

Financial Highlights for FY2021 ended March 2022



Summary of Financial Results

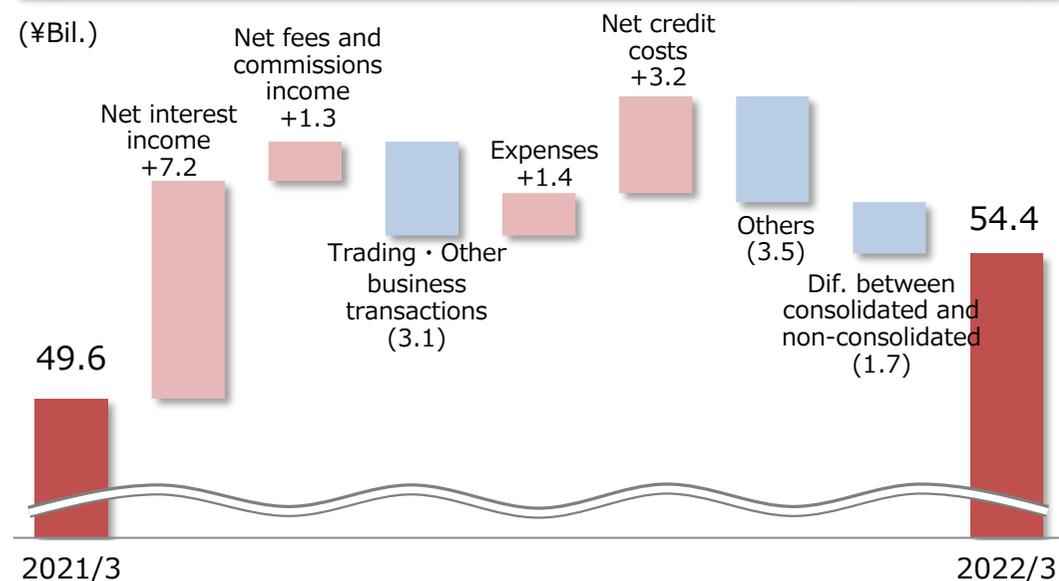
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Non-consolidated		(¥Bil.)	2021/3	2022/3	YoY
Gross business profits					
Net interest income					
Net fees and commissions income					
Trading income					
Profit from other business transactions					
Gains (losses) related to bonds (Government bonds, etc.)					
Expenses (-)					
Real net business income					
Core net business income					
Excluding gains (losses) on cancellation of investment trusts					
Net transfer to general allowance for loan losses (-)					
Net business income					
Non-recurrent income and losses					
Disposal of non-performing loans (-)					
Gains (losses) related to stocks, etc.					
Ordinary profit					
Extraordinary income (loss)					
Profit					
Net credit costs (-)					
Consolidated		(¥Bil.)	2021/3	2022/3	YoY
Ordinary profit					
Profit attributable to owners of parent					

- ◆ Net interest income increased by ¥7.2 billion YoY, the highest level in 10 years. Net fees and commissions income increased by ¥1.3 billion YoY to a record high. As a result, Gross business profits increased by ¥5.4 billion YoY for 5 consecutive period.
- ◆ Expenses decreased by ¥1.4 billion YoY due to decrease expenses related to the new head office building.
- ◆ Core net business income excluding gains (losses) on cancellation of investment trusts increased by ¥8.9 billion YoY for 3 consecutive period, and core business were remained strong.
- ◆ Credit costs decreased by ¥3.2 billion, and restrained in comparison to the planned ¥10.0 billion.
- ◆ Non-consolidated profit was the 2nd highest level on record since the FY2015. Consolidated profit increased for 2 consecutive period, higher than the ¥52.0 billion plan.

Breakdown of changes in profit attributable to owners of parent (Non-consolidated + Dif. between consolidated and non-consolidated)



Summary of Financial Results (Consolidated)

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Consolidated	(¥Bil.)	2021/3	2022/3	YoY
Gross business profits		167.8	171.9	4.0
Net interest income		121.5	128.0	6.5
Net fees and commissions income		36.8	38.6	1.8
Trading income		5.9	4.1	(1.8)
Profit from other business transactions		3.5	0.9	(2.5)
General and administrative expenses (-)		93.9	91.1	(2.8)
Net credit costs (-)		10.6	7.8	(2.7)
Net transfer to general allowance for loan losses (-)		3.3	1.6	(1.6)
Disposal of non-performing loans (-)		7.2	6.1	(1.1)
Gains (losses) related to stocks, etc.		5.8	2.7	(3.0)
Equity gains (losses) of affiliated companies		0.3	0.3	0.0
Others		2.3	2.7	0.3
Ordinary profit		71.8	78.8	7.0
Extraordinary income (loss)		(0.3)	(0.4)	(0.0)
Pre-Tax Profit		71.4	78.3	6.9
Total income taxes (-)		21.8	23.8	2.0
Profit		49.6	54.4	4.8
Profit attributable to non-controlling interests		-	-	-
Profit attributable to owners of parent (reference)		49.6	54.4	4.8
Consolidated net business income		78.4	85.3	6.8

Status of Subsidiaries

[Consolidated subsidiaries]		(¥Bil.)			
Company name	Investment ratio (Including indirect)	Profit items (After deduction of inter-subsidiary dividends)	2021/3	2022/3	YoY
			Chibagin Securities Co.,Ltd.	100%	Ordinary profit
		Profit	1.2	0.7	(0.4)
Chibagin Leasing Co.,Ltd.	100%	Ordinary profit	1.4	1.1	(0.3)
		Profit	0.9	0.7	(0.1)
Chibagin Guarantee Co.,Ltd	100%	Ordinary profit	5.7	5.1	(0.6)
		Profit	3.8	3.3	(0.4)
Chibagin JCB Card Co.,Ltd	100%	Ordinary profit	0.9	1.0	0.0
		Profit	0.6	0.6	0.0
Total of 5 other companies	100%	Ordinary profit	0.7	0.7	(0.0)
		Profit	0.4	0.4	(0.0)
Total		Ordinary profit	10.7	9.0	(1.6)
		Profit	7.1	6.0	(1.0)

[Equity method subsidiaries]

Total of 6 companies	Profit according to equity method	0.3	0.3	0.0
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Dividends to parent company(-)	3.5	4.2	0.7
Difference between consolidated and non-consolidated ※	3.9	2.1	(1.7)

