

Financial Results for FY2014

Appendix

May 22, 2015

THE CHIBA BANK, LTD.

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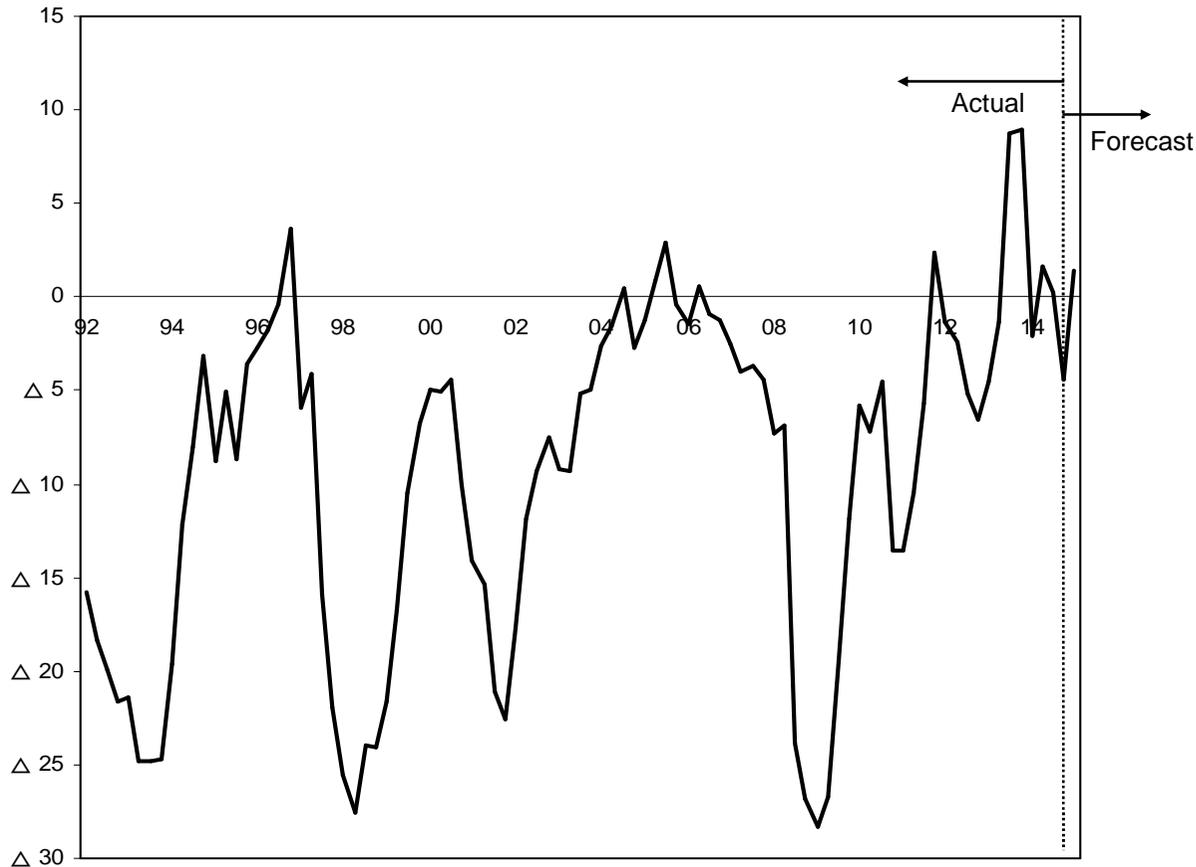
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Regional Economy

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

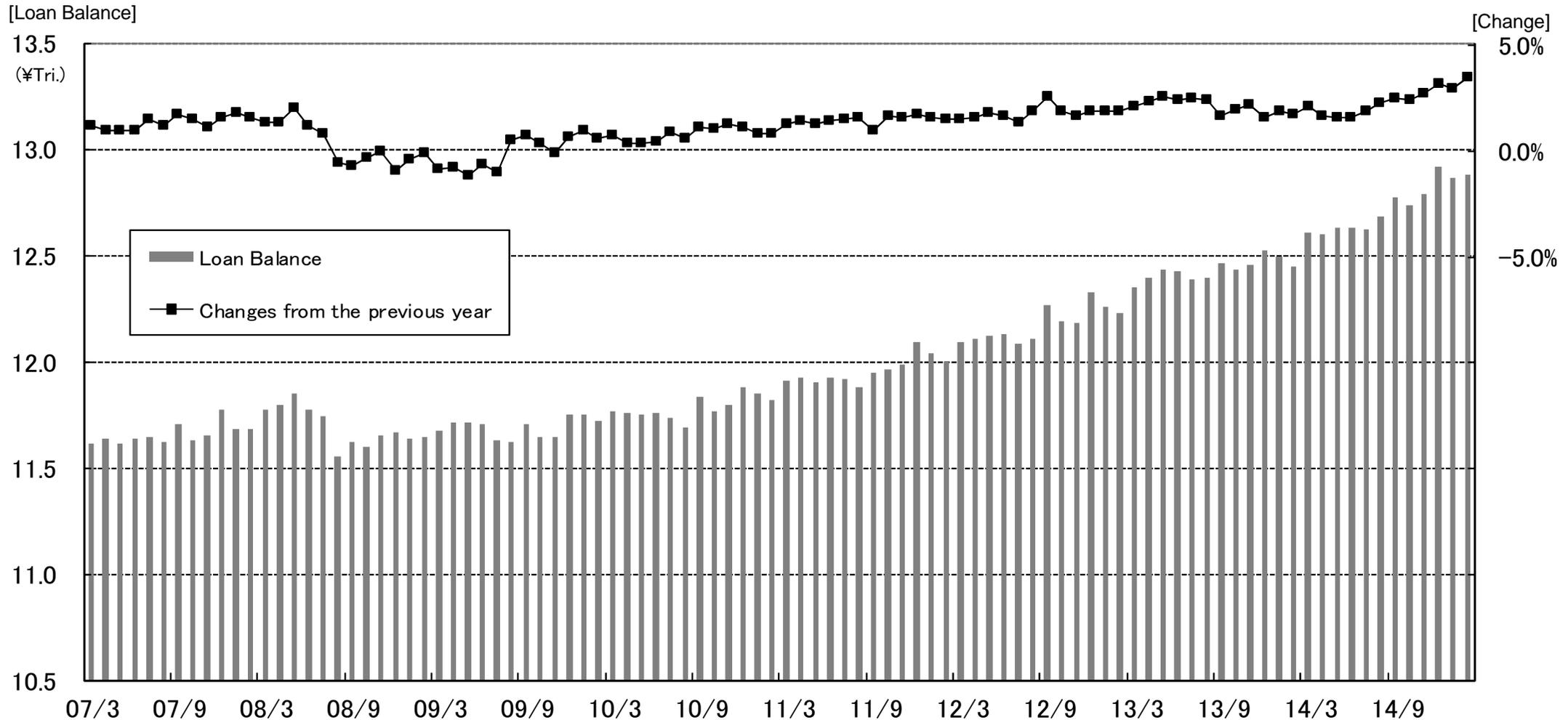
Trend of BSI of Sales (By Industry)

	2014			2015	
	Actual				Forecast
	Apr.-Jun.	Jul-Sep	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	7.7	Δ 3.6	Δ 16.0	0.0	4.2
Petroleum & Chemicals	5.3	4.8	5.0	2.7	5.6
Plastics	Δ 30.0	0.0	Δ 8.3	Δ 37.5	Δ 25.0
Glass	Δ 4.6	Δ 9.1	0.0	Δ 10.0	Δ 10.0
Steel & Non-ferrous Metals	Δ 10.0	18.8	0.0	Δ 14.3	0.0
Metal products	12.5	13.2	8.4	Δ 22.2	Δ 2.7
Machinery	11.6	15.4	0.0	4.2	0.0
Electrical machinery	33.4	0.0	6.3	16.7	16.7
Transportation equipment	Δ 19.2	0.0	12.5	0.0	0.0
Other manufacturing	0.0	3.3	7.7	13.3	6.7
Construction	5.0	5.9	13.2	5.6	Δ 5.6
Transportation	5.0	18.8	12.5	Δ 5.0	10.0
Wholesaling	Δ 14.8	Δ 7.7	Δ 2.3	Δ 12.5	4.2
Retailing	Δ 29.7	Δ 19.1	Δ 15.3	Δ 26.2	11.9
Hotels	11.1	13.7	0.0	Δ 4.2	4.2
Services	1.3	1.4	1.4	2.8	Δ 5.6

Source: Chiba Economy Center "BSI survey in Chiba (January to March 2015)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: March 2015
 Answers: 620 enterprises surveyed, 252 effective answers

