



The Chiba Bank website  
[IR Library]



# Financial Results for FY2023 ended March 2024

Appendix



May 22, 2024

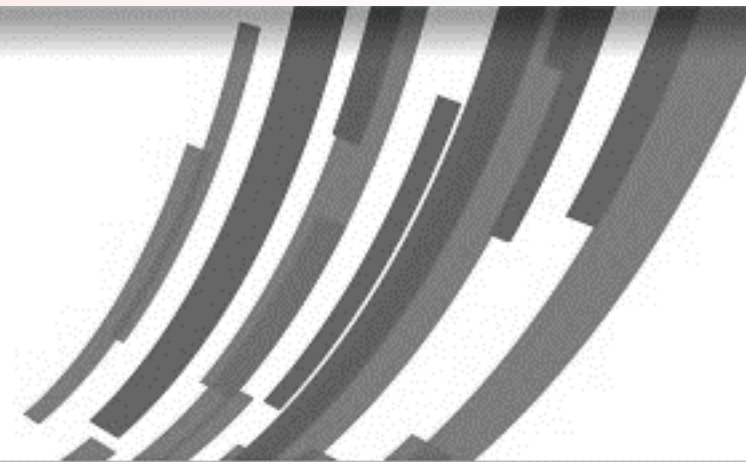
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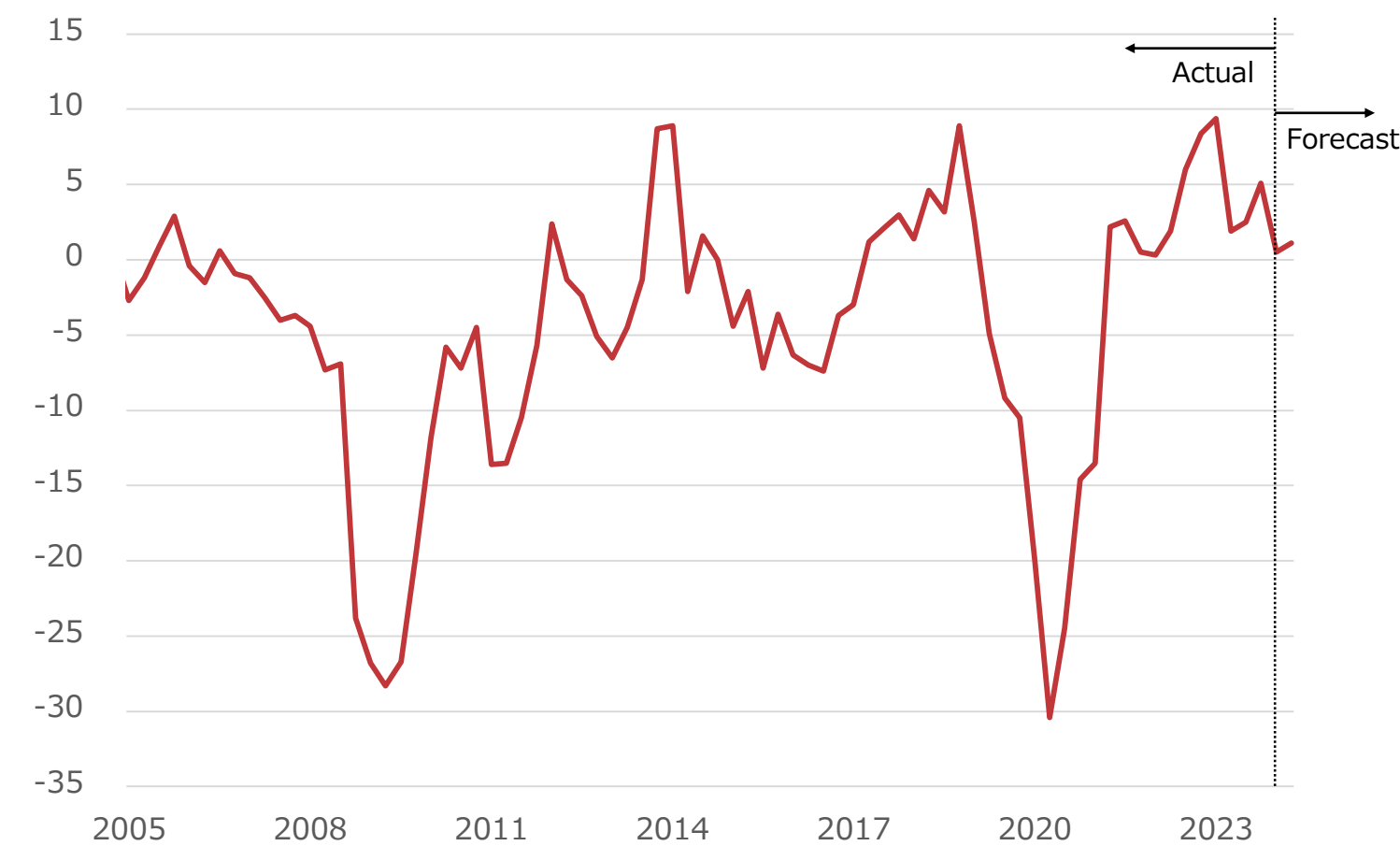
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# State of the Regional Economy



BSI sales trend (all industries)



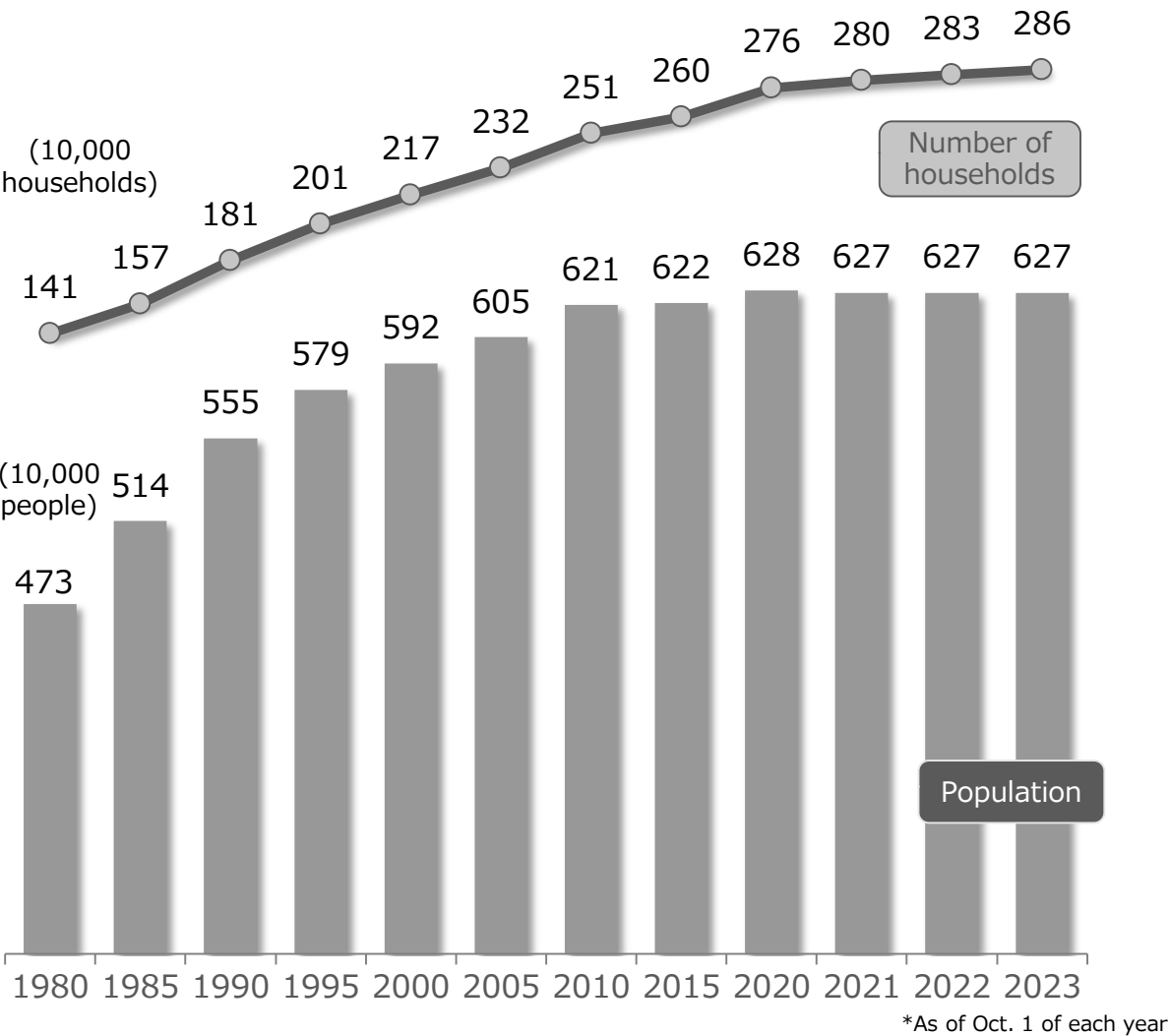
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" ,"no change", and "downward/decrease/worsen".  
BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

BSI sales trend (by industry)

	Actual				Forecast
	2023			2024	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	22.0	6.3	6.9	0.0	9.5
Petroleum and chemicals	-25.0	-25.0	-15.0	-4.6	13.7
Plastics	-20.0	-7.2	-6.3	8.3	-33.4
Glass	-15.0	-5.6	16.7	-5.0	5.0
Steel and non-ferrous metals	-18.8	0.0	0.0	-11.1	-16.7
Metal products	0.0	-11.6	-3.6	-12.5	-12.5
Machinery	-12.5	7.2	-5.6	-5.6	-12.5
Electrical appliances	30.0	0.0	-21.5	-21.5	-18.8
Transportation equipment	-10.0	-15.0	16.7	5.6	-22.2
Other manufacturing	5.6	5.6	11.1	-11.1	0.0
Construction	-19.3	-9.4	12.5	15.4	11.6
Transportation	27.8	10.0	4.6	10.0	5.0
Wholesale	3.9	12.5	15.7	-4.2	0.0
Retail	11.6	13.4	7.2	11.6	7.7
Hotel and hospitality	10.0	10.0	11.2	14.3	21.4
Services	4.2	13.2	9.0	5.8	11.6

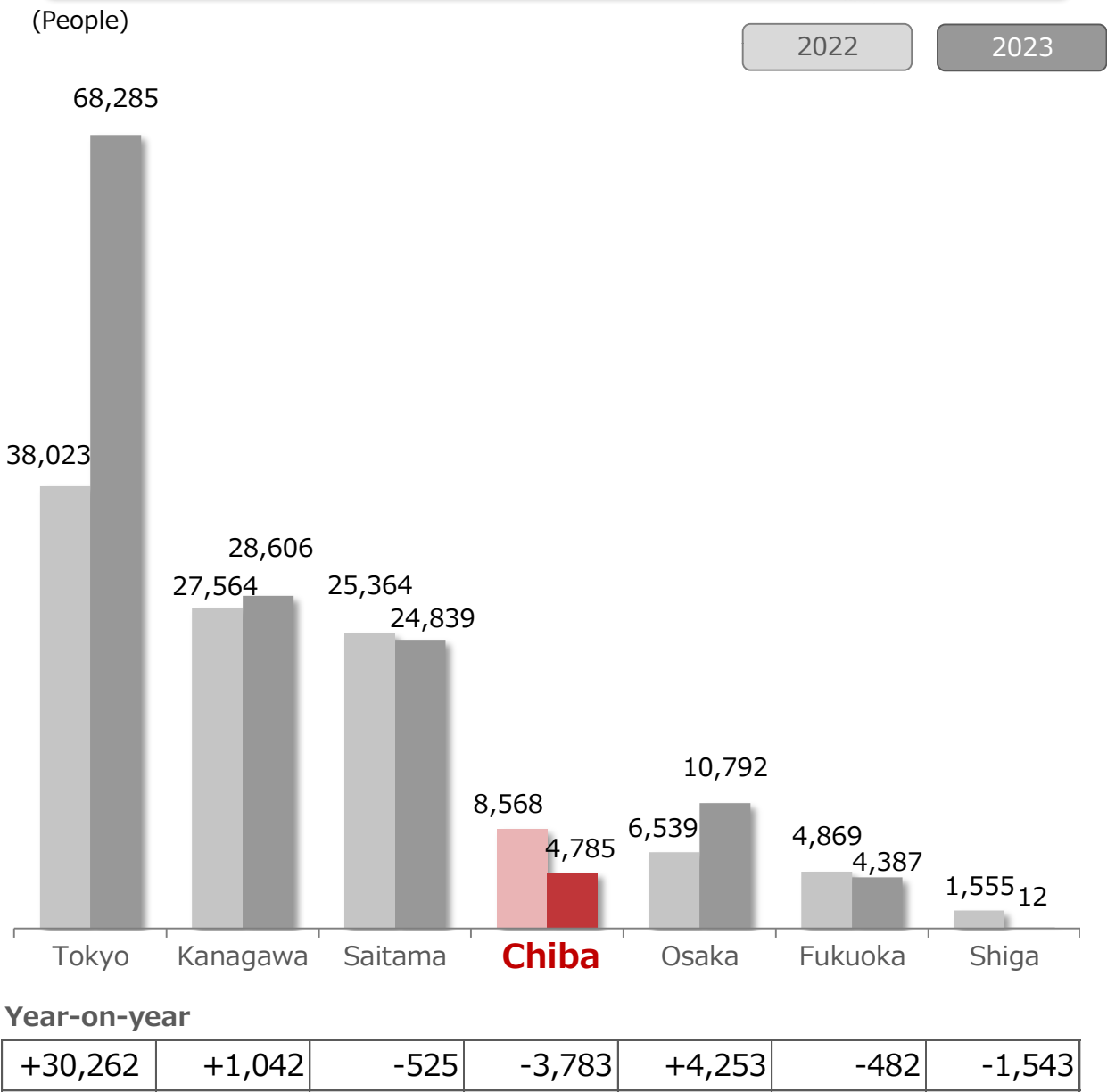
Source: Chiba Economy Center "BSI survey in Chiba (January to March 2024)"  
Survey participants: Enterprises with a head office and/or an office in Chiba  
As of: March 1, 2024 Data collected: April 9, 2024  
Answers: 520 enterprises surveyed, 186 effective answers