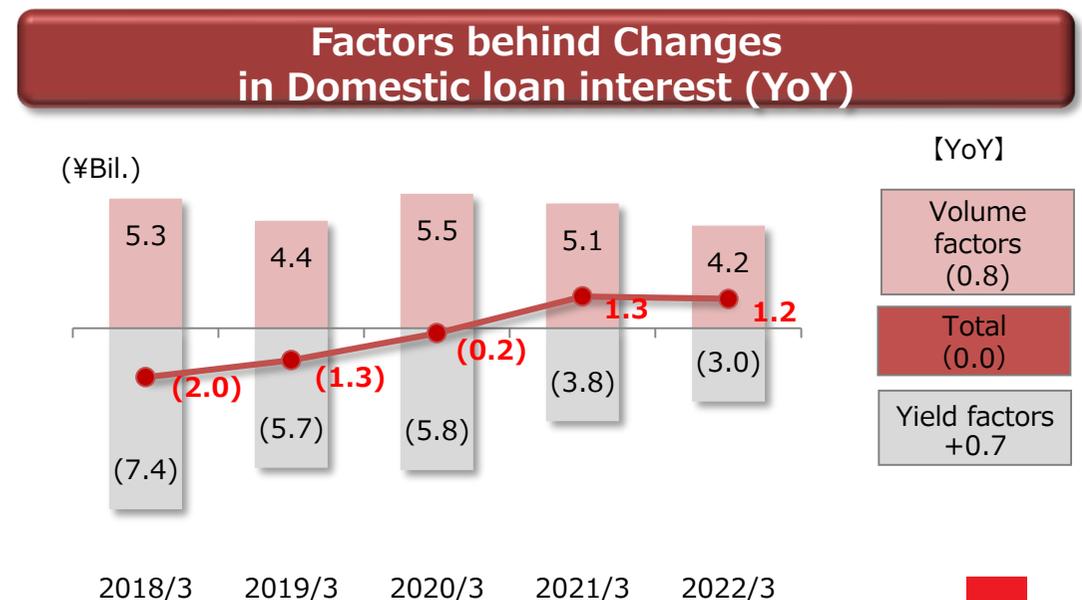
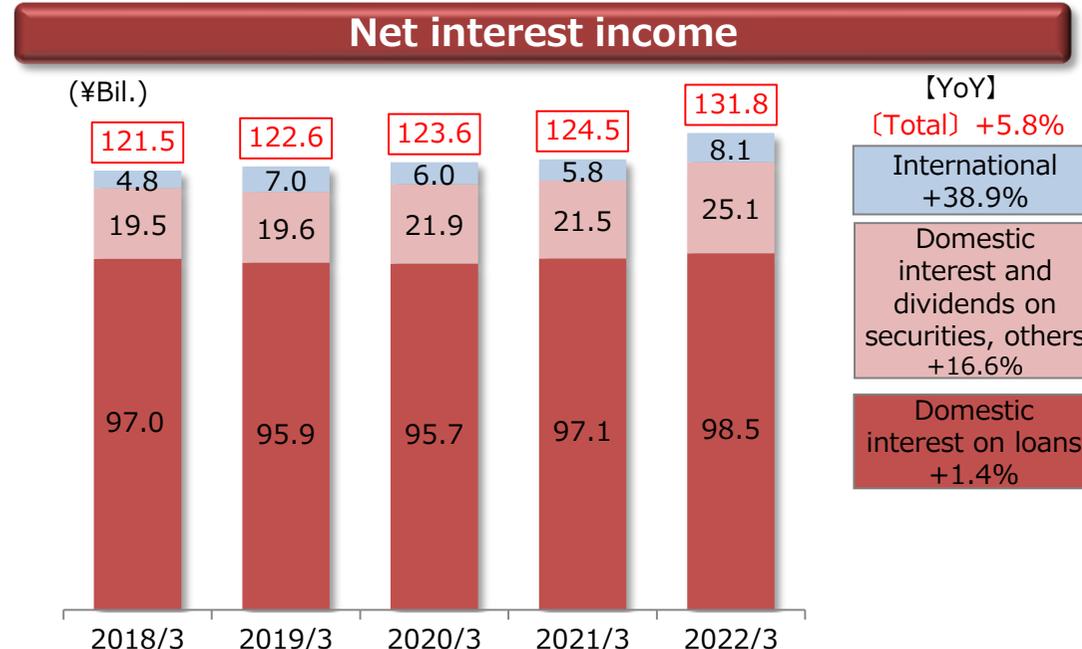
※After adjustment for unrealized gains, etc.

Net Interest Income

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(¥Bil.)	2021/3	2022/3	YoY
Net interest income	124.5	131.8	7.2
Domestic	118.7	123.6	4.9
Interest on Loans	97.1	98.5	1.3
Loans and bills discounted	97.8	99.0	1.2
Deposit (incl. NCD)	0.6	0.5	(0.1)
Interest and dividends on securities	20.6	22.0	1.4
Bonds	2.5	2.5	0.0
Stock dividends	8.5	9.7	1.2
Investment funds	(0.0)	0.6	0.6
investment trusts	9.6	9.1	(0.4)
Gains (losses) on cancellation	4.4	2.7	(1.6)
Others (Market operation, etc.)	0.9	3.0	2.1
International	5.8	8.1	2.2
Loans and bills discounted	5.5	4.3	(1.1)
Foreign Securities	11.3	12.4	1.1
Foreign Securities	9.3	8.9	(0.4)
Foreign currency funds	1.9	2.8	0.8
Investment trusts	0.0	0.6	0.6
Gains (losses) on cancellation	(0.2)	0.4	0.6
Others (Funding and market operation, etc.)	(10.9)	(8.6)	2.3
Net interest income (Excluding gains (losses) on cancellation of investment trusts)	120.4	128.6	8.1
Gains (losses) on cancellation of investment trusts	4.1	3.2	(0.9)

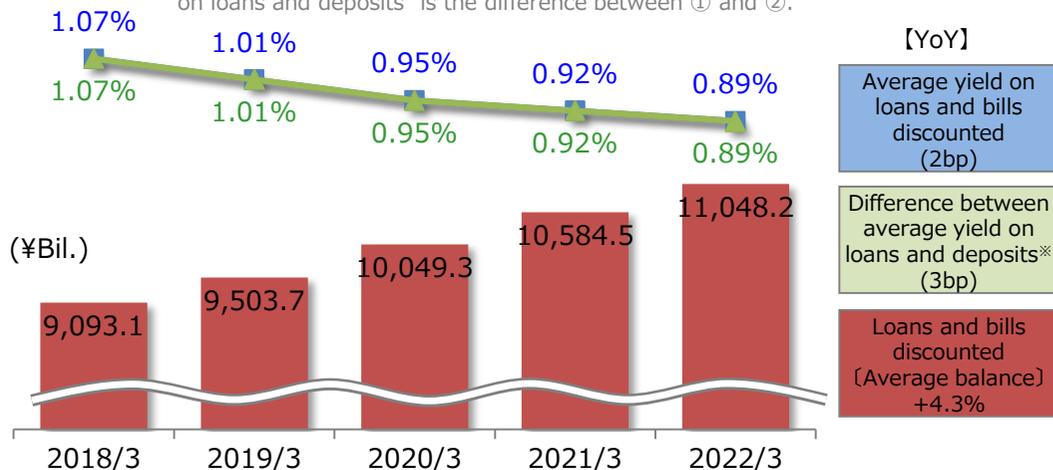


Yield · Interest on Loans

Domestic operations

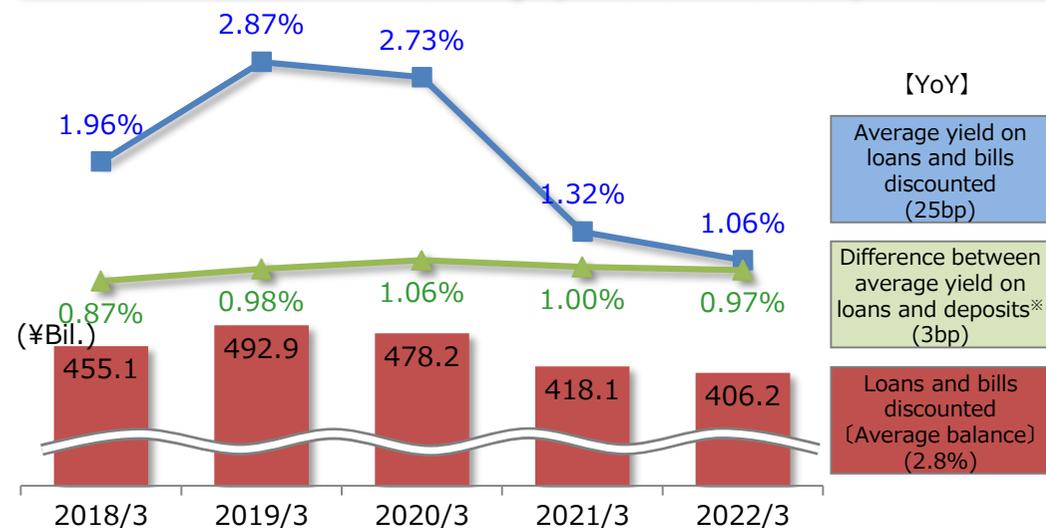
Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits

※① "Yield on loans and bills discounted" and ② "Yield on deposits" (including NCDs) are rounded down to second decimal places, and "Difference between average yield on loans and deposits" is the difference between ① and ②.