Economic Conditions (2) Loans

Loans in Chiba Prefecture

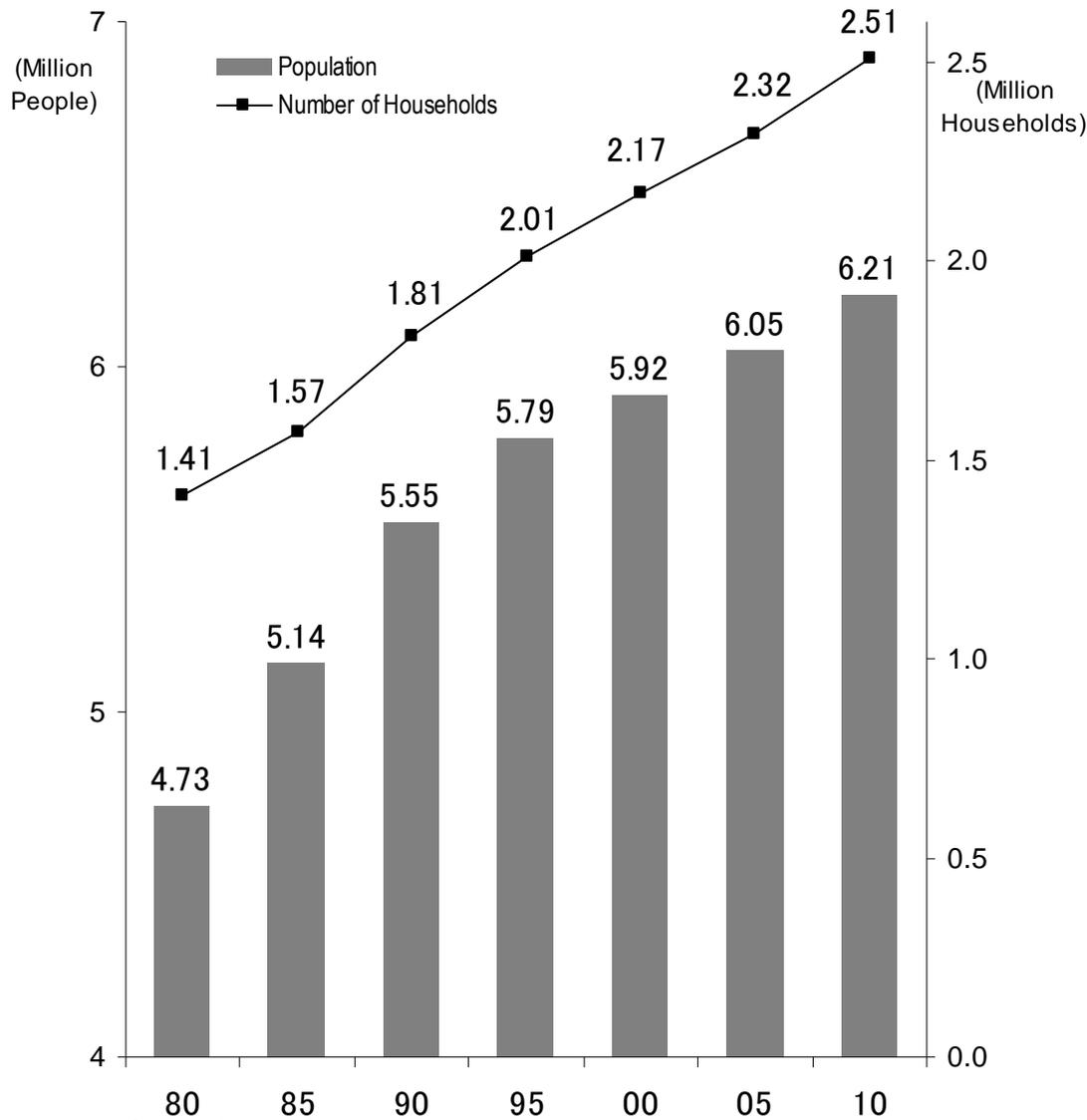


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture

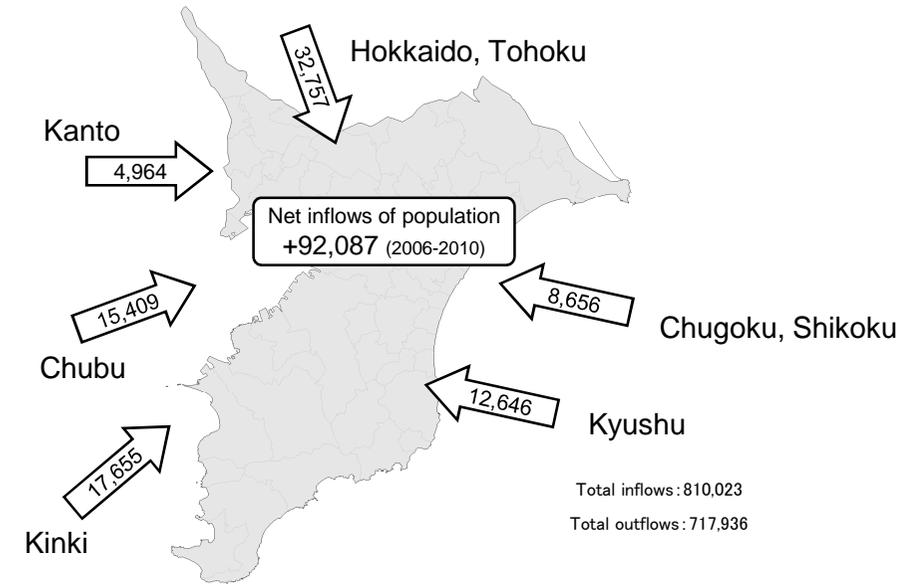
Note: Figures are month-end balances of total loans from banks

Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Inflows/Outflows of Population



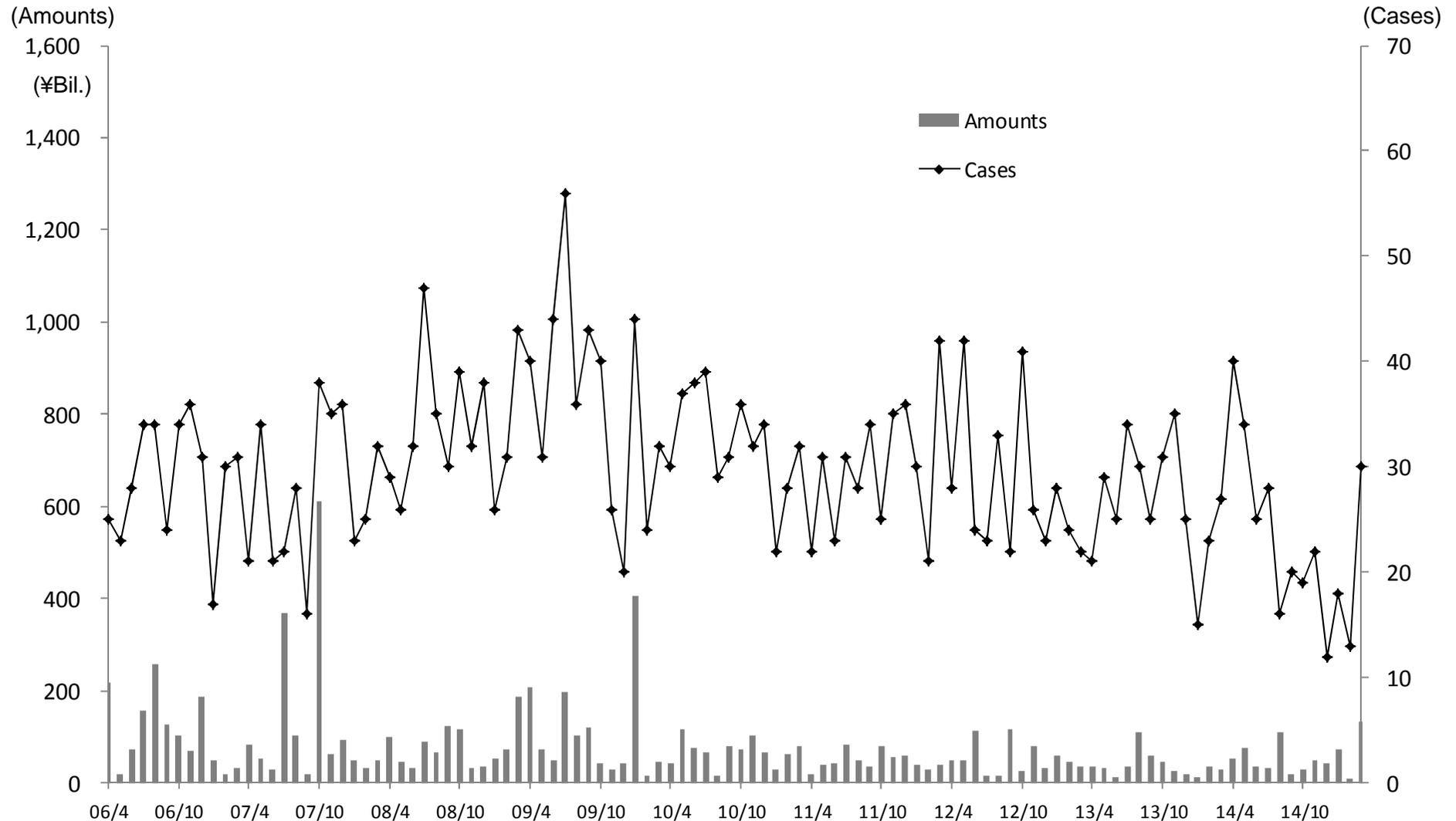
Top 10 Prefectures by Population Growth (From Oct. 05 to Oct. 10)

	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)

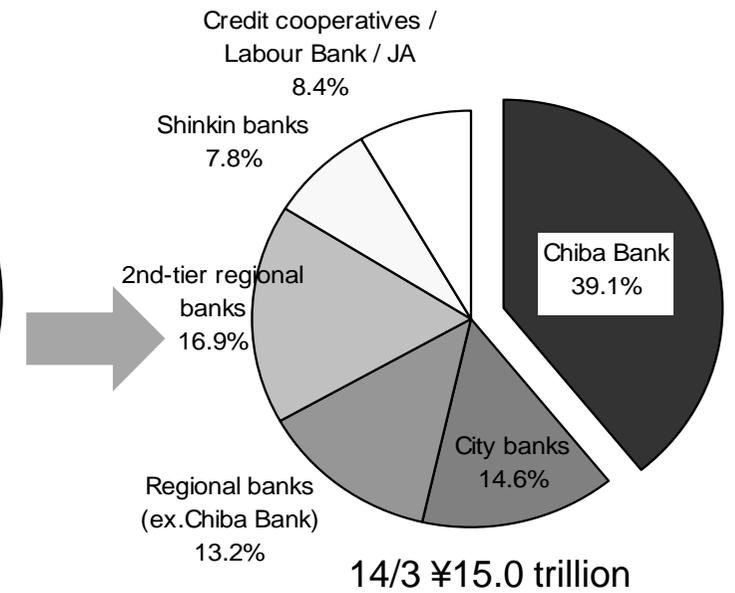
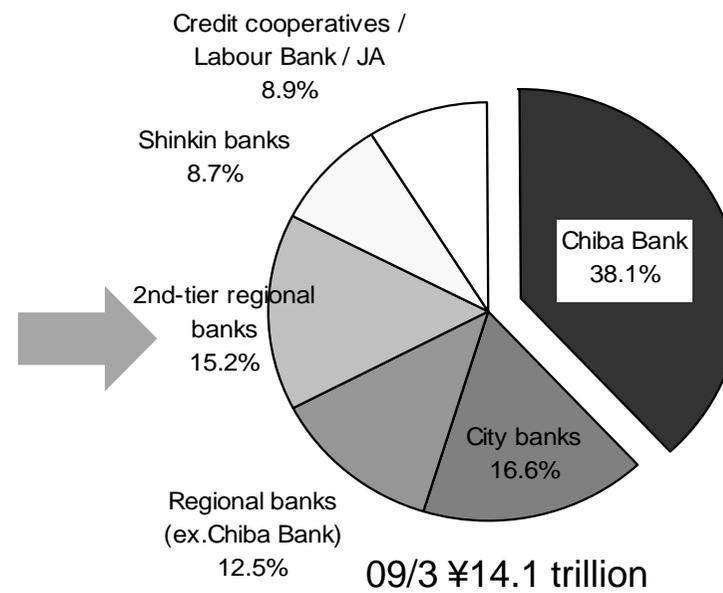
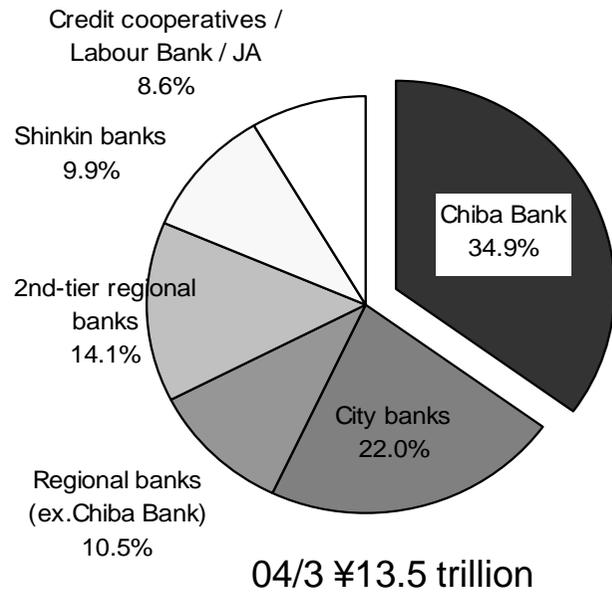


