

*Best Bank 2020**3 years of value creation*

# Financial Results for FY2013

Appendix

May 2014

THE CHIBA BANK, LTD.

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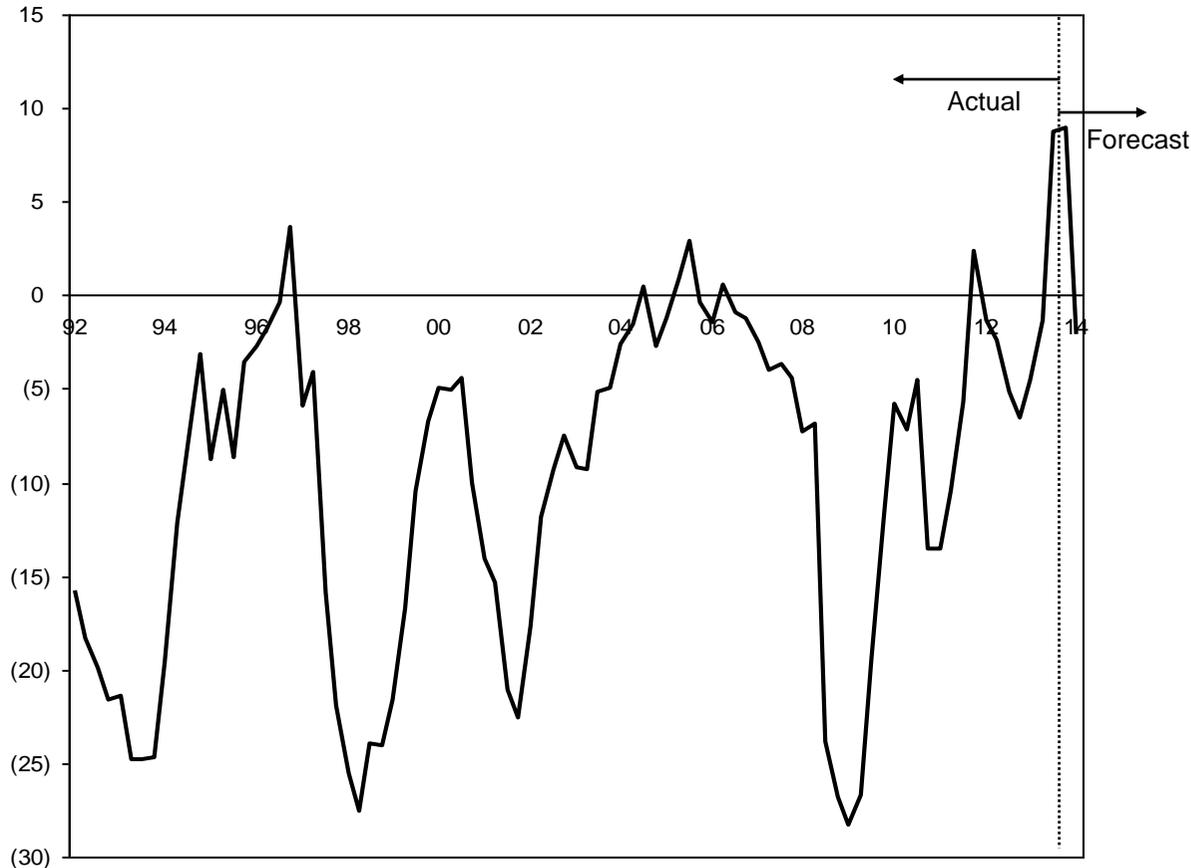
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Regional Economy

# Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



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

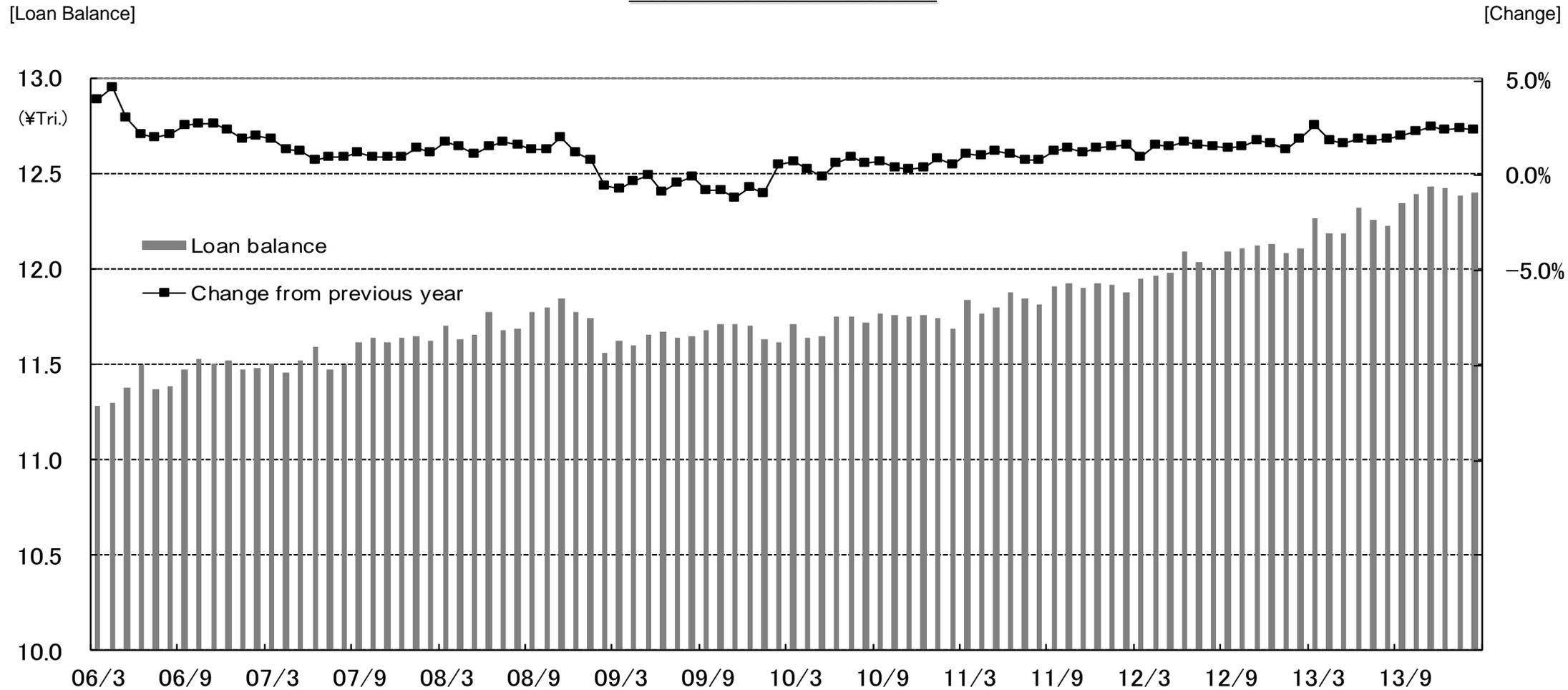
Trend of BSI of Sales (By Industry)

	2013			2014	
	Actual				Forecast
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	0.0	Δ 3.7	6.5	Δ 5.6	1.9
Petroleum & Chemicals	Δ 10.0	Δ 2.8	3.4	5.0	5.0
Plastics	Δ 14.3	10.0	10.0	12.5	0.0
Glass	0.0	0.0	10.0	0.0	13.7
Steel & Non-ferrous Metals	16.7	Δ 5.0	22.2	0.0	7.2
Metal products	Δ 11.4	Δ 4.2	7.2	12.5	0.0
Machinery	Δ 19.2	Δ 10.8	11.6	19.3	11.6
Electrical machinery	0.0	8.3	Δ 8.3	8.3	16.7
Transportation equipment	Δ 11.6	9.1	12.5	Δ 9.1	Δ 9.1
Other manufacturing	12.5	Δ 10.8	3.6	12.5	9.1
Construction	0.0	8.4	22.5	33.3	11.1
Transportation	8.4	0.0	Δ 10.0	Δ 5.6	0.0
Wholesaling	Δ 5.6	Δ 4.2	9.1	18.5	Δ 5.0
Retailing	Δ 14.5	0.0	13.1	22.9	Δ 33.4
Hotels	Δ 11.1	16.7	10.0	0.0	5.6
Services	1.2	Δ 5.1	5.9	4.0	Δ 12.2

Source: Chiba Economy Center "BSI survey in Chiba (January to March 2014)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: March 2014  
 Answers: 658 enterprises surveyed, 252 effective answers

# Economic Conditions (2) Loans

## Loans in Chiba Prefecture

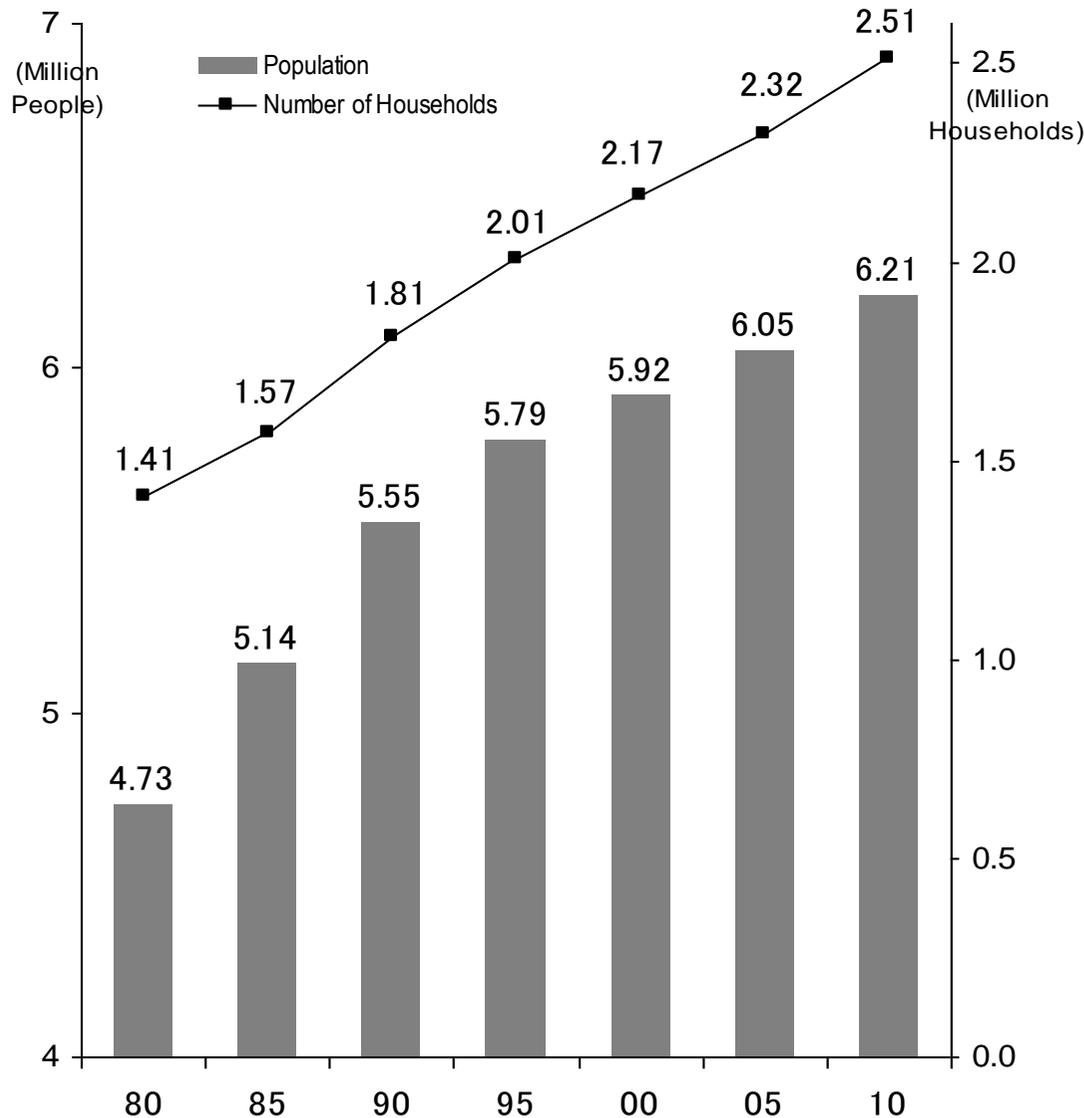


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture

Note: Figures are month-end balances of total loans from banks

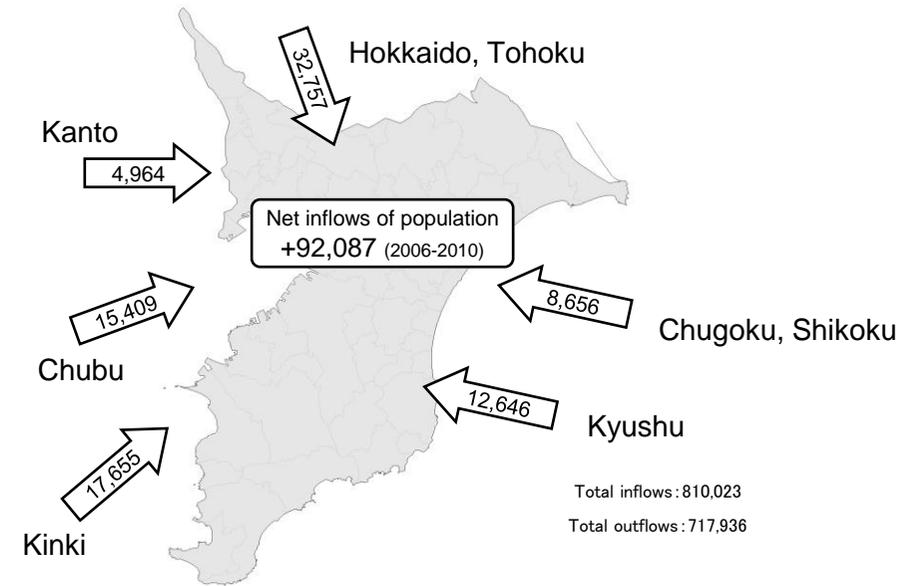
# Economic Conditions (3) Population Increase