Population and number of households in Chiba Prefecture



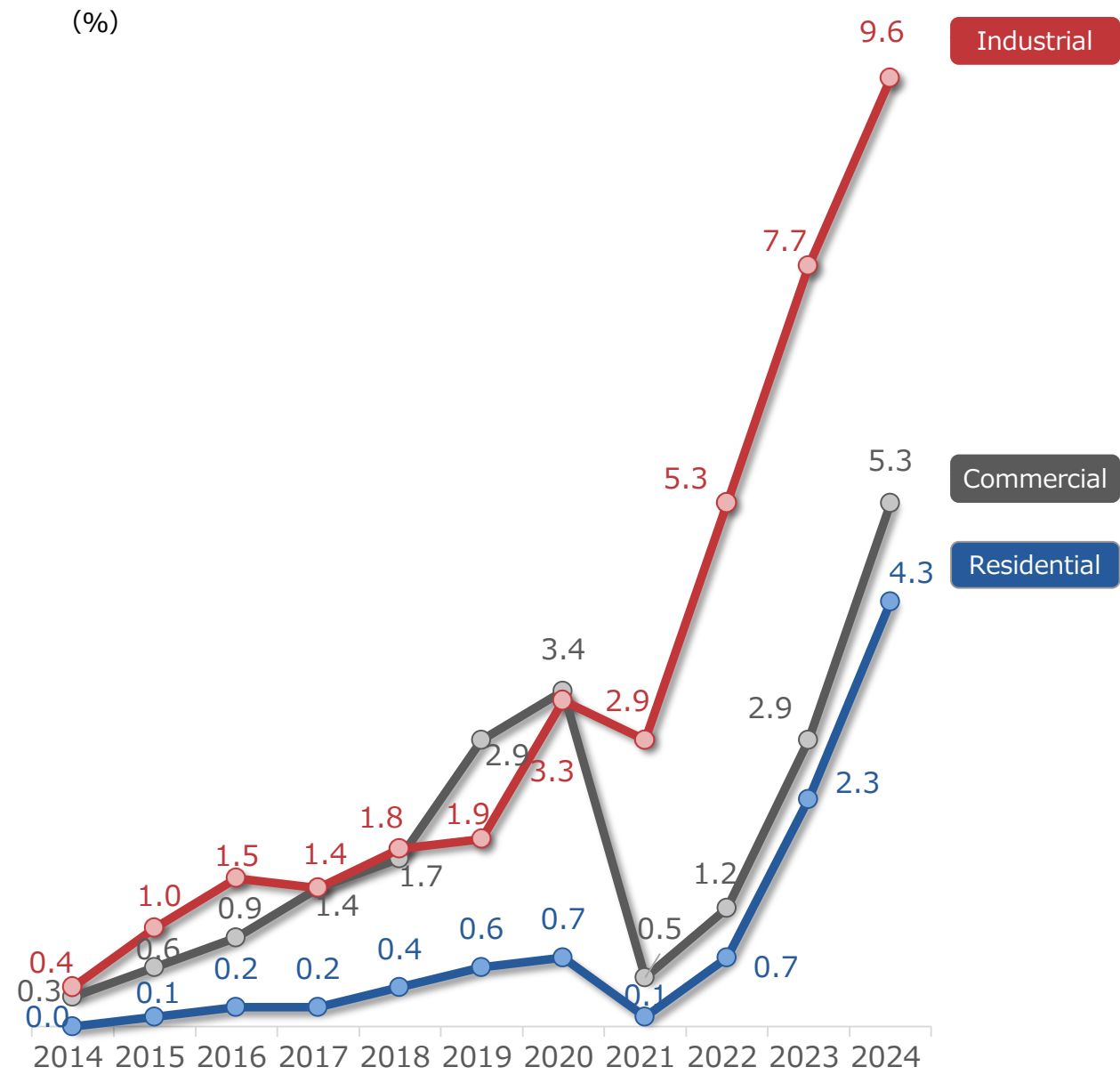
Sources: Statistics Bureau, Ministry of Internal Affairs and Communications, "National Census" (~2020)  
Chiba Prefecture "Chiba Prefecture Monthly Permanent Resident Population Survey Monthly Report" (2021~)

Net population shifts



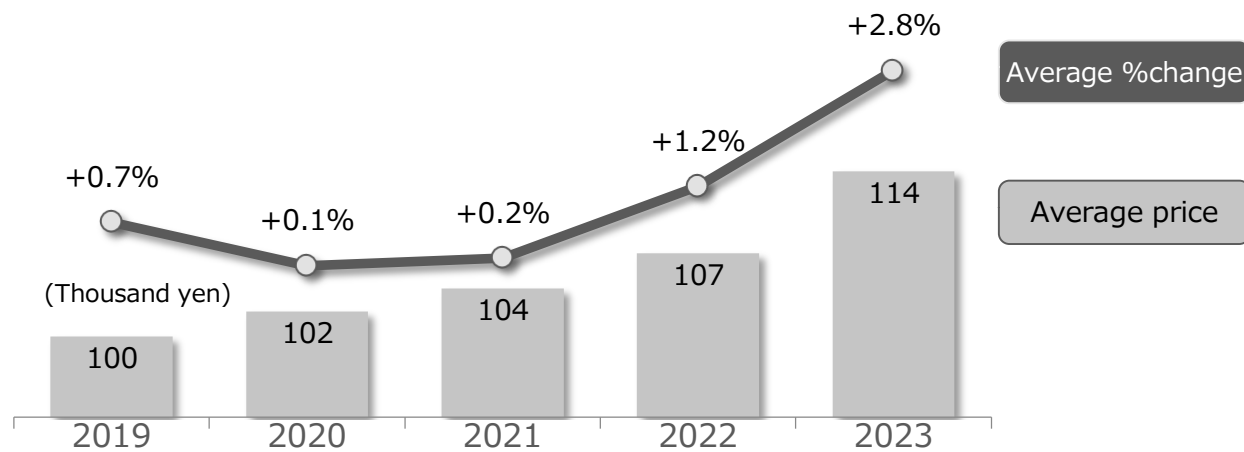
Source: Statistics Bureau, Ministry of Internal Affairs and Communications "Report on Internal Migration in Japan"

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



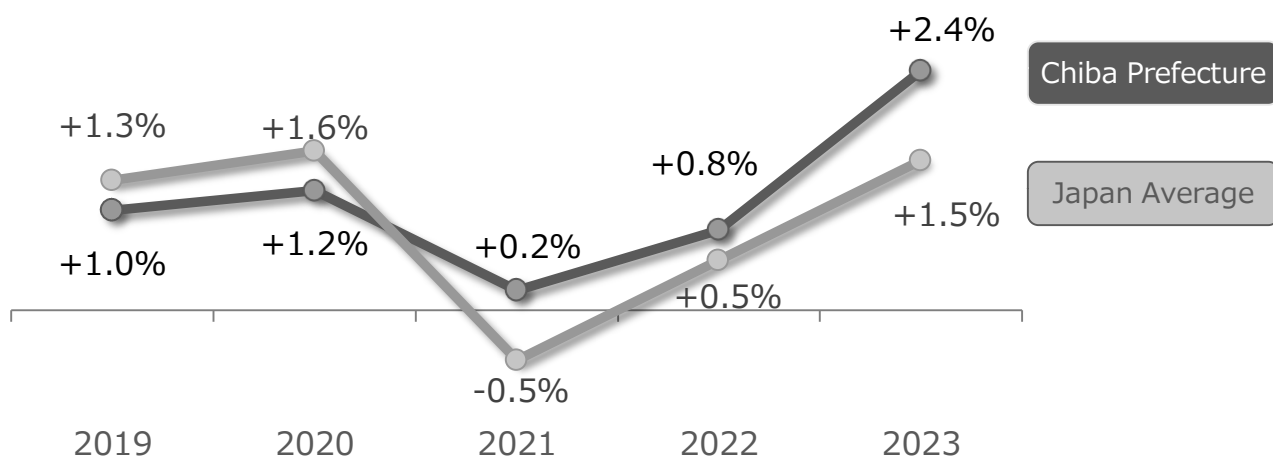
\*As of Jan. 1 of each year

## Standard land prices



\*As of Jul. 1 of each year

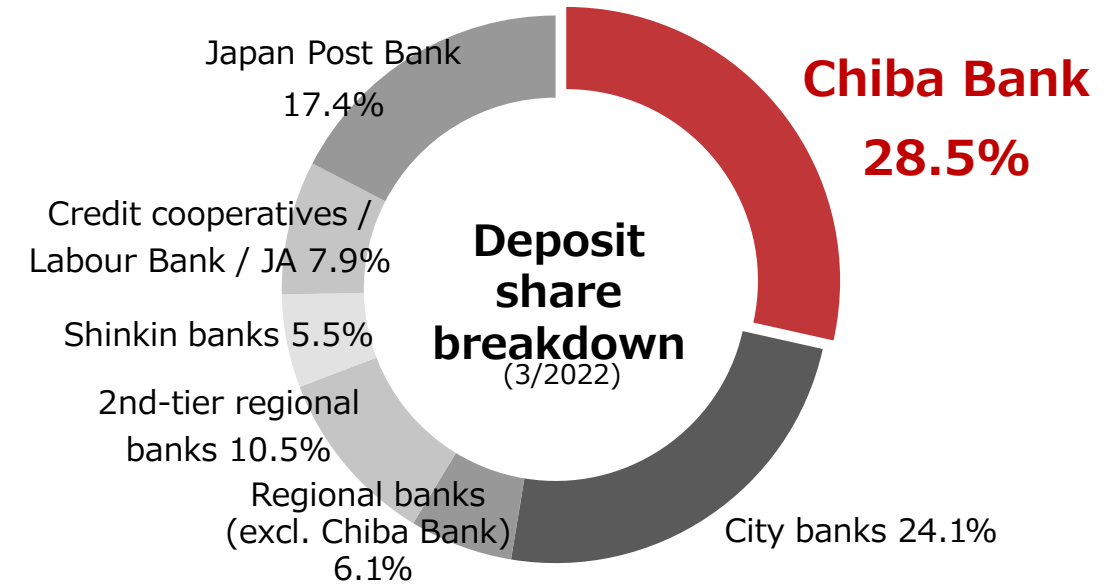
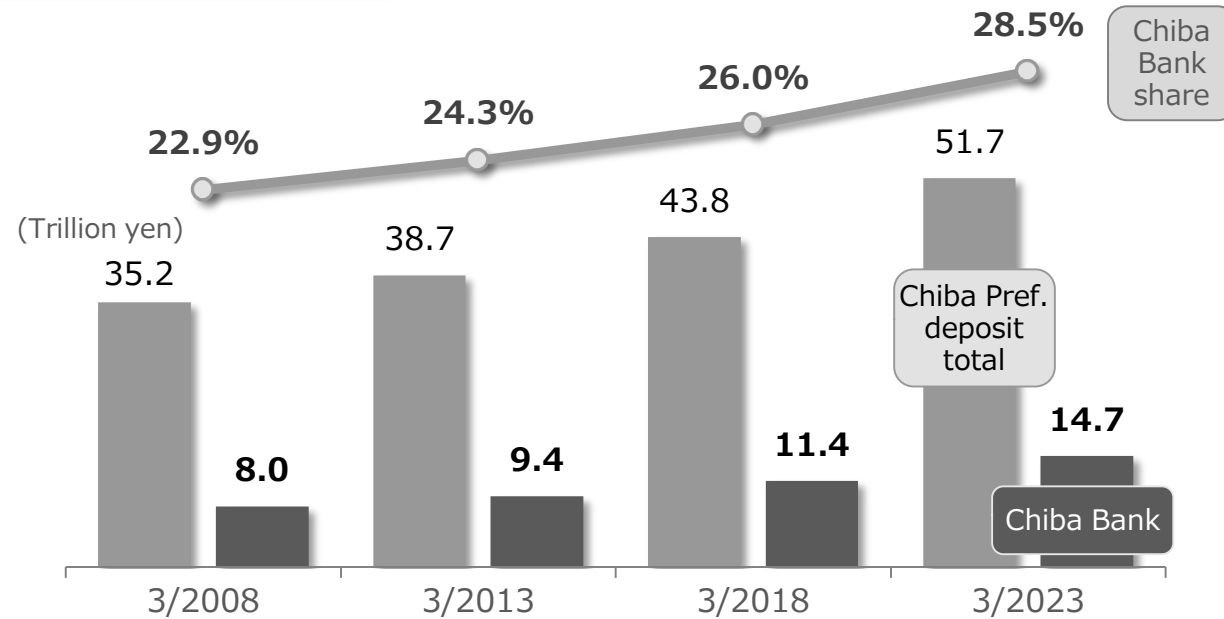
## Land assessments (year-on-year ratio)



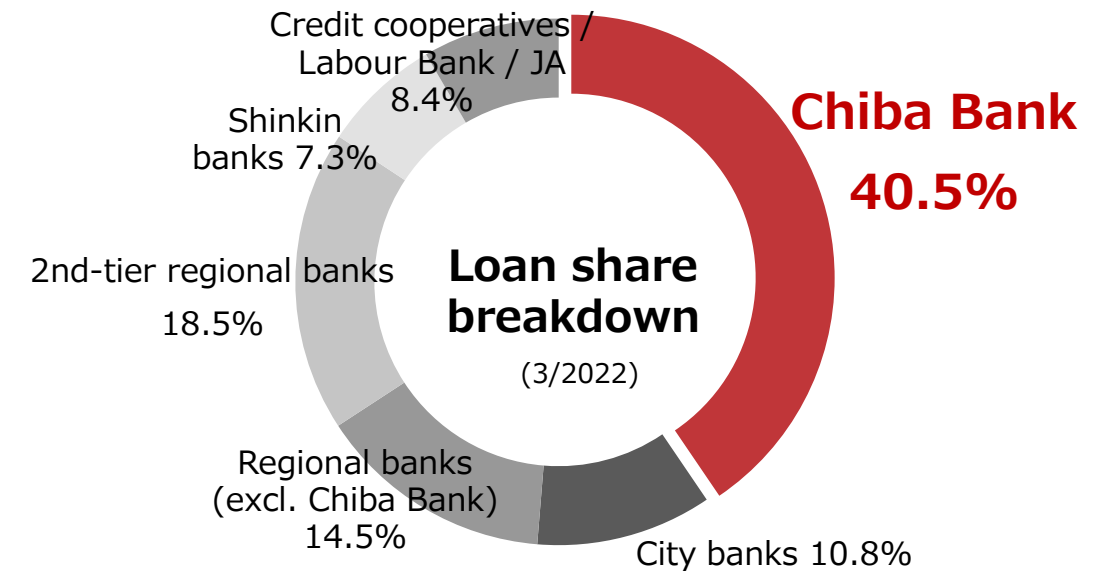
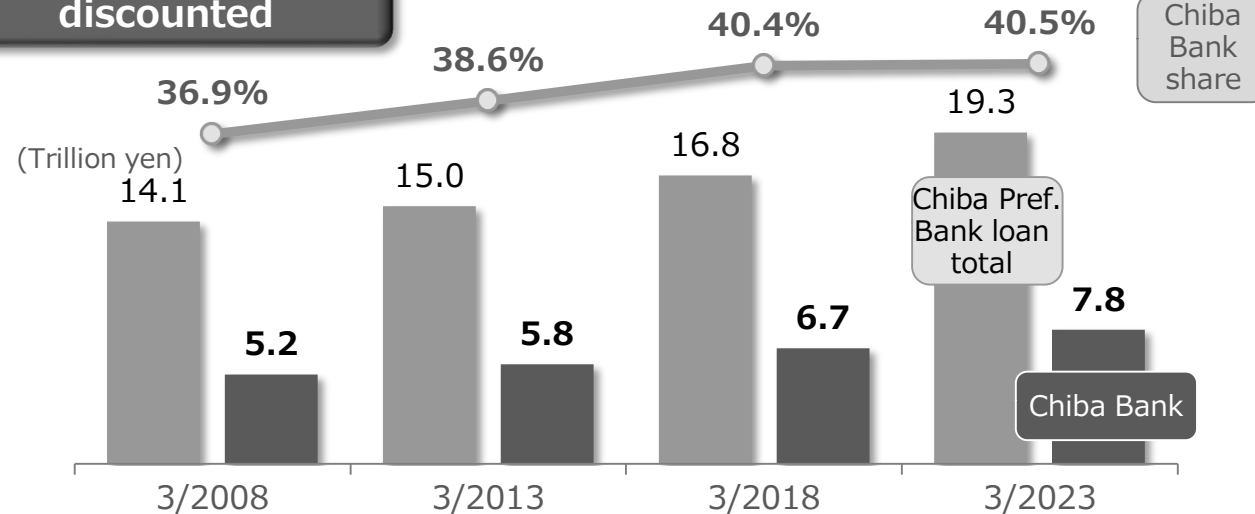
Source: Public information from each company (announced by the National Tax Agency in July)