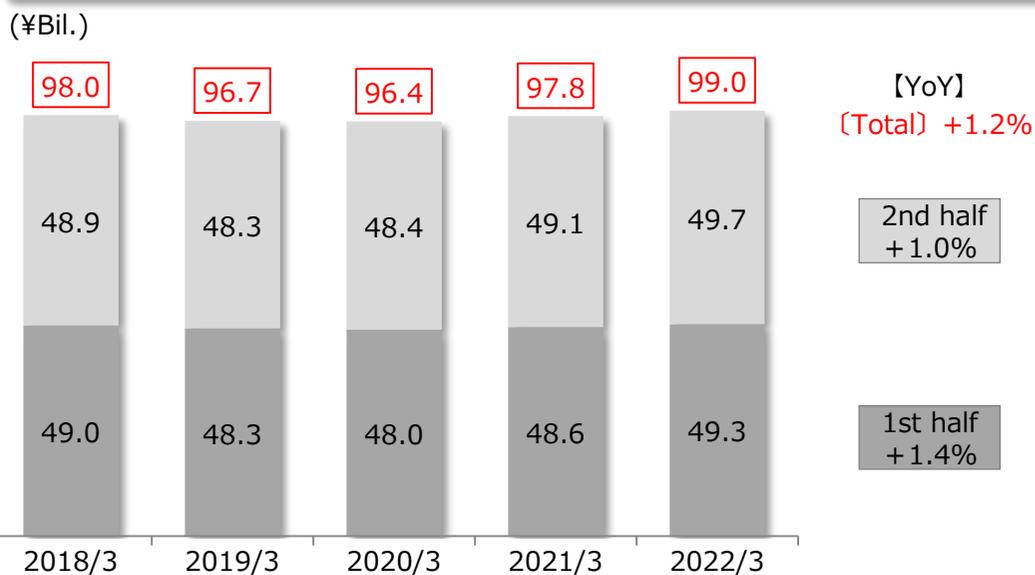


International operations

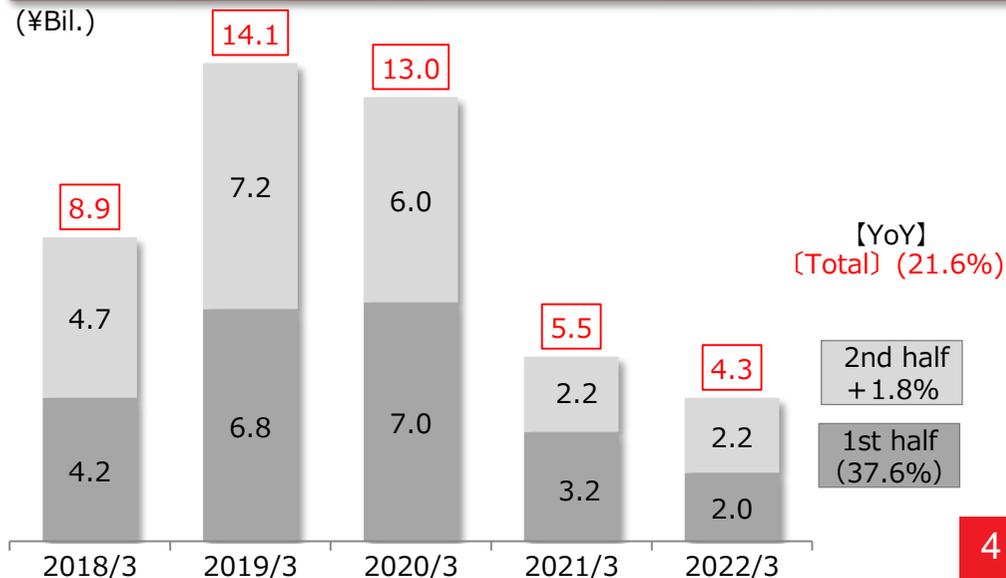
Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits



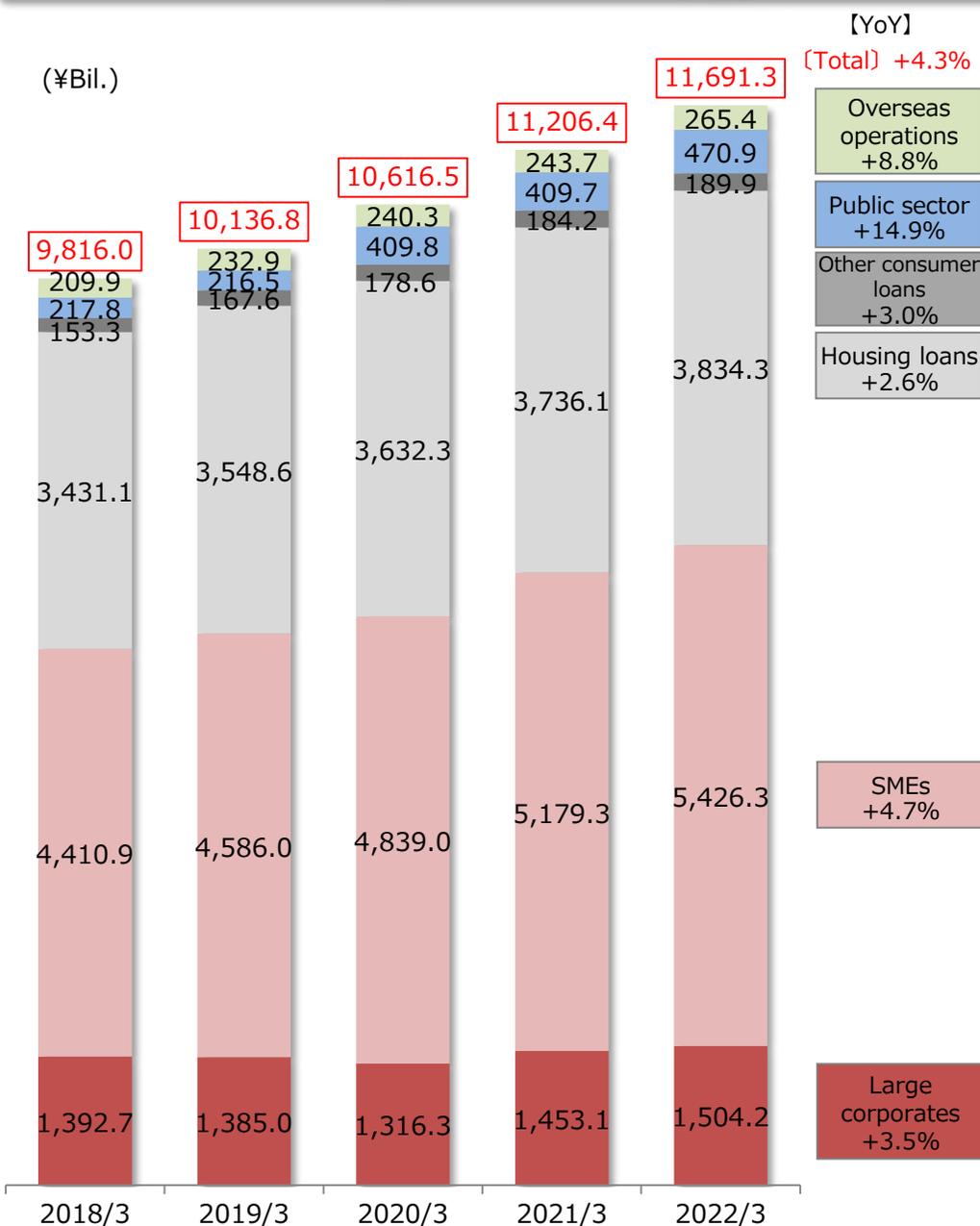
Interest on loans and bills discounted



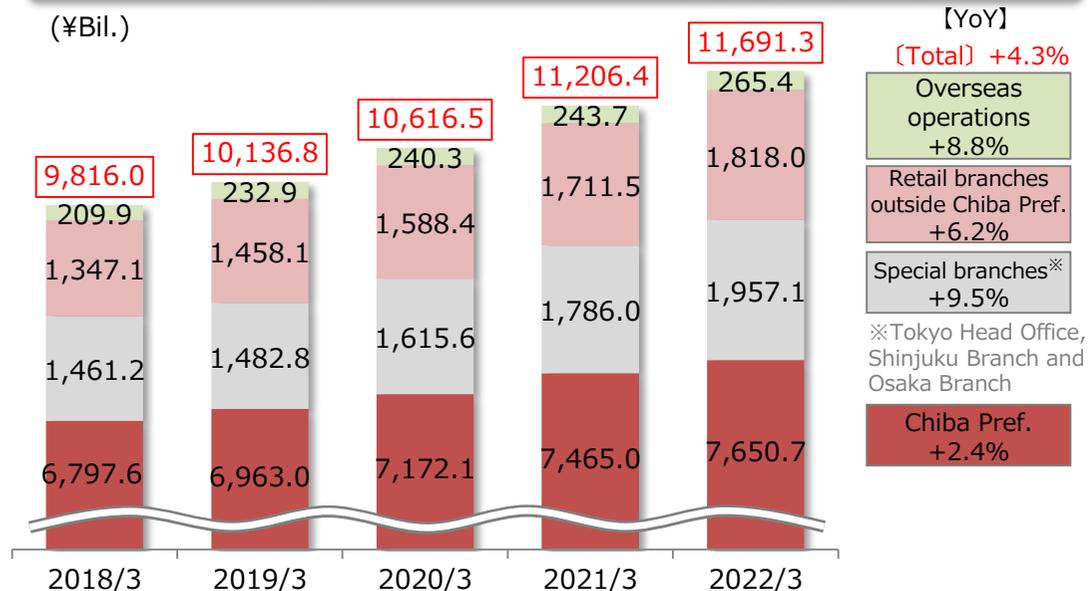
Interest on loans and bills discounted



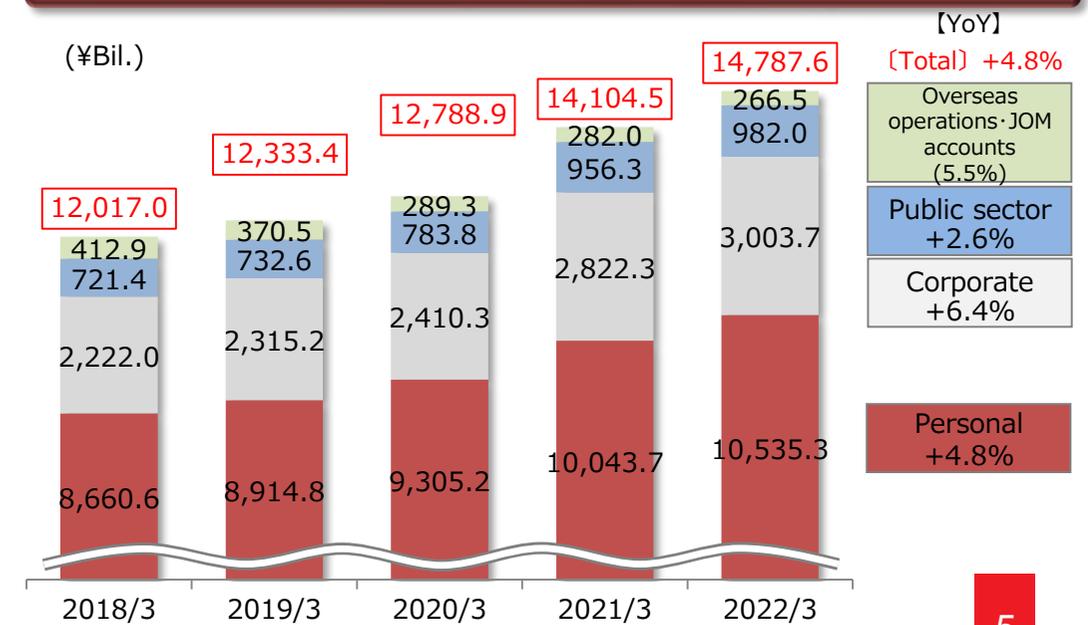
Loans (term-end balance)



Loans (term-end balance) [by region]



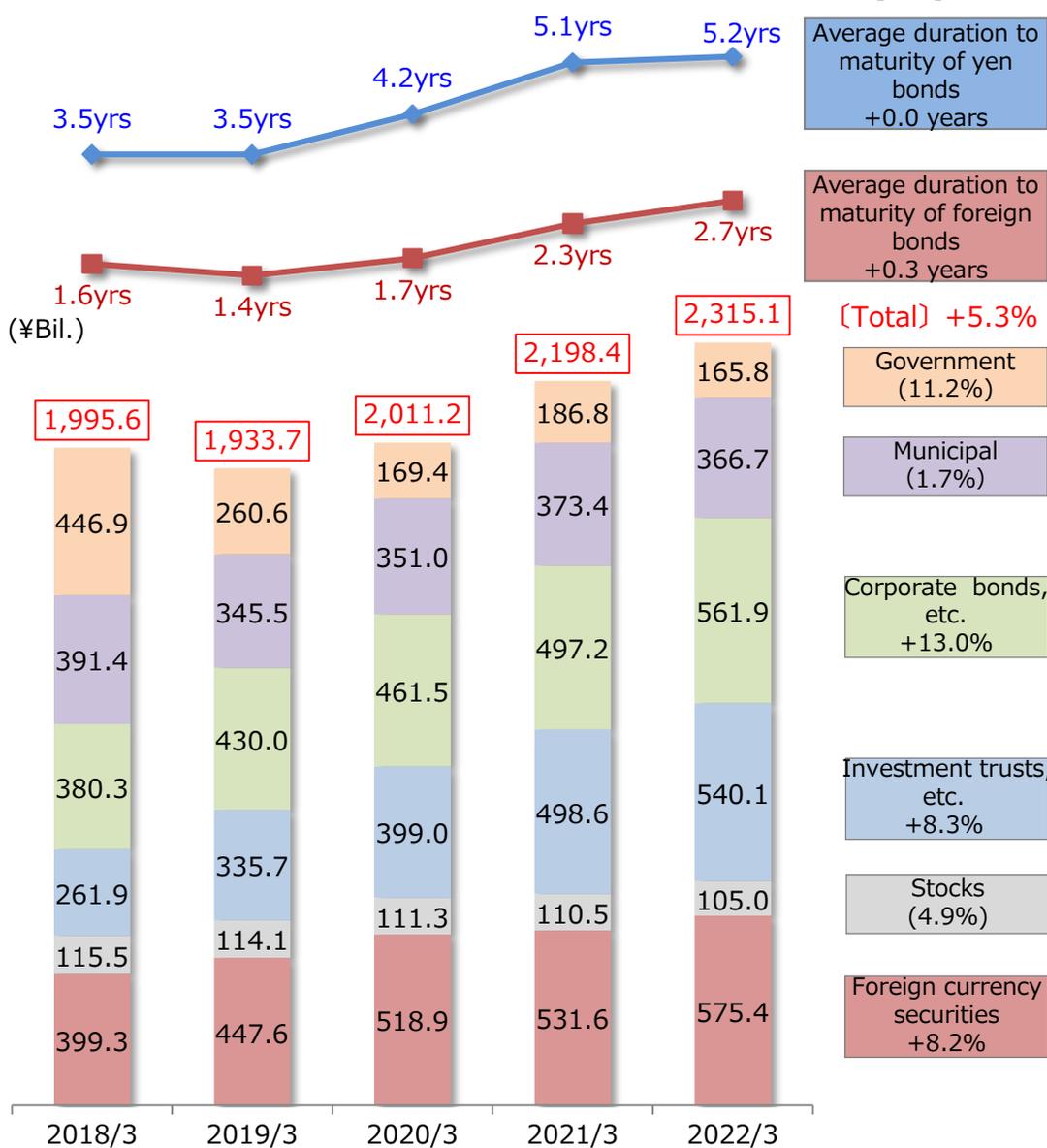
Deposits (term-end balance)



Securities

Balance of securities*1 · Duration of securities*2

*2 after hedging with asset swap

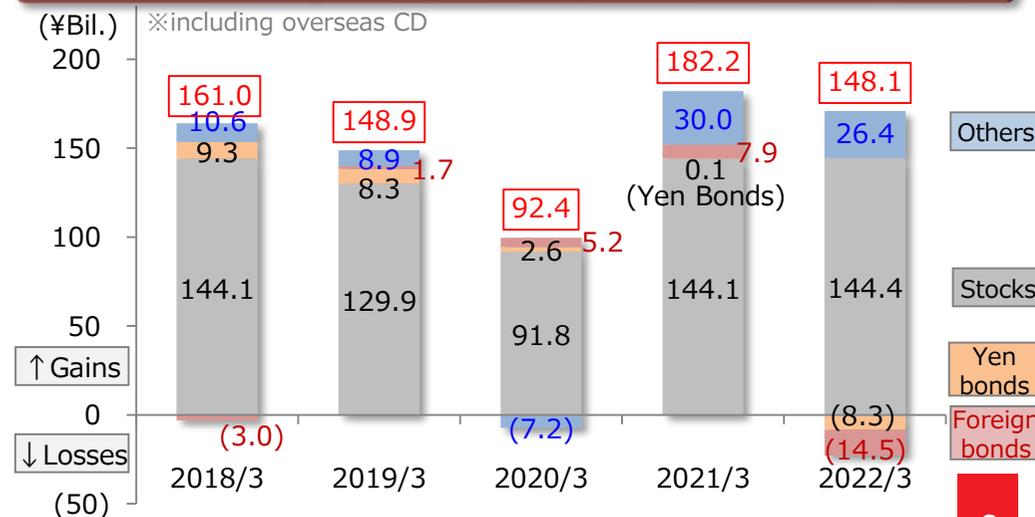


*1 excluding unrealized gains (losses)

