

The Chiba Bank, Ltd.

Financial Results for the Three Months of Fiscal Year 2023, ending March 31, 2024

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
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 Filing date of Financial Statements: August 7, 2023 (scheduled)
 Payment day of cash dividend: -
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Meeting: Not scheduled

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

1. Financial Highlights for the First Three Months (from April 1, 2023 to June 30, 2023)

(1) Consolidated Business Results (%: Change compared to the 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 June 30, 2023	75,822	14.3	25,935	8.1	18,409	8.9
June 30, 2022	66,281	9.3	23,976	11.5	16,899	10.3

Note: Comprehensive Income: Period ended June 30, 2023: ¥52,073 million [-%]; Period ended June 30, 2022: (¥8,451 million) [-%]

	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 June 30, 2023	25.40	-
June 30, 2022	22.92	-

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
June 30, 2023	20,068,651	1,102,320	5.4
March 31, 2023	19,787,882	1,061,115	5.3

(Reference) Capital Assets Period ended June 30, 2023: ¥1,102,320 million; FY2022: ¥1,061,115 million

(Note) "Capital Assets to total assets" represents ("Net assets"-"Subscription rights to shares"-"Non-controlling interests") / "Total assets" at fiscal year-end. The "Capital Assets to Total Assets" stated above is different from the capital adequacy ratio as prescribed in the notice from the Financial Services Agency.

2. Dividends

	Annual Dividends 年間配当金				
	1Q end	2Q end	3Q end	Fiscal Year-end	Total
Fiscal Year	¥	¥	¥	¥	¥
Ended March 31, 2023	—	13.00	—	15.00	28.00
Ending March 31, 2024	—				
Ending March 31, 2024 (Forecast)		15.00	—	15.00	30.00

(Note) Revision of dividend forecast compared to most recent announcement: None

3. Consolidated Earnings Forecasts for FY2023 (from April 1, 2023 to March 31, 2024)

(%: Change compared to the 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 September 30, 2023	46,500	(8.3)	32,500	(7.8)	44.85
Fiscal Year Ending March 31, 2024	88,000	1.1	61,000	1.1	84.18

(Note) Revision of earnings forecast compared to most recent announcement: None

*** Notes**

- (1) Material changes in consolidated subsidiaries during the first three months (changes in specific subsidiaries related to changes in the scope of consolidation): None
- (2) Accounting methods used specifically in the creation of quarterly financial statements: None
- (3) Changes in accounting principles, accounting estimates, or restatements:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: None
 - ② Other changes in accounting principles: None
 - ③ Changes in accounting estimates: None
 - ④ Restatement: None
- (4) Number of Issued Shares (Common Stock)
- | | | | |
|--------------------------------------------------------|--------------------|--------------------|--------------------|
| ① Number of issued shares (including treasury shares): | | | |
| June 30, 2023 | 815,521,087 shares | March 31, 2023 | 815,521,087 shares |
| ② Number of treasury shares: | | | |
| June 30, 2023 | 90,942,337 shares | March 31, 2023 | 90,941,920 shares |
| ③ Average number of issued shares: | | | |
| For the first three months of FY2023 | | 724,578,916 shares | |
| For the first three months of FY2022 | | 737,146,586 shares | |

*** This quarterly report is not subject to the quarterly review**

*** Explanation for the proper use of the earnings forecast and other notes**

For information related to the earnings forecast, 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 Business Results

Financial results for the first three months of FY2023 were as follows.

Ordinary income was 75,822 million yen, an increase of 9,540 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 49,887 million yen, an increase of 7,581 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 25,935 million yen, an increase of 1,959 million yen, while profit attributable to owners of parent was 18,409 million yen, an increase of 1,509 million yen compared to the previous year.