## Population & Number of Households in Chiba Prefecture



Sources: National Census

## Inflows/Outflows of Population



Source: Ministry of Internal Affairs and Communications

## Top 10 Prefectures by Population Growth

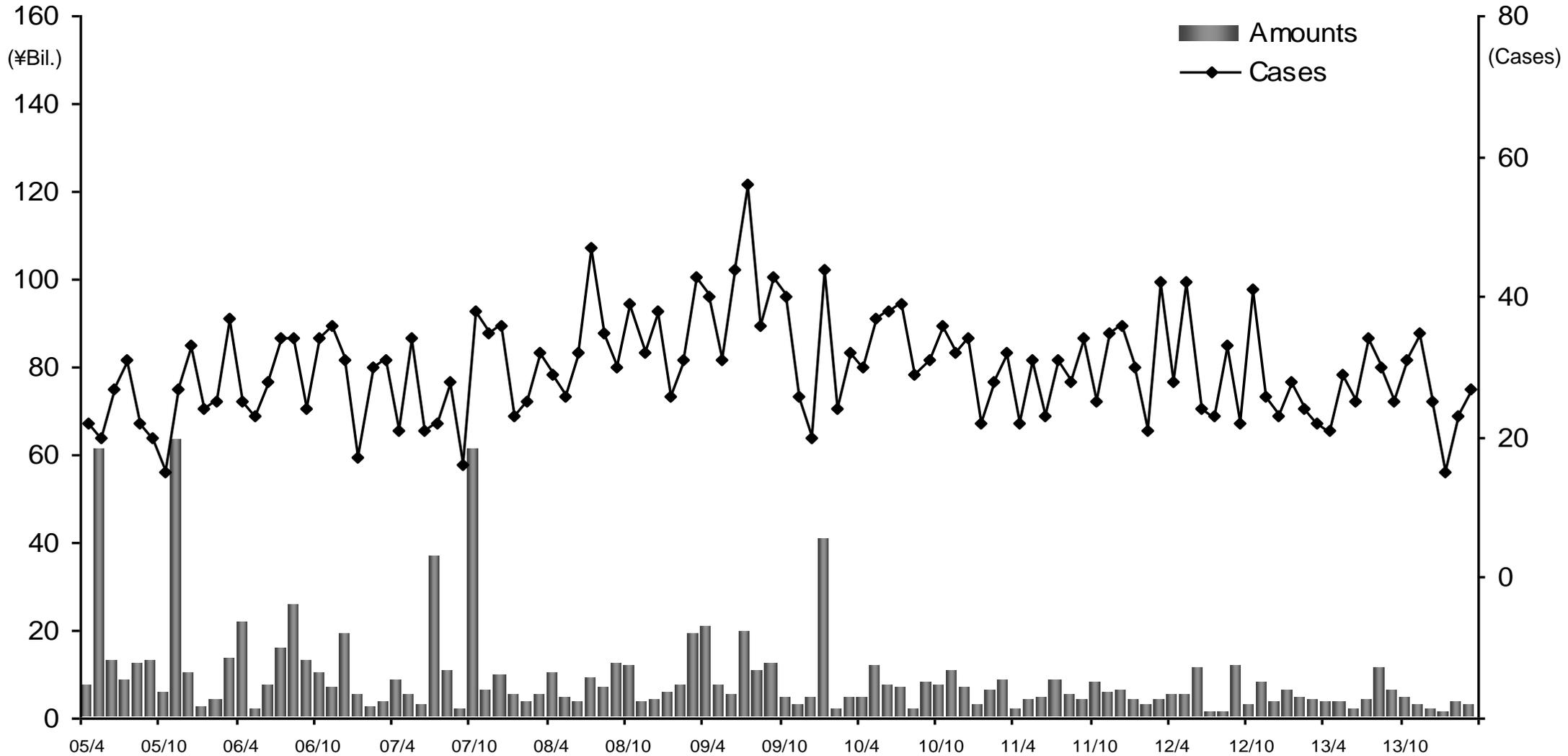
(From Oct. 05 to Oct. 10)

	Prefecture	Increase (Thousands)
1	Tokyo	585
2	Kanagawa	257
3	Chiba	160
4	Aichi	153
5	Saitama	140
6	Osaka	45
7	Okinawa	30
8	Shiga	29
9	Fukuoka	22
10	Hyogo	△ 1

Sources: National Census

# Economic Conditions (4) Corporate Bankruptcies

**Default Cases/Amounts in Chiba Prefecture**  
 (Headquartered in Chiba Prefecture & with debts over ¥10 million)

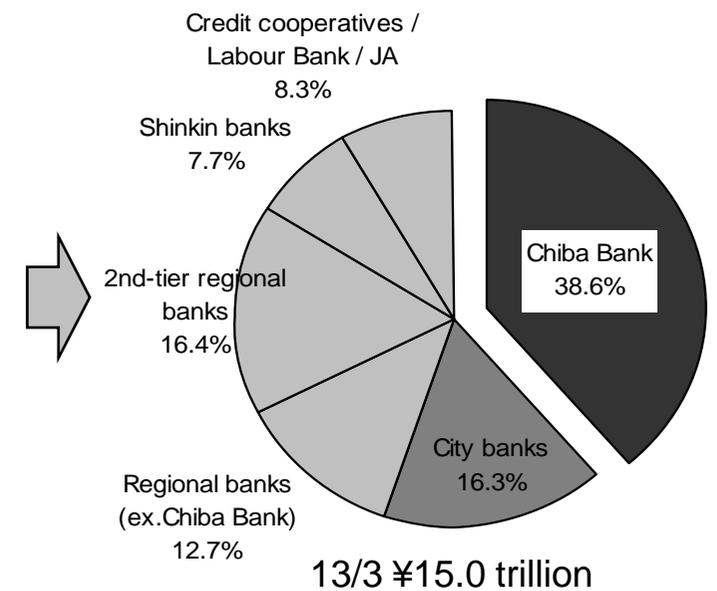
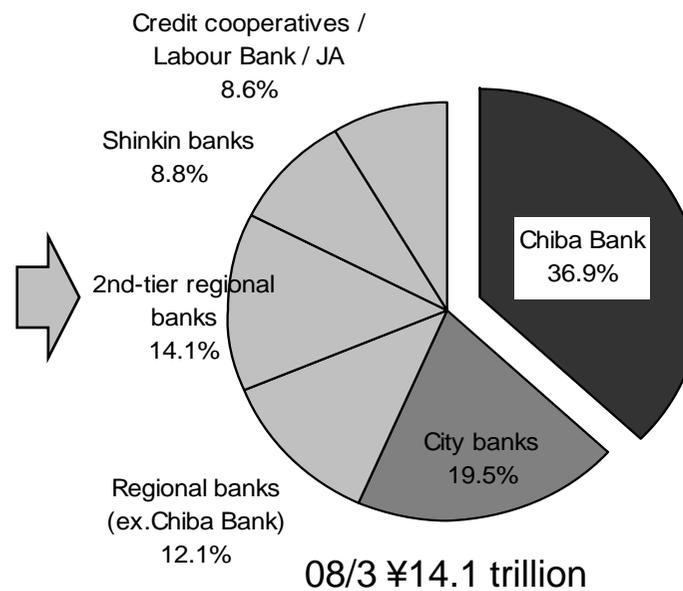
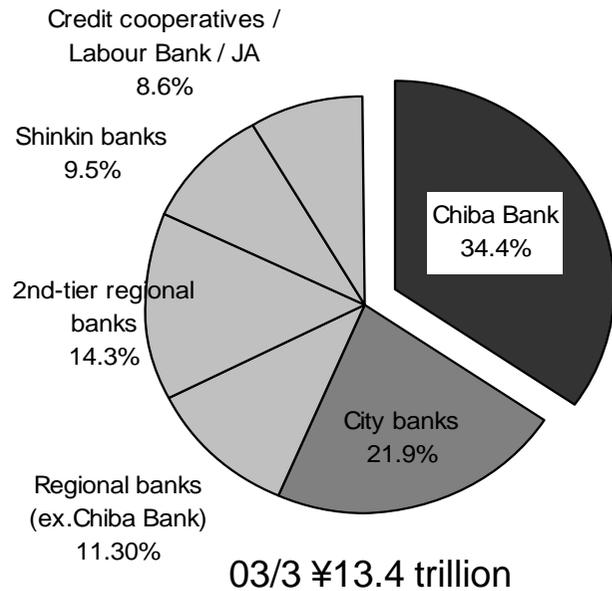


Source: Made by Chiba Bank with data from Tokyo Shoko Research

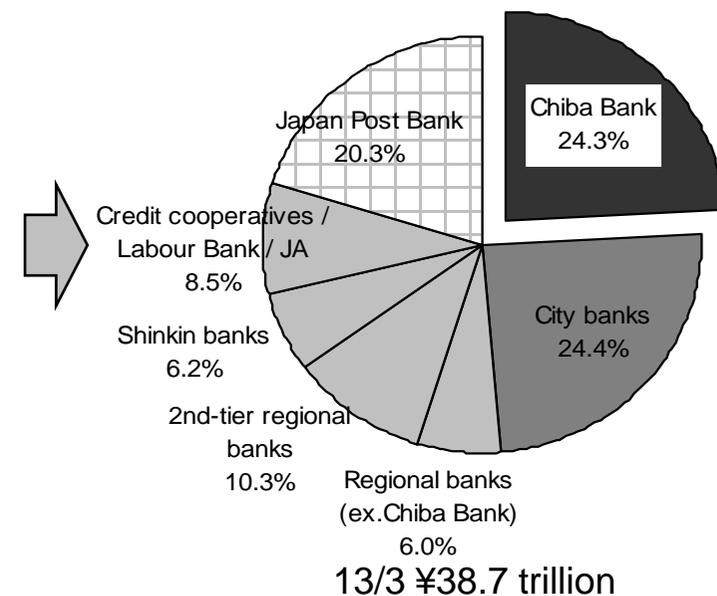
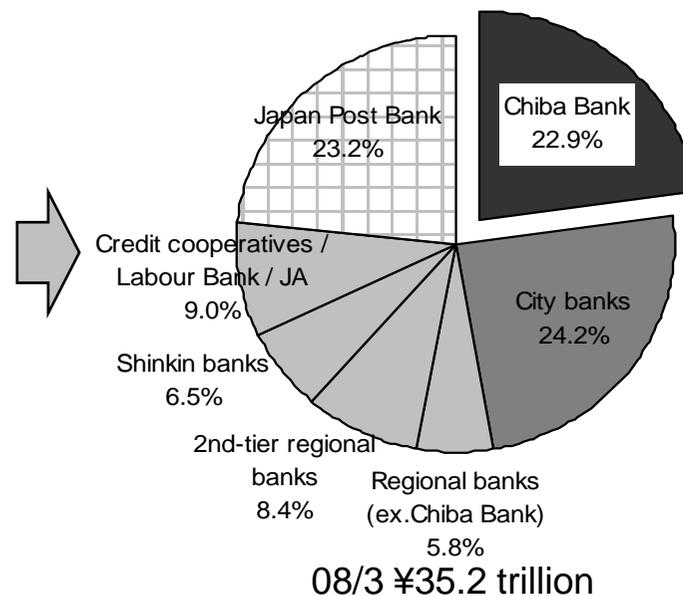
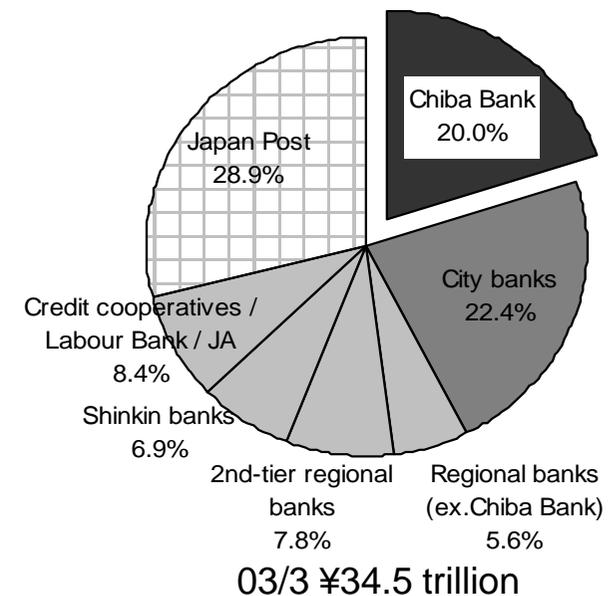
# Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