Gain (loss) on securities

(¥Bil.)	2021/3	2022/3	YoY
Interest income on securities	31.9	34.5	2.5
Bonds	11.9	11.5	(0.4)
Domestic	2.5	2.5	0.0
International	9.3	8.9	(0.4)
Stocks	8.5	9.7	1.2
Investments trusts etc.	11.5	13.2	1.7
Gains(losses) from investment trust cancellations	4.1	3.2	(0.9)
Gains(losses) related to bonds(Government bonds, etc.)	(0.3)	(1.4)	(1.0)
Gains on sales	2.1	1.6	(0.4)
Gains(losses) related to stocks, etc.	5.8	2.7	(3.1)
Gains on sales	6.4	6.0	(0.4)

Unrealized gains (losses) on other securities



Net Fees and Commissions Income

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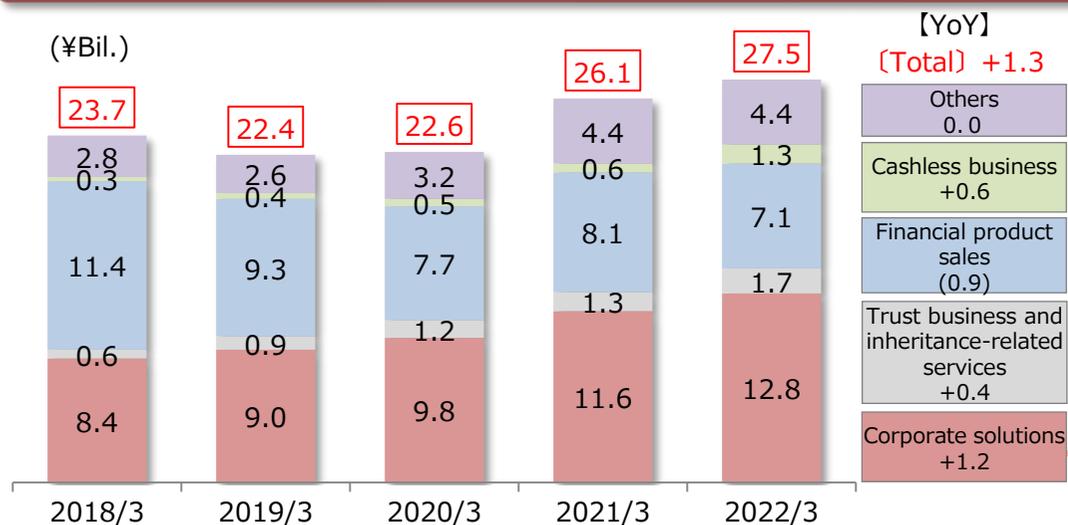
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	(¥Bil.)	2021/3	2022/3	YoY
Net fees and commissions income		26.1	27.5	1.3
Net fees and commissions revenue		45.0	46.4	1.3
Net fees and commissions payments (-)		18.8	18.8	0.0

<Main breakdown>

Investment trusts and personal annuities	8.1	7.1	(0.9)
Investment trusts	3.8	3.7	(0.1)
Annuities and whole life insurance	1.3	1.1	(0.2)
Level paying life insurance	2.0	1.4	(0.6)
Financial instrument intermediary	0.7	0.6	(0.0)
Corporate solutions	11.6	12.8	1.2
Private placement bonds	0.4	0.4	0.0
Syndicated loans	9.3	9.9	0.6
M&A and advisory contracts	0.5	1.1	0.5
Business matching	1.2	1.3	0.1
Trust business and inheritance-related services	1.3	1.7	0.4
Cashless payment and card business	0.6	1.3	0.6
Payment and settlement transactions	13.0	12.6	(0.3)
Guarantee charges and group insurance costs (-)	12.1	12.1	0.0

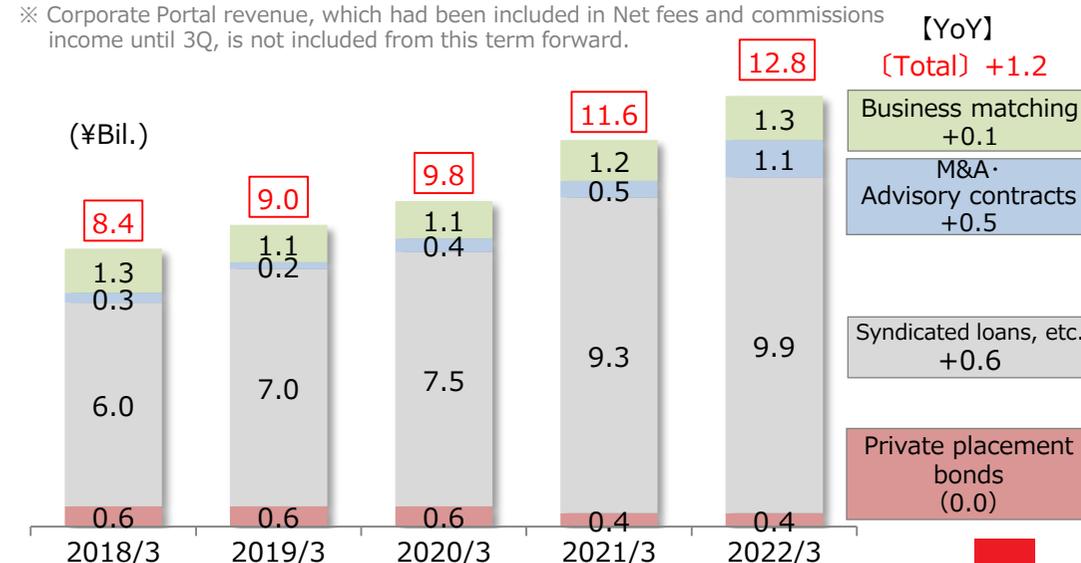
Net fees and commissions income



※ Trust business and inheritance-related services include trust fees from this term forward (retroactively changed).

Fees and commissions income of corporate solutions

※ Corporate Portal revenue, which had been included in Net fees and commissions income until 3Q, is not included from this term forward.

