

May 10, 2024

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2023, ended March 31, 2024

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 Contact: Akira Eshita, Executive Officer, General Manager, Corporate Planning Division
 Date of General Meeting of Shareholders: June 26, 2024 (scheduled)
 Filing date of Financial Statements: June 26, 2024 (scheduled)
 Payment date of cash dividends: June 27, 2024 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Meeting: Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2023 to March 31, 2024)**(1) Consolidated Business Results** (%: Change compared to the corresponding period of the previous fiscal year)

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 当期純利益	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2024	310,742	11.6	90,262	3.7	62,440	3.5
Ended March 31, 2023	278,377	17.9	86,983	10.3	60,276	10.6

Note: Comprehensive Income: Fiscal Year 2023: ¥151,946 million [391.2 %] Fiscal Year 2022 : ¥30,932 million) [(20.9 %)]

Fiscal Year	Profit per Share 1株当たり純利益	Profit per Share (Diluted) 潜在株式調整後 1株当たり 純利益	Return on Equity 自己資本 当期純利益率	Ratio of Ordinary Profit to Total Assets 総資産 経常利益率	Ratio of Ordinary Profit to Ordinary Income 経常収益 経常利益率
	¥	¥	%	%	%
Ended March 31, 2024	86.53	—	5.5	0.4	29.0
Ended March 31, 2023	82.52	—	5.6	0.4	31.2

Reference: Share of Profit (Loss) of Entities Accounted for Using Equity Method: Fiscal Year 2023: ¥462 million Fiscal Year 2022: ¥341 million

(2) Consolidated Financial Conditions

Fiscal Year	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
	¥Million	¥Million	%	¥
Ended March 31, 2024	21,323,895	1,181,503	5.5	1,651.46
Ended March 31, 2023	19,787,882	1,061,115	5.3	1,464.45

(Reference) Capital Assets Fiscal Year 2023: ¥1,181,503million Fiscal Year 2022: ¥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.

(3) Consolidated Cash Flows

Fiscal Year	Cash Flows from Operating Activities 営業活動による キャッシュ・フロー	Cash Flows from Investing Activities 投資活動による キャッシュ・フロー	Cash Flows from Financing Activities 投資活動による キャッシュ・フロー	Cash and Cash Equivalents at End of Period 現金及び現金 同等物期末残高
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2024	787,870	(136,006)	(31,756)	4,665,454
Ended March 31, 2023	(20,384)	(88,492)	(29,090)	4,045,159

2. Dividends

	Annual Dividends 年間配当金					Total Cash Dividends (Total) 配当金総額 (合計)	Payout Ratio (Consolidated) 配当性向 (連結)	Ratio of Dividends to Net Assets (Consolidated) 純資産配当率 (連結)
	1Q end	2Q end	3Q end	Fiscal Year-end	Total			
Fiscal Year	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2023	—	13.00	—	15.00	28.00	20,370	33.9	1.9
Ended March 31, 2024	—	15.00	—	17.00	32.00	23,034	36.9	2.0
Ending March 31, 2025 (Forecast)	—	18.00	—	18.00	36.00		37.8	

Note: The "Chiba Bank 80-year Anniversary Commemorative Dividend" payment amount of 2 yen per common share is included in the FY2022 "Fiscal Year-end" dividend forecast.

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

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

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six Months Ending September 30, 2024	50,800	1.6	35,000	0.6	48.92
Fiscal Year Ending March 31, 2025	97,900	8.4	68,000	8.9	95.04

***Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries related to changes in the scope of consolidation): None
- (2) Changes in accounting principles, accounting estimates, or restatements:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: None
 - ② Other changes in accounting principles: None
 - ③ Changes in accounting estimates: None
 - ④ Restatement: None
- (3) Number of Issued Shares (Common Stock)
- ① Number of issued shares (including treasury shares):

March 31, 2024	815,521,087 shares	March 31, 2023	815,521,087 shares
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 - ② Number of treasury shares:

March 31, 2024	100,093,531 shares	March 31, 2023	90,941,920 shares
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 - ③ Average number of shares:

Fiscal Year 2023	721,598,149 shares	Fiscal Year 2022	730,404,868 shares
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(Reference) Non-consolidated Financial Highlights**1. Financial Highlights (from April 1, 2023 to March 31, 2024)****(1) Non-consolidated Business Results**

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

Fiscal Year	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 当期純利益	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2024	277,781	13.1	86,081	5.2	60,571	4.2
Ended March 31, 2023	245,394	20.7	81,753	11.0	58,127	11.0

Fiscal Year	Profit per Share 1株当たり当期純利益	Profit per Share (Diluted) 潜在株式調整後1株当たり純利益
	¥	¥
Ended March 31, 2024	83.94	—
Ended March 31, 2023	79.58	—

(2) Non-consolidated Financial Conditions

Fiscal Year	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
	¥Million	¥Million	%	¥
Ended March 31, 2024	21,227,274	1,088,134	5.1	1,520.95
Ended March 31, 2023	19,690,575	982,325	4.9	1,355.71

(Reference) Capital Assets Fiscal Year 2023: ¥1,088,134 million Fiscal Year 2022: ¥982,325 million

(Note) “Capital Assets to Total Assets” represents (“Net Assets” – “Subscription Rights to Shares”) / “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. Non-consolidated Earnings Forecasts for FY2024 (from April 1, 2024 to March 31, 2025)

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

Six Months Ending September 30, 2024	Ordinary Profit 経常利益		Net income 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Ending September 30, 2024	51,600	2.8	37,000	1.5	51.71
Fiscal Year Ending March 31, 2025	94,300	9.5	66,900	10.4	93.51

Statement relating to the status of the audit procedures

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

Explanation for proper use of projections and other notes

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors.

For information related to the projections, please refer to “1. Operating Results (2) Projections” on page 5.

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Supplementary Information

1. Operating Results

(1) Analysis of Operating Results and Financial Conditions

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 Operating Results

As a result of our activities based on the above basic management policies, the consolidated business results for FY2023 were as follows.

Ordinary income was 310,742 million yen, an increase of 32,365 million yen compared to the previous year, mainly due to an increase in interest on loans and discounts. Ordinary expenses were 220,480 million yen, an increase of 29,086 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 90,262 million yen, an increase of 3,279 million yen, and profit attributable to owners of parent was 62,440 million yen, an increase of 2,163 million yen compared to the previous year.

③ Analysis of Financial Conditions

■ Status of assets, liabilities and net assets

The figures for the major accounts were as follows.

The balance of total assets as of March 31, 2024 increased by 1,536.0 billion yen compared with the previous fiscal year-end, to 21,323.8 billion yen. The balance of net assets as of March 31, 2024 increased by 120.3 billion yen compared with the previous fiscal year-end, to 1,181.5 billion yen.

The balance of deposits as of March 31, 2024 was 15,927.7 billion yen, an increase of 519.5 billion yen mainly in personal deposits from the position as of March 31, 2023. This growth reflects our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both retail and corporate, brought an increase in the balance of loans of 614.7 billion yen from the previous fiscal year-end, to 12,721.8 billion yen, mainly focused on loans to SMEs. The balance of securities as of March 31, 2024 was 2,906.0 billion yen, an increase of 329.9 billion yen from the previous fiscal year-end.

■ Status of cash flow

The status of consolidated cash flow for FY2023 was as follows.

The cash flow from operating activities was a net inflow of 787.8 billion yen reflecting an increase in deposits, and cash flow from investing activities was a net outflow of 136.0 billion yen mainly due to the purchase of securities. Also, the cash flow from financing activities was a net outflow of 31.7 billion yen mainly due to the payment of dividends. This resulted in an increase of 620.2 yen billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to 4,665.4 billion yen.

2. Projections

The consolidated ordinary profit and profit attributable to owners of parent for FY2024, ending March 31, 2025 are projected to be 97.9 billion yen and 68.0 billion yen respectively.

The non-consolidated ordinary profit and net income for FY2024, ending March 31, 2025 are projected to be 94.3 billion yen and 66.9 billion yen respectively.

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. If the earnings projects require any revisions, it will be promptly announced.

2. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standards. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

3. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheet

				(¥ Million)	
Item	科目 (Japanese)	As of March 31, 2023	As of March 31, 2024		
Assets:		(資産の部)			
Cash and due from banks	現金預け金	4,065,850	4,689,382		
Call loans and bills bought	コールローン及び買入手形	335,089	391,822		
Receivables under resale agreements	買現先勘定	17,999	-		
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,446	1,950		
Monetary claims bought	買入金銭債権	22,612	23,121		
Trading assets	特定取引資産	162,444	27,426		
Money held in trust	金銭の信託	9,279	10,903		
Securities	有価証券	2,576,106	2,906,067		
Loans and bills discounted	貸出金	12,107,066	12,721,829		
Foreign exchanges	外国為替	5,375	6,084		
Other assets	その他資産	320,687	378,746		
Tangible fixed assets	有形固定資産	124,473	123,612		
Buildings, net	建物	55,126	53,031		
Land	土地	62,461	62,184		
Construction in progress	建設仮勘定	1,027	2,004		
Other tangible fixed assets	その他有形固定資産	5,856	6,392		
Intangible fixed assets	無形固定資産	14,222	14,633		
Software	ソフトウェア	11,272	10,668		
Other intangible fixed assets	その他の無形固定資産	2,950	3,964		
Net defined benefit asset	退職給付に係る資産	18,578	28,707		
Deferred tax assets	繰延税金資産	3,088	3,128		
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,822	27,565		
Allowance for loan losses	貸倒引当金	(32,260)	(31,087)		
Total assets	資産の部合計	19,787,882	21,323,895		
Liabilities:		(負債の部)			
Deposits	預金	15,408,192	15,927,766		
Negotiable certificates of deposit	譲渡性預金	495,748	379,526		
Call money and bills sold	コールマネー及び売渡手形	810,859	1,499,383		
Payable under repurchase agreements	売現先勘定	17,160	44,481		
Payables under securities lending transactions	債券貸借取引受入担保金	337,074	203,429		
Trading liabilities	特定取引負債	18,618	21,450		
Borrowed money	借入金	1,206,808	1,523,260		
Foreign exchanges	外国為替	724	1,171		
Bonds payable	社債	110,038	120,792		
Borrowed money from trust account	信託勘定借	13,439	15,564		
Other liabilities	その他負債	237,725	305,193		
Net defined benefit liability	退職給付に係る負債	4,476	688		
Provision for directors' retirement benefits	役員退職慰労引当金	160	192		
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	910	637		
Provision for loyalty point programs	ポイント引当金	838	790		
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	60,070		
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	27,565		
Total liabilities	負債の部合計	18,726,767	20,142,392		

