

The Chiba Bank, Ltd.

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

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
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 Filing date of Financial Statements: February 6, 2024 (scheduled)
 Payment day of cash dividend: -
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Meeting: Not scheduled

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

1. Financial Highlights for the First Nine Months (from April 1, 2023 to December 31, 2023)

(1) Consolidated Business Results

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Nine months ended						
December 31, 2023	231,809	11.6	72,570	3.8	50,129	3.3
December 31, 2022	207,638	16.8	69,878	7.4	48,513	6.9

Note: Comprehensive Income: Period ended December 31, 2023: ¥95,425 million [- %]; Period ended December 31, 2022: (¥8,187 million) [(83.8%)]

	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
	¥	¥
Nine months ended		
December 31, 2023	69.27	-
December 31, 2022	66.24	-

(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	%
December 31, 2023	20,492,545	1,127,192	5.5
March 31, 2023	19,787,882	1,061,115	5.3

(Reference) Capital Assets Period ended December 31, 2023: ¥1,127,192 million; FY2022: ¥1,061,115 million

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

2. Dividends

	Annual Dividends 年間配当金				
	1Q end	2Q end	3Q end	Fiscal Year-end	Total
Fiscal Year	¥	¥	¥	¥	¥
Ended March 31, 2023	—	13.00	—	15.00	28.00
Ending March 31, 2024	—	15.00	—		
Ending March 31, 2024 (Forecast)		15.00	—	17.00	32.00

(Note) Revision of dividend forecast compared to most recent announcement: Yes

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

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal Year					
Ending March 31, 2024	88,000	1.1	61,000	1.1	84.53

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

*** Notes**

- (1) Material changes in consolidated subsidiaries during the first nine months (changes in specific subsidiaries related to changes in the scope of consolidation): None
- (2) Accounting methods used specifically in the creation of quarterly financial statements: None
- (3) Changes in accounting principles, accounting estimates, or restatements:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: None
 - ② Other changes in accounting principles: None
 - ③ Changes in accounting estimates: None
 - ④ Restatement: None
- (4) Number of Issued Shares (Common Stock)
- ① Number of issued shares (including treasury shares):

December 31, 2023	815,521,087 shares	March 31, 2023	815,521,087 shares
 - ② Number of treasury shares:

December 31, 2023	97,976,315 shares	March 31, 2023	90,941,920 shares
 - ③ Average number of issued shares:

For the first nine months of FY2023	723,652,980 shares
For the first nine months of FY2022	732,345,416 shares

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

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

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

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1. Qualitative Information

(1) Basic Management Policy

Chiba bank Group believes that its commitment to providing not only functional value mainly financial services such as deposits, loans, and exchange, but also societal value by contributing to the resolution of regional issues as its corporate group purpose. In order to align its views with the Bank's stakeholders, which include customers, shareholders, and employees, as well as continue to be a close presence for each person and company within the local community and "a place where our stakeholders' hopes can come to life", Chiba Bank has made its core purpose "to create a local community better suited to bringing each person's hope to life".

In order to achieve this purpose, the Bank Group has established a corporate vision of "an Engagement Bank Group that works closely with the community" while aiming to become "a Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees".

(2) Qualitative Information related to the Consolidated Business Results

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

Ordinary income was 231,809 million yen, an increase of 24,171 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 159,239 million yen, an increase of 21,478 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 72,570 million yen, an increase of 2,692 million yen, while profit attributable to owners of parent was 50,129 million yen, an increase of 1,615 million yen compared to the previous year.

(3) Qualitative Information related to the Consolidated Financial Condition

Total assets as of December 31, 2023 were 20,492.5 billion yen, an increase of 704.6 billion yen compared to March 31, 2023. Figures for the Bank's major accounts were as follows.

The balance of deposits as of December 31, 2023 was 15,510.3 billion yen, an increase of 102.2 billion yen compared to March 31 2023, mainly due to increased retail deposits. This growth reflects our continued efforts to provide a full range of financial products and services as a means to encourage customers to make the Chiba Bank their main banking institution for household needs. The Bank also continued to proactively respond to the funding needs of its customers. As a result, the balance of loans and bills discounted as of December 31, 2023 was 12,657.0 billion yen, an increase of 549.9 billion yen compared to March 31, 2023. The balance of held of securities was 2,591.6 billion yen, an increase of 15.5 billion yen compared to March 31, 2023.

(4) Qualitative Information related to the Consolidated Earnings Forecast

1. Consolidated Earnings Forecast

There are no changes to the FY2023 Earnings Forecast released on November 9, 2023.