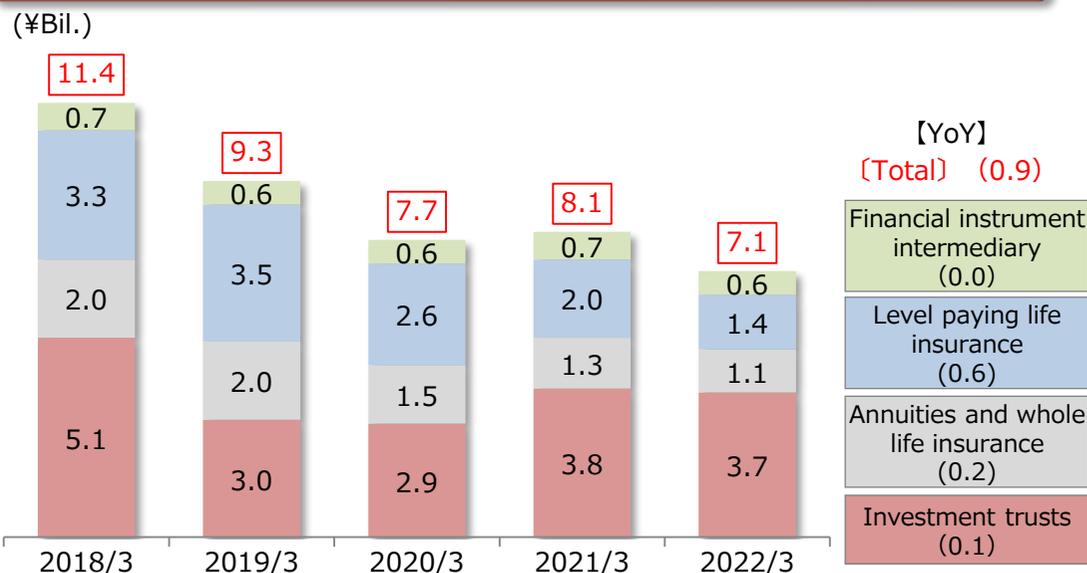


Financial Products

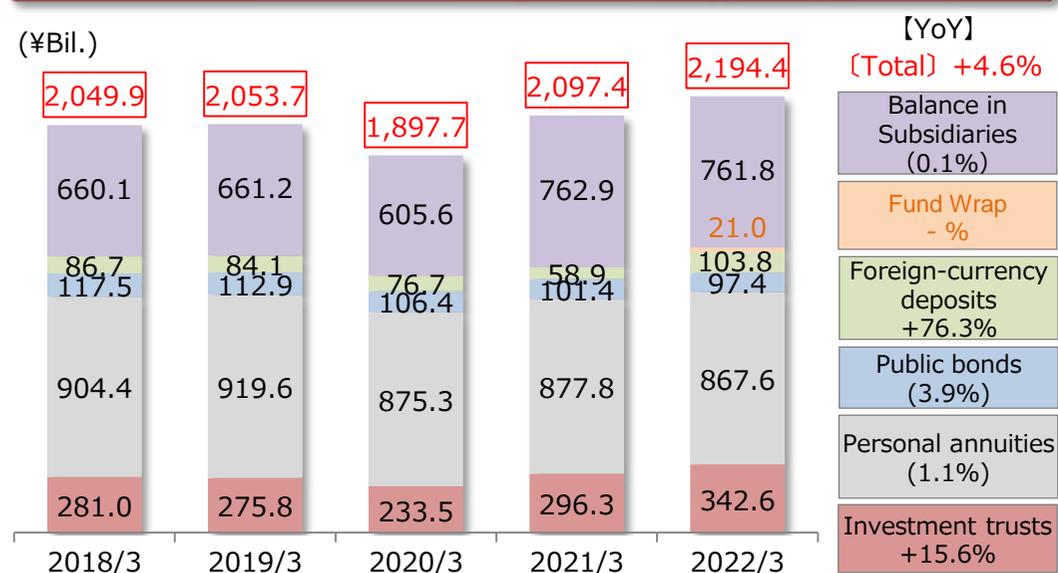
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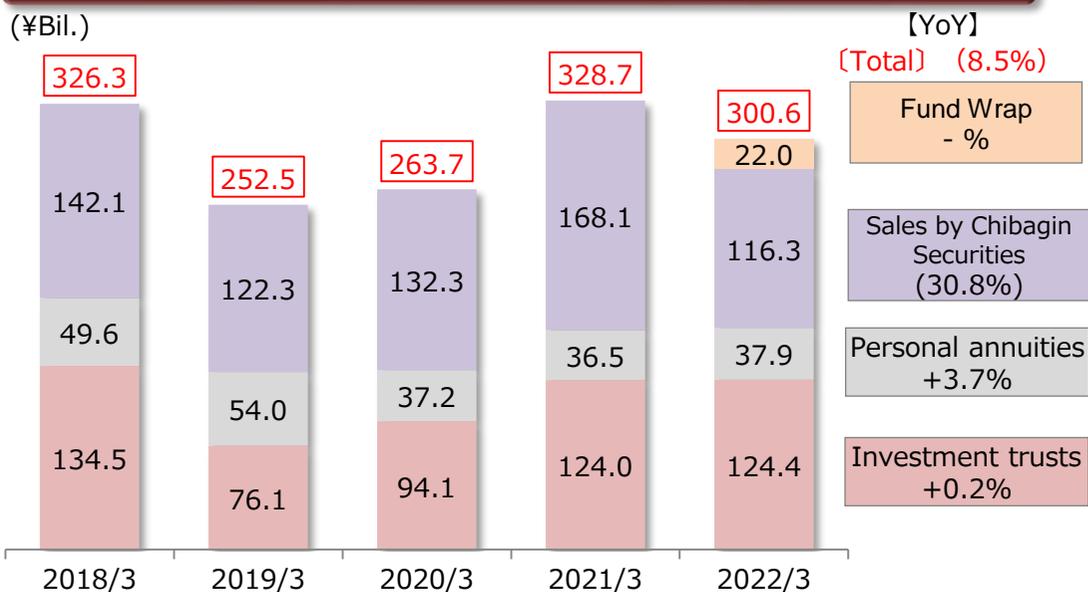
Fees and commissions income of financial products



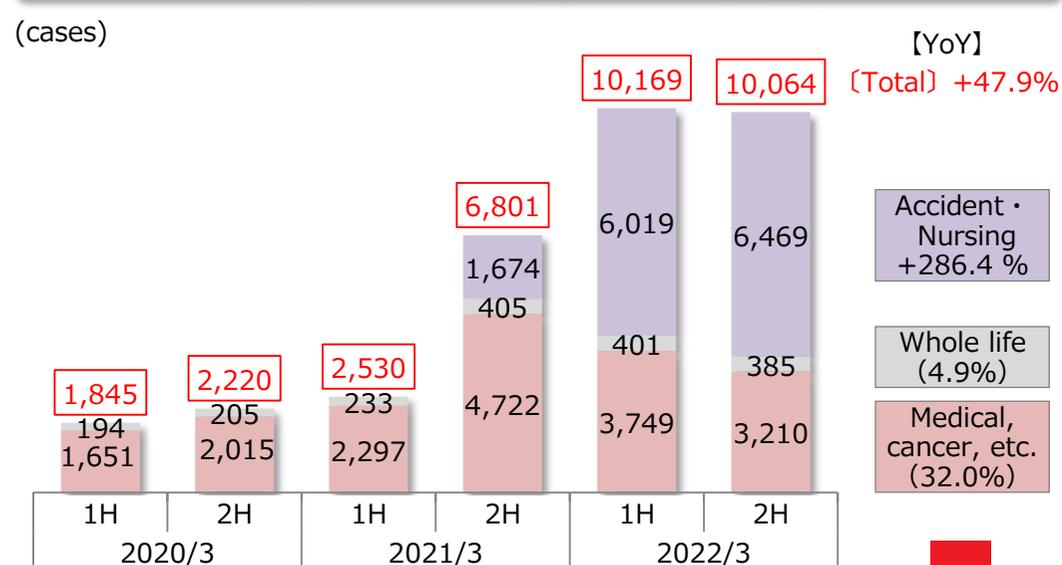
Balance of financial products (group total)



Financial products sales (group total)



Number of protection-type insurance contracts



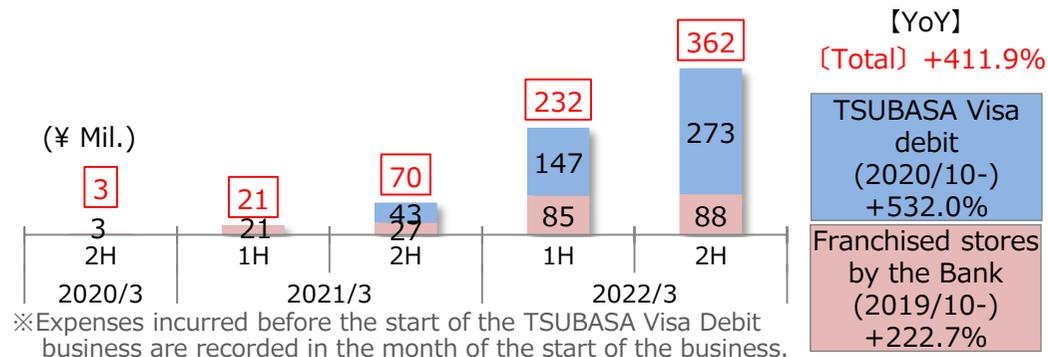
※ The number of accident and nursing insurance contracts excludes policy cancellations at the time of the initial debit due to seal impression discrepancies, etc.