(¥ Million)

Item	科目 (Japanese)	As of March. 31, 2023	As of March 31, 2024
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,146	122,185
Retained earnings	利 益 剰 余 金	755,517	796,209
Treasury shares	自 己 株 式	(62,943)	(72,800)
Total shareholders' equity	株 主 資 本 合 計	959,789	990,662
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	83,907	159,893
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	10,408	16,279
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,921	9,929
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(2,911)	4,738
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	101,326	190,840
Total net assets	純 資 産 の 部 合 計	1,061,115	1,181,503
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	19,787,882	21,323,895

(2) Consolidated Statement of Income and Comprehensive Income

Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2022 ended March 31, 2023	FY2023 ended March 31, 2024
Ordinary income	経常収益	278,377	310,742
Interest income	資金運用収益	169,575	198,583
Interest on loans and discounts	貸出金利息	114,046	131,529
Interest and dividends on securities	有価証券利息配当金	44,035	49,166
Interest on call loans and bills bought	コールローン利息及び買入手形利息	5,467	8,859
Interest on receivables under resale agreements	買現先利息	0	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	1	1
Interest on deposits with banks	預け金利息	3,704	4,366
Other interest income	その他の受入利息	2,319	4,659
Trust fees	信託報酬	122	93
Fees and commissions income	役務取引等収益	60,106	63,127
Trading income	特定取引収益	1,995	1,438
Other ordinary income	その他業務収益	7,615	7,239
Other income	その他経常収益	38,961	40,260
Reversal of loan loss reserves	貸倒引当金戻入益	1,352	-
Recoveries of written-off claims	償却債権取立益	3,462	1,576
Other	その他の経常収益	34,146	38,684
Ordinary expenses	経常費用	191,394	220,480
Interest expenses	資金調達費用	33,056	65,937
Interest on deposits	預金利息	8,228	20,518
Interest on negotiable certificates of deposit	譲渡性預金利息	4,713	8,630
Interest on call money and bills sold	コールマネー利息及び売渡手形利	(85)	393
Interest on payables under repurchase agreements	売現先利息	538	2,331
Interest on payables under securities lending transactions	債券貸借取引支払利息	3,764	10,304
Interest on borrowings and rediscounts	借入金利息	1,308	3,035
Interest on bonds	社債利息	2,027	2,121
Other interest expenses	その他の支払利息	12,560	18,601
Fees and commissions payments	役務取引等費用	19,744	22,262
Other ordinary expenses	その他業務費用	22,448	6,870
General and administrative expenses	営業経費	88,982	92,225
Other expenses	その他経常費用	27,162	33,184
Provision of allowance for loan losses	貸倒引当金繰入額	-	231
Other	その他の経常費用	27,162	32,952
Ordinary profit	経常利益	86,983	90,262
Extraordinary income	特別利益	90	958
Gain on disposal of non-current assets	固定資産処分益	90	958
Extraordinary losses	特別損失	403	552
Loss on disposal of non-current assets	固定資産処分損	262	192
Impairment loss	減損損失	140	359
Net income pre-tax adjustment	税金等調整前益	86,670	90,668
Income taxes-current	法人税等調整額	21,611	28,847
Income taxes-deferred	法人税等調整額	4,781	(619)
Total income taxes	法人税等合計	26,393	28,227
Net income	当期純利益	60,276	62,440
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	60,276	62,440

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY2022 ended March 31, 2023	FY2023 ended March 31, 2024
Net income	当 期 純 利 益	60,276	62,440
Other comprehensive income	そ の 他 の 包 括 利 益	(29,344)	89,506
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(30,648)	75,886
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	5,209	5,870
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(4,070)	7,649
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	164	99
Comprehensive income	包 括 利 益	30,932	151,946
(Breakdown)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 包 括 利 益	30,932	151,946

3. Consolidated Statement of Changes in Net Assets

FY2022 Ended March 31, 2023

(¥ 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	714,455	(53,108)	928,550
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(19,084)		(19,084)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益			60,276		60,276
Purchase of treasury shares	自 己 株 式 の 取 得				(10,005)	(10,005)
Disposal of treasury shares	自 己 株 式 の 処 分		12		170	182
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(130)		(130)
Net changes of items other than shareholders' equity	株主資本以外の項目の 当 期 変 動 額 (純 額)					
Total changes of items during period	当 期 変 動 額 合 計	-	12	41,062	(9,835)	31,239
Balance at the end of current period	当 期 末 残 高	145,069	122,146	755,517	(62,943)	959,789

	(Japanese)	Accumulated other comprehensive income					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	Remeasurements of defined benefit plans	Total accumulated other comprehensive 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	114,391	5,198	9,791	1,159	130,541	1,059,091
Changes of items during the period	当 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(19,084)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益						60,276
Purchase of treasury shares	自 己 株 式 の 取 得						(10,055)
Disposal of treasury shares	自 己 株 式 の 処 分						182
Reversal of revaluation reserve for land	土地再評価差額金の取崩						(130)
Net changes of items other than shareholders' equity	株主資本以外の項目の 当 期 変 動 額 (純 額)	(30,483)	5,209	130	(4,070)	(29,214)	(29,214)
Total changes of items during the period	当 期 変 動 額 合 計	(30,483)	5,209	130	(4,070)	(29,214)	2,024
Balance at the end of current period	当 期 末 残 高	83,907	10,408	9,921	(2,911)	101,326	1,061,115

FY2023 Ended March 31, 2024

(¥ 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	122,146	755,517	(62,943)	959,789
Changes of items during period	当期変動額					
Dividends from surplus	剰余金の配当			(21,740)		(21,740)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			62,440		62,440
Purchase of treasury shares	自己株式の取得				(10,015)	(10,015)
Disposal of treasury shares	自己株式の処分		38		158	197
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(7)		(7)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during period	当期変動額合計	-	38	40,691	(9,856)	30,873
Balance at the end of current period	当期末残高	145,069	122,185	796,209	(72,800)	990,662

	(Japanese)	Accumulated other comprehensive income					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	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	純資産合計
		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	83,907	10,408	9,921	(2,911)	101,326	1,061,115
Changes of items during the period	当期変動額						
Dividends from surplus	剰余金の配当						(21,740)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益						62,440
Purchase of treasury shares	自己株式の取得						(10,015)
Disposal of treasury shares	自己株式の処分						197
Reversal of revaluation reserve for land	土地再評価差額金の取崩						(7)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	75,985	5,870	7	7,649	89,514	89,514
Total changes of items during the period	当期変動額合計	75,985	5,870	7	7,649	89,514	120,387
Balance at the end of current period	当期末残高	159,893	16,279	9,929	4,738	190,840	1,181,503

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY2022 ended March 31, 2023	FY2023 ended March 31, 2024
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes and minority interests	税金等調整前当期純利益	86,670	90,668
Depreciation	減価償却費	9,439	9,676
Impairment loss	減損損失	140	359
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益 (△は益)	(341)	(462)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(2,985)	(1,173)
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	(2,002)	(10,128)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	3,743	(3,787)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	7	32
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(385)	(273)
Increase (decrease) in provision for loyalty point programs	ポイント引当金の増減額 (△は減少)	91	(47)
Gain on fund management	資金運用収益	(169,575)	(198,583)
Financing expenses	資金調達費用	33,056	65,937
Loss (gain) related to securities	有価証券関係損益(△)	10,961	(5,323)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	(119)	(105)
Foreign exchange losses (gains)	為替差損益(△は益)	(71)	(187)
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	172	(765)
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(23,686)	135,018
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	8,169	2,832
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(460,345)	(614,763)
Net increase (decrease) in deposit	預金の純増減(△)	636,989	519,574
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	(57,210)	(116,221)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く) の純増減(△)	(129,924)	316,452
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く) の純増(△)減	(2,316)	(3,237)
Net decrease (increase) in call loans	コールローン等の純増(△)減	(187,226)	(39,241)
Net increase (decrease) in receivables under securities borrowing transactions	債券貸借取引支払保証金 の純増(△)減	(5,446)	3,495
Net increase (decrease) in call money	コールマネー等の純増減(△)	132,297	715,843
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金 の純増減(△)	74,526	(133,644)
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	595	(709)
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	148	446
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	4,556	2,124
Proceeds from fund management	資金運用による収入	159,453	191,626
Payments for finance	資金調達による支出	(29,796)	(63,914)
Other, net	その他	(87,922)	(51,578)
Subtotal	小計	1,662	809,940
Income taxes paid	法人税等の支払額	(22,046)	(22,069)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(20,384)	787,870

(¥ Million)

Item		FY2022 ended March 31, 2023	FY2023 ended March 31, 2024
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(1,219,533)	(968,637)
Proceeds from sales of securities	有価証券の売却による収入	936,016	609,227
Proceeds from redemption of securities	有価証券の償還による収入	205,547	234,054
Increase in money held in trust	金銭の信託の増加による支出	(3,000)	(6,900)
Decrease in money held in trust	金銭の信託の減少による収入	3,600	5,404
Purchase of tangible fixed assets	有形固定資産の取得による支出	(6,531)	(4,617)
Sales of property, plant and equipment	有形固定資産の売却による収入	93	1,002
Purchase of intangible fixed assets	無形固定資産の取得による支出	(4,685)	(5,539)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(88,492)	(136,006)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	(19,084)	(21,740)
Purchase of treasury shares	自己株式の取得による支出	(10,005)	(10,015)
Proceeds from sales of treasury shares	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(29,090)	(31,756)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	71	187
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	(137,895)	620,295
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	4,183,054	4,045,159
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	4,045,159	4,665,454

(5) Notes**(i) Note for the Assumption of Going Concern**

Not applicable.