Note: The aforementioned forecast is based on presently-available information and assumptions coming from the judgment, assessment, and recognition of facts at the current point in time. Actual results may differ materially from the forecast based on a wide range of potential factors. If the earnings forecast requires any revisions, they will be promptly announced.

2. Upward Revision of the Cash Dividend Projection

The Bank proposes to increase the year-end cash dividend for the fiscal year ending March 31, 2024, which was planned to be ¥15.00 per share, by ¥2.00 to ¥17.00 per share to show our appreciation for the ongoing assistance of our shareholders. For more details, please refer to the "Announcement regarding the Upward Revision of the FY2023 Dividend Forecast" released separately today.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of December 31, 2023
Assets (資産の部)			
Cash and due from banks	現金預け金	4,065,850	4,074,911
Call loans and bills bought	コールローン及び買入手形	335,089	316,392
Receivables under resale agreements	買現先勘定	17,999	17,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,446	8,313
Monetary claims bought	買入金銭債権	22,612	25,081
Trading assets	特定取引資産	162,444	250,037
Money held in trust	金銭の信託	9,279	11,167
Securities	有価証券	2,576,106	2,591,669
Loans and bills discounted	貸出金	12,107,066	12,657,008
Foreign exchanges	外国為替	5,375	9,189
Other assets	その他資産	320,687	370,272
Tangible fixed assets	有形固定資産	124,473	123,536
Intangible fixed assets	無形固定資産	14,222	14,716
Net defined benefit asset	退職給付に係る資産	18,578	20,612
Deferred tax assets	繰延税金資産	3,088	3,225
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,822	29,544
Allowance for loan losses	貸倒引当金	(32,260)	(31,135)
Total assets	資産の部合計	19,787,882	20,492,545
Liabilities (負債の部)			
Deposits	預金	15,408,192	15,510,396
Negotiable certificates of deposit	譲渡性預金	495,748	435,195
Call money and bills sold	コールマネー及び売渡手形	810,859	1,223,599
Payables under repurchase agreements	売現先勘定	17,160	59,366
Payables under securities lending transactions	債券貸借取引受入担保金	337,074	295,619
Trading liabilities	特定取引負債	18,618	27,636
Borrowed money	借入金	1,206,808	1,277,964
Foreign exchanges	外国為替	724	525
Bonds payable	社債	110,038	115,039
Borrowed money from trust account	信託勘定借	13,439	15,323
Other liabilities	その他負債	237,725	315,595
Net defined benefit liability	退職給付に係る負債	4,476	4,047
Provision for directors' retirement benefits	役員退職慰労引当金	160	171
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	910	688
Provision for loyalty point programs	ポイント引当金	838	912
Reserves under special laws	特別法上の引当金	24	24
Deferred tax liabilities	繰延税金負債	21,742	43,301
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,402	10,401
Acceptances and guarantees	支払承諾	31,822	29,544
Total liabilities	負債の部合計	18,726,767	19,365,353

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of December 31, 2023
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,146	122,185
Retained earnings	利 益 剰 余 金	755,517	783,906
Treasury shares	自 己 株 式	(62,943)	(70,590)
Total shareholders' equity	株 主 資 本 合 計	959,789	980,570
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	83,907	126,921
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	10,408	12,459
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,921	9,920
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(2,911)	(2,679)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	101,326	146,621
Total net assets	純 資 産 の 部 合 計	1,061,115	1,127,192
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	19,787,882	20,492,545

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
Ordinary income	経常収益	207,638	231,809
Interest income	資金運用収益	125,227	147,323
Interest on loans and discounts	(うち貸出金利息)	83,719	96,706
Interest and dividends on securities	(うち有価証券利息配当金)	33,449	37,467
Trust fees	信託報酬	89	72
Fees and commissions income	役務取引等収益	43,688	45,398
Trading income	特定取引収益	1,621	1,306
Other ordinary income	その他業務収益	6,853	5,402
Other income	その他経常収益	30,158	32,305
Ordinary expenses	経常費用	137,760	159,239
Interest expenses	資金調達費用	21,501	46,750
Interest on deposits	(うち預金利息)	5,101	14,177
Fees and commissions payments	役務取引等費用	14,028	16,253
Other ordinary expenses	その他業務費用	18,300	5,914
General and administrative expenses	営業経費	66,085	68,553
Other expenses	その他経常費用	17,843	21,766
Ordinary profit	経常利益	69,878	72,570
Extraordinary income	特別利益	-	138
Gain on disposal of non-current assets	固定資産処分益	-	138
Extraordinary losses	特別損失	145	194
Loss on disposal of non-current assets	固定資産処分損	76	70
Impairment losses	減損損失	69	124
Profit before income taxes	税金等調整前 四半期純利益	69,732	72,514
Income taxes-current	法人税、住民税 及び事業税	15,429	20,812
Income taxes-deferred	法人税等調整額	5,789	1,573
Total income taxes	法人税等合計	21,219	22,385
Net income	四半期純利益	48,513	50,129
Profit attributable to owners of parent	親会社株主に帰属する 四半期純利益	48,513	50,129

