



The Chiba Bank website
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Financial Results for FY2022 ended March 2023

Appendix



May 23, 2023

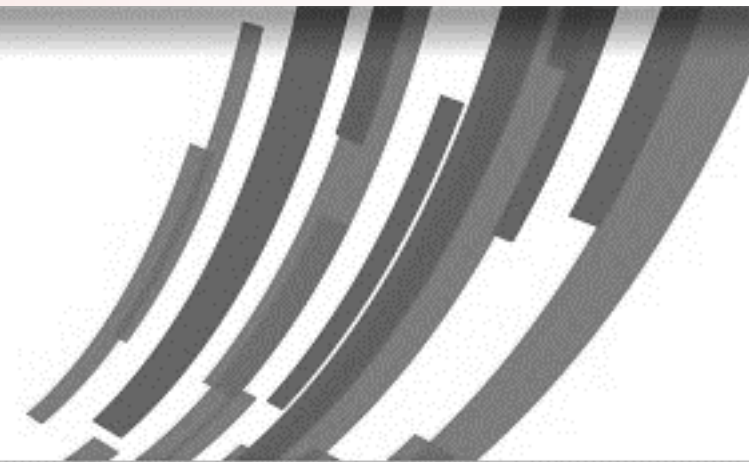
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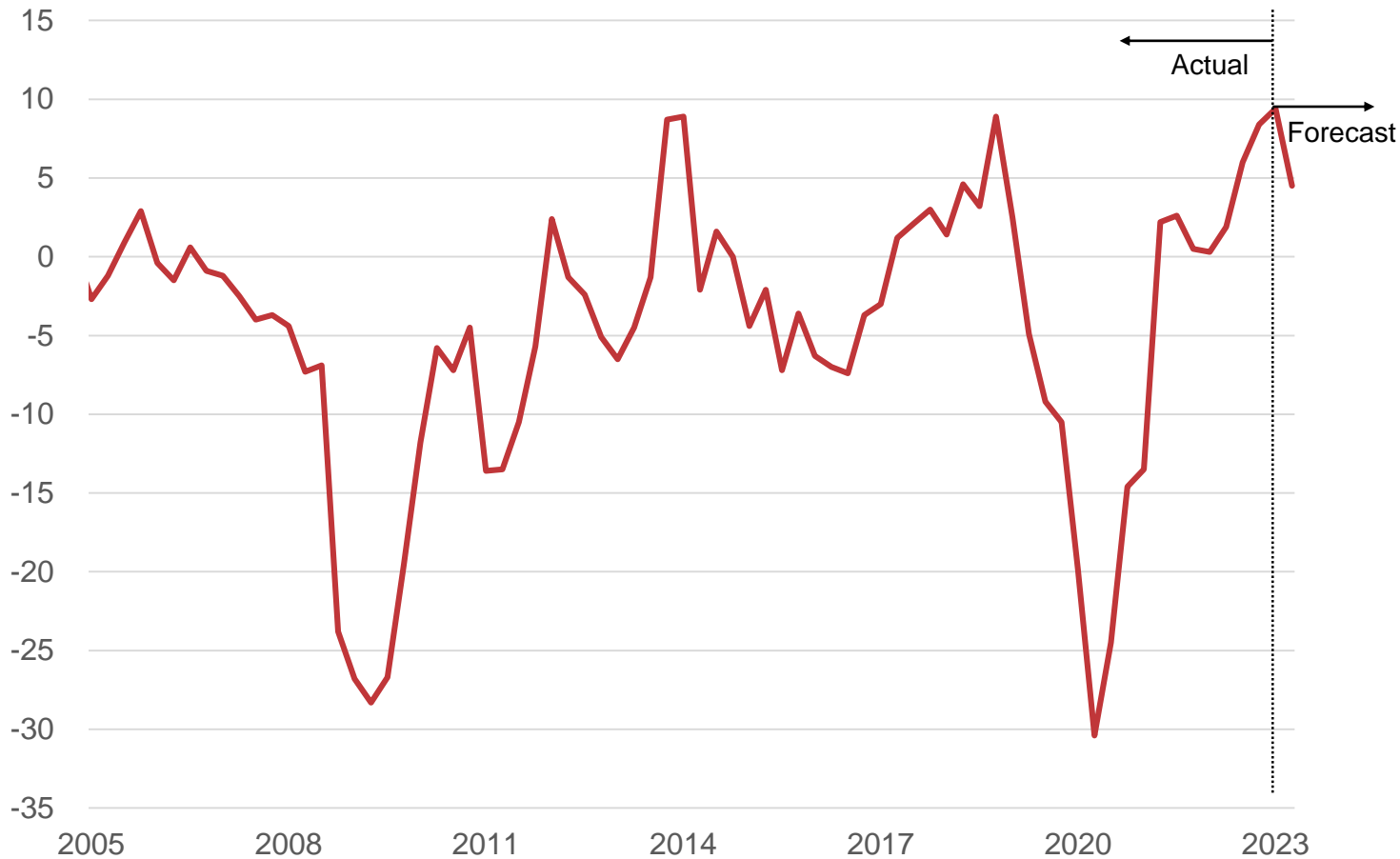
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State of the Regional Economy



BSI sales trend (all industries)



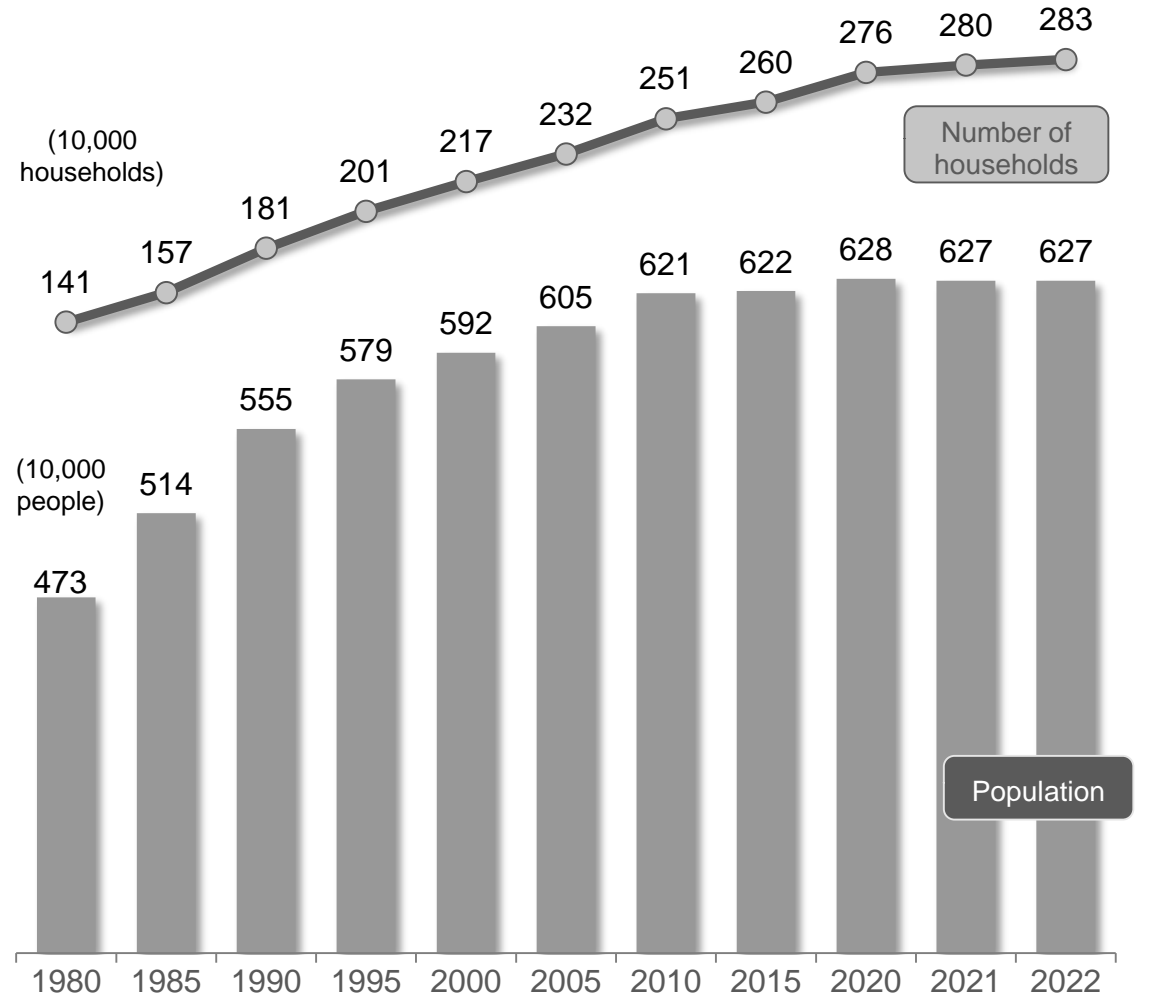
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".
 $BSI = ("upward/ increase/improve" - "downward/decrease/worsen") \times 1/2$

BSI sales trend (by industry)

	Actual			Forecast	
	2022			2023	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	4.2	2.5	5.0	8.3	8.4
Petroleum and chemicals	5.6	10.0	18.8	-15.0	-5.0
Plastics	-14.3	14.3	14.3	0.0	-30.0
Glass	0.0	5.0	4.6	11.1	5.6
Steel and non-ferrous metals	15.0	10.0	11.2	7.1	-7.2
Metal products	7.2	10.8	21.5	4.6	-4.6
Machinery	-5.6	-5.6	0.0	16.7	-16.7
Electrical appliances	7.1	8.4	25.0	21.4	16.7
Transportation equipment	-27.8	-5.0	-7.2	6.3	-6.3
Other manufacturing	13.6	18.2	0.0	21.4	0.0
Construction	-23.1	-3.9	0.0	3.9	0.0
Transportation	4.6	20.0	20.0	15.0	10.0
Wholesale	-2.7	-3.9	-3.9	0.0	20.9
Retail	-11.8	-3.0	0.0	18.8	18.8
Hotel and hospitality	43.8	33.4	33.4	33.4	11.1
Services	9.7	5.6	6.5	7.6	6.3

Source: Chiba Economy Center "BSI survey in Chiba (January to March 2023)"
 Survey participants: Enterprises with a head office and/or an office in Chiba
 As of: March 1, 2023 Data collected: April 13, 2023
 Answers: 554 enterprises surveyed, 182 effective answers

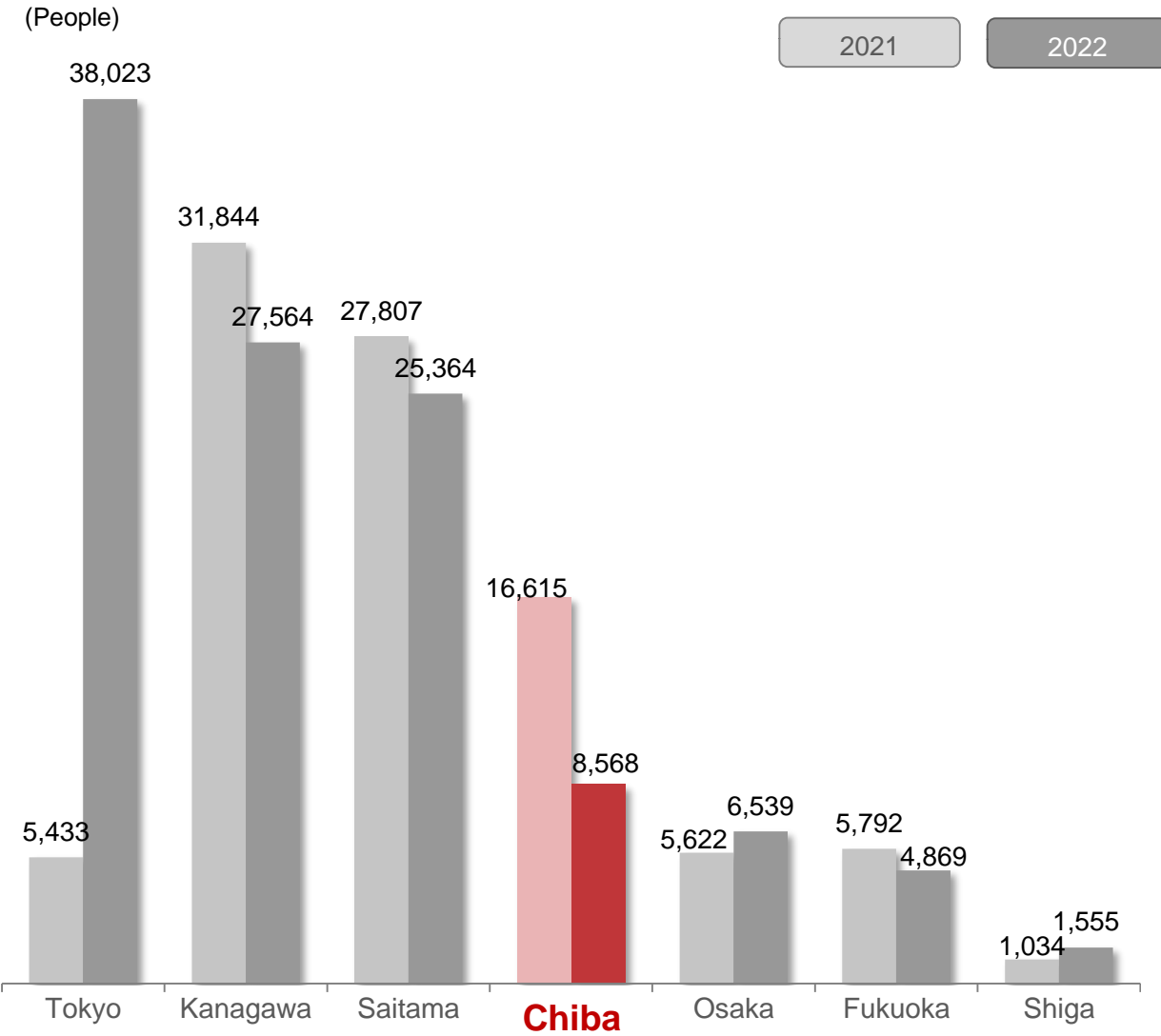
Population and number of households in Chiba Prefecture



*As of Oct. 1 of each year

Sources: Statistics Bureau, Ministry of Internal Affairs and Communications, "National Census" (~2020)
Chiba Prefecture "Chiba Prefecture Monthly Permanent Resident Population Survey Monthly Report" (2021~)

