

# The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2020, ending March 31, 2021

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <https://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Masayasu Ono, Executive Officer, General Manager, Corporate Planning Division  
 Filing date of Financial Statements: August 11, 2020 (scheduled)  
 Trading Accounts: Established  
 Payment day of cash dividend: -  
 Supplementary Materials: Attached  
 IR Conference: Not scheduled

(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

## 1. Financial Highlights for the First Quarter (from April 1, 2020 to June 30, 2020)

### (1) Consolidated Operating Results

(%: Changes from corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Three months ended Jun. 30, 2020	57,993	(3.8)	18,296	(9.4)	12,973	(9.0)
ended Jun. 30, 2019	60,341	0.1	20,195	(4.2)	14,267	(3.9)

Note: Comprehensive income for the three months ended Jun. 30, 2020: ¥41,626 million [841.9%]; Jun. 30, 2019: ¥4,419 million [(84.7%)]

	Profit per Share 1株当たり四半期純利益	Profit per Share(Diluted) 潜在株式調整後 1株当たり四半期純利益
	¥	¥
Three months ended Jun. 30, 2020	17.46	17.44
ended Jun. 30, 2019	18.73	18.71

### (2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
Jun. 30, 2020	16,753,522	963,574	5.7
Mar. 31, 2020	15,609,936	929,334	5.9

(Reference) Capital assets as of Jun. 30, 2020: ¥963,017 million; Mar. 31, 2020: ¥928,819 million

Note: "Capital assets to total assets" represents (Net assets - Subscription rights to shares - Non-controlling interests) / Total assets at term-end.

"Capital assets to total assets" stated above was not calculated based on the public notice of the capital adequacy ratio.

## 2. Cash Dividends for Shareholders

	Annual Cash Dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year ended Mar. 31, 2020	—	8.00	—	10.00	18.00
ending Mar. 31, 2021	—	—	—	—	—
ending Mar. 31, 2021 (Projection)	—	9.00	—	9.00	18.00

Note: Revisions of released cash dividend projections: No

## 3. Consolidated Earnings Projections for Fiscal year 2020 (from April 1, 2020 to March 31, 2021)

(%: Changes from corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six months ending Sep. 30, 2020	40,500	1.5	28,000	0.3	37.69
Fiscal year ending Mar. 31, 2021	69,500	(4.2)	48,500	0.9	65.29

Note: Revisions of released earnings projections: No

**\* Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: No
  - ② Other changes in accounting principles: Yes
  - ③ Changes in accounting estimates: Yes
  - ④ Restatement: No

Note: The Chiba Bank and consolidated subsidiaries have changed the depreciation method from the current first quarter of consolidated fiscal year, and this change is applicable to “change in accounting principles that is difficult to distinguish from change in accounting estimates.”

For information in detail, please refer to “2. Quarterly Consolidated Financial Statements and Notes (5) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates” on page 9.

**(4) Number of Issued Shares (Common Stock)**

① Number of issued shares (including treasury shares):	Jun. 30, 2020	815,521,087 shares
	Mar. 31, 2020	815,521,087 shares
② Number of treasury shares:	Jun. 30, 2020	72,709,807 shares
	Mar. 31, 2020	72,709,778 shares
③ Average number of issued shares:	Three months ended Jun. 30, 2020	742,811,243 shares
	Three months ended Jun. 30, 2019	761,399,108 shares

**\* This quarterly report is not subject to the quarterly review****\* Explanation for the proper use of projections and other notes**

For information related to the projections, please refer to “1. Qualitative Information (3) Qualitative Information related to the Consolidated Earnings Projections” on page 4.

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## 1. Qualitative Information

### (1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the first quarter of fiscal year ending March 31, 2021 were as follows.

Ordinary income decreased by ¥2,348 million from the corresponding period of the previous fiscal year, to ¥57,993 million mainly due to decrease in interest income such as interest on loans and discounts. Ordinary expenses decreased by ¥449 million from the corresponding period of the previous fiscal year, to ¥39,696 million mainly due to decrease in interest expenses such as interest on deposits.