## Loans



## Deposits



## Economic Indicators for Chiba Prefecture (1)

	Population	Industrial Production Index			Electric Power Consumption		Customer Price Index	New Car Registrations	Building Construction	
		Total	Production	Shipment	Producers' Inventory Ratio	Total			Large users	Floor Area
	As of Oct 1						2010=100			
2009	6,183,743	93.2	92.8	121.1	36,490	11,237	100.7	126,789	5,303	42,526
2010	* 6,216,289	100.0	100.0	100.0	39,078	12,413	100.0	133,425	5,976	45,085
2011	6,211,820	94.7	93.8	118.7	35,911	11,676	99.6	111,509	5,693	41,142
2012	6,195,576	92.6	92.5	118.0	36,389	11,581	99.3	145,888	6,339	46,013
2013	6,192,994	92.6	91.4	112.4	35,663	11,485	99.7	150,887	7,113	46,744
2013/03	6,188,931	91.4	90.6	106.6	2,947	918	99.2	18,051	399	2,245
2013/04	6,184,553	93.3	88.7	125.1	2,828	968	99.4	9,440	1,067	4,474
2013/05	6,191,933	90.3	88.0	104.7	2,748	968	99.5	9,825	540	3,588
2013/06	6,192,788	92.3	90.0	121.0	2,667	981	99.6	12,445	626	4,984
2013/07	6,191,925	95.3	93.0	110.6	2,939	999	99.7	13,597	526	4,467
2013/08	6,193,348	96.4	94.6	117.7	3,322	996	100.1	10,630	642	4,410
2013/09	6,192,338	94.0	92.4	103.5	3,219	993	100.1	14,480	560	3,789
2013/10	6,192,994	91.6	90.6	112.5	2,803	993	100.3	11,762	514	4,206
2013/11	6,194,589	91.6	91.4	112.8	2,775	954	100.4	13,602	563	4,608
2013/12	6,193,644	97.3	94.3	107.3	2,887	940	100.3	12,657	551	3,178
2014/01	6,191,986	98.8	98.4	107.7	3,307	916	99.9	14,936	722	5,023
2014/02	6,191,034	-	-	-	3,214	886	100.0	14,646	582	4,050
2014/03	6,188,818	-	-	-	-	-	-	20,471	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Tokyo Electric Power Company, Chiba Branch		Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Japan Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

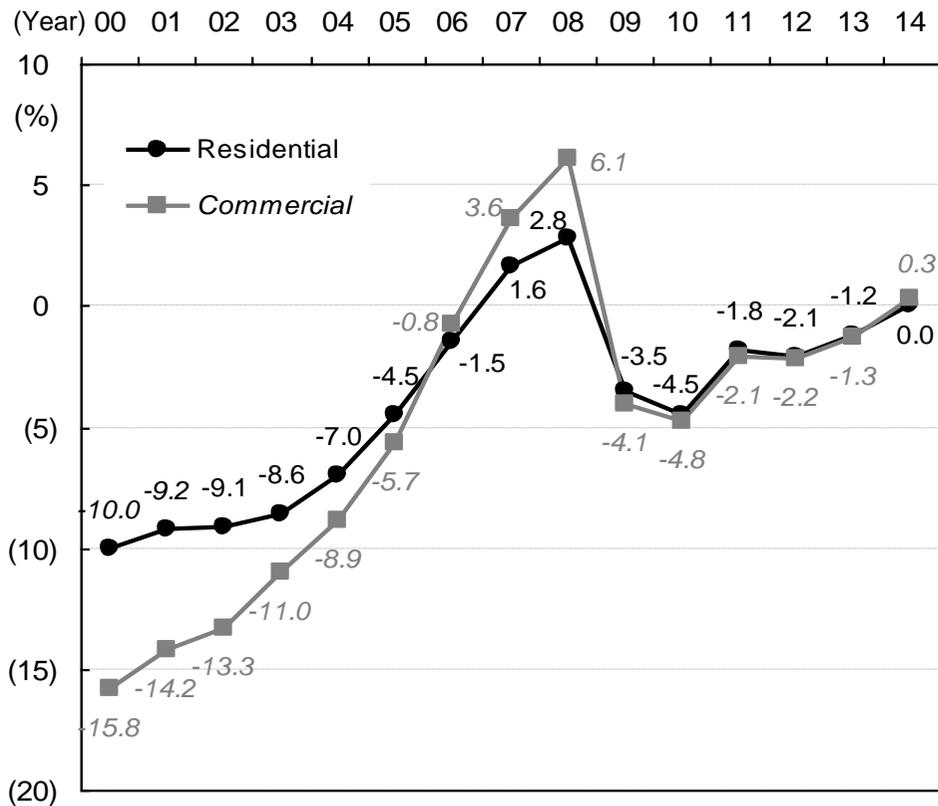
\*Source of Population as of 2010: National Census

## Economic Indicators for Chiba Prefecture (2)

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥10 mil. or more)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Active Applicants	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing
	¥ Million										
2009	1,052,241	3,248,620	436	118,539	97,619	44,453	0.46	99.9	98.5	103.8	99.5
2010	1,363,904	4,150,262	406	111,683	101,866	45,285	0.44	100.0	100.0	100.0	100.0
2011	1,286,071	4,945,382	347	64,276	99,411	52,264	0.53	100.7	101.5	101.7	102.6
2012	1,096,016	5,260,006	355	61,698	92,901	60,818	0.65	101.9	98.1	99.7	101.8
2013	1,390,829	6,132,904	329	52,405	85,264	62,240	0.73	100.9	95.3	99.0	97.9
2013/03	131,850	529,549	22	3,691	88,573	62,374	0.67	99.3	95.6	88.0	81.7
2013/04	120,973	481,330	21	3,534	94,052	59,535	0.68	100.3	96.1	87.2	80.4
2013/05	102,020	442,949	29	3,129	94,092	59,393	0.70	100.8	95.2	83.0	80.7
2013/06	105,648	454,943	25	1,444	90,747	58,796	0.72	100.3	95.3	144.9	136.6
2013/07	129,292	519,472	34	3,761	87,645	61,241	0.74	101.1	94.6	110.9	115.7
2013/08	120,330	501,198	30	11,009	84,326	59,931	0.74	101.4	94.5	84.1	80.3
2013/09	142,019	538,877	25	5,895	83,812	63,306	0.76	100.8	93.6	82.5	80.3
2013/10	129,243	529,020	31	4,611	82,989	68,002	0.79	101.2	94.9	83.1	80.6
2013/11	107,012	539,823	35	2,773	78,460	68,607	0.81	101.5	96.3	84.4	85.8
2013/12	107,502	607,151	25	1,920	71,598	64,078	0.83	102.2	94.8	174.5	187.8
2014/01	113,242	648,346	15	1,196	71,715	66,829	0.86	100.6	93.2	83.1	81.5
2014/02	113,164	561,950	23	3,524	72,473	68,469	0.87	-	-	-	-
2014/03	-	-	27	2,971	-	-	-	-	-	-	-
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

# Land Price Trends in Chiba Prefecture

Standard Land Prices(Chiba Prefecture)



Data from Chiba Prefecture  
As of January 1 of each year

Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	12.7.1	12.10.1	13.1.1	13.4.1	13.7.1	13.10.1
				~ 12.10.1	~ 13.1.1	~ 13.4.1	~ 13.7.1	~ 13.10.1	~ 14.1.1
A	Chuo-ku, Chiba city	Residential	Chiba Minato	5	5	5	5	5	5
B	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	4	4	5	5	5	5
C	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	5	5	5	4	4	4
D	Urayasu city	Residential	Shin-Urayasu	5	5	5	5	5	4
E	Ichikawa city	Commercial	Around Motoyawata Sta.	4	3	3	3	3	3
F	Funabashi city	Commercial	Around Funabashi Sta.	4	4	3	3	3	3
G	Kashiwa city	Residential	Kashiwanoha	5	5	5	4	4	4

<Legend>

Level	Change in three months
1	Increasing (6% or more)
2	Increasing (From 3% to less than 6%)
3	Increasing (over 0% to less than 3%)
4	flat (0%)
5	Decreasing (over 0% to less than 3%)
6	Decreasing (from 3% to less than 6%)
7	Decreasing (from 6% to less than 9%)
8	Decreasing (from 9% to less than 12%)
9	Decreasing (12% or more)

<Research Area>



<Outline of the investigation>

Demonstrating early price trend of land by researching prices of intensively used land which reflects price trend in major cities.

## Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
<b>Chiba</b>	<b>6.21 million (Ranked 6<sup>th</sup> nationwide)</b>	<b>49 thousand (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥16 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥25.6 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥12.6 trillion (Ranked 7<sup>th</sup> nationwide)</b>
No. 1 nationwide	Tokyo 13.15 million	Tokyo 147 thousand	Tokyo ¥56 trillion	Tokyo ¥197.2 trillion	Tokyo ¥181.7 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 77 thousand	Kanagawa ¥26 trillion	Osaka ¥58.4 trillion	Osaka ¥37.2 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 68 thousand	Osaka ¥25 trillion	Kanagawa ¥37.2 trillion	Kanagawa ¥18.0 trillion

## Sources:

Population: Statistics Bureau "Population Census" (October 2010)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY 2013)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2010)

Balance of Deposits and Loans: The Bank of Japan (As of March 2014)

Management Indices

## Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	FY07		FY08		FY09		FY10		FY11		FY12		FY13	
	1H		1H		1H		1H		1H		1H		1H	
Gross business income	79.5	163.1	73.0	142.1	82.3	162.1	81.2	159.2	78.1	153.3	77.2	152.4	76.5	149.1
Net interest income	68.8	139.5	73.4	146.6	72.8	143.3	69.5	137.6	67.9	134.5	66.2	130.1	64.9	126.6
Net fees and commissions income	10.0	18.4	9.0	15.3	6.7	14.1	7.3	14.1	7.0	14.5	7.2	15.4	8.9	17.8
Trading income	1.5	3.3	1.6	4.7	1.6	3.0	0.7	1.1	0.6	1.4	0.5	1.3	0.6	1.9
Profit from other business transactions	(0.8)	1.8	(11.1)	(24.6)	1.0	1.6	3.5	6.3	2.5	2.7	3.1	5.4	2.0	2.7
Gains (losses) related to bonds	(2.1)	(0.9)	(12.8)	(28.4)	(0.5)	(0.9)	2.4	3.9	1.7	0.9	2.3	3.8	1.2	0.9
Expenses	39.5	79.2	40.4	79.9	39.7	80.3	40.0	80.7	39.9	81.2	41.2	81.8	41.2	82.5
Core net business income	42.1	84.8	45.4	90.7	43.0	82.8	38.8	74.5	36.5	71.0	33.6	66.7	34.1	65.6
Ordinary profit	38.4	70.0	11.1	6.5	22.0	53.4	33.6	59.7	35.7	61.7	33.6	66.4	40.0	70.3
Net income	27.2	44.6	7.3	11.3	16.3	36.2	22.6	38.1	23.0	36.0	20.7	41.2	25.3	43.2
Net credit costs	(3.5)	3.6	19.3	37.2	16.8	19.4	3.9	10.3	(5.7)	2.2	0.7	8.9	(0.4)	0.9
Consolidated net income	27.9	45.9	7.6	12.3	16.6	37.5	23.3	40.6	23.4	40.7	22.0	44.1	26.6	46.4
ROA* <sup>1</sup>	0.56%	0.46%	0.14%	0.11%	0.32%	0.35%	0.44%	0.37%	0.43%	0.34%	0.38%	0.37%	0.44%	0.37%
ROE* <sup>2</sup>	9.52%	8.13%	2.74%	2.23%	5.88%	6.33%	7.68%	6.47%	7.63%	5.71%	6.47%	5.98%	7.03%	6.00%
OHR* <sup>3</sup>	48.32%	47.97%	47.41%	47.07%	48.14%	49.34%	50.84%	52.15%	52.29%	53.48%	55.16%	55.14%	54.88%	55.93%

\*These figures are based on non-consolidated figures except for Consolidated net income.

\*1 ROA = Net income / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

\*2 ROE = Net income / Term-end balance of Net assets

\*3 Overhead ratio = Expenses / (Net business income – Gains/losses on bonds, etc. + Net transfer to general allowance for loan losses + Expenses)

## Interest Yields

Domestic Operations

	FY07		FY08		FY09		FY10		FY11		FY12		FY13	
	1H		1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.82%	1.83%	1.87%	1.85%	1.74%	1.70%	1.60%	1.56%	1.49%	1.45%	1.37%	1.34%	1.28%	1.24%
Average yield on loans and bills discounted	2.13%	2.17%	2.16%	2.14%	1.97%	1.94%	1.81%	1.79%	1.68%	1.66%	1.57%	1.55%	1.45%	1.44%
Average yield on securities	0.95%	0.91%	1.16%	0.99%	1.05%	0.98%	0.99%	0.91%	0.95%	0.84%	0.83%	0.73%	0.92%	0.77%
Average yield on interest-bearing liabilities	1.14%	1.15%	1.16%	1.11%	1.00%	1.00%	0.97%	0.95%	0.89%	0.90%	0.88%	0.87%	0.83%	0.83%
Average yield on deposits and NCD	0.22%	0.23%	0.26%	0.23%	0.15%	0.14%	0.10%	0.08%	0.06%	0.05%	0.04%	0.04%	0.04%	0.04%
Expense ratio	0.93%	0.93%	0.91%	0.91%	0.88%	0.89%	0.86%	0.87%	0.82%	0.84%	0.84%	0.83%	0.79%	0.80%
Average interest rate spread	0.68%	0.68%	0.71%	0.74%	0.74%	0.70%	0.63%	0.61%	0.60%	0.55%	0.49%	0.47%	0.45%	0.41%
Difference between average yield on loans and deposits	1.91%	1.94%	1.90%	1.91%	1.82%	1.80%	1.71%	1.71%	1.62%	1.61%	1.53%	1.51%	1.41%	1.40%

Contract Rate by Borrowers' Category

	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Large enterprises	1.28%	1.29%	1.25%	1.19%	0.99%	0.90%	0.83%	0.78%	0.75%	0.74%	0.68%	0.64%	0.58%	0.54%
Mid-sized enterprises	1.67%	1.67%	1.65%	1.45%	1.35%	1.30%	1.21%	1.16%	1.12%	1.12%	1.09%	1.17%	1.11%	1.06%
Small and medium-sized enterprises	2.39%	2.36%	2.35%	2.14%	2.08%	2.03%	1.97%	1.90%	1.86%	1.81%	1.76%	1.70%	1.62%	1.56%
Consumer loans	2.49%	2.54%	2.58%	2.55%	2.33%	2.22%	2.12%	2.03%	1.96%	1.87%	1.80%	1.73%	1.68%	1.63%
Housing loans	2.32%	2.37%	2.41%	2.38%	2.17%	2.06%	1.97%	1.88%	1.81%	1.73%	1.66%	1.59%	1.54%	1.49%
Others	7.61%	7.82%	7.93%	8.05%	7.87%	7.81%	7.63%	7.66%	7.72%	7.63%	7.55%	7.32%	7.00%	6.60%
Public sector	1.38%	1.35%	1.38%	1.70%	1.31%	1.30%	1.14%	1.16%	1.00%	1.09%	0.86%	0.95%	0.83%	0.94%

\*Internal management base (term-end's w weighted average contract lending rate of each category.)