\*As of Jan. 1 of each year

## Deposits



## Loans and bills discounted





	Population	Number of new housing developments	Prefectural income	Prefectural gross production				Balance of Deposits	Balance of Loans
					Primary industry	Secondary industry	3 <sup>rd</sup> -tier industry		
Chiba	6.28 million 6 <sup>th</sup> nationwide	43 thousand 6 <sup>th</sup> nationwide	¥ 18 trillion 6 <sup>th</sup> nationwide	¥ 20 trillion 7 <sup>th</sup> nationwide	¥ 0.1 trillion 5 <sup>th</sup> nationwide	¥ 5.3 trillion 9 <sup>th</sup> nationwide	¥ 15.2 trillion 7 <sup>th</sup> nationwide	¥ 35 trillion 6 <sup>th</sup> nationwide	¥ 16 trillion 7 <sup>th</sup> nationwide
No. 1 nationwide	Tokyo 14.06 million	Tokyo 124 thousand	Tokyo ¥ 73 trillion	Tokyo ¥ 109 trillion	Hokkaido ¥ 0.7 trillion	Aichi ¥ 15.8 trillion	Tokyo ¥ 97.6 trillion	Tokyo ¥ 350 trillion	Tokyo ¥ 246 trillion
No. 2 nationwide	Kanagawa 9.24 million	Osaka 65 Thousand	Kanagawa ¥ 27 trillion	Osaka ¥ 39 trillion	Ibaraki ¥ 0.2 trillion	Tokyo ¥ 12.2 trillion	Osaka ¥ 29.8 trillion	Osaka ¥ 79 trillion	Osaka ¥ 45 trillion
No. 3 nationwide	Osaka 8.84 million	Kanagawa 64 thousand	Aichi ¥ 25 trillion	Aichi ¥ 39 trillion	Kagoshima ¥ 0.2 trillion	Osaka ¥ 9.0 trillion	Kanagawa ¥ 25.2 trillion	Kanagawa ¥ 50 trillion	Aichi ¥ 25 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 (FY2023)  
Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2020)  
Balance of Deposits and Loans: The Bank of Japan (As of March 2023)



# Management Indices



# Summary of Income and Expenses / Management Indices

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

(Billion yen)

## Non-consolidated

	FY2019		FY2020		FY2021		FY2022		FY2023	
	1H		1H		1H		1H		1H	
Gross business profit	78.7	152.7	79.0	156.0	86.4	161.5	82.6	155.5	86.9	168.2
Net interest income	64.4	123.6	62.9	124.5	69.7	131.8	72.3	140.3	70.2	136.6
Net fees and commissions	10.8	22.6	12.7	26.1	14.7	27.5	14.7	28.6	14.9	30.0
Trading account income	1.1	1.8	0.8	1.7	0.5	1.1	0.6	1.3	0.8	1.1
Net other ordinary income	2.3	4.5	2.4	3.5	1.4	1.0	-5.1	-14.8	0.8	0.3
Bond-related gains/losses	1.5	3.2	0.9	-0.3	0.7	-1.4	-8.5	-20.0	-2.0	-5.8
G&A expenses (-)	40.4	81.9	41.4	86.0	42.9	84.5	41.0	82.5	42.1	85.1
Business profit (before provisions to general reserves)	38.3	70.8	37.6	70.0	43.5	76.9	41.6	73.0	44.7	83.1
Core business income	36.7	67.5	36.7	70.3	42.7	78.3	50.2	93.0	46.8	88.9
Excl. gains/losses on the cancellation of investment trusts	33.9	64.2	34.4	66.2	39.6	75.1	47.3	85.3	46.0	87.4
Net provisions to general allowance for loan losses (-)	1.9	1.2	1.1	3.2	0.5	1.5	-	-	-	-
Net business income	36.3	69.5	36.5	66.7	42.9	75.4	41.6	73.0	44.7	83.1
Non-recurring gains/losses	3.2	-1.6	0.9	-2.5	2.2	-1.7	8.2	8.7	5.4	2.9
Disposal of non-performing loans (-)	2.8	8.2	2.5	7.1	1.2	5.6	-2.9	0.3	-0.7	5.8
Reversal of allowance for loan losses	-	-	-	-	-	-	2.0	0.9	1.9	0.3
Gains/losses related to stocks, etc.	2.2	2.6	3.3	5.8	2.7	2.7	4.8	8.3	4.6	9.3
Ordinary profit	39.6	67.8	37.4	64.2	45.2	73.6	49.8	81.7	50.1	86.0
Extraordinary profit/loss	-0.0	-3.8	-0.0	-0.3	0.0	-0.3	-0.1	-0.3	-0.0	-0.2
Net income	28.8	45.9	27.4	45.6	33.1	52.3	36.1	58.1	36.4	60.5
Credit-related expenses (-)	4.7	9.5	3.6	10.4	1.8	7.1	-2.9	0.3	-0.7	5.8

(Billion yen)

## Consolidated

Ordinary profit	39.9	72.6	38.6	71.8	45.4	78.8	50.7	86.9	49.9	90.2
Profit attributable to owners of parent	27.8	48.0	27.0	49.6	31.8	54.4	35.2	60.2	34.7	62.4
Consolidated net business income	41.6	81.0	41.2	81.8	46.5	87.0	43.8	81.8	47.0	91.7
Consolidated ROE* <sup>1</sup> (shareholders' equity basis)	6.63%	5.67%	6.20%	5.65%	7.01%	5.97%	7.49%	6.38%	7.13%	6.40%
Consolidated OHR* <sup>2</sup>	51.91%	52.99%	52.45%	52.94%	50.21%	50.90%	46.64%	47.37%	48.50%	48.76%

\*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)

Balance sheet (non-consolidated)

Total assets: ¥21.2 trillion  
(+ ¥1.5 trillion) (): as compared to 3/23

Loans and bills discounted

¥12.7 trillion  
(+ ¥0.6 trillion)

Deposits and NCDs

¥16.3 trillion  
(+ ¥0.4 trillion)

Securities

¥2.8 trillion  
(+ ¥0.3 trillion)

Other

¥3.7 trillion  
(+ ¥1.0 trillion)

Other

¥5.5 trillion  
(¥+0.5 trillion)

Net assets

¥1.0 trillion  
(+ ¥0.1 trillion)

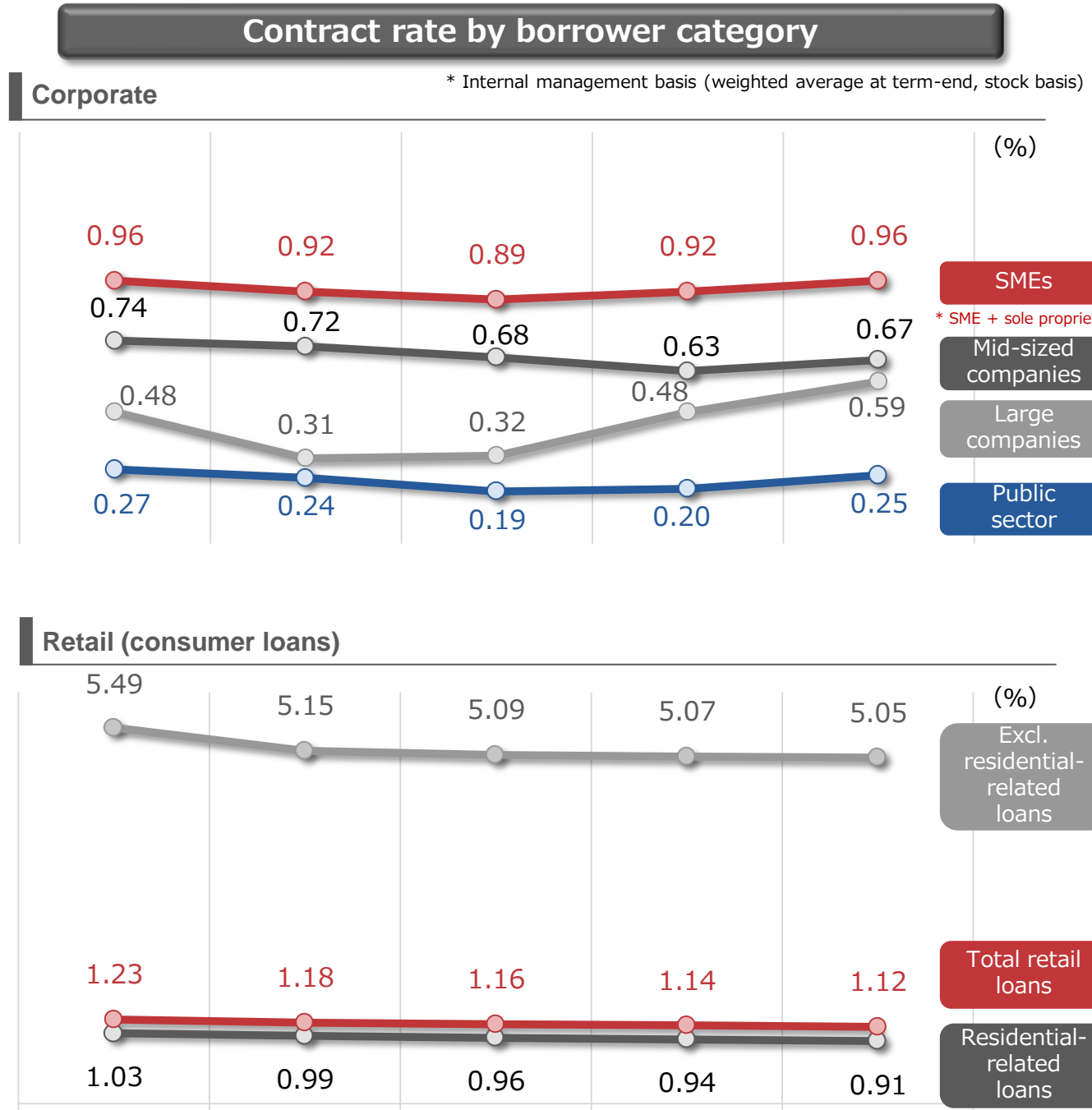
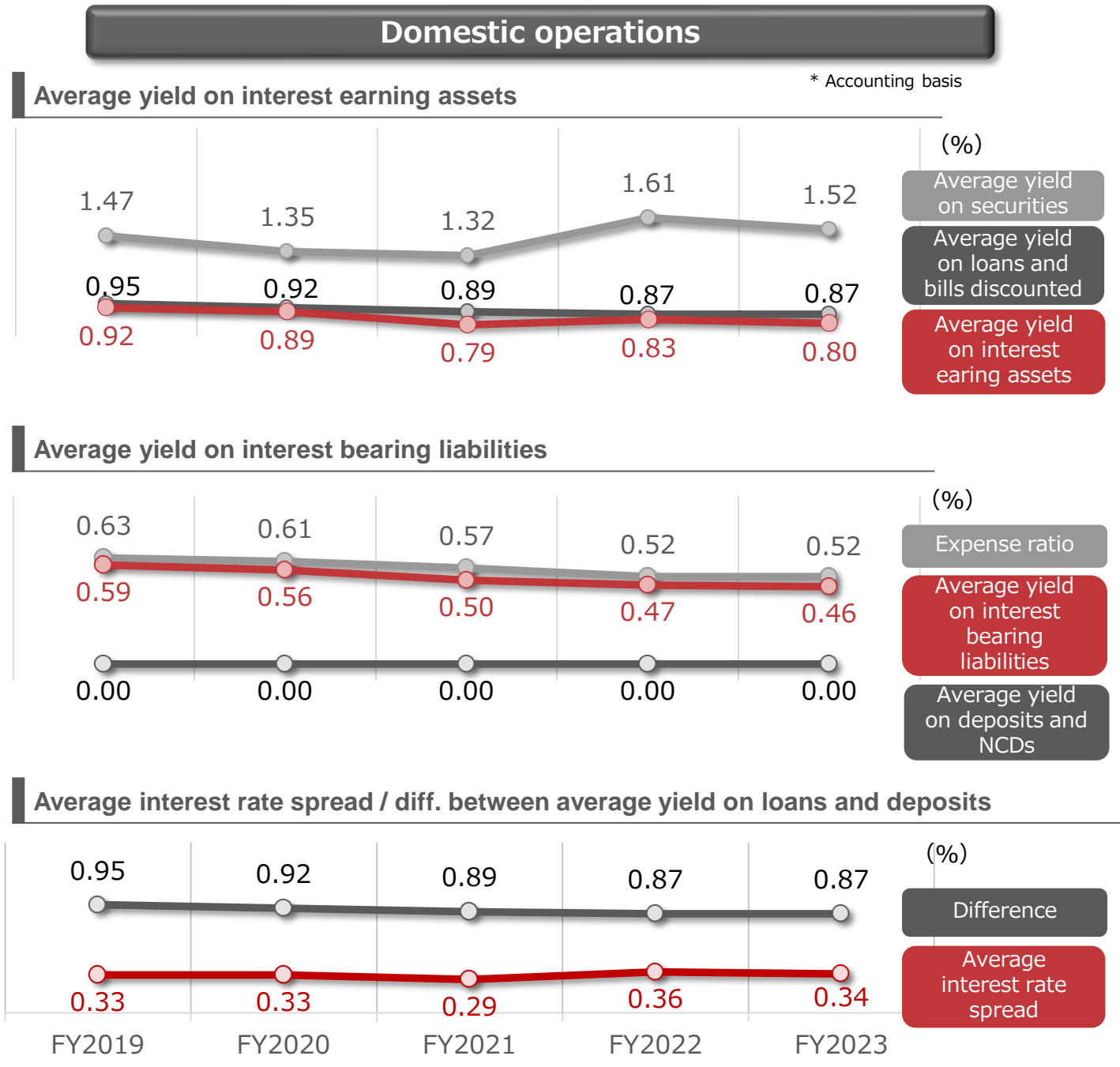
(Billion yen)