As a result, ordinary profit decreased by ¥1,898 million to ¥18,296 million, and profit attributable to owners of parent decreased by ¥1,294 million to ¥12,973 million compared with the corresponding period of the previous fiscal year.

### (2) Qualitative Information related to the Consolidated Financial Conditions

Total assets as of June 30, 2020 increased by ¥1,143.5 billion from the previous fiscal year-end, to ¥16,753.5 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2020 was ¥13,541.5 billion, an increase of ¥768.8 billion mainly in personal deposits from the position as of March 31, 2020. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as activities to encourage customers to make the Chiba Bank their main banking institution for household needs. We also continued to respond positively to the funding demand of customers. As a result, the balance of loans and bills discounted as of June 30, 2020 increased by ¥236.1 billion from the position as of March 31, 2020, to ¥10,801.8 billion. The amount of securities held decreased by ¥3.0 billion from the position as of March 31, 2020, to ¥2,115.5 billion.

### (3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2021 released on May 11, 2020.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors. If the earnings projects require any revisions, it will be promptly announced.

## 2. Quarterly Consolidated Financial Statements and Notes

## (1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2020	As of June 30, 2020
Assets (資産の部)			
Cash and due from banks	現金預け金	1,928,656	3,057,843
Call loans and bills bought	コールローン及び買入手形	152,307	104,507
Receivables under resale agreements	買現先勘定	19,999	24,999
Monetary claims bought	買入金銭債権	21,245	21,240
Trading assets	特定取引資産	418,373	250,186
Money held in trust	金銭の信託	28,684	19,579
Securities	有価証券	2,118,588	2,115,574
Loans and bills discounted	貸出金	10,565,697	10,801,810
Foreign exchanges	外国為替	6,394	4,744
Other assets	その他資産	199,995	213,607
Tangible fixed assets	有形固定資産	116,118	116,859
Intangible fixed assets	無形固定資産	14,593	14,451
Net defined benefit asset	退職給付に係る資産	536	1,297
Deferred tax assets	繰延税金資産	4,776	4,545
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,259	35,925
Allowance for loan losses	貸倒引当金	(31,291)	(33,653)
Total assets	資産の部合計	15,609,936	16,753,522
Liabilities (負債の部)			
Deposits	預金	12,772,684	13,541,579
Negotiable certificates of deposit	譲渡性預金	444,293	438,719
Call money and bills sold	コールマネー及び売渡手形	220,000	251,331
Payables under repurchase agreements	売現先勘定	30,657	31,682
Payables under securities lending transactions	債券貸借取引受入担保金	287,159	254,953
Trading liabilities	特定取引負債	25,641	21,743
Borrowed money	借入金	522,514	913,073
Foreign exchanges	外国為替	834	625
Bonds payable	社債	115,229	114,581
Borrowed money from trust account	信託勘定借	2,790	2,835
Other liabilities	その他負債	195,755	152,407
Net defined benefit liability	退職給付に係る負債	1,655	1,502
Provision for directors' retirement benefits	役員退職慰労引当金	192	143
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,692	1,617
Provision for point loyalty programs	ポイント引当金	576	634
Reserves under special laws	特別法上の引当金	21	17
Deferred tax liabilities	繰延税金負債	3,129	16,060
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,511	10,511
Acceptances and guarantees	支払承諾	45,259	35,925
Total liabilities	負債の部合計	14,680,602	15,789,947

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2020	As of June 30, 2020
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	641,387	646,932
Treasury shares	自 己 株 式	(49,194)	(49,194)
Total shareholders' equity	株 主 資 本 合 計	859,396	864,941
Valuation difference on available-for-sale securities	その他有価証券評価差額金	73,231	102,266
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(8,504)	(9,030)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,025	10,025
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(5,330)	(5,185)
Total accumulated other comprehensive income	その他の包括利益累計額合計	69,423	98,075
Subscription rights to shares	新 株 予 約 権	514	557
Total net assets	純 資 産 の 部 合 計	929,334	963,574
Total liabilities and net assets	負債及び純資産の部合計	15,609,936	16,753,522