## Working Assets and Liabilities

Overall

	Average balance (¥Bil.)						Interest yield					
	FY11		FY12		FY13		FY11		FY12		FY13	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	9,721.8	9,838.9	10,170.7	10,284.3	10,648.0	10,755.8	1.51%	1.48%	1.40%	1.37%	1.31%	1.28%
Loans and bills discounted	7,481.1	7,569.1	7,756.7	7,842.6	8,026.4	8,058.3	1.67%	1.65%	1.56%	1.54%	1.44%	1.43%
Securities	1,873.0	1,919.3	2,073.3	2,110.0	2,058.4	2,073.0	1.08%	0.99%	0.97%	0.91%	1.10%	1.00%
Interest-bearing liabilities	9,704.3	9,805.1	10,089.0	10,166.2	10,510.0	10,601.4	0.12%	0.11%	0.10%	0.11%	0.10%	0.10%
Deposits	9,186.9	9,159.5	9,323.9	9,357.5	9,742.5	9,787.6	0.06%	0.06%	0.05%	0.05%	0.04%	0.04%
Borrowed money	189.6	235.5	244.3	288.1	228.5	248.1	0.50%	0.43%	0.41%	0.35%	0.21%	0.20%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	FY11		FY12		FY13		FY11		FY12		FY13	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	9,470.3	9,563.3	9,862.9	9,926.4	10,214.9	10,261.1	1.49%	1.45%	1.37%	1.34%	1.28%	1.24%
Loans and bills discounted	7,384.2	7,458.6	7,620.1	7,687.0	7,844.8	7,856.1	1.68%	1.66%	1.57%	1.55%	1.45%	1.44%
Securities	1,642.9	1,679.9	1,830.4	1,846.3	1,762.9	1,752.1	0.95%	0.84%	0.83%	0.73%	0.92%	0.77%
Interest-bearing liabilities	9,449.0	9,530.8	9,781.5	9,814.6	10,075.9	10,107.3	0.08%	0.08%	0.07%	0.07%	0.06%	0.05%
Deposits	9,018.9	8,988.0	9,155.0	9,171.4	9,532.5	9,561.4	0.06%	0.05%	0.04%	0.04%	0.04%	0.04%
Borrowed money	189.6	231.7	244.0	287.3	222.4	234.5	0.50%	0.42%	0.41%	0.35%	0.20%	0.19%

## Domestic Loans – Balance

(¥ Bil.)

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic loans	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9	7,321.1	7,461.5	7,505.1	7,726.1	7,811.3	7,931.5	7,967.8
Large enterprises	827.6	1,006.9	1,105.3	1,134.0	1,075.9	1,082.2	1,107.0	1,127.4	1,082.7	1,163.2	1,194.2	1,220.0	1,168.5
Mid-sized enterprises	180.9	183.3	184.4	183.9	174.9	176.0	169.5	168.9	157.2	167.6	140.4	144.6	153.2
Small and med-sized enterprises, etc.	5,201.8	5,241.7	5,400.9	5,481.3	5,585.0	5,645.5	5,762.9	5,854.6	5,977.2	6,038.5	6,162.9	6,233.0	6,362.4
Small and med-sized enterprises*	2,964.3	2,955.4	3,023.8	3,026.0	3,034.4	3,048.6	3,119.3	3,179.1	3,226.6	3,238.7	3,289.9	3,327.7	3,383.8
Comsumer loans	2,237.5	2,286.2	2,377.0	2,455.2	2,550.5	2,596.9	2,643.5	2,675.5	2,750.6	2,799.7	2,873.0	2,905.2	2,978.6
Housing loans	2,124.0	2,174.6	2,267.5	2,347.7	2,444.9	2,494.9	2,545.6	2,580.8	2,658.6	2,709.1	2,782.2	2,812.3	2,881.7
Public sector	419.5	400.1	254.6	309.4	279.9	289.0	281.5	310.4	287.8	356.7	313.7	333.7	283.5

\*Including sole proprietors

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic loans	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9	7,321.1	7,461.5	7,505.1	7,726.1	7,811.3	7,931.5	7,967.8
Chiba Prefecture	5,222.3	5,248.7	5,381.1	5,434.4	5,457.8	5,507.8	5,554.0	5,630.1	5,672.9	5,781.2	5,806.5	5,847.6	5,877.0
Others	1,407.6	1,583.4	1,564.1	1,674.3	1,657.9	1,685.0	1,767.1	1,831.4	1,832.1	1,944.8	2,004.8	2,083.9	2,090.7

# Domestic Loans - Proportion

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Large enterprises	12.5%	14.7%	15.9%	15.9%	15.1%	15.0%	15.1%	15.1%	14.4%	15.1%	15.3%	15.4%	14.7%
Mid-sized enterprises	2.7%	2.7%	2.6%	2.6%	2.5%	2.5%	2.3%	2.3%	2.1%	2.2%	1.8%	1.8%	1.9%
Small and med-sized enterprises, etc.	78.5%	76.7%	77.8%	77.1%	78.5%	78.5%	78.7%	78.5%	79.7%	78.1%	78.9%	78.6%	79.9%
Small and med-sized enterprises*	44.7%	43.2%	43.6%	42.6%	42.7%	42.4%	42.6%	42.6%	43.0%	41.9%	42.1%	42.0%	42.5%
Consumer loans	33.8%	33.5%	34.2%	34.5%	35.8%	36.1%	36.1%	35.9%	36.7%	36.2%	36.8%	36.6%	37.4%
Housing loans	32.0%	31.8%	32.6%	33.0%	34.4%	34.7%	34.8%	34.6%	35.4%	35.1%	35.6%	35.5%	36.2%
Public sector	6.3%	5.9%	3.7%	4.4%	3.9%	4.0%	3.9%	4.1%	3.8%	4.6%	4.0%	4.2%	3.5%

\*Including sole proprietors

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	78.8%	76.8%	77.5%	76.4%	76.7%	76.6%	75.9%	75.5%	75.6%	74.8%	74.3%	73.7%	73.8%
Others	21.2%	23.2%	22.5%	23.6%	23.3%	23.4%	24.1%	24.5%	24.4%	25.2%	25.7%	26.3%	26.2%

## Loan Breakdown by Industry

## Domestic Operations

(¥ Bil.)

	11/9		12/3		12/9		13/3		13/9		14/3	
		Proportion										
Manufacturing	703.6	9.43%	679.2	9.05%	685.3	8.87%	693.6	8.88%	722.4	9.11%	675.3	8.48%
Agriculture and Forestry	7.8	0.11%	8.2	0.11%	8.2	0.11%	8.8	0.11%	8.6	0.11%	8.7	0.11%
Fishery	0.8	0.01%	0.8	0.01%	0.9	0.01%	1.2	0.02%	0.7	0.01%	1.1	0.01%
Mining, quarrying and gravel	15.3	0.21%	13.7	0.18%	13.9	0.18%	15.1	0.19%	14.3	0.18%	8.3	0.11%
Construction	293.6	3.93%	288.5	3.85%	286.2	3.71%	286.1	3.66%	287.4	3.62%	292.6	3.67%
Electricity, Gas, Heat Supply and Water	20.1	0.27%	21.6	0.29%	21.1	0.27%	21.5	0.28%	21.8	0.28%	22.4	0.28%
Information and Communications	46.4	0.62%	52.9	0.71%	54.6	0.71%	50.4	0.65%	43.4	0.55%	45.9	0.58%
Transport and postal service	223.3	2.99%	222.1	2.96%	234.0	3.03%	235.1	3.01%	222.9	2.81%	224.6	2.82%
Wholesale and retail trade	701.3	9.40%	702.5	9.36%	717.5	9.29%	681.9	8.73%	666.4	8.40%	672.2	8.44%
Finance and Insurance	331.1	4.44%	308.9	4.12%	326.0	4.22%	371.5	4.76%	414.3	5.22%	409.6	5.14%
Real Estate and leasing	1,719.3	23.04%	1,758.0	23.42%	1,803.7	23.35%	1,835.6	23.50%	1,859.3	23.44%	1,907.9	23.95%
Real Estate	1,541.8	20.66%	1,582.4	21.08%	1,612.4	20.87%	1,650.1	21.13%	1,673.3	21.10%	1,719.7	21.58%
Real estate rental and management	1,321.2	17.71%	1,363.3	18.16%	1,389.0	17.98%	1,434.3	18.36%	1,453.2	18.32%	1,496.4	18.78%
Real estate trading, etc.	220.6	2.95%	219.0	2.92%	223.3	2.89%	215.8	2.77%	220.1	2.78%	223.2	2.80%
Leasing	177.4	2.38%	175.5	2.34%	191.3	2.48%	185.5	2.37%	185.9	2.34%	188.2	2.37%
Medical, welfare and other services	468.3	6.28%	465.4	6.20%	483.8	6.26%	482.1	6.17%	480.8	6.06%	476.0	5.97%
Government, local public sector	241.5	3.24%	220.2	2.93%	279.1	3.61%	243.4	3.12%	271.8	3.43%	234.3	2.94%
Others (mainly consumer loans)	2,688.4	36.03%	2,762.4	36.81%	2,811.1	36.38%	2,884.3	36.92%	2,916.8	36.78%	2,988.2	37.50%
Total	7,461.5	100.00%	7,505.1	100.00%	7,726.1	100.00%	7,811.3	100.00%	7,931.5	100.00%	7,967.8	100.00%

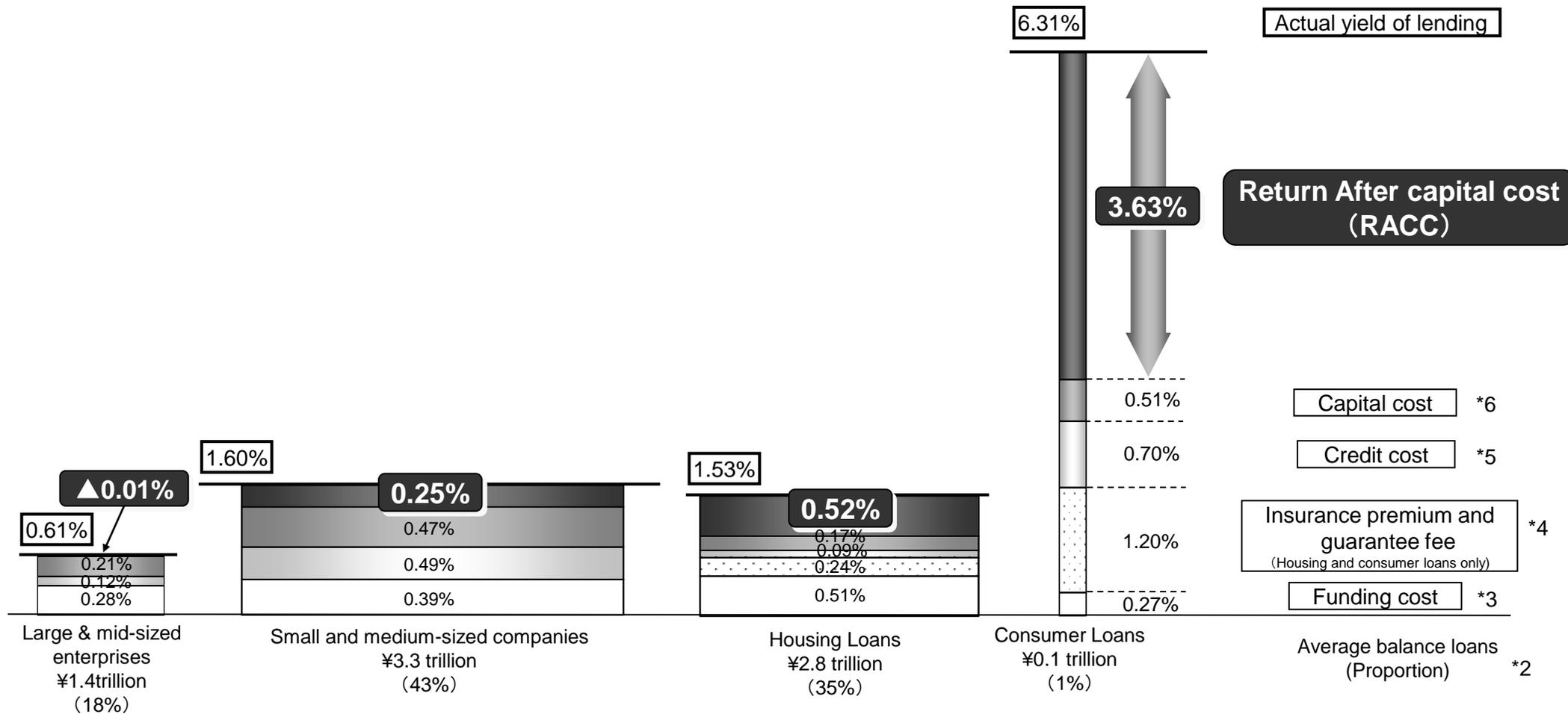
## Details of Loans to the Real Estate Industry

(¥ Bil.)