Net population shifts

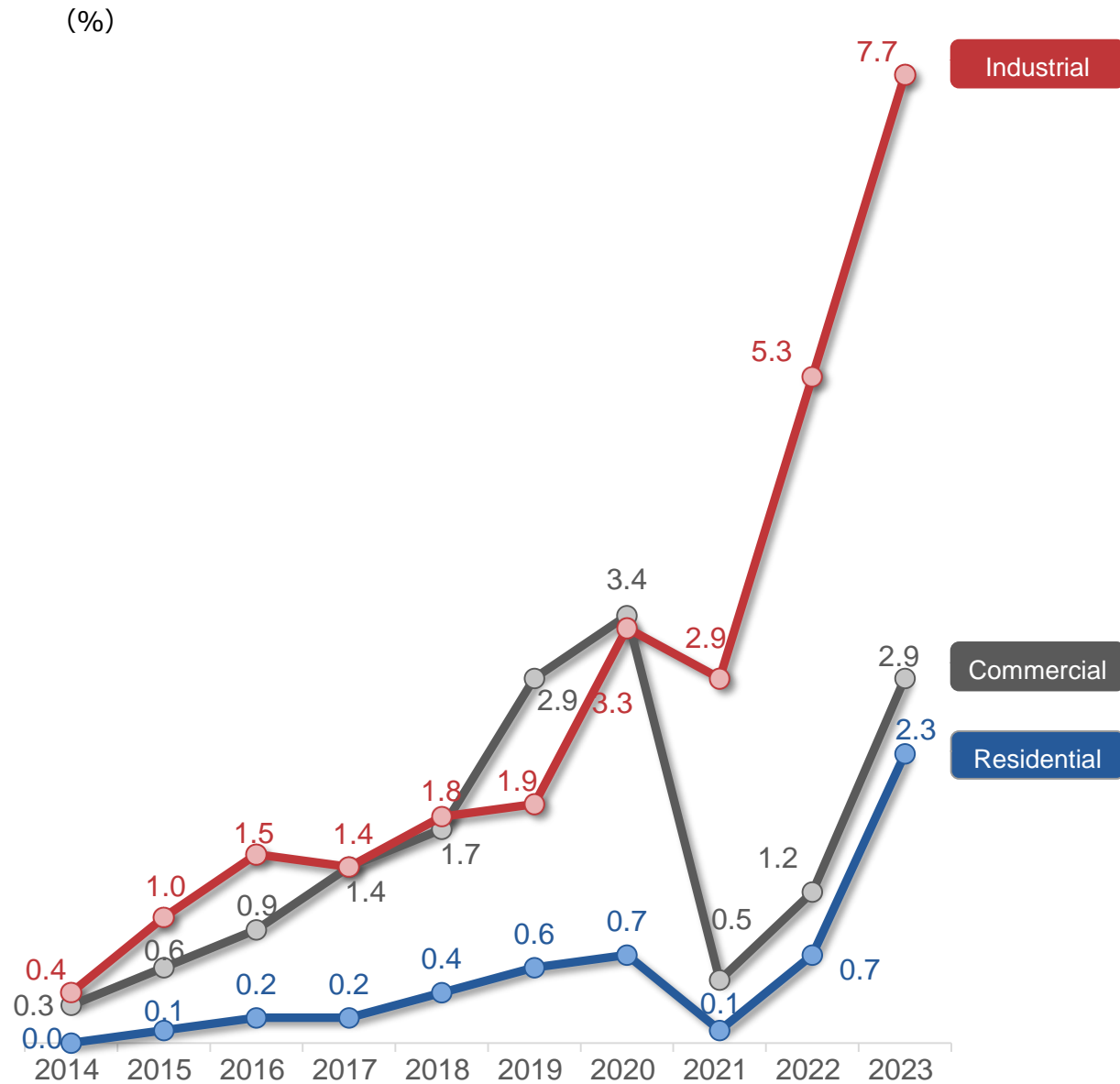


Year-on-year

+32,590	-4,280	-2,443	-8,047	+917	-923	+917
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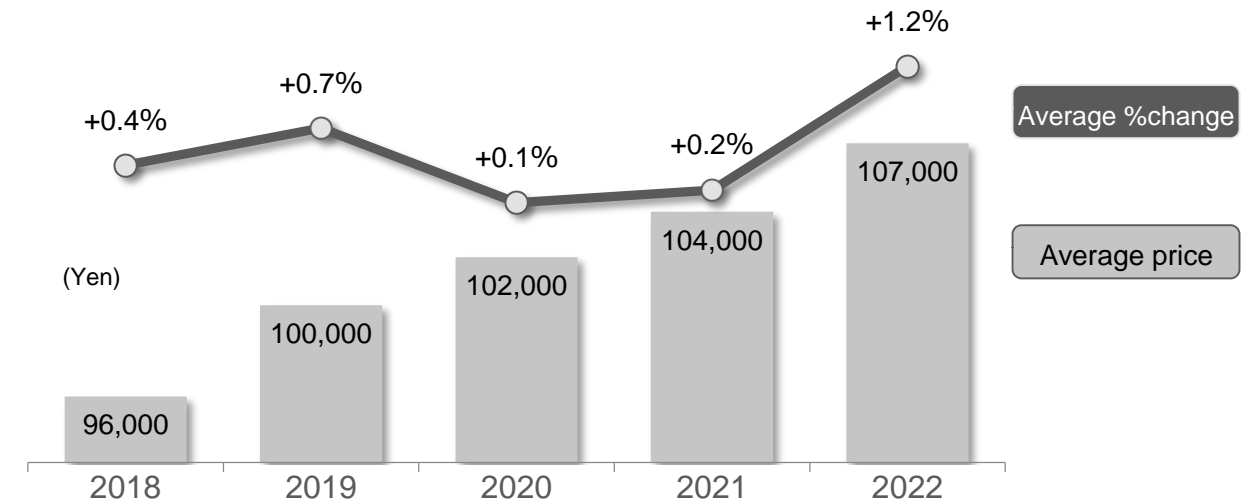
Source: Statistics Bureau, Ministry of Internal Affairs and Communications "Report on Internal Migration in Japan"

Publicly-listed land prices (year-on-year ratio)



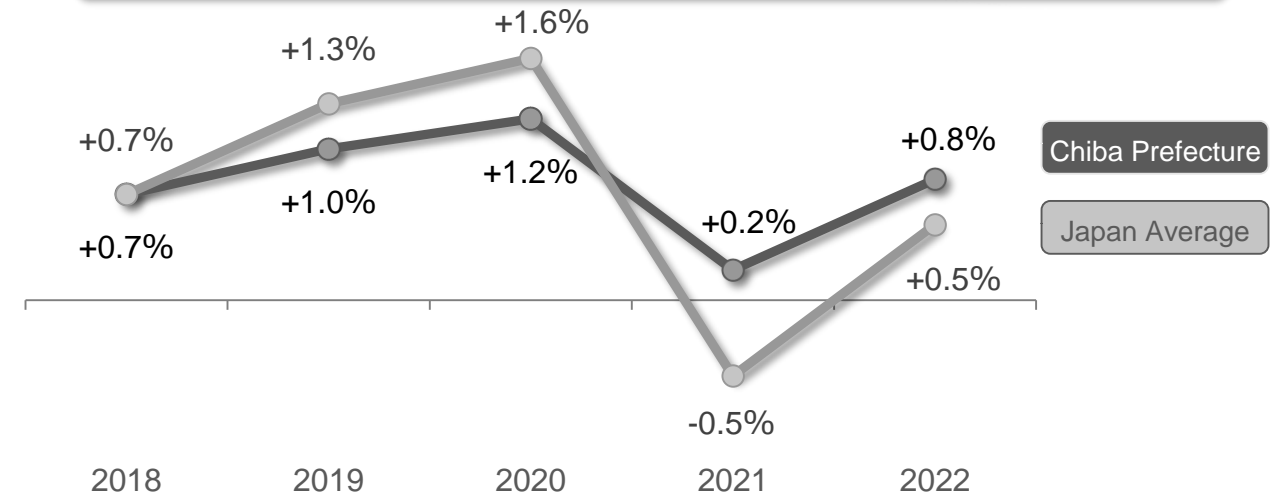
*As of Jan. 1 of each year

Standard land prices



*As of Jul. 1 of each year

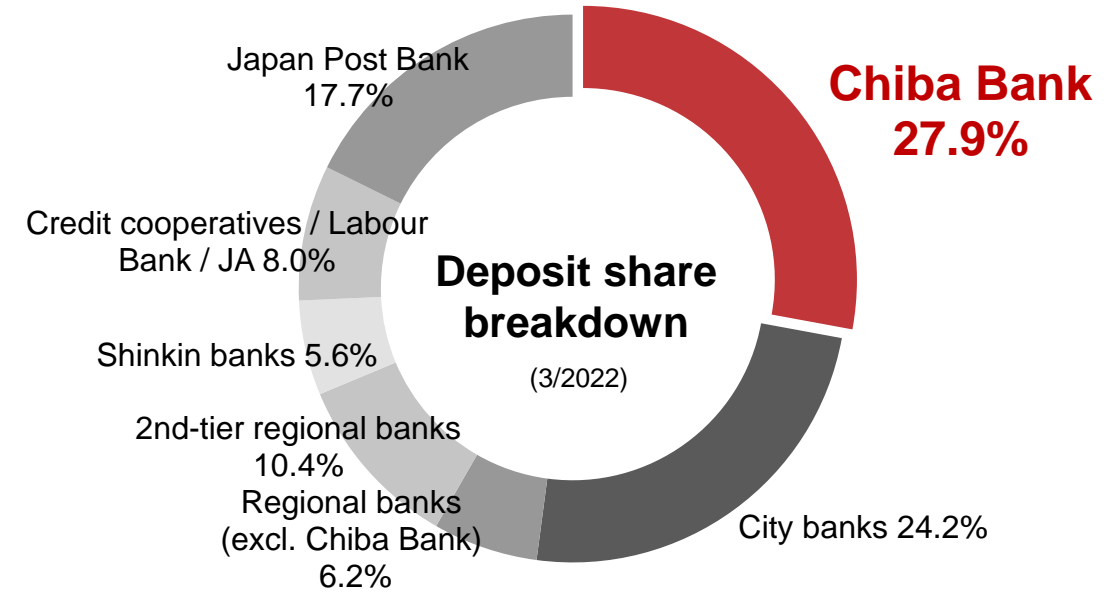
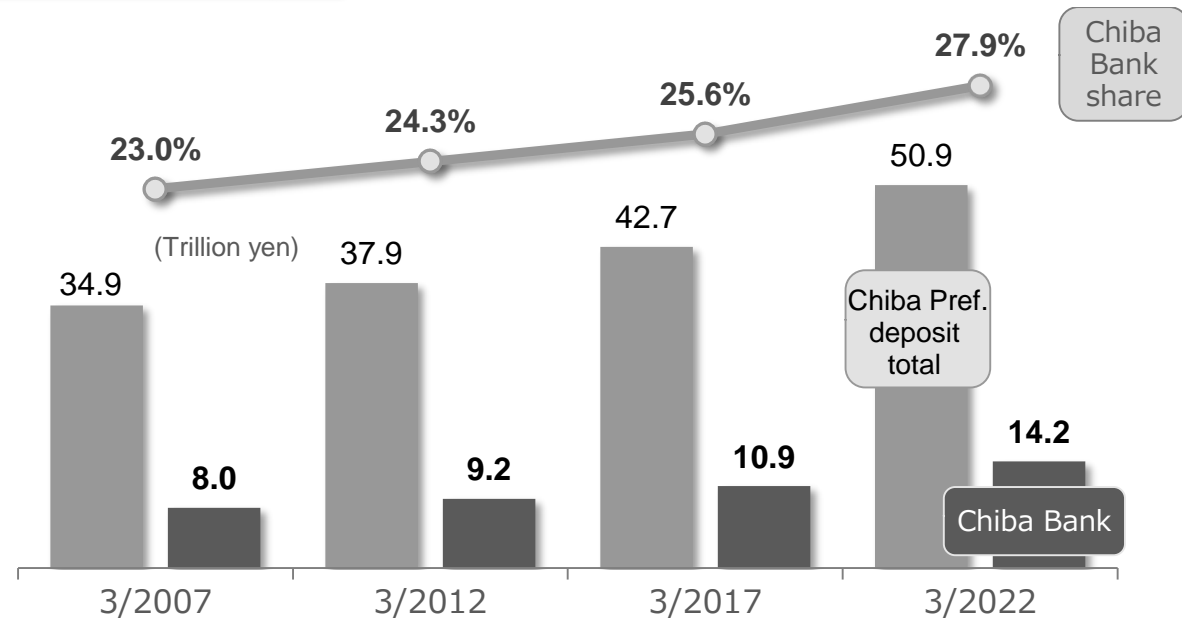
Land assessments (year-on-year ratio)



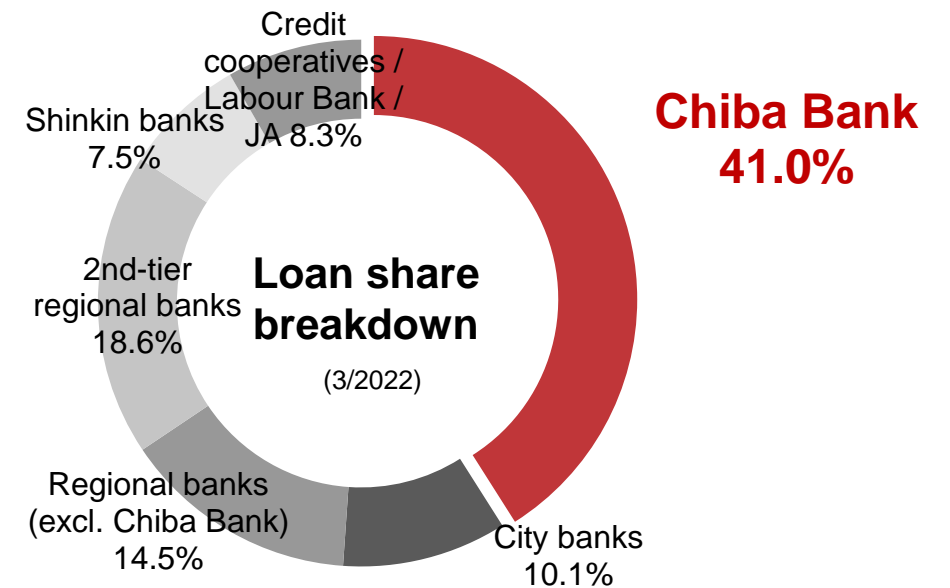
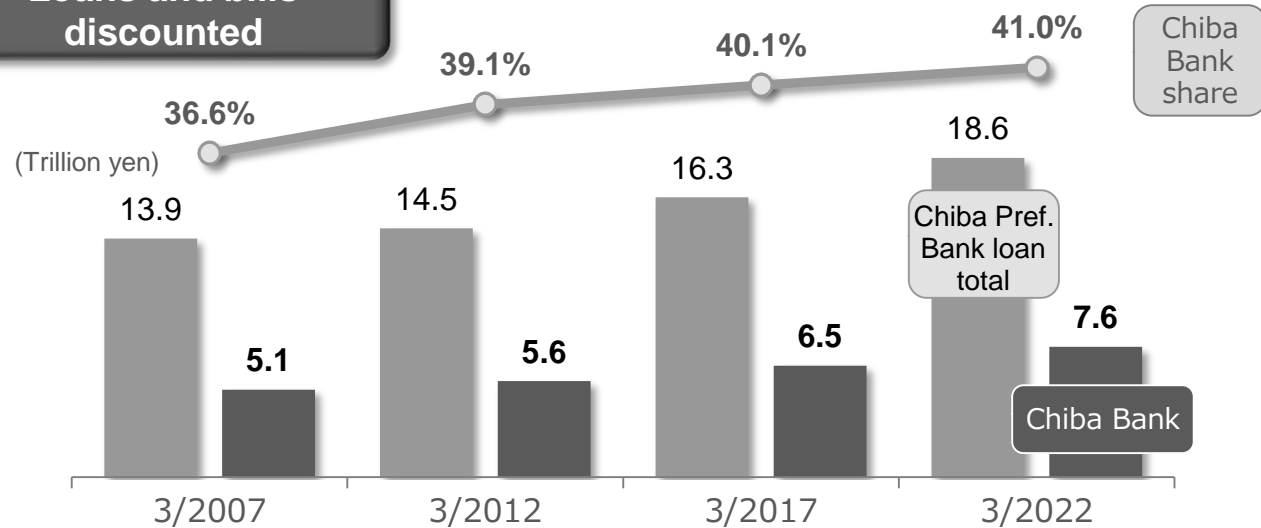
Source: Public information from each company (announced by the National Tax Agency in July)

*As of Jan. 1 of each year

Deposits



Loans and bills discounted



Key Data for Chiba Prefecture

To create a local community better suited to bringing each person's hope to life

	Population	Number of new housing developments	Prefectural income	Prefectural gross production	Primary industry	Secondary industry	3 rd -tier industry	Balance of Deposits	Balance of Loans
Chiba	6.28 million <i>6th nationwide</i>	47 thousand <i>6th nationwide</i>	¥ 19 trillion <i>6th nationwide</i>	¥ 21 trillion <i>7th nationwide</i>	¥ 0.1 trillion <i>7th nationwide</i>	¥ 5.0 trillion <i>9th nationwide</i>	¥ 15.9 trillion <i>6th nationwide</i>	¥ 34 trillion <i>6th nationwide</i>	¥ 15 trillion <i>7th nationwide</i>
No. 1 nationwide	Tokyo 14.06 million	Tokyo 135 thousand	Tokyo ¥ 80 trillion	Tokyo ¥ 115 trillion	Hokkaido ¥ 0.7 trillion	Aichi ¥ 15.7 trillion	Tokyo ¥ 102.9 trillion	Tokyo ¥ 328 trillion	Tokyo ¥ 238 trillion
No. 2 nationwide	Kanagawa 9.24 million	Osaka 73 Thousand	Kanagawa ¥ 29 trillion	Osaka ¥ 41 trillion	Ibaraki ¥ 0.2 trillion	Tokyo ¥ 12.9 trillion	Osaka ¥ 32.2 trillion	Osaka ¥ 79 trillion	Osaka ¥ 41 trillion
No. 3 nationwide	Osaka 8.84 million	Kanagawa 67 thousand	Aichi ¥ 27 trillion	Aichi ¥ 40 trillion	Kagoshima ¥ 0.2 trillion	Kanagawa ¥ 8.3 trillion	Kanagawa ¥ 26.5 trillion	Kanagawa ¥ 49 trillion	Aichi ¥ 24 trillion

Sources:

