

November 11, 2019

The Chiba Bank, Ltd.

Financial Results for the Second Quarter (First Half) of Fiscal Year 2019, ending March 31, 2020

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Masayasu Ono, Executive Officer, General Manager, Corporate Planning Division
 Filing date of Financial Statements: November 25, 2019 (scheduled)
 Payment date of cash dividends: December 5, 2019 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Conference: Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2019 to September 30, 2019)

(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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2019	124,282	2.1	39,900	(5.2)	27,888	(4.8)
Ended September 30, 2018	121,619	2.8	42,128	(6.3)	29,299	(7.0)

Note: Comprehensive Income First half ended September 30, 2019: ¥29,659 million [(4.6%)] First half ended September 30, 2018: ¥31,113 million [(18.6%)]

	Profit per Share 1株当たり中間純利益	Profit per Share (Diluted) 潜在株式調整後1株当たり 中間純利益
	¥	¥
First half Ended September 30, 2019	36.77	36.72
Ended September 30, 2018	37.69	37.65

(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	%
First half Ended September 30, 2019	15,504,916	965,916	6.2
Fiscal year 2018	14,964,129	952,267	6.3

(Reference) Capital assets First half ended September 30, 2019: ¥965,486 million Fiscal year 2018: ¥951,787 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 "Capital assets to total assets".

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 2018	—	8.00	—	8.00	16.00
Fiscal year 2019	—	8.00	—	—	—
Fiscal year 2019 (Projection)	—	—	—	8.00	16.00

Note: Revisions of released cash dividends projections: No

3. Consolidated Earnings Projections for Fiscal year 2019 (from April 1, 2019 to March 31, 2020)

(%: 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	%	¥
Fiscal year Ending March 31, 2020	76,000	4.8	51,000	1.0	67.94

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) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: No
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (3) Number of Issued Shares (Common Stock)
- ① Number of issued shares (including treasury shares):

September 30, 2019	840,521,087 shares	March 31, 2019	840,521,087 shares
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 - ② Number of treasury shares:

September 30, 2019	97,708,705 shares	March 31, 2019	79,121,719 shares
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 - ③ Average number of shares:

For the six months ended September 30, 2019	758,372,907 shares
For the six months ended September 30, 2018	777,232,956 shares

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2019 to September 30, 2019)****(1) Non-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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half						
Ended September 30, 2019	110,810	1.3	39,676	(4.0)	28,878	(3.9)
Ended September 30, 2018	109,384	2.4	41,364	(5.0)	30,055	(5.2)

	Profit per Share 1株当たり中間純利益
First half	¥
Ended September 30, 2019	38.07
Ended September 30, 2018	38.66

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
First half	¥Million	¥Million	%
Ended September 30, 2019	15,430,212	901,933	5.8
Fiscal year 2018	14,891,602	886,658	5.9

(Reference) Capital assets First half ended September 30, 2019: ¥901,504 million Fiscal year 2018: ¥886,179 million

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

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

2. Non-consolidated Earnings Projections for Fiscal year 2019 (from April 1, 2019 to March 31, 2020)

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

	Ordinary Profit 経常利益		Profit 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year					
Ending March 31, 2020	70,000	4.3	48,200	0.4	64.21

Statement relating to the status of the interim audit procedures

This interim report is not subject to the interim audit procedures, which are based on the Financial Instruments and Exchange Law. The interim audit procedures are not finished at the time of release of these interim financial statements.

Explanation for proper use of projections and other notes

1. Chiba Bank falls under the category of "Specified Business Corporation" under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2019.
2. For information related to the projections, please refer to "Qualitative Information related to the Earnings Projections" on page 4.

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Supplementary Information

1. Qualitative Information related to the Interim Financial Results

(1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY 2019 were as follows.

Ordinary income increased by ¥2,663 million compared with the corresponding period of the previous fiscal year, to ¥124,282 million mainly due to an increase in interest and dividends on securities. Ordinary expenses increased by ¥4,891 million compared with the corresponding period of the previous fiscal year, to ¥84,382 million mainly due to an increase in other expenses.

As a result, ordinary profit decreased by ¥2,228 million compared with the corresponding period of the previous fiscal year, to ¥39,900 million and profit attributable to owners of parent decreased by ¥1,411 million compared with the corresponding period of the previous fiscal year, to ¥27,888 million.

(2) Qualitative Information related to the Consolidated Financial Conditions

The balance of total assets as of September 30, 2019 increased by ¥540.7 billion from the previous fiscal year-end, to ¥15,504.9 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of September 30, 2019 was ¥12,297.5 billion, a decrease of ¥18.6 billion from the position as of March 31, 2019, reflecting a decrease in public sector but an increase of personal deposits. A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥413.3 billion from the previous fiscal year-end, to ¥10,503.4 billion. The balance of securities as of September 30, 2019 was ¥2,099.1 billion, an increase of ¥4.0 billion.

(3) Qualitative Information related to the Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2020 released on May 13, 2019.

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 (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2019	As of Sep. 30, 2019
Assets: (資産の部)			
Cash and due from banks	現金預け金	2,068,231	2,243,978
Call loans and bills bought	コールローン及び買入手形	109,047	84,684
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	22,012	23,070
Trading assets	特定取引資産	188,905	153,710
Money held in trust	金銭の信託	28,526	29,095
Securities	有価証券	2,095,049	2,099,115
Loans and bills discounted	貸出金	10,090,072	10,503,441
Foreign exchanges	外国為替	3,829	3,166
Other assets	その他資産	198,301	202,116
Tangible fixed assets	有形固定資産	107,017	106,119
Intangible fixed assets	無形固定資産	12,870	13,683
Net defined benefit asset	退職給付に係る資産	-	2,261
Deferred tax assets	繰延税金資産	4,503	4,808
Customers' liabilities for acceptances and guarantees	支払承諾見返	50,608	52,262
Allowance for loan losses	貸倒引当金	(29,845)	(31,597)
Total assets	資産の部合計	14,964,129	15,504,916
Liabilities: (負債の部)			
Deposits	預金	12,316,183	12,297,549
Negotiable certificates of deposit	譲渡性預金	531,811	488,165
Call money and bills sold	コールマネー及び売渡手形	170,000	692,000
Payable under repurchase agreements	売現先勘定	29,404	25,289
Payables under securities lending transactions	債券貸借取引受入担保金	213,345	197,344
Trading liabilities	特定取引負債	22,216	30,083
Borrowed money	借入金	374,830	466,394
Foreign exchanges	外国為替	727	673
Bonds payable	社債	116,578	114,744
Borrowed money from trust account	信託勘定借	2,383	2,684
Other liabilities	その他負債	143,217	130,153
Net defined benefit liability	退職給付に係る負債	2,049	1,426
Provision for directors' retirement benefits	役員退職慰労引当金	155	155
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,377	2,042
Provision for point loyalty programs	ポイント引当金	495	566
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	24,602	26,590
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,850	10,850
Acceptances and guarantees	支払承諾	50,608	52,262
Total liabilities	負債の部合計	14,011,861	14,539,000

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2019	As of Sep. 30, 2019
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	621,548	643,323
Treasury shares	自 己 株 式	(56,260)	(66,108)
Total shareholders' equity	株 主 資 本 合 計	832,491	844,418
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	112,448	117,422
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,976)	(5,168)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,798	10,798
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(1,973)	(1,984)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	119,296	121,067
Subscription rights to shares	新 株 予 約 権	479	429
Total net assets	純 資 産 の 部 合 計	952,267	965,916
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,964,129	15,504,916