	11/9		12/3		12/9		13/3		13/9		14/3	
		Proportion										
Real Estate Rental and Management	1,321.2	85.69%	1,363.3	86.16%	1,389.0	86.14%	1,434.3	86.92%	1,453.2	86.84%	1,496.4	87.02%
Apartment and condominium rentals	1,017.5	65.99%	1,070.7	67.67%	1,099.7	68.20%	1,148.6	69.61%	1,168.3	69.82%	1,212.0	70.48%
Office and Commercial rentals	211.3	13.71%	212.4	13.43%	212.4	13.17%	220.5	13.37%	225.2	13.46%	217.1	12.63%
Land rental and Real estate management, etc	92.3	5.99%	80.1	5.06%	76.9	4.77%	65.0	3.94%	59.5	3.56%	67.2	3.91%
Real Estate Trading, etc	220.6	14.31%	219.0	13.84%	223.3	13.86%	215.8	13.08%	220.1	13.16%	223.2	12.98%
Home construction and development	140.4	9.11%	135.4	8.56%	137.4	8.53%	134.9	8.18%	145.1	8.67%	147.1	8.56%
Real estate brokerage and Land trading, etc	39.2	2.55%	42.0	2.66%	43.2	2.68%	44.5	2.70%	42.9	2.57%	43.3	2.52%
Public corporations	40.9	2.65%	41.5	2.62%	42.6	2.65%	36.3	2.20%	32.0	1.92%	32.7	1.90%
Total	1,541.8	100.00%	1,582.4	100.00%	1,612.4	100.00%	1,650.1	100.00%	1,673.3	100.00%	1,719.7	100.00%

# Profit Structure of Loans

## Return After Capital Cost\*1 (2nd half of FY13)



\*1. Before deducting operating costs

\*2. Average balance: Segmented by Internal management base. Housing loans are before securitization and consumer loans do not include credit cards.

\*3. Funding cost: Internal transfer rate × Average balance

\*4. Insurance premium and guarantee fee: Actual expenditure. Only guarantee fees for external guarantee companies are included.

\*5. Credit cost: Internally used notional allowance. (EL=PD × LGD × balance)

\*6. Capital cost: Unexpected loss as of 14/3 (UL: Basel III base) × 5.1% (Capital Cost) ÷ (1-tax rate)

# Domestic Deposits - Balance

(¥ Bil.)

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic deposits	8,222.6	8,293.8	8,405.7	8,519.4	8,663.4	8,660.1	9,023.7	9,016.2	9,275.5	9,216.1	9,537.2	9,627.5	9,952.9
Personal	6,367.8	6,489.4	6,594.0	6,693.8	6,762.2	6,846.5	6,999.2	7,107.9	7,182.9	7,272.4	7,401.9	7,536.5	7,650.9
Corporate (incl. quasi-sovereign)	1,467.7	1,475.1	1,429.1	1,447.3	1,412.0	1,473.1	1,447.9	1,525.0	1,513.8	1,577.7	1,573.9	1,663.4	1,683.9
National & local government	342.0	292.4	304.6	350.0	446.9	310.0	533.6	348.7	531.3	331.7	515.8	389.3	565.0
Financial institutions (incl. BOJ)	44.9	36.7	77.8	28.1	42.1	30.4	42.8	34.4	47.4	34.2	45.5	38.3	53.0
Liquid deposits	5,035.2	4,954.0	5,057.4	5,056.2	5,263.9	5,226.1	5,583.0	5,541.1	5,858.3	5,772.5	6,108.8	6,144.7	6,519.1
Current	175.9	169.4	177.8	162.9	176.2	168.3	175.1	165.6	191.3	198.4	194.0	187.2	193.6
Savings	4,490.7	4,414.8	4,494.3	4,559.3	4,748.6	4,733.5	5,077.2	5,047.2	5,353.7	5,272.1	5,584.2	5,610.0	5,969.8
Personal	3,589.8	3,593.5	3,645.2	3,676.1	3,754.8	3,804.5	3,950.4	4,044.3	4,172.5	4,253.6	4,384.0	4,505.0	4,641.4
Current	3.1	3.1	2.9	2.7	2.9	3.0	2.4	2.3	2.6	2.5	2.5	2.4	2.3
Savings	3,312.4	3,324.0	3,381.9	3,418.8	3,501.5	3,555.4	3,703.1	3,797.3	3,926.8	4,009.7	4,140.3	4,259.9	4,397.7
Corporate (incl. quasi-sovereign)	1,090.3	1,090.1	1,054.4	1,083.0	1,049.4	1,112.7	1,080.8	1,144.6	1,124.8	1,193.0	1,188.6	1,270.3	1,281.7
Current	165.7	159.2	169.0	153.7	166.8	160.0	166.5	158.5	183.4	189.2	186.6	179.5	185.2
Savings	868.4	853.2	834.1	874.1	835.4	901.2	866.5	932.4	918.8	966.0	979.0	1,015.1	1,038.5
National & local government	314.2	237.8	282.5	271.7	420.3	281.5	512.3	322.3	518.5	296.7	495.9	336.4	548.4
Current	0.4	0.4	0.7	1.3	1.5	1.1	1.4	0.5	0.4	0.5	0.5	0.4	0.7
Savings	301.7	229.3	269.7	258.6	404.2	266.9	497.3	309.5	500.4	287.1	457.1	326.8	525.9
Financial institutions (incl. BOJ)	40.8	32.4	75.2	25.3	39.3	27.3	39.4	29.7	42.3	29.0	40.2	32.9	47.5
Current	6.5	6.5	5.0	4.9	4.9	4.1	4.7	4.2	4.8	6.1	4.2	4.8	5.3
Savings	8.1	8.1	8.5	7.6	7.3	9.8	10.1	7.8	7.6	9.2	7.6	8.0	7.6
Time deposits	3,133.1	3,286.2	3,284.4	3,397.2	3,330.5	3,359.7	3,367.4	3,400.8	3,343.9	3,374.4	3,356.3	3,416.4	3,375.9
Personal	2,734.1	2,851.1	2,894.6	2,961.6	2,948.4	2,979.6	2,986.5	3,002.1	2,950.0	2,962.2	2,959.0	2,979.1	2,961.5
Corporate (incl. quasi-sovereign)	367.1	376.2	365.0	354.5	352.5	348.4	356.2	367.6	376.1	372.0	372.1	379.0	392.2
National & local government	27.7	54.6	22.1	78.3	26.6	28.5	21.2	26.4	12.8	35.0	19.8	52.9	16.6
Financial institutions (incl. BOJ)	4.1	4.2	2.5	2.8	2.8	3.1	3.4	4.7	5.0	5.1	5.2	5.3	5.4
Foreign-currency deposits	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1	69.1	71.9	66.2	57.7
Personal	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2	56.5	58.8	52.2	47.7
Corporate (incl. quasi-sovereign)	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8	12.5	13.0	13.9	9.9
National & local government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

(¥ Bil.)

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic deposits	8,222.6	8,293.8	8,405.7	8,519.4	8,663.4	8,660.1	9,023.7	9,016.2	9,275.5	9,216.1	9,537.2	9,627.5	9,952.9
Chiba Prefecture	7,961.3	8,054.3	8,113.7	8,225.3	8,402.5	8,405.8	8,755.8	8,738.1	8,980.7	8,912.6	9,218.7	9,292.0	9,615.7
Others	261.2	239.4	291.9	294.1	260.8	254.2	267.8	278.1	294.7	303.5	318.5	335.5	337.2

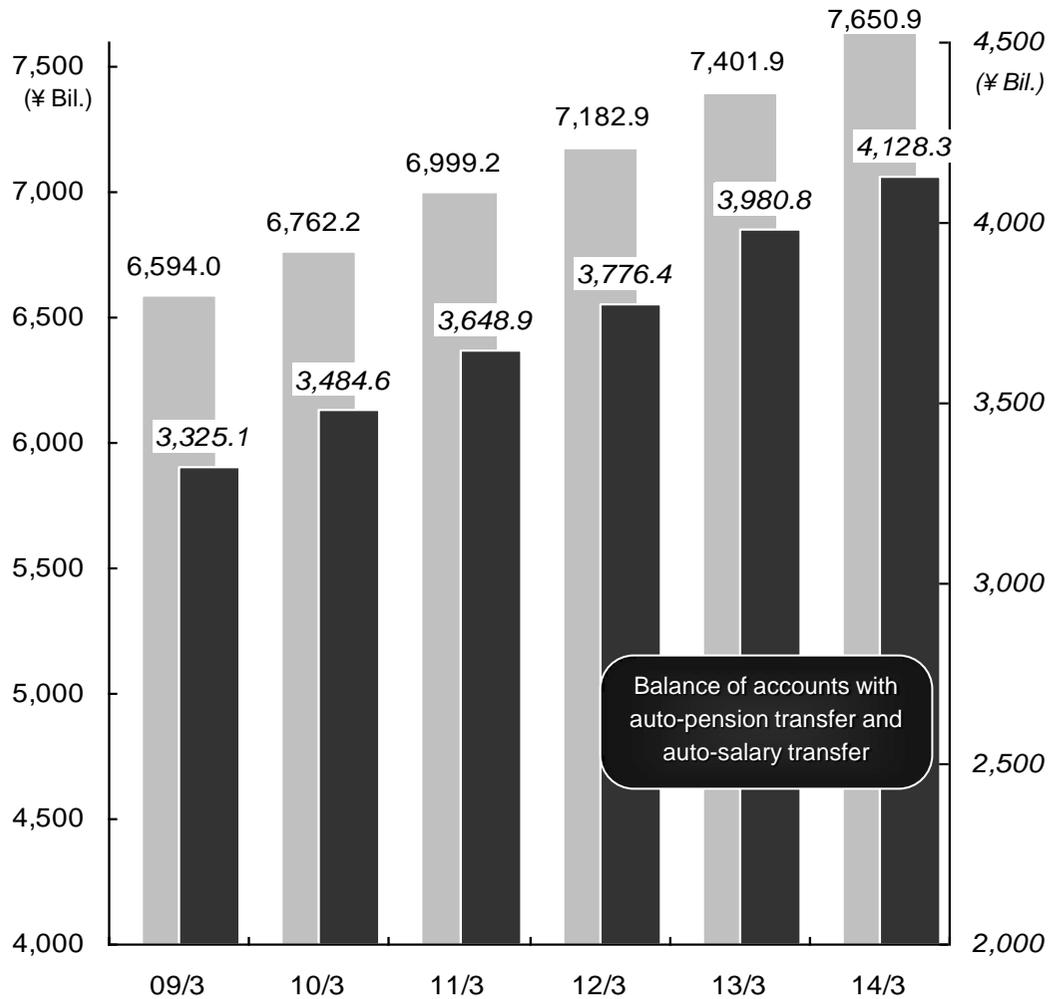
## Domestic Deposits - Proportion

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	77.4%	78.3%	78.5%	78.6%	78.0%	79.1%	77.6%	78.8%	77.5%	78.9%	77.6%	78.3%	76.9%
Corporate (incl. quasi-sovereign)	17.9%	17.8%	17.0%	17.0%	16.3%	17.0%	16.0%	16.9%	16.3%	17.1%	16.5%	17.3%	16.9%
National & local government	4.2%	3.5%	3.6%	4.1%	5.2%	3.6%	5.9%	3.9%	5.7%	3.6%	5.4%	4.0%	5.7%
Financial institutions (incl. BOJ)	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.5%
Liquid deposits	61.2%	59.7%	60.1%	59.3%	60.8%	60.3%	61.9%	61.5%	63.2%	62.6%	64.1%	63.8%	65.5%
Current	2.1%	2.0%	2.1%	1.9%	2.0%	1.9%	1.9%	1.8%	2.1%	2.2%	2.0%	1.9%	1.9%
Savings	54.6%	53.2%	53.5%	53.5%	54.8%	54.7%	56.3%	56.0%	57.7%	57.2%	58.6%	58.3%	60.0%
Personal	43.7%	43.3%	43.4%	43.1%	43.3%	43.9%	43.8%	44.9%	45.0%	46.2%	46.0%	46.8%	46.6%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	40.3%	40.1%	40.2%	40.1%	40.4%	41.1%	41.0%	42.1%	42.3%	43.5%	43.4%	44.2%	44.2%
Corporate (incl. quasi-sovereign)	13.2%	13.1%	12.5%	12.7%	12.1%	12.8%	12.0%	12.7%	12.1%	12.9%	12.5%	13.2%	12.9%
Current	2.0%	1.9%	2.0%	1.8%	1.9%	1.8%	1.8%	1.8%	2.0%	2.1%	2.0%	1.9%	1.9%
Savings	10.6%	10.3%	9.9%	10.3%	9.6%	10.4%	9.6%	10.3%	9.9%	10.5%	10.3%	10.5%	10.4%
National & local government	3.8%	2.9%	3.3%	3.2%	4.9%	3.3%	5.7%	3.6%	5.6%	3.2%	5.2%	3.5%	5.5%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.7%	2.8%	3.2%	3.0%	4.7%	3.1%	5.5%	3.4%	5.4%	3.1%	4.8%	3.4%	5.3%
Financial institutions (incl. BOJ)	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.4%	0.3%	0.5%	0.3%	0.4%	0.3%	0.5%
Current	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%
Savings	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Time deposits	38.1%	39.6%	39.1%	39.9%	38.4%	38.8%	37.3%	37.7%	36.0%	36.6%	35.2%	35.5%	33.9%
Personal	33.3%	34.4%	34.4%	34.8%	34.0%	34.4%	33.1%	33.3%	31.8%	32.1%	31.0%	30.9%	29.8%
Corporate (incl. quasi-sovereign)	4.5%	4.5%	4.4%	4.2%	4.1%	4.0%	3.9%	4.1%	4.1%	4.0%	3.9%	3.9%	3.9%
National & local government	0.3%	0.7%	0.3%	0.9%	0.3%	0.3%	0.3%	0.3%	0.1%	0.4%	0.2%	0.6%	0.2%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
Foreign-currency deposits	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%
Personal	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.5%	0.5%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%
National & local government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