(ii) Segment Information

Fiscal Year 2023(from April 1, 2023 to March 31, 2024)

Since the Chiba Bank group operates solely within the banking segment, segment information is omitted.

(iii) Per Share Information

	FY2023 ended March 31, 2024
Total net assets per share	¥1,651.46
Profit per share	¥86.53
Diluted profit per share	-

(Note 1) Basis for computing net assets per share

(¥ Million)

	As of March 31, 2024
Total net assets	1,181,503
Amounts to be deducted from total net assets	-
Net assets attributable to common stock	1,181,503
Number of common stock outstanding at the end of the fiscal period	715,427 thousand shares

(Note 2) Basis for computing net profit per share and diluted profit per share

(¥ Million)

	FY2023 ended March 31, 2024
Profit per share	
Profit attributable to owners of parent	62,440
Amount that does not belong to common shareholders	-
Profit attributable to common stock	62,440
Average number of shares	721,598 thousand shares

*No diluted net profit per share was recorded during the relevant fiscal period due to no diluted shares.

(iv) Material Subsequent Events

Not applicable.

Non-consolidated Financial Statements
(1) Non-consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of March 31, 2024
Assets:	(資産の部)		
Cash and due from banks	現金預け金	4,061,582	4,685,342
Cash	現金	88,047	88,023
Due from banks	預け金	3,973,534	4,597,319
Call loans	コールローン	335,089	391,822
Receivables under resale agreements	買現先勘定	17,999	-
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,446	1,950
Monetary claims bought	買入金銭債権	10,982	18,007
Trading assets	特定取引資産	161,660	26,519
Trading account securities	商品有価証券	7,420	4,171
Derivatives of trading securities	商品有価証券派生商品	3	-
Trading-related financial derivatives	特定金融派生商品	16,155	22,115
Other trading assets	その他の特定取引資産	138,080	232
Money held in trust	金銭の信託	2,079	2,103
Securities	有価証券	2,554,340	2,876,803
Government bonds	国債	284,858	420,373
Local government bonds	地方債	308,074	265,529
Corporate bonds	社債	502,115	472,485
Stocks	株式	251,405	337,234
Other securities	その他の証券	1,207,887	1,381,180
Loans and bills discounted	貸出金	12,153,618	12,768,009
Bills discounted	割引手形	8,162	8,760
Loans on bills	手形貸付	153,984	170,313
Loans on deeds	証書貸付	11,026,527	11,546,883
Overdrafts	当座貸越	964,944	1,042,051
Foreign exchange	外国為替	5,375	6,084
Due from foreign banks (our accounts)	外国他店預け	4,224	4,209
Foreign bills bought	買入外国為替	2	268
Foreign bills receivable	取立外国為替	1,147	1,607
Other assets	その他の資産	228,007	296,726
Prepaid expenses	前払費用	911	729
Accrued income	未収収益	15,512	17,808
Initial margins of futures markets	先物取引差入証拠金	6,523	7,281
Variation margins of futures markets	先物取引差金勘定	-	1
Derivatives other than for trading - assets	金融派生商品	79,090	100,369
Cash collateral paid for financial instruments	金融商品等差入担保金	108,965	128,021
Other	その他の資産	17,004	42,515
Tangible fixed assets	有形固定資産	117,499	116,991
Buildings, net	建物	52,263	50,403
Land	土地	59,210	59,194
Construction in progress	建設仮勘定	1,027	2,004
Other tangible fixed assets	その他の有形固定資産	4,998	5,389
Intangible fixed assets	無形固定資産	13,976	14,379
Software	ソフトウェア	11,023	10,411
Other intangible fixed assets	その他の無形固定資産	2,952	3,968
Prepaid pension cost	前払年金費用	19,009	21,889
Customers' liabilities for acceptances and guarantees	支払承諾見返	29,727	25,345
Allowance for loan losses	貸倒引当金	(25,819)	(24,702)
Total assets	資産の部合計	19,690,575	21,227,274

(¥ Million)

Item	科目 (Japanese) (負債の部)	As of March 31, 2023	As of March 31, 2024
Liabilities			
Deposits	預 金	15,424,491	15,951,614
Current deposits	当 座 預 金	315,658	336,983
Ordinary deposits	普 通 預 金	11,115,476	11,678,935
Saving deposits	貯 蓄 預 金	304,968	310,868
Deposits at notice	通 知 預 金	6,436	5,933
Time deposits	定 期 預 金	3,466,664	3,350,125
Other deposits	そ の 他 の 預 金	215,286	268,768
Negotiable certificates of deposit	譲 渡 性 預 金	554,748	439,526
Call money	コ ー ル マ ネ ー	810,859	1,499,383
Payables under repurchase agreement	売 現 先 勘 定	17,160	44,481
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	337,074	203,429
Trading liabilities	特 定 取 引 負 債	18,618	21,450
Sale of commodity bonds	売 付 商 品 債 券	5,427	1,954
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	2	0
Trading-related financial derivatives	特 定 金 融 派 生 商 品	13,188	19,495
Borrowed money	借 用 金	1,194,268	1,505,734
Borrowings from other banks	借 入 金	1,194,268	1,505,734
Foreign exchanges	外 国 為 替	724	1,171
Foreign bills sold	売 渡 外 国 為 替	83	165
Foreign bills payable	未 払 外 国 為 替	641	1,006
Bonds payable	社 債	110,038	120,792
Borrowed money from trust account	信 託 勘 定 借	13,439	15,564
Other liabilities	そ の 他 負 債	166,448	247,446
Domestic exchange settlement account, credit	未 決 済 為 替 借	31	22
Income taxes payable	未 払 法 人 税 等	6,788	13,247
Accrued expenses	未 払 費 用	11,863	15,698
Unearned revenue	前 受 収 益	2,962	2,981
Variation margins of futures markets	先 物 取 引 差 金 勘 定	2	-
Derivatives other than for trading - liabilities	金 融 派 生 商 品	87,296	118,464
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	28,920	47,293
Asset retirement obligations	資 産 除 去 債 務	30	0
Other	そ の 他 の 負 債	28,553	49,737
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	910	637
Provision for loyalty point programs	ポ イ ン ト 引 当 金	502	732
Deferred tax liabilities	繰 延 税 金 負 債	18,834	51,428
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	29,727	25,345
Total liabilities	負 債 の 部 合 計	18,708,250	20,139,139

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of March 31, 2024
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,146	122,185
Legal capital surplus	資 本 準 備 金	122,134	122,134
Other capital surplus	そ の 他 資 本 剰 余 金	12	50
Retained earnings	利 益 剰 余 金	686,795	725,618
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	635,865	674,688
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	575,971	610,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	59,543	63,365
Treasury shares	自 己 株 式	(62,943)	(72,800)
Total shareholders' equity	株 主 資 本 合 計	891,067	920,072
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	70,926	141,853
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	10,408	16,279
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,921	9,929
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	91,257	168,062
Total net assets	純 資 産 の 部 合 計	982,325	1,088,134
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	19,690,575	21,227,274

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2022 ended March 31, 2023	FY2023 ended March 31, 2024
Ordinary income	経常収益	245,394	277,781
Interest income	資金運用収益	173,393	202,546
Interest on loans and discounts	貸出金利	114,089	131,662
Interest and dividends on securities	有価証券利息配当金	47,905	53,101
Interest on call loans	コールローン利息	5,467	8,859
Interest on receivables under resale agreements	買現先利息	0	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	1	1
Interest on deposits with banks	預け金利	3,695	4,326
Other interest income	その他の受入利息	2,233	4,592
Trust fees	信託報酬	122	93
Fees and commissions income	役務取引等収益	48,970	53,478
Fees and commissions on domestic and foreign exchanges	受入為替手数料	6,643	6,797
Other fees and commissions	その他の役務収益	42,327	46,681
Trading income	特定取引収益	1,353	1,128
Gains on trading account securities transactions	商品有価証券収益	97	269
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,227	801
Other trading income	その他の特定取引収益	28	57
Other ordinary income	その他業務収益	7,627	7,228
Gains on foreign exchange transactions	外国為替売買益	2,334	4,571
Gains on sales of bonds	国債等債券売却益	2,448	1,016
Income from trading-related financial derivatives transactions	金融派生商品収益	2,678	1,465
Other	その他の業務収益	165	175
Other income	その他経常収益	13,927	13,305
Reversal of loan loss reserves	貸倒引当金戻入益	907	397
Recoveries of written off claims	償却債権取立益	3,417	1,551
Gain on sales of stocks and other securities	株式等売却益	8,986	10,466
Gain on money held in trust	金銭の信託運用益	118	105
Other	その他の経常収益	496	784

(¥ Million)

Item	科目 (Japanese)	FY2022 ended March 31, 2023	FY2023 ended March 31, 2024
Ordinary expenses	経常費用	163,640	191,699
Interest expenses	資金調達費用	33,012	65,872
Interest on deposits	預金利息	8,228	20,518
Interest on negotiable certificates of deposit	譲渡性預金利息	4,715	8,631
Interest on call money	コールマネー利息	(85)	393
Interest on payables under repurchase agreements	売現先利息	538	2,331
Interest on payables under securities lending transactions	債券貸借取引支払利息	3,764	10,304
Interest on borrowings and rediscounts	借入金利息	1,272	2,980
Interest on bonds	社債利息	2,027	2,121
Interest on interest swaps	金利スワップ支払利息	9,057	11,383
Other interest expenses	その他の支払利息	3,493	7,207
Fees and commissions payments	役務取引等費用	20,459	23,521
Fees and commissions on domestic and foreign exchanges	支払為替手数料	832	881
Other fees and commissions	その他の役務費用	19,626	22,640
Other ordinary expenses	その他業務費用	22,448	6,870
Loss on sales of bonds	国債等債券売却損	22,446	6,250
Loss on devaluation of bonds	国債等債券償却	1	620
General and administrative expenses	営業経費	82,123	85,754
Other expenses	その他経常費用	5,597	9,679
Written-off of loans	貸出金償却	4,152	7,127
Losses on sales of stocks and other securities	株式等売却損	165	1,114
Losses on devaluation of stocks and other securities	株式等償却	473	1
Other	その他の経常費用	805	1,436
Ordinary profit	経常利益	81,753	86,081
Extraordinary gains	特別利益	-	6
Gain on disposal of non-current assets	固定資産処分益	-	6
Extraordinary losses	特別損失	392	304
Loss on disposal of non-current assets	固定資産処分損	255	178
Impairment loss	減損損失	136	125
Net income pre-tax adjustment	税引前当期純利益	81,361	85,783
Income taxes - current	法人税、住民税及び事業税	18,897	25,858
Income taxes - deferred	法人税等調整額	4,336	(646)
Total income taxes	法人税等合計	23,234	25,212
Net income	当期純利益	58,127	60,571