(2) Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income

Consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2018	For the six months ended Sep. 30, 2019
Ordinary income	経 常 収 益	121,619	124,282
Interest income	資 金 運 用 収 益	72,879	73,646
Interest on loans and discounts	(うち貸出金利息)	55,226	55,078
Interest and dividends on securities	(うち有価証券利息配当金)	14,730	16,541
Trust fees	信 託 報 酬	15	6
Fees and commissions income	役 務 取 引 等 収 益	25,717	25,809
Trading income	特 定 取 引 収 益	2,797	2,729
Other ordinary income	そ の 他 業 務 収 益	3,573	3,149
Other income	そ の 他 経 常 収 益	16,635	18,940
Ordinary expenses	経 常 費 用	79,490	84,382
Interest expenses	資 金 調 達 費 用	12,536	12,550
Interest on deposits	(うち預金利息)	4,063	3,686
Fees and commissions payments	役 務 取 引 等 費 用	9,454	9,722
Trading expenses	特 定 取 引 費 用	334	-
Other ordinary expenses	そ の 他 業 務 費 用	86	820
General and administrative expenses	営 業 経 費	44,564	43,973
Other expenses	そ の 他 経 常 費 用	12,514	17,315
Ordinary profit	経 常 利 益	42,128	39,900
Extraordinary income	特 別 利 益	2	0
Gain on disposal of non-current assets	固 定 資 産 処 分 益	2	0
Extraordinary loss	特 別 損 失	150	17
Loss on disposal of non-current assets	固 定 資 産 処 分 損	150	17
Profit before income taxes	税 金 等 調 整 前 益 中 間 純 利	41,980	39,882
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	12,345	11,508
Income taxes-deferred	法 人 税 等 調 整 額	335	485
Total income taxes	法 人 税 等 合 計	12,680	11,994
Profit	中 間 純 利 益	29,299	27,888
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	29,299	27,888

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2018	For the six months ended Sep. 30, 2019
Profit	中間純利益	29,299	27,888
Other comprehensive income	その他の包括利益	1,814	1,771
Valuation difference on available-for-sale securities	その他有価証券評価差額金	1,109	4,972
Deferred gains or losses on hedges	繰延ヘッジ損益	536	(3,192)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	187	(10)
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	(19)	1
Comprehensive income	中間包括利益	31,113	29,659
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	31,113	29,659

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2018

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	600,931	(59,256)	808,878
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(5,857)		(5,857)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			29,299		29,299
Purchase of treasury shares	自 己 株 式 の 取 得				(5,000)	(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分			(28)	219	191
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	23,414	(4,780)	18,633
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	624,345	(64,037)	827,512

	(Japanese)	Accumulated other comprehensive income					Subscripti- on rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasur-ements of defined benefit plans	Total accumula-ted other compreh-ensive income		
		その他有 価証券評 価差額金	繰延 ヘッジ 損益	土 地 再評価 差額金	退職給付 に係る調 整累計額	その他の 包括利益 累計額 合計		
Balance at the beginning of current period	当 期 首 残 高	121,950	1,822	10,802	(730)	133,846	511	943,236
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(5,857)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益							29,299
Purchase of treasury shares	自 己 株 式 の 取 得							(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分							191
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	1,090	536	-	187	1,814	(109)	1,704
Total changes of items during the period	当 中 間 期 変 動 額 合 計	1,090	536	-	187	1,814	(109)	20,337
Balance at the end of current period	当 中 間 期 末 残 高	123,040	2,359	10,802	(542)	135,660	401	963,573

For the six months ended Sep. 30, 2019

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	621,548	(56,260)	832,491
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(6,091)		(6,091)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			27,888		27,888
Purchase of treasury shares	自 己 株 式 の 取 得				(10,000)	(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分			(22)	153	130
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	21,774	(9,847)	11,927
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	643,323	(66,108)	844,418

	(Japanese)	Accumulated other comprehensive income					Subscrip- tion rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati- on reserve for land	Remeasu- rements of defined benefit plans	Total accumula- ted other compreh- ensive income		
		その他有 価証券評 価差額金	繰延 ヘッジ 損益	土 地 再評価 差額金	退職給付 に係る調 整累計額	その他の 包括利益 累計額 合計		
Balance at the beginning of current period	当 期 首 残 高	112,448	(1,976)	10,798	(1,973)	119,296	479	952,267
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(6,091)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益							27,888
Purchase of treasury shares	自 己 株 式 の 取 得							(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分							130
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	4,974	(3,192)	-	(10)	1,771	(49)	1,721
Total changes of items during the period	当 中 間 期 変 動 額 合 計	4,974	(3,192)	-	(10)	1,771	(49)	13,648
Balance at the end of current period	当 中 間 期 末 残 高	117,422	(5,168)	10,798	(1,984)	121,067	429	965,916

- (4) Note for the Assumption of Going Concern**
Not applicable.

3. Non-consolidated Interim Financial Statements

(1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2019	As of Sep. 30, 2019
Assets: (資産の部)			
Cash and due from banks	現金預け金	2,063,517	2,239,498
Call loans	コールローン	109,047	84,684
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	10,981	11,407
Trading assets	特定取引資産	188,088	152,953
Money held in trust	金銭の信託	22,026	22,095
Securities	有価証券	2,082,715	2,087,331
Loans and bills discounted	貸出金	10,136,875	10,551,131
Foreign exchange	外国為替	3,829	3,166
Other assets	その他資産	123,001	122,969
Other	その他の資産	123,001	122,969
Tangible fixed assets	有形固定資産	101,861	100,976
Intangible fixed assets	無形固定資産	12,726	13,500
Prepaid pension cost	前払年金費用	1,558	4,453
Customers' liabilities for acceptances and guarantees	支払承諾見返	41,689	43,806
Allowance for loan losses	貸倒引当金	(21,316)	(22,763)
Total assets	資産の部合計	14,891,602	15,430,212
Liabilities: (負債の部)			
Deposits	預金	12,333,421	12,315,331
Negotiable certificates of deposit	譲渡性預金	581,811	538,165
Call money	コールマネー	170,000	692,000
Payables under repurchase agreements	売現先勘定	29,404	25,289
Payables under securities lending transactions	債券貸借取引受入担保金	213,345	197,344
Trading liabilities	特定取引負債	22,216	30,083
Borrowed money	借入金	373,960	465,504
Foreign exchanges	外国為替	727	673
Bonds payable	社債	116,578	114,744
Borrowed money from trust account	信託勘定借	2,383	2,684
Other liabilities	その他負債	83,597	64,864
Income taxes payable	未払法人税等	9,798	8,947
Asset retirement obligations	資産除去債務	211	211
Other	その他の負債	73,587	55,704
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,377	2,042
Provision for point loyalty programs	ポイント引当金	246	287
Deferred tax liabilities	繰延税金負債	22,330	24,605
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,850	10,850
Acceptances and guarantees	支払承諾	41,689	43,806
Total liabilities	負債の部合計	14,004,943	14,528,278

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2019	As of Sep. 30, 2019
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
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	563,190	585,954
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	512,259	535,024
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	351	351
General reserve	別 途 積 立 金	465,971	485,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	45,937	48,701
Treasury shares	自 己 株 式	(56,260)	(66,108)
Total shareholders' equity	株 主 資 本 合 計	774,132	787,049
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	103,225	108,825
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,976)	(5,168)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,798	10,798
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	112,046	114,454
Subscription rights to shares	新 株 予 約 権	479	429
Total net assets	純 資 産 の 部 合 計	886,658	901,933
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,891,602	15,430,212