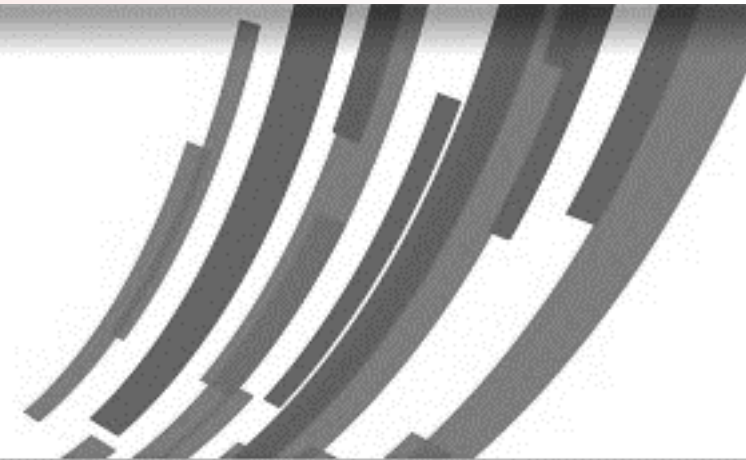
Population: Statistics Bureau, Ministry of Internal Affairs and Communications "Population Census" (2020)

Number of new housing developments: Ministry of Land, Infrastructure and Transport (FY2022)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2019)

Balance of Deposits and Loans: The Bank of Japan (As of March 2022)

Management Indices



Summary of Income and Expenses / Management Indices

To create a local community better suited to bringing each person's hope to life

Non-consolidated

	FY2018		FY2019		FY2020		FY2021		FY2022	
	1H		1H		1H		1H		1H	
Gross business profit	79.1	152.2	78.7	152.7	79.0	156.0	86.4	161.5	82.6	155.5
Net interest income	64.1	122.6	64.4	123.6	62.9	124.5	69.7	131.8	72.3	140.3
Net fees and commissions	10.9	22.4	10.8	22.6	12.7	26.1	14.7	27.5	14.7	28.6
Trading account income	0.5	1.1	1.1	1.8	0.8	1.7	0.5	1.1	0.6	1.3
Net other ordinary income	34.0	6.0	2.3	4.5	2.4	3.5	1.4	1.0	-5.1	-14.8
Bond-related gains/losses	2.3	4.5	1.5	3.2	0.9	-0.3	0.7	-1.4	-8.5	-20.0
G&A expenses (-)	40.6	81.1	40.4	81.9	41.4	86.0	42.9	84.5	41.0	82.5
Business profit (before provisions to general reserves)	38.4	71.1	38.3	70.8	37.6	70.0	43.5	76.9	41.6	73.0
Core business income	36.0	66.5	36.7	67.5	36.7	70.3	42.7	78.3	50.2	93.0
Excl. gains/losses on the cancellation of investment trusts	33.5	62.6	33.9	64.2	34.4	66.2	39.6	75.1	47.3	85.3
Net provisions to general allowance for loan losses (-)	0.6	2.5	1.9	1.2	1.1	3.2	0.5	1.5	-	-
Net business income	37.7	68.5	36.3	69.5	36.5	66.7	42.9	75.4	41.6	73.0
Non-recurring gains/losses	3.5	-1.4	3.2	-1.6	0.9	-2.5	2.2	-1.7	8.2	8.7
Disposal of non-performing loans (-)	1.4	8.7	2.8	8.2	2.5	7.1	1.2	5.6	-2.9	0.3
Reversal of allowance for loan losses	-	-	-	-	-	-	-	-	2.0	0.9
Gains/losses related to stocks, etc.	1.0	1.8	2.2	2.6	3.3	5.8	2.7	2.7	4.8	8.3
Ordinary profit	41.3	67.0	39.6	67.8	37.4	64.2	45.2	73.6	49.8	81.7
Extraordinary profit/loss	-0.1	-0.2	-0.0	-3.8	-0.0	-0.3	0.0	-0.3	-0.1	-0.3
Net income	30.0	48.0	28.8	45.9	27.4	45.6	33.1	52.3	36.1	58.1
Credit-related expenses (-)	2.1	11.3	4.7	9.5	3.6	10.4	1.8	7.1	-2.9	0.3

Consolidated

Ordinary profit	42.1	72.4	39.9	72.6	38.6	71.8	45.4	78.8	50.7	86.9
Profit attributable to owners of parent	29.2	50.4	27.8	48.0	27.0	49.6	31.8	54.4	35.2	60.2
Consolidated net business income (before provisions to general reserves)	41.1	80.1	41.6	81.0	41.2	81.8	46.5	87.0	43.8	81.8
Consolidated ROE* ¹ (shareholders' equity basis)	7.14%	6.15%	6.63%	5.67%	6.20%	5.65%	7.01%	5.97%	7.49%	6.38%
Consolidated OHR* ²	52.88%	53.42%	51.91%	52.99%	52.45%	52.94%	50.21%	50.90%	46.64%	47.37%

*1 Profit attributable to owners of parent ÷ (total net assets at beginning of fiscal year + total net assets at end of term)/2)

*2 Expenses ÷ (net business income – bond-related gains/losses + net provisions to general allowance for loan losses + expenses)

(Billion yen)

Balance sheet (non-consolidated)

Total assets: ¥ 19.6 trillion

(+ ¥ 0.6 trillion) (: as compared to 3/22)

Loans and bills discounted

¥ 12.1 trillion

(+ ¥ 0.4 trillion)

Deposits and NCDs

¥ 15.9 trillion

(+ ¥ 0.5 trillion)

Securities

¥ 2.5 trillion

(+ ¥ 0.0 trillion)

Other

¥ 2.7 trillion

(+ ¥ 0.0 trillion)

Other

¥ 4.9 trillion

(¥ +0.1 trillion)

Net assets

¥ 0.9 trillion

(+ ¥ 0.0 trillion)

	3/2019		3/2020		3/2021		3/2022		3/2023	
	1H		1H		1H		1H		1H	
Assets	14,611.9	14,891.6	15,430.2	1,553.7	16,805.4	17,795.8	18,374.2	19,011.2	18,885.2	19,690.5
Cash and deposits	1,965.1	2,063.5	2,239.4	1,923.7	3,077.5	3,609.2	3,879.1	4,197.8	3,468.5	4,061.5
BOJ account	1,746.4	1,872.2	2,116.6	1,794.1	2,966.1	3,511.9	3,756.9	4,102.9	3,364.9	3,954.4
Loans and bills discounted	9,995.8	10,136.8	10,551.1	10,616.5	10,955.4	11,206.4	11,521.1	11,691.3	11,934.4	12,153.6
Domestic	9,761.4	9,903.9	10,309.3	10,376.2	10,736.5	10,962.6	11,280.6	11,425.9	11,623.5	11,836.7
Securities	2,119.4	2,082.7	2,087.3	2,103.7	2,189.5	2,380.6	2,424.4	2,463.2	2,537.0	2,554.3
Government bonds	335.7	263.8	187.9	170.9	178.6	187.0	142.6	163.3	230.4	284.8
Stocks	265.8	244.0	237.3	203.1	220.7	254.6	258.5	249.5	248.2	251.4
Liabilities	13,712.9	14,004.9	14,528.2	14,672.0	15,889.2	16,833.7	17,373.9	18,031.2	17,921.6	18,708.2
Deposits	12,032.2	12,333.4	12,315.3	12,788.9	13,486.8	14,104.5	14,138.8	14,787.6	15,024.5	15,424.4
Domestic	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7
Retail	8,804.9	8,914.8	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3
Corporate	2,263.6	2,315.2	2,323.2	2,410.3	2,721.4	2,822.3	2,854.4	3,003.7	3,003.4	3,055.5
Net assets	899.0	886.6	901.9	865.0	916.2	962.1	1,000.2	979.9	963.6	982.3
Loan-to-deposit ratio	83.0%	82.1%	85.6%	83.0%	81.2%	79.4%	81.4%	79.0%	79.4%	78.7%
Loans and securities-to-deposit ratio	100.6%	99.0%	102.6%	99.4%	97.4%	96.3%	98.6%	95.7%	96.3%	95.3%

Yen-denominated loan composition

(Billion yen)

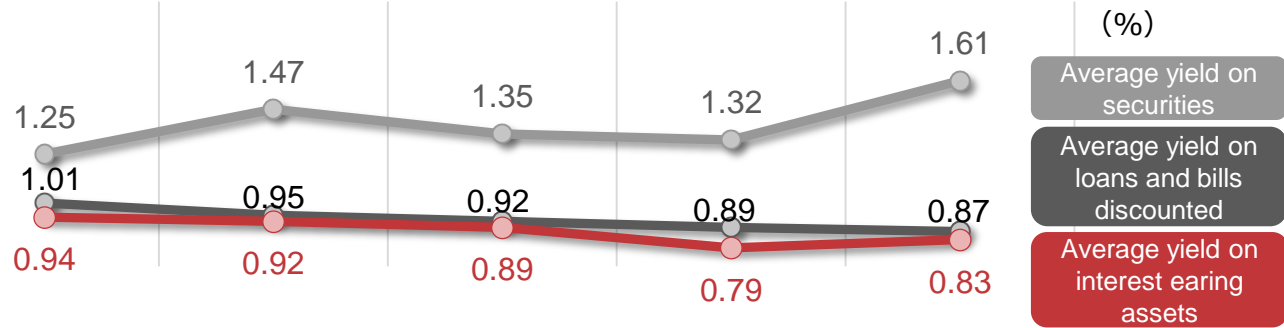
	3/2019		3/2020		3/2021		3/2022		3/2023	
	1H		1H		1H		1H		1H	
Market-linked	1,525.3	1,501.1	1,548.9	1,456.2	1,548.2	1,559.1	1,688.7	1,685.1	1,809.5	1,956.9
Short-term/long-term prime rate, etc.	4,073.2	4,151.5	4,221.6	4,229.0	4,222.9	4,251.0	4,350.4	4,340.2	4,437.7	4,552.6
Corporate	1,105.4	1,109.2	1,133.9	1,110.0	1,070.5	1,043.2	1,097.0	1,047.2	1,118.9	1,185.8
Residential	2,967.8	3,042.3	3,087.7	3,119.0	3,152.3	3,207.7	3,253.4	3,293.0	3,318.7	3,366.8
Fixed-rate	3,938.5	4,045.6	4,348.6	4,530.1	4,834.7	5,052.5	5,143.8	5,316.3	5,280.2	5,244.3
Corporate	3,466.4	3,581.3	3,892.2	4,060.7	4,356.7	4,569.9	4,654.6	4,821.5	4,779.8	4,740.8
Residential	472.0	464.3	456.3	469.4	478.0	482.5	489.1	494.8	500.4	503.4

*Internal management basis

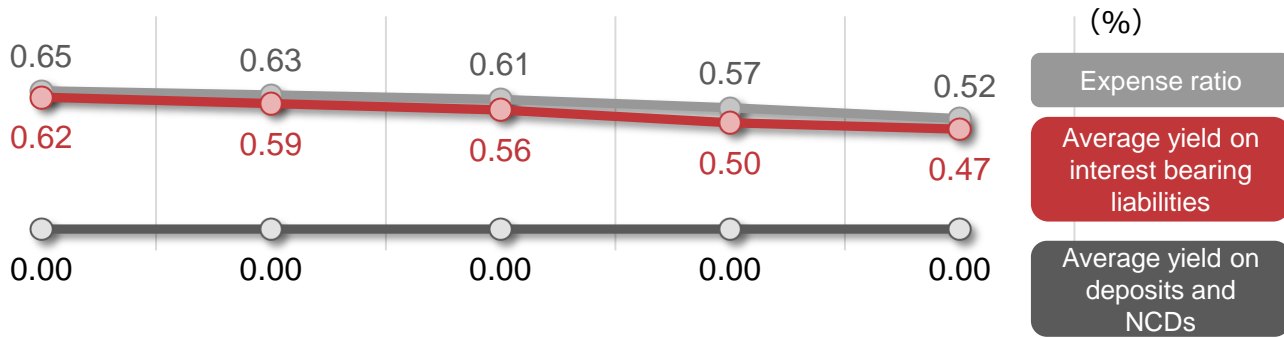
Domestic operations

Average yield on interest earning assets

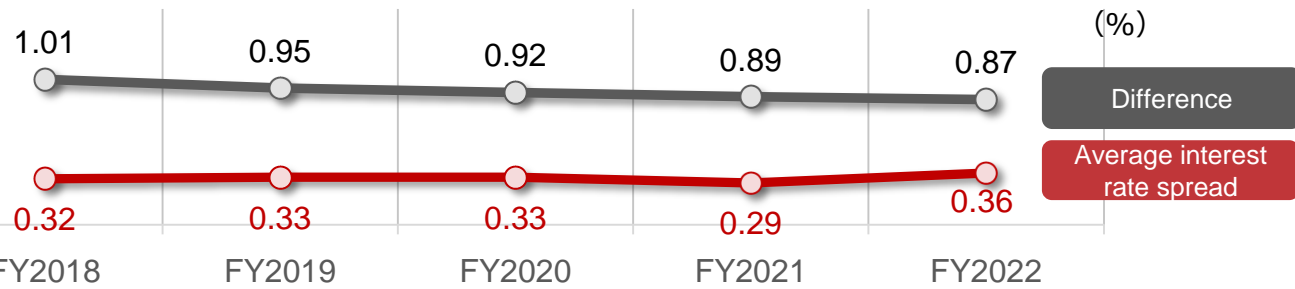
* Accounting basis



Average yield on interest bearing liabilities



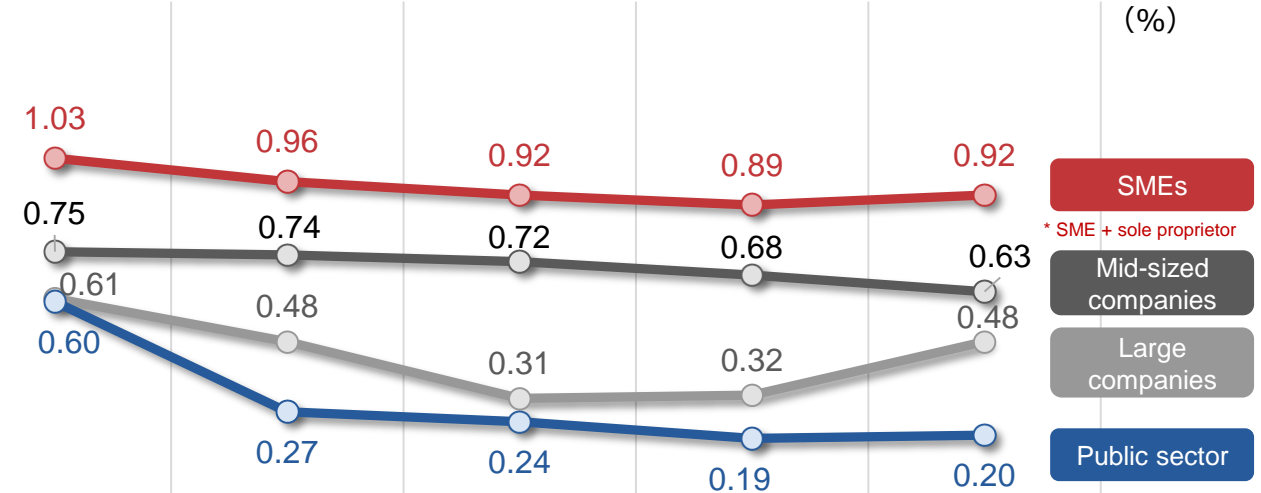
Average interest rate spread / diff. between average yield on loans and deposits



