

The Chiba Bank, Ltd.

Financial Results for the Three Months of Fiscal Year 2024, ending March 31, 2025

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 Contact: Akira Eshita, Executive Officer, General Manager, Corporate Planning Division
 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, 2024 to June 30, 2024)

(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, 2024	88,018	16.0	28,729	10.7	20,032	8.8
June 30, 2023	75,822	14.3	25,935	8.1	18,409	8.9

Note: Comprehensive Income: Period ended June 30, 2024: △¥6,689million [-%]; Period ended June 30, 2023: ¥52,073 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, 2024	28.00	-
June 30, 2023	25.40	-

(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, 2024	22,117,265	1,162,651	5.2
March 31, 2024	21,308,721	1,181,503	5.5

(Reference) Capital Assets Period ended June 30, 2024: ¥1,162,651 million; FY2023: ¥1,181,503 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, 2024	—	15.00	—	17.00	32.00
Ending March 31, 2025	—				
Ending March 31, 2025 (Forecast)		18.00	—	18.00	36.00

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

3. Consolidated Earnings Forecasts for FY2024 (from April 1, 2024 to March 31, 2025)

(%: 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, 2024	50,800	1.6	35,000	0.6	48.92
Fiscal Year Ending March 31, 2025	97,900	8.4	68,000	8.9	95.04

(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): Yes

Excluded one company (Company name) Chibagin JCB Card Co., Ltd.

Note: For details, please refer to “2. Quarterly Consolidated Financial Statements and Main Notes (3) Note regarding Quarterly Consolidated Financial Statements (Note regarding Changes in Scope of Consolidation or Application of Equity Method)” on page 9 of the attached materials.

(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: Yes

③ Changes in accounting estimates: None

④ Restatement: None

Note: For details, please refer to “2. Quarterly Consolidated Financial Statements and Major Notes (3) Note regarding Quarterly Consolidated Financial Statements (Note regarding Change in Accounting Principles)” on page 9 of the attached materials.

(4) Number of Issued Shares (Common Stock)

① Number of issued shares (including treasury shares):

June 30, 2024	815,521,087 shares	March 31, 2024	815,521,087 shares
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② Number of treasury shares:

June 30, 2024	100,093,784 shares	March 31, 2024	100,093,531 shares
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③ Average number of issued shares:

For the first three months of FY2024	715,427,352 shares
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For the first three months of FY2023	724,578,916 shares
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*** Review of the accompanying quarterly consolidated financial statements by a certified public accountant or auditing firm:None**

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

For information related to the earnings forecast, please refer to “1. Summary of the Consolidated Business Results (3) Explanation of the Consolidated Earnings Forecast” on page 4.

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1. Summary of the Consolidated Business Results

(1) Summary of the Consolidated Business Results

Looking back at the Japanese economy during the three months of fiscal year 2024, despite the effects of rising prices and continued high interest rates in Europe and the U.S., the economy has been recovering moderately due to improvements in employment and income conditions.

Looking at financial conditions, the uncollateralized overnight call rate rose from the 0.07% level to temporarily exceed 0.08%, but declined to the same level by the end of the period. Secondary yield of long-term government bonds gradually moved up from the mid 0.70% range to over 1.00% at the end of the period. The Nikkei Stock Average temporarily fell from the high 39,000-yen's to around 37,000 yen, but later recovered to the mid 39,000-yen level toward the end of the period.

The Chiba Bank Group believes that its purpose as a corporate group is to provide not only functional value centered on financial services such as deposits, loans, and foreign exchange, but also social value such as contributing to solving local issues. To share our thoughts with our customers, shareholders, employees, and all other stakeholders, to continue to be close to each and every company in the community, and to make the community “a place where stakeholders' hope come true,” we have defined the Purpose as “to create a local community better suited to bringing each person's hope to life”.

For the Purpose, the Bank Group has set the Vision as “an Engagement Bank Group that works closely with the community” and aims to be “a banking group that continues to grow together with the community by providing value backed by deep relationships with customers, shareholders, employees, and other stakeholders”.

Under such financial and economic environment and management policies, financial results for the first three months of FY2024 were as follows.