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2018	For the six months ended Sep. 30, 2019
Ordinary income	経常収益	109,384	110,810
Interest income	資金運用収益	76,633	76,967
Interest on loans and discounts	(うち貸出金利息)	55,232	55,070
Interest and dividends on securities	(うち有価証券利息配当金)	18,541	19,915
Trust fees	信託報酬	15	6
Fees and commissions income	役務取引等収益	21,206	21,253
Trading income	特定取引収益	911	1,186
Other ordinary income	その他業務収益	3,555	3,164
Other income	その他経常収益	7,061	8,232
Ordinary expenses	経常費用	68,019	71,133
Interest expenses	資金調達費用	12,529	12,542
Interest on deposits	(うち預金利息)	4,063	3,686
Fees and commissions payments	役務取引等費用	10,266	10,421
Trading expenses	特定取引費用	334	-
Other ordinary expenses	その他業務費用	86	820
General and administrative expenses	営業経費	41,607	40,768
Other expenses	その他経常費用	3,195	6,580
Ordinary profit	経常利益	41,364	39,676
Extraordinary income	特別利益	2	0
Extraordinary loss	特別損失	149	17
Profit before income taxes	税引前中間純利益	41,216	39,659
Income taxes-current	法人税、住民税及び事業税	10,785	9,966
Income taxes-deferred	法人税等調整額	376	814
Total income taxes	法人税等合計	11,161	10,780
Profit	中間純利益	30,055	28,878

(3) Non-consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2018

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
資本金	Legal capital surplus 資本準備金	Total capital surplus 資本剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金	Total Retained earnings 利益剰余金合計	自己株式	株主資本合計		
Balance at the beginning of current period	当 期 首 残 高	50,930	494,114	545,044	(59,256)	752,991
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,857)	(5,857)		(5,857)
Profit	中 間 純 利 益		30,055	30,055		30,055
Purchase of treasury shares	自 己 株 式 の 取 得				(5,000)	(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分		(28)	(28)	219	191
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	24,169	24,169	(4,780)	19,388
Balance at the end of current period	当 中 間 期 末 残 高	50,930	518,284	569,214	(64,037)	772,380

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計		
Balance at the beginning of current period	当 期 首 残 高	111,947	1,822	10,802	124,572	511	878,076
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,857)
Profit	中 間 純 利 益						30,055
Purchase of treasury shares	自 己 株 式 の 取 得						(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分						191
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	1,119	536	-	1,655	(109)	1,546
Total changes of items during the period	当 中 間 期 変 動 額 合 計	1,119	536	-	1,655	(109)	20,934
Balance at the end of current period	当 中 間 期 末 残 高	113,066	2,359	10,802	126,228	401	899,010

For the six months ended Sep. 30, 2019

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
資本金	Legal capital surplus	Total capital surplus	資本剰余金合計	
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
Legal retained earnings	Other retained earnings	Total Retained earnings	自己株式	株主資本合計		
利益準備金	その他利益剰余金	利益剰余金合計				
Balance at the beginning of current period	当 期 首 残 高	50,930	512,259	563,190	(56,260)	774,132
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(6,091)	(6,091)		(6,091)
Profit	中 間 純 利 益		28,878	28,878		28,878
Purchase of treasury shares	自 己 株 式 の 取 得				(10,000)	(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分		(22)	(22)	153	130
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	22,764	22,764	(9,847)	12,916
Balance at the end of current period	当 中 間 期 末 残 高	50,930	535,024	585,954	(66,108)	787,049

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当 期 首 残 高	103,225	(1,976)	10,798	112,046	479	886,658
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(6,091)
Profit	中 間 純 利 益						28,878
Purchase of treasury shares	自 己 株 式 の 取 得						(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分						130
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	5,600	(3,192)	-	2,408	(49)	2,358
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,600	(3,192)	-	2,408	(49)	15,275
Balance at the end of current period	当 中 間 期 末 残 高	108,825	(5,168)	10,798	114,454	429	901,933

**SUPPLEMENTARY INFORMATION
for the Second Quarter (First Half) of
Fiscal Year 2019, ending March 31, 2020**

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

- Non-consolidated core net business income increased by ¥0.7 billion compared with the corresponding period of the previous fiscal year to ¥36.7 billion, while ordinary profit decreased by ¥1.6 billion to ¥39.6 billion, and profit decreased by ¥1.1 billion to ¥28.8 billion, mainly due to an increase of net credit costs. Consolidated ordinary profit decreased by ¥2.2 billion compared with the corresponding period of the previous fiscal year to ¥39.9 billion, and profit attributable to owners of parent decreased by ¥1.4 billion to ¥27.8 billion.
- Non-consolidated net business income (before transfer to general allowance for loan losses), core net business income, consolidated and non-consolidated ordinary profit and profit exceeded our earnings projections for the first half of the fiscal year ending March 31, 2020 released on May 2019.
- The average balance of loans increased by ¥509.9 billion from the previous fiscal year and the average balance of deposits increased by ¥336.3 billion.

(1) Summary of income <Non-consolidated><Consolidated>

		(¥ Billion)				
<Non-consolidated>						
	(Japanese)	For the six months ended Sep. 30, 2019 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2018 (b)	Projection for the first half of FY2019 (released on May 2019)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸倒繰入前)	38.3	(0.0)	(0.2%)	38.4	36.5
Core net business income	コ ア 業 務 純 益	36.7	0.7	1.9%	36.0	35.4
	Excluding gains (losses) on cancellation of investment trusts 除く投資信託解約損益	33.9	0.4	1.1%	33.5	-
Net business income	業 務 純 益	36.3	(1.4)	(3.7%)	37.7	-
Ordinary profit	経 常 利 益	39.6	(1.6)	(4.0%)	41.3	35.2
Profit	中 間 純 利 益	28.8	(1.1)	(3.9%)	30.0	25.4

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

Net credit costs (-)	与 信 関 係 費 用	4.7	2.6	2.1	6.9
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<Consolidated> (¥ Billion)

Ordinary profit	経 常 利 益	39.9	(2.2)	(5.2%)	42.1	36.2
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益	27.8	(1.4)	(4.8%)	29.2	25.0

(2) Loans and Deposits <Non-Consolidated>

		(¥ Billion)					
<Non-Consolidated>							
	(Japanese)	As of Sep. 30, 2019 (a)	(a-b)	(a-c)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)	
Term-end balance	Loans and bills discounted	貸 出 金	10,551.1	414.2	555.3	10,136.8	9,995.8
末 残	Deposits	預 金	12,315.3	(18.0)	283.1	12,333.4	12,032.2
Average balance	Loans and bills discounted	貸 出 金	10,405.8	409.1	509.9	9,996.7	9,895.9
平 残	Deposits	預 金	12,293.5	329.2	336.3	11,964.2	11,957.1

(3) Capital ratio (BIS guidelines) <Non-consolidated><Consolidated>

		(%)					
<Non-consolidated><Consolidated>							
	(Japanese)	As of Sep. 30, 2019 (a)	(a-b)	(a-c)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)	
Consolidated total capital ratio	連 結 総 自 己 資 本 比 率	12.61%	(0.02%)	(0.44%)	12.63%	13.05%	
	Tier 1 capital ratio	T i e r 1 比 率	11.97%	(0.00%)	(0.40%)	11.97%	12.37%
	Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	11.97%	(0.00%)	(0.40%)	11.97%	12.37%
Non-consolidated total capital ratio	単 体 総 自 己 資 本 比 率	12.06%	0.02%	(0.39%)	12.04%	12.46%	
	Tier 1 capital ratio	T i e r 1 比 率	11.40%	0.03%	(0.35%)	11.36%	11.76%
	Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	11.40%	0.03%	(0.35%)	11.36%	11.76%