(2) Qualitative Information related to the Consolidated Financial Condition

Total assets as of June 30, 2023 were 20,068.6 billion yen, an increase of 280.7 billion yen compared to March 31, 2023. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2023 was 15,497.7 billion yen, an increase of 89.5 billion yen compared to March 31, 2023, mainly due to increased retail deposits. This growth reflects our continued efforts to provide a full range of financial products and services as a means to encourage customers to make the Chiba Bank their main banking institution for household needs. The Bank also continued to proactively respond to the funding needs of its customers. As a result, the balance of loans and bills discounted as of June 30, 2023 was 12,259.9 billion yen, an increase of 152.8 billion yen compared to March 31, 2023. The balance of held of securities was 2,672.0 billion yen, an increase of 95.9 billion yen compared to March 31, 2023.

(3) Qualitative Information related to the Consolidated Earnings Forecast

There are no changes to the FY2023 Earnings Forecast released on May 15, 2023.

Note: The aforementioned forecast is based on presently-available information and assumptions coming from the judgment, assessment, and recognition of facts at the current point in time. Actual results may differ materially from the forecast based on a wide range of potential factors. If the earnings forecast requires any revisions, they 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, 2023	As of June 30, 2023
Assets (資産の部)			
Cash and due from banks	現金預け金	4,065,850	4,109,323
Call loans and bills bought	コールローン及び買入手形	335,089	277,658
Receivables under resale agreements	買現先勘定	17,999	19,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,446	18,014
Monetary claims bought	買入金銭債権	22,612	22,661
Trading assets	特定取引資産	162,444	142,990
Money held in trust	金銭の信託	9,279	10,824
Securities	有価証券	2,576,106	2,672,065
Loans and bills discounted	貸出金	12,107,066	12,259,926
Foreign exchanges	外国為替	5,375	6,913
Other assets	その他資産	320,687	365,643
Tangible fixed assets	有形固定資産	124,473	123,744
Intangible fixed assets	無形固定資産	14,222	14,344
Net defined benefit asset	退職給付に係る資産	18,578	19,254
Deferred tax assets	繰延税金資産	3,088	3,014
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,822	35,139
Allowance for loan losses	貸倒引当金	(32,260)	(32,869)
Total assets	資産の部合計	19,787,882	20,068,651
Liabilities (負債の部)			
Deposits	預金	15,408,192	15,497,778
Negotiable certificates of deposit	譲渡性預金	495,748	464,666
Call money and bills sold	コールマネー及び売渡手形	810,859	758,150
Payables under repurchase agreements	売現先勘定	17,160	19,920
Payables under securities lending transactions	債券貸借取引受入担保金	337,074	426,838
Trading liabilities	特定取引負債	18,618	29,345
Borrowed money	借入金	1,206,808	1,263,390
Foreign exchanges	外国為替	724	1,042
Bonds payable	社債	110,038	116,916
Borrowed money from trust account	信託勘定借	13,439	14,152
Other liabilities	その他負債	237,725	285,373
Net defined benefit liability	退職給付に係る負債	4,476	4,196
Provision for directors' retirement benefits	役員退職慰労引当金	160	130
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	910	822
Provision for loyalty point programs	ポイント引当金	838	929
Reserves under special laws	特別法上の引当金	24	30
Deferred tax liabilities	繰延税金負債	21,742	37,105
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,402	10,401
Acceptances and guarantees	支払承諾	31,822	35,139
Total liabilities	負債の部合計	18,726,767	18,966,331

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of June 30, 2023
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,146	122,146
Retained earnings	利 益 剰 余 金	755,517	763,058
Treasury shares	自 己 株 式	(62,943)	(62,943)
Total shareholders' equity	株 主 資 本 合 計	959,789	967,330
Valuation difference on available-for-sale securities	その他有価証券評価差額金	83,907	113,045
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	10,408	14,857
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,921	9,920
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(2,911)	(2,833)
Total accumulated other comprehensive income	その他の包括利益累計額合計	101,326	134,989
Total net assets	純 資 産 の 部 合 計	1,061,115	1,102,320
Total liabilities and net assets	負債及び純資産の部合計	19,787,882	20,068,651