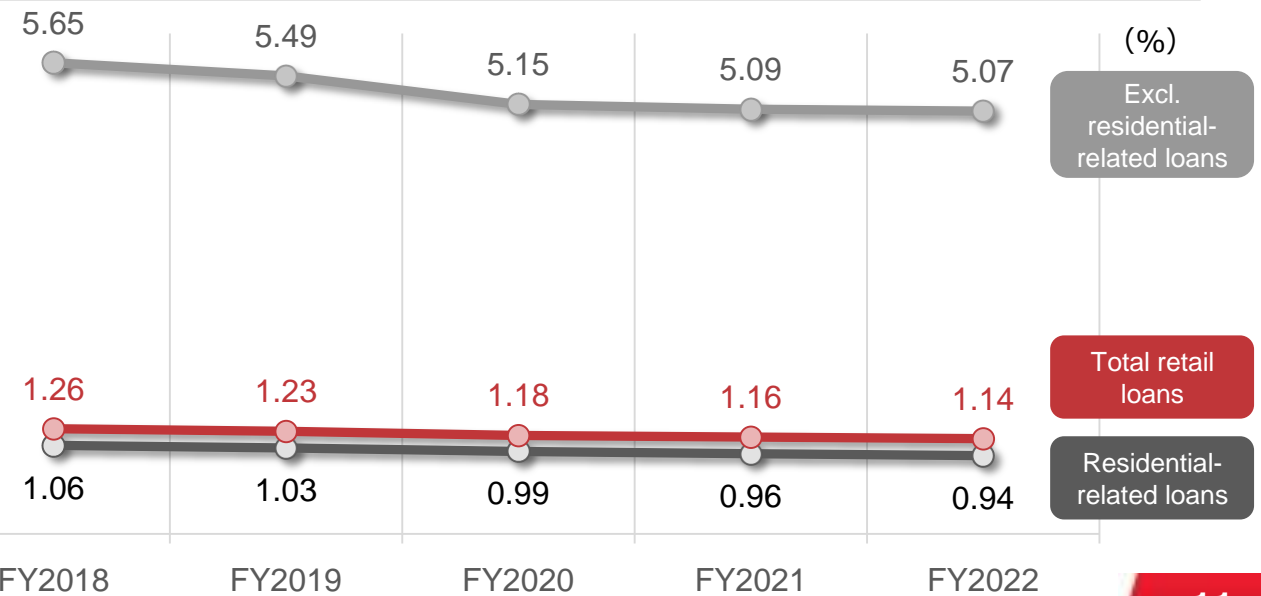
Contract rate by borrower category

Corporate

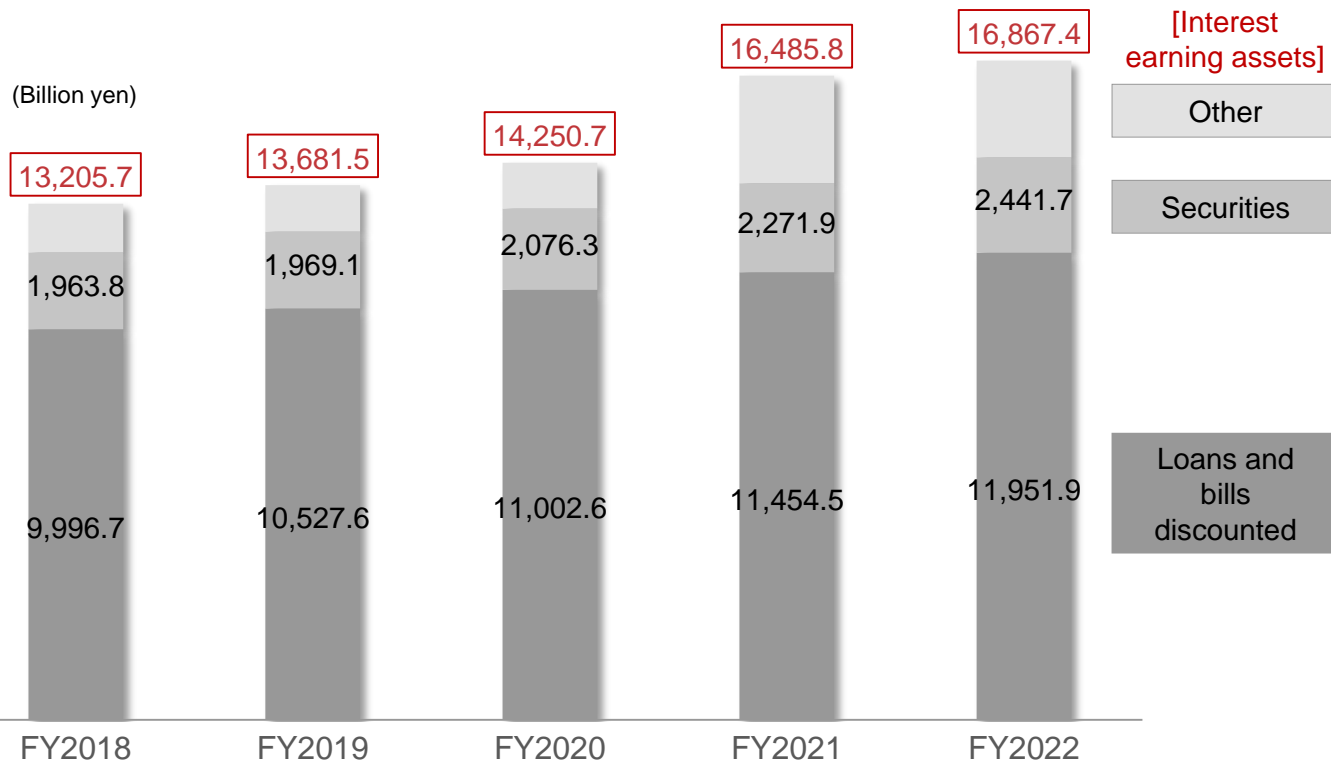
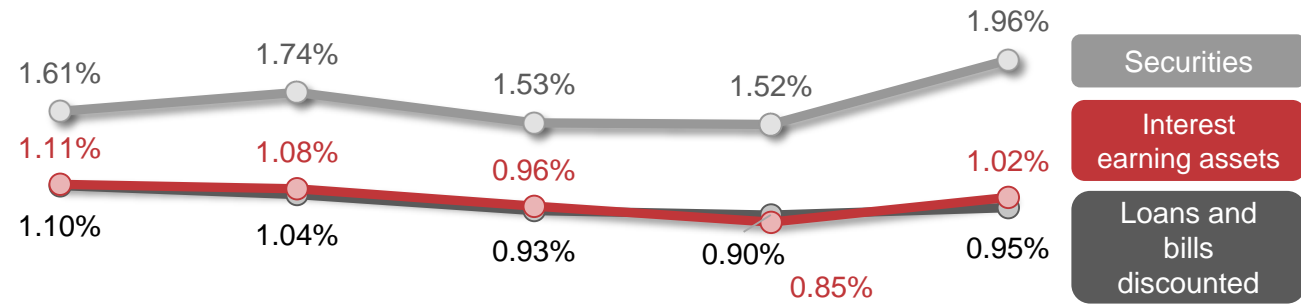
* Internal management basis (weighted average at term-end, stock basis)



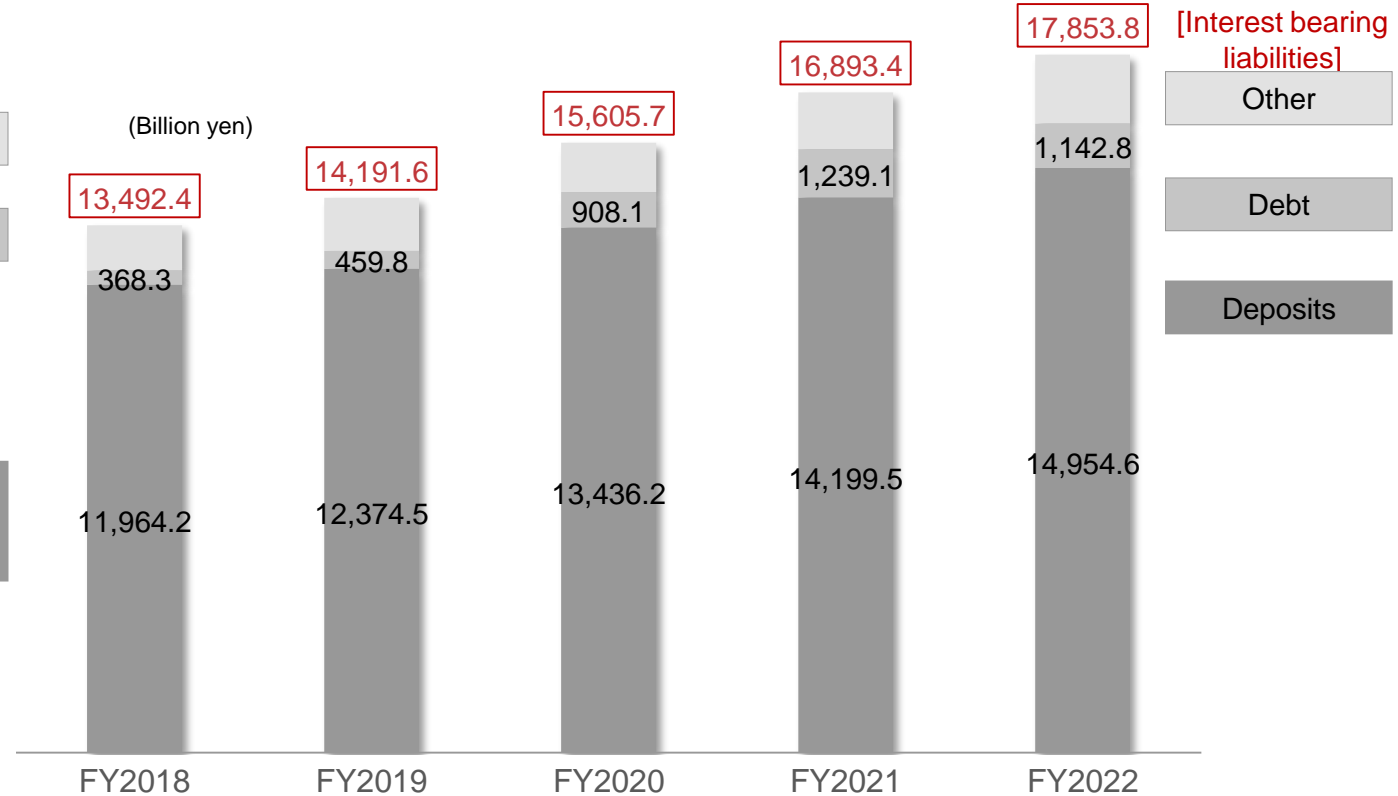
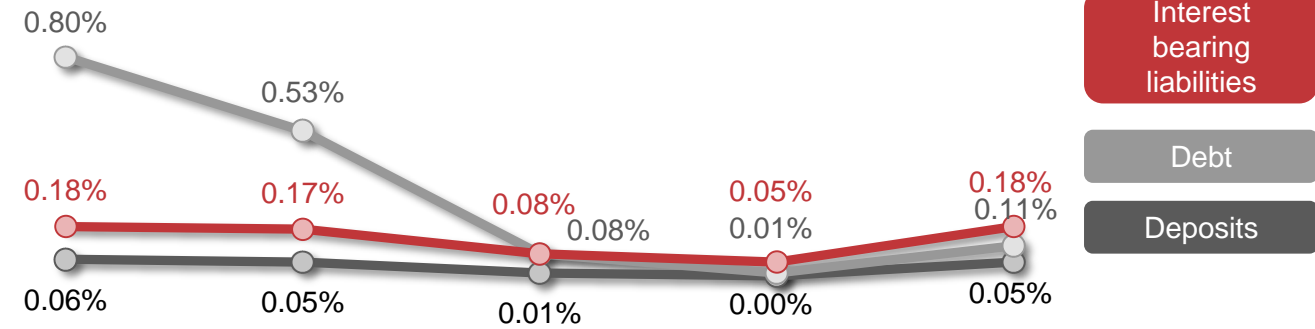
Retail (consumer loans)



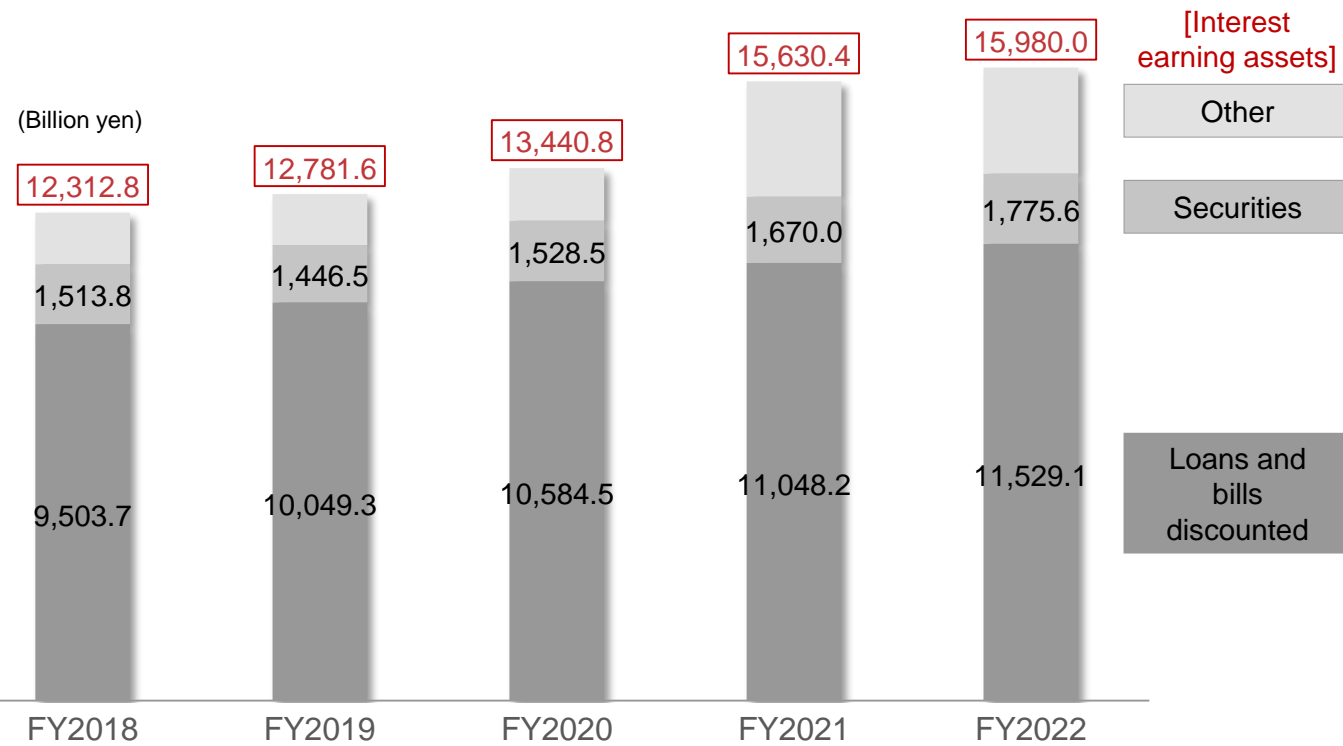
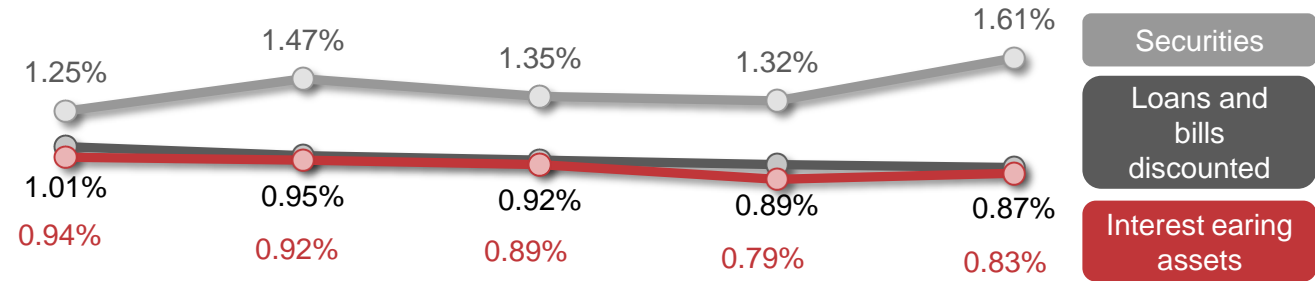
Interest earning assets (average balance)