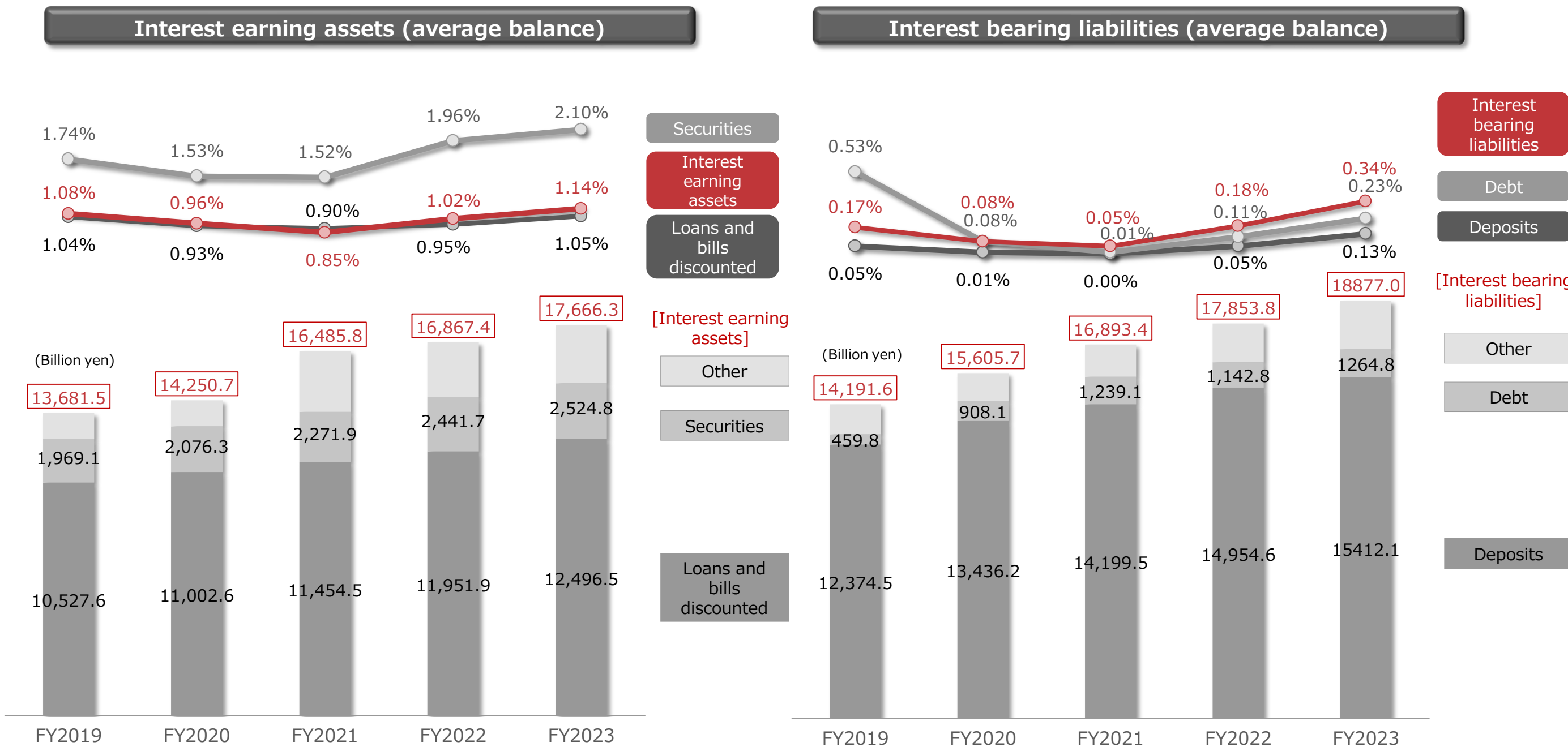
	3/2020		3/2021		3/2022		3/2023		3/2024	
	1H		1H		1H		1H		1H	
Assets	15,430.2	1,553.7	16,805.4	17,795.8	18,374.2	19,011.2	18,885.2	19,690.5	20,261.7	21,227.2
Cash and deposits	2,239.4	1,923.7	3,077.5	3,609.2	3,879.1	4,197.8	3,468.5	4,061.5	4,012.7	4,685.3
BOJ account	2,116.6	1,794.1	2,966.1	3,511.9	3,756.9	4,102.9	3,364.9	3,954.4	3,905.6	4,575.2
Loans and bills discounted	10,551.1	10,616.5	10,955.4	11,206.4	11,521.1	11,691.3	11,934.4	12,153.6	12,520.6	12,768.0
Domestic	10,309.3	10,376.2	10,736.5	10,962.6	11,280.6	11,425.9	11,623.5	11,836.7	12,143.8	12,345.8
Securities	2,087.3	2,103.7	2,189.5	2,380.6	2,424.4	2,463.2	2,537.0	2,554.3	2,583.9	2,876.8
Government bonds	187.9	170.9	178.6	187.0	142.6	163.3	230.4	284.8	217.0	420.3
Stocks	237.3	203.1	220.7	254.6	258.5	249.5	248.2	251.4	289.3	337.2
Liabilities	14,528.2	14,672.0	15,889.2	16,833.7	17,373.9	18,031.2	17,921.6	18,708.2	19,232.3	20,139.1
Deposits	12,315.3	12,788.9	13,486.8	14,104.5	14,138.8	14,787.6	15,024.5	15,424.4	15,424.2	15,951.6
Domestic	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4
Retail	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0	11,210.7
Corporate	2,323.2	2,410.3	2,721.4	2,822.3	2,854.4	3,003.7	3,003.4	3,055.5	3,114.9	3,174.8
Net assets	901.9	865.0	916.2	962.1	1,000.2	979.9	963.6	982.3	1,029.3	1,088.1
Loan-to-deposit ratio	85.6%	83.0%	81.2%	79.4%	81.4%	79.0%	79.4%	78.7%	81.1%	80.0%
Loans and securities-to-deposit ratio	102.6%	99.4%	97.4%	96.3%	98.6%	95.7%	96.3%	95.3%	97.9%	98.0%

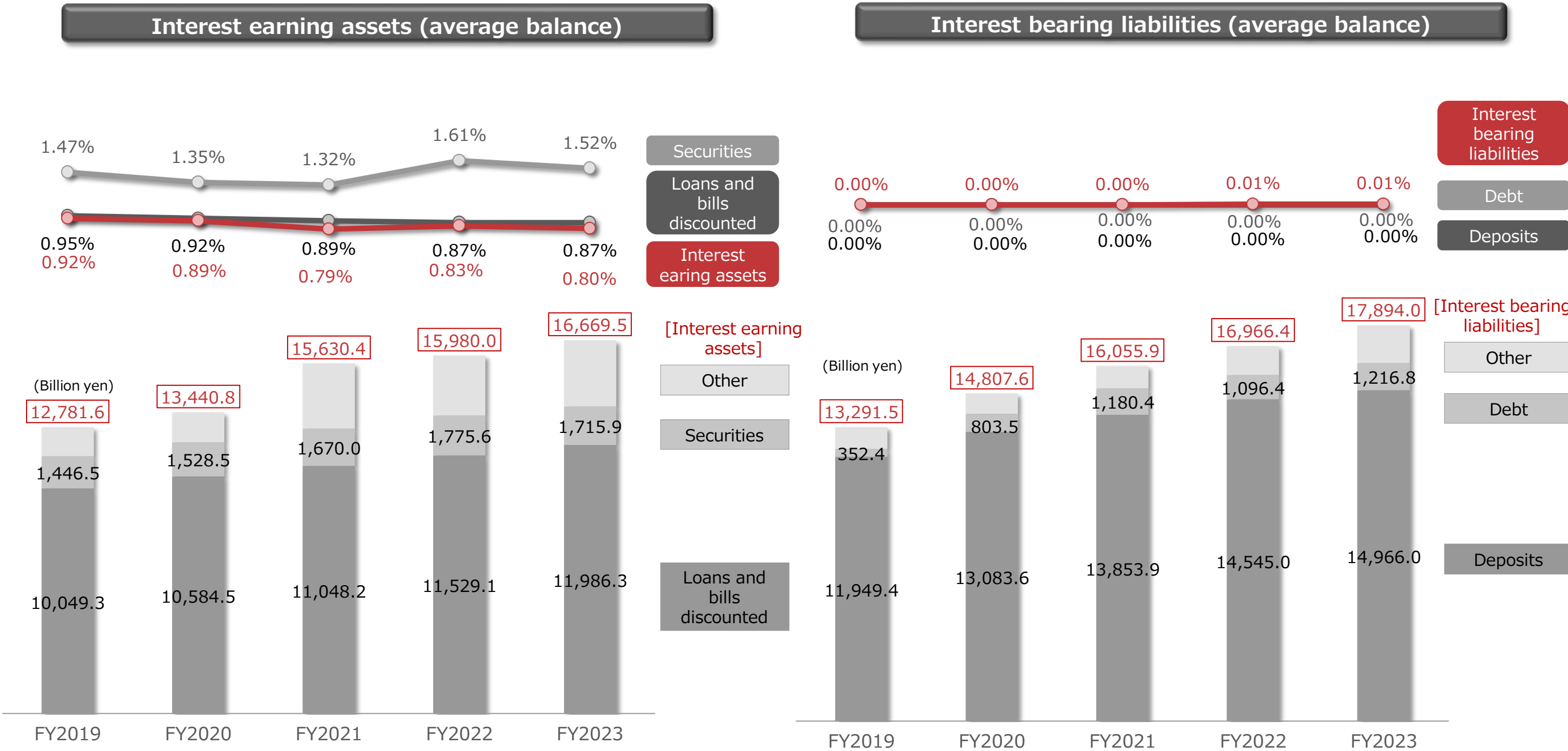
Yen-denominated loan composition

(Billion yen)

	3/2020		3/2021		3/2022		3/2023		3/2024	
	1H		1H		1H		1H		1H	
Market-linked	1,548.9	1,456.2	1,548.2	1,559.1	1,688.7	1,685.1	1,809.5	1,956.9	2,188.2	2,423.9
Short-term/long-term prime rate, etc.	4,221.6	4,229.0	4,222.9	4,251.0	4,350.4	4,340.2	4,437.7	4,552.6	4,762.5	4,936.5
Corporate	1,133.9	1,110.0	1,070.5	1,043.2	1,097.0	1,047.2	1,118.9	1,185.8	1,329.4	1,442.2
Residential	3,087.7	3,119.0	3,152.3	3,207.7	3,253.4	3,293.0	3,318.7	3,366.8	3,433.0	3,494.2
Fixed-rate	4,348.6	4,530.1	4,834.7	5,052.5	5,143.8	5,316.3	5,280.2	5,244.3	5,095.1	4,885.2
Corporate	3,892.2	4,060.7	4,356.7	4,569.9	4,654.6	4,821.5	4,779.8	4,740.8	4,604.8	4,400.6
Residential	456.3	469.4	478.0	482.5	489.1	494.8	500.4	503.4	490.3	484.5

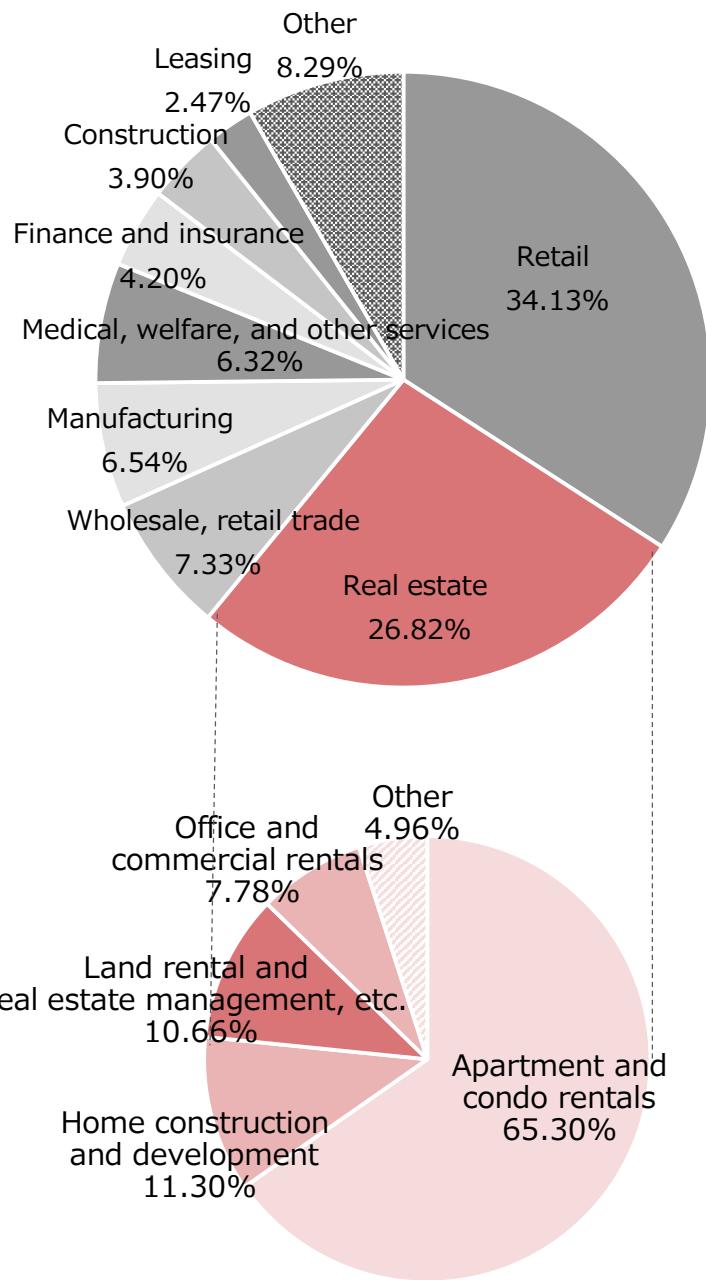








[Loan balance composition by industry 3/2024]