Source: Made by Chiba Bank with data from Tokyo Shoko Research

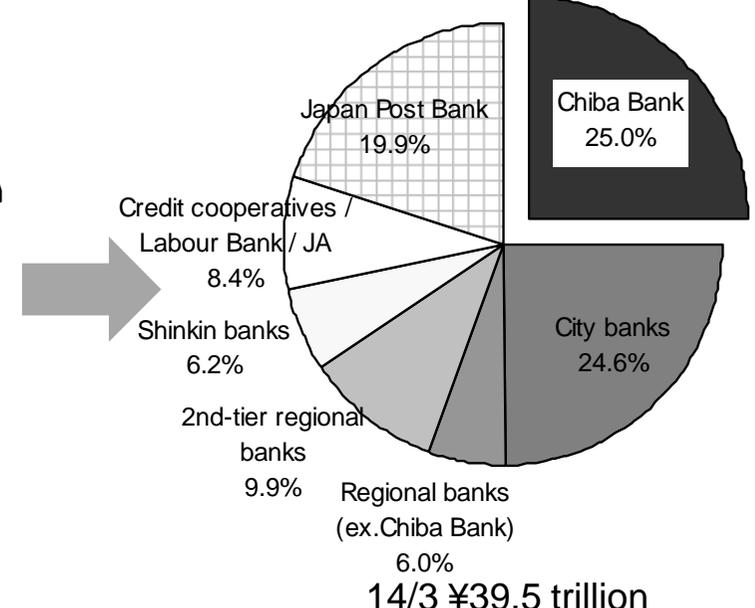
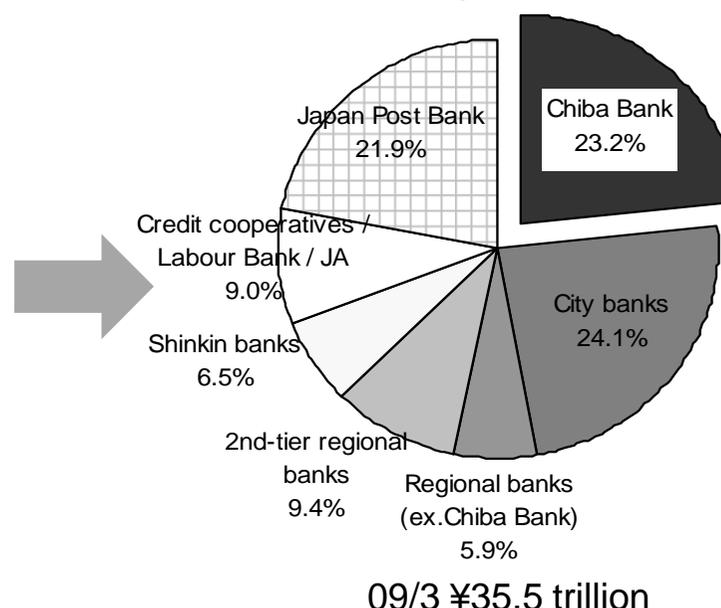
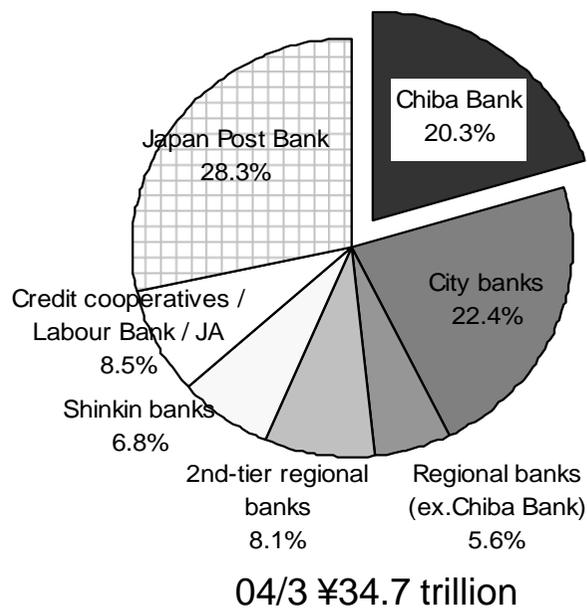
Business Share of Financial Institutions within Chiba Prefecture

Loans

Source: KINYU JOURNAL



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				Floor Area	New Housing starts
	As of Oct 1		2010=100			Million KWH		2010=100	Total	Thousand m ²	Total
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	93.1	92.3	112.3	35,663	11,485	99.7	150,887	7,113	46,744	
2014	6,197,784	p98.0	p97.2	p117.8	35,204	11,729	102.2	153,101	6,567	47,434	
2014/03	6,188,818	100.9	101.8	105.6	3,083	967	100.4	20,471	436	3,209	
2014/04	6,188,661	97.6	98.9	105.7	2,859	1,000	102.5	9,228	632	4,233	
2014/05	6,194,611	94.4	97.5	113.0	2,763	1,032	102.9	9,652	528	3,297	
2014/06	6,194,940	91.9	93.3	130.9	2,726	1,054	102.9	12,394	482	3,759	
2014/07	6,195,734	99.5	96.3	106.9	2,897	989	102.9	12,829	549	3,984	
2014/08	6,196,701	102.1	95.7	121.5	3,241	1,010	102.9	9,334	548	3,431	
2014/09	6,196,099	100.5	97.0	127.7	2,867	979	102.9	14,145	494	4,141	
2014/10	6,197,784	98.3	97.0	131.7	2,686	988	103.2	10,212	679	4,732	
2014/11	6,199,609	97.8	100.1	132.4	2,664	950	103.0	11,031	491	4,165	
2014/12	6,199,316	96.5	97.5	123.9	2,898	957	103.0	14,223	423	3,410	
2015/01	6,198,238	101.7	103.0	129.9	3,291	950	102.5	11,721	748	3,709	
2015/02	6,197,214	-	-	-	3,164	912	102.5	12,655	840	3,509	
2015/03	6,195,906	-	-	-	-	-	-	17,753	-	-	
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		

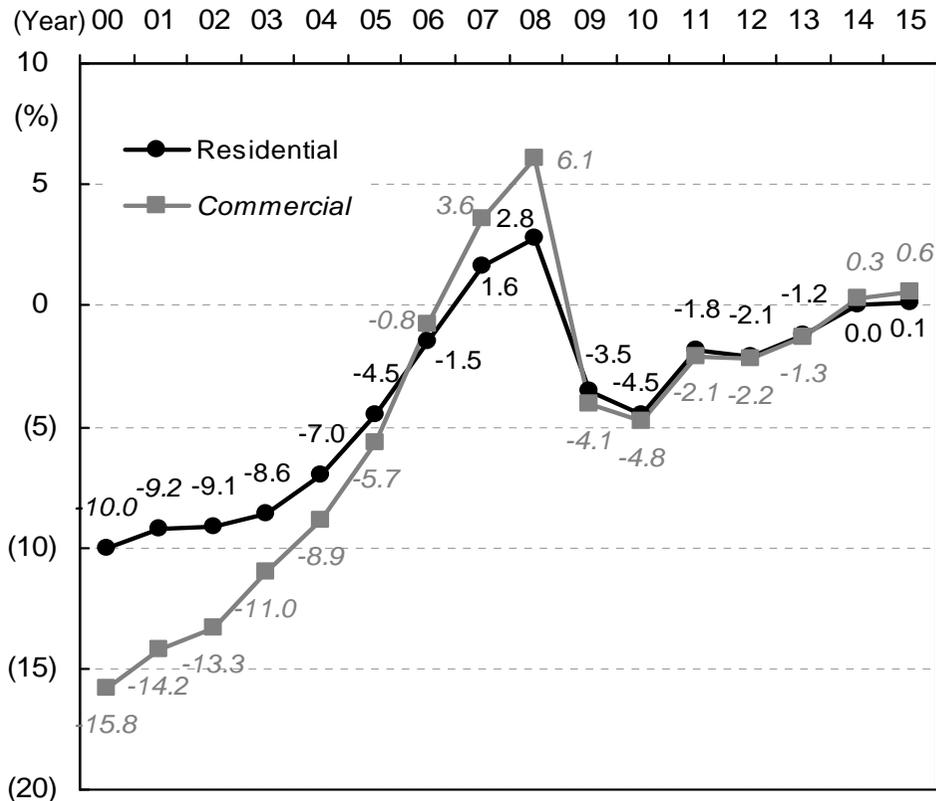
*Source of Population as of 2010: National Census

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											2010=100
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	
2014	1,454,208	6,851,053	281	52,381	75,699	67,422	0.89	102.3	95.3	98.1	100.1	
2014/04	136,230	549,151	40	5,386	80,365	67,799	0.90	101.5	94.9	86.9	82.2	
2014/05	111,105	494,104	34	7,730	81,511	65,789	0.90	102.8	95.6	84.4	88.8	
2014/06	115,439	510,385	25	3,570	80,593	65,898	0.91	103.4	95.9	139.7	140.1	
2014/07	111,168	586,110	28	3,109	77,856	66,850	0.91	103.5	97.0	103.9	123.5	
2014/08	108,456	568,456	16	10,914	75,538	65,668	0.91	103.3	95.5	83.5	80.4	
2014/09	115,742	566,155	20	1,823	76,656	67,383	0.88	103.1	95.2	80.9	81.1	
2014/10	140,460	552,910	19	2,855	77,058	70,685	0.90	103.0	96.2	83.0	80.8	
2014/11	120,368	511,733	22	4,817	72,991	68,493	0.90	103.0	95.4	85.7	89.8	
2014/12	124,801	621,880	12	4,486	67,066	65,006	0.91	102.9	96.1	175.6	189.6	
2015/01	107,218	518,750	18	7,226	67,516	66,902	0.90	-	-	-	-	
2015/02	p 117,987	p 375,282	13	958	70,033	72,292	0.95	-	-	-	-	
2015/03	-	-	30	13,351	-	-	-	-	-	-	-	
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	14.1.1 ~ 14.4.1	14.4.1 ~ 14.7.1	14.7.1 ~ 14.10.1	14.10.1 ~ 15.1.1
A	Chuo-ku, Chiba city	Residential	Chiba Minato	5	4	4	4
B	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	5	5	4	4
C	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	4	4	4	4
D	Urayasu city	Residential	Shin-Urayasu	4	4	4	4
E	Ichikawa city	Commercial	Around Motoyawata Sta.	3	3	3	3
F	Funabashi city	Commercial	Around Funabashi Sta.	3	3	3	3
G	Kashiwa city	Residential	Kashiwanoha	4	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
Chiba	6.21 million (Ranked 6th nationwide)	44 thousand (Ranked 6th nationwide)	¥16 trillion (Ranked 6th nationwide)	¥26.5 trillion (Ranked 6th nationwide)	¥13.0 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.15 million	Tokyo 140 thousand	Tokyo ¥56 trillion	Tokyo ¥208.2 trillion	Tokyo ¥188.8 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 68 thousand	Kanagawa ¥26 trillion	Osaka ¥59.0 trillion	Osaka ¥38.0 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 63 thousand	Osaka ¥25 trillion	Kanagawa ¥38.2 trillion	Kanagawa ¥18.3 trillion

Sources:

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

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY 2014)

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

Balance of Deposits and Loans: The Bank of Japan (As of March 2015)

Management Indices

Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	FY07	FY08		FY09		FY10		FY11		FY12		FY13		FY14	
		1H													
Gross business income	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	77.7	151.7
Net interest income	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	64.7	126.0
Net fees and commissions income	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	9.4	19.2
Trading income	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	1.3	2.6
Profit from other business transactions	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	2.2	3.8
Gains (losses) related to bonds	△ 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	1.3	2.0
Expenses	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	41.8	82.6
Core net business income	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	34.5	67.0
Ordinary profit	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	40.1	74.1
Net income	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	26.8	45.8
Net credit costs	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	0.2	△ 0.3
Consolidated net income	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	34.9	57.0
ROA ^{*1}	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%	0.44%	0.37%
ROE ^{*2}	7.99%	2.70%	2.14%	6.15%	6.72%	7.78%	6.56%	7.70%	5.90%	6.52%	6.25%	7.18%	6.13%	7.33%	6.03%
OHR ^{*3}	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%	54.98%	55.36%

*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 / (Total net assets at beginning of fiscal year + Total net assets at end of fiscal(interim) year)/2)

*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		FY14	
		1H													
Average yield on interest-bearing assets	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%	1.21%	1.16%
Average yield on loans and bills discounted	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%	1.37%	1.35%
Average yield on securities	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%	1.06%	0.90%
Average yield on interest-bearing liabilities	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%	0.81%	0.79%
Average yield on deposits and NCD	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%	0.04%	0.03%
Expenseratio	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%	0.77%	0.76%
Average interest rate spread	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%	0.40%	0.37%
Difference between average yield on loans and deposits	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%	1.33%	1.32%

Contract Rate by Borrowers' Category

	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	14/9	15/3
Large enterprises	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%	0.51%	0.48%
Mid-sized enterprises	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%	1.02%	0.97%
Small and medium-sized enterprises	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%	1.50%	1.43%
Consumer loans	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%	1.58%	1.52%
Housing loans	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%	1.44%	1.39%
Others	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%	6.37%	6.08%
Public sector	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%	0.85%	0.88%

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

Working Assets and Liabilities

Overall

	FY11	FY12		FY13		FY14		FY11	FY12		FY13		FY14	
		1H		1H		1H		1H		1H		1H		1H
Interest-bearing assets	9,838.9	10,170.7	10,284.3	10,648.0	10,755.8	11,249.5	11,468.2	1.48%	1.40%	1.37%	1.31%	1.28%	1.24%	1.20%
Loans and bills discounted	7,569.1	7,756.7	7,842.6	8,026.4	8,058.3	8,233.9	8,313.4	1.65%	1.56%	1.54%	1.44%	1.43%	1.35%	1.33%
Securities	1,919.3	2,073.3	2,110.0	2,058.4	2,073.0	2,118.3	2,156.8	0.99%	0.97%	0.91%	1.10%	1.00%	1.25%	1.12%
Interest-bearing liabilities	9,805.1	10,089.0	10,166.2	10,510.0	10,601.4	11,091.0	11,332.3	0.11%	0.10%	0.11%	0.10%	0.10%	0.09%	0.10%
Deposits	9,159.5	9,323.9	9,357.5	9,742.5	9,787.6	10,151.0	10,239.2	0.06%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%
Borrowed money	235.5	244.3	288.1	228.5	248.1	292.8	298.5	0.43%	0.41%	0.35%	0.21%	0.20%	0.16%	0.16%