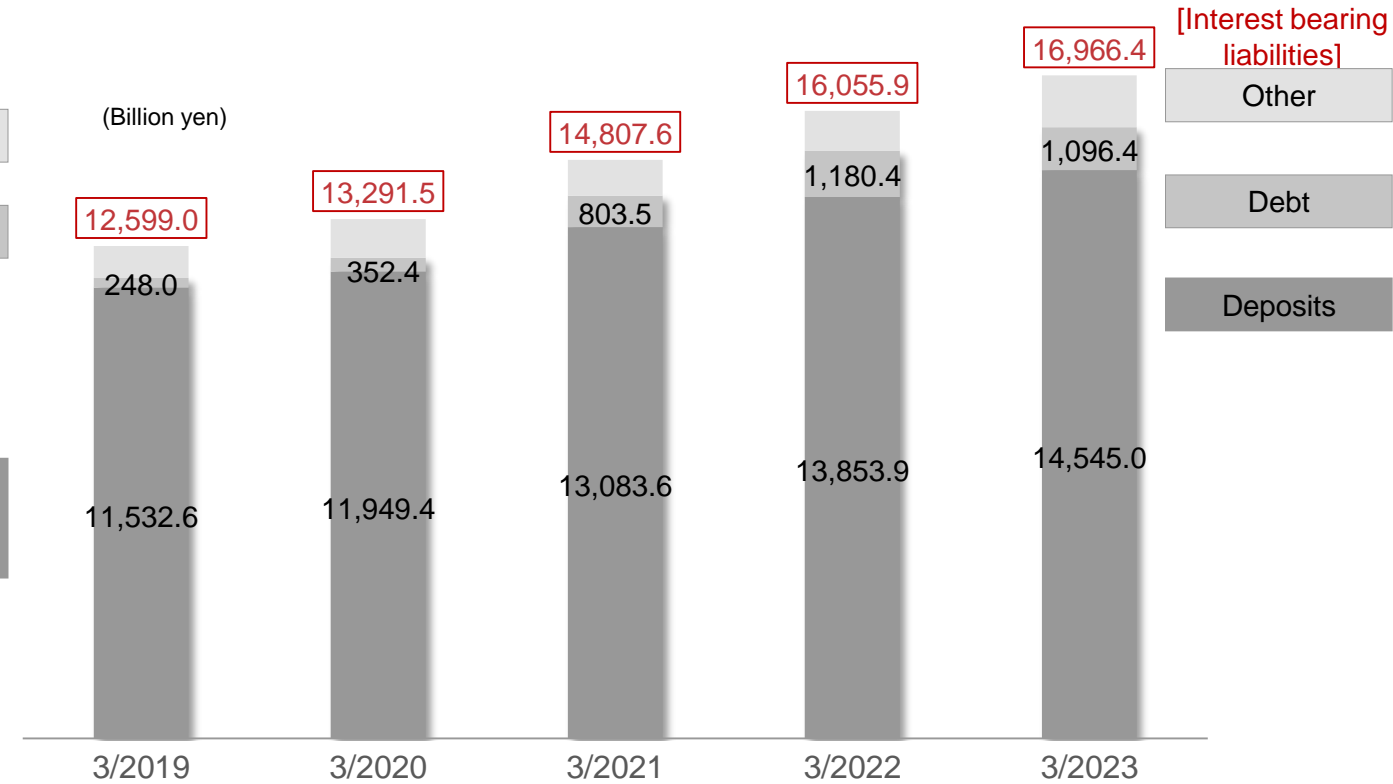
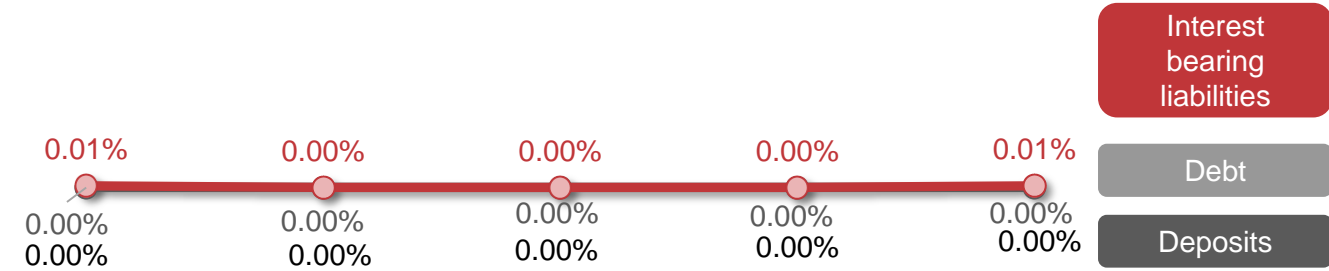
Interest bearing liabilities (average balance)



Interest earning assets (average balance)



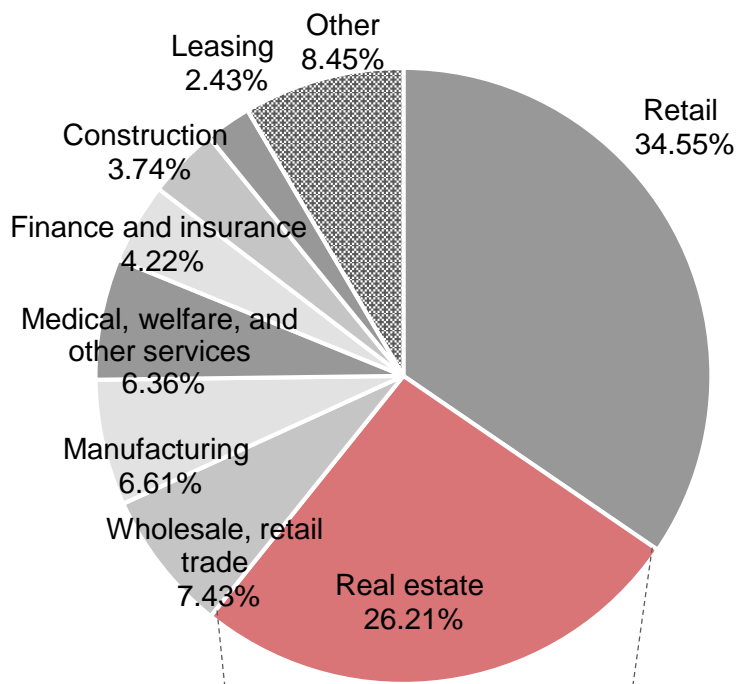
Interest bearing liabilities (average balance)



Domestic loan breakdown by industry

(Billion yen)

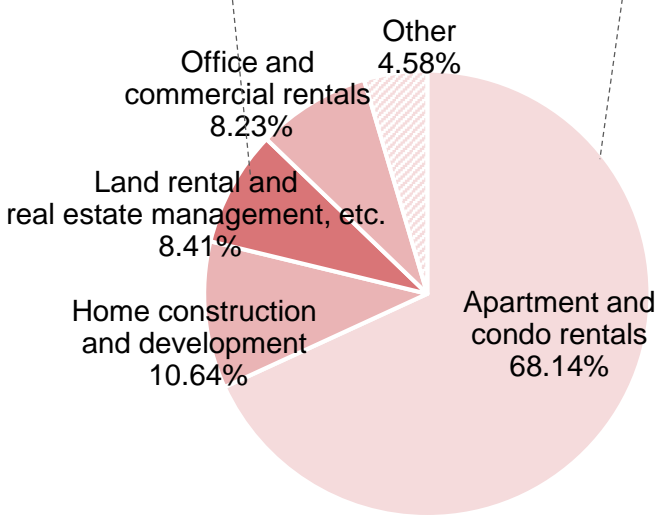
	9/2020		3/2021		9/2021		3/2022		9/2022		3/2023	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	736.3	6.86%	740.3	6.75%	763.9	6.77%	726.8	6.36%	794.7	6.84%	782.3	6.61%
Agriculture and forestry	16.5	0.15%	17.1	0.16%	17.8	0.16%	18.5	0.16%	17.0	0.15%	17.0	0.14%
Fishery	1.3	0.01%	1.3	0.01%	1.5	0.01%	1.2	0.01%	1.3	0.01%	1.4	0.01%
Mining, quarry, and gravel	16.8	0.16%	17.0	0.15%	17.8	0.16%	15.4	0.14%	22.0	0.19%	18.9	0.16%
Construction	362.5	3.38%	388.0	3.54%	395.0	3.50%	419.0	3.67%	427.5	3.68%	442.4	3.74%
Electricity, gas, heat, and water	117.4	1.09%	132.1	1.21%	149.0	1.32%	174.7	1.53%	180.3	1.55%	195.9	1.66%
Information/communications	51.4	0.48%	48.2	0.44%	48.8	0.43%	47.2	0.42%	49.0	0.42%	58.5	0.50%
Transport and postal service	293.4	2.73%	312.0	2.85%	321.1	2.85%	323.7	2.83%	286.9	2.47%	292.9	2.47%
Wholesale and retail trade	782.5	7.29%	799.8	7.30%	821.8	7.29%	837.8	7.33%	859.7	7.40%	880.0	7.43%
Finance and insurance	427.7	3.99%	430.1	3.92%	488.2	4.33%	455.0	3.98%	487.7	4.19%	499.2	4.22%
Real estate and leasing	3,008.4	28.02%	3,073.2	28.03%	3,143.3	27.86%	3,205.3	28.05%	3,282.5	28.24%	3,389.9	28.64%
Real estate	2,751.6	25.63%	2,810.7	25.64%	2,854.8	25.30%	2,910.8	25.47%	2,995.0	25.77%	3,101.9	26.21%
Rental and management	2,397.9	22.34%	2,453.3	22.38%	2,472.9	21.92%	2,515.3	22.01%	2,551.1	21.95%	2,629.9	22.22%
Real estate trading, etc.	353.6	3.29%	357.4	3.26%	381.8	3.38%	395.4	3.46%	443.8	3.82%	471.9	3.99%
Leasing	256.8	2.39%	262.5	2.39%	288.5	2.56%	294.5	2.58%	287.4	2.47%	288.0	2.43%
Medical, welfare, and other services	693.1	6.46%	705.0	6.43%	718.4	6.37%	738.6	6.47%	747.2	6.43%	752.7	6.36%
Government, local public sector	391.2	3.64%	398.9	3.64%	444.0	3.94%	464.1	4.06%	433.9	3.73%	415.5	3.51%
Other (retail)	3,837.3	35.74%	3,899.0	35.57%	3,949.1	35.01%	3,997.9	34.99%	4,033.2	34.70%	4,089.5	34.55%
Total	10,736.5	100.00%	10,962.6	100.00%	11,280.6	100.00%	11,425.9	100.00%	11,623.5	100.00%	11,836.7	100.00%



Real-estate loan breakdown

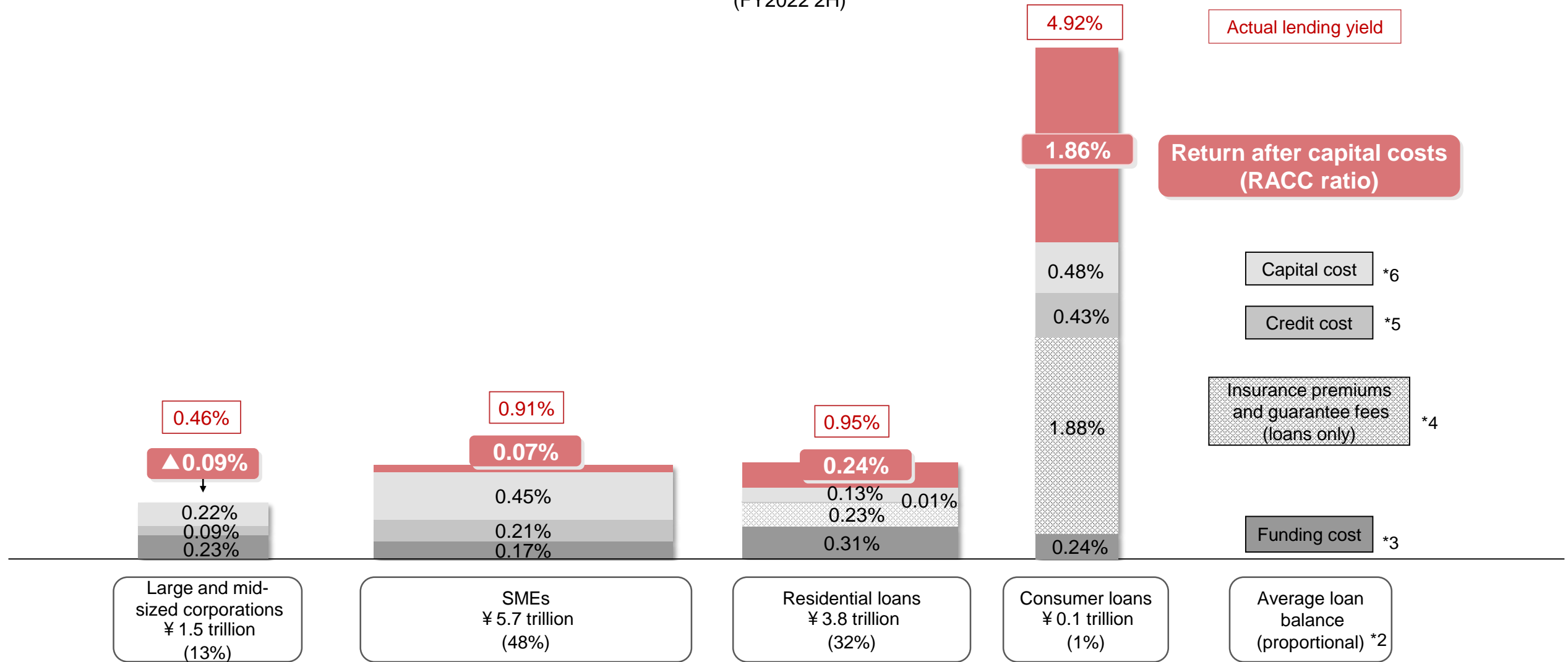
(Billion yen)

	2020/9		3/2021		2021/9		2022/3		2022/9		2023/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Rental and management	2,397.9	87.15%	2,453.3	87.28%	2,472.9	86.62%	2,515.3	86.41%	2,551.1	85.18%	2,629.9	84.78%
Apartment and condo rentals	1,996.1	72.55%	2,040.7	72.60%	2,062.6	72.25%	2,088.1	71.74%	2,105.9	70.32%	2,113.5	68.14%
Office and commercial rentals	231.8	8.43%	233.5	8.31%	231.0	8.09%	235.6	8.09%	238.4	7.96%	255.3	8.23%
Land rental and real estate management, etc.	169.8	6.17%	179.0	6.37%	179.3	6.28%	191.6	6.58%	206.7	6.90%	261.0	8.41%
Real estate trading, etc.	353.6	12.85%	357.4	12.72%	381.8	13.38%	395.4	13.59%	443.8	14.82%	471.9	15.22%
Home construction and development	251.3	9.13%	249.4	8.87%	270.2	9.47%	280.0	9.62%	312.9	10.45%	330.0	10.64%
Real estate brokerage and land trading, etc.	99.5	3.62%	105.0	3.74%	109.2	3.83%	113.5	3.90%	129.4	4.32%	140.6	4.54%
Public organizations	2.8	0.10%	2.9	0.11%	2.3	0.08%	1.8	0.07%	1.4	0.05%	1.3	0.04%
Total	2,751.6	100.00%	2,810.7	100.00%	2,854.8	100.00%	2,910.8	100.00%	2,995.0	100.00%	3,101.9	100.00%

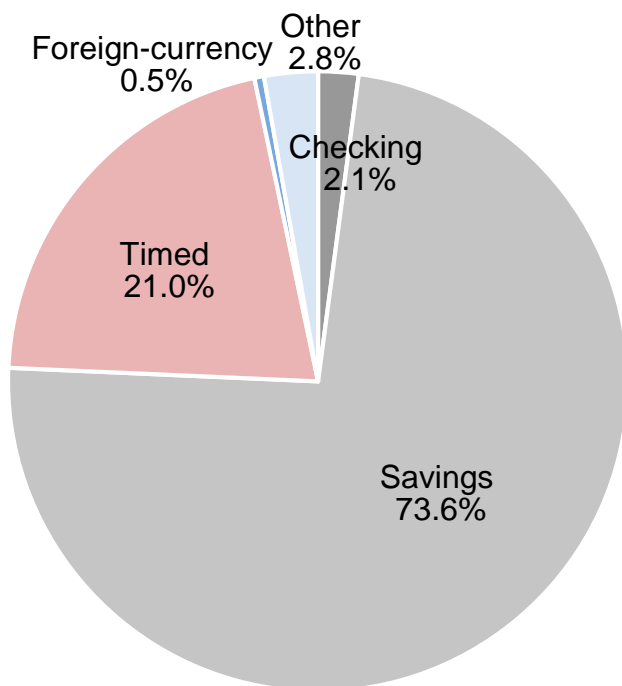
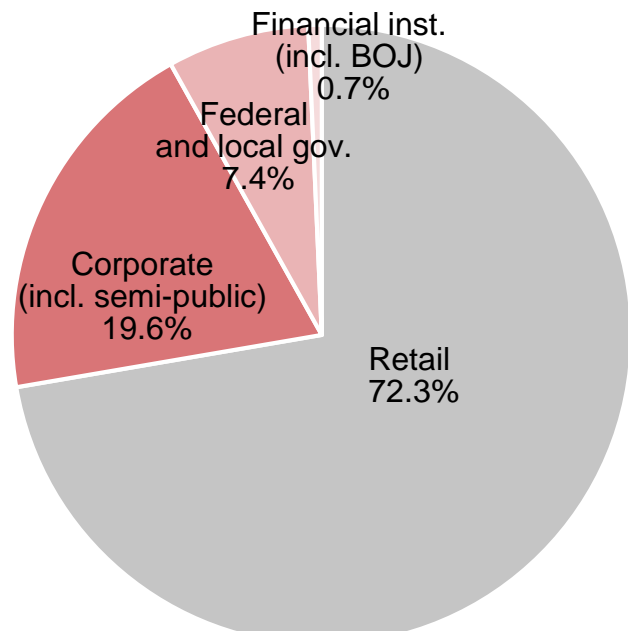


Return after capital costs*1

(FY2022 2H)