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
Net income	四 半 期 純 利 益	48,513	50,129
Other comprehensive income	そ の 他 の 包 括 利 益	(40,326)	45,296
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(61,360)	42,970
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	21,830	2,050
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(873)	231
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	77	43
Comprehensive income	四 半 期 包 括 利 益	8,187	95,425
(Breakdown)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	8,187	95,425

(3) Note regarding the Going Concern Assumption

Not applicable.

(4) Note regarding Changes in Shareholders' Equity

Not applicable.

(5) Change in Accounting Principles

Not applicable.

(6) Subsequent Events

Not applicable.

Supplementary Information

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

1. P/L Summary (Non-consolidated)

- As a result of our activities to achieve the Purpose and Vision, net business income (before provisions to general allowance for loan losses) was 62.6 billion yen, an increase of 5.9 billion yen compared to the previous year, while ordinary profit was 70.9 billion yen, an increase of 4.0 billion yen, and net income was 50.7 billion yen, an increase of 2.6 billion yen.
- Net income saw steady progress representing 85.9% of the projection for the full year ending March 2024.

Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2023 (a)	(a - b)	For the nine months ended Dec. 31, 2022 (b)	FY2023 (Projection)	(Reference) FY 2022
Gross business profit	業 務 粗 利 益	125,905	7,828	118,076		155,546
Net interest income	資 金 利 益	104,588	(3,005)	107,594		140,380
Net fees and commissions income	役 務 取 引 等 利 益	20,823	(36)	20,859		28,633
Net Trading income	特 定 取 引 利 益	997	(66)	1,064		1,353
Net other ordinary income	そ の 他 業 務 利 益	(504)	10,936	(11,441)		(14,821)
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	(4,931)	11,074	(16,005)		(20,000)
General and administrative expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	63,304	1,911	61,393		82,523
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	62,600	5,917	56,683		73,023
Core net business income	コ ア 業 務 純 益	67,532	(5,156)	72,689		93,023
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	65,261	(1,643)	66,905		85,341
Net provisions to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-	-		-
Net business income	業 務 純 益	62,600	5,917	56,683		73,023
Non-recurring gains (losses)	臨 時 損 益	8,374	(1,819)	10,194		8,730
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	134	3,521	(3,386)		347
Reversal of loan loss reserves	う ち 貸 倒 引 当 金 戻 入 益	1,692	(378)	2,070		907
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	8,651	2,421	6,229		8,347
Ordinary profit	経 常 利 益	70,975	4,097	66,878	83,000	81,753
Extraordinary gains (losses)	特 別 損 益	(177)	(38)	(138)		(392)
Pre-tax quarterly net income	税 引 前 四半期(中間・当期)純利益	70,798	4,058	66,739		81,361
Total corporate income taxes (-)	法 人 税 等 合 計	20,082	1,400	18,682		23,234
Net income	四半期(中間・当期)純利益	50,715	2,658	48,057	59,000	58,127
Credit-related expenses (-) (i)+(ii)	与 信 関 係 費 用	134	3,521	(3,386)		347

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

2. P/L Summary (Consolidated)

- Ordinary profit was 72.5 billion yen, an increase of 2.6 billion yen compared to the previous year, and profit attributable to owners of parent was 50.1 billion yen, an increase of by 1.6 billion yen.
- Net income saw steady progress representing 82.1% of the projection for the full year ending March 2024.

Consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2023 (a)	(a - b)	For the nine months ended Dec. 31, 2022 (b)	FY2023 (Projection)	(Reference) FY2022
Consolidated net revenue	連結粗利益	130,585	6,936	123,649		164,166
Net interest income	資金利益	100,573	(3,152)	103,726		136,518
Net fees and commissions	役務取引等利益	29,217	(531)	29,749		40,484
Net trading income	特定取引利益	1,306	(314)	1,621		1,995
Net other ordinary income	その他業務利益	(512)	10,935	(11,447)		(14,832)
General and administrative expenses (-)	営業経費	68,553	2,468	66,085		88,982
Credit-related expenses (-)	与信関係費用	983	4,900	(3,917)		16
Net provisions to general allowance for loan losses (-)	一般貸引当金繰入額	-	-	-		-
Disposal of non-performing loans (-)	不良債権処理額	983	4,900	(3,917)		16
Gains (losses) related to stocks, etc.	株式等関係損益	9,639	3,020	6,618		9,039
Gains (losses) on equity-method investments	持分法による投資損益	189	122	66		341
Other	その他	1,693	(18)	1,711		2,435
Ordinary profit	経常利益	72,570	2,692	69,878	88,000	86,983
Extraordinary gains (losses)	特別損益	(56)	89	(145)		(312)
Net income pre-tax adjustment	税金等調整前四半期(当期)純利益	72,514	2,781	69,732		86,670
Total corporate income taxes (-)	法人税等合計	22,385	1,166	21,219		26,393
Net income	四半期(当期)純利益	50,129	1,615	48,513		60,276
Profit attributable to owners of parent	親会社株主に帰属する 四半期(当期)純利益	50,129	1,615	48,513	61,000	60,276
Net business income (before provisions to general allowance for loan losses)	連結業務純益 (一般貸引繰入前)	68,416	5,949	62,466		81,878
Net business income	連結業務純益	68,416	5,949	62,466		81,878

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

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

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

- The balance of loans and bills discounted was 12,702.5 billion yen, an increase of 661.6 billion yen compared to December 31, 2022, mainly due to an increase in corporate loans.
- Deposit balances were 15,532.0 billion yen, an increase of 424.2 billion yen compared to December 31, 2022, mainly due to an increase in retail deposits.

(¥ Billion)

	(Japanese)	Dec. 31, 2023			Dec. 31, 2022 (b)	Sep. 30, 2023 (c)
		(a)	(a - b)	(a - c)		
Loans and bills discounted	貸 出 金	12,702.5	661.6	181.9	12,040.9	12,520.6
Domestic operations	国内向け貸出	12,332.3	585.2	188.5	11,747.0	12,143.8
Corporate loans	事業者向け貸出	7,636.7	419.6	120.8	7,217.0	7,515.8
Consumer loans	消費者ローン	4,216.4	126.2	38.9	4,090.1	4,177.4
Residential loans	うち住宅ローン	4,005.3	111.6	34.5	3,893.6	3,970.8
Public sector loans	公共向け貸出	479.1	39.3	28.6	439.8	450.4
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]	10,196.1 [82.67%]	409.3 [(0.63%)]	115.9 [(0.32%)]	9,786.8 [83.31%]	10,080.1 [83.00%]
Overseas operations	海外向け貸出	370.2	76.4	(6.6)	293.8	376.8
Deposits	預 金	15,532.0	424.2	107.8	15,107.8	15,424.2
Domestic operations	国内	15,176.7	437.5	102.5	14,739.1	15,074.1
Retail deposits	個人	11,271.6	294.6	195.5	10,976.9	11,076.0
Corporate deposits	法人	3,147.5	227.9	32.5	2,919.6	3,114.9
Public sector deposits	公共	757.6	(85.0)	(125.5)	842.6	883.1
Overseas operations	海外店等	355.3	(13.3)	5.2	368.7	350.0

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

(¥ Billion)

	(Japanese)	Dec. 31, 2023			Dec. 31, 2022 (b)	Sep. 30, 2023 (c)
		(a)	(a - b)	(a - c)		
Loans and bills discounted (average balance)	貸出金 (平残)	12,397.3	517.7	75.4	11,879.6	12,321.8
Deposits (average balance)	預金 (平残)	15,370.5	422.2	18.0	14,948.2	15,352.5

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

(¥ Billion)

	(Japanese)	Dec. 31, 2023			Dec. 31, 2022 (b)	Sep. 30, 2023 (c)
		(a)	(a - b)	(a - c)		
Balance of investment trusts	投資信託残高	397.1	41.6	5.5	355.4	391.5

(¥ Billion)

	(Japanese)	Dec. 31, 2023			Dec. 31, 2022 (b)	Sep. 30, 2023 (c)
		(a)	(a - b)	(a - c)		
Balance of retail annuities, insurance, etc.	個人年金保険等残高	894.5	51.5	9.8	843.0	884.6