(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, 2022	For the three months ended June 30, 2023
Ordinary income	経常収益	66,281	75,822
Interest income	資金運用収益	41,690	48,583
Interest on loans and discounts	(うち貸出金利息)	26,449	31,438
Interest and dividends on securities	(うち有価証券利息配当金)	13,423	12,982
Trust fees	信託報酬	31	24
Fees and commissions income	役務取引等収益	12,982	14,257
Trading income	特定取引収益	731	570
Other ordinary income	その他業務収益	1,990	1,607
Other income	その他経常収益	8,855	10,778
Ordinary expenses	経常費用	42,305	49,887
Interest expenses	資金調達費用	4,306	14,562
Interest on deposits	(うち預金利息)	674	4,313
Fees and commissions payments	役務取引等費用	3,921	4,851
Trading expenses	特定取引費用	9	11
Other ordinary expenses	その他業務費用	5,746	451
General and administrative expenses	営業経費	22,055	23,009
Other expenses	その他経常費用	6,266	7,001
Ordinary profit	経常利益	23,976	25,935
Extraordinary losses	特別損失	33	14
Loss on disposal of non-current assets	固定資産処分損	33	14
Profit before income taxes	税金等調整前 四半期純利益	23,943	25,921
Income taxes-current	法人税、住民 税及び事業税	4,990	6,815
Income taxes-deferred	法人税等調整額	2,052	696
Total income taxes	法人税等合計	7,043	7,512
Net income	四半期純利益	16,899	18,409
Profit attributable to owners of parent	親会社株主に帰属する 四半期純利益	16,899	18,409

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2022	For the three months ended June 30, 2023
Net income	四 半 期 純 利 益	16,899	18,409
Other comprehensive income	そ の 他 の 包 括 利 益	(25,351)	33,664
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(31,878)	29,014
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	7,172	4,448
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(667)	77
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	22	123
Comprehensive income	四 半 期 包 括 利 益	(8,451)	52,073
(Breakdown)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	(8,451)	52,073

(3) Note regarding the Going Concern Assumption

Not applicable.

(4) Note regarding Changes in Shareholders' Equity

Not applicable.

(5) Change in Accounting Principles

Not applicable.

(6) Subsequent Events

Not applicable.

Supplementary Information

Financial Results for the First Three Months of Fiscal Year 2023, ending March 31, 2024

1. P/L Summary (Non-consolidated)

- Net business income (before provisions to general allowance for loan losses) was 25.0 billion yen, an increase of 1.3 billion yen compared compared to the previous year, while ordinary profit was 28.5 billion yen, an increase of 2.4 billion yen, and net income was 21.6 billion yen, an increase of 1.9 billion yen.
- Net income saw steady progress representing 64.6% of the projection for the six months ending September 2023.

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2023 (a)	(a - b)	For the three months ended Jun. 30, 2022 (b)	For the six months ending Sep. 30, 2023 (Projection)	(Reference) FY 2022
Gross business profit	業 務 粗 利 益	46,255	1,989	44,266		155,546
Net interest income	資 金 利 益	38,244	(3,241)	41,486		140,380
Net fees and commissions income	役 務 取 引 等 利 益	6,480	328	6,151		28,633
Net Trading income	特 定 取 引 利 益	354	(26)	381		1,353
Net other ordinary income	そ の 他 業 務 利 益	1,174	4,928	(3,753)		(14,821)
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	(273)	5,220	(5,493)		(20,000)
General and administrative expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	21,167	667	20,499		82,523
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	25,088	1,321	23,766		73,023
Core net business income	コ ア 業 務 純 益	25,361	(3,899)	29,260		93,023
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	24,401	(2,125)	26,527		85,341
Net provisions to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-	-		-
Net business income	業 務 純 益	25,088	1,321	23,766		73,023
Non-recurring gains (losses)	臨 時 損 益	3,458	1,161	2,297		8,730
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	185	1,271	(1,085)		347
Reversal of loan loss reserves	う ち 貸 倒 引 当 金 戻 入 益	56	(1,005)	1,062		907
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	3,605	2,559	1,046		8,347
Ordinary profit	経 常 利 益	28,547	2,482	26,064	46,000	81,753
Extraordinary gains (losses)	特 別 損 益	(14)	12	(26)		(392)
Pre-tax quarterly net income	税 引 前 四 半 期 (中 間 ・ 当 期) 純 利 益	28,532	2,494	26,038		81,361
Total corporate income taxes (-)	法 人 税 等 合 計	6,861	592	6,269		23,234
Net income	四 半 期 (中 間 ・ 当 期) 純 利 益	21,671	1,902	19,768	33,500	58,127
Credit-related expenses (-) (i)+(ii)	与 信 関 係 費 用	185	1,271	(1,085)		347