## (2) Quarterly Consolidated Statements of Income and Comprehensive Income

## Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2019	For the three months ended June 30, 2020
Ordinary income	経 常 収 益	60,341	57,993
Interest income	資 金 運 用 収 益	36,935	34,354
Interest on loans and discounts	(うち貸出金利息)	27,535	26,098
Interest and dividends on securities	(うち有価証券利息配当金)	8,270	7,730
Trust fees	信 託 報 酬	3	1
Fees and commissions income	役 務 取 引 等 収 益	11,855	12,429
Trading income	特 定 取 引 収 益	1,076	1,195
Other ordinary income	そ の 他 業 務 収 益	1,391	895
Other income	そ の 他 経 常 収 益	9,078	9,117
Ordinary expenses	経 常 費 用	40,146	39,696
Interest expenses	資 金 調 達 費 用	6,447	4,165
Interest on deposits	(うち預金利息)	1,878	665
Fees and commissions payments	役 務 取 引 等 費 用	4,744	4,827
Other ordinary expenses	そ の 他 業 務 費 用	165	85
General and administrative expenses	営 業 経 費	21,884	22,333
Other expenses	そ の 他 経 常 費 用	6,904	8,285
Ordinary profit	経 常 利 益	20,195	18,296
Extraordinary income	特 別 利 益	0	0
Gains on disposal of non-current assets	固 定 資 産 処 分 益	0	0
Extraordinary losses	特 別 損 失	4	5
Loss on disposal of non-current assets	固 定 資 産 処 分 損	4	5
Profit before income taxes	税 金 等 調 整 前 益 四 半 期 純 利 益	20,190	18,291
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,569	4,426
Income taxes-deferred	法 人 税 等 調 整 額	1,353	890
Total income taxes	法 人 税 等 合 計	5,922	5,317
Profit	四 半 期 純 利 益	14,267	12,973
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	14,267	12,973

## Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2019	For the three months ended June 30, 2020
Profit	四 半 期 純 利 益	14,267	12,973
Other comprehensive income	そ の 他 の 包 括 利 益	(9,848)	28,652
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(7,433)	28,946
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(2,365)	(526)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(5)	144
Share of other comprehensive income of entities accounted for using equity method	持 分 法 適 用 会 社 に 対 す る 持 分 相 当 額	(44)	88
Comprehensive income	四 半 期 包 括 利 益	4,419	41,626
(Comprehensive income attributable to)	( 内 訳 )		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	4,419	41,626

**(3) Note for the Assumption of Going Concern**

Not applicable.

**(4) Note for Material Changes in Shareholders' Equity**

Not applicable.

**(5) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates**

The Chiba Bank and consolidated subsidiaries have changed the depreciation method for buildings, which had been adopted the declining balance method, to the straight-line method from the current first quarter of consolidated fiscal year.

With the launch of the 14th medium term management plan “NEXT STEP 2023 –connect and go beyond, for the future-” and the completion of new head office in the current fiscal year, we reviewed the depreciation method for buildings. We concluded that the straight-line method which allocates depreciation expense evenly over the useful lives would more appropriately reflect the actual condition of management to periodic profit, because buildings are used long-term and stable, and the value in use decrease approximately constantly through their duration.

As a result of this change, depreciation for the current first quarter of consolidated fiscal year decreased, and ordinary profit and profit before income taxes increased by ¥125 million respectively compared with the previous method.

**(6) Additional Information**

There were no significant changes in the assumptions of accounting estimates on the COVID-19 pandemic stated as additional information in the Securities Report for the previous consolidated fiscal year.