Domestic Operations

	Average balance (¥Bil.)							Interest yield						
	FY11	FY12		FY13		FY14		FY11	FY12		FY13		FY14	
		1H		1H		1H		1H		1H		1H		1H
Interest-bearing assets	9,563.3	9,862.9	9,926.4	10,214.9	10,261.1	10,639.3	10,773.5	1.45%	1.37%	1.34%	1.28%	1.24%	1.21%	1.16%
Loans and bills discounted	7,458.6	7,620.1	7,687.0	7,844.8	7,856.1	7,974.1	8,020.1	1.66%	1.57%	1.55%	1.45%	1.44%	1.37%	1.35%
Securities	1,679.9	1,830.4	1,846.3	1,762.9	1,752.1	1,742.3	1,738.9	0.84%	0.83%	0.73%	0.92%	0.77%	1.06%	0.90%
Interest-bearing liabilities	9,530.8	9,781.5	9,814.6	10,075.9	10,107.3	10,481.0	10,637.9	0.08%	0.07%	0.07%	0.06%	0.05%	0.05%	0.05%
Deposits	8,988.0	9,155.0	9,171.4	9,532.5	9,561.4	9,870.5	9,925.4	0.05%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%
Borrowed money	231.7	244.0	287.3	222.4	234.5	247.8	244.0	0.42%	0.41%	0.35%	0.20%	0.19%	0.13%	0.11%

Domestic Loans – Balance

(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Domestic loans	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	8,146.2	8,299.3
Large enterprises	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	1,217.7	1,192.6
Mid-sized enterprises	183.3	184.4	183.9	174.9	176.0	169.5	168.9	157.2	167.6	140.4	144.6	153.2	157.6	155.3
Small and med-sized enterprises, etc.	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	6,499.1	6,707.0
Small and med-sized enterprises*	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	3,465.7	3,583.9
Comsumer loans	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	3,033.4	3,123.1
Housing loans	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	2,932.3	3,016.3
Public sector	400.1	254.6	309.4	279.9	289.0	281.5	310.4	287.8	356.7	313.7	333.7	283.5	271.7	244.2

*Including sole proprietors

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Domestic loans	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	8,146.2	8,299.3
Chiba Prefecture	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	5,971.3	6,067.8
Others	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	2,174.9	2,231.5

Domestic Loans - Proportion

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
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%	100.0%
Large enterprises	14.7%	15.9%	15.9%	15.1%	15.0%	15.1%	15.1%	14.4%	15.1%	15.3%	15.4%	14.7%	15.0%	14.4%
Mid-sized enterprises	2.7%	2.6%	2.6%	2.5%	2.5%	2.3%	2.3%	2.1%	2.2%	1.8%	1.8%	1.9%	1.9%	1.9%
Small and med-sized enterprises, etc.	76.7%	77.8%	77.1%	78.5%	78.5%	78.7%	78.5%	79.7%	78.1%	78.9%	78.6%	79.9%	79.8%	80.8%
Small and med-sized enterprises*	43.2%	43.6%	42.6%	42.7%	42.4%	42.6%	42.6%	43.0%	41.9%	42.1%	42.0%	42.5%	42.6%	43.2%
Consumer loans	33.5%	34.2%	34.5%	35.8%	36.1%	36.1%	35.9%	36.7%	36.2%	36.8%	36.6%	37.4%	37.2%	37.6%
Housing loans	31.8%	32.6%	33.0%	34.4%	34.7%	34.8%	34.6%	35.4%	35.1%	35.6%	35.5%	36.2%	36.0%	36.3%
Public sector	5.9%	3.7%	4.4%	3.9%	4.0%	3.9%	4.1%	3.8%	4.6%	4.0%	4.2%	3.5%	3.3%	2.9%

*Including sole proprietors

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
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%	100.0%
Chiba Prefecture	76.8%	77.5%	76.4%	76.7%	76.6%	75.9%	75.5%	75.6%	74.8%	74.3%	73.7%	73.8%	73.3%	73.1%
Others	23.2%	22.5%	23.6%	23.3%	23.4%	24.1%	24.5%	24.4%	25.2%	25.7%	26.3%	26.2%	26.7%	26.9%

Loan Breakdown by Industry

Domestic Operations

(¥ Bil.)

	12/9		13/3		13/9		14/3		14/9		15/3	
		Proportion										
Manufacturing	685.3	8.87%	693.6	8.88%	722.4	9.11%	675.3	8.48%	707.0	8.68%	676.0	8.15%
Agriculture and Forestry	8.2	0.11%	8.8	0.11%	8.6	0.11%	8.7	0.11%	8.9	0.11%	9.3	0.11%
Fishery	0.9	0.01%	1.2	0.02%	0.7	0.01%	1.1	0.01%	1.1	0.01%	1.0	0.01%
Mining, quarrying and gravel	13.9	0.18%	15.1	0.19%	14.3	0.18%	8.3	0.11%	12.4	0.15%	9.4	0.12%
Construction	286.2	3.71%	286.1	3.66%	287.4	3.62%	292.6	3.67%	292.8	3.60%	297.8	3.59%
Electricity, Gas, Heat Supply and Water	21.1	0.27%	21.5	0.28%	21.8	0.28%	22.4	0.28%	24.9	0.31%	32.4	0.39%
Information and Communications	54.6	0.71%	50.4	0.65%	43.4	0.55%	45.9	0.58%	35.0	0.43%	35.6	0.43%
Transport and postal service	234.0	3.03%	235.1	3.01%	222.9	2.81%	224.6	2.82%	230.9	2.83%	232.1	2.80%
Wholesale and retail trade	717.5	9.29%	681.9	8.73%	666.4	8.40%	672.2	8.44%	694.0	8.52%	716.3	8.63%
Finance and Insurance	326.0	4.22%	371.5	4.76%	414.3	5.22%	409.6	5.14%	402.3	4.94%	401.8	4.84%
Real Estate and leasing	1,803.7	23.35%	1,835.6	23.50%	1,859.3	23.44%	1,907.9	23.95%	1,986.0	24.38%	2,076.7	25.02%
Real Estate	1,612.4	20.87%	1,650.1	21.13%	1,673.3	21.10%	1,719.7	21.58%	1,785.3	21.92%	1,865.4	22.48%
Real estate rental and management	1,389.0	17.98%	1,434.3	18.36%	1,453.2	18.32%	1,496.4	18.78%	1,556.9	19.11%	1,635.9	19.71%
Real estate trading, etc.	223.3	2.89%	215.8	2.77%	220.1	2.78%	223.2	2.80%	228.3	2.81%	229.5	2.77%
Leasing	191.3	2.48%	185.5	2.37%	185.9	2.34%	188.2	2.37%	200.7	2.46%	211.2	2.54%
Medical, welfare and other services	483.8	6.26%	482.1	6.17%	480.8	6.06%	476.0	5.97%	481.0	5.91%	476.3	5.74%
Government, local public sector	279.1	3.61%	243.4	3.12%	271.8	3.43%	234.3	2.94%	233.6	2.87%	210.2	2.53%
Others (mainly consumer loans)	2,811.1	36.38%	2,884.3	36.92%	2,916.8	36.78%	2,988.2	37.50%	3,035.4	37.26%	3,123.7	37.64%
Total	7,726.1	100.00%	7,811.3	100.00%	7,931.5	100.00%	7,967.8	100.00%	8,146.2	100.00%	8,299.3	100.00%

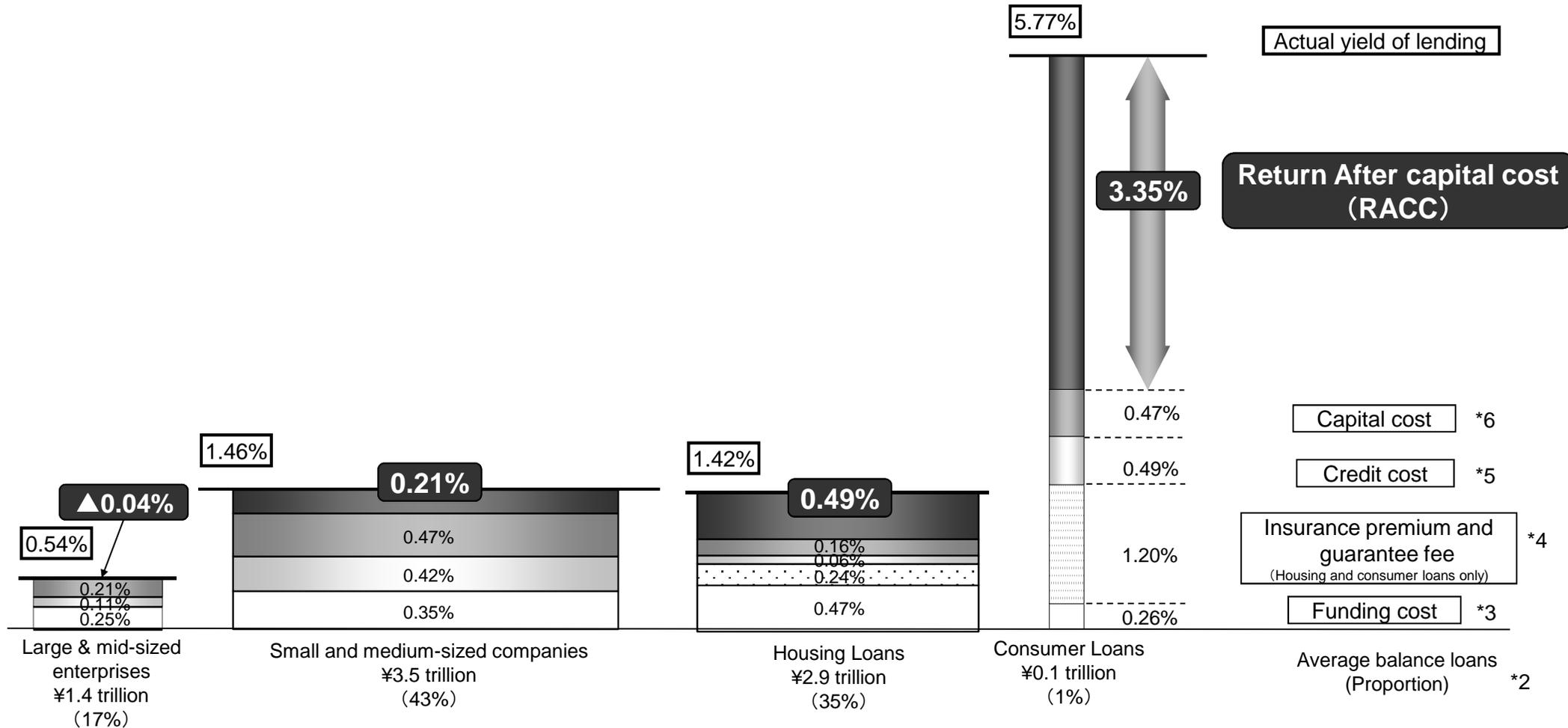
Details of Loans to the Real Estate Industry

(¥ Bil.)