Ordinary income was 88,018 million yen, an increase of 12,196 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 59,289 million yen, an increase of 9,402 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 28,729 million yen, an increase of 2,793 million yen, while profit attributable to owners of parent was 20,032 million yen, an increase of 1,623 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Conditions

Total assets as of June 30, 2024 were 22,117.2 billion yen, an increase of 808.5 billion yen compared to March 31, 2024. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2024 was 16,002.2 billion yen, an increase of 74.4 billion yen compared to March 31 2024, 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, 2024 was 12,848.7 billion yen, an increase of 126.8 billion yen compared to March 31, 2024. The balance of held of securities was 3,152.9 billion yen, an increase of 246.9 billion yen compared to March 31, 2024.

(3) Explanation of the Consolidated Earnings Forecast

There are no changes to the FY2024 Earnings Forecast released on May 10, 2024.

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, 2024	As of June 30, 2024
Assets (資産の部)			
Cash and due from banks	現金預け金	4,689,382	4,989,845
Call loans and bills bought	コールローン及び買入手形	391,822	479,125
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,950	9,369
Monetary claims bought	買入金銭債権	23,121	22,688
Trading assets	特定取引資産	12,252	13,914
Money held in trust	金銭の信託	10,903	9,905
Securities	有価証券	2,906,067	3,152,992
Loans and bills discounted	貸出金	12,721,829	12,848,708
Foreign exchanges	外国為替	6,084	6,091
Other assets	その他資産	378,746	418,962
Tangible fixed assets	有形固定資産	123,612	124,059
Intangible fixed assets	無形固定資産	14,633	14,514
Net defined benefit asset	退職給付に係る資産	28,707	29,711
Deferred tax assets	繰延税金資産	3,128	3,069
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,565	26,633
Allowance for loan losses	貸倒引当金	(31,087)	(32,326)
Total assets	資産の部合計	21,308,721	22,117,265
Liabilities (負債の部)			
Deposits	預金	15,927,766	16,002,200
Negotiable certificates of deposit	譲渡性預金	379,526	480,310
Call money and bills sold	コールマネー及び売渡手形	1,499,383	1,955,903
Payables under repurchase agreements	売現先勘定	44,481	48,891
Payables under securities lending transactions	債券貸借取引受入担保金	203,429	249,038
Trading liabilities	特定取引負債	6,276	17,367
Borrowed money	借入金	1,523,260	1,615,883
Foreign exchanges	外国為替	1,171	1,432
Bonds payable	社債	120,792	126,594
Borrowed money from trust account	信託勘定借	15,564	15,574
Other liabilities	その他負債	305,193	352,340
Net defined benefit liability	退職給付に係る負債	688	656
Provision for directors' retirement benefits	役員退職慰労引当金	192	184
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	637	577
Provision for loyalty point programs	ポイント引当金	790	845
Reserves under special laws	特別法上の引当金	24	23
Deferred tax liabilities	繰延税金負債	60,070	49,754
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,401	10,401
Acceptances and guarantees	支払承諾	27,565	26,633
Total liabilities	負債の部合計	20,127,218	20,954,614

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2024	As of June 30, 2024
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,185	122,185
Retained earnings	利 益 剰 余 金	796,209	804,078
Treasury shares	自 己 株 式	(72,800)	(72,800)
Total shareholders' equity	株 主 資 本 合 計	990,662	998,532
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	159,893	127,901
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	16,279	21,590
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,929	9,929
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	4,738	4,698
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	190,840	164,119
Total net assets	純 資 産 の 部 合 計	1,181,503	1,162,651
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,308,721	22,117,265