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds (government bonds, etc.)

2. P/L Summary (Consolidated)

- Ordinary profit was 25.9 billion yen, an increase of 1.9 billion yen compared to the previous year, and profit attributable to owners of parent was 18.4 billion yen, an increase of by 1.5 billion yen.
- Net income saw steady progress representing 56.6% of the projection for the six months ending September 2023.

Consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2023 (a)	(a - b)	For the three months ended Jun. 30, 2022 (b)	For the six months ending Sep. 30, 2023 (Projection)	(Reference) FY2022
Consolidated net revenue	連結粗利益	45,167	1,725	43,442		164,166
Net interest income	資金利益	34,021	(3,362)	37,383		136,518
Net fees and commissions	役務取引等利益	9,430	338	9,092		40,484
Net trading income	特定取引利益	559	(162)	721		1,995
Net other ordinary income	その他業務利益	1,156	4,911	(3,755)		(14,832)
General and administrative expenses (-)	営業経費	23,009	954	22,055		88,982
Credit-related expenses (-)	与信関係費用	577	1,591	(1,014)		16
Net provisions to general allowance for loan losses (-)	一般貸倒引当金繰入額	202	202	-		-
Disposal of non-performing loans (-)	不良債権処理額	375	1,389	(1,014)		16
Gains (losses) related to stocks, etc.	株式等関係損益	3,605	2,559	1,046		9,039
Gains (losses) on equity-method investments	持分法による投資損益	52	46	5		341
Other	その他	696	173	522		2,435
Ordinary profit	経常利益	25,935	1,959	23,976	46,500	86,983
Extraordinary gains (losses)	特別損益	(14)	18	(33)		(312)
Net income pre-tax adjustment	税金等調整前四半期(当期)純利益	25,921	1,978	23,943		86,670
Total corporate income taxes (-)	法人税等合計	7,512	469	7,043		26,393
Net income	四半期(当期)純利益	18,409	1,509	16,899		60,276
Profit attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	18,409	1,509	16,899	32,500	60,276
Net business income (before provisions to general allowance for loan losses)	連結業務純益(一般貸倒繰入前)	24,197	1,211	22,985		81,878
Net business income	連結業務純益	23,995	1,009	22,985		81,878

Note1: Consolidated net revenue = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

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

- The balance of loans and bills discounted was 12,303.7 billion yen, an increase of 470.8 billion yen compared to June 30, 2022, mainly due to an increase in corporate loans.
- Deposit balances were 15,513.9 billion yen, an increase of 387.0 billion yen compared to June 30, 2022, mainly due to an increase in retail deposits.