We currently expect that the COVID-19 pandemic will continue to have a certain negative impact on the credit risk of loans and that the repayment capacity of borrowers may decline. Allowance for loans losses was provided based on the expectation that the net credit costs will not increase significantly.

This expiation is uncertain and there may be a negative impact on our operating results if the impact of the COVID-19 pandemic continues over a long period.

**(7) Subsequent Events**

Not applicable.

## Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2020, ending March 31, 2021

## 1. Summary of Income (Non-consolidated / Consolidated)

- Non-consolidated gross business profit was ¥39.8 billion at the same level as the corresponding period of the previous fiscal year mainly due to an increase in net fees and commissions income. Ordinary profit decreased by ¥2.0 billion to ¥19.4 billion, and profit decreased by ¥1.4 billion to ¥14.8 billion. Consolidated ordinary profit decreased by ¥1.8 billion to ¥18.2 billion, and profit attributable to owners of parent decreased by ¥1.2 billion to ¥12.9 billion.
- The progress in profit was 51.0% of the projection for the six months ending September 2020 on a non-consolidated basis and 46.3% on a consolidated basis.

## Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended		For the three months ended	For the six months ending Sep. 30, 2020 (Projection)	(Reference) FY 2019
		Jun. 30, 2020 (a)	(a - b)	Jun. 30, 2019 (b)		
<b>Gross business profit</b>	<b>業 務 粗 利 益</b>	<b>39,897</b>	<b>(54)</b>	<b>39,951</b>		<b>152,719</b>
Net interest income	資 金 利 益	33,509	(329)	33,838		123,678
Net fees and commissions income	役 務 取 引 等 利 益	5,082	633	4,448		22,642
Trading income	特 定 取 引 利 益	498	69	428		1,802
Profit from other business transactions	そ の 他 業 務 利 益	807	(428)	1,236		4,596
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	662	(208)	870		3,260
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	20,555	367	20,187		81,911
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	19,341	(421)	19,763		70,808
Core net business income	コ ア 業 務 純 益	18,679	(213)	18,893		67,547
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	17,526	(560)	18,086		64,233
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	1,263	1,216	46		1,241
Net business income	業 務 純 益	18,078	(1,638)	19,716		69,567
Non-recurrent income and losses	臨 時 損 益	1,330	(455)	1,785		(1,694)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	1,559	458	1,100		8,266
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	3,023	2,022	1,001		2,685
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>19,408</b>	<b>(2,094)</b>	<b>21,502</b>	<b>40,000</b>	<b>67,872</b>
Extraordinary income (loss)	特 別 損 益	(4)	0	(4)		(3,842)
<b>Profit</b>	<b>四 半 期 (中 間 ・ 当 期) 純 利 益</b>	<b>14,812</b>	<b>(1,474)</b>	<b>16,286</b>	<b>29,000</b>	<b>45,937</b>
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	2,823	1,675	1,147		9,508

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds (Government bonds, etc.)

## Consolidated

(¥ Million)

	(Japanese)	For the three months ended		For the three months ended	For the six months ending Sep. 30, 2020 (Projection)	(Reference) FY 2019
		Jun. 30, 2020 (a)	(a - b)	Jun. 30, 2019 (b)		
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>18,296</b>	<b>(1,898)</b>	<b>20,195</b>	<b>40,500</b>	<b>72,617</b>
<b>Profit attributable to owners of parent</b>	<b>親 会 社 株 主 に 帰 属 す る 四 半 期 (中 間 ・ 当 期) 純 利 益</b>	<b>12,973</b>	<b>(1,294)</b>	<b>14,267</b>	<b>28,000</b>	<b>48,037</b>

## 2. Loans and Deposits (Non-consolidated / Term-end Balance)

- The balance of loans and bills discounted increased by ¥237.7 billion from the position as of March 31, 2020, to ¥10,854.2 billion mainly due to an increase in corporate loans.
- The balance of deposits increased by ¥768.6 billion from the position as of March 31, 2020, to ¥13,557.5 billion mainly due to an increase in personal deposits.