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

FY2022 Ended March 31, 2023

(¥ Million)

	(Japanese)	Shareholders' equity			
		株主資本			
		Capital stock	Capital surplus		
			資本剰余金		
			Legal capital surplus	Other capital surplus	Total capital surplus
資本金	資本準備金	その他資本剰余金	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 period	当 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Net income	当 期 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			12	12
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩				
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)				
Total changes of items during the period	当 期 変 動 額 合 計	-	-	12	12
Balance at the end of current period	当 期 末 残 高	145,069	122,134	12	122,146

	(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		
利益準備金	その他利益剰余金	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	596,953	647,883	(53,108)	861,978
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(19,084)	(19,084)		(19,084)
Net income	当 期 純 利 益		58,127	58,127		58,127
Purchase of treasury shares	自 己 株 式 の 取 得				(10,005)	(10,005)
Disposal of treasury shares	自 己 株 式 の 処 分				170	182
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		(130)	(130)		(130)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)					
Total changes of items during the period	当 期 変 動 額 合 計	-	38,912	38,912	(9,835)	29,089
Balance at the end of current period	当 期 末 残 高	50,930	635,865	686,795	(62,943)	891,067

	(Japanese)	Valuation and translation adjustments				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	純資産合計	
Balance at the beginning of current period	当 期 首 残 高	102,942	5,198	9,791	117,932	979,911
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(19,084)
Net income	当 期 純 利 益					58,127
Purchase of treasury shares	自 己 株 式 の 取 得					(10,005)
Disposal of treasury shares	自 己 株 式 の 処 分					182
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩					(130)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(32,015)	5,209	130	(26,675)	(26,675)
Total changes of items during period	当 期 変 動 額 合 計	(32,015)	5,209	130	(26,675)	2,413
Balance at the end of current period	当 期 末 残 高	70,926	10,408	9,921	91,257	982,325

FY2023 Ended March 31, 2024

(¥ Million)

	(Japanese)	Shareholders' equity			
		株主資本			
		Capital stock	Capital surplus		
			資本剰余金		
資本金	Legal capital surplus	Other capital surplus	Total capital surplus		
		資本準備金	その他資本剰余金	資本剰余金合計	
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	12	122,146
Changes of items during period	当 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Net income	当 期 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			38	38
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩				
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)				
Total changes of items during the period	当 期 変 動 額 合 計	-	-	38	38
Balance at the end of current period	当 期 末 残 高	145,069	122,134	50	122,185

	(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	635,865	686,795	(62,943)	891,067
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(21,740)	(21,740)		(21,740)
Net income	当 期 純 利 益		60,571	60,571		60,571
Purchase of treasury shares	自 己 株 式 の 取 得				(10,015)	(10,015)
Disposal of treasury shares	自 己 株 式 の 処 分				158	197
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		(7)	(7)		(7)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)					
Total changes of items during the period	当 期 変 動 額 合 計	-	38,822	38,822	(9,856)	29,004
Balance at the end of current period	当 期 末 残 高	50,930	674,688	725,618	(72,800)	920,072

	(Japanese)	Valuation and translation adjustments				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	純資産合計	
Balance at the beginning of current period	当 期 首 残 高	70,926	10,408	9,921	91,257	982,325
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(21,740)
Net income	当 期 純 利 益					60,571
Purchase of treasury shares	自 己 株 式 の 取 得					(10,015)
Disposal of treasury shares	自 己 株 式 の 処 分					197
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩					(7)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	70,926	5,870	7	76,805	76,805
Total changes of items during period	当 期 変 動 額 合 計	70,926	5,870	7	76,805	105,809
Balance at the end of current period	当 期 末 残 高	141,853	16,279	9,929	168,062	1,088,134

SUPPLEMENTARY INFORMATION
For Fiscal Year 2023
(Ended March 31, 2024)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

- Non-consolidated core net business income (excluding gains (losses) on cancellation of investment trusts) increased by ¥2.0 billion compared with the previous fiscal year to ¥87.4 billion, while ordinary profit increased by ¥4.3 billion to ¥86.0 billion, and net income also increased by ¥2.4 billion to ¥60.5 billion. Consolidated ordinary profit increased by ¥3.2 billion compared with the previous fiscal year to ¥90.2 billion, and profit attributable to owners of parent increased by ¥2.1 billion to ¥62.4 billion.
- The average balance of loans increased by ¥544.6 billion from the previous fiscal year, and the average balance of deposits increased by ¥457.5 billion.

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY2023 ended			FY2022 ended	(Reference) Projection for FY2023
		March 31, 2024 (a)	(a-b)	(a-b)/b	March 31, 2023 (b)	
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	83.1	10.0	13.8%	73.0	81.2
Core net business income	コ ア 業 務 純 益	88.9	(4.0)	(4.3%)	93.0	86.2
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	87.4	2.0	2.4%	85.3	-
Net business income	業 務 純 益	83.1	10.0	13.8%	73.0	-
Ordinary profit	経 常 利 益	86.0	4.3	5.2%	81.7	83.0
Net income	当 期 純 利 益	60.5	2.4	4.2%	58.1	59.0

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

Credit-related expenses (-)	与 信 関 係 費 用	5.8	5.5		0.3	7.0
-----------------------------	-------------	-----	-----	--	-----	-----

<Consolidated>

(¥ Billion)

Ordinary profit	経 常 利 益	90.2	3.2	3.7%	86.9	88.0
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	62.4	2.1	3.5%	60.2	61.0

(2) Loans and Deposits <Non-Consolidated>

(¥ Billion)

	(Japanese)	As of			As of	
		March 31, 2024 (a)	(a-b)	(a-b)/b	March 31, 2023 (b)	
Term-end balance	Loans and bills discounted	貸 出 金	12,768.0	614.3	5.0%	12,153.6
末 残	Deposits	預 金	15,951.6	527.1	3.4%	15,424.4
Average balance	Loans and bills discounted	貸 出 金	12,496.5	544.6	4.5%	11,951.9
平 残	Deposits	預 金	15,412.1	457.5	3.0%	14,954.6

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

	(Japanese)	As of			As of
		March 31, 2024 (a)	(a-b)	(a-b)/b	March 31, 2023 (b)
Non-consolidated total capital ratio	単 体 総 自 己 資 本 比 率	15.18%		4.16%	11.02%
Tier 1 capital ratio	単 体 T i e r 1 比 率	15.14%		4.22%	10.91%
Common equity Tier1 capital ratio	単 体 普 通 株 式 等 T i e r 1 比 率	15.14%		4.22%	10.91%
Consolidated total capital ratio	連 結 総 自 己 資 本 比 率	16.24%		4.60%	11.63%
Tier 1 capital ratio	連 結 T i e r 1 比 率	16.20%		4.66%	11.54%
Common equity Tier1 capital ratio	連 結 普 通 株 式 等 T i e r 1 比 率	16.20%		4.66%	11.54%

2. Income and Expenses <Non-consolidated>

- Gross business profits increased by ¥12.6 billion to ¥168.2 billion compared with the previous fiscal year. While net interest income decreased by ¥3.7 billion mainly due to a decrease in gains on cancellation of investment trusts, gains (losses) related to bonds improved by ¥14.1 billion.
- Expenses increased by ¥2.5 billion compared with the previous fiscal year to ¥85.1 billion, mainly due to an increase in personnel expenses from basic salary raise.
- Credit-related expenses increased by ¥5.5 billion compared with the previous financial year to ¥5.8 billion, due to implementation of forward and precautionary provisions.

(¥ Billion)

	(Japanese)	FY2023 ended			FY2022 ended
		March 31, 2024 (a)	(a-b)	(a-b)/b	March 31, 2023 (b)
Gross business profits	業 務 粗 利 益	168.2	12.6	8.1%	155.5
Net interest income	資 金 利 益	136.6	(3.7)		140.3
Net fees and commissions income	役 務 取 引 等 利 益	30.0	1.4		28.6
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.6	0.0		2.5
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	3.3	(0.1)		3.4
Fees and commissions income of corporate solutions	う ち 法 人 ソ リ ュ ー シ ョ ン 関 連 手 数 料	16.6	0.9		15.7
Net trading income	特 定 取 引 利 益	1.1	(0.2)		1.3
Net other ordinary income	そ の 他 業 務 利 益	0.3	15.1		(14.8)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(5.8)	14.1		(20.0)
General and administrative expenses (-)	経 費	85.1	2.5	3.1%	82.5
Personnel expenses (-)	人 件 費	40.4	1.0		39.3
Non-personnel expenses (-)	物 件 費	38.3	1.4		36.8
Taxes (-)	税 金	6.3	0.0		6.2
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	83.1	10.0	13.8%	73.0
Core net business income	コ ア 業 務 純 益	88.9	(4.0)	(4.3%)	93.0
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	87.4	2.0	2.4%	85.3
Net provisions to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 ①	-	-		-
Net business income	業 務 純 益	83.1	10.0	13.8%	73.0
Non-recurrent gains (losses)	臨 時 損 益	2.9	(5.7)		8.7
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額 ②	5.8	5.5		0.3
Written-off of loans (-)	う ち 貸 出 金 償 却	7.1	2.9		4.1
Reversal of loan loss reserves	う ち 貸 倒 引 当 金 戻 入 益	0.3	(0.5)		0.9
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.5	(1.8)		3.4
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	9.3	1.0		8.3
Ordinary profit	経 常 利 益	86.0	4.3	5.2%	81.7
Extraordinary gains (losses)	特 別 損 益	(0.2)	0.0		(0.3)
Net income	当 期 純 利 益	60.5	2.4	4.2%	58.1
Credit-related expenses (-) (i) + (ii)	与 信 関 係 費 用 (①+②)	5.8	5.5		0.3

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

Effective from the interim of the FY2023, Chiba Bank has partially changed its method of calculating fees and commissions income of corporate solutions in net fees and commissions income. As a result, fees and commissions income of corporate solutions increased 0.4 billion yen for FY2022 and 0.4 billion yen for FY2023 compared with the previous method.