	12/9		13/3		13/9		14/3		14/9		15/3	
		Proportion										
Real Estate Rental and Management	1,389.0	86.14%	1,434.3	86.92%	1,453.2	86.84%	1,496.4	87.02%	1,556.9	87.21%	1,635.9	87.70%
Apartment and condominium rentals	1,099.7	68.20%	1,148.6	69.61%	1,168.3	69.82%	1,212.0	70.48%	1,262.5	70.72%	1,329.8	71.29%
Office and Commercial rentals	212.4	13.17%	220.5	13.37%	225.2	13.46%	217.1	12.63%	220.0	12.33%	223.6	11.99%
Land rental and Real estate management, etc	76.9	4.77%	65.0	3.94%	59.5	3.56%	67.2	3.91%	74.3	4.16%	82.3	4.42%
Real Estate Trading, etc	223.3	13.86%	215.8	13.08%	220.1	13.16%	223.2	12.98%	228.3	12.79%	229.5	12.30%
Home construction and development	137.4	8.53%	134.9	8.18%	145.1	8.67%	147.1	8.56%	154.3	8.64%	155.2	8.32%
Real estate brokerage and Land trading, etc	43.2	2.68%	44.5	2.70%	42.9	2.57%	43.3	2.52%	48.3	2.71%	49.2	2.64%
Public corporations	42.6	2.65%	36.3	2.20%	32.0	1.92%	32.7	1.90%	25.6	1.44%	25.0	1.34%
Total	1,612.4	100.00%	1,650.1	100.00%	1,673.3	100.00%	1,719.7	100.00%	1,785.3	100.00%	1,865.4	100.00%

Profit Structure of Loans

Return After Capital Cost*1 (2nd half of FY14)



*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.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Domestic deposits	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	9,927.7	10,407.1
Personal	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	7,777.5	7,919.8
Corporate (incl. quasi-sovereign)	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	1,739.7	1,773.3
National & local government	292.4	304.6	350.0	446.9	310.0	533.6	348.7	531.3	331.7	515.8	389.3	565.0	369.8	652.2
Financial institutions (incl. BOJ)	36.7	77.8	28.1	42.1	30.4	42.8	34.4	47.4	34.2	45.5	38.3	53.0	40.6	61.6
Liquid deposits	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	6,453.1	6,970.5
Current	169.4	177.8	162.9	176.2	168.3	175.1	165.6	191.3	198.4	194.0	187.2	193.6	189.7	206.9
Savings	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	5,918.2	6,394.1
Personal	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	4,752.6	4,914.0
Current	3.1	2.9	2.7	2.9	3.0	2.4	2.3	2.6	2.5	2.5	2.4	2.3	2.2	2.3
Savings	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	4,509.3	4,668.2
Corporate (incl. quasi-sovereign)	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	1,336.7	1,364.2
Current	159.2	169.0	153.7	166.8	160.0	166.5	158.5	183.4	189.2	186.6	179.5	185.2	180.7	198.6
Savings	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	1,080.8	1,110.4
National & local government	237.8	282.5	271.7	420.3	281.5	512.3	322.3	518.5	296.7	495.9	336.4	548.4	328.5	636.1
Current	0.4	0.7	1.3	1.5	1.1	1.4	0.5	0.4	0.5	0.5	0.4	0.7	0.6	0.8
Savings	229.3	269.7	258.6	404.2	266.9	497.3	309.5	500.4	287.1	457.1	326.8	525.9	319.8	607.3
Financial institutions (incl. BOJ)	32.4	75.2	25.3	39.3	27.3	39.4	29.7	42.3	29.0	40.2	32.9	47.5	35.1	56.0
Current	6.5	5.0	4.9	4.9	4.1	4.7	4.2	4.8	6.1	4.2	4.8	5.3	6.0	5.0
Savings	8.1	8.5	7.6	7.3	9.8	10.1	7.8	7.6	9.2	7.6	8.0	7.6	8.1	8.1
Time deposits	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	3,421.1	3,387.4
Personal	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	2,981.3	2,966.9
Corporate (incl. quasi-sovereign)	376.2	365.0	354.5	352.5	348.4	356.2	367.6	376.1	372.0	372.1	379.0	392.2	393.0	398.7
National & local government	54.6	22.1	78.3	26.6	28.5	21.2	26.4	12.8	35.0	19.8	52.9	16.6	41.2	16.1
Financial institutions (incl. BOJ)	4.2	2.5	2.8	2.8	3.1	3.4	4.7	5.0	5.1	5.2	5.3	5.4	5.4	5.6
Foreign-currency deposits	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1	69.1	71.9	66.2	57.7	53.2	48.8
Personal	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2	56.5	58.8	52.2	47.7	43.3	38.7
Corporate (incl. quasi-sovereign)	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8	12.5	13.0	13.9	9.9	9.8	10.1
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	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	0.0

(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Domestic deposits	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	9,927.7	10,407.1
Chiba Prefecture	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	9,581.9	10,049.0
Others	239.4	291.9	294.1	260.8	254.2	267.8	278.1	294.7	303.5	318.5	335.5	337.2	345.7	358.1

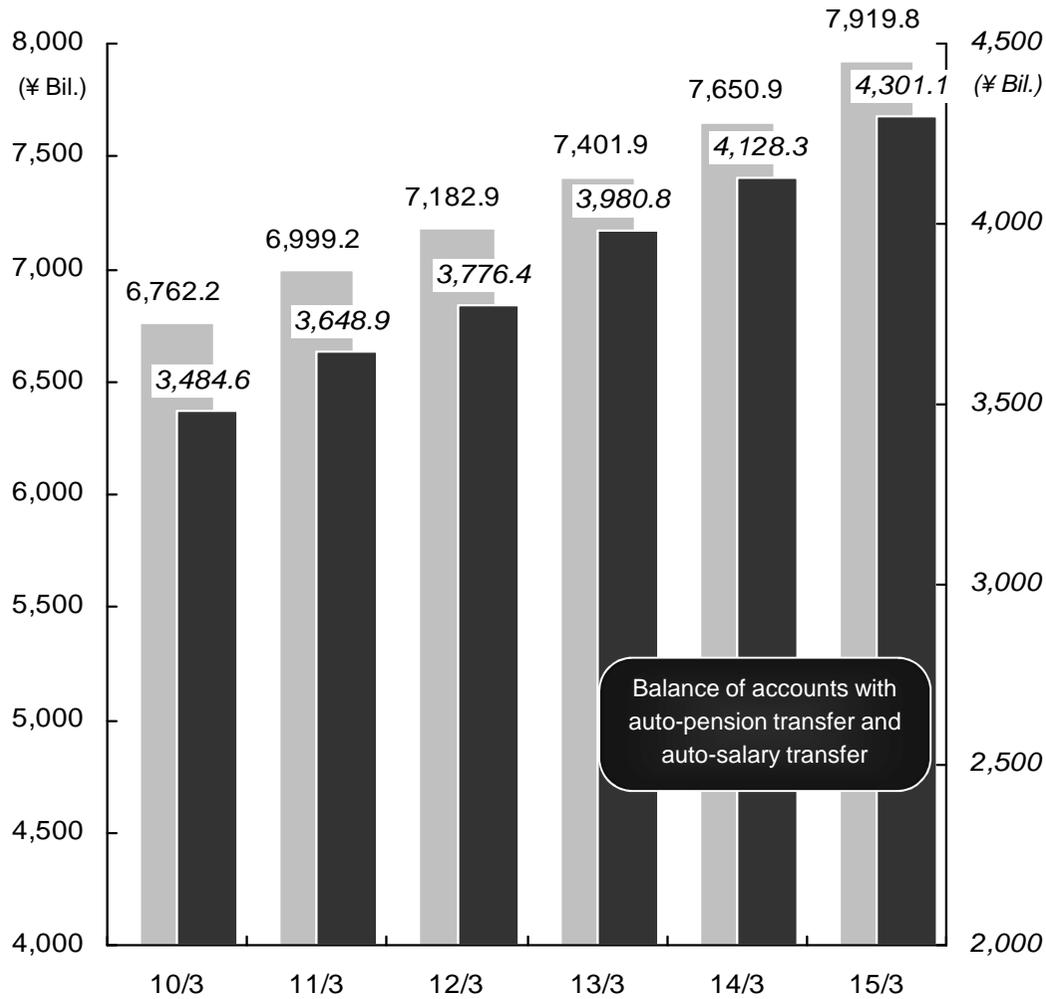
Domestic Deposits - Proportion

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
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%	100.0%
Personal	78.3%	78.5%	78.6%	78.0%	79.1%	77.6%	78.8%	77.5%	78.9%	77.6%	78.3%	76.9%	78.4%	76.1%
Corporate (incl. quasi-sovereign)	17.8%	17.0%	17.0%	16.3%	17.0%	16.0%	16.9%	16.3%	17.1%	16.5%	17.3%	16.9%	17.5%	17.0%
National & local government	3.5%	3.6%	4.1%	5.2%	3.6%	5.9%	3.9%	5.7%	3.6%	5.4%	4.0%	5.7%	3.7%	6.3%
Financial institutions (incl. BOJ)	0.4%	0.9%	0.3%	0.5%	0.3%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.6%
Liquid deposits	59.7%	60.1%	59.3%	60.8%	60.3%	61.9%	61.5%	63.2%	62.6%	64.1%	63.8%	65.5%	65.0%	67.0%
Current	2.0%	2.1%	1.9%	2.0%	1.9%	1.9%	1.8%	2.1%	2.2%	2.0%	1.9%	1.9%	1.9%	2.0%
Savings	53.2%	53.5%	53.5%	54.8%	54.7%	56.3%	56.0%	57.7%	57.2%	58.6%	58.3%	60.0%	59.6%	61.4%
Personal	43.3%	43.4%	43.1%	43.3%	43.9%	43.8%	44.9%	45.0%	46.2%	46.0%	46.8%	46.6%	47.9%	47.2%
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%	0.0%
Savings	40.1%	40.2%	40.1%	40.4%	41.1%	41.0%	42.1%	42.3%	43.5%	43.4%	44.2%	44.2%	45.4%	44.9%
Corporate (incl. quasi-sovereign)	13.1%	12.5%	12.7%	12.1%	12.8%	12.0%	12.7%	12.1%	12.9%	12.5%	13.2%	12.9%	13.5%	13.1%
Current	1.9%	2.0%	1.8%	1.9%	1.8%	1.8%	1.8%	2.0%	2.1%	2.0%	1.9%	1.9%	1.8%	1.9%
Savings	10.3%	9.9%	10.3%	9.6%	10.4%	9.6%	10.3%	9.9%	10.5%	10.3%	10.5%	10.4%	10.9%	10.7%
National & local government	2.9%	3.3%	3.2%	4.9%	3.3%	5.7%	3.6%	5.6%	3.2%	5.2%	3.5%	5.5%	3.3%	6.1%
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%	0.0%
Savings	2.8%	3.2%	3.0%	4.7%	3.1%	5.5%	3.4%	5.4%	3.1%	4.8%	3.4%	5.3%	3.2%	5.8%
Financial institutions (incl. BOJ)	0.4%	0.9%	0.3%	0.5%	0.3%	0.4%	0.3%	0.5%	0.3%	0.4%	0.3%	0.5%	0.3%	0.5%
Current	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	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%	0.1%
Time deposits	39.6%	39.1%	39.9%	38.4%	38.8%	37.3%	37.7%	36.0%	36.6%	35.2%	35.5%	33.9%	34.5%	32.5%
Personal	34.4%	34.4%	34.8%	34.0%	34.4%	33.1%	33.3%	31.8%	32.1%	31.0%	30.9%	29.8%	30.0%	28.5%
Corporate (incl. quasi-sovereign)	4.5%	4.4%	4.2%	4.1%	4.0%	3.9%	4.1%	4.1%	4.0%	3.9%	3.9%	3.9%	4.0%	3.8%
National & local government	0.7%	0.3%	0.9%	0.3%	0.3%	0.3%	0.3%	0.1%	0.4%	0.2%	0.6%	0.2%	0.4%	0.2%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%
Foreign-currency deposits	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%	0.5%	0.5%
Personal	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%	0.1%	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%	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%	0.0%