(¥ Billion)

	(Japanese)	Jun. 30, 2023			Jun. 30, 2022	Mar. 31, 2023
		(a)	(a - b)	(a - c)	(b)	(c)
Loans and bills discounted	貸 出 金	12,303.7	470.8	150.1	11,832.9	12,153.6
Domestic operations	国内向け貸出	11,972.0	423.2	135.3	11,548.7	11,836.7
Corporate loans	事業者向け貸出	7,372.7	350.2	76.5	7,022.4	7,296.1
Consumer loans	消費者ローン	4,142.1	98.5	24.7	4,043.6	4,117.4
Residential loans	うち住宅ローン	3,938.1	87.0	20.4	3,851.1	3,917.7
Public sector loans	公共向け貸出	457.1	(25.5)	34.0	482.7	423.1
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]	9,954.0 [83.14%]	437.6 [0.74%]	82.9 [(0.25%)]	9,516.4 [82.40%]	9,871.1 [83.39%]
Overseas operations	海外向け貸出	331.6	47.5	14.7	284.1	316.9
Deposits	預 金	15,513.9	387.0	89.4	15,126.9	15,424.4
Domestic operations	国内	15,166.1	394.4	74.3	14,771.6	15,091.7
Retail deposits	個人	11,100.3	343.6	181.9	10,756.7	10,918.3
Corporate deposits	法人	3,140.0	109.4	84.4	3,030.5	3,055.5
Public sector deposits	公共	925.7	(58.6)	(192.0)	984.4	1,117.7
Overseas operations	海外店等	347.8	(7.4)	15.0	355.2	332.7

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

(¥ Billion)

	(Japanese)	Jun. 30, 2023			Jun. 30, 2022	Mar. 31, 2023
		(a)	(a - b)	(a - c)	(b)	(c)
Loans and bills discounted (average balance)	貸出金 (平残)	12,244.8	441.6	292.8	11,803.1	11,951.9
Deposits (average balance)	預金 (平残)	15,288.0	471.7	333.4	14,816.3	14,954.6

(Reference) Investment trusts, etc. (参考) 投資信託等

(¥ Billion)

	(Japanese)	Jun. 30, 2023			Jun. 30, 2022	Mar. 31, 2023
		(a)	(a - b)	(a - c)	(b)	(c)
Balance of investment trusts	投資信託残高	401.0	58.9	25.0	342.1	375.9

(¥ Billion)

	(Japanese)	Jun. 30, 2023			Jun. 30, 2022	Mar. 31, 2023
		(a)	(a - b)	(a - c)	(b)	(c)
Balance of retail annuities, insurance, etc.	個人年金保険等残高	877.4	19.4	32.6	857.9	844.7

4. Interest Rate Spread (Domestic Business) (Non-consolidated)

	(Japanese)	For the three months ended Jun. 30, 2023		For the three months ended Jun. 30, 2022	(Reference) FY2022
		(a)	(a-b)	(b)	
(1) Average yield on interest earning assets (A)	資金運用利回	0.92%	(0.02%)	0.94%	0.83%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.87%	0.00%	0.86%	0.87%
(ii) Average yield on securities	有価証券利回	2.49%	(0.13%)	2.63%	1.61%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.47%	(0.00%)	0.47%	0.47%
(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	0.53%	(0.00%)	0.53%	0.52%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.45%	(0.02%)	0.47%	0.36%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.87%	0.01%	0.86%	0.87%

Note: Figures in (1) and (2) are rounded down to second decimal places. (3) is calculated by taking the difference between (1) and (2).

5. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (Non-consolidated / Consolidated)

<Non-consolidated>					(¥ Million)
	(Japanese)	Jun. 30, 2023		Mar. 31, 2023	(Reference) Jun. 30, 2022
		(a)	(a-b)	(b)	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,986	(293)	18,280	16,628
Doubtful Claims	危険債権	51,929	(865)	52,795	57,813
Substandard Claims	要管理債権	44,981	1,079	43,901	41,857
Loans past due 3 months or more	三月以上延滞債権	1,098	907	190	648
Restructured loans	貸出条件緩和債権	43,883	171	43,711	41,208
Total	合計	114,897	(79)	114,977	116,299
Normal Claims	正常債権	12,279,502	153,376	12,126,125	11,814,189
Total Claims	総与信残高	12,394,399	153,297	12,241,102	11,930,488
Non-performing loan ratio	不良債権比率	0.92%	(0.01%)	0.93%	0.97%

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.