*1. Before deducting G&A expenses.
 *2. Average balance: segmented on internal management basis. Residential loans are before securitization and consumer loans excludes credit cards.
 *3. Funding cost: internal transfer rate x average balance during the period.
 *4. Insurance premiums and guarantee fees: actual expenditure during the period. Only includes guarantee fees from external guarantee companies.
 *5. Credit cost: internally used notional allowance. (EL=PD x LGD x balance)
 *6. Capital cost: unexpected losses as of 3/2023. (UL (Basel III basis) x 6% (capital cost) ÷ (1-tax rate))



(Billion yen)

	9/2018	3/2019	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023
Domestic deposits	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7
Retail	8,804.9	8,914.8	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3
Corporate (incl. semi-public)	2,179.1	2,216.4	2,238.3	2,316.1	2,635.6	2,745.8	2,788.7	2,847.4	2,885.7	2,950.0
National and local gov.	565.6	732.6	574.1	783.8	725.6	956.3	722.1	982.0	901.8	1,117.7
Financial inst. (incl. BOJ)	84.5	98.7	84.8	94.2	85.7	76.5	65.6	156.2	117.6	105.4
Liquid deposits	8,287.1	8,666.8	8,662.0	9,238.1	9,876.7	10,531.1	10,540.1	11,195.2	11,325.1	11,848.1
Checking	252.4	261.3	240.5	255.2	277.5	300.6	295.4	316.9	300.2	315.0
Savings	7,711.0	8,079.6	8,067.2	8,619.0	9,236.0	9,841.3	9,859.9	10,444.7	10,622.2	11,113.0
Retail	5,942.4	6,088.4	6,235.5	6,505.0	6,917.5	7,210.0	7,459.3	7,732.1	7,969.9	8,179.1
Checking	1.7	1.5	1.4	1.5	1.6	1.6	1.5	1.4	1.6	1.6
Savings	5,687.5	5,832.3	5,978.2	6,241.8	6,643.9	6,928.4	7,170.9	7,437.2	7,668.0	7,871.1
Corporate (incl. semi-public)	1,776.4	1,814.2	1,846.1	1,925.4	2,228.9	2,329.2	2,364.7	2,419.9	2,459.8	2,525.9
Checking	244.5	254.6	233.2	249.0	271.7	294.9	289.6	311.4	293.9	312.1
Savings	1,490.1	1,539.7	1,545.7	1,616.7	1,891.4	1,976.7	2,007.9	2,046.2	2,095.2	2,148.1
National and local gov.	530.8	712.1	542.5	761.3	697.0	937.0	677.0	963.3	853.9	1,094.8
Checking	0.8	0.4	0.4	0.3	0.5	0.2	0.4	0.2	0.5	0.4
Savings	525.9	699.6	536.5	751.7	692.1	926.3	671.8	950.5	849.0	1,083.5
Financial inst. (incl. BOJ)	37.2	51.9	37.7	46.3	33.2	54.8	38.9	79.7	41.4	48.2
Checking	5.4	4.6	5.2	4.3	3.5	3.8	3.7	3.8	4.0	0.7
Savings	7.3	7.8	6.7	8.6	8.4	9.7	9.2	10.7	10.0	10.2
Timed deposits	3,259.4	3,211.7	3,212.4	3,184.4	3,222.4	3,231.4	3,269.8	3,221.1	3,225.7	3,163.6
Retail	2,829.9	2,796.0	2,792.9	2,770.9	2,796.6	2,802.9	2,803.5	2,777.2	2,754.9	2,720.4
Corporate (incl. semi-public)	387.1	387.2	379.0	381.2	387.4	399.1	406.2	409.9	407.3	404.5
National and local gov.	34.7	20.5	31.5	22.5	28.6	19.2	45.1	18.6	47.9	22.9
Financial inst. (incl. BOJ)	7.4	7.9	8.9	9.6	9.5	10.0	14.9	15.1	15.5	15.7
Foreign currency deposits	87.6	84.1	81.4	76.7	90.0	58.9	56.7	103.8	100.3	78.9
Retail	32.4	30.3	30.1	29.2	30.4	30.7	28.0	25.8	22.0	18.8
Corporate (incl. semi-public)	15.4	14.9	13.1	9.2	16.7	16.5	16.9	16.6	11.7	18.7
Financial inst. (incl. BOJ)	39.7	38.8	38.1	38.2	42.9	11.6	11.8	61.3	60.5	41.4

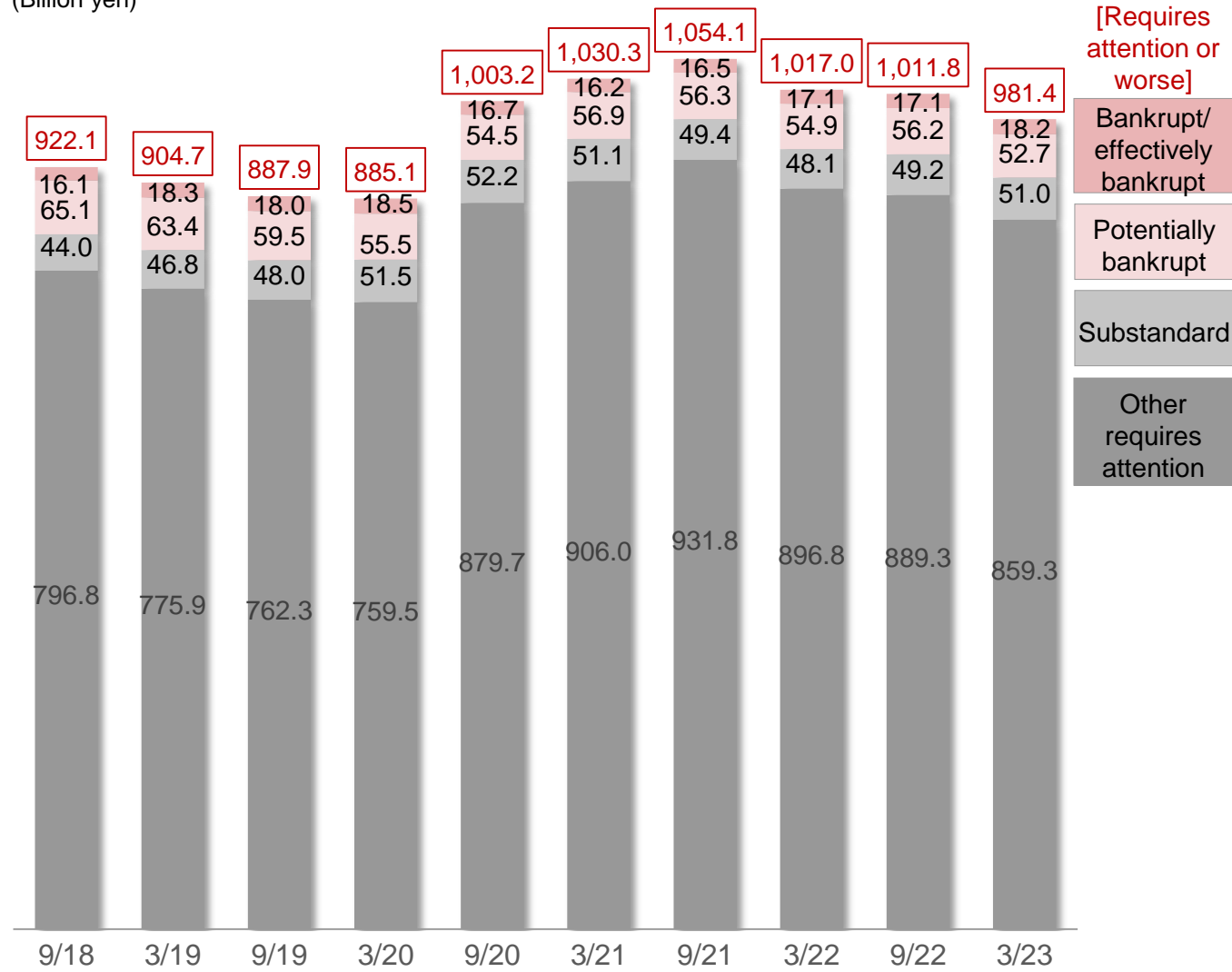
(Billion yen)

	9/2018	3/2019	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023
Domestic deposits	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7
Chiba Prefecture	11,127.6	11,453.1	11,432.4	11,962.8	12,586.4	13,191.5	13,224.3	13,807.4	13,927.7	14,367.4
Other	506.6	509.6	523.5	536.6	605.2	630.9	643.2	713.6	724.4	724.2

Self-assessment results (non-consolidated)

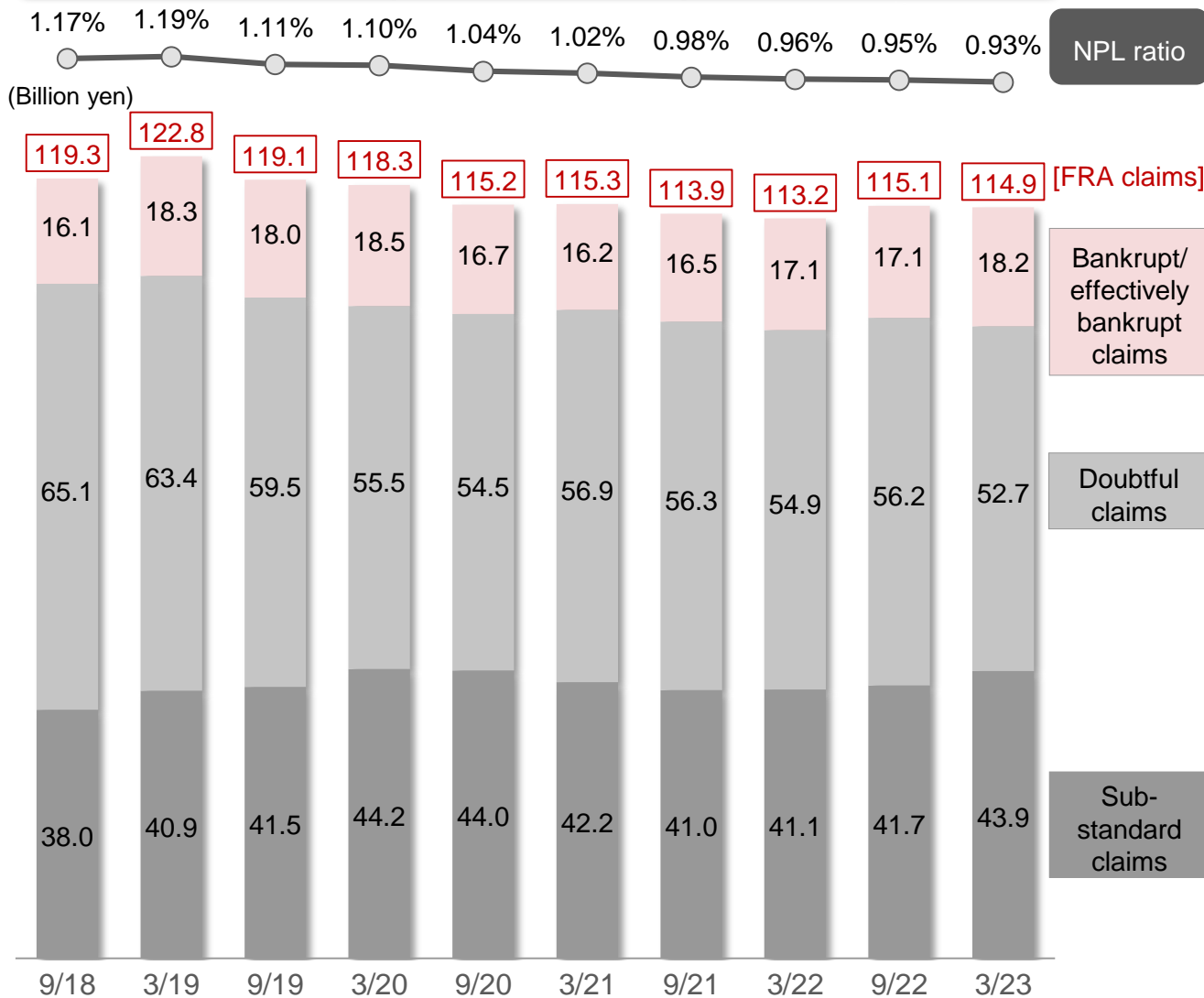
(Billion yen)

*Including loans with no borrower classification



Disclosed claims under the Financial Reconstruction Act (FRA) (non-consolidated)

(Billion yen)



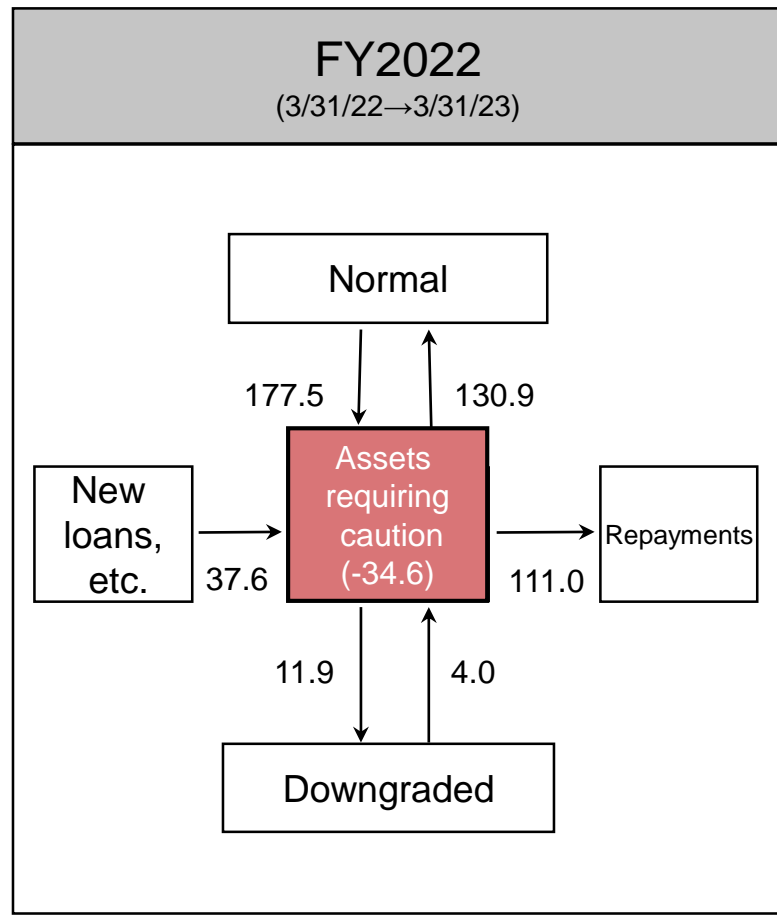
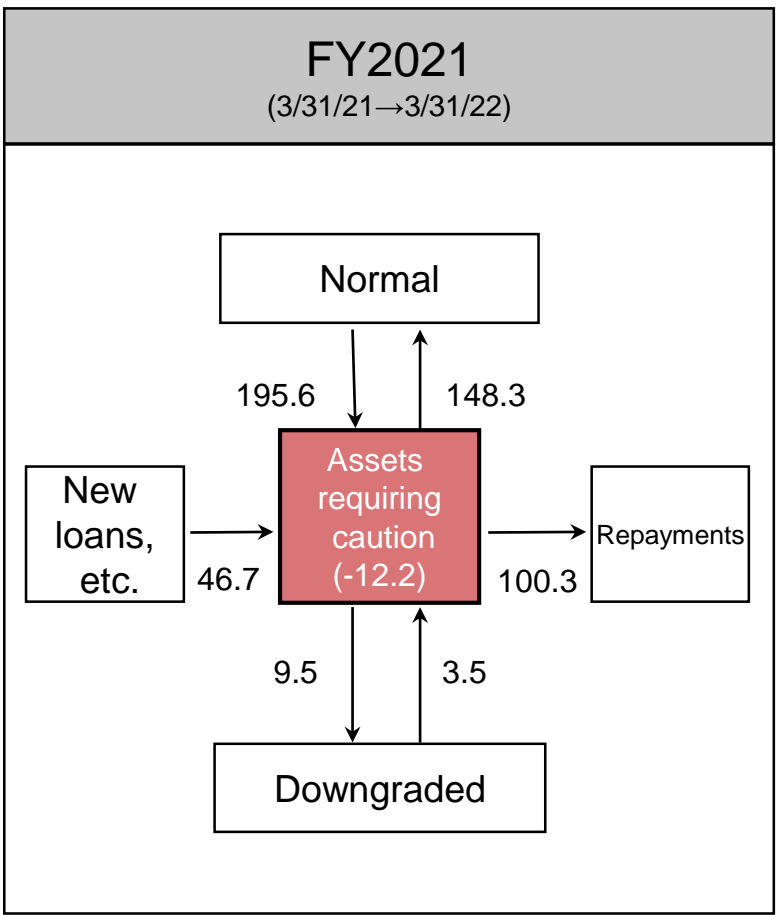
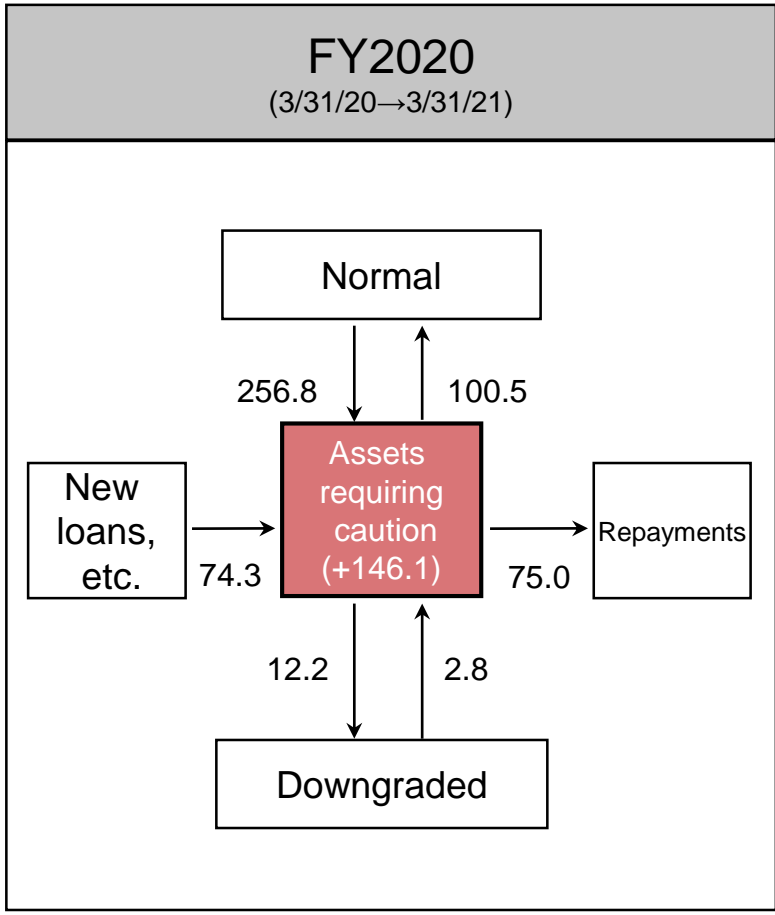
	9/18	3/19	9/19	3/20	9/20	3/21	9/21	3/22	9/22	3/23
Total	10,119.4	1,260.1	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1
Normal	9,197.3	9,355.4	9,789.8	9,849.6	10,057.5	10,272.7	10,559.6	10,762.9	11,015.1	11,259.6
Requires attention or worse	922.1	904.7	887.9	885.1	1,003.2	1,030.3	1,054.1	1,017.0	1,011.8	981.4