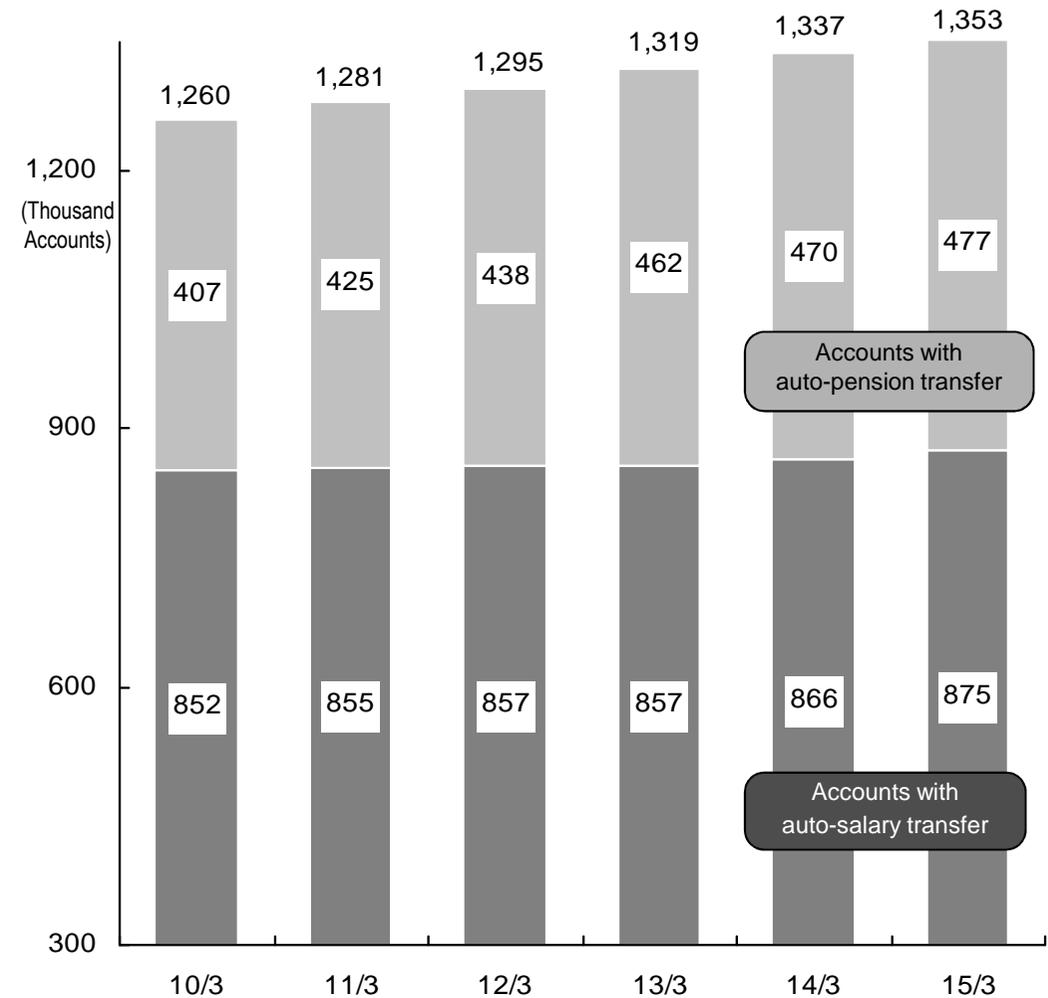
	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%	96.5%	96.6%	96.5%	96.6%
Others	2.9%	3.5%	3.5%	3.0%	2.9%	3.0%	3.1%	3.2%	3.3%	3.3%	3.5%	3.4%	3.5%	3.4%

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Investment trusts	534.6	413.5	480.8	505.7	468.4	461.9	399.6	389.6	348.8	365.0	348.3	355.0	365.5	379.4
Bond funds	13.5	9.5	9.1	8.3	7.9	7.4	7.2	6.6	6.3	6.0	5.8	5.6	6.2	6.2
Stock funds	521.0	403.9	471.6	497.4	460.4	454.5	392.3	383.0	342.4	358.9	342.4	349.3	359.2	373.1
Personal Investors	524.2	405.1	471.7	496.2	460.2	454.2	392.2	382.5	340.5	356.5	340.9	347.7	358.6	372.7
Bond funds	12.0	8.1	7.7	7.1	6.7	6.3	6.0	5.5	5.3	5.0	4.8	4.7	4.7	5.0
Stock funds	512.2	396.9	463.9	489.0	453.4	447.9	386.1	376.9	335.1	351.4	336.0	343.0	353.9	367.6

(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Foreign-currency deposits	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1	69.1	71.9	66.2	57.7	53.2	48.8
Personal	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2	56.5	58.8	52.2	47.7	43.3	38.7
Corporate (incl. quasi-sovereign)	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8	12.5	13.0	13.9	9.9	9.8	10.1

(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Personal annuities*	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	1,330.5	1,380.3
Variable	296.1	324.8	362.0	375.6	389.6	392.8	395.8	399.1	403.4	411.0	420.7	426.8	438.0	448.5
Fixed	195.3	196.9	205.6	219.8	223.5	231.7	240.3	327.7	391.9	433.3	459.3	474.1	497.9	514.8
Whole Life Insurance	6.8	8.0	10.9	58.1	116.6	162.1	219.7	254.8	286.6	309.5	337.0	364.7	394.5	416.9

*Accumulation from October 2002.

(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Public bonds	224.5	218.1	227.0	225.3	232.6	221.9	226.5	216.0	220.5	203.7	205.1	186.3	181.5	164.5
Personal	188.4	193.4	198.9	202.4	200.9	196.6	193.6	187.4	174.6	168.6	159.3	146.9	136.3	120.3

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Best Bank 2020
3 years of value creation

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Assets Requiring Caution or worse	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	1,413.5	1,384.6
Assets Requiring Caution	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	1,302.7	1,277.8
Other Assets Requiring Caution	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	1,238.9	1,213.1
Substandard Assets	121.8	68.6	78.6	67.7	67.0	69.2	68.3	71.7	76.8	80.7	74.1	67.7	63.7	64.6
Potentially Bankrupt Assets	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9	94.8	94.4	90.8	86.8
Bankrupt and Effectively Bankrupt Assets	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1	20.3	20.6	19.8	20.0
Normal Assets*	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	6,950.2	7,178.7
Total	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9	7,494.9	7,626.9	7,700.5	7,919.2	8,023.6	8,134.8	8,182.5	8,363.7	8,563.4

*Including loans with no debtor classification.

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

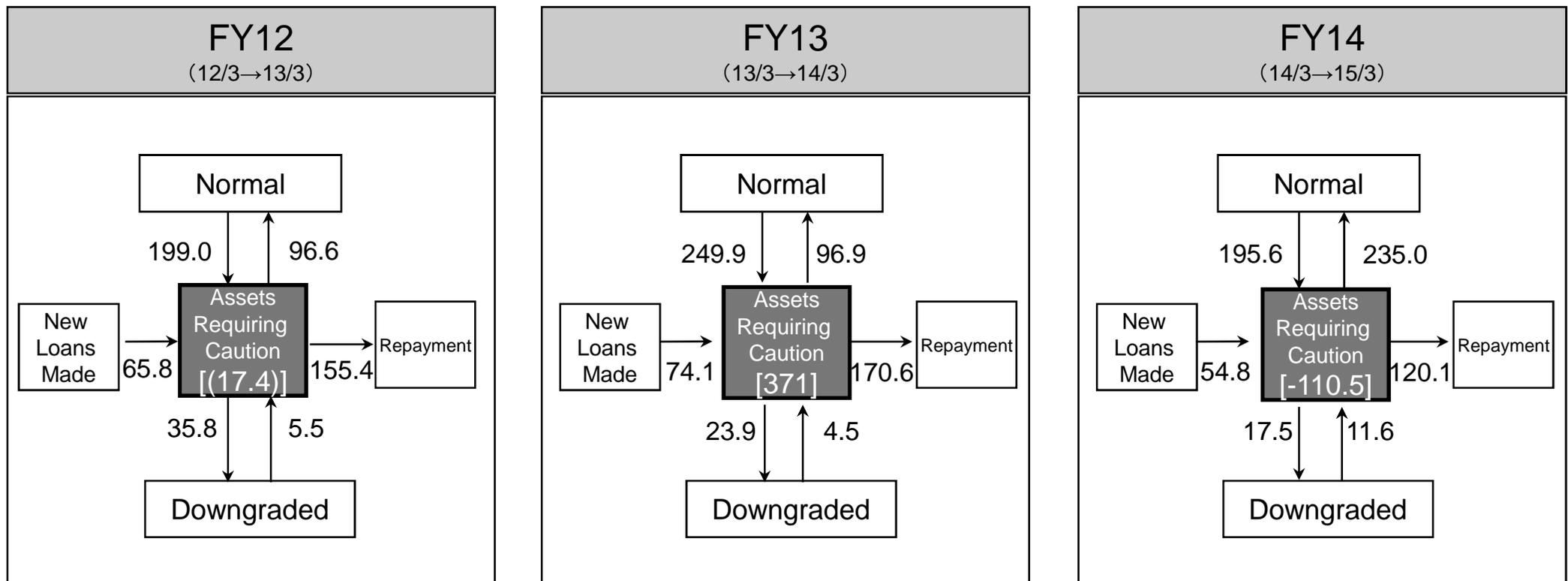
(¥ Bil.)

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3
Disclosed Claims under the Financial Reconstruction Law	193.0	152.2	158.0	143.1	140.5	145.8	145.7	160.1	171.3	183.4	174.4	169.4	163.6	160.0
Bankrupt and Substantially Bankrupt Claims	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1	20.3	20.6	19.8	20.0
Doubtful Claims	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9	94.8	94.4	90.8	86.8
Substandard Claims	97.6	55.0	59.1	53.5	55.0	58.4	56.9	58.2	61.7	66.3	59.2	54.2	52.8	53.1
Normal Claims	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	8,200.1	8,403.3
Total	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9	7,494.9	7,626.9	7,700.5	7,919.2	8,023.6	8,134.8	8,182.5	8,363.7	8,563.4
Proportion to total claims	2.73%	2.12%	2.16%	1.96%	1.91%	1.94%	1.91%	2.08%	2.16%	2.28%	2.14%	2.07%	1.95%	1.86%

Factors for Fluctuations in Assets Requiring Caution

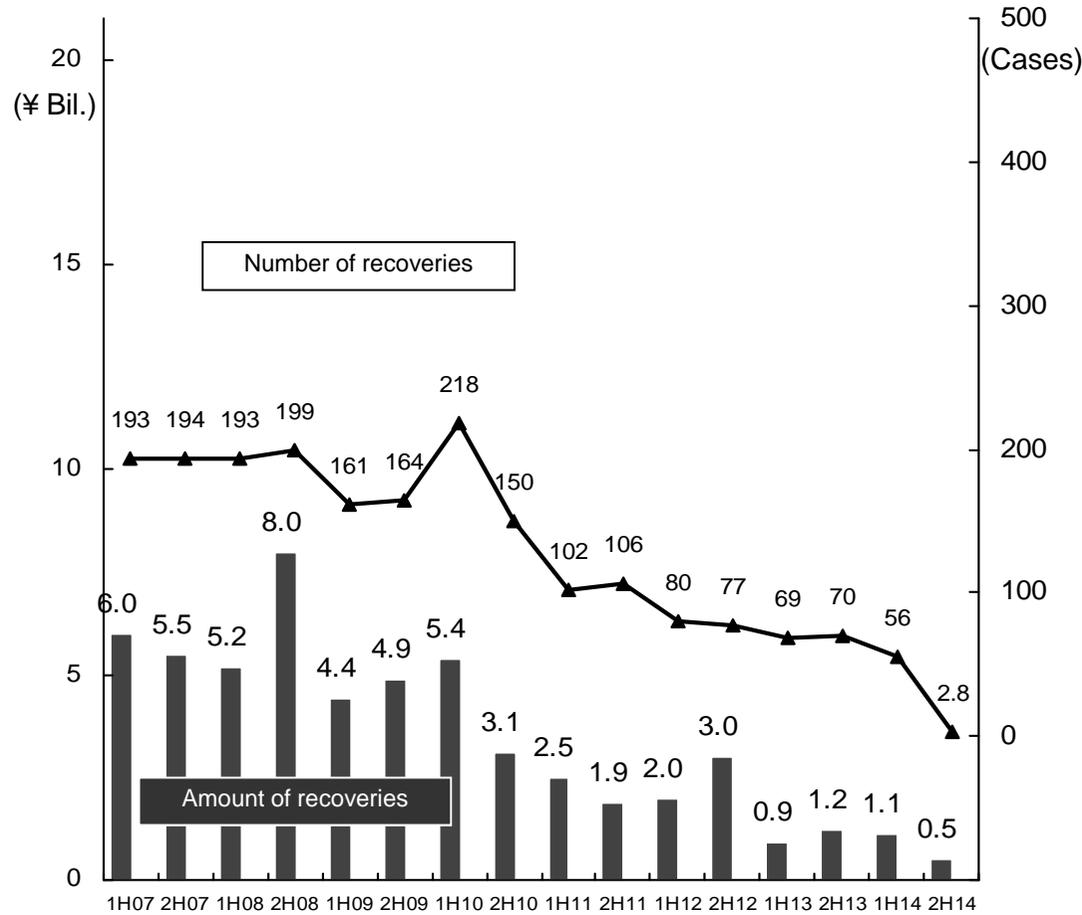
Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥ Bil.)



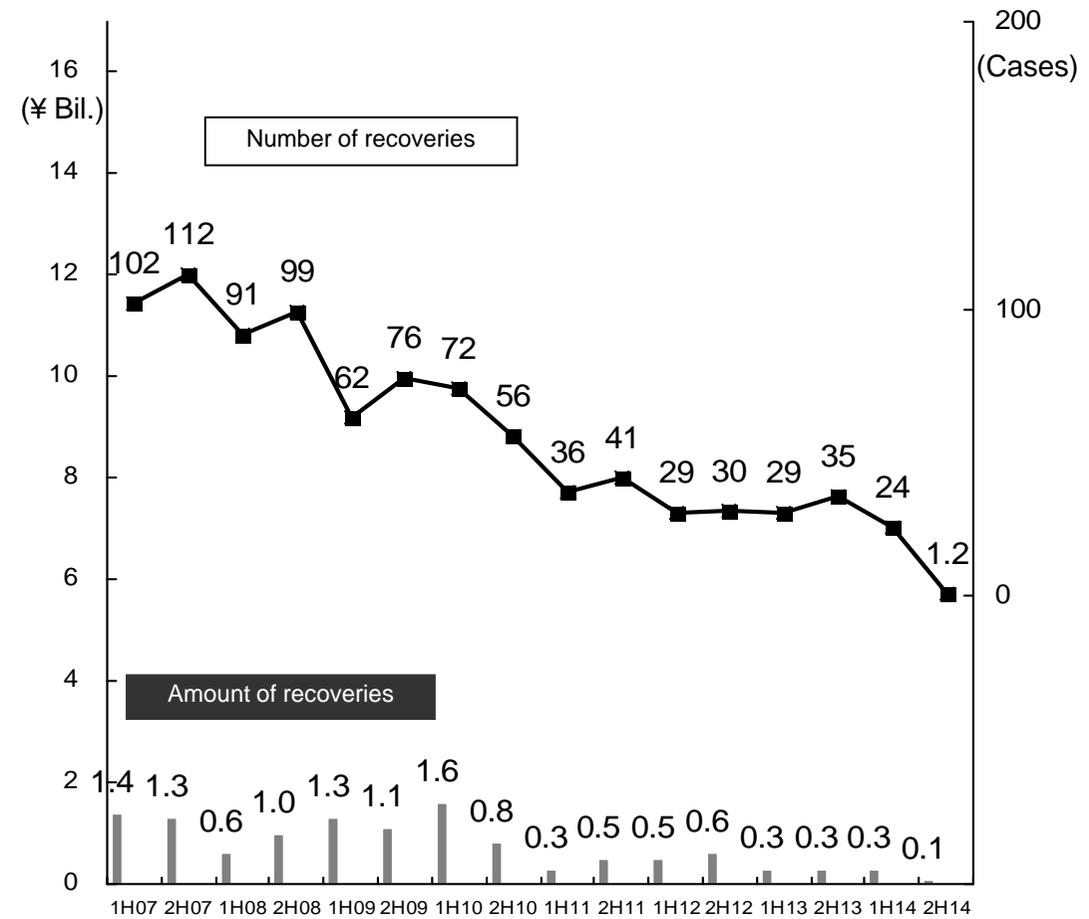
Disposal of Collateral

Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

Basel II

Non-Consolidated

	11/3	11/9	12/3	12/9
Capital ratio	12.76%	13.51%	13.63%	13.86%
Tier 1 capital ratio	11.46%	12.22%	12.33%	12.51%
Capital (¥Bil.)	619.9	619.9	643.9	655.9
Tier 1 capital	557.1	560.9	582.7	591.6
Risk weighted assets (¥Bil.)	4,858.3	4,587.4	4,723.9	4,729.1
Credit risk	4,473.0	4,213.4	4,355.8	4,299.1
Market risk	85.2	80.1	78.8	88.3
Operational risk	300.1	293.7	289.2	284.4

Consolidated

	11/3	11/9	12/3	12/9
Capital ratio	13.37%	14.13%	14.35%	14.40%
Tier 1 capital ratio	12.05%	12.81%	12.99%	13.00%
Capital (¥Bil.)	665.2	667.3	686.8	701.4
Tier 1 capital	599.4	604.9	621.6	633.4
Risk weighted assets (¥Bil.)	4,972.4	4,721.2	4,785.3	4,869.5
Credit risk	4,566.3	4,264.7	4,396.2	4,333.4
Market risk	85.6	80.2	78.9	89.3
Operational risk	320.5	314.3	310.0	305.2

Basel III

Non-Consolidated

	13/3	13/9	14/3	14/9	15/3
Total capital ratio	13.21%	13.72%	13.04%	13.41%	13.84%
Tier1 capital ratio	12.24%	12.64%	12.35%	12.10%	12.44%
Common equity Tier1 ratio	12.24%	12.64%	12.35%	12.10%	12.44%
Total capital (¥Bil.)	649.6	676.9	668.4	715.3	759.6
Tier1 capital	602.3	623.8	633.0	645.3	682.7
Common equity Tier1 capital	602.3	623.8	633.0	645.3	682.7
Risk Weighted assets(¥Bil.)	4,917.9	4,932.7	5,123.0	5,332.6	5,486.4
Credit risk	4,571.8	4,531.4	4,775.3	4,932.1	5,142.6
Market risk	66.0	63.0	71.8	65.7	69.1
Operational risk	279.9	278.1	275.8	276.1	274.6

Consolidated

	13/3	13/9	14/3	14/9	15/3
Total capital ratio	14.05%	14.27%	13.69%	13.92%	14.66%
Tier1 capital ratio	12.90%	13.03%	12.85%	12.51%	13.17%
Common equity Tier1 ratio	12.90%	13.03%	12.85%	12.51%	13.17%
Total capital (¥Bil.)	702.4	733.7	724.8	775.5	824.1
Tier1 capital	645.2	670.0	680.4	696.8	740.0
Common equity Tier1 capital	645.2	670.0	680.4	696.8	740.0
Risk weighted assets(¥Bil.)	4,999.8	5,142.1	5,292.3	5,567.9	5,618.1
Credit risk	4,616.4	4,577.1	4,830.6	4,984.7	5,209.0
Market risk	66.6	63.6	73.8	66.7	69.2
Operational risk	301.2	299.7	297.9	297.8	297.3

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

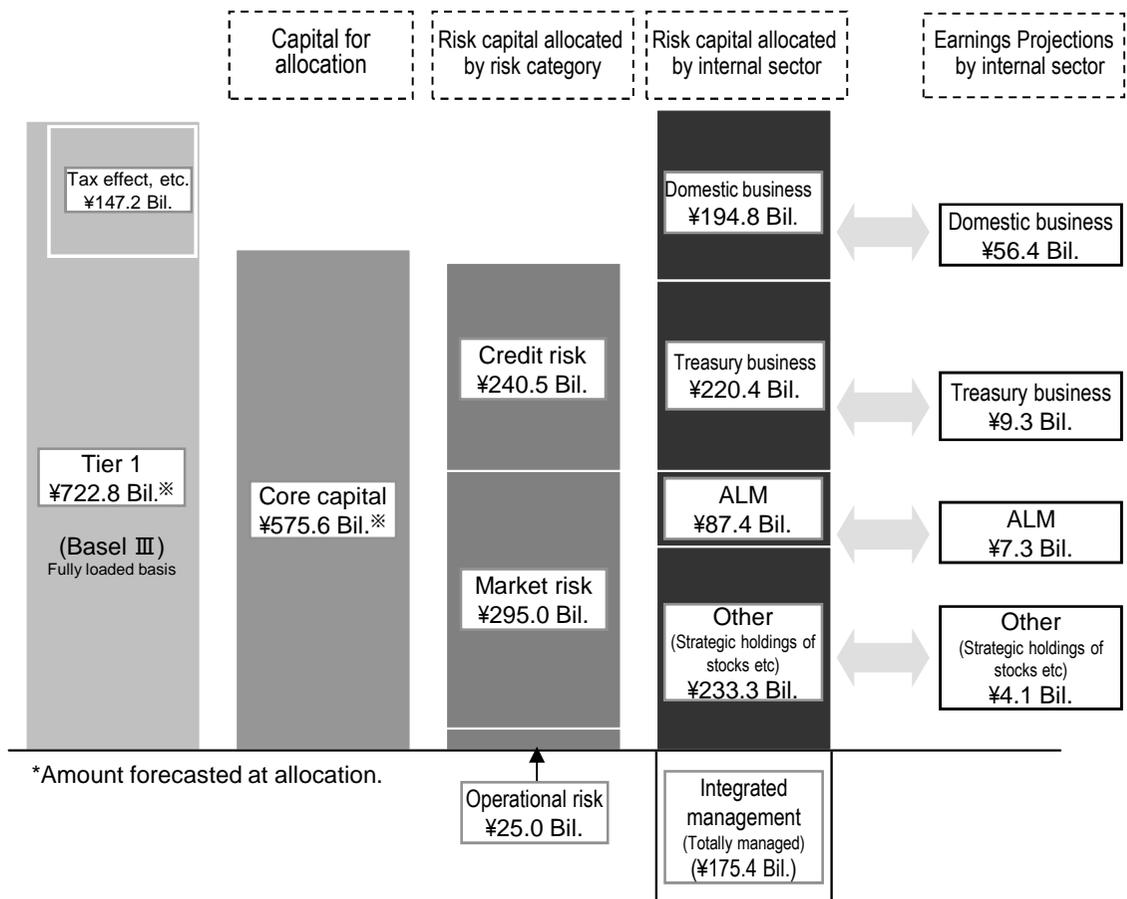
Outlier Standard (15/3)

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

Interest rate risks in banking business	①	¥19.2 Bil.
Tier 1 + Tier 2	②	¥759.6 Bil.
Outlier ratio	① / ②	2.5%

*Interest rate shock : 99 percentile

Risk capital allocation for the first half of FY15



Financial Information of Chibagin Securities

1. Profits and Losses

	FY07	FY08		FY09		FY10		FY11		FY12		FY13		FY14	
		(¥Mil.)	1H		1H										
Operating revenue	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	2,729	6,003
Commissions received	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	1,926	4,180
Stocks	2,382	918	1,678	1,027	1,762	666	1,471	498	1,039	454	1,365	1,427	2,555	894	2,025
Bonds	24	6	10	7	15	26	34	15	20	3	7	3	6	8	11
Beneficiary certificates	1,345	418	698	424	979	575	1,191	699	1,231	522	1,466	1,010	1,893	1,019	2,135
Net gain on trading	525	168	311	235	470	267	476	231	545	530	1,070	618	1,258	709	1,636
Stocks	480	135	199	88	149	4	25	30	88	55	123	117	193	47	90
Bonds	39	33	107	144	315	260	444	199	452	472	941	502	1,056	643	1,528
Financial revenue	315	108	216	81	161	80	143	62	120	60	116	78	170	93	185
Financial expenses (-)	59	22	60	27	44	9	26	10	21	19	32	3	9	9	22
Net operating revenue	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	2,719	5,980
Expenses (-)	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	1,983	4,201
Related to trading (-)	669	311	628	311	605	311	599	281	571	324	698	417	855	462	997
Personal expenses (-)	2,238	996	1,882	896	1,742	893	1,785	901	1,772	860	1,824	1,074	2,158	1,055	2,210
Operating profit	538	(183)	(579)	108	131	(3)	52	(100)	(224)	(26)	610	1,164	1,919	736	1,778
Ordinary profit	629	(110)	(493)	141	175	28	56	(46)	(155)	8	639	1,204	2,000	814	1,900
Net income	446	54	(450)	225	252	(13)	28	(55)	(346)	334	826	714	1,225	572	1,259