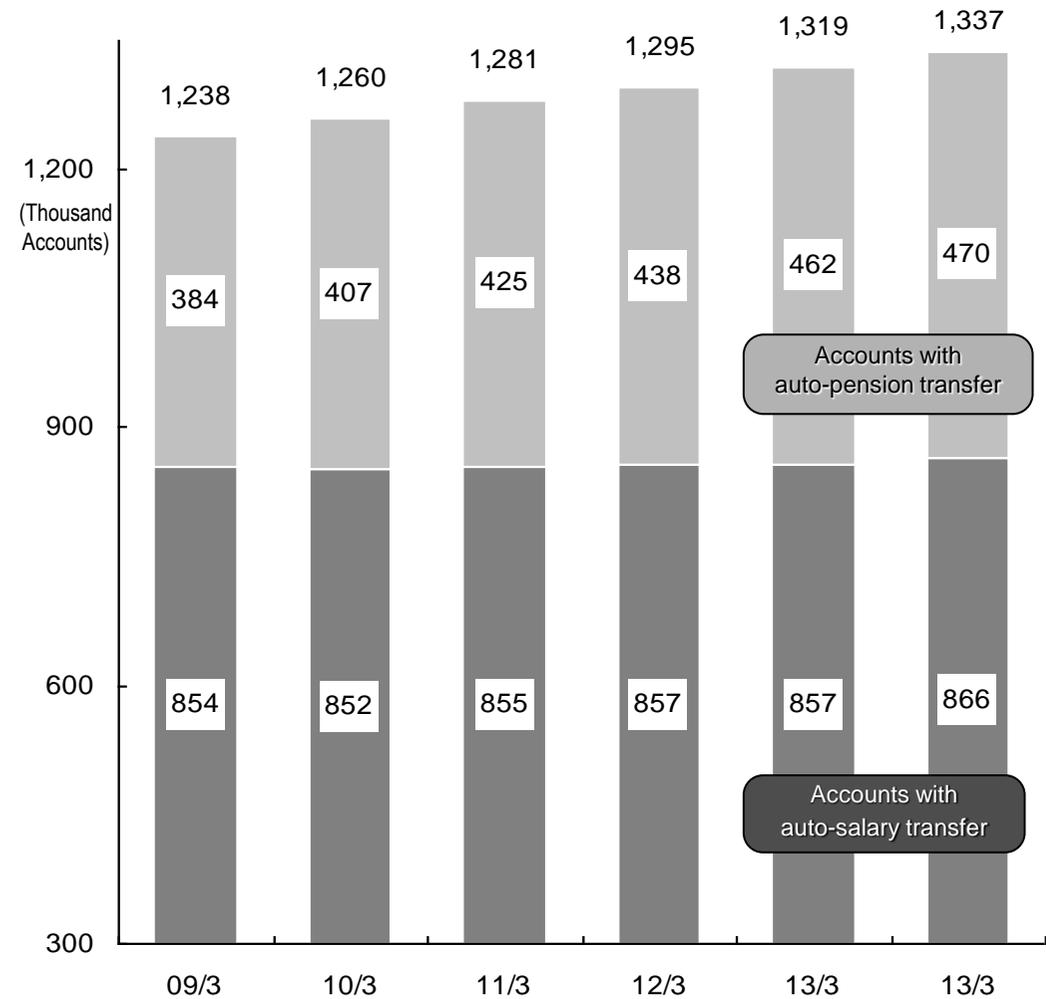
	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%	96.5%	96.6%
Others	3.2%	2.9%	3.5%	3.5%	3.0%	2.9%	3.0%	3.1%	3.2%	3.3%	3.3%	3.5%	3.4%

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



## Financial Products

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
	(¥ Bil.)												
Investment trusts	554.5	534.6	413.5	480.8	505.7	468.4	461.9	399.6	389.6	348.8	365.0	348.3	355.0
Bond funds	14.0	13.5	9.5	9.1	8.3	7.9	7.4	7.2	6.6	6.3	6.0	5.8	5.6
Stock funds	540.4	521.0	403.9	471.6	497.4	460.4	454.5	392.3	383.0	342.4	358.9	342.4	349.3
Personal Investors	544.2	524.2	405.1	471.7	496.2	460.2	454.2	392.2	382.5	340.5	356.5	340.9	347.7
Bond funds	12.4	12.0	8.1	7.7	7.1	6.7	6.3	6.0	5.5	5.3	5.0	4.8	4.7
Stock funds	531.8	512.2	396.9	463.9	489.0	453.4	447.9	386.1	376.9	335.1	351.4	336.0	343.0

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
	(¥ Bil.)												
Foreign-currency deposits	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1	69.1	71.9	66.2	57.7
Personal	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2	56.5	58.8	52.2	47.7
Corporate (incl. quasi-sovereign)	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8	12.5	13.0	13.9	9.9

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
	(¥ Bil.)												
Personal annuities*	446.6	498.3	529.8	578.6	653.6	729.9	786.7	855.8	981.7	1,082.1	1,153.8	1,217.1	1,265.8
Variable	248.1	296.1	324.8	362.0	375.6	389.6	392.8	395.8	399.1	403.4	411.0	420.7	426.8
Fixed	193.3	195.3	196.9	205.6	219.8	223.5	231.7	240.3	327.7	391.9	433.3	459.3	474.1
Whole Life Insurance	5.1	6.8	8.0	10.9	58.1	116.6	162.1	219.7	254.8	286.6	309.5	337.0	364.7

\*Accumulation from October 2002.

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
	(¥ Bil.)												
Public bonds	204.9	224.5	218.1	227.0	225.3	232.6	221.9	226.5	216.0	220.5	203.7	205.1	186.3
Personal	177.1	188.4	193.4	198.9	202.4	200.9	196.6	193.6	187.4	174.6	168.6	159.3	146.9

# Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

## Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Assets Requiring Caution or worse	1,131.5	1,222.2	1,254.6	1,339.7	1,373.5	1,392.7	1,396.0	1,453.2	1,470.9	1,476.3	1,468.7	1,508.7	1,503.5
Assets Requiring Caution	1,036.6	1,126.8	1,157.4	1,240.8	1,284.0	1,307.2	1,308.6	1,364.4	1,369.0	1,366.6	1,351.6	1,393.5	1,388.3
Other Assets Requiring Caution	922.0	1,004.9	1,088.8	1,162.1	1,216.2	1,240.1	1,239.3	1,296.1	1,297.2	1,289.8	1,270.8	1,319.4	1,320.6
Substandard Assets	114.6	121.8	68.6	78.6	67.7	67.0	69.2	68.3	71.7	76.8	80.7	74.1	67.7
Potentially Bankrupt Assets	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9	94.8	94.4
Bankrupt and Effectively Bankrupt Assets	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1	20.3	20.6
Normal Assets*	5,696.0	5,829.4	5,903.4	5,955.5	5,906.5	5,965.2	6,098.9	6,173.6	6,229.5	6,442.9	6,554.8	6,626.1	6,678.9
<b>Total</b>	<b>6,827.5</b>	<b>7,051.6</b>	<b>7,158.1</b>	<b>7,295.3</b>	<b>7,280.1</b>	<b>7,357.9</b>	<b>7,494.9</b>	<b>7,626.9</b>	<b>7,700.5</b>	<b>7,919.2</b>	<b>8,023.6</b>	<b>8,134.8</b>	<b>8,182.5</b>

\*Including loans with no debtor classification.

## Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

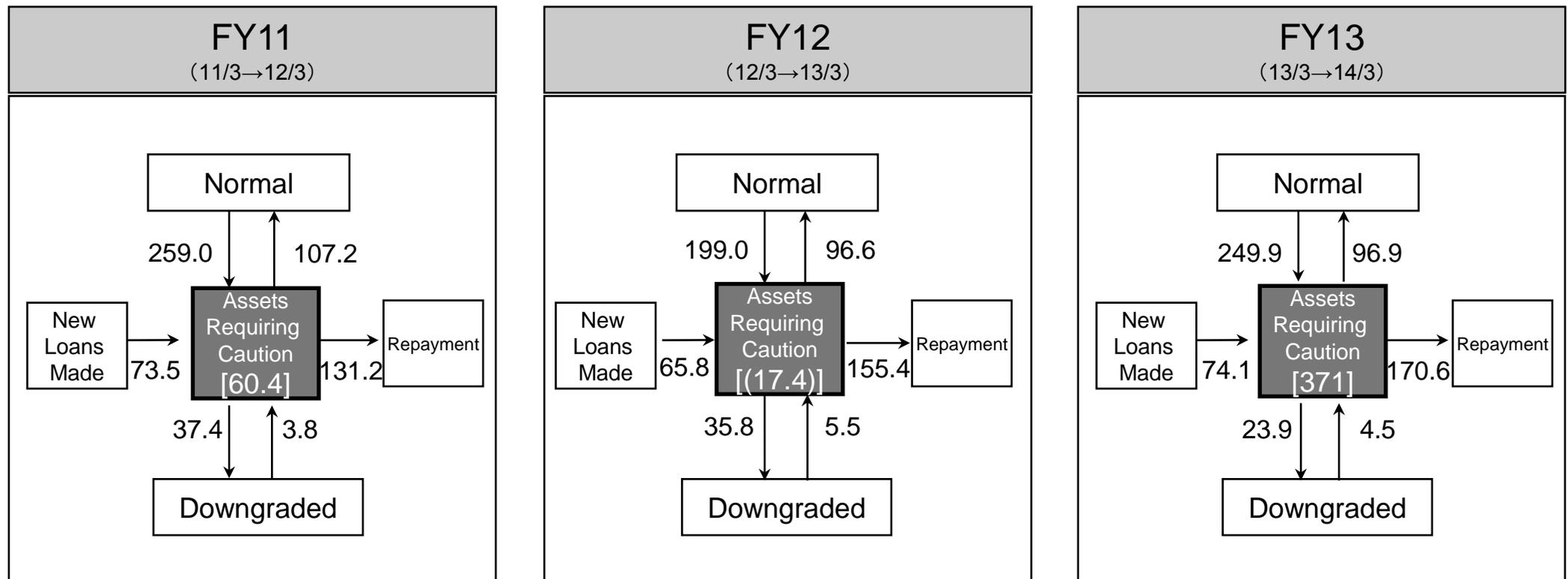
(¥ Bil.)