		(¥ Billion)			(Reference)
	(Japanese)	As of Jun. 30, 2020 (a)	(a - b)	As of Mar. 31, 2020 (b)	As of Jun. 30, 2019
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>10,854.2</b>	<b>237.7</b>	<b>10,616.5</b>	<b>10,428.1</b>
Domestic operations	国 内 向 け 貸 出	10,613.2	237.0	10,376.2	10,194.9
Corporate loans	事 業 者 向 け 貸 出	6,383.5	228.1	6,155.3	6,047.4
Consumer loans	消 費 者 ロ ー ン	3,824.4	13.4	3,810.9	3,732.1
Housing loans	う ち 住 宅 ロ ー ン	3,643.9	11.6	3,632.3	3,560.2
Public sector loans	公 共 向 け 貸 出	405.2	(4.5)	409.8	415.3
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [ 中 小 企 業 等 貸 出 比 率 ]	8,767.1 [82.60%]	117.1 [(0.75%)]	8,650.0 [83.36%]	8,340.4 [81.80%]
Overseas operations	海 外 向 け 貸 出	241.0	0.7	240.3	233.1
<b>Deposits</b>	<b>預 金</b>	<b>13,557.5</b>	<b>768.6</b>	<b>12,788.9</b>	<b>12,400.5</b>
Domestic operations	国 内	13,266.0	766.4	12,499.5	12,028.5
Personal deposits	個 人	9,704.6	399.3	9,305.2	9,115.2
Corporate deposits	法 人	2,647.5	237.1	2,410.3	2,339.7
Public sector deposits	公 共	913.8	129.9	783.8	573.5
Overseas operations	海 外 店 等	291.5	2.1	289.3	371.9

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

		(¥ Billion)			(Reference)
	(Japanese)	As of Jun. 30, 2020 (a)	(a - b)	As of Mar. 31, 2020 (b)	As of Jun. 30, 2019
(Reference) Investment trusts, etc.	(参考) 投資信託等				
Balance of investment trusts	投 資 信 託 残 高	249.7	16.2	233.5	270.7

		(¥ Billion)			(Reference)
	(Japanese)	As of Jun. 30, 2020 (a)	(a - b)	As of Mar. 31, 2020 (b)	As of Jun. 30, 2019
Balance of personal annuities	個 人 年 金 保 険 等 残 高	883.2	7.8	875.3	908.8

## 3. Interest Rate Spread (Domestic Business) (Non-consolidated)

	(Japanese)	For the three months ended Jun. 30, 2020		For the three months ended Jun. 30, 2019	(Reference) FY2019
		(a)	(a-b)	(b)	
(1) Average yield on interest earning assets (A)	資金運用利回	0.99%	(0.04%)	1.04%	0.92%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.92%	(0.04%)	0.97%	0.95%
(ii) Average yield on securities	有価証券利回	2.26%	(0.03%)	2.30%	1.47%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.56%	(0.03%)	0.60%	0.59%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.00%	(0.00%)	0.00%	0.00%
(ii) Expense ratio	経費率	0.60%	(0.03%)	0.63%	0.63%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.43%	(0.01%)	0.44%	0.33%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.92%	(0.05%)	0.97%	0.95%

Note: (1) and (2) are rounded down to second decimal places, and (3) is the difference between (1) and (2).

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

	(Japanese)	As of Jun. 30, 2020		As of Mar. 31, 2020	(Reference) As of Jun. 30, 2019
		(a)	(a - b)	(b)	(¥ Million)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,010	(552)	18,563	17,442
Doubtful Claims	危険債権	54,788	(785)	55,574	60,110
Substandard Claims	要管理債権	43,691	(551)	44,242	38,890
Total	合計	116,491	(1,889)	118,380	116,444
Normal Claims	正常債権	10,845,762	229,319	10,616,443	10,436,000
Total Claims	総与信残高	10,962,253	227,429	10,734,823	10,552,445
Non-performing loan ratio	不良債権比率	1.06%	(0.04%)	1.10%	1.10%