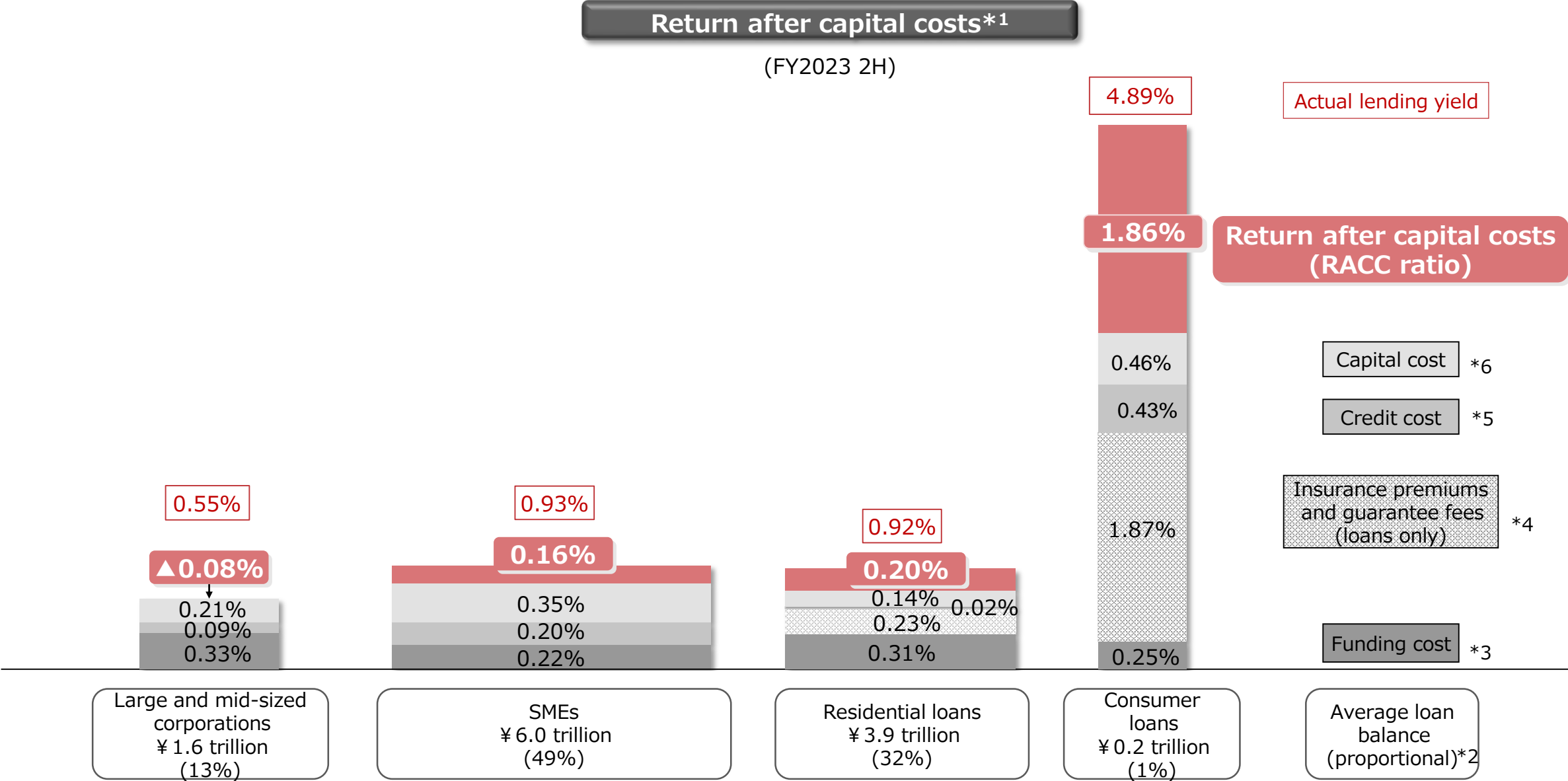
Domestic loan breakdown by industry

	9/2021		3/2022		9/2022		3/2023		9/2023		3/2024		(Billion yen)
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion	
Manufacturing	763.9	6.77%	726.8	6.36%	794.7	6.84%	782.3	6.61%	780.6	6.43%	807.2	6.54%	
Agriculture and forestry	17.8	0.16%	18.5	0.16%	17.0	0.15%	17.0	0.14%	17.4	0.14%	16.6	0.13%	
Fishery	1.5	0.01%	1.2	0.01%	1.3	0.01%	1.4	0.01%	1.1	0.01%	1.2	0.01%	
Mining, quarry, and gravel	17.8	0.16%	15.4	0.14%	22.0	0.19%	18.9	0.16%	20.7	0.17%	16.2	0.13%	
Construction	395.0	3.50%	419.0	3.67%	427.5	3.68%	442.4	3.74%	459.7	3.79%	481.7	3.90%	
Electricity, gas, heat, and water	149.0	1.32%	174.7	1.53%	180.3	1.55%	195.9	1.66%	206.5	1.70%	216.8	1.76%	
Information/communications	48.8	0.43%	47.2	0.42%	49.0	0.42%	58.5	0.50%	93.8	0.77%	96.5	0.78%	
Transport and postal service	321.1	2.85%	323.7	2.83%	286.9	2.47%	292.9	2.47%	303.0	2.50%	316.8	2.57%	
Wholesale and retail trade	821.8	7.29%	837.8	7.33%	859.7	7.40%	880.0	7.43%	907.4	7.47%	904.5	7.33%	
Finance and insurance	488.2	4.33%	455.0	3.98%	487.7	4.19%	499.2	4.22%	519.2	4.28%	518.4	4.20%	
Real estate and leasing	3,143.3	27.86%	3,205.3	28.05%	3,282.5	28.24%	3,389.9	28.64%	3,476.1	28.62%	3,616.6	29.29%	
Real estate	2,854.8	25.30%	2,910.8	25.47%	2,995.0	25.77%	3,101.9	26.21%	3,180.5	26.19%	3,311.8	26.82%	
Real estate	2,472.9	21.92%	2,515.3	22.01%	2,551.1	21.95%	2,629.9	22.22%	2,683.0	22.09%	2,773.3	22.46%	
Real estate trading, etc.	381.8	3.38%	395.4	3.46%	443.8	3.82%	471.9	3.99%	497.4	4.10%	538.4	4.36%	
Leasing	288.5	2.56%	294.5	2.58%	287.4	2.47%	288.0	2.43%	295.6	2.43%	304.8	2.47%	
Medical, welfare, and other services	718.4	6.37%	738.6	6.47%	747.2	6.43%	752.7	6.36%	766.2	6.31%	779.8	6.32%	
Government, local public sector	444.0	3.94%	464.1	4.06%	433.9	3.73%	415.5	3.51%	442.0	3.64%	358.9	2.91%	
Other (retail)	3,949.1	35.01%	3,997.9	34.99%	4,033.2	34.70%	4,089.5	34.55%	4,149.5	34.17%	4,213.9	34.13%	
Total	11,280.6	100.00%	11,425.9	100.00%	11,623.5	100.00%	11,836.7	100.00%	12,143.8	100.00%	12,345.8	100.00%	

Real-estate loan breakdown

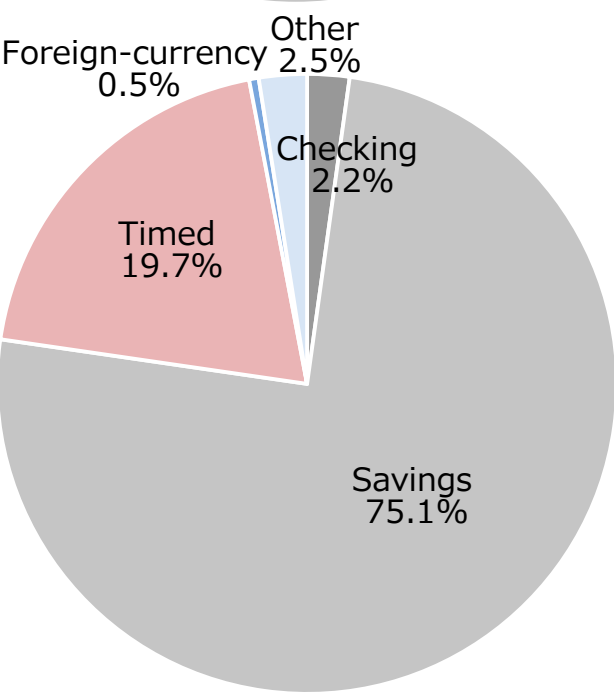
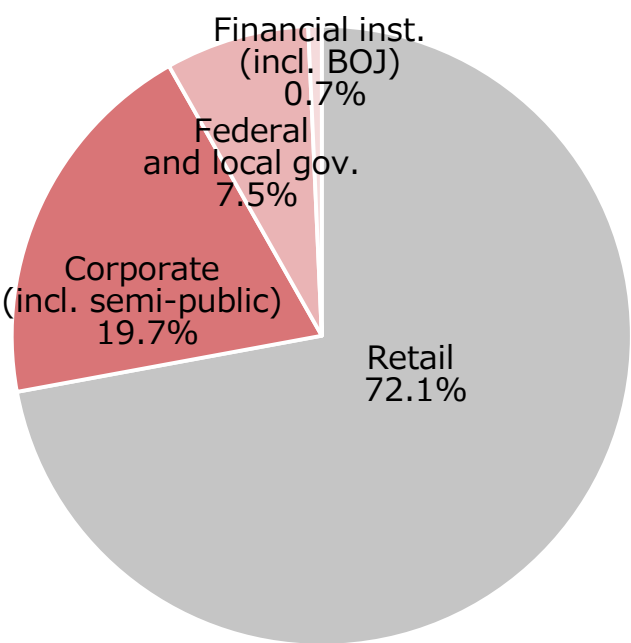
	9/2021		3/2022		9/2022		3/2023		9/2023		3/2024		(Billion yen)
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion	
Rental and management	2,472.9	86.62%	2,515.3	86.41%	2,551.1	85.18%	2,629.9	84.78%	2,683.0	84.36%	2,773.3	83.74%	
Apartment and condo rentals	2,062.6	72.25%	2,088.1	71.74%	2,105.9	70.32%	2,113.5	68.14%	2,124.5	66.80%	2,162.6	65.30%	
Office and commercial rentals	231.0	8.09%	235.6	8.09%	238.4	7.96%	255.3	8.23%	262.3	8.25%	257.8	7.78%	
Land rental and real estate management	179.3	6.28%	191.6	6.58%	206.7	6.90%	261.0	8.41%	296.1	9.31%	352.8	10.66%	
Real estate trading, etc.	381.8	13.38%	395.4	13.59%	443.8	14.82%	471.9	15.22%	497.4	15.64%	538.4	16.26%	
Home construction and development	270.2	9.47%	280.0	9.62%	312.9	10.45%	330.0	10.64%	346.9	10.91%	374.2	11.30%	
Real estate brokerage and land trading, etc.	109.2	3.83%	113.5	3.90%	129.4	4.32%	140.6	4.54%	149.1	4.69%	162.7	4.92%	
Public organizations	2.3	0.08%	1.8	0.07%	1.4	0.05%	1.3	0.04%	1.2	0.04%	1.4	0.04%	
Total	2,854.8	100.00%	2,910.8	100.00%	2,995.0	100.00%	3,101.9	100.00%	3,180.5	100.00%	3,311.8	100.00%	





\*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 3/2024. (UL (Basel III finalization basis) x 6% (capital cost) ÷ (1-tax rate))

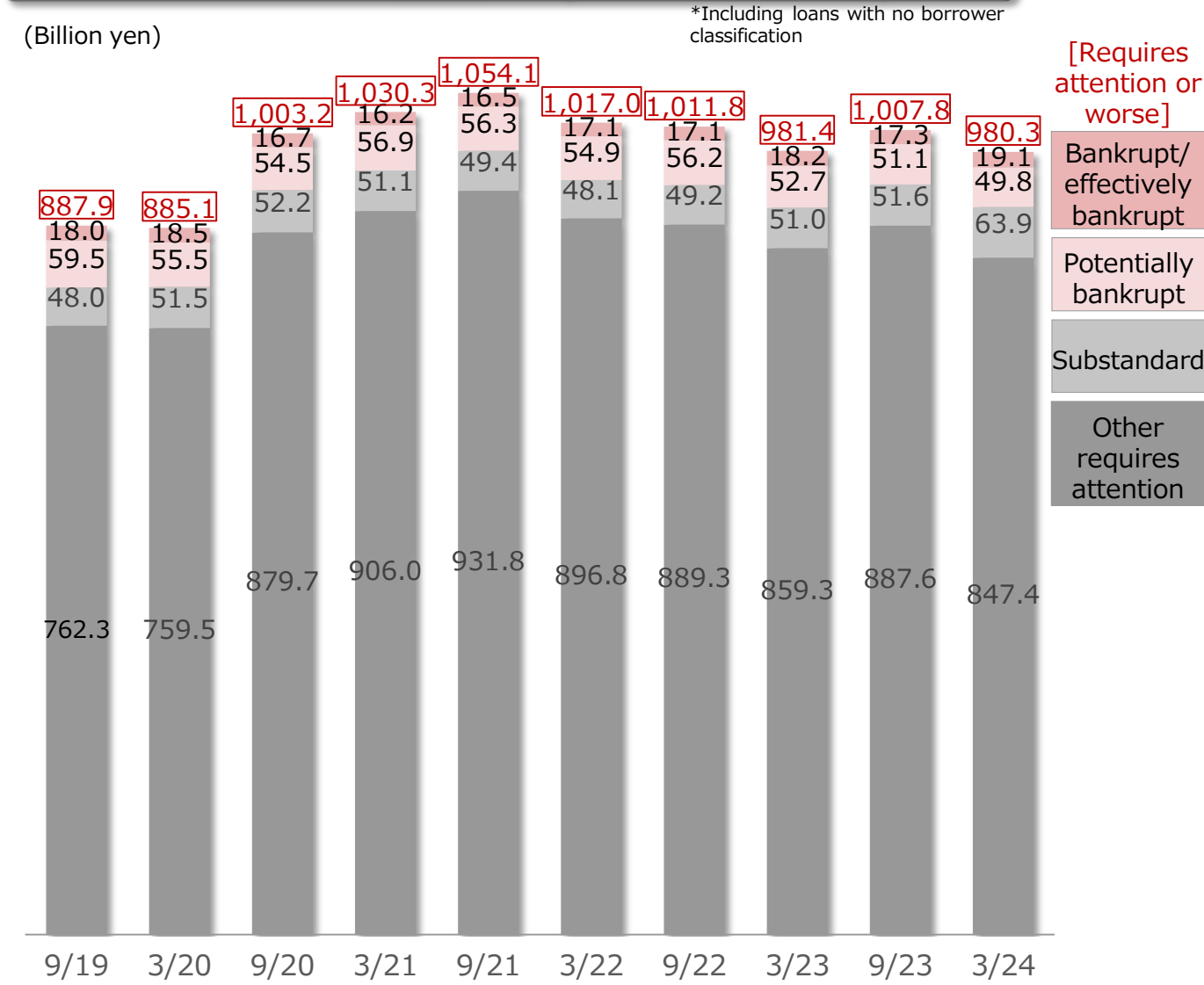
[Domestic deposits composition 3/2024]



	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023	3/2024
Domestic deposits	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4
Retail	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0	11,210.7
Corporate (incl. semi-public)	2,238.3	2,316.1	2,635.6	2,745.8	2,788.7	2,847.4	2,885.7	2,950.0	3,036.0	3,067.9
National and local gov.	574.1	783.8	725.6	956.3	722.1	982.0	901.8	1,117.7	883.1	1,161.7
Financial inst. (incl. BOJ)	84.8	94.2	85.7	76.5	65.6	156.2	117.6	105.4	78.8	106.9
Liquid deposits	8,662.0	9,238.1	9,876.7	10,531.1	10,540.1	11,195.2	11,325.1	11,848.1	11,857.1	12,396.3
Checking	240.5	255.2	277.5	300.6	295.4	316.9	300.2	315.0	326.3	336.5
Savings	8,067.2	8,619.0	9,236.0	9,841.3	9,859.9	10,444.7	10,622.2	11,113.0	11,170.0	11,676.2
Retail	6,235.5	6,505.0	6,917.5	7,210.0	7,459.3	7,732.1	7,969.9	8,179.1	8,381.1	8,572.0
Checking	1.4	1.5	1.6	1.6	1.5	1.4	1.6	1.6	1.7	1.6
Savings	5,978.2	6,241.8	6,643.9	6,928.4	7,170.9	7,437.2	7,668.0	7,871.1	8,069.7	8,258.3
Corporate (incl. semi-public)	1,846.1	1,925.4	2,228.9	2,329.2	2,364.7	2,419.9	2,459.8	2,525.9	2,606.3	2,640.0
Checking	233.2	249.0	271.7	294.9	289.6	311.4	293.9	312.1	322.5	332.8
Savings	1,545.7	1,616.7	1,891.4	1,976.7	2,007.9	2,046.2	2,095.2	2,148.1	2,257.3	2,276.9
National and local gov.	542.5	761.3	697.0	937.0	677.0	963.3	853.9	1,094.8	837.5	1,140.0
Checking	0.4	0.3	0.5	0.2	0.4	0.2	0.5	0.4	0.3	0.2
Savings	536.5	751.7	692.1	926.3	671.8	950.5	849.0	1,083.5	833.7	1,129.8
Financial inst. (incl. BOJ)	37.7	46.3	33.2	54.8	38.9	79.7	41.4	48.2	32.0	44.1
Checking	5.2	4.3	3.5	3.8	3.7	3.8	4.0	0.7	1.7	1.8
Savings	6.7	8.6	8.4	9.7	9.2	10.7	10.0	10.2	9.1	11.0
Timed deposits	3,212.4	3,184.4	3,222.4	3,231.4	3,269.8	3,221.1	3,225.7	3,163.6	3,148.6	3,068.6
Retail	2,792.9	2,770.9	2,796.6	2,802.9	2,803.5	2,777.2	2,754.9	2,720.4	2,677.4	2,623.0
Corporate (incl. semi-public)	379.0	381.2	387.4	399.1	406.2	409.9	407.3	404.5	409.5	407.6
National and local gov.	31.5	22.5	28.6	19.2	45.1	18.6	47.9	22.9	45.5	21.6
Financial inst. (incl. BOJ)	8.9	9.6	9.5	10.0	14.9	15.1	15.5	15.7	16.0	16.2
Foreign currency deposits	81.4	76.7	90.0	58.9	56.7	103.8	100.3	78.9	68.1	82.2
Retail	30.1	29.2	30.4	30.7	28.0	25.8	22.0	18.8	17.4	15.6
Corporate (incl. semi-public)	13.1	9.2	16.7	16.5	16.9	16.6	11.7	18.7	19.9	20.0
Financial inst. (incl. BOJ)	38.1	38.2	42.9	11.6	11.8	61.3	60.5	41.4	30.7	46.5