(Reference)

	(Japanese)	As of		As of
		March 31, 2024 (a)	(a-b)	March 31, 2023 (b)
Number of Branches	店 舗 数	184	-	184
Branches	本 支 店	167	2	165
Sub-branches	出 張 所	17	(2)	19
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	3,982	17	3,965

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)	FY2023 ended March 31,		FY2022 ended March 31,
		2024 (a)	(a-b)	2023 (b)
Overhead ratio (OHR) <Non-consolidated> *1	O H R	49.30%	1.56%	47.73%
Return on average total assets (ROA)<Non-consolidated> *2	R O A	0.30%	(0.00%)	0.30%
Return on equity (ROE) <Non-consolidated> *3	R O E	5.85%	(0.07%)	5.92%
Return on equity (ROE) <Consolidated / based on total shareholders' equity> *4	R O E	6.40%	0.01%	6.38%

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

*2 ROA
< Non-consolidated > =
$$\frac{\text{Net income for the current fiscal (interim) year}}{\text{Average total assets}}$$

*3 ROE
< Non-consolidated > =
$$\frac{\text{Net income for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

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

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 ¥614.3 billion compared to March 31, 2023, to ¥12,768.0 billion. Corporate loans and housing loans increased by ¥437.5 billion and ¥108.2 billion respectively.
- The balance of deposits increased by ¥527.1 billion compared to March 31, 2023, to ¥15,951.6 billion, due to an increase of personal deposits etc.,.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of March 31, 2024 (a)	(a-b)	As of March 31, 2023 (b)
Loans and bills discounted (Term-end balance)	貸出金（末残）	12,768.0	614.3	12,153.6
Domestic operations	国内向け貸出	12,345.8	509.1	11,836.7
Corporate loans	事業者向け貸出	7,733.6	437.5	7,296.1
Small and medium-sized enterprises (i)	うち中小企業向け貸出①	6,098.0	344.2	5,753.7
Consumer loans (ii)	消費者ローン②	4,241.3	123.9	4,117.4
Residential loans	うち住宅ローン	4,026.0	108.2	3,917.7
Public sector loans	公共向け貸出	370.8	(52.3)	423.1
Small and medium-sized enterprises, etc. (i)+(ii) [Ratio]	うち中小企業向け貸出 (①+②) (中小企業等貸出比率)	10,339.3 [83.74%]	468.2 [0.35%]	9,871.1 [83.39%]
Overseas operations	海外向け貸出	422.1	105.2	316.9
Deposits (Term-end balance)	預金（末残）	15,951.6	527.1	15,424.4
Domestic operations	国内	15,547.4	455.6	15,091.7
Personal deposits	個人	11,210.7	292.3	10,918.3
Corporate deposits	法人	3,174.8	119.2	3,055.5
Public sector deposits	公共	1,161.7	44.0	1,117.7
Overseas operations	海外店等	404.2	71.4	332.7

Loans and bills discounted (average balance)	貸出金（平残）	12,496.5	544.6	11,951.9
Deposits (average balance)	預金（平残）	15,412.1	457.5	14,954.6

(Reference)

New residential loans

(¥ Billion)

	(Japanese)	FY2023 ended March 31, 2024 (a)	(a-b)	FY2022 ended March 31, 2023 (b)
New residential loans	住宅ローン実行額	376.6	29.3	347.3

Investment trusts and Personal annuities

(¥ Billion)

	(Japanese)	As of March 31, 2024 (a)	(a-b)	As of March 31, 2023 (b)
Balance of investment trusts	投資信託残高	423.4	47.5	375.9

(¥ Billion)

	(Japanese)	As of March 31, 2024 (a)	(a-b)	As of March 31, 2023 (b)
Balance of personal annuities	個人年金保険等 残高	891.2	46.4	844.7

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2024	(a-b)	March 31, 2023
		(a)		(b)
Securities	有 価 証 券	2,673.2	220.8	2,452.3
Government bonds	国 債	425.7	143.0	282.7
Stocks	株 式	97.6	(3.3)	101.0
Corporate bonds and others	社 債 他	1,344.8	(65.5)	1,410.4
Foreign currency securities	外 貨 建 有 価 証 券	804.9	146.8	658.1
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	4.3 years	0.2 years	4.1 years

Note : The above figures are acquisition costs except gains (losses) on valuation.
 注.評価損益を除いた取得原価で表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law and Risk-Monitored Loans increased by ¥3.5billion from the previous fiscal year-end, to ¥118.5 billion, and non-performing loan ratio decreased by 0.01% to 0.92% from the the previous fiscal year-end.
- The coverage ratio, including allowances, was at high level, 70.7% for total disclosed claims, 76.1% for doubtful claims, and 53.9% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

(¥ Million)

	(Japanese)	As of		As of
		March 31, 2024	(a-b)	March 31, 2023
		(a)		(b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,161	880	18,280
Doubtful Claims	危険債権	49,863	(2,931)	52,795
Substandard Claims	要管理債権	49,494	5,593	43,901
Loans past due 3 months or more	三月以上延滞債権	1,871	1,681	190
Restructured Loans	貸出条件緩和債権	47,623	3,911	43,711
Total	合計	118,519	3,542	114,977
Normal Claims	正常債権	12,726,388	600,263	12,126,125
Total Claims Outstandings	総与信残高	12,844,907	603,805	12,241,102
Non-performing loan ratio	不良債権比率	0.92%	(0.01%)	0.93%
Coverage ratio	保全率	70.71%	(1.13%)	71.85%

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.

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	Allowance	Coverage ratio(d)		Coverage ratio As of March 31, 2023 (e)
		(a)	Guarantees (b)	for loan losses (c)	Ratio*2 c/(a-b)	(b+c)/a	(d-e)	
		債権額	担保・保証等	貸倒引当金	引当率	保全率	(d-e)	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	19,161	18,272	888	100.0%	100.0%	-	100.0%
Doubtful Claims	危険債権	49,863	32,093	5,879	33.0%	76.1%	(0.1%)	76.2%
Substandard Claims	要管理債権	49,494	20,591 ^{*1}	6,087	21.0%	53.9%	(0.9%)	54.8%
Loans past due 3 months or more	三月以上延滞債権	1,871	778 ^{*1}	230 ^{*1}	21.0%	53.9%	(0.9%)	54.8%
Restructured Loans	貸出条件緩和債権	47,623	19,813 ^{*1}	5,857 ^{*1}	21.0%	53.9%	(0.9%)	54.8%
Total	合計	118,519	70,958	12,855	27.0%	70.7%	(1.1%)	71.8%

*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 2024, ending March 31, 2025, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY2024 ending March 31, 2025	
		For the Six Months ending September 30, 2024	
Ordinary profit	経 常 利 益	50.8	97.9
Profit attributable to owners of parent	親会社株主に帰属する 当期（中間）純利益	35.0	68.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY2024 ending March 31, 2025	
		For the Six Months ending September 30, 2024	
Ordinary profit	経 常 利 益	51.6	94.3
Net income	当期（中間）純利益	37.0	66.9

<Dividends>

	(Japanese)	FY2024 ending March 31, 2025	
		For the Six Months ending September 30, 2024	
Dividends per share	1 株 当 た り 配 当 金	¥18.00	¥36.00

(Reference)

	(Japanese)	FY2023 ended March 31, 2024	
		For the Six Months ended September 30, 2023	
Dividends per share	1 株 当 た り 配 当 金	¥15.00	¥32.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY2023 ended March 31, 2024 (a)	(a-b)	FY2022 ended March 31, 2023 (b)
Gross business profits	業 務 粗 利 益	168,210	12,663	155,546
Domestic gross business profits	国 内 業 務 粗 利 益	164,853	6,624	158,229
Net interest income	資 金 利 益	132,265	726	131,539
Net fees and commissions income	役 務 取 引 等 利 益	29,790	1,327	28,462
Net trading income	特 定 取 引 利 益	1,132	(202)	1,334
Net other ordinary income	そ の 他 業 務 利 益	1,665	4,773	(3,107)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	45	5,487	(5,441)
International gross business profits	国 際 業 務 粗 利 益	3,356	6,038	(2,682)
Net interest income	資 金 利 益	4,408	(4,433)	8,841
Net fees and commissions income	役 務 取 引 等 利 益	259	89	170
Net trading income	特 定 取 引 利 益	(3)	(22)	19
Net other ordinary income	そ の 他 業 務 利 益	(1,307)	10,406	(11,713)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(5,900)	8,658	(14,558)
General and administrative expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	85,103	2,579	82,523
Personnel expenses (-)	人 件 費 (△)	40,402	1,018	39,383
Non-personnel expenses (-)	物 件 費 (△)	38,339	1,470	36,868
Taxes (-)	税 金 (△)	6,362	90	6,271
Net business income (before provision to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	83,106	10,083	73,023
Core net business income	コ ア 業 務 純 益	88,961	(4,061)	93,023
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	87,403	2,061	85,341
Net provisions to (from) general allowance for loan losses -(i)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	-	-	-
Net business income	業 務 純 益	83,106	10,083	73,023
Non-recurrent income and losses	臨 時 損 益	2,974	(5,755)	8,730
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	5,896	5,549	347
Written-off of loans (-)	貸 出 金 償 却 (△)	7,127	2,975	4,152
Net provisions to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	-	-	-
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(26)	(7)	(18)
Provision 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 (△)	744	204	539
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	397	(510)	907
Recoveries of written-off claims	償 却 債 権 取 立 益	1,551	(1,866)	3,417
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	9,351	1,003	8,347
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(479)	(1,210)	730
Ordinary profit	経 常 利 益	86,081	4,328	81,753
Extraordinary gains (losses)	特 別 損 益	(298)	93	(392)
Net income pre-tax adjustment	税 引 前 当 期 純 利 益	85,783	4,422	81,361
Income taxes-current (-)	法 人 税、住 民 税 及 ひ 事 業 税 (△)	25,858	6,960	18,897
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	(646)	(4,982)	4,336
Total income taxes (-)	法 人 税 等 合 計 (△)	25,212	1,977	23,234
Net income	当 期 純 利 益	60,571	2,444	58,127
Credit-related expenses (-)	(i) + (ii) 与 信 関 係 費 用 (△)	5,896	5,549	347