(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, 2023	For the three months ended June 30, 2024
Ordinary income	経 常 収 益	75,822	88,018
Interest income	資 金 運 用 収 益	48,583	59,197
Interest on loans and discounts	(うち貸出金利息)	31,438	35,521
Interest and dividends on securities	(うち有価証券利息配当金)	12,982	17,577
Trust fees	信 託 報 酬	24	14
Fees and commissions income	役 務 取 引 等 収 益	14,257	14,687
Trading income	特 定 取 引 収 益	570	395
Other ordinary income	そ の 他 業 務 収 益	1,607	1,020
Other income	そ の 他 経 常 収 益	10,778	12,704
Ordinary expenses	経 常 費 用	49,887	59,289
Interest expenses	資 金 調 達 費 用	14,562	20,009
Interest on deposits	(うち預金利息)	4,313	6,515
Fees and commissions payments	役 務 取 引 等 費 用	4,851	5,002
Trading expenses	特 定 取 引 費 用	11	-
Other ordinary expenses	そ の 他 業 務 費 用	451	1,097
General and administrative expenses	営 業 経 費	23,009	23,792
Other expenses	そ の 他 経 常 費 用	7,001	9,387
Ordinary profit	経 常 利 益	25,935	28,729
Extraordinary gains	特 別 利 益	-	0
Gains on disposal of non-current assets	固 定 資 産 処 分 益	-	0
Extraordinary losses	特 別 損 失	14	102
Loss on disposal of non-current assets	固 定 資 産 処 分 損	14	102
Profit before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	25,921	28,627
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	6,815	7,112
Income taxes-deferred	法 人 税 等 調 整 額	696	1,482
Total income taxes	法 人 税 等 合 計	7,512	8,595
Net income	四 半 期 純 利 益	18,409	20,032
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	18,409	20,032

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2023	For the three months ended June 30, 2024
Net income	四 半 期 純 利 益	18,409	20,032
Other comprehensive income	そ の 他 の 包 括 利 益	33,664	(26,721)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	29,014	(31,976)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	4,448	5,311
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	77	(40)
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	123	(15)
Comprehensive income	四 半 期 包 括 利 益	52,073	(6,689)
(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	52,073	(6,689)

(3) Note regarding Quarterly Consolidated Financial Statements**(Note regarding Changes in Scope of Consolidation or Application of Equity Method)**

Chibagin JCB Card Co., Ltd. and Chibagin Card Co., Ltd. entered into an absorption-type merger agreement on June 5, 2023, effective April 1, 2024, with Chibagin Card Co., Ltd. as the surviving company. As a result, Chibagin JCB Card Co., Ltd. was excluded from scope of consolidation from the three months of Fiscal Year 2024.

(Note regarding Change in Accounting Principles)

Previously, derivative transactions recorded in “trading assets” and “trading liabilities” were presented gross as financial assets and liabilities at market value, but effective from the three months of Fiscal Year 2024, the Bank changed its method of presentation to offsetting financial assets and liabilities when the requirements stipulated in the “Practical Guidelines for Accounting for Financial Instruments” (JICPA Accounting System Committee Report No. 14, October 28, 2022) are met.

Since the lifting of the negative interest rate policy was decided at the monetary policy meeting in March 2024, depending on future trends in monetary policy, the amount of financial assets and liabilities related to derivative transactions in trading account may both increase, and there is a growing possibility of a significant deviation from the actual situation where credit risk is reduced by the legally effective master netting agreement. In light of the above, the Bank has changed method of presentation to offsetting derivative transactions recorded in “trading assets” and “trading liabilities” in order to more appropriately reflect the status of credit risk, etc. in quarterly consolidated financial statements.

The change in accounting principles has been applied retrospectively, and the consolidated financial statements for the previous fiscal year have been prepared on a retrospective basis.

Derivative transactions recorded in “Other assets” and “Other liabilities” are clearly separated from derivative transactions recorded in “Trading assets” and “Trading liabilities” in the internal control system, and therefore, the gross amounts are still applied as before.

As a result, compared to before the retrospective application, consolidated balance sheet for the previous fiscal year shows a decrease of 15,173 million yen in trading assets and a decrease of 15,173 million yen in trading liabilities.

(Note regarding Segment Information)

This information is omitted because the Chiba Bank Group operates in a single segment of the banking business.

(Note regarding Changes in Shareholders' Equity)

Not applicable.

(Note regarding Changes the Going Concern Assumption)

Not applicable.

(Note regarding Quarterly Consolidated Statements of Cash Flows)

Quarterly consolidated statements of cash flows have not been prepared for the three months of fiscal year 2024. Depreciation and amortization expenses (including amortization expenses related to intangible fixed assets excluding goodwill) for the three months of fiscal year under review are as follows.