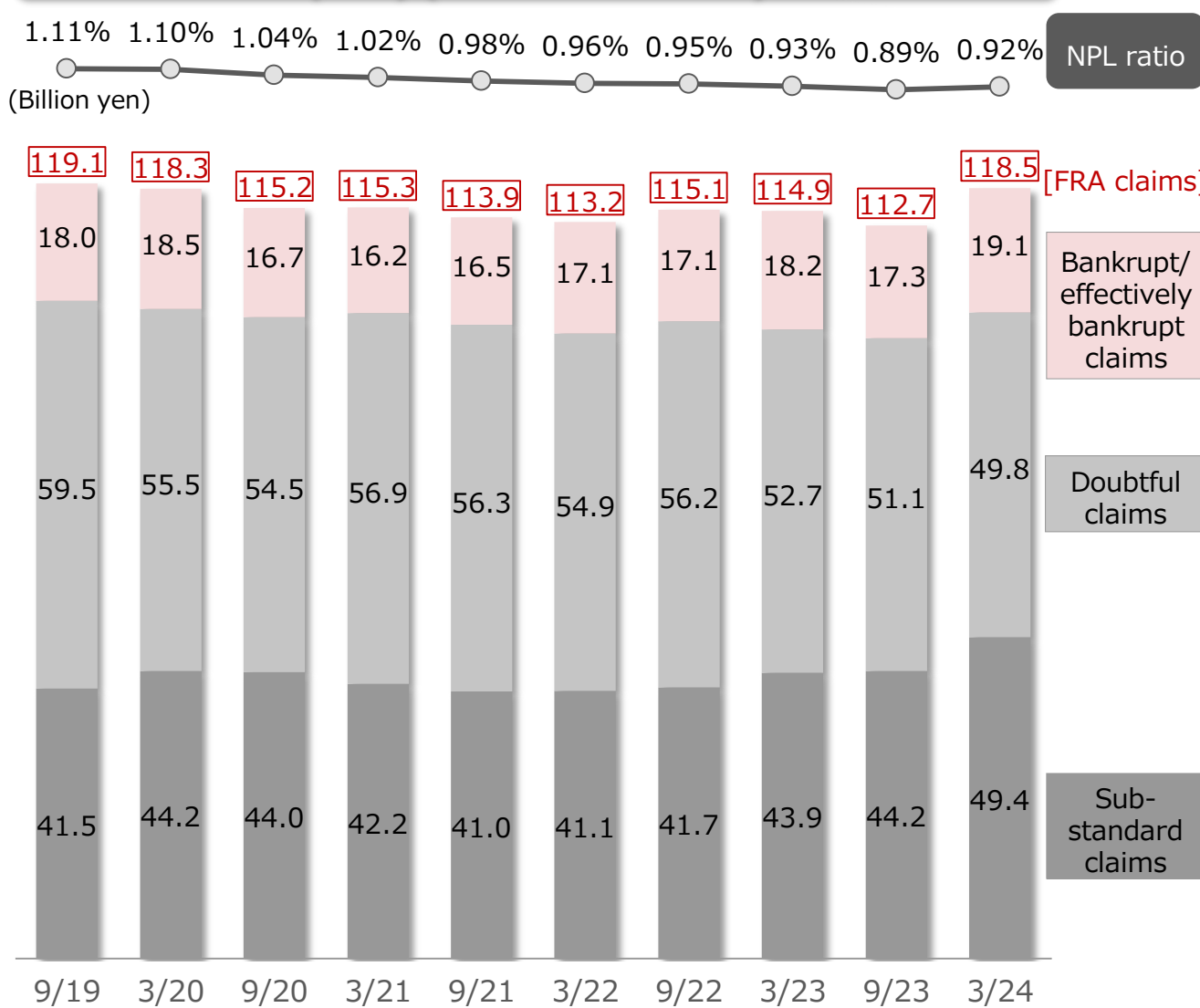
	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023	3/2024
Domestic deposits	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4
Chiba Prefecture	11,432.4	11,962.8	12,586.4	13,191.5	13,224.3	13,807.4	13,927.7	14,367.4	14,324.5	14,778.3
Other	523.5	536.6	605.2	630.9	643.2	713.6	724.4	724.2	749.6	769.0

Self-assessment results (non-consolidated)



Total	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7	12,844.9
Normal	9,789.8	9,849.6	10,057.5	10,272.7	10,559.6	10,762.9	11,015.1	11,259.6	11,596.9	11,864.5
Requires attention or worse	887.9	885.1	1,003.2	1,030.3	1,054.1	1,017.0	1,011.8	981.4	1,007.8	980.3

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

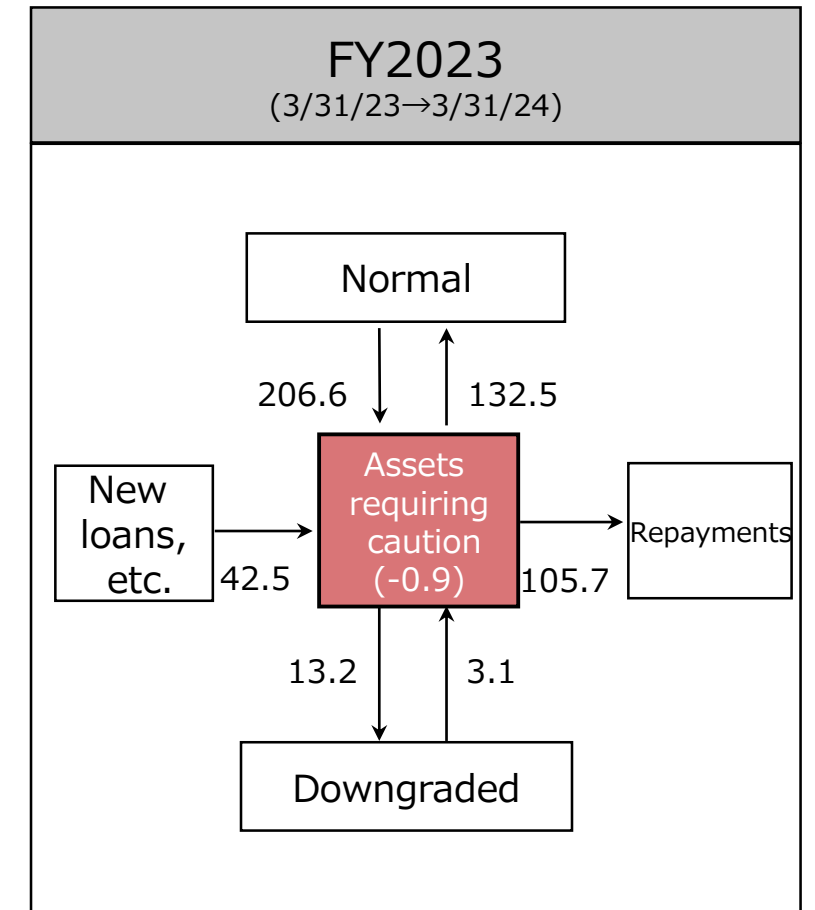
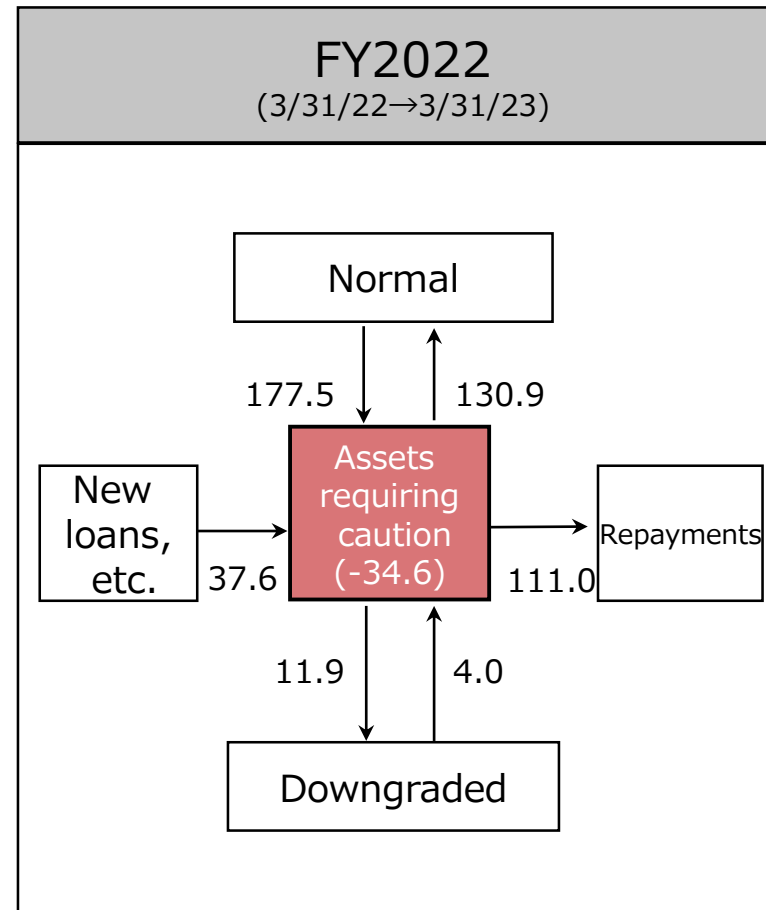
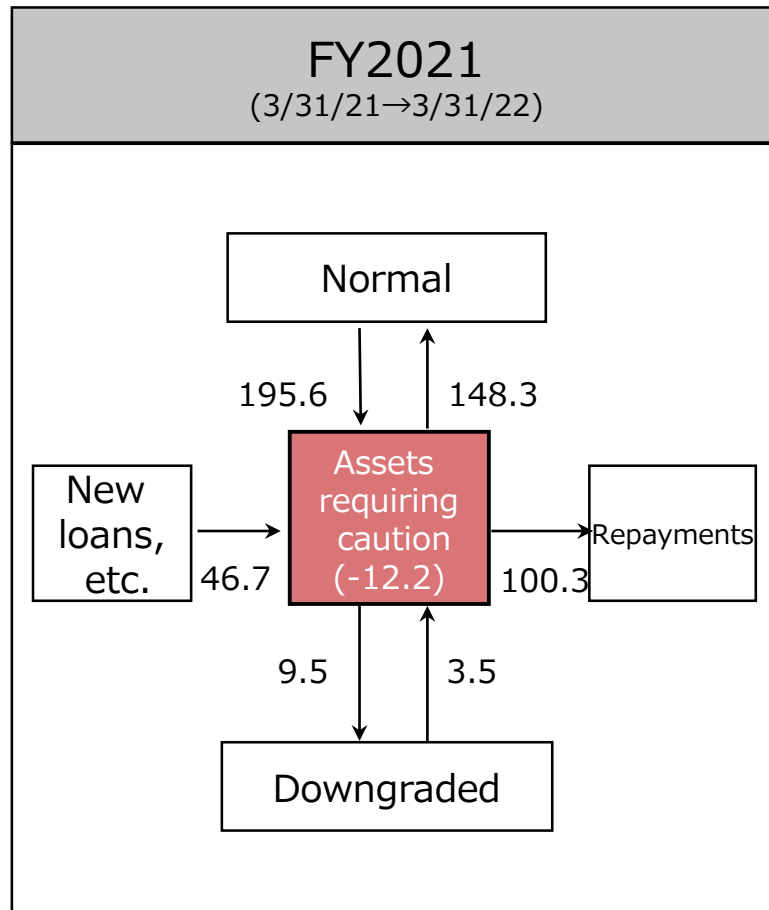


Total	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7	12,844.9
Normal claims	10,558.6	10,616.4	10,945.5	11,187.8	11,499.8	11,666.7	11,911.8	12,126.1	12,491.9	12,726.3
FRA claims	119.1	118.3	115.2	115.3	113.9	113.2	115.1	114.9	112.7	118.5

## Analysis of change in assets requiring caution

(includes substandard loans)

(Billion yen)