2. Income and Expenses <Non-consolidated>

- Gross business profits decreased by ¥0.3 billion to ¥78.7 billion compared with the corresponding period of the previous fiscal year. Income related to bonds, etc. decreased, however, net interest income increased by ¥0.3 billion due to a strong loan growth, etc.
- Expenses was ¥40.4 billion, a decrease of ¥0.2 billion, reflecting operational efficiency improvements.
- Net credit costs increased by ¥2.6 billion compared with the corresponding period of the previous fiscal year to ¥4.7 billion, due to an increase of transfer to general allowance for loan losses, etc.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2019 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2018 (b)
Gross business profits	業 務 粗 利 益	78.7	(0.3)	(0.3%)	79.1
Net interest income	資 金 利 益	64.4	0.3		64.1
Net fees and commissions income	役 務 取 引 等 利 益	10.8	(0.1)		10.9
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	1.3	(0.3)		1.6
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	2.2	(0.8)		3.1
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	5.1	0.5		4.6
Guarantee charges and group insurance costs (-)	う ち 支 払 団 信 保 険 料 ・ 保 証 料	7.1	0.1		6.9
Trading income	特 定 取 引 利 益	1.1	0.6		0.5
Profit from other business transactions	そ の 他 業 務 利 益	2.3	(1.1)		3.4
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1.5	(0.7)		2.3
Expenses (-)	経 費	40.4	(0.2)	(0.5%)	40.6
Personnel expenses (-)	人 件 費	20.4	(0.4)		20.8
Non-personnel expenses (-)	物 件 費	17.1	0.3		16.8
Taxes (-)	税 金	2.8	(0.1)		2.9
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	38.3	(0.0)	(0.2%)	38.4
Core net business income	コ ア 業 務 純 益	36.7	0.7	1.9%	36.0
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	33.9	0.4	1.1%	33.5
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	1.9	1.3		0.6
Net business income	業 務 純 益	36.3	(1.4)	(3.7%)	37.7
Non-recurrent income and losses	臨 時 損 益	3.2	(0.2)		3.5
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	2.8	1.3		1.4
Written-off of loans (-)	う ち 貸 出 金 償 却	3.6	1.7		1.9
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	-		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.2	0.3		0.9
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2.2	1.2		1.0
Ordinary profit	経 常 利 益	39.6	(1.6)	(4.0%)	41.3
Extraordinary income (loss)	特 別 損 益	(0.0)	0.1		(0.1)
Profit	中 間 純 利 益	28.8	(1.1)	(3.9%)	30.0

Net credit costs (-) (i) + (ii)	与 信 関 係 費 用	4.7	2.6		2.1
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Note1: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds

注1: コア業務純益=業務純益(一般貸引繰入前) - 債券関係損益

Note2: Net credit costs for the second quarter (first half) of FY 2019 released on May 13, 2019 was ¥6.9 billion.

注2: 2019年5月13日公表の2020年3月期中間期の与信関係費用は69億円

(Reference)

	(Japanese)	As of			As of
		Sep. 30, 2019 (a)	(a-b)		Mar. 31, 2019 (b)
Number of Branches	店 舗 数	185	-		185
Branches	本 支 店	164	-		164
Sub-branches	出 張 所	21	-		21
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	-		6
Number of employees	従 業 員 数	4,295	71		4,224

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注:従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

3. Management Indices

	(Japanese)	For the six months ended			FY2018 ended Mar. 31, 2019 (b)	For the six months ended Sep. 30, 2018 (c)
		Sep. 30, 2019 (a)	(a-b)	(a-c)		
Overhead ratio (OHR) <Non-consolidated>	*1 O H R	52.17%	(2.61%)	(0.80%)	54.78%	52.98%
Return on average total assets (ROA)<Non-consolidated>	*2 R O A	0.38%	0.05%	(0.03%)	0.33%	0.41%
Return on equity (ROE) <Non-consolidated>	*3 R O E	6.44%	1.00%	(0.30%)	5.44%	6.74%
Return on equity (ROE) <Consolidated / based on total shareholders' equity>	*4 R O E	6.63%	0.48%	(0.50%)	6.15%	7.14%

*1 OHR =
$$\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expense}}$$
 (The lower figure indicates better efficiency.)

*2 ROA =
$$\frac{\text{Profit for the current fiscal (interim) year}}{\text{Average total assets}}$$

*3 ROE =
$$\frac{\text{Profit for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

*4 ROE =
$$\frac{\text{Profit attributable to owners of parent for the current fiscal (interim) year}}{(\text{Total shareholders' equity at beginning of fiscal year} + \text{Total shareholders' equity at end of fiscal (interim) year}) / 2}$$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥414.2 billion from the previous fiscal year-end, to ¥10,551.1 billion. Corporate loans and housing loans increased by ¥149.0 billion and ¥38.1 billion respectively.
- The balance of deposits decreased by ¥18.0 billion from the previous fiscal year-end, to ¥12,315.3 billion, reflecting a decrease in public sector but an increase of personal deposits.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019 (a)	(a-b)	(a-c)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
Loans and bills discounted (Term-end balance)	貸出金（末残）	10,551.1	414.2	555.3	10,136.8	9,995.8
Domestic operations	国内向け貸出	10,309.3	405.4	547.9	9,903.9	9,761.4
Corporate loans	事業者向け貸出	6,120.0	149.0	223.9	5,971.0	5,896.0
Small and medium-sized enterprises (i)	うち中小企業向け貸出	4,710.2	124.2	224.0	4,586.0	4,486.2
Consumer loans (ii)	消費者ローン	3,761.8	45.4	121.5	3,716.3	3,640.2
Housing loans	うち住宅ローン	3,586.8	38.1	107.0	3,548.6	3,479.8
Public sector	公共向け貸出	427.4	210.8	202.3	216.5	225.1
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	8,472.0	169.7	345.6	8,302.3	8,126.4
[Ratio]	(中小企業等貸出比率)	[82.17%]	[(1.65%)]	[(1.07%)]	[83.82%]	[83.25%]
Overseas operations	海外向け貸出	241.7	8.8	7.3	232.9	234.3
Deposits (Term-end balance)	預金（末残）	12,315.3	(18.0)	283.1	12,333.4	12,032.2
Domestic operations	国内	11,955.9	(6.8)	321.7	11,962.8	11,634.2
Personal deposits	個人	9,058.6	143.7	253.6	8,914.8	8,804.9
Corporate deposits	法人	2,323.2	8.0	59.5	2,315.2	2,263.6
Public sector deposits	公共	574.1	(158.5)	8.5	732.6	565.6
Overseas operations	海外店等	359.3	(11.2)	(38.6)	370.5	397.9

Loans and bills discounted (Average balance)	貸出金（平残）	10,405.8	409.1	509.9	9,996.7	9,895.9
Deposits (Average balance)	預金（平残）	12,293.5	329.2	336.3	11,964.2	11,957.1

(Reference)

New housing loans

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2019 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2019 (b)	For the six months ended Sep. 30, 2018 (c)
New housing loans	住宅ローン実行額	162.3	(26.3)	(6.0)	188.6	168.3

Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019 (a)	(a-b)	(a-c)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
Balance of Investment trusts	投資信託残高	273.8	(1.9)	(9.0)	275.8	282.8