Cashless business income and expenditure

		(¥Mil.)	2021/3	2022/3	YoY
Total of new and existing business by the Bank	Profit		648	1,306	657
	Revenue		2,360	3,310	950
	Expenses(-)		1,711	2,004	293
Total of new business by the Bank	Profit		92	594	502
	Revenue		307	1,195	888
	Expenses(-)		215	601	386
Franchised stores by the Bank	Profit		49	173	124
	Revenue		253	706	453
	Expenses(-)		203	532	329
TSUBASA Visa debit	Profit		43	420	377
	Revenue		54	488	434
	Expenses(-)		11	68	56
Existing business by the Bank	Profit		556	711	154
	Revenue		2,052	2,114	61
	Expenses(-)		1,496	1,403	(92)
Subsidiaries (Chibagin JCB Card) (Chibagin DC Card)	Profit		1,171	1,186	14
	Revenue		4,757	4,860	103
	Expenses(-)		3,585	3,674	88
(reference)					
Total of group	Profit		1,820	2,492	671
	Revenue		7,117	8,171	1,053
	Expenses(-)		5,297	5,678	381

※Expenses of subsidiaries include personnel expenses and other operating expenses.

New business profit



“Franchised stores by the Bank business” Number of franchised stores and transaction volume



“TSUBASA Visa debit” Number of cardholders and transaction volume



※Transaction volume : settlement amount for one month in the relevant month

Credit Costs · Disclosed Claims

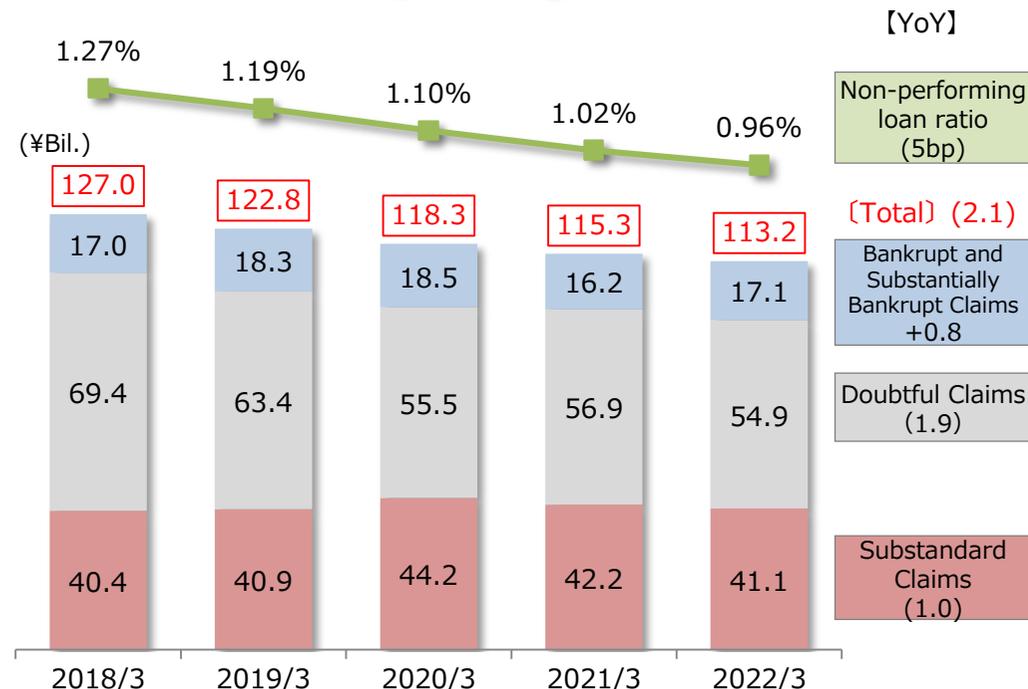
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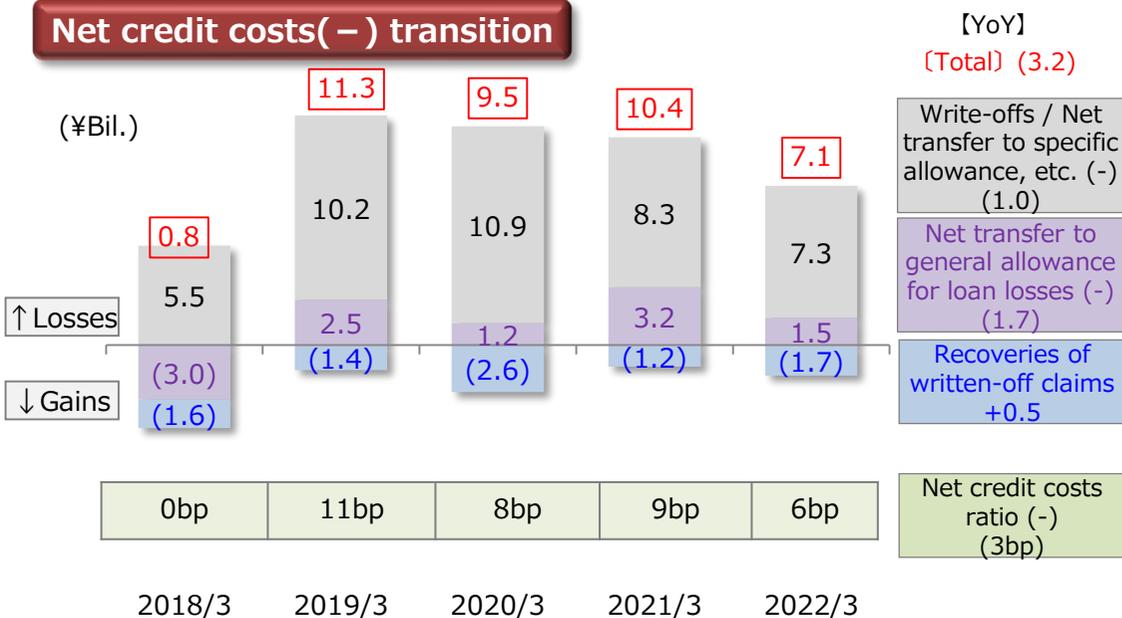
Net credit costs

(¥Bil.)	2021/3	2022/3	YoY
Net credit costs (-)	10.4	7.1	(3.2)
Net transfer to general allowance for loan losses (-)	3.2	1.5	(1.7)
Disposal of non-performing loans (-)	7.1	5.6	(1.5)
Write-offs / Net transfer to specific allowance, etc. (-)	8.3	7.3	(1.0)
New downgrades (-)	8.7	6.5	(2.1)
Existing non-performing loans (-)	0.4	1.1	0.7
Collections etc.	0.7	0.3	(0.4)
Recoveries of written-off claims	1.2	1.7	0.5
Net credit costs ratio (-)	9bp	6bp	(3bp)

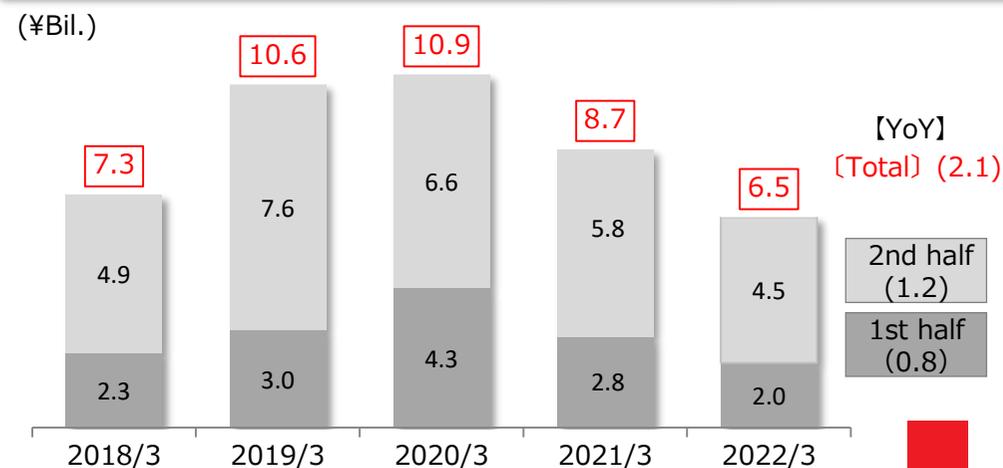
Disclosed claims under the Financial Reconstruction Law · Non-performing loan ratio