Item	科目 (Japanese)	¥ Million	
		For the three months ended June 30, 2023	For the three months ended June 30, 2024
Depreciation and amortization expenses	減 価 償 却 費	2,308	2,471

(Note regarding Subsequent Events)

Not applicable.

Supplementary Information

Financial Results for the First Three Months of Fiscal Year 2024, ending March 31, 2025

1. P/L Summary (Non-consolidated)

- As a result of our activities to realize the Purpose and Vision, core net business income was 29.6 billion yen, an increase of 4.2 billion yen compared compared to the previous year, while ordinary profit was 31.5 billion yen, an increase of 3.0 billion yen, and net income was 23.5 billion yen, an increase of 1.8 billion yen.
- Net income saw steady progress representing 63.5% of the projection for the six months ending September 2024.

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended		For the three months ended	For the six months ending Sep. 30, 2024 (Projection)	(Reference) FY 2023
		Jun. 30, 2024 (a)	(a - b)	Jun. 30, 2023 (b)		
Gross business profit	業 務 粗 利 益	51,077	4,822	46,255		168,210
Net interest income	資 金 利 益	43,525	5,280	38,244		136,673
Net fees and commissions income	役 務 取 引 等 利 益	7,240	759	6,480		30,050
Net Trading income	特 定 取 引 利 益	402	47	354		1,128
Net other ordinary income	そ の 他 業 務 利 益	(90)	(1,265)	1,174		357
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	(920)	(647)	(273)		(5,854)
General and administrative expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	22,376	1,209	21,167		85,103
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	28,701	3,612	25,088		83,106
Core net business income	コ ア 業 務 純 益	29,621	4,259	25,361		88,961
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	28,546	4,144	24,401		87,403
Net provisions to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	(147)	(147)	-		-
Net business income	業 務 純 益	28,848	3,760	25,088		83,106
Non-recurring gains (losses)	臨 時 損 益	2,744	(714)	3,458		2,974
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	2,206	2,021	185		5,896
Reversal of loan loss reserves	う ち 貸 倒 引 当 金 戻 入 益	-	(56)	56		397
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	5,100	1,494	3,605		9,351
Ordinary profit	経 常 利 益	31,592	3,045	28,547	51,600	86,081
Extraordinary gains (losses)	特 別 損 益	(102)	(87)	(14)		(298)
Pre-tax quarterly net income	税 引 前 四 半 期 (中 間 ・ 当 期) 純 利 益	31,490	2,957	28,532		85,783
Total corporate income taxes (-)	法 人 税 等 合 計	7,983	1,122	6,861		25,212
Net income	四 半 期 (中 間 ・ 当 期) 純 利 益	23,506	1,835	21,671	37,000	60,571
Credit-related expenses (-) (i)+(ii)	与 信 関 係 費 用	2,059	1,874	185		5,896

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 28.7 billion yen, an increase of 2.7 billion yen compared to the previous year, and profit attributable to owners of parent was 20.0 billion yen, an increase of by 1.6 billion yen.
- Net income saw steady progress representing 57.2% of the projection for the six months ending September 2024.

Consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2024 (a)	(a - b)	For the three months ended Jun. 30, 2023 (b)	For the six months ending Sep. 30, 2024 (Projection)	(Reference) FY2023
Consolidated net revenue	連結粗利益	49,205	4,037	45,167		175,410
Net interest income	資金利益	39,187	5,166	34,021		132,646
Net fees and commissions	役務取引等利益	9,698	268	9,430		40,958
Net trading income	特定取引利益	395	(163)	559		1,438
Net other ordinary income	その他業務利益	(77)	(1,233)	1,156		368
General and administrative expenses (-)	営業経費	23,792	783	23,009		92,225
Credit-related expenses (-)	与信関係費用	2,313	1,735	577		6,661
Net provisions to general allowance for loan losses (-)	一般貸倒引当金繰入額	7	(195)	202		43
Disposal of non-performing loans (-)	不良債権処理額	2,306	1,931	375		6,617
Gains (losses) related to stocks, etc.	株式等関係損益	5,249	1,643	3,605		11,177
Gains (losses) on equity-method investments	持分法による投資損益	30	(21)	52		462
Other	その他	349	(346)	696		2,098
Ordinary profit	経常利益	28,729	2,793	25,935	50,800	90,262
Extraordinary gains (losses)	特別損益	(102)	(87)	(14)		405
Net income pre-tax adjustment	税金等調整前四半期(当期)純利益	28,627	2,705	25,921		90,668
Total corporate income taxes (-)	法人税等合計	8,595	1,082	7,512		28,227
Net income	四半期(当期)純利益	20,032	1,623	18,409		62,440
Profit attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	20,032	1,623	18,409	35,000	62,440
Net business income (before provisions to general allowance for loan losses)	連結業務純益(一般貸倒繰入前)	27,571	3,374	24,197		91,745
Net business income	連結業務純益	27,564	3,569	23,995		91,701