## Non-consolidated

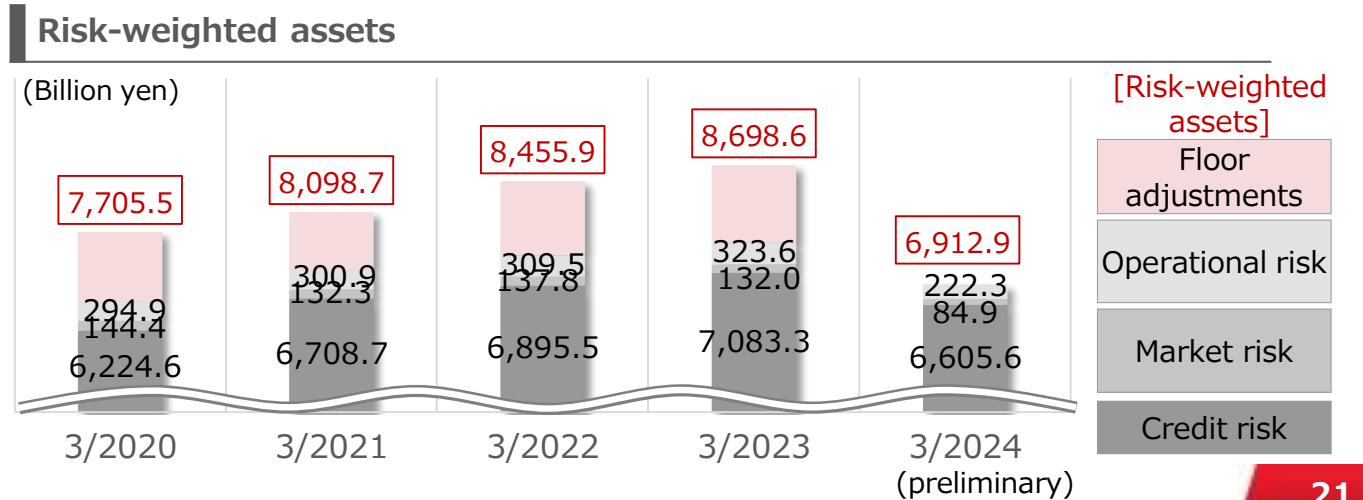
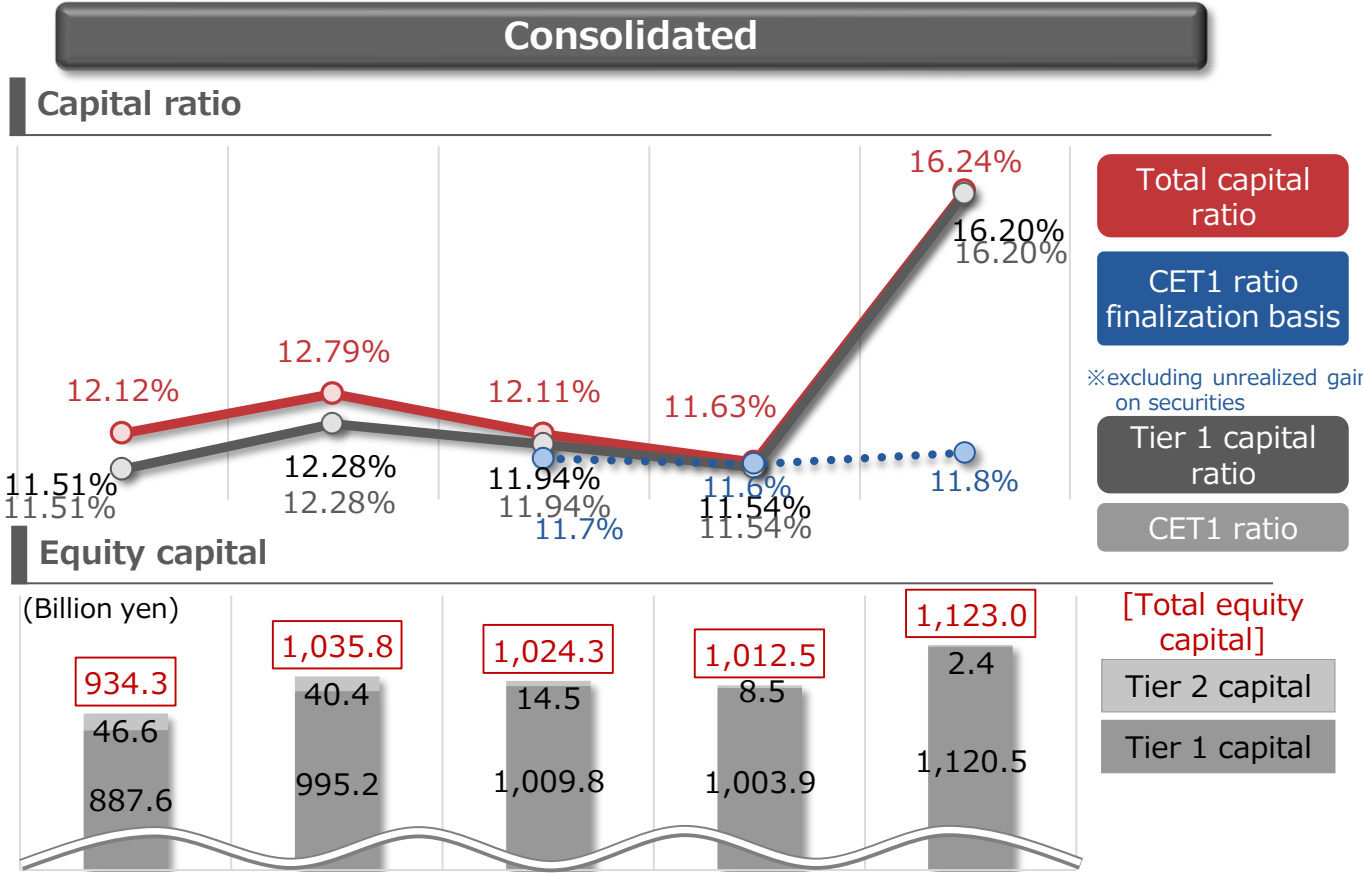
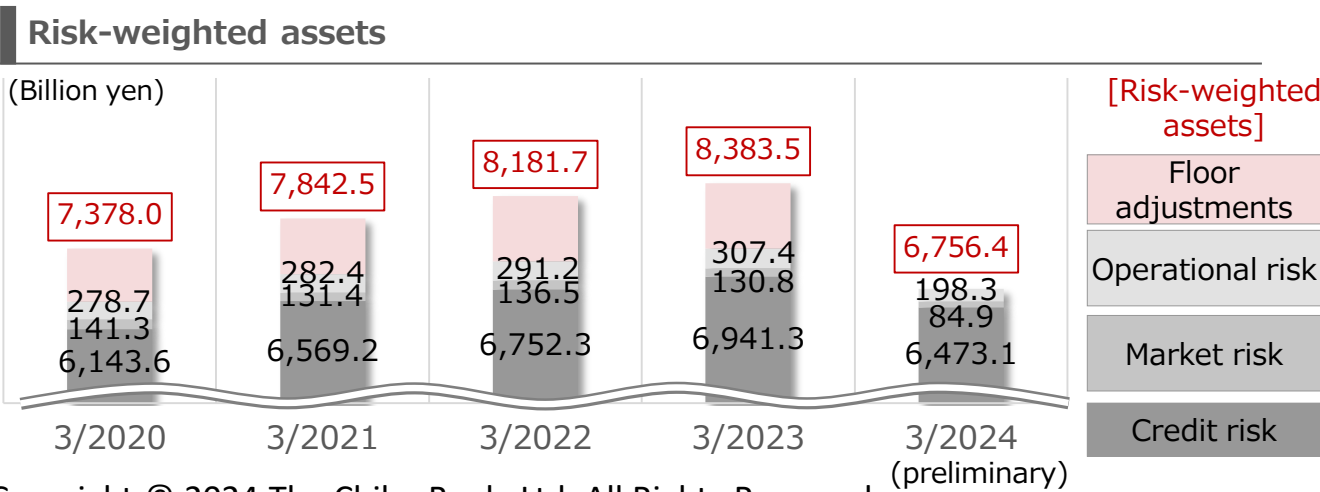
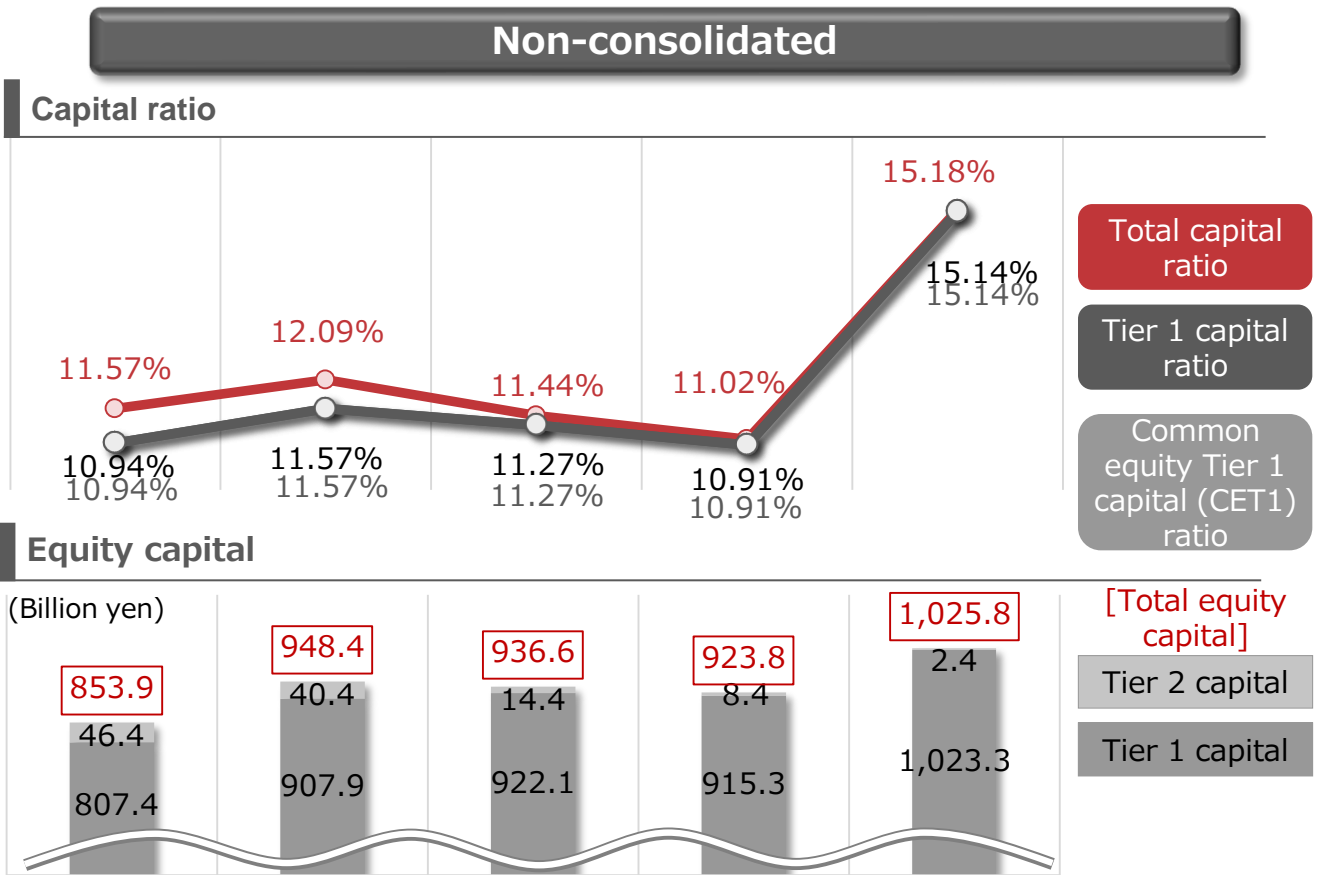
(Million yen)

	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit obligation	79,276	80,268	79,529	78,071	76,408
Plan assets at fair value	-78,891	-93,931	-96,106	-92,891	-105,116
	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit costs	766	1,640	-535	-1,066	-4
Service costs	2,684	2,653	2,683	2,298	2,195
Interest costs	160	158	160	160	156
Expected return on plan assets	-2,394	-2,381	-3,296	-3,368	-3,255
Amortization of actuarial gains/losses	-31	829	-497	-674	363
Amortization of past service costs	-	-	-	81	81
Other	348	380	414	437	454

## Consolidated

(Million yen)

	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit obligation	80,010	80,995	80,261	78,789	77,097
Plan assets at fair value	-78,891	-93,931	-96,106	-92,891	-105,116
	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit costs	869	1,748	-431	-960	106

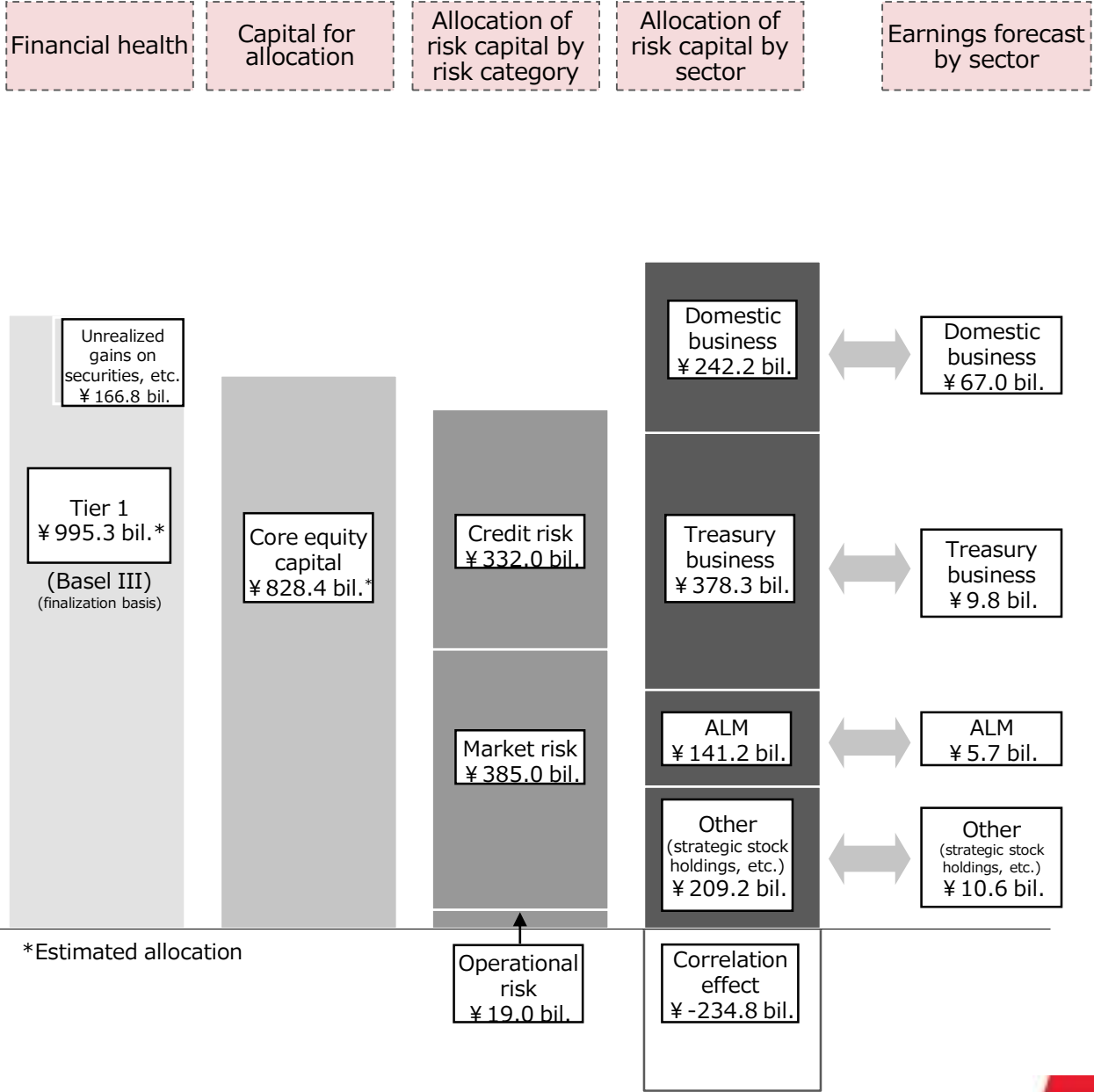


## Overview of system for risk capital allocation by sector

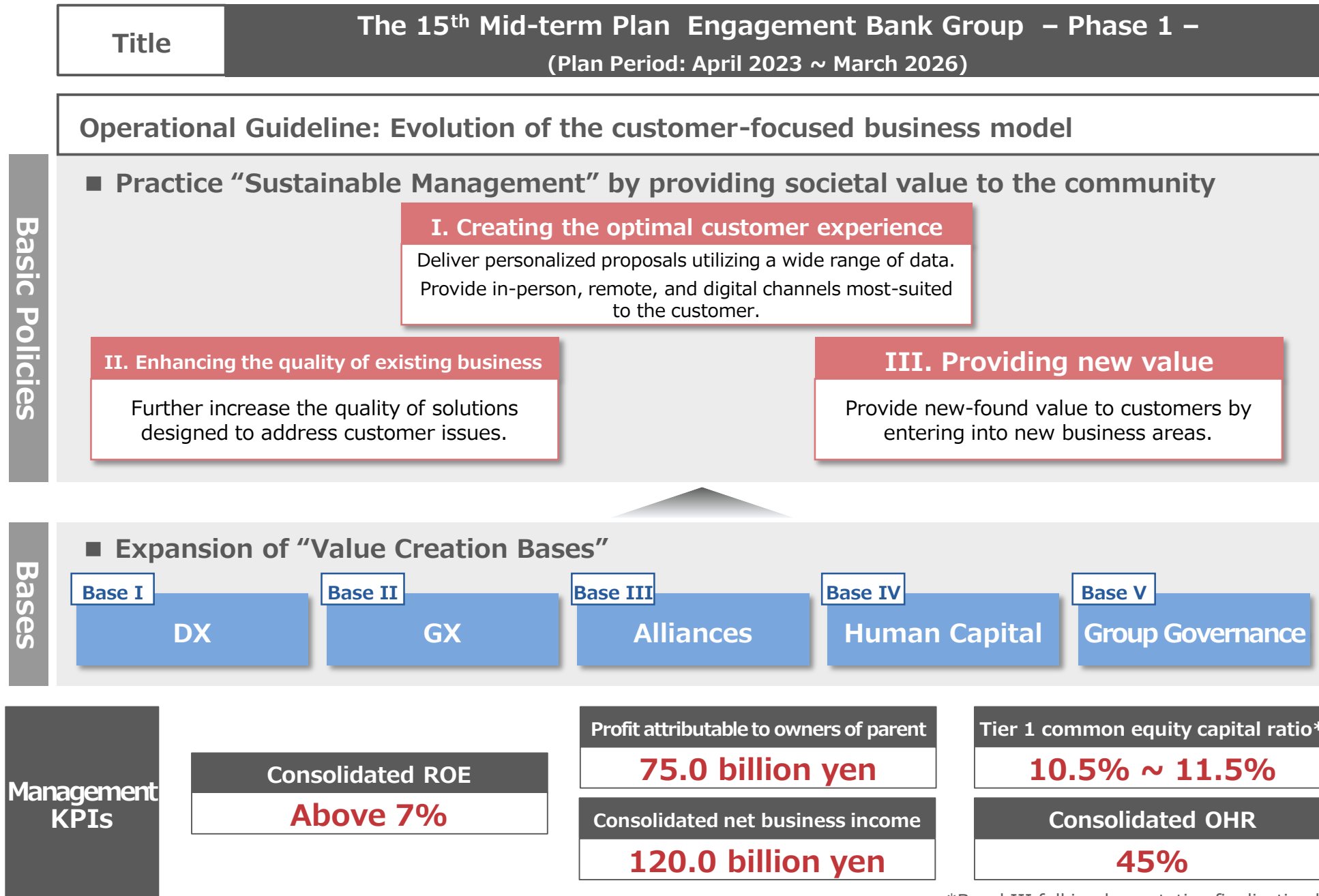
Capital for allocation	"Core equity capital" (CET1 capital after deduction of unrealized gains on securities, etc.)
Int. risk capital	99.9% confidence level, 1-year holding period
Credit risk	UL + change in EL during the period + direct write-offs + losses on the sale of claims
Market risk	VaR + change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