< Consolidated >

(On the basis of consolidated statement of income)

(¥ Million)

	(Japanese)	FY2023 ended March 31, 2024 (a)	(a-b)	FY2022 ended March 31, 2023 (b)
Consolidated net revenue	連 結 粗 利 益	175,410	11,244	164,166
Net interest income	資 金 利 益	132,646	(3,872)	136,518
Net fees and commissions income	役 務 取 引 等 利 益	40,958	473	40,484
Net trading income	特 定 取 引 利 益	1,438	(557)	1,995
Net other ordinary income	そ の 他 業 務 利 益	368	15,200	(14,832)
General and administrative expenses (-)	営 業 経 費 (△)	92,225	3,243	88,982
Credit-related expenses (-) (i)	与 信 関 係 費 用 (△)	6,661	6,645	16
Written-off of loans (-)	貸 出 金 償 却 (△)	7,288	2,977	4,310
Net provisions to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	188	188	-
Net provisions to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	43	43	-
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(25)	(6)	(18)
Provision 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 (△)	744	204	539
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(1,352)	1,352
Recoveries of written off claims	償 却 債 権 取 立 益	1,576	(1,885)	3,462
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	11,177	2,138	9,039
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	462	120	341
Others	そ の 他	2,098	(336)	2,435
Ordinary profit	経 常 利 益	90,262	3,279	86,983
Extraordinary gains (losses)	特 別 損 益	405	718	(312)
Net income pre-tax adjustment	税 金 等 調 整 前 当 期 純 利 益	90,668	3,998	86,670
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	28,847	7,235	21,611
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	(619)	(5,401)	4,781
Total income taxes (-)	法 人 税 等 合 計 (△)	28,227	1,834	26,393
Net income	当 期 純 利 益	62,440	2,163	60,276
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	62,440	2,163	60,276

Net business income (before provisions to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	91,745	9,866	81,878
Net business income	連 結 業 務 純 益	91,701	9,823	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

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	6	-	6

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY2023 ended March 31, 2024 (a)	(a-b)	FY2022 ended March 31, 2023 (b)
(1) Net business income (before provision to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	83,106	10,083	73,023
Per head (in thousands of yen)	職員一人当たり(千円)	22,026	2,935	19,091
(2) Net business income	業 務 純 益	83,106	10,083	73,023
Per head (in thousands of yen)	職員一人当たり(千円)	22,026	2,935	19,091

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）の平均人員

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

	(Japanese)	FY2023 ended March 31, 2024 (a)	(a-b)	FY2022 ended March 31, 2023 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.80%	(0.02%)	0.83%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.87%	0.00%	0.87%
(ii) Average yield on securities	有 価 証 券 利 回	1.52%	(0.09%)	1.61%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.46%	(0.01%)	0.47%
(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	0.52%	(0.00%)	0.52%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.34%	(0.02%)	0.36%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.87%	-	0.87%

Note: (1) and (2) are rounded down to the second decimal place, and (3) is the difference between (1) and (2).

注: (1) 及び (2) については小数点第 2 位未満切捨て、(3) については、(1) 及び (2) で計算した小数点第 2 位未満切捨て後の数値を差引し算出しております。

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

(¥ Million)

	(Japanese)	FY2023 ended March 31, 2024 (a)	(a-b)	FY2022 ended March 31, 2023 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(5,854)	14,145	(20,000)
Gains on sales	売 却 益	1,016	(1,431)	2,448
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	6,250	(16,196)	22,446
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	620	619	1
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	9,351	1,003	8,347
Gains on sales	売 却 益	10,466	1,480	8,986
Losses on sales (-)	売 却 損 (△)	1,114	948	165
Write-offs (-)	償 却 (△)	1	(471)	473

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/>).

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2024 (a) [Preliminary figures]		As of September 30, 2023 (b)	As of March 31, 2023 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	15.18%	4.19%	4.16%	10.99%	11.02%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	15.14%	4.21%	4.22%	10.93%	10.91%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	15.14%	4.21%	4.22%	10.93%	10.91%
(4) Total capital	総自己資本の額	1,025.8	61.3	101.9	964.4	923.8
(5) Tier 1 capital	Tier 1 資本の額	1,023.3	64.3	107.9	958.9	915.3
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,023.3	64.3	107.9	958.9	915.3
(7) Total risk-weighted assets	リスクアセットの額	6,756.4	(2,017.0)	(1,627.0)	8,773.5	8,383.5
(8) Total required capital	総所要自己資本額	540.5	(161.3)	(130.1)	701.8	670.6

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2024 (a) [Preliminary figures]		As of September 30, 2023 (b)	As of March 31, 2023 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	16.24%	4.66%	4.60%	11.58%	11.63%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	16.20%	4.68%	4.66%	11.51%	11.54%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	16.20%	4.68%	4.66%	11.51%	11.54%
(4) Total capital	総自己資本の額	1,123.0	68.2	110.4	1,054.7	1,012.5
(5) Tier 1 capital	Tier 1 資本の額	1,120.5	71.3	116.5	1,049.1	1,003.9
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,120.5	71.3	116.5	1,049.1	1,003.9
(7) Total risk-weighted assets	リスクアセットの額	6,912.9	(2,194.3)	(1,785.6)	9,107.3	8,698.6
(8) Total required capital	総所要自己資本額	553.0	(175.5)	(142.8)	728.5	695.8

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

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

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）

6. Return on Equity

<Non-consolidated>

	(Japanese)	FY2023 ended March 31, 2024 (a)		For the six months ended September 30, 2023 (b)	FY2022 ended March 31, 2023 (c)	
		(a-b)	(a-c)			
Net business income basis (Annual)	業務純益ベース (年率)	8.02%	(0.84%)	0.58%	8.87%	7.44%
Net income basis (Annual)	当期純利益ベース (年率)	5.85%	(1.37%)	(0.07%)	7.22%	5.92%

<Consolidated>

	(Japanese)	FY2023 ended March 31, 2024 (a)		For the six months ended September 30, 2023 (b)	FY2022 ended March 31, 2023 (c)	
		(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)	5.56%	(0.82%)	(0.11%)	6.39%	5.68%
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)	6.40%	(0.73%)	0.01%	7.13%	6.38%

Note: ROE is a metric that indicates 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)	FY2023			For the six months ended September 30, 2023 (b)	FY2022 ended March 31, 2023 (c)
		ended March 31, 2024 (a)	(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	15,951.6	527.3	527.1	15,424.2	15,424.4
Domestic	うち国内	15,547.4	473.2	455.6	15,074.1	15,091.7
In Chiba Prefecture	うち県内	14,778.3	453.8	410.9	14,324.5	14,367.4
Personal deposits	うち個人	11,210.7	134.6	292.3	11,076.0	10,918.3
Corporate deposits	うち法人	3,174.8	59.9	119.2	3,114.9	3,055.5
Public sectors	うち公共	1,161.7	278.6	44.0	883.1	1,117.7
Deposits (Average balance)	預金 (平残)	15,412.1	59.6	457.5	15,352.5	14,954.6
Domestic	うち国内	15,037.6	37.7	415.4	14,999.8	14,622.1
In Chiba Prefecture	うち県内	14,292.8	24.7	380.4	14,268.1	13,912.4
Loans and bills discounted (Term-end balance)	貸出金 (末残)	12,768.0	247.3	614.3	12,520.6	12,153.6
Domestic	うち国内	12,345.8	202.0	509.1	12,143.8	11,836.7
In Chiba Prefecture	うち県内	8,043.1	58.1	190.6	7,985.0	7,852.4
Loans and bills discounted (average balance)	貸出金 (平残)	12,496.5	174.6	544.6	12,321.8	11,951.9
Domestic	うち国内	12,119.7	151.2	461.3	11,968.4	11,658.3
In Chiba Prefecture	うち県内	7,941.6	57.0	214.1	7,884.6	7,727.5

(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			As of	As of
		March 31, 2024 (a)	(a-b)	(a-c)	September 30, 2023 (b)	March 31, 2023 (c)
Domestic loans and bills discounted (A)	国内貸出金	12,345.8	202.0	509.1	12,143.8	11,836.7
[Excluding loans to public sectors]	(除公共向け貸出)	[11,975.0]	[281.7]	[561.4]	[11,693.3]	[11,413.5]
Large enterprises	大企業	1,463.5	20.3	88.3	1,443.1	1,375.1
Mid-sized enterprises	中堅企業	172.1	2.1	4.8	169.9	167.2
Small and medium-sized enterprises, etc. (B)	中小企業等	10,339.3	259.2	468.2	10,080.1	9,871.1
Small and medium-sized enterprises	中小企業	6,098.0	195.3	344.2	5,902.7	5,753.7
Consumer loans	消費者ローン	4,241.3	63.8	123.9	4,177.4	4,117.4
Public sectors	公共	370.8	(79.6)	(52.3)	450.4	423.1
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	83.74%	0.74%	0.35%	83.00%	83.39%

Note: Loans to individual business owners are included under "Small and medium sized enterprises".