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 12,895.2 billion yen, an increase of 591.5 billion yen compared to June 30, 2023, mainly due to an increase in corporate loans.
- Deposit balances were 16,024.3 billion yen, an increase of 510.3 billion yen compared to June 30, 2023, mainly due to an increase in retail deposits.

(¥ Billion)

	(Japanese)	Jun. 30, 2024			Jun. 30, 2023 (b)	Mar. 31, 2024 (c)
		(a)	(a - b)	(a - c)		
Loans and bills discounted	貸 出 金	12,895.2	591.5	127.2	12,303.7	12,768.0
Domestic operations	国内向け貸出	12,448.6	476.6	102.8	11,972.0	12,345.8
Corporate loans	事業者向け貸出	7,789.3	416.6	55.6	7,372.7	7,733.6
Consumer loans	消費者ローン	4,258.4	116.2	17.1	4,142.1	4,241.3
Residential loans	うち住宅ローン	4,038.0	99.8	12.0	3,938.1	4,026.0
Public sector loans	公共向け貸出	400.8	(56.2)	30.0	457.1	370.8
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]	10,419.3 [83.69%]	465.3 [0.55%]	80.0 [(0.04%)]	9,954.0 [83.14%]	10,339.3 [83.74%]
Overseas operations	海外向け貸出	446.6	114.9	24.4	331.6	422.1
Deposits	預 金	16,024.3	510.3	72.7	15,513.9	15,951.6
Domestic operations	国内	15,608.6	442.5	61.2	15,166.1	15,547.4
Retail deposits	個人	11,389.4	289.1	178.7	11,100.3	11,210.7
Corporate deposits	法人	3,280.5	140.5	105.6	3,140.0	3,174.8
Public sector deposits	公共	938.5	12.8	(223.1)	925.7	1,161.7
Overseas operations	海外店等	415.7	67.8	11.5	347.8	404.2

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

(¥ Billion)

	(Japanese)	Jun. 30, 2024			Jun. 30, 2023 (b)	Mar. 31, 2024 (c)
		(a)	(a - b)	(a - c)		
Loans and bills discounted (average balance)	貸出金 (平残)	12,853.9	609.1	357.3	12,244.8	12,496.5
Deposits (average balance)	預金 (平残)	15,856.3	568.2	444.1	15,288.0	15,412.1

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

(¥ Billion)

	(Japanese)	Jun. 30, 2024			Jun. 30, 2023 (b)	Mar. 31, 2024 (c)
		(a)	(a - b)	(a - c)		
Balance of investment trusts	投資信託残高	437.8	36.8	14.3	401.0	423.4

(¥ Billion)

	(Japanese)	Jun. 30, 2024			Jun. 30, 2023 (b)	Mar. 31, 2024 (c)
		(a)	(a - b)	(a - c)		
Balance of retail annuities, insurance, etc.	個人年金保険等残高	914.3	36.8	23.0	877.4	891.2

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

	(Japanese)	For the three months ended Jun. 30, 2024		For the three months ended Jun. 30, 2023	(Reference) FY2023
		(a)	(a-b)	(b)	
(1) Average yield on interest earning assets (A)	資金運用利回	0.83%	(0.09%)	0.92%	0.80%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.89%	0.02%	0.87%	0.87%
(ii) Average yield on securities	有価証券利回	2.40%	(0.09%)	2.49%	1.52%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.46%	(0.00%)	0.47%	0.46%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.01%	0.01%	0.00%	0.00%
(ii) Expense ratio	経費率	0.54%	0.01%	0.53%	0.52%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.37%	(0.08%)	0.45%	0.34%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.88%	0.01%	0.87%	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, 2024		Mar. 31, 2024	(Reference) Jun. 30, 2023
		(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	19,000	(160)	19,161	17,986
Doubtful Claims	危険債権	50,554	691	49,863	51,929
Substandard Claims	要管理債権	47,971	(1,523)	49,494	44,981
Loans past due 3 months or more	三月以上延滞債権	2,398	527	1,871	1,098
Restructured loans	貸出条件緩和債権	45,572	(2,050)	47,623	43,883
Total	合計	117,526	(992)	118,519	114,897