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3
Disclosed Claims under the Financial Reconstruction Law	186.6	193.0	152.2	158.0	143.1	140.5	145.8	145.7	160.1	171.3	183.4	174.4	169.4
Bankrupt and Substantially Bankrupt Claims	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1	20.3	20.6
Doubtful Claims	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9	94.8	94.4
Substandard Claims	91.8	97.6	55.0	59.1	53.5	55.0	58.4	56.9	58.2	61.7	66.3	59.2	54.2
Normal Claims	6,640.9	6,858.6	7,005.8	7,137.2	7,137.0	7,217.3	7,349.0	7,481.1	7,540.3	7,747.8	7,840.1	7,960.3	8,013.1
<b>Total</b>	<b>6,827.5</b>	<b>7,051.6</b>	<b>7,158.1</b>	<b>7,295.3</b>	<b>7,280.1</b>	<b>7,357.9</b>	<b>7,494.9</b>	<b>7,626.9</b>	<b>7,700.5</b>	<b>7,919.2</b>	<b>8,023.6</b>	<b>8,134.8</b>	<b>8,182.5</b>
Proportion to total claims	2.73%	2.73%	2.12%	2.16%	1.96%	1.91%	1.94%	1.91%	2.08%	2.16%	2.28%	2.14%	2.07%

# Factors for Fluctuations in Assets Requiring Caution

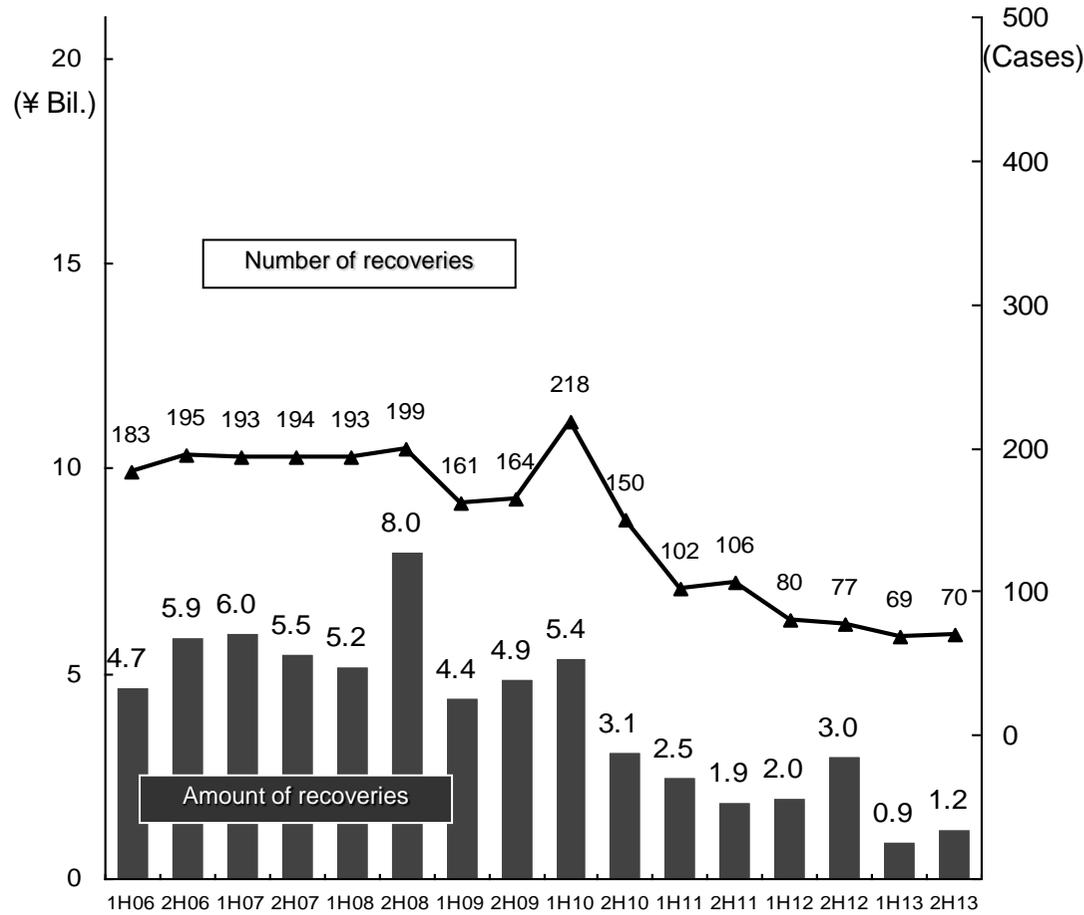
## Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥ Bil.)



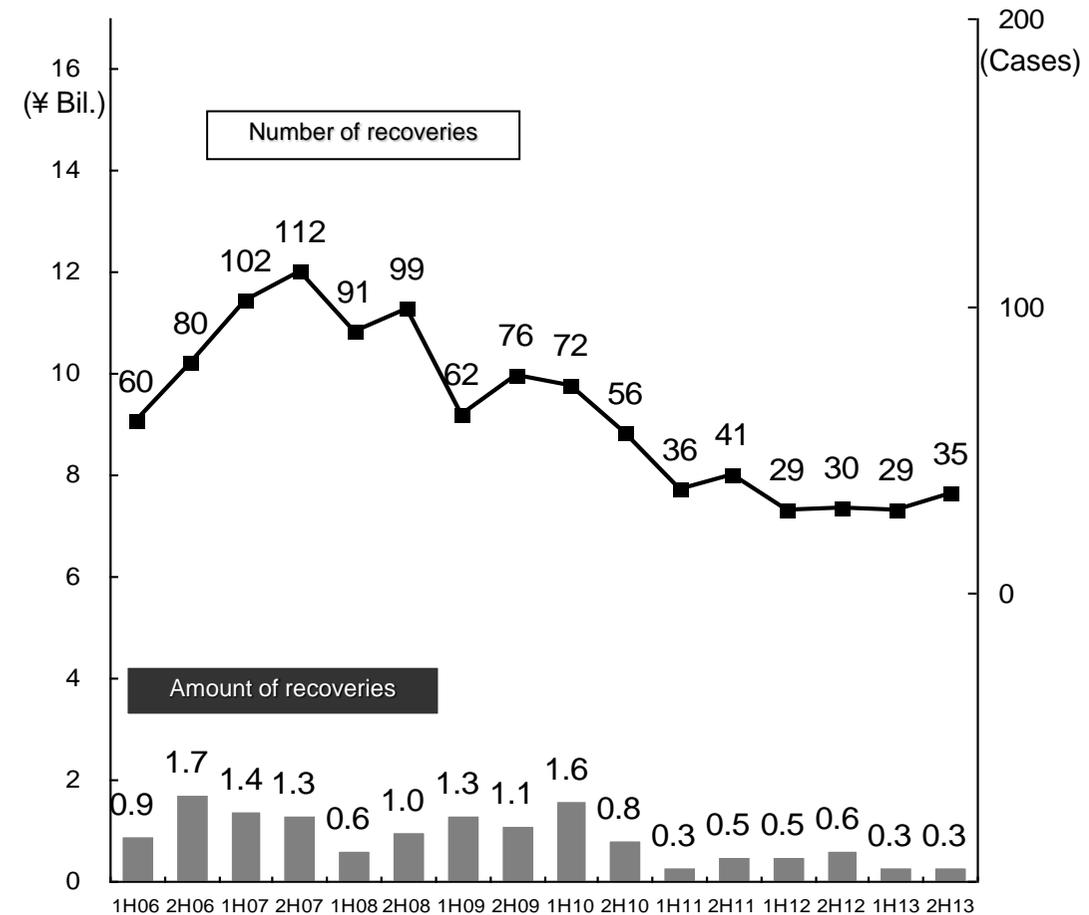
# Disposal of Collateral

## Recoveries through Sales



## Recoveries through Auctions

(Included in the left-hand chart)



## Capital Ratio

## Basel II

## Non-Consolidated

	10/3	10/9	11/3	11/9	12/3	12/9
Capital ratio	12.14%	12.83%	12.76%	13.51%	13.63%	13.86%
Tier 1 capital ratio	10.78%	11.47%	11.46%	12.22%	12.33%	12.51%
Capital (¥Bil.)	611.8	614.8	619.9	619.9	643.9	655.9
Tier 1 capital	543.1	549.6	557.1	560.9	582.7	591.6
Risk weighted assets (¥Bil.)	5,038.8	4,791.0	4,858.3	4,587.4	4,723.9	4,729.1
Credit risk	4,637.6	4,390.0	4,473.0	4,213.4	4,355.8	4,299.1
Market risk	94.1	96.3	85.2	80.1	78.8	88.3
Operational risk	306.9	304.7	300.1	293.7	289.2	284.4

## Consolidated

	10/3	10/9	11/3	11/9	12/3	12/9
Capital ratio	12.80%	13.55%	13.37%	14.13%	14.35%	14.40%
Tier 1 capital ratio	11.39%	12.14%	12.05%	12.81%	12.99%	13.00%
Capital (¥Bil.)	653.8	658.9	665.2	667.3	686.8	701.4
Tier 1 capital	581.9	590.3	599.4	604.9	621.6	633.4
Risk weighted assets (¥Bil.)	5,106.1	4,860.3	4,972.4	4,721.2	4,785.3	4,869.5
Credit risk	4,683.9	4,438.8	4,566.3	4,264.7	4,396.2	4,333.4
Market risk	94.3	96.4	85.6	80.2	78.9	89.3
Operational risk	327.9	325.0	320.5	314.3	310.0	305.2

## Basel III

## Non-Consolidated

	13/3	13/9	14/3
Total capital ratio	13.21%	13.72%	13.04%
Tier1 capital ratio	12.24%	12.64%	12.35%
Common equity Tier1 ratio	12.24%	12.64%	12.35%
Total capital (¥Bil.)	649.6	676.9	668.4
Tier1 capital	602.3	623.8	633.0
Common equity Tier1 capital	602.3	623.8	633.0
Risk Weighted assets (¥Bil.)	4,917.9	4,932.7	5,123.0
Credit risk	4,571.8	4,531.4	4,775.3
Market risk	66.0	63.0	71.8
Operational risk	279.9	278.1	275.8

## Consolidated

	13/3	13/9	14/3
Total capital ratio	14.05%	14.27%	13.69%
Tier1 capital ratio	12.90%	13.03%	12.85%
Common equity Tier1 ratio	12.90%	13.03%	12.85%
Total capital (¥Bil.)	702.4	733.7	724.8
Tier1 capital	645.2	670.0	680.4
Common equity Tier1 capital	645.2	670.0	680.4
Risk weighted assets (¥Bil.)	4,999.8	5,142.1	5,292.3
Credit risk	4,616.4	4,577.1	4,830.6
Market risk	66.6	63.6	73.8
Operational risk	301.2	299.7	297.9

# Risk Capital Allocation

## Risk Capital Allocation

Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding tax effect, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes in unrealized gains + gain/loss on sales
Operational risk	The standardized approach on Basel II

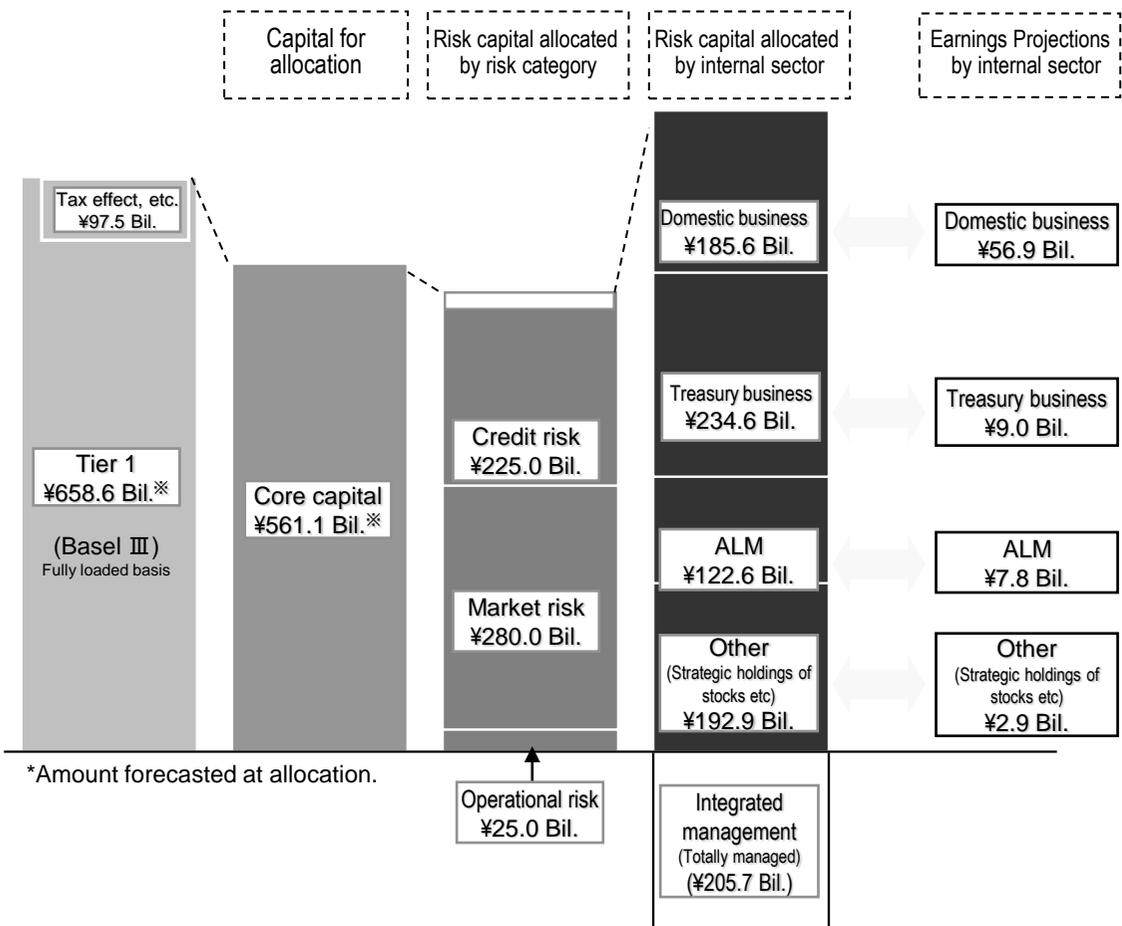
### Outlier Standard (14/3)

✓ Confirmed [Interest rate risks in banking business < 20% of capital]

Interest rate risks in banking business	①	¥19.4 Bil.
Tier 1 + Tier 2	②	¥668.4 Bil.
Outlier ratio	① / ②	2.9%