注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		March 31, 2024 (a)	(a-b)	(a-c)	September 30, 2023 (b)	March 31, 2023 (c)
Outstanding balance of consumer loans	消費者ローン残高	4,241.3	63.8	123.9	4,177.4	4,117.4
Residential loans	住宅ローン残高	4,026.0	55.1	108.2	3,970.8	3,917.7
Other consumer loans	その他のローン残高	215.3	8.6	15.6	206.6	199.6

8. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mach 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(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	19,161	1,835	880	17,325	18,280
Doubtful Claims	危険債権	49,863	(1,316)	(2,931)	51,179	52,795
Substandard Claims	要管理債権	49,494	5,219	5,593	44,274	43,901
Loans past due 3 months or more	三月以上延滞債権	1,871	1,529	1,681	341	190
Restructured Loans	貸出条件緩和債権	47,623	3,690	3,911	43,933	43,711
Total	合計	118,519	5,738	3,542	112,780	114,977

Normal Claims	正常債権	12,726,388	234,411	600,263	12,491,977	12,126,125
Total Claims*	総与信残高	12,844,907	240,150	603,805	12,604,757	12,241,102
Non-performing loan ratio	不良債権比率	0.92%	0.02%	(0.01%)	0.89%	0.93%

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.

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。

<Consolidated>

(¥ Million)

	(Japanese)	As of Mach 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(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	17,692	2,110	1,020	15,581	16,672
Doubtful Claims	危険債権	50,025	(1,327)	(2,964)	51,352	52,989
Substandard Claims	要管理債権	49,504	5,220	5,594	44,284	43,909
Loans past due 3 months or more	三月以上延滞債権	1,871	1,529	1,681	341	190
Restructured Loans	貸出条件緩和債権	47,632	3,690	3,913	43,942	43,719
Total	合計	117,222	6,003	3,650	111,218	113,571

Normal Claims	正常債権	12,683,742	232,829	600,628	12,450,913	12,083,113
Total Claims	総与信残高	12,800,965	238,833	604,279	12,562,131	12,196,685
Non-performing loan ratio	不良債権比率	0.91%	0.03%	(0.01%)	0.88%	0.93%

9. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A)	金融再生法開示債権 リスク管理債権額	118,519	5,738	3,542	112,780	114,977
Collateral/guarantees (B)	担保・保証等	70,958	3,383	1,477	67,575	69,480
Allowance for loan losses (C)	貸倒引当金	12,855	305	(283)	12,550	13,138
Allowance ratio (C)/(A-B)	引当率	27.0%	(0.7%)	(1.8%)	27.7%	28.8%
Coverage ratio (B+C)/(A)	保全率	70.7%	(0.3%)	(1.1%)	71.0%	71.8%
Non-performing loan ratio	不良債権比率	0.92%	0.02%	(0.01%)	0.89%	0.93%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A)	金融再生法開示債権 リスク管理債権額	117,222	6,003	3,650	111,218	113,571
Collateral/guarantees (B)	担保・保証等	69,398	3,626	1,636	65,771	67,761
Allowance for loan losses (C)	貸倒引当金	13,038	333	(315)	12,705	13,354
Allowance ratio (C)/(A-B)	引当率	27.2%	(0.6%)	(1.8%)	27.9%	29.1%
Coverage ratio (B+C)/(A)	保全率	70.3%	(0.2%)	(1.0%)	70.5%	71.4%
Non-performing loan ratio	不良債権比率	0.91%	0.03%	(0.01%)	0.88%	0.93%

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	2,319	644	(29)	1,675	2,349
Effectively Bankrupt Assets (B)	実質破綻先債権	16,841	1,191	909	15,649	15,931
Potentially Bankrupt Assets (C)	破綻懸念先債権	49,863	(1,316)	(2,931)	51,179	52,795
Assets Requiring Caution (D)	要注意先債権	911,371	(27,979)	986	939,350	910,384
Substandard Assets	要管理先債権	63,961	12,276	12,879	51,685	51,081
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	49,494	5,219	5,593	44,274	43,901
Other Assets Requiring Caution	その他要注意先債権	847,409	(40,255)	(11,893)	887,665	859,302
Normal Assets (E)	正常先債権	11,864,511	267,610	604,869	11,596,901	11,259,642
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	12,844,907	240,150	603,805	12,604,757	12,241,102

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。

10. 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 March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	24.7	1.0	(1.1)	23.6	25.8
General allowance	一般貸倒引当金	17.6	1.7	(0.2)	15.9	17.9
Specific allowance	個別貸倒引当金	7.0	(0.6)	(0.8)	7.6	7.9
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 March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	11,464.4	356.1	669.9	11,108.3	10,794.5
Assets Requiring Caution	要注意先債権	909.9	(28.0)	0.8	938.0	909.0
Substandard Assets	要管理先債権	63.9	12.2	12.9	51.6	51.0
Other Assets Requiring Caution	その他要注意先債権	845.9	(40.3)	(12.0)	886.3	858.0

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	31.0	1.0	(1.1)	30.0	32.2
General allowance	一般貸倒引当金	20.1	1.7	(0.2)	18.4	20.4
Specific allowance	個別貸倒引当金	10.9	(0.6)	(0.9)	11.5	11.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

11. Loan Breakdown by Industry

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

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of March 31, 2024		As of September 30, 2023		As of March 31, 2023	
		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)	12,345.8	100.00%	12,143.8	100.00%	11,836.7	100.00%
Manufacturing	製造業	807.2	6.54%	780.6	6.43%	782.3	6.61%
Agriculture and forestry	農業, 林業	16.6	0.13%	17.4	0.14%	17.0	0.14%
Fishery	漁業	1.2	0.01%	1.1	0.01%	1.4	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	16.2	0.13%	20.7	0.17%	18.9	0.16%
Construction	建設業	481.7	3.90%	459.7	3.79%	442.4	3.74%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	216.8	1.76%	206.5	1.70%	195.9	1.66%
Information and communications	情報通信業	96.5	0.78%	93.8	0.77%	58.5	0.50%
Transport and postal service	運輸業, 郵便業	316.8	2.57%	303.0	2.50%	292.9	2.47%
Wholesale and retail trade	卸売業, 小売業	904.5	7.33%	907.4	7.47%	880.0	7.43%
Finance and insurance	金融業, 保険業	518.4	4.20%	519.2	4.28%	499.2	4.22%
Real estate and leasing	不動産業, 物品賃貸業	3,616.6	29.29%	3,476.1	28.62%	3,389.9	28.64%
Real estate	不動産業	3,311.8	26.82%	3,180.5	26.19%	3,101.9	26.21%
Real estate rental and management	不動産賃貸業・管理業	2,773.3	22.46%	2,683.0	22.09%	2,629.9	22.22%
Real estate trading, etc.	不動産取引業等	538.4	4.36%	497.4	4.10%	471.9	3.99%
Leasing	物品賃貸業	304.8	2.47%	295.6	2.43%	288.0	2.43%
Medical, welfare and other services	医療, 福祉その他サービス業	779.8	6.32%	766.2	6.31%	752.7	6.36%
Government, local public sector	国・地方公共団体	358.9	2.91%	442.0	3.64%	415.5	3.51%
Others (mainly consumer loans)	その他(個人)	4,213.9	34.13%	4,149.5	34.17%	4,089.5	34.55%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of March 31, 2024		As of September 30, 2023		As of March 31, 2023	
		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)	118.4	100.00%	111.9	100.0%	114.2	100.00%
Manufacturing	製造業	15.7	13.27%	13.9	12.48%	14.3	12.56%
Agriculture and forestry	農業, 林業	0.5	0.48%	0.3	0.34%	0.8	0.77%
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	-	-	0.0	0.00%	0.0	0.00%
Construction	建設業	5.8	4.94%	4.7	4.27%	5.0	4.43%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	0.7	0.64%	0.7	0.68%	0.7	0.65%
Transport and postal service	運輸業, 郵便業	13.7	11.60%	13.4	11.98%	13.6	11.94%
Wholesale and retail trade	卸売業, 小売業	12.7	10.79%	13.1	11.78%	13.4	11.78%
Finance and insurance	金融業, 保険業	0.0	0.04%	0.0	0.04%	0.0	0.04%
Real estate and leasing	不動産業, 物品賃貸業	23.7	20.03%	21.1	18.87%	22.8	20.02%
Real estate	不動産業	23.4	19.80%	20.8	18.58%	22.5	19.70%
Real estate rental and management	不動産賃貸業・管理業	22.9	19.39%	20.3	18.16%	22.0	19.28%
Real estate trading, etc.	不動産取引業等	0.4	0.41%	0.4	0.42%	0.4	0.42%
Leasing	物品賃貸業	0.2	0.23%	0.3	0.29%	0.3	0.32%
Medical, welfare and other services	医療, 福祉その他サービス業	19.3	16.35%	18.7	16.79%	17.6	15.46%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	25.8	21.86%	25.4	22.77%	25.5	22.35%

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注: 要管理債権以下の債権を対象としております。

12. 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 March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Hong Kong	香港	10.7	0.2	2.7	10.4	8.0
	Risk-monitored loans	-	-	-	-	-
India	インド	12.1	3.1	4.7	8.9	7.3
	Risk-monitored loans	-	-	-	-	-
Indonesia	インドネシア	5.4	0.6	1.1	4.7	4.2
	Risk-monitored loans	-	-	-	-	-
UAE	アラブ首長国連邦	3.0	(0.3)	(0.5)	3.4	3.5
	Risk-monitored loans	-	-	-	-	-
Malaysia	マレーシア	-	-	(2.6)	-	2.6
	Risk-monitored loans	-	-	-	-	-
Thailand	タイ	6.5	1.9	2.4	4.5	4.0
	Risk-monitored loans	-	-	-	-	-
Philippines	フィリピン	6.0	0.0	2.5	5.9	3.4
	Risk-monitored loans	-	-	-	-	-
Vietnam	ベトナム	1.0	(0.2)	(0.2)	1.2	1.2
	Risk-monitored loans	-	-	-	-	-
Singapore	シンガポール	9.2	2.1	4.9	7.0	4.2
	Risk-monitored loans	-	-	-	-	-
Taiwan	台湾	1.5	(0.0)	(0.0)	1.5	1.5
	Risk-monitored loans	-	-	-	-	-
Total	合計	55.5	7.6	15.0	47.9	40.4
	Risk-monitored loans	-	-	-	-	-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注: リスク管理債権は要管理債権以下の債権を対象としております。