	9/18	3/19	9/19	3/20	9/20	3/21	9/21	3/22	9/22	3/23
Total	10,119.4	10,260.1	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1
Normal claims	10,000.1	10,137.3	10,558.6	10,616.4	10,945.5	11,187.8	11,499.8	11,666.7	11,911.8	12,126.1
FRA claims	119.3	122.8	119.1	118.3	115.2	115.3	113.9	113.2	115.1	114.9

Analysis of change in assets requiring caution

(includes substandard loans)

(Billion yen)



Non-consolidated

(Million yen)

	3/2019	3/2020	3/2021	3/2022	3/2023
Retirement benefit obligation	80,178	79,276	80,268	79,529	78,071
Plan assets at fair value	-78,897	-78,891	-93,931	-96,106	-92,891

	2019/3	3/2020	3/2021	3/2022	3/2023
Retirement benefit costs	1,644	766	1,640	-535	-1,066
Service costs	2,759	2,684	2,653	2,683	2,298
Interest costs	162	160	158	160	160
Expected return on plan assets	-2,134	-2,394	-2,381	-3,296	-3,368
Amortization of actuarial gains/losses	539	-31	829	-497	-674
Amortization of past service costs	-	-	-	-	81
Other	317	348	380	414	437

Consolidated

(Million yen)

	3/2019	3/2020	3/2021	3/2022	3/2023
Retirement benefit obligation	80,947	80,010	80,995	80,261	78,789
Plan assets at fair value	-78,897	-78,891	-93,931	-96,106	-92,891

	2019/3	3/2020	3/2021	3/2022	3/2023
Retirement benefit costs	1,760	869	1,748	-431	-960

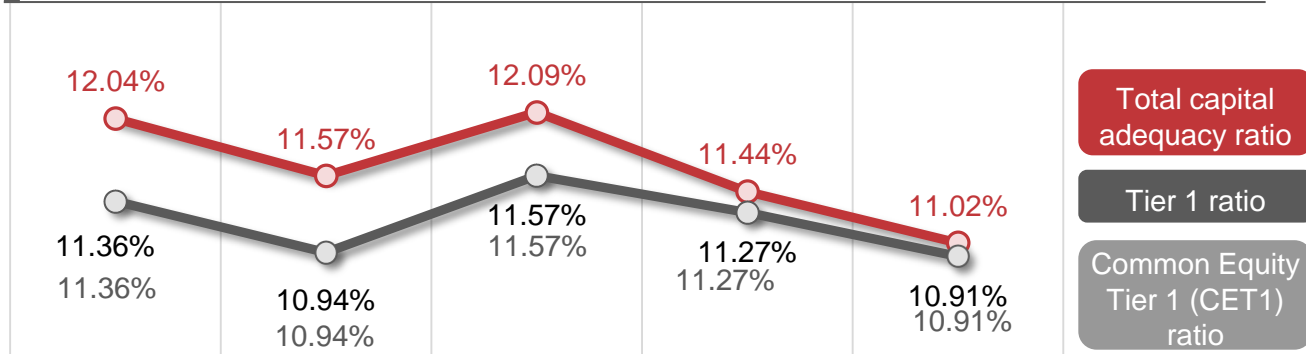
Capital Adequacy Ratio

Basel III standard

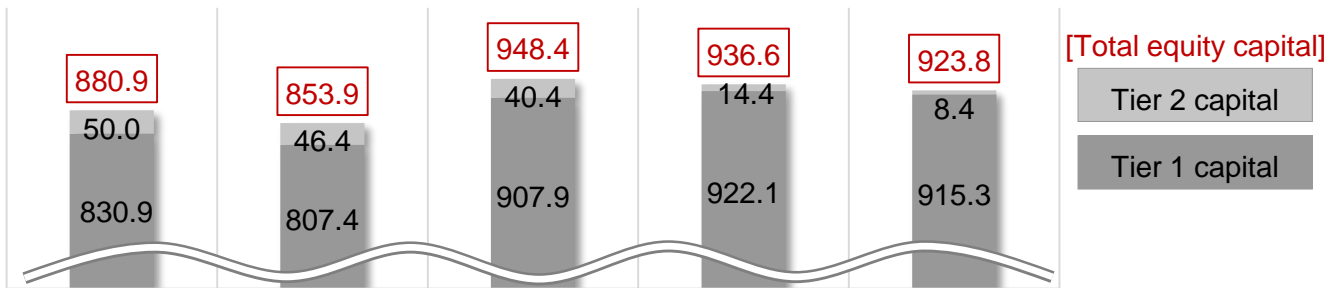
To create a local community better suited to bringing each person's hope to life

Non-consolidated

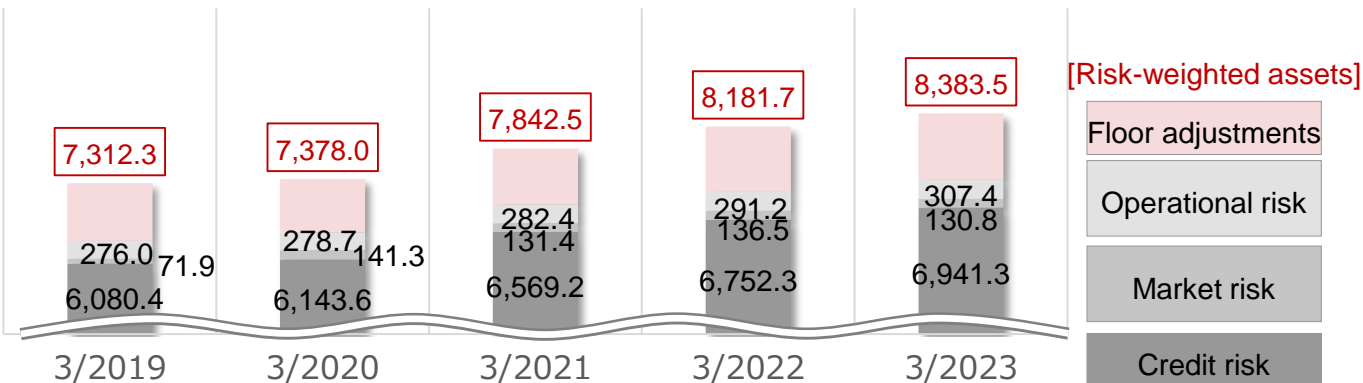
Capital adequacy ratio



Equity capital

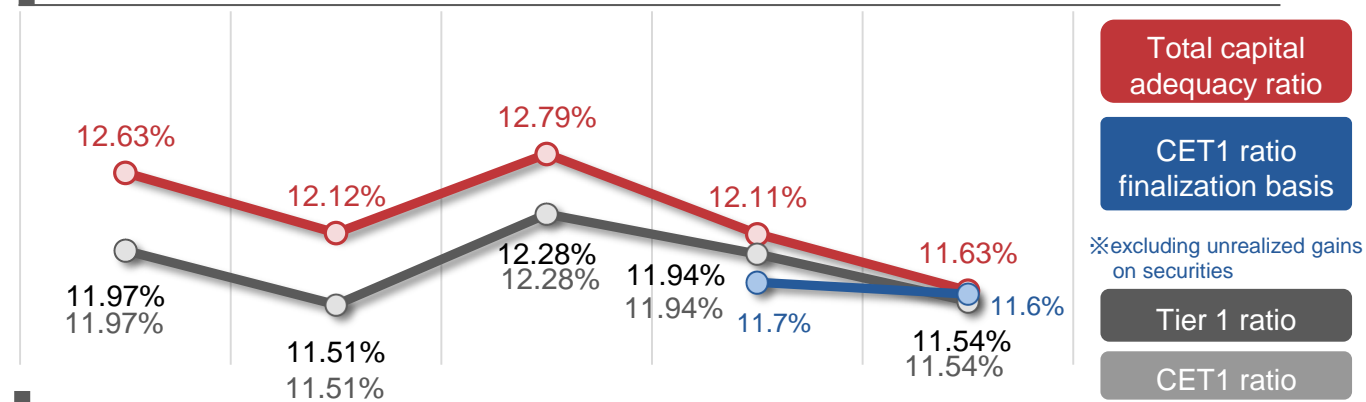


Risk-weighted assets

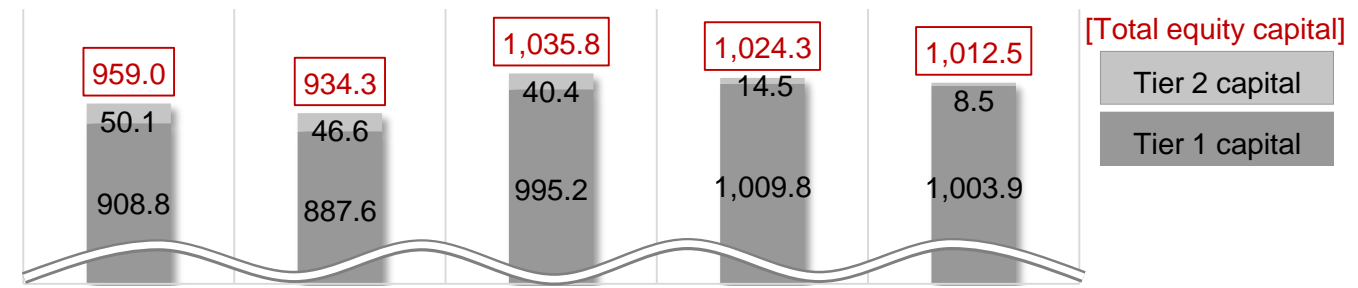


Consolidated

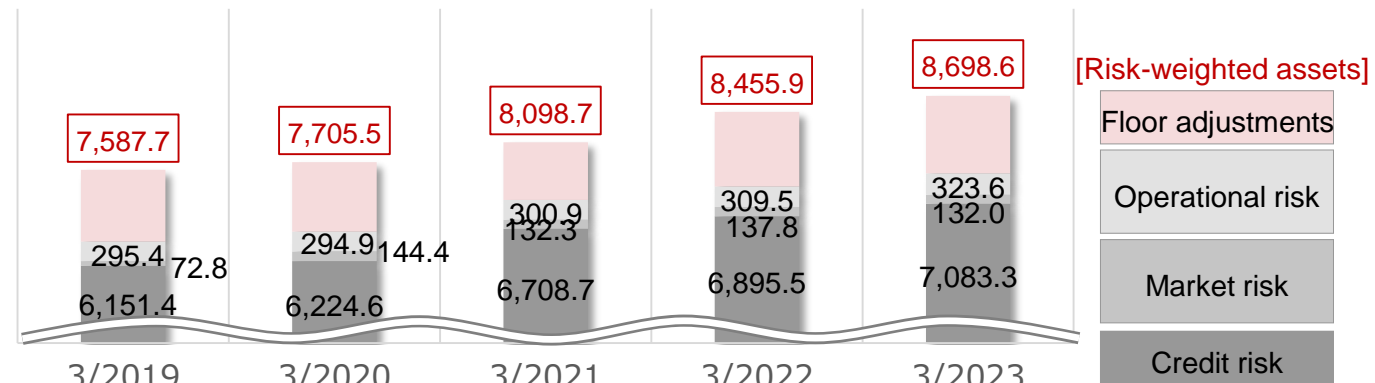
Capital adequacy ratio



Equity capital



Risk-weighted assets



Overview of system for risk capital allocation by sector

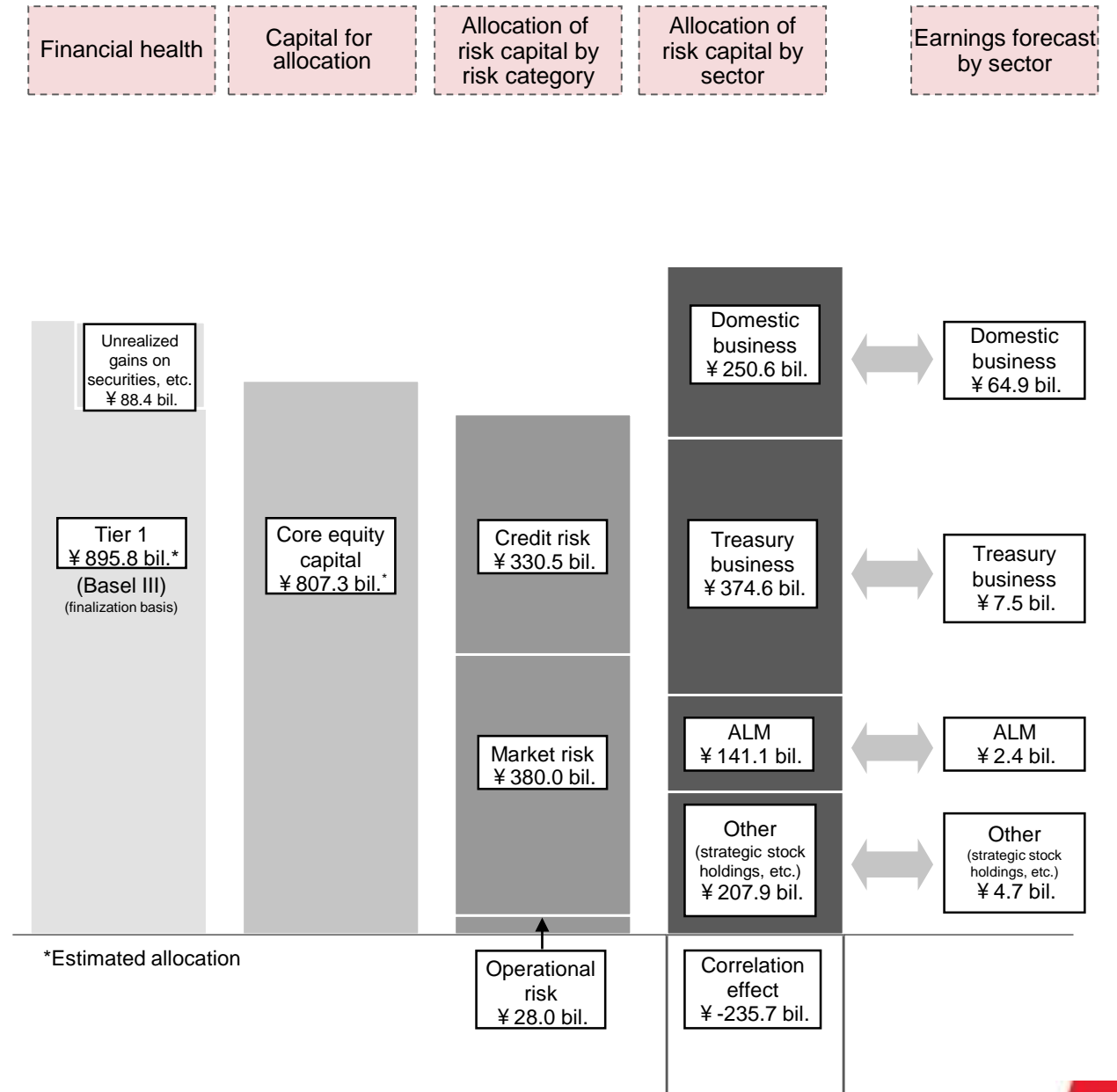
Capital for allocation	“Core equity capital” (CET1 capital after deduction of unrealized gains on securities, etc.)
Int. risk capital	99.9% confidence level, 1-year holding period
Credit risk	UL + change in EL during the period + direct write-offs + losses on the sale of claims
Market risk	VaR + change in unrealized gains during the period + gain/loss on sales
Operational risk	Standardized approach to Basel regulations

IRRBB ratio (3/2023)
(IRRBB: Interest Rate Risk in the Banking Book)

✓ Confirmed “IRRBB < 15% of Tier 1”

IRRBB	①	¥ 57.8 bil.
Tier 1	②	¥ 915.3 bil.
IRRBB ratio	①/②	6.32%

FY2023 1H risk capital allocation



Title The 15th Mid-term Plan Engagement Bank Group – Phase 1 –
(Plan Period: April 2023 ~ March 2026)

Phase 2~

Operational Guideline: Evolution of the customer-focused business model

Basic Policies

■ Practice “Sustainable Management” by providing societal value to the community

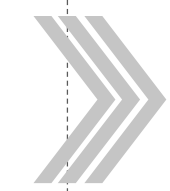
- I. Creating the optimal customer experience**
Deliver personalized proposals utilizing a wide range of data.
Provide in-person, remote, and digital channels most-suited to the customer.
- II. Enhancing the quality of existing business**
Further increase the quality of solutions designed to address customer issues.
- III. Providing new value**
Provide new-found value to customers by entering into new business areas.