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019 (a)	(a-b)	(a-c)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
Balance of Personal annuities	個人年金保険等 残高	900.2	(19.3)	(29.4)	919.6	929.7

(2) Securities

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019		As of Mar. 31, 2019	As of Sep. 30, 2018
		(a)	(a-b) (a-c)		
Securities (Term-end balance)	有価証券 (末残)	1,929.9	(3.8) (26.9)	1,933.7	1,956.9
Government bonds	国債	184.8	(75.8) (147.4)	260.6	332.2
Stocks	株式	113.3	(0.8) (2.0)	114.1	115.3
Corporate bonds and others	社債他	1,141.1	29.7 74.2	1,111.3	1,066.8
Foreign currency securities	外貨建 有価証券	490.7	43.0 48.1	447.6	442.5
Average duration to maturity of yen bonds	円貨債券の平均残存期間	4.2 years	0.4 years 0.3 years	3.8 years	3.9 years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注1. 評価損益を除いた取得原価で表示しております。

注2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥3.7 billion from the previous fiscal year-end, to ¥119.1 billion, and non-performing loan ratio decreased by 0.08% to 1.11%.
- The coverage ratio, including allowances, was 71.0% for total disclosed claims, 76.8% for doubtful claims, and 50.1% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2019		As of Mar. 31, 2019	As of Sep. 30, 2018
		(a)	(a-b) (a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,080	(280) 1,951	18,361	16,129
Doubtful Claims	危険債権	59,512	(3,975) (5,649)	63,487	65,162
Substandard Claims	要管理債権	41,512	525 3,478	40,987	38,033
Total	合計	119,105	(3,730) (219)	122,836	119,325

Normal Claims	正常債権	10,558,671	421,312 558,511	10,137,358	10,000,160
Total Claims Outstandings	総与信残高	10,677,777	417,582 558,291	10,260,195	10,119,485
Non-performing loan ratio	不良債権比率	1.11%	(0.08%) (0.06%)	1.19%	1.17%
Coverage ratio	保全率	71.0%	(0.0%) (0.3%)	71.1%	71.4%

Note: Total Claims Outstandings 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.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount	Collateral/	Allowance for	Allowance Ratio ^{*2}	Coverage ratio
		(a)	Guarantees (b)	loan losses (c)	c/(a-b)	(b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,080	17,195	885	100.0%	100.0%
Doubtful Claims	危険債権	59,512	40,291	5,435	28.2%	76.8%
Substandard Claims	要管理債権	41,512	*1 16,861	3,974	16.1%	50.1%
Total	合計	119,105	74,347	10,295	23.0%	71.0%

*1: Approximate data

*2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

*1. 概算数値

*2. 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2019, ending March 31, 2020, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2019 ending Mar. 31, 2020
Ordinary profit	経 常 利 益	76.0
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	51.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2019 ending Mar. 31, 2020
Ordinary profit	経 常 利 益	70.0
Profit	当 期 純 利 益	48.2

<Cash dividends>

	(Japanese)	FY 2019 ending Mar. 31, 2020	
		For the six months ended Sep. 30, 2019	
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥16.00

(Referene)

	(Japanese)	FY 2018 ending Mar. 31, 2019	
		For the six months ended Sep. 30, 2018	
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥16.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2019 (a)		ended Sep. 30, 2018 (b)
Gross business profits	業 務 粗 利 益	78,794	(313)	79,107
Domestic gross business profits	国 内 業 務 粗 利 益	73,896	(174)	74,071
Net interest income	資 金 利 益	61,185	783	60,402
Net fees and commissions income	役 務 取 引 等 利 益	10,741	(96)	10,837
Net trading income	特 定 取 引 利 益	1,108	527	581
Profit from other business transactions	そ の 他 業 務 利 益	860	(1,389)	2,250
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	896	(1,214)	2,111
International gross business profits	国 際 業 務 粗 利 益	4,897	(138)	5,035
Net interest income	資 金 利 益	3,240	(462)	3,702
Net fees and commissions income	役 務 取 引 等 利 益	96	(21)	117
Net trading income	特 定 取 引 利 益	77	81	(3)
Profit from other business transactions	そ の 他 業 務 利 益	1,483	263	1,219
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	685	429	255
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	40,448	(230)	40,678
Personnel expenses (-)	人 件 費 (△)	20,460	(422)	20,883
Non-personnel expenses (-)	物 件 費 (△)	17,166	307	16,858
Taxes (-)	税 金 (△)	2,821	(115)	2,936
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	38,345	(83)	38,428
Core net business income	コ ア 業 務 純 益	36,763	701	36,061
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	33,911	400	33,511
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	1,956	1,326	629
Net business income	業 務 純 益	36,389	(1,410)	37,799
Non-recurrent income and losses	臨 時 損 益	3,287	(278)	3,565
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	2,820	1,346	1,474
Written-off of loans (-)	貸 出 金 償 却 (△)	3,626	1,711	1,914
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	55	(90)	145
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(51)	(48)	(3)
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	449	125	323
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written-off claims	償 却 債 権 取 立 益	1,258	351	906
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,268	1,211	1,056
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,839	(143)	3,983
Ordinary profit	経 常 利 益	39,676	(1,688)	41,364
Extraordinary income (loss)	特 別 損 益	(17)	130	(147)
Profit before income taxes	税 引 前 中 間 純 利 益	39,659	(1,557)	41,216
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	9,966	(818)	10,785
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	814	437	376
Total income taxes (-)	法 人 税 等 合 計 (△)	10,780	(380)	11,161
Profit	中 間 純 利 益	28,878	(1,176)	30,055
Net Credit Costs (-)	(i) + (ii) 与 信 関 係 費 用 (△)	4,776	2,672	2,103

<Consolidated>

(¥ Million)

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2019 (a)		ended Sep. 30, 2018 (b)
Consolidated gross profits	連 結 粗 利 益	82,249	(323)	82,572
Net interest income	資 金 利 益	61,096	753	60,342
Net fees and commissions income	役 務 取 引 等 利 益	16,093	(185)	16,278
Net trading income	特 定 取 引 利 益	2,729	266	2,463
Profit from other business transactions	そ の 他 業 務 利 益	2,329	(1,157)	3,487
General and administrative expenses (-)	営 業 経 費 (△)	43,973	(591)	44,564
Loan charge-off and reserve expenses (-) (i)	貸 倒 償 却 引 当 費 用 (△)	5,973	3,094	2,878
Written-off of loans (-)	貸 出 金 償 却 (△)	3,639	1,661	1,978
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	865	338	526
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	2,337	1,368	969
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(51)	(48)	(3)
Transfer to allowance for specific foreign borrowers / countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	449	125	323
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written off claims	償 却 債 権 取 立 益	1,265	349	915
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,268	1,214	1,053
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	253	68	184
Others	そ の 他	5,076	(685)	5,762
Ordinary profit	経 常 利 益	39,900	(2,228)	42,128
Extraordinary income (loss)	特 別 損 益	(17)	130	(148)
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	39,882	(2,097)	41,980
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	11,508	(836)	12,345
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	485	150	335
Total income taxes (-)	法 人 税 等 合 計 (△)	11,994	(686)	12,680
Profit	中 間 純 利 益	27,888	(1,411)	29,299
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	27,888	(1,411)	29,299

Net Credit Costs (-)	(i) 与 信 関 係 費 用 (△)	5,973	3,094	2,878
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Consolidated net business income (before transfer to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	41,660	479	41,181
Consolidated net business income	連 結 業 務 純 益	39,323	(888)	40,212