< Consolidated >

(¥ Million)

	(Japanese)	Jun. 30, 2023 (a)	(a-b)	Mar. 31, 2023 (b)	(Reference) Jun. 30, 2022
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	16,676	4	16,672	15,548
Doubtful Claims	危険債権	52,122	(866)	52,989	57,976
Substandard Claims	要管理債権	44,990	1,080	43,909	41,861
Loans past due 3 months or more	三月以上延滞債権	1,098	907	190	648
Restructured loans	貸出条件緩和債権	43,891	172	43,719	41,212
Total	合計	113,789	217	113,571	115,385
Normal Claims	正常債権	12,238,883	155,769	12,083,113	11,772,384
Total Claims	総与信残高	12,352,672	155,986	12,196,685	11,887,770
Non-performing loan ratio	不良債権比率	0.92%	(0.00%)	0.93%	0.97%

6. Securities

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

Non-consolidated

(¥ Billion)

	(Japanese)	Jun. 30, 2023				Mar. 31, 2023			
		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	9.9	(0.2)	-	0.2	9.2	(0.1)	-	0.1
Other securities	その他有価証券	2,583.1	140.2	228.8	88.5	2,489.7	101.9	181.4	79.4
Stocks	株式	267.7	183.4	185.6	2.2	235.5	150.3	152.4	2.0
Bonds	債券	1,044.9	(7.7)	5.6	13.3	1,095.0	(11.4)	4.7	16.1
Others	その他	1,270.4	(35.4)	37.4	72.9	1,159.1	(36.9)	24.2	61.1
Foreign bonds	うち外国債券	677.0	(40.6)	0.1	40.7	594.4	(30.0)	0.7	30.7

Consolidated

(¥ Billion)

	(Japanese)	Jun. 30, 2023				Mar. 31, 2023			
		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	9.9	(0.2)	-	0.2	9.2	(0.1)	-	0.1
Other securities	その他有価証券	2,608.7	161.7	250.3	88.5	2,511.7	119.9	199.4	79.4
Stocks	株式	290.5	204.1	206.4	2.2	254.8	167.6	169.7	2.1
Bonds	債券	1,044.9	(7.7)	5.6	13.3	1,095.0	(11.4)	4.7	16.1
Others	その他	1,273.2	(34.7)	38.1	72.9	1,161.8	(36.2)	24.9	61.1
Foreign bonds	うち外国債券	677.0	(40.6)	0.1	40.7	594.4	(30.0)	0.7	30.7

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

*Note: The Bank performs deferred hedging operations on its bond and foreign bond positions through derivative transactions as a way to reduce market value fluctuation risk. The gains/losses on valuation of these operations are as follows.

(¥ Billion)

	(Japanese)	Jun. 30, 2023	Mar. 31, 2023	
		(a)	(a - b)	(b)
Bonds	債券	(7.7)	3.7	(11.4)
Foreign Bonds	外国債券	(40.6)	(10.6)	(30.0)
Derivative transactions (deferred hedging)	デリバティブ取引 (繰延ヘッジ)	20.2	6.4	13.7
Total gains (losses) on valuation	評価損益合計	(28.1)	(0.4)	(27.7)

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2023	For the three months ended Jun. 30, 2022		(Reference) FY 2022
		(a)	(a - b)	(b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(273)	5,220	(5,493)	20,000
Gains on sales	売却益	177	(74)	252	2,448
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	394	(5,339)	5,734	22,446
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	56	44	11	1
Gains (losses) related to stocks, etc.	株式等関係損益	3,605	2,559	1,046	8,347
Gains on sales	売却益	3,605	2,479	1,125	8,986
Losses on sales (-)	売却損	-	(41)	41	165
Write-offs (-)	償却	-	(38)	38	473

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.