IRRBB ratio (3/2024) (IRRBB: Interest Rate Risk in the Banking Book)		
✓ Confirmed "IRRBB < 15% of Tier 1"		
IRRBB	①	¥ 50.9 bil.
Tier 1	②	¥ 1,023.3 bil.
IRRBB ratio	①/②	4.97%

## FY2023 2H risk capital allocation







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

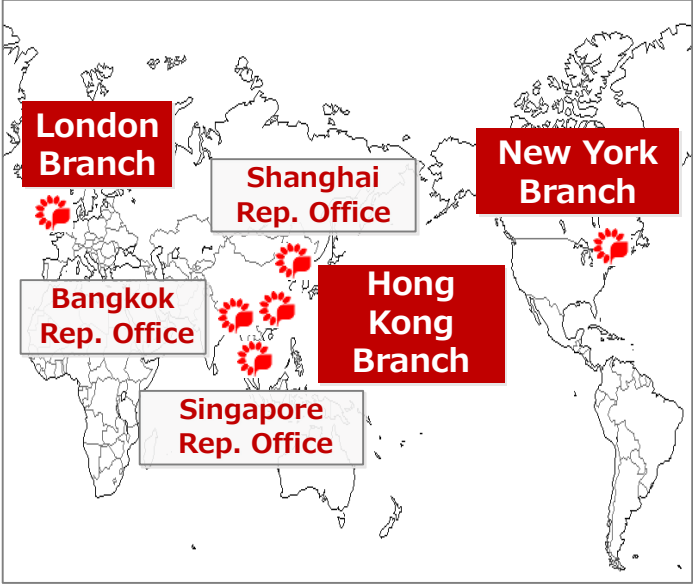
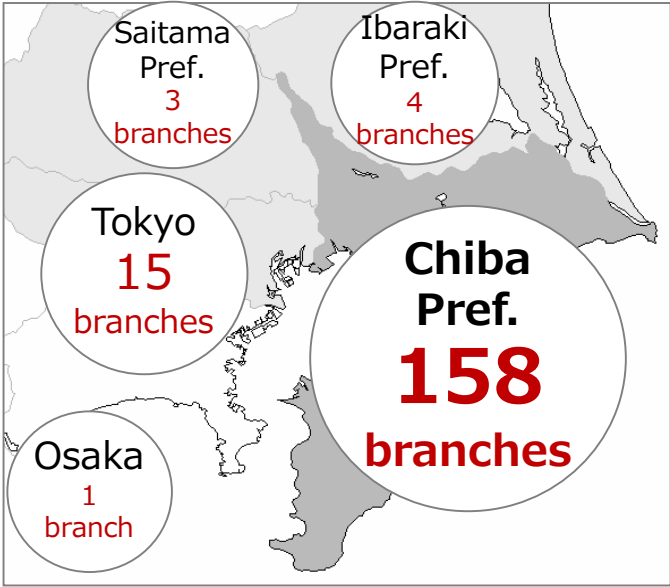
## Number of Chiba Bank branches (total)

	3/31/2024	Change from 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

### Domestic

### Overseas

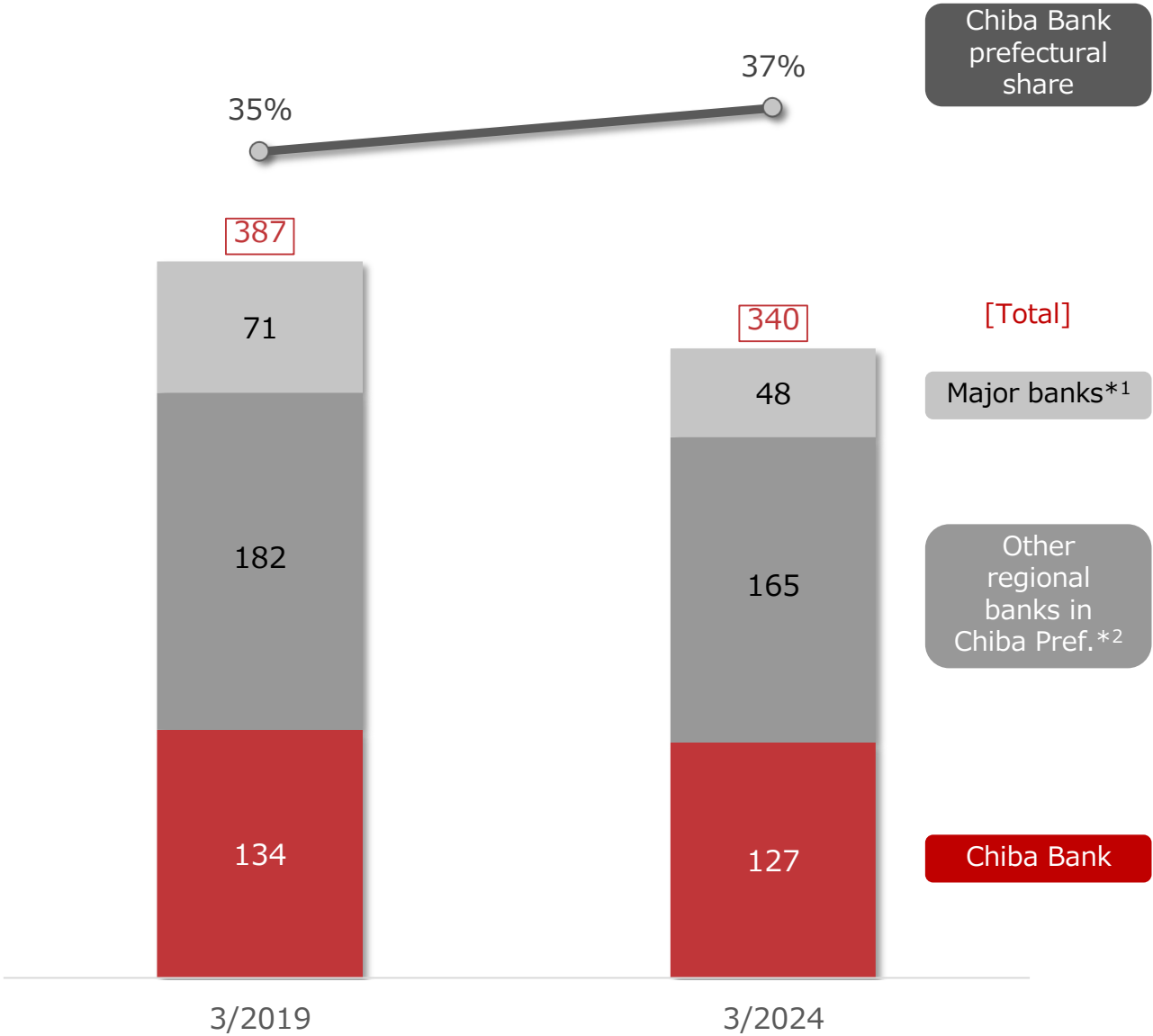
181 branches\*, 3 money exchange counters    3 branches, 3 representative offices



\* Including 17 branch-in-branch

## Number of Major Bank branches in Chiba Pref.

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

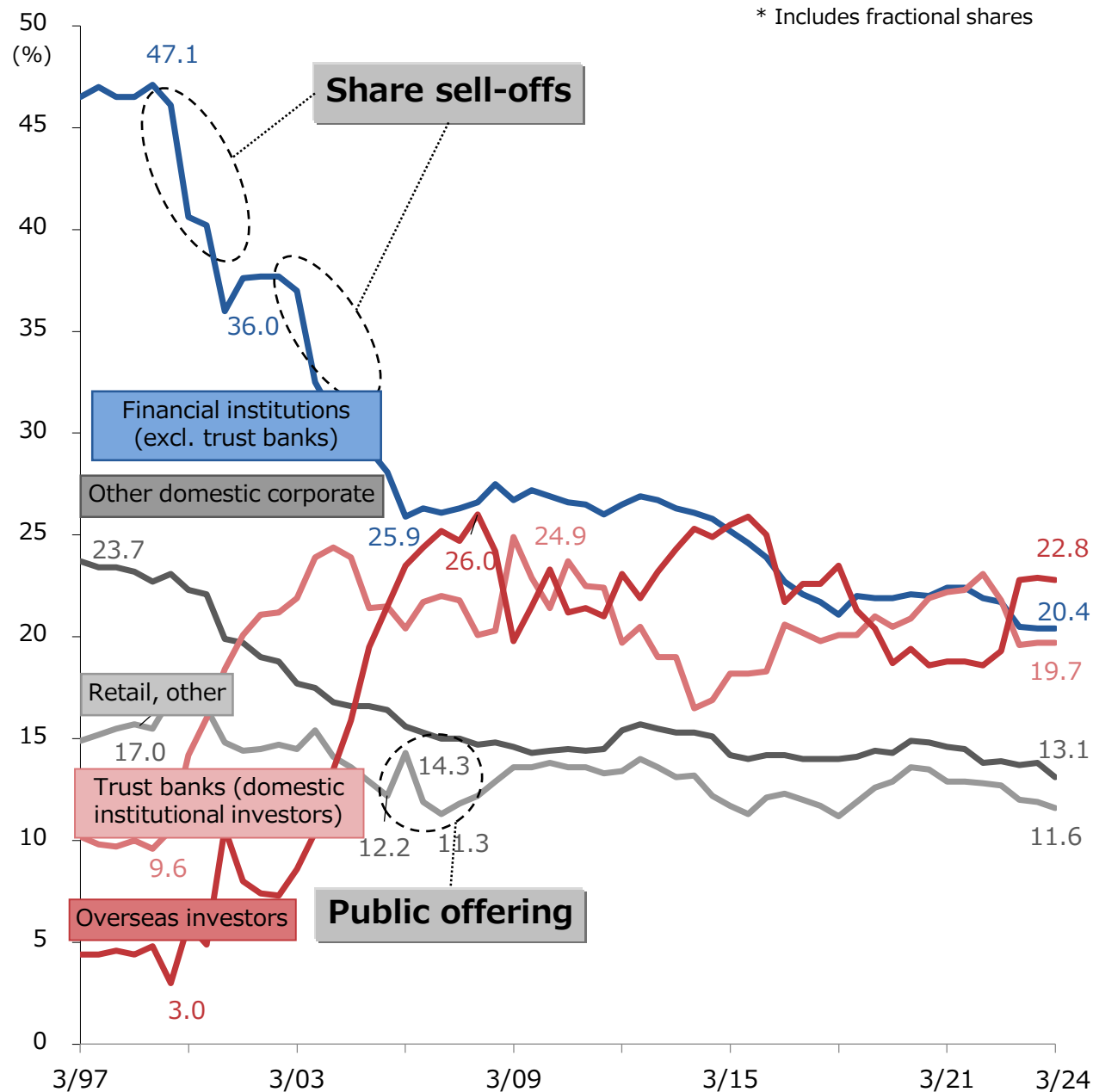


Source: Chiba Bankers Association

\*1 Mitsubishi UFJ, Mitsui Sumitomo, Mizuho, Resona

\*2 Keiyo, Chiba Kogyo

## Shareholder composition



## Shareholder composition

(Unit: thou. shares)

	3/31/23		9/30/23		3/31/24	
	Share unit	(ratio)	Share unit	(ratio)	Share unit	(ratio)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	309,625	37.99%	303,165	37.20%	299,369	36.73%
Trust banks	160,101	19.64%	160,604	19.70%	160,684	19.71%
Securities companies	17,816	2.18%	24,087	2.95%	27,673	3.40%
Other companies	112,002	13.74%	112,966	13.86%	107,410	13.18%
Overseas companies	186,223	22.85%	187,156	22.96%	185,947	22.81%
Retail, other	98,437	12.08%	96,960	11.90%	94,551	11.60%
Treasury stock, etc.	90,942	11.16%	90,715	11.13%	100,094	12.28%
Total	815,057	100.00%	815,060	100.00%	815,057	100.00%

\* Does not include fractional shares

## Principal shareholders

(Unit: thou. shares)

3/31/23			9/30/23			3/31/24		
	Shares held	% of total shares		Shares held	% of total shares		Shares held	% of total shares
The Master Trust Bank of Japan, Ltd. (Trust Account)	98,931	13.65%	The Master Trust Bank of Japan, Ltd. (Trust Account)	97,146	13.40%	The Master Trust Bank of Japan, Ltd. (Trust Account)	101,178	14.14%
Custody Bank of Japan, Ltd. (Trust Account)	40,574	5.59%	Custody Bank of Japan, Ltd. (Trust Account)	42,183	5.82%	Custody Bank of Japan, Ltd. (Trust Account)	40,452	5.65%
Nippon Life Insurance Company	26,870	3.70%	STATE STREET BANK AND TRUST COMPANY 505223	27,574	3.80%	STATE STREET BANK AND TRUST COMPANY 505223	27,376	3.82%
STATE STREET BANK AND TRUST COMPANY 505223	25,923	3.57%	Nippon Life Insurance Company	26,870	3.70%	Nippon Life Insurance Company	26,870	3.75%
The Dai-ichi Life Insurance Company, Limited	20,984	2.89%	The Dai-ichi Life Insurance Company, Limited	18,361	2.53%	The Dai-ichi Life Insurance Company, Limited	18,361	2.56%
Meiji Yasuda Life Insurance Company	18,291	2.52%	Meiji Yasuda Life Insurance Company	17,842	2.46%	Sumitomo Life Insurance Company	18,302	2.55%
Sumitomo Life Insurance Company	17,842	2.46%	Sumitomo Life Insurance Company	17,842	2.46%	Meiji Yasuda Life Insurance Company	17,842	2.49%
Sompo Japan Insurance Inc.	16,287	2.24%	MUFG Bank, Ltd.	14,166	1.95%	Sompo Japan Insurance Inc.	14,037	1.96%
MUFG Bank, Ltd.	14,166	1.95%	Sompo Japan Insurance Inc.	14,037	1.93%	STATE STREET BANK WEST CLIENT - TREATY 505234	13,747	1.92%
STATE STREET BANK WEST CLIENT - TREATY 505234	12,767	1.76%	STATE STREET BANK WEST CLIENT - TREATY 505234	13,678	1.88%	SSBTC CLIENT OMNIBUS ACCOUNT	10,827	1.51%

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

Inquiries related to this presentation should be addressed to:

The Chiba Bank, Ltd.  
Corporate Planning Division  
Investor Relations

Tel: 043-301-8459

Fax: 043-242-9121

E-Mail: [ir@chibabank.co.jp](mailto:ir@chibabank.co.jp)

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