Note1: Consolidated gross profit = (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

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金純繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	5	-	5

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2019		For the six months ended Sep. 30, 2018
		(a)	(a-b)	(b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	38,345	(83)	38,428
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	9,398	229	9,169
(2) Net business income	業 務 純 益	36,389	(1,410)	37,799
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	8,918	(100)	9,019

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注: 職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平残。

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

	(Japanese)	For the six months ended Sep. 30, 2019		For the six months ended Sep. 30, 2018
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.97%	(0.02%)	0.99%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.96%	(0.06%)	1.02%
(ii) Average yield on securities	有 価 証 券 利 回	1.80%	0.22%	1.57%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.59%	(0.03%)	0.63%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.00%
(ii) Expense ratio	経 費 率	0.62%	(0.02%)	0.65%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.38%	0.02%	0.36%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.96%	(0.06%)	1.02%

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2019		For the six months ended Sep. 30, 2018
		(a)	(a-b)	(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	1,581	(785)	2,366
Gains on sales	売 却 益	2,091	(324)	2,416
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	509	460	49
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	-	-	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,268	1,211	1,056
Gains on sales	売 却 益	2,531	1,473	1,058
Losses on sales (-)	売 却 損 (△)	31	30	0
Write-offs (-)	償 却 (△)	231	230	1

5. Capital Ratio (BIS Guidelines)

■ The Capital ratio has been calculated based on the BIS guidelines. The composition of capital disclosure is on our website (<https://www.chibabank.co.jp/company/>).

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019 (a) [Preliminary figures]			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	12.61%	(0.02%)	(0.44%)	12.63%	13.05%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.97%	(0.00%)	(0.40%)	11.97%	12.37%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.97%	(0.00%)	(0.40%)	11.97%	12.37%
(4) Total capital	総自己資本の額	974.8	15.8	8.9	959.0	965.8
(5) Tier 1 capital	Tier 1 資本の額	925.2	16.3	9.4	908.8	915.7
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	925.2	16.3	9.4	908.8	915.7
(7) Total risk-weighted assets	リスクアセットの額	7,729.2	141.4	331.6	7,587.7	7,397.6
(8) Total required capital	総所要自己資本額	618.3	11.3	26.5	607.0	591.8

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019 (a) [Preliminary figures]			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	12.06%	0.02%	(0.39%)	12.04%	12.46%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.40%	0.03%	(0.35%)	11.36%	11.76%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.40%	0.03%	(0.35%)	11.36%	11.76%
(4) Total capital	総自己資本の額	897.2	16.3	7.1	880.9	890.1
(5) Tier 1 capital	Tier 1 資本の額	847.7	16.8	7.6	830.9	840.1
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	847.7	16.8	7.6	830.9	840.1
(7) Total risk-weighted assets	リスクアセットの額	7,434.8	122.4	291.4	7,312.3	7,143.4
(8) Total required capital	総所要自己資本額	594.7	9.7	23.3	584.9	571.4

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注. 自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity

<Non-consolidated>

	(Japanese)	For the six months ended Sep. 30, 2019			FY2018 ended Mar. 31, 2019 (b)	For the six months ended Sep. 30, 2018 (c)
		(a)	(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース (年率)	8.11%	0.34%	(0.36%)	7.76%	8.48%
Profit basis (Annual)	当期純利益ベース (年率)	6.44%	1.00%	(0.30%)	5.44%	6.74%

<Consolidated>

	(Japanese)	For the six months ended Sep. 30, 2019			FY2018 ended Mar. 31, 2019 (b)	For the six months ended Sep. 30, 2018 (c)
		(a)	(a-b)	(a-c)		
Profit attributable to owners of parent basis (Net assets basis)	当期純利益ベース (純資産ベース)	5.80%	0.47%	(0.32%)	5.32%	6.13%
Profit attributable to owners of parent basis (Shareholders' equity basis)	当期純利益ベース (株主資本ベース)	6.63%	0.48%	(0.50%)	6.15%	7.14%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注. ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2019 (a)			FY2018 ended Mar. 31, 2019 (b)	For the six months ended Sep. 30, 2018 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	12,315.3	(18.0)	283.1	12,333.4	12,032.2
Domestic	うち国内	11,955.9	(6.8)	321.7	11,962.8	11,634.2
In Chiba Prefecture	うち県内	11,432.4	(20.6)	304.8	11,453.1	11,127.6
Personal deposits	うち個人	9,058.6	143.7	253.6	8,914.8	8,804.9
Public sectors	うち公共	574.1	(158.5)	8.5	732.6	565.6
Deposits (Average balance)	預金 (平残)	12,293.5	329.2	336.3	11,964.2	11,957.1
Domestic	うち国内	11,960.9	341.9	378.2	11,619.0	11,582.7
In Chiba Prefecture	うち県内	11,444.8	317.4	345.9	11,127.4	11,098.8
Loans and bills discounted (Term-end balance)	貸出金 (末残)	10,551.1	414.2	555.3	10,136.8	9,995.8
Domestic	うち国内	10,309.3	405.4	547.9	9,903.9	9,761.4
In Chiba Prefecture	うち県内	7,064.8	101.8	209.2	6,963.0	6,855.5
Loans and bills discounted (average balance)	貸出金 (平残)	10,405.8	409.1	509.9	9,996.7	9,895.9
Domestic	うち国内	10,172.1	404.2	508.5	9,767.8	9,663.5
In Chiba Prefecture	うち県内	7,000.2	157.1	195.5	6,843.1	6,804.7

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019 (a)			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	10,309.3	405.4	547.9	9,903.9	9,761.4
[Excluding loans to public sectors]	(除公共向け貸出)	[9,881.8]	[194.5]	[345.5]	[9,687.3]	[9,536.3]
Large enterprises	大企業	1,248.7	36.6	2.8	1,212.1	1,245.8
Mid-sized enterprises	中堅企業	161.0	(11.8)	(2.9)	172.9	163.9
Small and medium-sized enterprises, etc. (B)	中小企業等	8,472.0	169.7	345.6	8,302.3	8,126.4
Small and medium-sized enterprises	中小企業	4,710.2	124.2	224.0	4,586.0	4,486.2
Consumer loans	消費者ローン	3,761.8	45.4	121.5	3,716.3	3,640.2
Public sectors	公共	427.4	210.8	202.3	216.5	225.1
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	82.17%	(1.65%)	(1.07%)	83.82%	83.25%

Note: In Small and medium-sized enterprises, loans to individual business owners are included.