Normal Claims	正常債権	12,854,100	127,712	12,726,388	12,279,502
Total Claims	総与信残高	12,971,627	126,719	12,844,907	12,394,399
Non-performing loan ratio	不良債権比率	0.90%	(0.01%)	0.92%	0.92%

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, 2024 (a)	(a-b)	Mar. 31, 2024 (b)	(Reference) Jun. 30, 2023
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,303	610	17,692	16,676
Doubtful Claims	危険債権	50,725	699	50,025	52,122
Substandard Claims	要管理債権	47,979	(1,525)	49,504	44,990
Loans past due 3 months or more	三月以上延滞債権	2,398	527	1,871	1,098
Restructured loans	貸出条件緩和債権	45,580	(2,052)	47,632	43,891
Total	合計	117,007	(214)	117,222	113,789
Normal Claims	正常債権	12,810,282	126,539	12,683,742	12,238,883
Total Claims	総与信残高	12,927,290	126,325	12,800,965	12,352,672
Non-performing loan ratio	不良債権比率	0.90%	(0.01%)	0.91%	0.92%

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, 2024				Mar. 31, 2024			
		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	1.5	(0.0)	-	0.0	2.9	(0.0)	-	0.0
Other securities	その他有価証券	3,064.1	159.4	277.0	117.6	2,816.3	203.5	293.4	89.9
Stocks	株式	304.9	225.7	225.9	0.2	321.1	239.5	240.1	0.6
Bonds*	債券	1,347.7	(52.2)	0.0	52.3	1,158.3	(27.5)	0.6	28.2
Others	その他	1,411.4	(14.0)	51.0	65.0	1,336.8	(8.4)	52.6	61.1
Foreign bonds*	うち外国債券	803.6	(37.6)	2.6	40.2	738.0	(32.3)	3.0	35.4

Consolidated

(¥ Billion)

	(Japanese)	Jun. 30, 2024				Mar. 31, 2024			
		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	1.5	(0.0)	-	0.0	2.9	(0.0)	-	0.0
Other securities	その他有価証券	3,091.2	182.7	300.4	117.6	2,845.3	228.8	318.7	89.9
Stocks	株式	329.3	248.3	248.5	0.2	347.3	264.0	264.7	0.6
Bonds*	債券	1,347.7	(52.2)	0.0	52.3	1,158.3	(27.5)	0.6	28.2
Others	その他	1,414.1	(13.3)	51.7	65.0	1,339.5	(7.7)	53.3	61.1
Foreign bonds*	うち外国債券	803.6	(37.6)	2.6	40.2	738.0	(32.3)	0.3	35.4

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, 2024	Mar. 31, 2024	
		(a)	(a - b)	(b)
Bonds	債券	(52.2)	(24.7)	(27.5)
Foreign Bonds	外国債券	(37.6)	(5.3)	(32.3)
Derivative transactions (deferred hedging)	デリバティブ取引 (繰延ヘッジ)	36.6	11.4	25.1
Total gains (losses) on valuation	評価損益合計	(53.3)	(18.5)	(34.7)

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2024	For the three months ended Jun. 30, 2023		(Reference) FY 2023
		(a)	(a - b)	(b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(920)	(647)	(273)	(5,854)
Gains on sales	売却益	39	(138)	177	1,016
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	342	(51)	394	6,250
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	616	560	56	620
Gains (losses) related to stocks, etc.	株式等関係損益	5,100	1,494	3,605	9,351
Gains on sales	売却益	5,522	1,916	3,605	10,466
Losses on sales (-)	売却損	421	421	-	1,114
Write-offs (-)	償却	0	0	-	1

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.