To create a local community better suited to bringing each person's hope to life

Bases

■ Expansion of “Value Creation Bases”

- Base I: DX
- Base II: GX
- Base III: Alliances
- Base IV: Human Capital
- Base V: Group Governance



Bank Group Development

Goals for FY2030

Consolidated ROE **8%**
Profit attributable to owners of parent **100 billion yen**

Management KPIs

Consolidated ROE	Profit attributable to owners of parent	Tier 1 common equity capital ratio*
Above 7%	75.0 billion yen	10.5% ~ 11.5%
	Consolidated net business income	Consolidated OHR
	120.0 billion yen	45%

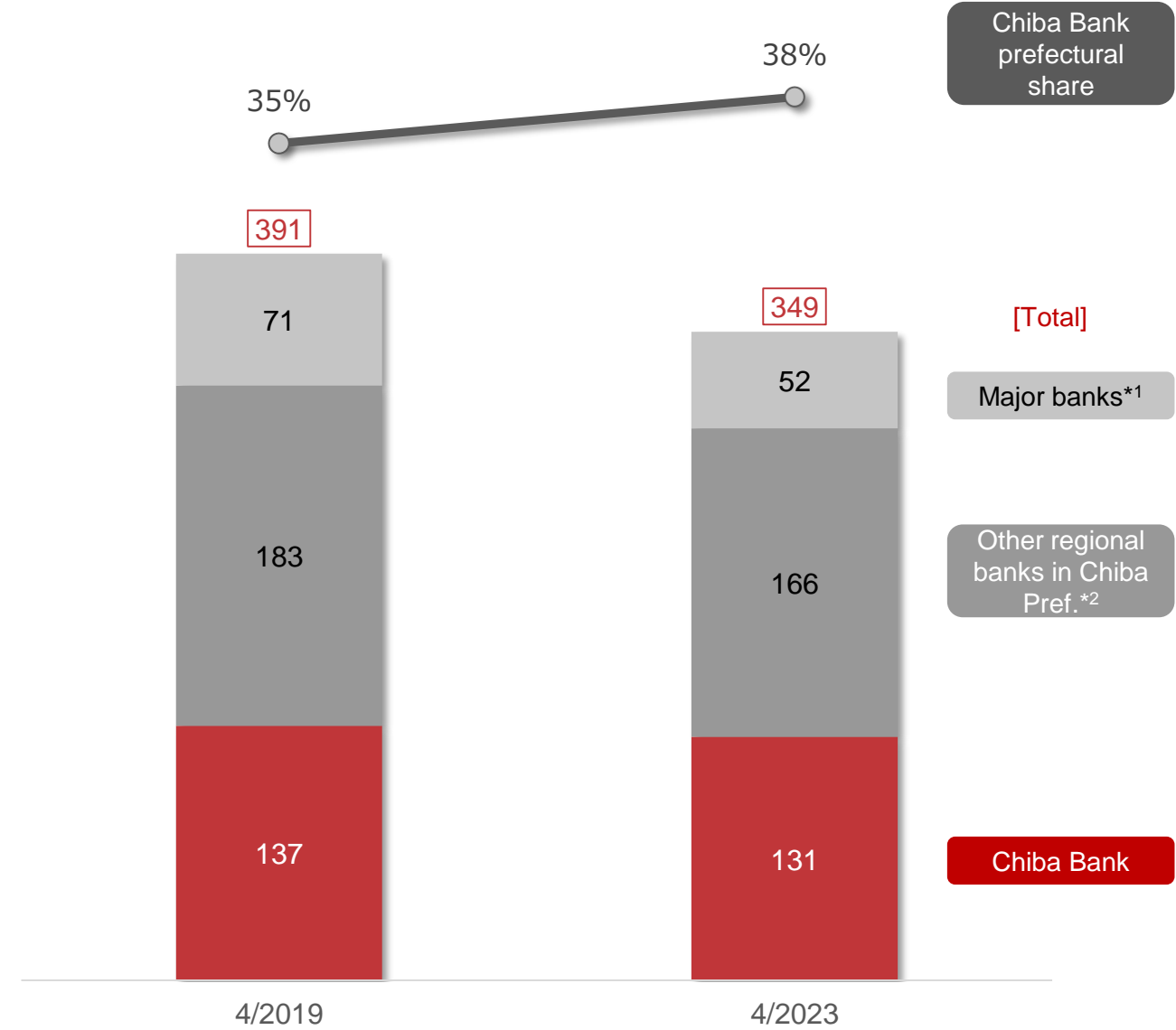
*Basel III full implementation finalization basis (excluding valuation differences on securities)

Number of Chiba Bank branches (total)

	3/31/2023	3/31/2005
Branches	184	+22
Domestic	181	+22
Chiba Pref.	158	+8
Other	23	+14
Overseas	3	-
Money exchange counters	3	+1
Overseas representative offices	3	+2

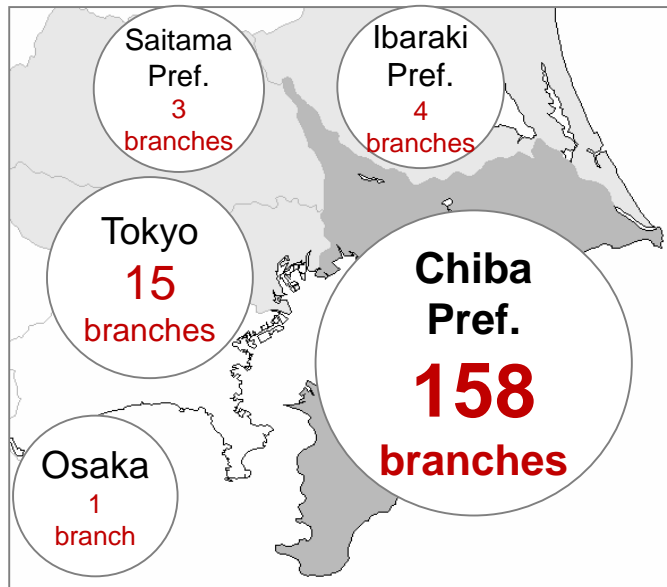
Number of Major Bank branches in Chiba Pref.

* Excluding branch-in-branch, sub branch, loan centers, etc.



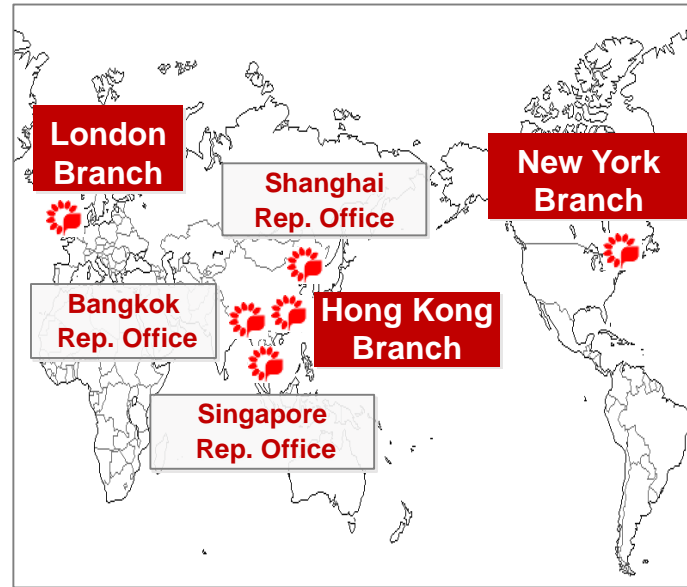
Domestic

181 branches, 3 money exchange counters



Overseas

3 branches, 3 representative offices

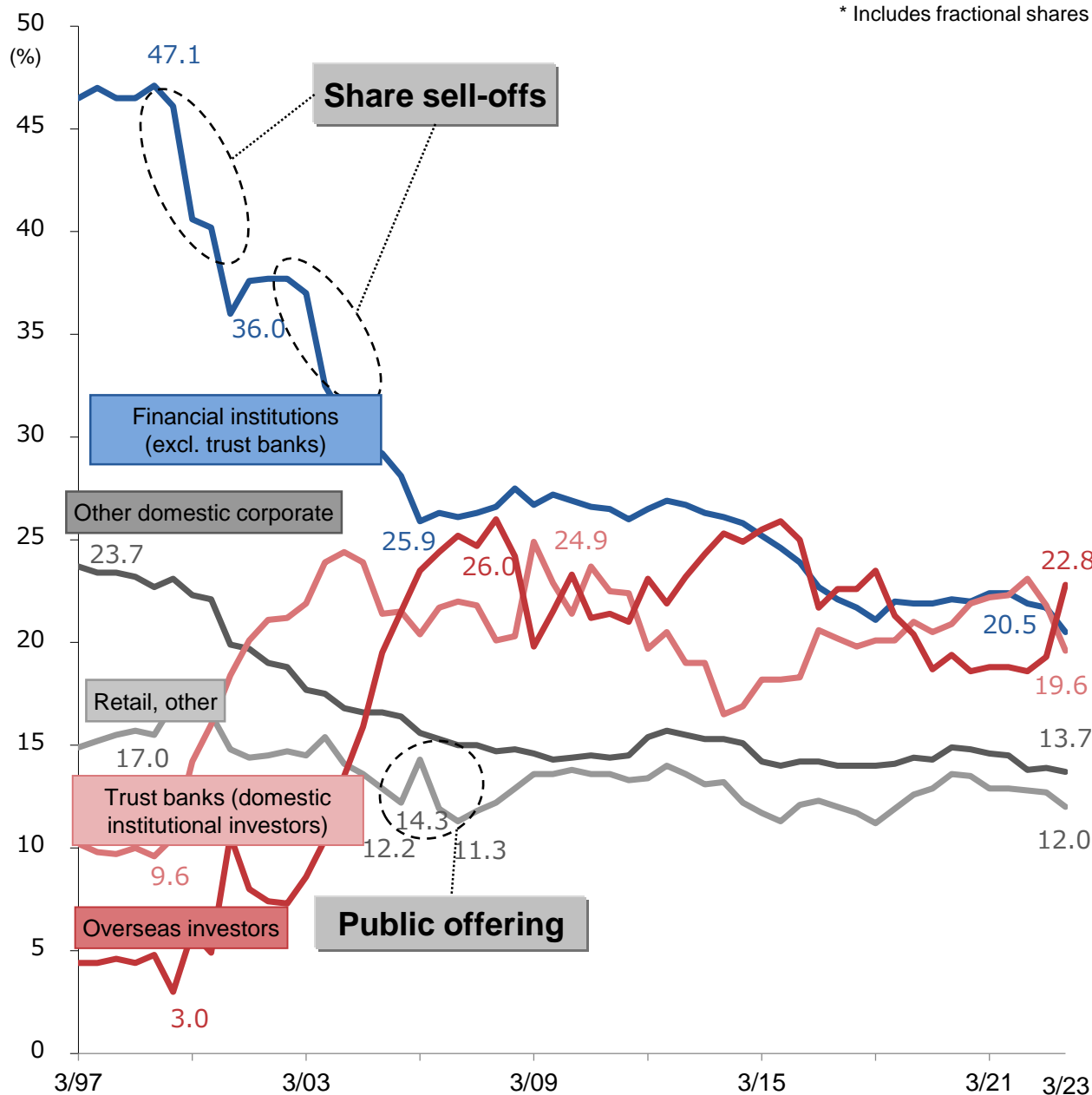


Source: Chiba Bankers Association

*1 Mitsubishi UFJ, Mitsui Sumitomo, Mizuho, Resona

*2 Keiyo, Chiba Kogyo

Shareholder composition



Shareholder composition

(Unit: thou. shares)

	3/31/22		9/30/22		3/31/23	
	Share unit	(ratio)	Share unit	(ratio)	Share unit	(ratio)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	349,068	42.83%	333,743	40.95%	309,625	37.99%
Trust banks	188,409	23.12%	178,349	21.88%	160,101	19.64%
Securities companies	18,413	2.26%	21,783	2.67%	17,816	2.18%
Other companies	113,170	13.88%	113,452	13.92%	112,002	13.74%
Overseas companies	151,713	18.61%	157,810	19.36%	186,223	22.85%
Retail, other	104,307	12.80%	103,624	12.72%	98,437	12.08%
Treasury stock, etc.	78,375	9.62%	84,633	10.38%	90,942	11.16%
Total	815,057	100.00%	815,057	100.00%	815,057	100.00%

*Does not include fractional shares

Principal shareholders

(Unit: thou. shares)

	3/31/22		9/30/22		3/31/23			
	Shares held	% of total shares	Shares held	% of total shares	Shares held	% of total shares		
The Master Trust Bank of Japan, Ltd. (Trust Account)	120,515	16.34%	110,764	15.15%	98,931	13.65%		
Custody Bank of Japan, Ltd. (Trust Account)	37,940	5.14%	43,334	5.92%	40,574	5.59%		
Nippon Life Insurance Company	26,870	3.64%	26,870	3.67%	26,870	3.70%		
The Dai-ichi Life Insurance Company, Limited	23,607	3.20%	23,607	3.23%	STATE STREET BANK AND TRUST COMPANY	25,923	3.57%	
Sompo Japan Insurance Inc.	18,537	2.51%	Sompo Japan Insurance Inc.	18,537	2.53%	The Dai-ichi Life Insurance Company, Limited	20,984	2.89%
Meiji Yasuda Life Insurance Company	18,291	2.48%	Meiji Yasuda Life Insurance Company	18,291	2.50%	Meiji Yasuda Life Insurance Company	18,291	2.52%
Sumitomo Life Insurance Company	17,842	2.42%	Sumitomo Life Insurance Company	17,842	2.44%	Sumitomo Life Insurance Company	17,842	2.46%
MUFG Bank, Ltd.	17,707	2.40%	STATE STREET BANK AND TRUST COMPANY 505223	16,086	2.20%	Sompo Japan Insurance Inc.	16,287	2.24%
STATE STREET BANK AND TRUST COMPANY 505223	14,534	1.97%	MUFG Bank, Ltd.	14,166	1.93%	MUFG Bank, Ltd.	14,166	1.95%
The Keiyo Bank, Ltd.	10,187	1.38%	The Keiyo Bank, Ltd.	10,187	1.39%	STATE STREET BANK WEST CLIENT - TREATY 505234	12,767	1.76%

* Excluding treasury shares. Calculated as percentage of total shares issued.

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Investor Relations

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