2. Sales amount of stocks (excluding futures trading)

	FY07	FY08		FY09		FY10		FY11		FY12		FY13		FY14	
		(¥Mil.)	1H		1H		1H		1H		1H		1H		1H
(Principal trading)	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	96,984	160,088
(Agency transactions)	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	122,911	282,195
Total	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	219,896	442,284

CSR Policy



Recent Social Contribution activities

Nurturing the Future of “People”

- Subsidy-providing ceremony of 5th “Chibagin Heartful Welfare Fund” (14/8)
- 49th “Himawari Concert” (14/11)
- 9th “Economic Quiz Contest in Chiba” (14/12)
- Action plan for supporting the development of the next generation (15/3)
- Offering for subsidy of 6th “Chibagin Heartful Welfare Fund” (15/4)
- 5th “Chibagin Storytellers Theatre” (15/4)

Nurturing the Future of “the Environment”

- 5th “Chibagin Energy Saving and ECO Seminar” (14/8)
- Introducing Fuel Cell Vehicle
- Sold “Green Bond” (India Rupee-denominated) arranged by World Bank at Chibagin Securities (15/2)
- Face-to-face consultation events for manufacturing and energy-saving equipment implementation subsidies (15/4)
- Increasing the number of environment-friendly branches with roof greenery and solar power systems

Nurturing the Future of “Business”

- “Chibagin Medical/Nursing Seminar” (15/1)
- “Overseas Business Seminar” (15/1)
- “Shanghai Business Exchange Meeting 2015” (15/1)
- Prize-giving ceremony of 3rd “Chibagin Business Idea Contest for Students” (15/2)
- “2015 Shanghai Business Seminar” (15/1)
- “Chibagin Subsidy Utilization Seminar” (15/3)
- Offering for “Chibagin Subsidy Scheme for Technology Research and Development” (15/4)

Composition of Shareholders

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	14/3		14/9		15/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	352,066	40.42%	353,656	40.59%	363,099	41.67%
Trust banks	144,232	16.56%	147,953	16.98%	159,174	18.27%
Securities companies	19,860	2.28%	19,383	2.23%	16,488	1.89%
Other companies	133,543	15.33%	131,503	15.10%	123,690	14.20%
Foreign investors	220,549	25.32%	217,156	24.93%	222,802	25.57%
Individuals and others	115,603	13.27%	106,746	12.25%	102,423	11.76%
Treasury Stock, etc.	29,449	3.38%	42,692	4.90%	42,738	4.91%
Total	871,079	100.00%	871,145	100.00%	871,249	100.00%

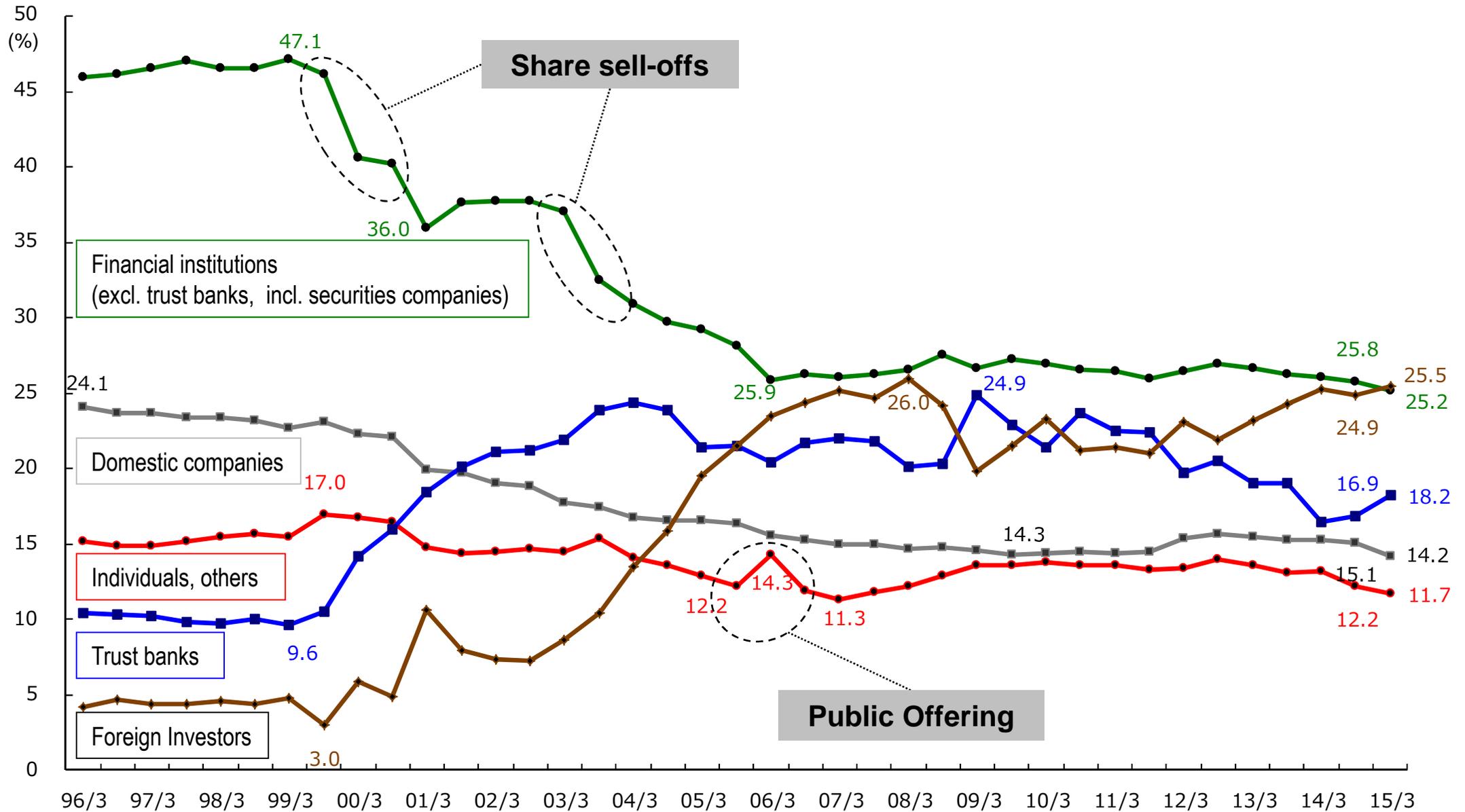
Principal Shareholders

Number of Units (1 unit = 1000 shares)

14/3	Share-holdings	Percentage of total shares issued	14/9	Share-holdings	Percentage of total shares issued	15/3	Share-holdings	Percentage of total shares issued
Japan Trustee Services Bank, Ltd. (Trust Account)	33,872	3.86%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%
The Master Trust Bank of Japan, Ltd. (Trust Account)	31,168	3.55%	Japan Trustee Services Bank, Ltd. (Trust Account)	35,044	4.00%	The Master Trust Bank of Japan, Ltd. (Trust Account)	34,837	3.97%
NIPPONKOA Insurance Company, Limited	29,998	3.42%	Sompo Japan Nipponkoa Insurance Inc.	30,537	3.48%	Nippon Life Insurance Company	26,870	3.06%
Nippon Life Insurance Company	28,070	3.20%	Nippon Life Insurance Company	26,870	3.06%	Sompo Japan Nipponkoa Insurance Inc.	26,537	3.03%
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%	Meiji Yasuda Life Insurance Company	18,291	2.08%
Meiji Yasuda Life Insurance Company	15,891	1.81%	Meiji Yasuda Life Insurance Company	15,891	1.81%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
Chiba Bank Employees' Shareholding Association	12,316	1.40%	STATE STREET BANK AND TRUST COMPANY 505223	12,861	1.46%	STATE STREET BANK AND TRUST COMPANY 505223	14,260	1.62%
STATE STREET BANK AND TRUST COMPANY 505223	11,040	1.26%	Chiba Bank Employees' Shareholding Association	11,996	1.37%	Chiba Bank Employees' Shareholding Association	11,657	1.33%

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

Changes in Composition of Shareholders



Recent News

2014	May.7	Started “Chibagin Intellectual Property Loan”
	Jun.25	Formed business alliance with Joint Stock Commercial Bank for Investment and Development of Vietnam, CIMB Bank Berhad and CIMB Investment Bank Berhad
	Jul.1	Formed business alliance with a CTBC Financial Holding Co., Ltd.
	Aug.25	Opened “Internet Branch”
	Aug.29	Issued Basel III - compliant Subordinated Bonds
	Sep.1	Invested in “Fund for assisting regional healthcare industry”
	Sep.9	Opened “Bangkok Representative Office” Started land trust and real estate management trust as a trust agency
	Sep.17	Formed an “Cooperation in Market and International Businesses” among “TSUBASA Project” participant banks
	Oct.1	Started “Chibagin Super Card <Debit>”
	Oct.3	Received Special Encouragement Award in “Ikumen Enterprise Award 2014” from Ministry of Health, Labour and Welfare
	Oct.30	Issued U.S. Dollar Denominated Senior Unsecured Bonds
	Nov.12	Started “Group of the Presidents of Regional Banks who will create “A Society in which Women Shine”” and released “Declaration on Action”
	Nov.28	Received “Award for utilization of intellectual property (finance support category)” from Japan Patent Attorneys Association
Dec.1	Expanded the business area of “Internet Branch”	
2015	Feb.19	Started investment trust management business at Chibagin Asset Management
	Mar.2	Opened “Himawari nursery at Chiba Institute of University”
	Mar.6	Received “Personal - Manager Award” at “2015 J-Win Diversity Award”
	Mar.16	GS Nenkin-Gata Investment Strategy Fund called “Mirai Wrap” (‘Nenkin-Gata’ means ‘pension-type’, ‘Mirai’ means ‘future’)
	Mar.18	Received “Award for 100 Companies of Diversity Management” from Ministry of Economy, Trade and Industry
	Mar.23	Debit card scheme for Chiba City’s regional voucher with premiums
	Mar.26	Developed the in-house organization towards regional revitalization
	Apr.1	Started lease intermediation business Started “Complete Web Service” for Chibagin Card Loan and Chibagin Free Loan
	Apr.10	Invested in “Fund for revitalizing core companies in the region”
	Apr.24	Formed an “Cooperation agreement on regional revitalization in Chiba” with REVIC

Summary of the “Best Bank 2020 – 3 years of value creation”

The 12th Medium Term Management Plan **Best Bank 2020 - 3 years of value creation** April 1, 2014 → March 31, 2017 (3 years)

We shall aim to be a “best retail” banking group, providing first-class value with the implementation of a “customer first policy”, and pursuing business vigorously.

Subjects to be addressed in the “3 years of value creation”

Creating new corporate value

- 【Corporate customers】 Strengthening functions to support business growth and resolution of management issues
- 【Individual customers】 Providing carefully tailored services in response to diversified lifestyles
- Strengthening the channel strategy
- Strengthening international business in response to globalization and enhancing investment in the market
- Improving customer satisfaction

Further improving staff training

- Developing a highly professional workforce
- Making the most of human resources to bring out the motivation and skills of staff, such as support for the active participation of women
- Creating a corporate culture that generates new ideas

Building a sustainable management structure

- Further promoting the TSUBASA project and ensuring the steady implementation of cooperation on the mainframe system
- Increasing business efficiency and profitability
- Strengthening the risk management structure
- Ensuring thorough compliance and protection of customers
- Strengthening the group management structure
- Enhancing CSR management and increasing sustainable shareholder value

Targets to be achieved in the “3 years of value creation”

Consolidated Net Income
¥50 billion

Consolidated ROE
In 6% range

Consolidated Common
 Equity Tier1 Capital Ratio
In 13% range

Balance of Loans
Around ¥9 trillion

Balance of Deposits
Around ¥11 trillion

Group Total Balance of
 Financial Products
Around ¥2.4 trillion

Visions as of year 2020 (6 years later)

Consolidated Net Income
¥60 billion

Consolidated ROE
Around 7%

Consolidated Common
 Equity Tier1 Capital Ratio
In 13% range

Balance of Loans
Around ¥10 trillion

Balance of Deposits
Around ¥12 trillion

Group Total Balance of
 Financial Products
Around ¥3 trillion

**Inquiries related to this presentation should be
addressed to**

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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.