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

	(Japanese)	For the nine months ended Dec. 31, 2023		For the nine months ended Dec. 31, 2022	(Reference) FY2022
		(a)	(a-b)	(b)	
(1) Average yield on interest earning assets (A)	資金運用利回	0.82%	(0.01%)	0.84%	0.83%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.86%	(0.00%)	0.87%	0.87%
(ii) Average yield on securities	有価証券利回	1.73%	0.00%	1.73%	1.61%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.46%	(0.01%)	0.47%	0.47%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.00%	(0.00%)	0.00%	0.00%
(ii) Expense ratio	経費率	0.52%	(0.00%)	0.52%	0.52%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.36%	(0.01%)	0.37%	0.36%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.86%	(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)	Dec. 31, 2023		Sep. 30, 2023	(Reference) Dec. 31, 2022
		(a)	(a-b)	(b)	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,244	918	17,325	16,555
Doubtful Claims	危険債権	52,592	1,412	51,179	55,948
Substandard Claims	要管理債権	44,549	274	44,274	43,410
Loans past due 3 months or more	三月以上延滞債権	645	304	341	632
Restructured loans	貸出条件緩和債権	43,903	(29)	43,933	42,777
Total	合計	115,386	2,606	112,780	115,913

Normal Claims	正常債権	12,669,574	177,597	12,491,977	12,019,931
Total Claims	総与信残高	12,784,961	180,203	12,604,757	12,135,845
Non-performing loan ratio	不良債権比率	0.90%	0.00%	0.89%	0.95%

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)	Dec. 31, 2023 (a)	(a-b)	Sep. 30, 2023 (b)	(Reference) Dec. 31, 2022
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,096	1,514	15,581	15,556
Doubtful Claims	危険債権	52,790	1,438	51,352	56,150
Substandard Claims	要管理債権	44,558	274	44,284	43,417
Loans past due 3 months or more	三月以上延滞債権	645	304	341	632
Restructured loans	貸出条件緩和債権	43,912	(29)	43,942	42,784
Total	合計	114,445	3,227	111,218	115,124
Normal Claims	正常債権	12,627,104	176,190	12,450,913	11,977,373
Total Claims	総与信残高	12,741,550	179,418	12,562,131	12,092,497
Non-performing loan ratio	不良債権比率	0.89%	0.01%	0.88%	0.95%

6. Securities

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

Non-consolidated

(¥ Billion)

	(Japanese)	Dec. 31, 2023				Sep. 30, 2023			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	9.8	(0.0)	-	0.0	10.3	(0.1)	-	0.1
Other securities	その他有価証券	2,501.1	159.7	240.9	81.1	2,518.1	98.7	224.3	125.5
Stocks	株式	280.2	198.5	199.4	0.8	273.3	189.4	190.0	0.6
Bonds	債券	954.1	(23.5)	1.0	24.5	978.2	(32.6)	0.2	32.9
Others	その他	1,266.8	(15.2)	40.4	55.7	1,266.6	(58.0)	33.9	91.9
Foreign bonds	うち外国債券	664.0	(23.2)	4.8	28.1	664.0	(57.6)	0.0	57.6

Consolidated

(¥ Billion)

	(Japanese)	Dec. 31, 2023				Sep. 30, 2023			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	9.8	(0.0)	-	0.0	10.3	(0.1)	-	0.1
Other securities	その他有価証券	2,526.9	181.7	262.9	81.1	2,544.5	121.0	246.6	125.5
Stocks	株式	303.2	219.8	220.7	0.8	296.9	211.0	211.6	0.6
Bonds	債券	954.1	(23.5)	1.0	24.5	978.2	(32.6)	0.2	32.9
Others	その他	1,269.5	(14.5)	41.1	55.7	1,269.3	(57.3)	34.6	91.9
Foreign bonds	うち外国債券	664.0	(23.2)	4.8	28.1	664.0	(57.6)	0.0	57.6

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)	Dec. 31, 2023		Sep. 30, 2023	
		(a)	(a - b)	(b)	
Bonds	債券	(23.5)	9.0	(32.6)	
Foreign Bonds	外国債券	(23.2)	34.3	(57.6)	
Derivative transactions (deferred hedging)	デリバティブ取引 (繰延ヘッジ)	17.1	(31.6)	48.7	
Total gains (losses) on valuation	評価損益合計	(29.7)	11.8	(41.5)	

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

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2023		For the nine months ended Dec. 31, 2022		(Reference) FY 2022
		(a)	(a - b)	(b)		
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(4,931)	11,074	(16,005)	(20,000)	
Gains on sales	売却益	983	(1,311)	2,295	2,448	
Gains on redemption	償還益	-	-	-	-	
Losses on sales (-)	売却損	5,692	(12,607)	18,299	22,446	
Losses on redemption (-)	償還損	-	-	-	-	
Write-offs (-)	償却	222	221	1	1	
Gains (losses) related to stocks, etc.	株式等関係損益	8,651	2,421	6,229	8,347	
Gains on sales	売却益	9,589	3,236	6,353	8,986	
Losses on sales (-)	売却損	936	851	85	165	
Write-offs (-)	償却	1	(36)	38	473	

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