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

(¥ Billion)

	(Japanese)	As of March 31, 2024 (a)			As of September 30, 2023 (b)	As of March 31, 2023 (c)
			(a-b)	(a-c)		
Panama	パナマ	0.7	0.0	0.0	0.7	0.6
	Risk-monitored loans	-	-	-	-	-
Chile	チリ	-	(0.8)	(0.7)	0.8	0.7
	Risk-monitored loans	-	-	-	-	-
Peru	ペルー	1.5	0.0	0.1	1.4	1.3
	Risk-monitored loans	-	-	-	-	-
Total	合計	2.2	(0.7)	(0.4)	3.0	2.7
	Risk-monitored loans	-	-	-	-	-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注: リスク管理債権は要管理債権以下の債権を対象としております。

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

Not applicable

13. 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 March 31, 2024					
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)			Gains	Losses
			(a)	(a-b)	(a-c)		
Held-to-Maturity Bonds	満期保有目的	2.9	(0.0)	0.1	0.1	-	0.0
Other securities	その他有価証券	2,816.3	203.5	104.7	101.5	293.4	89.9
	Stocks 株式	321.1	239.5	50.0	89.2	240.1	0.6
	Bonds* 債券	1,158.3	(27.5)	5.0	(16.1)	0.6	28.2
	Others その他	1,336.8	(8.4)	49.6	28.4	52.6	61.1
	Foreign Bonds* うち外国債券	738.0	(32.3)	25.3	(2.3)	3.0	35.4
Total	合計	2,819.3	203.5	104.9	101.7	293.4	89.9

	(Japanese)	As of September 30, 2023				As of March 31, 2023			
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)		Market value	Gains (losses) on valuation/ Unrealized gains (losses)			
			(b)	Gains		Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	10.3	(0.1)	-	0.1	9.2	(0.1)	-	0.1
Other securities	その他有価証券	2,518.1	98.7	224.3	125.5	2,489.7	101.9	181.4	79.4
	Stocks 株式	273.3	189.4	190.0	0.6	235.5	150.3	152.4	2.0
	Bonds* 債券	978.2	(32.6)	0.2	32.9	1,095.0	(11.4)	4.7	16.1
	Others その他	1,266.6	(58.0)	33.9	91.9	1,159.1	(36.9)	24.2	61.1
	Foreign Bonds* うち外国債券	664.0	(57.6)	0.0	57.6	594.4	(30.0)	0.7	30.7
Total	合計	2,528.5	98.6	224.3	125.6	2,498.9	101.8	181.4	79.6

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.

注1. 市場価格のある子会社・関連会社株式は、該当ありません。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

3. 「評価損益」は、満期保有目的有価証券については（中間）貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）貸借対照表計上額（時価）と取得価額との差額を計上しております。

< Consolidated >

(¥ Billion)

	(Japanese)	As of March 31, 2024						
		Market value	Gains (losses) on valuation				Gains	Losses
			(a)	(a-b)	(a-c)			
Held-to-Maturity Bonds	満期保有目的	2.9	(0.0)	0.1	0.1	-	0.0	
Other securities	その他有価証券	2,845.3	228.8	107.7	108.8	318.7	89.9	
	Stocks	株式	347.3	264.0	53.0	96.4	264.7	0.6
	Bonds*	債券	1,158.3	(27.5)	5.0	(16.1)	0.6	28.2
	Others	その他	1,339.5	(7.7)	49.6	28.4	53.3	61.1
	Foreign Bonds*	うち外国債券	738.0	(32.3)	25.3	(2.3)	3.0	35.4
Total	合計	2,848.3	228.7	107.8	108.9	318.7	89.9	

	(Japanese)	As of September 30, 2023				As of March 31, 2023				
		Market value	Gains (losses) on valuation		Market value	Gains (losses) on valuation				
			(b)	Gains		Losses	(c)	Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	10.3	(0.1)	-	0.1	9.2	(0.1)	-	0.1	
Other securities	その他有価証券	2,544.5	121.0	246.6	125.5	2,511.7	119.9	199.4	79.4	
	Stocks	株式	296.9	211.0	211.6	0.6	254.8	167.6	169.7	2.1
	Bonds*	債券	978.2	(32.6)	0.2	32.9	1,095.0	(11.4)	4.7	16.1
	Others	その他	1,269.3	(57.3)	34.6	91.9	1,161.8	(36.2)	24.9	61.1
	Foreign Bonds*	うち外国債券	664.0	(57.6)	0.0	57.6	594.4	(30.0)	0.7	30.7
Total	合計	2,554.8	120.9	246.6	125.7	2,520.9	119.8	199.4	79.6	

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.

注1. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

2. 「評価損益」は、満期保有目的の有価証券については（中間）連結貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）連結貸借対照表計上額（時価）と取得価額との差額を計上しております。

*For bonds and foreign bonds, deferred hedging through derivative transactions is used to reduce the risk of market value fluctuations, and the gains (losses) on valuation on these are as follows.

※なお、債券および外国債券については、時価変動リスクを低減する目的でデリバティブ取引による繰延ヘッジを行っており、これらの評価損益は次のとおりです。

(¥ Billion)

	(Japanese)	As of			As of	As of
		March 31, 2024	(a-b)	(a-c)	September 30, 2023	March 31, 2023
		(a)			(b)	(c)
Bonds	債券	(27.5)	5.0	(16.1)	(32.6)	(11.4)
Foreign bonds	外国債券	(32.3)	25.3	(2.3)	(57.6)	(30.0)
Derivative transactions (deferred hedges)	デリバティブ取引 (繰延ヘッジ)	25.1	(23.6)	11.3	48.7	13.7
Total gains (losses) on valuation	評価損益合計	(34.7)	6.7	(7.0)	(41.5)	(27.7)

14. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2024	As of March 31, 2023
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	76,408 [0.2%]	78,071 [0.2%]
Plan assets at fair value (B)	年金資産	(105,116)	(92,891)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	7,467 [10 years]	(3,458) [10 years]
Unrecognized past service costs (D) [Amortization period]	未認識過去勤務費用 (償却年数)	(649) [10 years]	(730) [10 years]
Net amount on balance sheet (E)=(A)+(B)+(C)+(D)	貸借対照表計上額の純額	(21,889)	(19,009)
Prepaid pension cost	前払年金費用	21,889	19,009
Provision for retirement benefits	退職給付引当金	-	-

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2024	As of March 31, 2023
Projected benefit obligation (A)	退職給付債務	77,097	78,789
Plan assets at fair value (B)	年金資産	(105,116)	(92,891)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表計上額の純額	(28,018)	(14,102)
Net defined benefit asset	退職給付に係る資産	28,707	18,578
Net defined benefit liability	退職給付に係る負債	688	4,476

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2024	As of March 31, 2023
Retirement benefit cost (A)+(B)+(C)+(D)+(E)+(F)	退職給付費用	(4)	(1,066)
Service cost (A)	勤務費用	2,195	2,298
Interest cost (B)	利息費用	156	160
Expected return on plan assets (C)	期待運用収益	(3,255)	(3,368)
Amortization of actuarial gain or loss (D)	数理計算上の差異の 損益処理額	363	(674)
Amortization of past service costs (E)	過去勤務費用の損益処理額	81	81
Other (F)	その他	454	437

Note: The other stated above is the premium contributions amount of defined contribution pension plans.

注.その他には、確定拠出年金掛金を計上しております。

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2024	As of March 31, 2023
Retirement benefit cost	退職給付費用	106	(960)

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2024	As of March 31, 2023
Allowance for loan losses	貸 倒 引 当 金	12,429	11,559
Provision for retirement benefits	退 職 給 付 引 当 金	5,317	5,044
Write-offs of securities	有 価 証 券 償 却	981	837
Others	そ の 他	5,776	5,454
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	24,505	22,895
Valuation allowance (B)	評 価 性 引 当 額	(1,103)	(1,108)
Total of deferred tax assets (A)+(B) (C)	繰 延 税 金 資 産 合 計	23,401	21,787
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	61,620	30,956
Prepaid pension cost	前 払 年 金 費 用	5,759	4,791
Other	そ の 他	7,449	4,873
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	74,830	40,621
Net deferred tax assets (C)-(D) [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(51,428)	(18,834)

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2024	As of March 31, 2023
Net deferred tax assets [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(56,942)	(18,654)

15. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months ending September 30, 2024	FY2024 ending March 31, 2025
		Gross business profits	業 務 粗 利 益
Net interest income	資 金 利 益	74.9	146.0
Net fees and commissions income	役 務 取 引 等 利 益	16.2	31.7
Trading income	特 定 取 引 利 益	1.0	2.2
Profit from other business transactions	そ の 他 業 務 利 益	1.5	3.0
Expenses (-)	経 費	44.2	88.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	49.4	94.4
Core net business income	コ ア 業 務 純 益	48.7	93.1
Ordinary profit	経 常 利 益	51.6	94.3
Net income	当 期 (中 間) 純 利 益	37.0	66.9
Net credit costs (-)	与 信 関 係 費 用	3.0	7.5

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months ending September 30, 2024	FY2024 ending March 31, 2025
		Ordinary profit	経 常 利 益
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	35.0	68.0
Cash dividends per share	1 株 当 た り 配 当 金	¥18.00	¥36.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	36.7%	37.8%

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 貸出条件緩和債権 Restructured Loans
	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