Note: Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

## 5. Risk-Monitored Loans (Non-consolidated / Consolidated)

(¥ Million)

## Non-consolidated

	(Japanese)	As of		As of Mar. 31, 2020 (b)	(Reference) As of Jun. 30, 2019
		Jun. 30, 2020 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,084	(293)	1,378	896
Delinquent Loans	延滞債権額	70,988	(894)	71,882	76,534
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,295	(350)	1,646	946
Restructured Loans	貸出条件緩和債権額	42,395	(200)	42,596	37,944
Total	合計	115,764	(1,739)	117,504	116,322
Total loan balance (Term-end balance)	貸出金残高(末残)	10,854,295	237,770	10,616,525	10,428,125
As a percentage of total loans	貸出金残高比	1.06%	(0.04%)	1.10%	1.11%

## Consolidated

(¥ Million)

	(Japanese)	As of		As of Mar. 31, 2020 (b)	(Reference) As of Jun. 30, 2019
		Jun. 30, 2020 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	905	(269)	1,174	804
Delinquent Loans	延滞債権額	70,039	(56)	70,096	75,508
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,295	(350)	1,646	946
Restructured Loans	貸出条件緩和債権額	42,398	(199)	42,598	37,946
Total	合計	114,639	(876)	115,515	115,205
Total loan balance (Term-end balance)	貸出金残高(末残)	10,801,810	236,113	10,565,697	10,379,847
As a percentage of total loans	貸出金残高比	1.06%	(0.03%)	1.09%	1.10%

## 6. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value  
(Non-consolidated / Consolidated)

Non-consolidated

(¥ Billion)

	(Japanese)	As of Jun. 30, 2020				As of Mar. 31, 2020			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	8.5	0.5	0.5	0.0	8.4	0.2	0.2	0.0
Other securities	その他有価証券	2,051.8	130.8	154.1	23.3	2,058.4	92.4	130.2	37.7
Stocks	株式	203.4	108.3	115.3	6.9	187.4	91.8	100.5	8.6
Bonds	債券	954.2	1.6	3.5	1.8	959.8	2.6	4.0	1.4
Others	その他	894.1	20.8	35.3	14.5	911.1	(2.0)	25.6	27.7
Foreign bonds	うち外国債券	479.1	13.2	14.8	1.5	507.7	5.2	9.6	4.4

Consolidated

(¥ Billion)

	(Japanese)	As of Jun. 30, 2020				As of Mar. 31, 2020			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	8.5	0.5	0.5	0.0	8.4	0.2	0.2	0.0
Other securities	その他有価証券	2,071.7	146.6	170.0	23.4	2,075.3	105.2	143.0	37.8
Stocks	株式	220.7	123.5	130.6	7.0	201.8	104.1	112.8	8.7
Bonds	債券	954.2	1.6	3.5	1.8	959.8	2.6	4.0	1.4
Others	その他	896.7	21.4	35.9	14.5	913.6	(1.5)	26.1	27.7
Foreign bonds	うち外国債券	479.1	13.2	14.8	1.5	507.7	5.2	9.6	4.4

Note 1: "Gains/losses" on held-to-maturity bonds are the difference between book value on the balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the balance sheet (market value) and acquisition cost.

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

## (2) Gains and Losses related to Securities (Non-consolidated)

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2020	(a - b)	For the three months ended Jun. 30, 2019	(Reference) FY 2019
		(a)		(b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	662	(208)	870	3,260
Gains on sales	売却益	737	(137)	874	4,700
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	75	70	4	1,169
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	-	-	-	269
Gains (losses) related to stocks, etc.	株式等関係損益	3,023	2,022	1,001	2,685
Gains on sales	売却益	3,023	1,990	1,032	4,694
Losses on sales (-)	売却損	-	(31)	31	104
Write-offs (-)	償却	-	-	-	1,904

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.