Net credit costs(-) transition



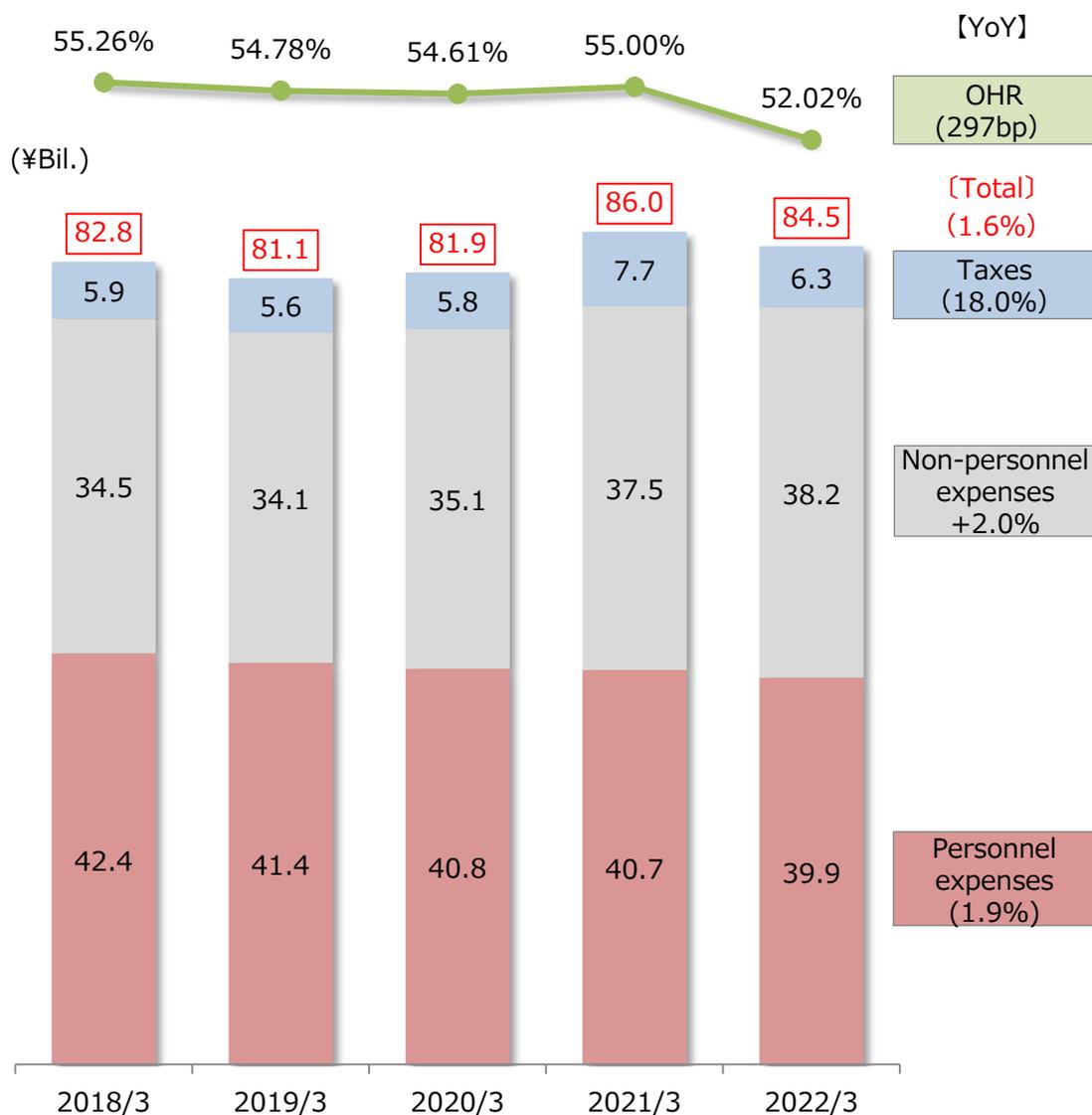
New downgrades



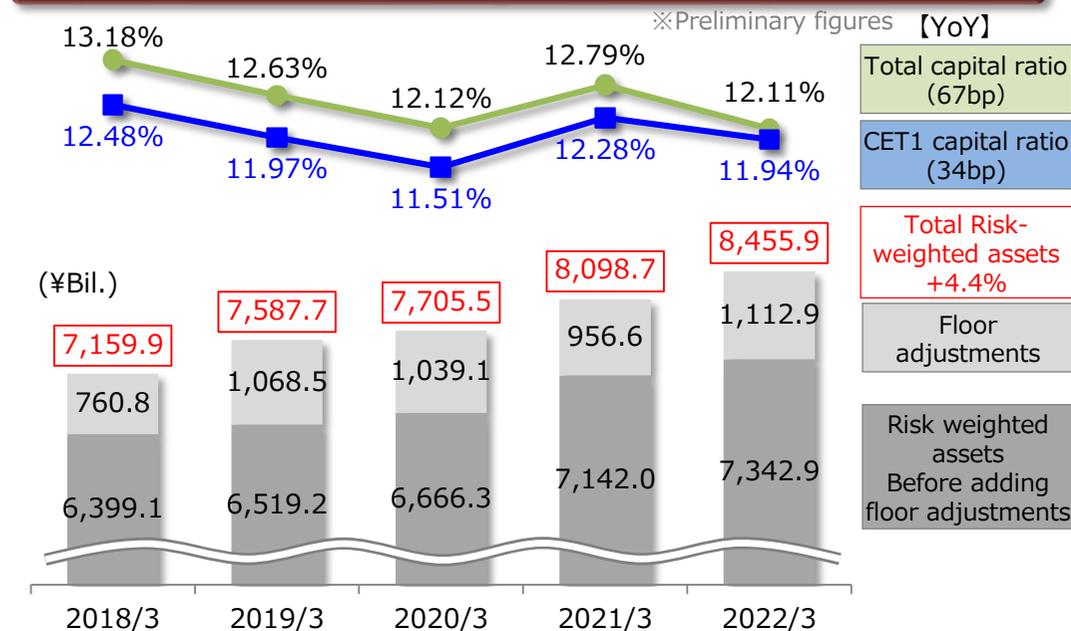
Expenses · Capital Ratios

Expenses · OHR

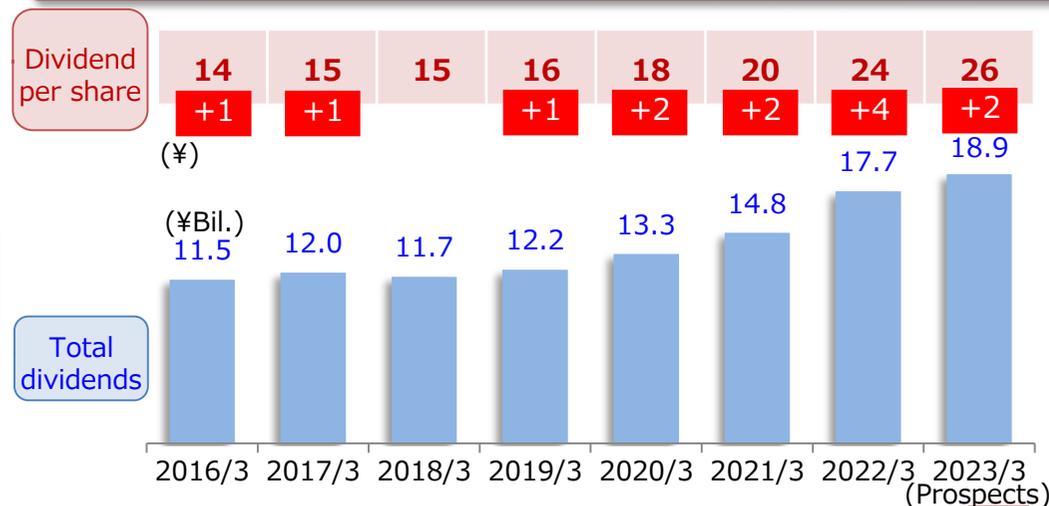
※ OHR : Expenses / (Net business income – Gains (Losses) related to bonds, etc. + Net transfer to general allowance for loan losses + Expenses)



Capital ratios · Risk-weighted assets (Consolidated)



Shareholder dividends



Inquiries related to this presentation should be addressed to:

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