\*Interest rate shock : 99 percentile

## Risk capital allocation for the first half of FY14



## Financial Information of Chibagin Securities

## 1. Profits and Losses

	FY07		FY08		FY09		FY10		FY11		FY12		FY13	
	1H		1H		1H		1H		1H		1H		1H	
(¥Mil.)														
Operating revenue	2,724	4,615	1,636	2,950	1,783	3,406	1,623	3,333	1,515	2,974	1,578	4,041	3,146	5,899
Commissions received	2,222	3,775	1,359	2,422	1,467	2,775	1,275	2,713	1,221	2,308	988	2,854	2,448	4,470
Stocks	1,372	2,382	918	1,678	1,027	1,762	666	1,471	498	1,039	454	1,365	1,427	2,555
Bonds	12	24	6	10	7	15	26	34	15	20	3	7	3	6
Beneficiary certificates	827	1,345	418	698	424	979	575	1,191	699	1,231	522	1,466	1,010	1,893
Net gain on trading	320	525	168	311	235	470	267	476	231	545	530	1,070	618	1,258
Stocks	292	480	135	199	88	149	4	25	30	88	55	123	117	193
Bonds	25	39	33	107	144	315	260	444	199	452	472	941	502	1,056
Financial revenue	180	315	108	216	81	161	80	143	62	120	60	116	78	170
Financial expenses (-)	38	59	22	60	27	44	9	26	10	21	19	32	3	9
Net operating revenue	2,685	4,556	1,613	2,889	1,756	3,362	1,613	3,307	1,505	2,952	1,558	4,009	3,142	5,889
Expenses (-)	2,054	4,018	1,796	3,468	1,647	3,230	1,616	3,254	1,605	3,176	1,585	3,399	1,977	3,970
Related to trading (-)	337	669	311	628	311	605	311	599	281	571	324	698	417	855
Personal expenses (-)	1,175	2,238	996	1,882	896	1,742	893	1,785	901	1,772	860	1,824	1,074	2,158
Operating profit	630	538	(183)	(579)	108	131	(3)	52	(100)	(224)	(26)	610	1,164	1,919
Ordinary profit	700	629	(110)	(493)	141	175	28	56	(46)	(155)	8	639	1,204	2,000
Net income	523	446	54	(450)	225	252	(13)	28	(55)	(346)	334	826	714	1,225

## 2. Sales amount of stocks (excluding futures trading)

	FY07		FY08		FY09		FY10		FY11		FY12		FY13	
	1H		1H		1H		1H		1H		1H		1H	
(Principal trading)	1,790,368	3,260,467	1,210,242	1,711,152	577,325	918,810	151,433	257,048	83,992	162,014	49,133	109,011	93,508	185,723
(Agency transactions)	196,401	340,768	128,566	227,427	128,820	224,145	85,192	194,677	63,880	139,885	55,993	180,277	187,108	343,942
Total	1,986,770	3,601,236	1,338,808	1,938,579	706,146	1,142,956	236,626	451,726	147,872	301,900	105,126	289,289	280,616	529,665

# CSR activities

## CSR Policy

The Chiba Bank is actively promoting corporate social responsibility for sustainable regional growth.

Progress in customer satisfaction

Compliance

Strengthening financial  
intermediation functions

(Main business)

Offering smooth and expeditious financing for the region through products and services that closely fit the region and through financial facilitation.

Contributing to the local  
community

(social contribution activities)

Working to contribute to “people,” “the environment” and “business” under our policy of “nurturing the future.”

Improving the development  
of human resources

Having all group employees work in unison to acquire the expertise and skills to be able to respond accurately to customer needs.

## Recent Social Contribution activities

### Nurturing the Future of “People”

- Opened the “Chiba Bank Financial Library”(13/4)
- Held the “48<sup>th</sup> Himawari Concert” (13/10)
- Held the “Economic Quiz Contest” (13/12)
- Recognized by Chiba Prefecture for good practice in dealing with people with a disability (14/3)
- 5<sup>th</sup> public offering for subsidy from public trust “Chibagin Heartful Welfare Fund” (14/4 - 14/5)

### Nurturing the Future of “the Environment”

- Presentation of the “4<sup>th</sup> Chibagin Forest” in Hasunuma, Sanmu-shi (13/2-)
- 1<sup>st</sup> business premises to be registered under the Chiba Prefecture Energy-Ecology Business Declaration Scheme (13/4)
- Held the “4<sup>th</sup> Chibagin Energy Saving and ECO Seminar” (14/4)
- Increasing the number of environment-friendly branches with roof greenery and solar power systems

### Nurturing the Future of “Business”

- Started the “Chibagin Subsidy Scheme for Technology Research and Development” (13/4)
- Held the “2<sup>nd</sup> Chibagin Business Matching Talk Association in Ulaanbaatar” (13/9)
- Held the “4<sup>th</sup> Chibagin Agri-business Talk Association” (13/9)
- Held the “Chibagin Business Idea Contest for Students” (13/10 - 13/11)
- Held the “Shanghai Business Community Seminar 2014” (14/2)
- Held the “Overseas Business Seminar” (14/3)

# Branch Network

## Chiba Bank's Branch Network (Domestic)



## Number of Outlets in Chiba Prefecture

Name of Bank	14/3
<b>Chiba Bank</b>	<b>158</b>
Chiba Kogyo Bank	71
Keiyo Bank	119
Bank of Tokyo-Mitsubishi UFJ	26
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	22
Resona Bank	12

## Total number of Chiba Bank outlets

	14/3	Change from 05/3
<b>Outlets</b>	<b>180</b>	<b>+18</b>
<b>Domestic</b>	<b>177</b>	<b>+18</b>
Chiba Pref.	158	+8
Others	19	+10
<b>Overseas</b>	<b>3</b>	<b>0</b>
Money exchange counters	3	+1
Representative offices	2	+1

## Composition of Shareholders

## Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	13/3		13/9		14/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	379,433	43.57%	375,966	43.16%	352,066	40.42%
Trust banks	165,675	19.02%	166,142	19.08%	144,232	16.56%
Securities companies	19,470	2.24%	19,508	2.24%	19,860	2.28%
Other companies	135,260	15.53%	133,569	15.34%	133,543	15.33%
Foreign investors	202,099	23.20%	212,358	24.38%	220,549	25.32%
Individuals and others	119,076	13.67%	114,095	13.10%	115,603	13.27%
Treasury Stock, etc.	15,554	1.79%	15,469	1.78%	29,449	3.38%
Total	870,901	100.00%	870,974	100.00%	871,079	100.00%

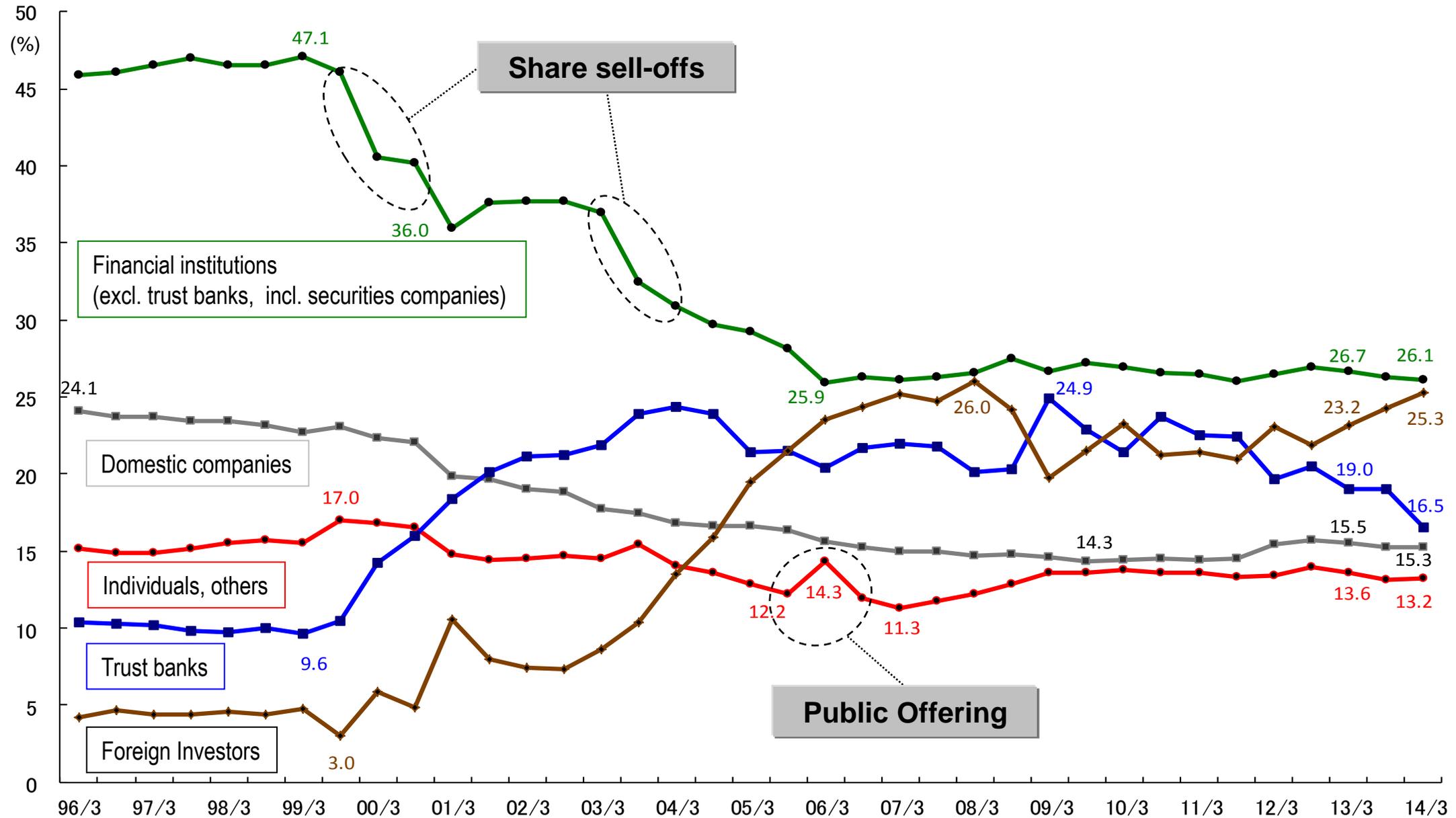
## Principal Shareholders

Number of Units (1 unit = 1000 shares)

13/3	Share-holdings	Percentage of total shares issued	13/9	Share-holdings	Percentage of total shares issued	14/3	Share-holdings	Percentage of total shares issued
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	The Master Trust Bank of Japan, Ltd. (Trust Account)	38,876	4.44%	Japan Trustee Services Bank, Ltd. (Trust Account)	33,872	3.86%
The Master Trust Bank of Japan, Ltd. (Trust Account)	35,303	4.03%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	The Master Trust Bank of Japan, Ltd. (Trust Account)	31,168	3.55%
NIPPONKOA Insurance Company, Limited	29,998	3.42%	NIPPONKOA Insurance Company, Limited	29,998	3.42%	NIPPONKOA Insurance Company, Limited	29,998	3.42%
Nippon Life Insurance Company	29,270	3.34%	Nippon Life Insurance Company	28,070	3.20%	Nippon Life Insurance Company	28,070	3.20%
The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
Meiji Yasuda Life Insurance Company	15,891	1.81%	Meiji Yasuda Life Insurance Company	15,891	1.81%	Meiji Yasuda Life Insurance Company	15,891	1.81%
Chiba Bank Employees' Shareholding Association	12,795	1.46%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	14,017	1.60%	Chiba Bank Employees' Shareholding Association	12,316	1.40%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	12,581	1.43%	NORTHERN TRUST CO. (AVFC) SUB A/C AMERICAN CLIENTS	13,215	1.50%	STATE STREET BANK AND TRUST COMPANY 505223	11,040	1.26%

\*Treasury shares are excluded in Principal Shareholders but included in calculation of percentage of total shares issued.

# Changes in Composition of Shareholders



# Recent News

- |      |        |  |
|------|--------|--|
| 2013 | May.27 | Started “Chibagin trust account for education expenses gifts”  |
|      | Jun.14 | Started accepting applications to open Japanese ISA (NISA) accounts  |
|      | Jun.24 | Integrated “Amatsu Branch” with Kamogawa Branch  |
|      | Jul.8  | Launched a security application exclusive for smartphones  |
|      | Jul.23 | Formed a business alliance with Metropolitan Bank  |
|      | Jul.29 | “Motoyawata Branch” moved to new building  |
|      | Sep.10 | Held “Chiba & Ehime Prefectures Food and Tourism Fair” to commemorate start of service on LCC Narita ↔ Matsuyama route   |
|      | Oct.1  | Started “Dental Loan” and “Beauty Loan”  |
|      | Oct.7  | Opened “Shinagawa Corporate Banking Office”  |
|      | Oct.22 | Launched new ATM “Ake-S”   |
|      | Nov.25 | Formed a business alliance with Bank of East Asia  |
|      | Dec.24 | Opened “Chibagin Himawari Lounge Tsudanuma”  |
| 2014 | Jan.16 | Sold “Nikkei-linked Yen Bond” arranged by IBRD at Chibagin Securities  |
|      | Jan.27 | “Tsukuba Branch” moved to new building   |
|      | Jan.28 | Formed “Agreement on Regional Revitalization”  |
|      | Feb.1  | Completed “Muromachi Chibagin Mitsui Building”   |
|      | Feb.3  | Started “Medical Loan” and revised “Nursing Loan”  |
|      | Feb.10 | “Asahi Branch” moved to new building   |
|      | Feb.17 | “Tokyo Head Office” moved to new building  |
|      | Mar.17 | Opened “Himawari Gallery”  |
|      | Mar.28 | Commended by Kanto Local Finance Bureau for Region-based Relationship Banking for FY 2013;<br>Assessed our measures of enhancing asset backed loans  |
|      | Apr.1  | Embarked on the 12 <sup>th</sup> medium term management plan, “Best Bank 2020 - 3 years of value creation”<br>Changed the group capital strategy<br>Changed the organization of head office<br>Started “Chibagin Reverse Mortgage Loan”<br>Formed business alliances with the Credit Guarantee Corporations of Kanagawa-Ken and Kawasaki-shi |
|      | Apr.15 | Opened “Chibagin Consulting Plaza Ichikawa”  |

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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.