注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019 (a)			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,761.8	45.4	121.5	3,716.3	3,640.2
Housing loans	住宅ローン残高	3,586.8	38.1	107.0	3,548.6	3,479.8
Other consumer loans	その他のローン残高	174.9	7.3	14.5	167.6	160.3

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2019 (a)			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,564	89	101	1,475	1,463
Delinquent Loans	延滞債権額	75,282	(4,925)	(4,298)	80,207	79,581
Loans past due 3 months or more	3ヵ月以上延滞債権額	620	(51)	(351)	672	972
Restructured Loans	貸出条件緩和債権額	40,891	577	3,830	40,314	37,061
Total Risk-Monitored Loans	リスク管理債権合計	118,360	(4,310)	(718)	122,670	119,078

Total loan balance (Term-end balance)	貸出金残高(末残)	10,551,131	414,256	555,325	10,136,875	9,995,806
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	0.00%	0.00%	0.01%	0.01%
Delinquent Loans	延滞債権額	0.71%	(0.07%)	(0.08%)	0.79%	0.79%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.00%	0.00%
Restructured Loans	貸出条件緩和債権額	0.38%	(0.01%)	0.01%	0.39%	0.37%
As a percentage of total loans	貸出金残高比	1.12%	(0.08%)	(0.06%)	1.21%	1.19%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2019 (a)			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,389	91	100	1,298	1,289
Delinquent Loans	延滞債権額	73,258	(5,323)	(4,321)	78,582	77,580
Loans past due 3 months or more	3ヵ月以上延滞債権額	620	(51)	(351)	672	972
Restructured Loans	貸出条件緩和債権額	40,893	577	3,828	40,316	37,065
Total Risk-Monitored Loans	リスク管理債権合計	116,162	(4,706)	(744)	120,869	116,906

Total loan balance (Term-end balance)	貸出金残高(末残)	10,503,441	413,369	552,664	10,090,072	9,950,776
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	0.00%	0.00%	0.01%	0.01%
Delinquent Loans	延滞債権額	0.69%	(0.08%)	(0.08%)	0.77%	0.77%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.00%	0.00%
Restructured Loans	貸出条件緩和債権額	0.38%	(0.01%)	0.01%	0.39%	0.37%
As a percentage of total loans	貸出金残高比	1.10%	(0.09%)	(0.06%)	1.19%	1.17%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2019 (a)			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	118,360	(4,310)	(718)	122,670	119,078
Collateral/guarantees (B)	担保・保証等	74,276	(2,264)	(883)	76,540	75,159
Allowance for loan losses (C)	貸倒引当金	10,056	(682)	85	10,738	9,971
Allowance ratio (C)/(A)	引当率	8.4%	(0.2%)	0.1%	8.7%	8.3%
Coverage ratio (B+C)/(A)	保全率	71.2%	0.1%	(0.2%)	71.1%	71.4%
As a percentage of total loans	貸出金残高比	1.12%	(0.08%)	(0.06%)	1.21%	1.19%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2019 (a)			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	116,162	(4,706)	(744)	120,869	116,906
Collateral/guarantees (B)	担保・保証等	71,731	(2,662)	(937)	74,393	72,669
Allowance for loan losses (C)	貸倒引当金	10,293	(682)	117	10,975	10,176
Allowance ratio (C)/(A)	引当率	8.8%	(0.2%)	0.1%	9.0%	8.7%
Coverage ratio (B+C)/(A)	保全率	70.6%	(0.0%)	(0.2%)	70.6%	70.8%
As a percentage of total loans	貸出金残高比	1.10%	(0.09%)	(0.06%)	1.19%	1.17%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2019	(a-b)	(a-c)	Mar. 31, 2019	Sep. 30, 2018
		(a)			(b)	(c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,080	(280)	1,951	18,361	16,129
Doubtful Claims	危険債権	59,512	(3,975)	(5,649)	63,487	65,162
Substandard Claims	要管理債権	41,512	525	3,478	40,987	38,033
Total	合計	119,105	(3,730)	(219)	122,836	119,325

Normal Claims	正常債権	10,558,671	421,312	558,511	10,137,358	10,000,160
Total Claims*	総与信残高	10,677,777	417,582	558,291	10,260,195	10,119,485
Non-performing loan ratio	不良債権比率	1.11%	(0.08%)	(0.06%)	1.19%	1.17%

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, 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.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2019	(a-b)	(a-c)	Mar. 31, 2019	Sep. 30, 2018
		(a)			(b)	(c)
Total coverage (A)	保全額	84,643	(2,743)	(621)	87,387	85,264
Allowance for loan losses	貸倒引当金	10,295	(460)	241	10,755	10,054
Value covered by collateral and guarantees	担保・保証等	74,347	(2,283)	(862)	76,631	75,210
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	119,105	(3,730)	(219)	122,836	119,325

Coverage ratio (A)/(B)	保全率	71.0%	(0.0%)	(0.3%)	71.1%	71.4%
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(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区別)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2019	(a-b)	(a-c)	Mar. 31, 2019	Sep. 30, 2018
		(a)			(b)	(c)
Bankrupt Assets (A)	破綻先債権	1,576	87	97	1,488	1,478
Effectively Bankrupt Assets (B)	実質破綻先債権	16,504	(368)	1,853	16,872	14,650
Potentially Bankrupt Assets (C)	破綻懸念先債権	59,512	(3,975)	(5,649)	63,487	65,162
Assets Requiring Caution (D)	要注意先債権	810,376	(12,500)	(30,477)	822,876	840,853
Substandard Assets	要管理先債権	48,036	1,142	4,014	46,894	44,022
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	41,512	525	3,478	40,987	38,033
Other Assets Requiring Caution	その他要注意先債権	762,339	(13,642)	(34,492)	775,981	796,831
Normal Assets (E)	正常先債権	9,789,808	434,338	592,467	9,355,469	9,197,340
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	10,677,777	417,582	558,291	10,260,195	10,119,485

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, 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.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

① General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上

② Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	22.7	1.4	3.6	21.3	19.0
General allowance	一般貸倒引当金	16.2	1.9	3.9	14.2	12.3
Specific allowance	個別貸倒引当金	6.5	(0.5)	(0.2)	7.0	6.7
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
		(a)	(a-b)	(a-c)		
Normal Assets	正常先債権	9,301.5	219.9	384.6	9,081.5	8,916.8
Assets Requiring Caution	要注意先債権	809.1	(13.0)	(30.9)	822.1	840.1
Substandard Assets	要管理先債権	48.0	1.1	4.0	46.8	44.0
Other Assets Requiring Caution	その他要注意先債権	761.0	(14.1)	(35.0)	775.2	796.0

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019			As of Mar. 31, 2019 (b)	As of Sep. 30, 2018 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	31.5	1.7	3.6	29.8	27.9
General allowance	一般貸倒引当金	19.8	1.9	3.5	17.8	16.3
Specific allowance	個別貸倒引当金	11.7	(0.2)	0.1	11.9	11.6
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown by Industry

<Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019		As of Mar. 31, 2019		As of Sep. 30, 2018	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	10,309.3	100.00%	9,903.9	100.00%	9,761.4	100.00%
Manufacturing	製造業	725.3	7.03%	693.3	7.00%	713.2	7.31%
Agriculture and forestry	農業, 林業	15.2	0.15%	14.1	0.14%	13.5	0.14%
Fishery	漁業	1.5	0.01%	1.5	0.02%	1.3	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	17.7	0.17%	18.4	0.19%	18.6	0.19%
Construction	建設業	325.4	3.16%	324.4	3.27%	313.8	3.22%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	82.0	0.79%	78.0	0.79%	75.6	0.78%
Information and communications	情報通信業	70.2	0.68%	64.0	0.65%	75.0	0.77%
Transport and postal service	運輸業, 郵便業	255.6	2.48%	257.5	2.60%	247.5	2.54%
Wholesale and retail trade	卸売業, 小売業	743.9	7.22%	734.8	7.42%	744.2	7.62%
Finance and insurance	金融業, 保険業	409.9	3.98%	405.5	4.09%	409.7	4.20%
Real estate and leasing	不動産業, 物品賃貸業	2,896.5	28.10%	2,811.5	28.39%	2,748.1	28.15%
Real estate	不動産業	2,648.2	25.69%	2,565.2	25.90%	2,500.0	25.61%
Real estate rental and management	不動産賃貸業・管理業	2,308.5	22.39%	2,250.2	22.72%	2,201.5	22.55%
Real estate trading, etc.	不動産取引業等	339.6	3.30%	315.0	3.18%	298.4	3.06%
Leasing	物品賃貸業	248.2	2.41%	246.2	2.49%	248.1	2.54%
Medical, welfare and other services	医療, 福祉その他サービス業	608.1	5.90%	599.2	6.05%	563.2	5.77%
Government, local public sector	国・地方公共団体	412.5	4.00%	199.8	2.02%	209.3	2.14%
Others (mainly consumer loans)	その他(個人)	3,745.0	36.33%	3,701.3	37.37%	3,627.8	37.16%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019		As of Mar. 31, 2019		As of Sep. 30, 2018	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	117.9	100.00%	122.2	100.00%	119.0	100.00%
Manufacturing	製造業	11.8	10.05%	12.3	10.09%	11.7	9.89%
Agriculture and forestry	農業, 林業	0.2	0.21%	0.1	0.16%	0.1	0.17%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.2	0.21%	0.2	0.21%	0.2	0.21%
Construction	建設業	4.4	3.79%	4.7	3.86%	5.0	4.27%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.2	0.23%	0.0	0.01%	0.0	0.01%
Information and communications	情報通信業	0.3	0.31%	0.2	0.24%	0.2	0.25%
Transport and postal service	運輸業, 郵便業	11.5	9.80%	11.2	9.23%	11.4	9.59%
Wholesale and retail trade	卸売業, 小売業	15.3	13.03%	16.1	13.18%	16.1	13.54%
Finance and insurance	金融業, 保険業	0.1	0.16%	0.1	0.15%	0.1	0.10%
Real estate and leasing	不動産業, 物品賃貸業	31.0	26.37%	34.2	28.02%	32.7	27.48%
Real estate	不動産業	30.0	25.47%	33.6	27.54%	32.1	26.99%
Real estate rental and management	不動産賃貸業・管理業	28.7	24.40%	32.5	26.60%	31.2	26.24%
Real estate trading, etc.	不動産取引業等	1.2	1.07%	1.1	0.94%	0.8	0.75%
Leasing	物品賃貸業	1.0	0.90%	0.5	0.48%	0.5	0.49%
Medical, welfare and other services	医療, 福祉その他サービス業	13.8	11.78%	14.4	11.78%	12.7	10.70%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	28.3	24.06%	28.1	23.07%	28.3	23.79%

14. Loan Breakdown by Domicile of Borrower**(1) Balance of loans to specific foreign countries <Non-consolidated>**

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of		As of	As of	
		Sep. 30, 2019 (a)	(a-b)			(a-c)
Hong Kong	香港	3.7	(0.2)	(0.4)	3.9	4.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	-	-	(1.3)	-	1.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	5.9	(0.7)	(2.0)	6.6	7.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.4	(0.1)	(0.3)	1.6	1.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	-	-	(1.0)	-	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.1	1.0	(1.2)	1.1	3.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	(0.0)	(0.0)	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	5.3	0.5	1.5	4.8	3.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	3.0	(0.2)	(0.3)	3.3	3.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	1.5	(0.0)	0.3	1.6	1.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	2.4	1.5	0.7	0.9	1.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	26.3	1.7	(4.1)	24.6	30.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of		As of	As of	
		Sep. 30, 2019 (a)	(a-b)			(a-c)
Panama	パナマ	0.7	(0.0)	(0.0)	0.7	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.3	(0.0)	(0.0)	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Mexico	メキシコ	-	(1.1)	-	1.1	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	1.0	(1.1)	(0.0)	2.2	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(4) Balance of loans to Russia <Non-consolidated>

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation <Non-consolidated> <Consolidated>

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019					As of Mar. 31, 2019			As of Sep. 30, 2018			
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation			
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	0.3	0.2	0.5	0.3	0.0	0.0	0.0	0.0	(0.1)	0.0	0.1	
Other securities	その他有価証券	157.3	8.4	(5.1)	169.8	12.4	148.9	161.0	12.1	162.4	176.3	13.8	
	Stocks	株式	124.0	(5.9)	(26.4)	129.6	5.5	129.9	132.9	3.0	150.4	151.4	0.9
	Bonds	債券	8.7	0.3	2.8	8.8	0.1	8.3	8.3	0.0	5.8	6.9	1.0
	Others	その他	24.6	14.0	18.4	31.3	6.7	10.6	19.6	9.0	6.1	17.9	11.8
	Foreign Bonds	うち外国債券	8.9	7.2	13.5	9.9	0.9	1.7	3.9	2.2	(4.5)	0.9	5.4
Total	合計	157.7	8.7	(4.6)	170.1	12.4	149.0	161.1	12.1	162.3	176.3	14.0	

Note 1: There are no stocks of subsidiaries and affiliates with market values.

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 3: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated 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 nonconsolidated balance sheet (market value) and acquisition cost.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2019					As of Mar. 31, 2019			As of Sep. 30, 2018			
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation			
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	0.3	0.2	0.5	0.3	0.0	0.0	0.0	0.0	(0.1)	0.0	0.1	
Other securities	その他有価証券	169.3	7.5	(7.0)	181.7	12.4	161.7	173.8	12.1	176.3	190.2	13.8	
	Stocks	株式	135.9	(6.8)	(28.3)	141.5	5.6	142.7	145.8	3.0	164.3	165.3	1.0
	Bonds	債券	8.7	0.3	2.8	8.8	0.1	8.3	8.3	0.0	5.8	6.9	1.0
	Others	その他	24.6	14.0	18.4	31.3	6.7	10.6	19.6	9.0	6.1	17.9	11.8
	Foreign Bonds	うち外国債券	8.9	7.2	13.5	9.9	0.9	1.7	3.9	2.2	(4.5)	0.9	5.4
Total	合計	169.6	7.8	(6.5)	182.1	12.4	161.8	173.9	12.1	176.2	190.2	14.0	

Note 1: 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 2: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated 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 nonconsolidated balance sheet (market value) and acquisition cost.

16. Earnings Projections

<Non-consolidated>

(¥ Billion)

		FY2019 (Projections)		FY2018	(Reference) FY2019 (disclosed in May)
		(a)	(a-b)	(b)	
Gross business profits	業 務 粗 利 益	152.5	0.2	152.2	152.5
Net interest income	資 金 利 益	122.7	0.1	122.6	119.8
Net fees and commissions income	役 務 取 引 等 利 益	23.1	0.7	22.4	24.0
Trading income	特 定 取 引 利 益	2.5	1.4	1.1	2.8
Profit from other business transactions	そ の 他 業 務 利 益	3.9	(2.0)	6.0	5.9
Expenses (-)	経 費	82.0	0.8	81.1	82.0
Core net business income	コ ア 業 務 純 益	68.5	1.9	66.5	67.1
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70.5	(0.6)	71.1	70.5
Ordinary profit	経 常 利 益	70.0	2.9	67.0	70.0
Profit	当 期 純 利 益	48.2	0.1	48.0	48.2
Net credit costs (-)	与 信 関 係 費 用	7.4	(3.9)	11.3	7.8

<Consolidated>

(¥ Billion)

		FY2019 (Projections)		FY2018	(Reference) FY2019 (disclosed in May)
		(a)	(a-b)	(b)	
Ordinary profit	経 常 利 益	76.0	3.5	72.4	76.0
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	51.0	0.5	50.4	51.0
Cash dividends per share	1 株 当 た り 配 当 額	¥16.00	¥0.00	¥16.00	¥16.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	23.5%	(0.9%)	24.5%	23.8%

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

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self- Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意 先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors