

# Interim Financial Results for FY2014

Appendix

**November 18, 2014**  
**THE CHIBA BANK, LTD.**

# Table of contents

## Regional Economy

Economic Conditions (1) Business Survey Index	3
Economic Conditions (2) Loans	4
Economic Conditions (3) Population Increase	5
Economic Conditions (4) Corporate Bankruptcies	6
Business Share of Financial Institutions within Chiba Prefecture	7
Economic Indicators for Chiba Prefecture (1)	8
Economic Indicators for Chiba Prefecture (2)	9
Land Price Trends in Chiba Prefecture	10
Key Data for Chiba Prefecture	11

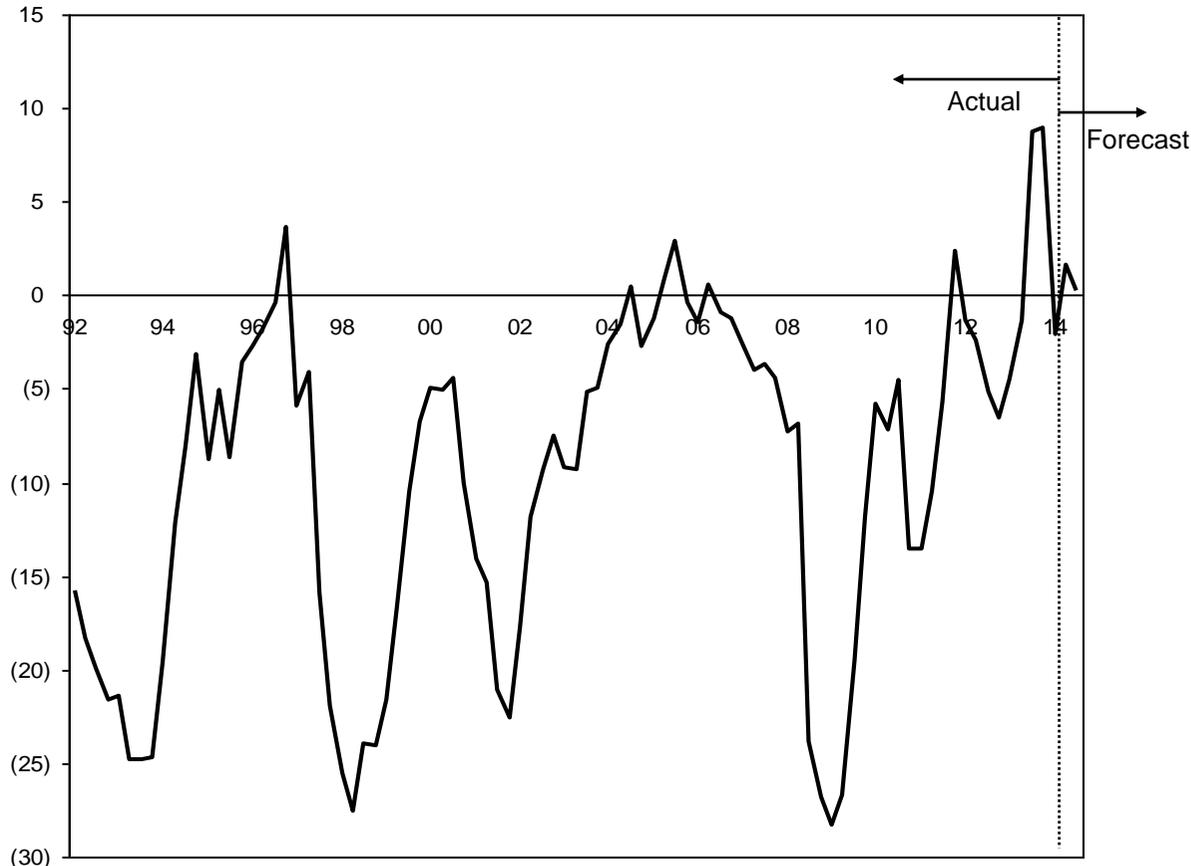
## Management indices

Summary of Income and Expenses	
/Management Indicators	13
Interest Yields	14
Working Assets and Liabilities	15
Domestic Loans - Balance	16
Domestic Loans - Proportion	17
Loan Breakdown by Industry	18
Profit Structure of Loans	19
Domestic Deposits - Balance	20
Domestic Deposits - Proportion	21
Expansion of Personal Deposits	22
Financial Products	23
Loans Disclosed under Self-Assessment and the Financial Reconstruction Law	24
Factors for Fluctuations in Assets Requiring Caution	25
Disposal of Collateral	26
Capital Ratio	27
Risk Capital Allocation	28
Financial Information of Chibagin Securities	29
CSR activities	30
Branch Network	31
Composition of Shareholders	32
Changes in Composition of Shareholders	33
Recent News	34

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

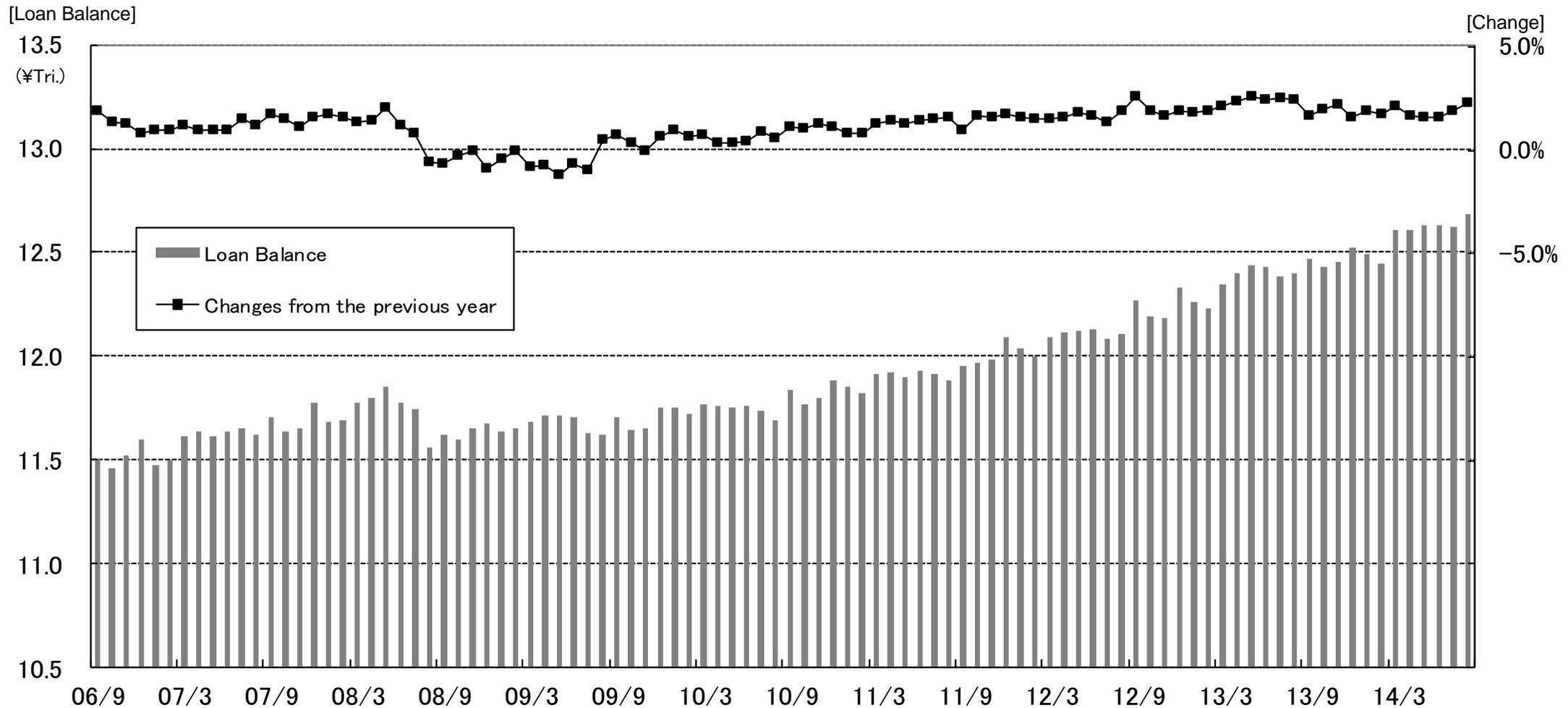
Trend of BSI of Sales (By Industry)

	2013	2014			
	Actual				Forecast
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul-Sep	Oct-Dec
Food	6.5	Δ 5.6	7.7	Δ 3.6	Δ 3.6
Petroleum & Chemicals	3.4	5.0	5.3	4.8	5.9
Plastics	10.0	12.5	Δ 30.0	0.0	0.0
Glass	10.0	0.0	Δ 4.6	Δ 9.1	9.1
Steel & Non-ferrous Metals	22.2	0.0	Δ 10.0	18.8	6.3
Metal products	7.2	12.5	12.5	13.2	10.5
Machinery	11.6	19.3	11.6	15.4	Δ 4.2
Electrical machinery	Δ 8.3	8.3	33.4	0.0	0.0
Transportation equipment	12.5	Δ 9.1	Δ 19.2	0.0	0.0
Other manufacturing	3.6	12.5	0.0	3.3	Δ 6.7
Construction	22.5	33.3	5.0	5.9	12.5
Transportation	Δ 10.0	Δ 5.6	5.0	18.8	0.0
Wholesaling	9.1	18.5	Δ 14.8	Δ 7.7	Δ 3.9
Retailing	13.1	22.9	Δ 29.7	Δ 19.1	Δ 2.5
Hotels	10.0	0.0	11.1	13.7	4.6
Services	5.9	4.0	1.3	1.4	Δ 7.2

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2014)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: September 2014  
 Answers: 648 enterprises surveyed, 261 effective answers

# Economic Conditions (2) Loans

## Loans in Chiba Prefecture

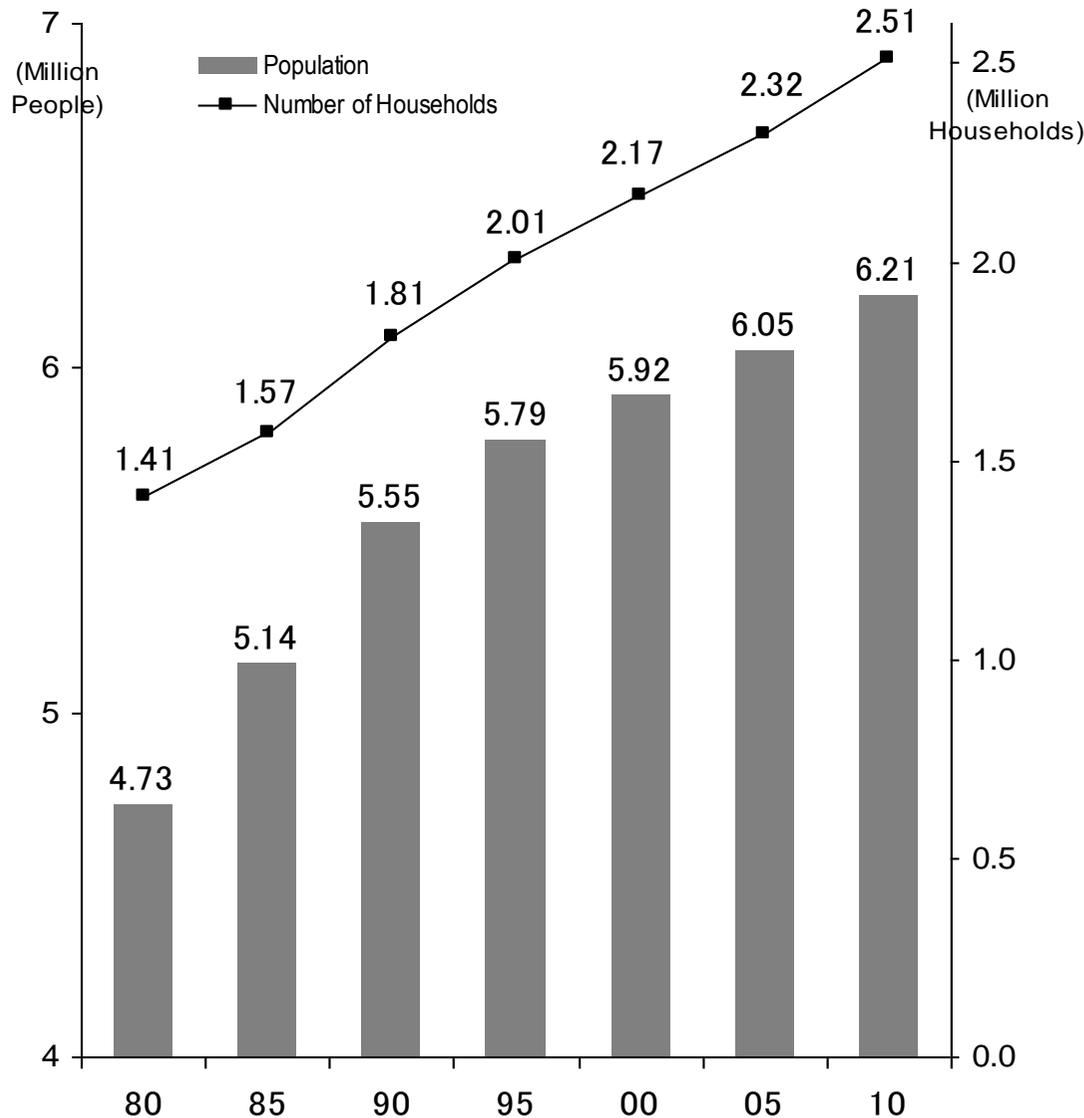


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture

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

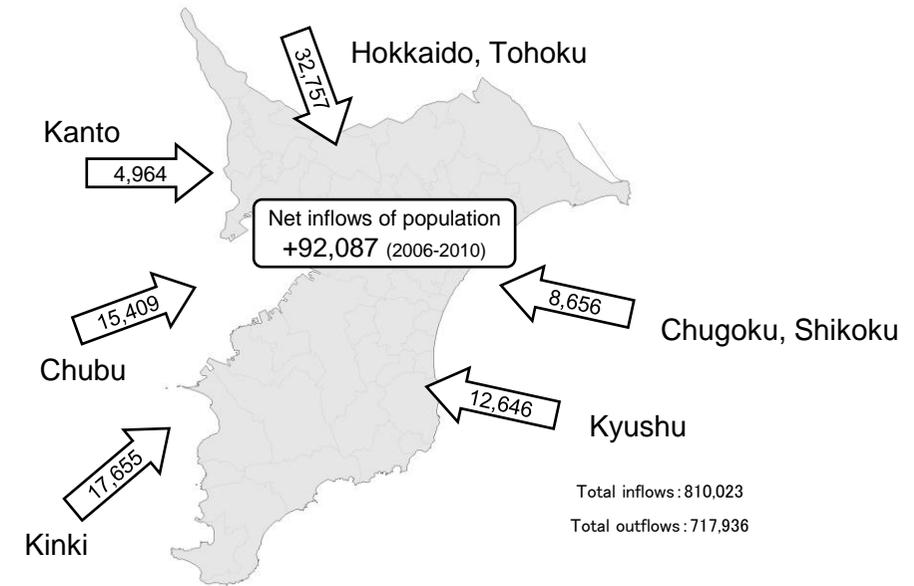
# Economic Conditions (3) Population Increase

## 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

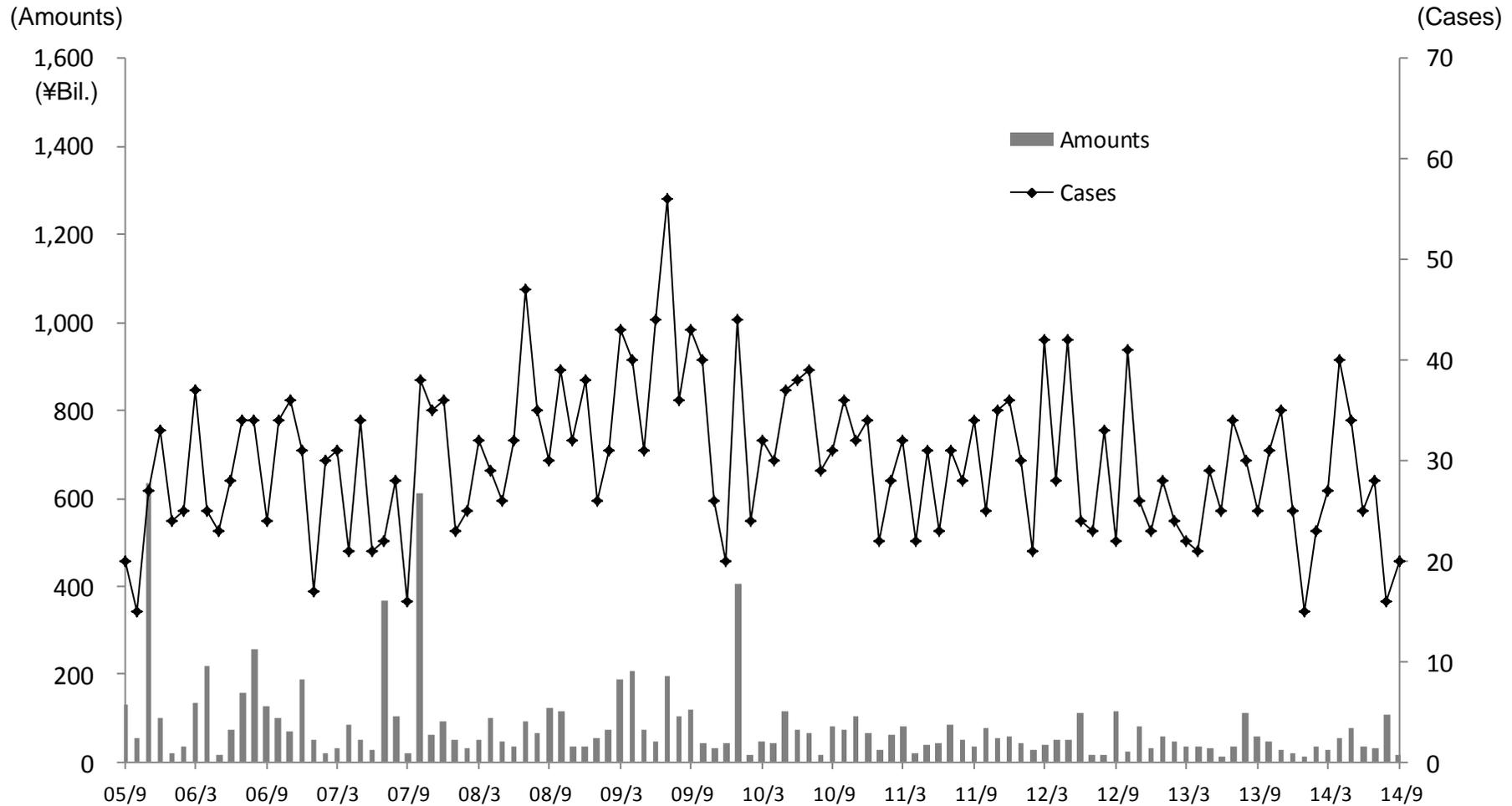
(From Oct. 05 to Oct. 10)

	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)

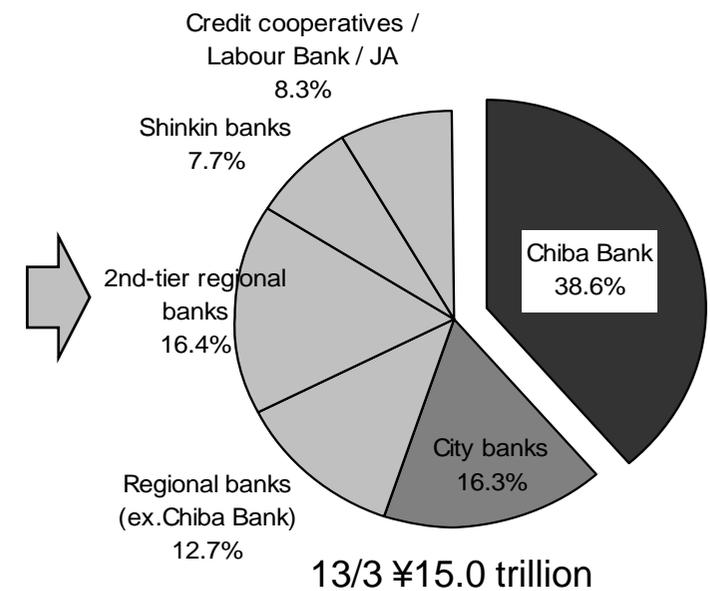
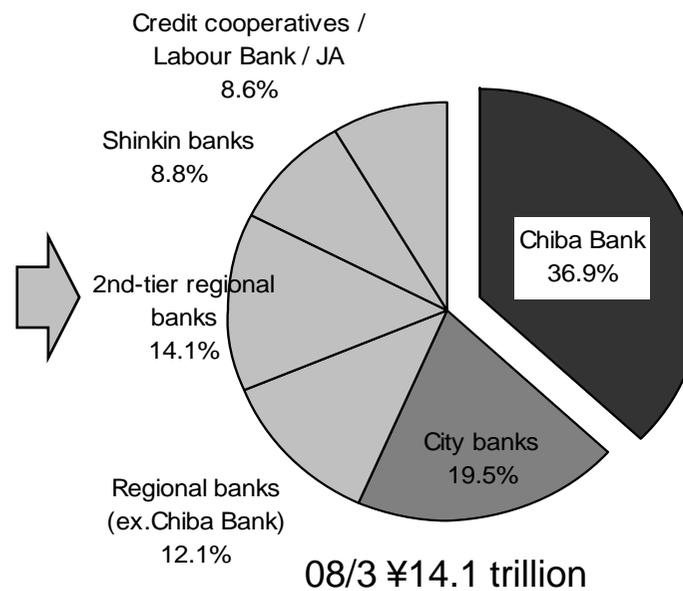
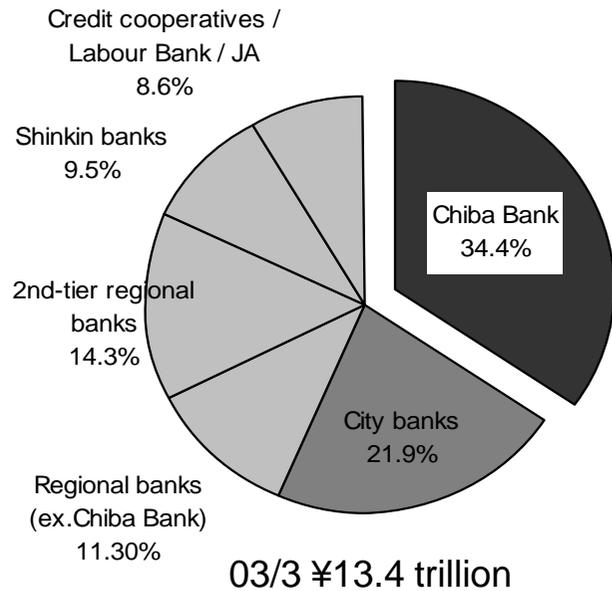


Source: Made by Chiba Bank with data from Tokyo Shoko Research

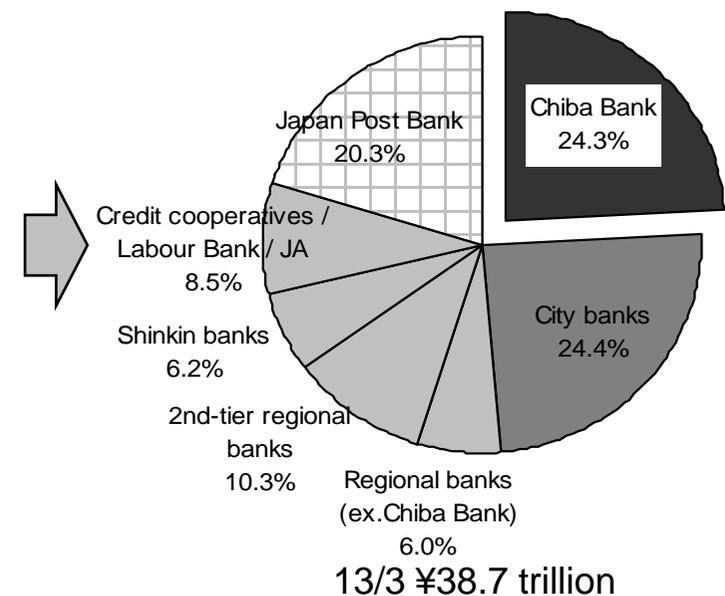
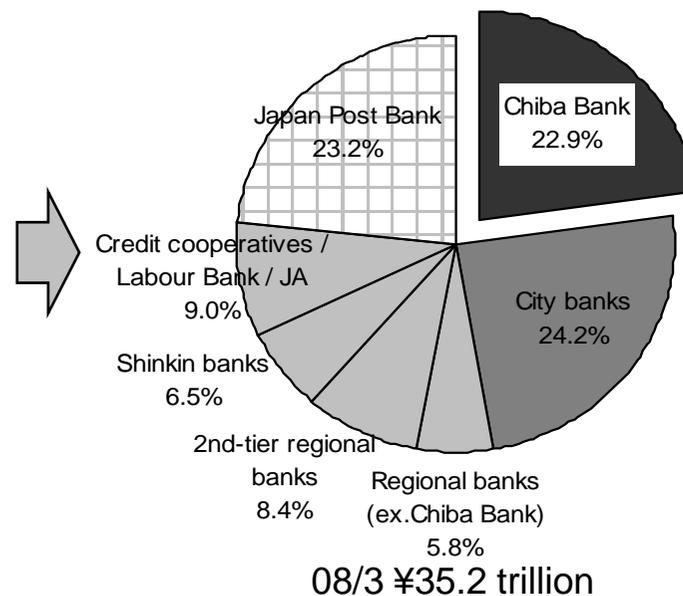
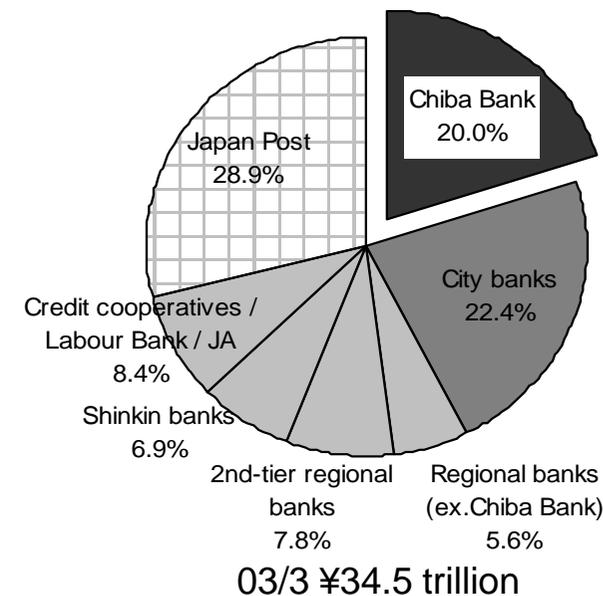
# Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

## Loans



## Deposits



## Economic Indicators for Chiba Prefecture (1)

	Population Total	Industrial Production Index			Electric Power Consumption		Customer Price Index	New Car Registrations	Building Construction	
		Production	Shipment	Producers' Inventory Ratio	Total	Large users			Floor Area	New Housing starts
	As of Oct 1	2010=100			Million KWH		2010=100	Total	Thousand m <sup>2</sup>	Total
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	93.1	92.3	112.3	35,663	11,485	99.7	150,887	7,113	46,744
2013/10	6,192,994	93.4	91.1	111.8	2,803	993	100.3	11,762	514	4,206
2013/11	6,194,589	94.4	92.2	110.3	2,775	954	100.4	13,602	563	4,608
2013/12	6,193,644	96.9	94.3	105.3	2,887	940	100.3	12,657	551	3,178
2014/01	6,191,986	101.4	96.4	109.3	3,307	916	99.9	14,936	722	5,023
2014/02	6,191,034	96.2	96.2	106.8	3,214	886	100.0	14,646	582	4,050
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	96.8	106.9	2,897	989	102.9	12,829	549	3,984
2014/08	6,196,701	-	-	-	3,241	1,010	102.9	9,334	548	3,431
2014/09	6,196,099	-	-	-	-	-	-	14,145	-	-
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	

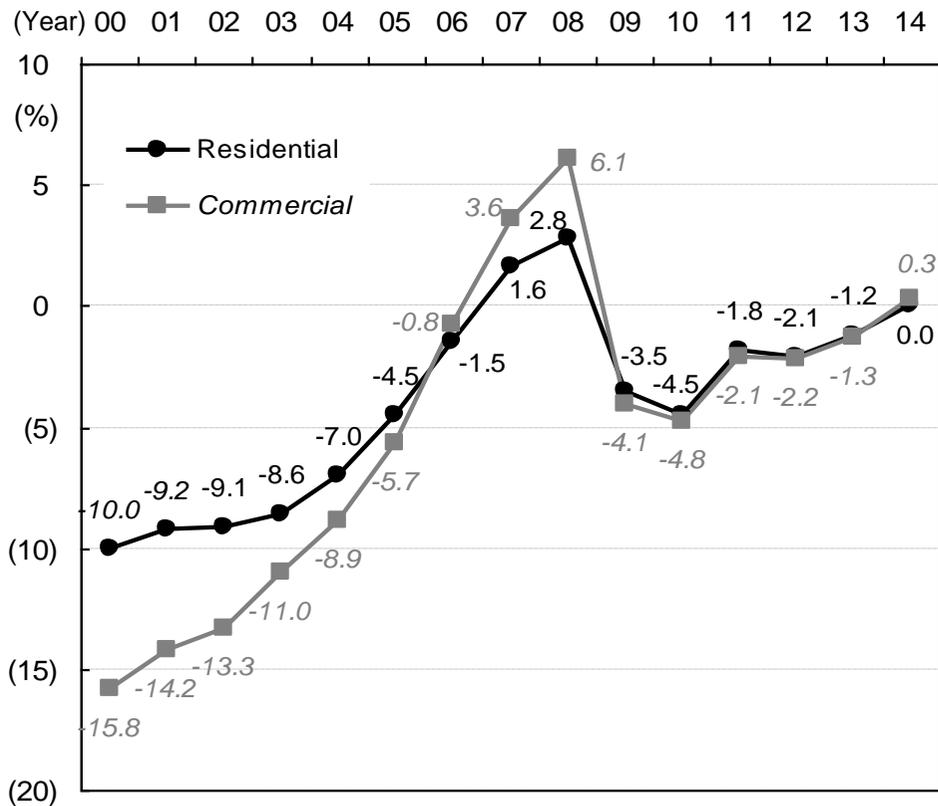
\*Source of Population as of 2010: National Census

## 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
2013/09	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	561,962	23	3,524	72,473	68,469	0.87	100.4	94.0	80.2	80.1
2014/03	144,416	680,515	27	2,971	74,561	70,199	0.90	99.7	94.9	85.3	83.8
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	108.9	123.5
2014/08	108,456	568,455	16	10,914	75,538	65,668	0.91	-	-	-	-
2014/09	-	-	20	1,823	-	-	-	-	-	-	-
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	13.1.1	13.4.1	13.7.1	13.10.1	14.1.1	14.4.1
				~ 13.4.1	~ 13.7.1	~ 13.10.1	~ 14.1.1	~ 14.4.1	~ 14.7.1
A	Chuo-ku, Chiba city	Residential	Chiba Minato	5	5	5	5	5	4
B	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	5	5	5	5	5	5
C	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	5	4	4	4	4	4
D	Urayasu city	Residential	Shin-Urayasu	5	5	5	4	4	4
E	Ichikawa city	Commercial	Around Motoyawata Sta.	3	3	3	3	3	3
F	Funabashi city	Commercial	Around Funabashi Sta.	3	3	3	3	3	3
G	Kashiwa city	Residential	Kashiwanoha	5	4	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
<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>¥25.8 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥12.7 trillion (Ranked 7<sup>th</sup> nationwide)</b>
No. 1 nationwide	Tokyo 13.15 million	Tokyo 147 thousand	Tokyo ¥56 trillion	Tokyo ¥198.5 trillion	Tokyo ¥183.0 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 77 thousand	Kanagawa ¥26 trillion	Osaka ¥57.5 trillion	Osaka ¥37.6 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 68 thousand	Osaka ¥25 trillion	Kanagawa ¥37.2 trillion	Kanagawa ¥18.1 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 October 2014)

Management Indices

## Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	FY07		FY08		FY09		FY10		FY11		FY12		FY13		FY14
	1H		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	77.7
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	64.7
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	9.4
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	1.3
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	2.2
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	1.3
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	41.8
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	34.5
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	40.1
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	26.8
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	0.2
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	34.9
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%	0.44%
ROE* <sup>2</sup>	9.54%	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%
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%	54.98%

\*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		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%	1.21%
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%	1.37%
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%	1.06%
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%	0.81%
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%	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%	0.77%
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%	0.40%
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%	1.33%

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	14/9
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%	0.51%
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%	1.02%
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%	1.50%
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%	1.58%
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%	1.44%
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%	6.37%
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%	0.85%

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

## Working Assets and Liabilities

## Overall

	Average balance (¥Bil.)							Interest yield						
	FY11		FY12		FY13		FY14	FY11		FY12		FY13		FY14
	1H		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	11,249.5	1.51%	1.48%	1.40%	1.37%	1.31%	1.28%	1.24%
Loans and bills discounted	7,481.1	7,569.1	7,756.7	7,842.6	8,026.4	8,058.3	8,233.9	1.67%	1.65%	1.56%	1.54%	1.44%	1.43%	1.35%
Securities	1,873.0	1,919.3	2,073.3	2,110.0	2,058.4	2,073.0	2,118.3	1.08%	0.99%	0.97%	0.91%	1.10%	1.00%	1.25%
Interest-bearing liabilities	9,704.3	9,805.1	10,089.0	10,166.2	10,510.0	10,601.4	11,091.0	0.12%	0.11%	0.10%	0.11%	0.10%	0.10%	0.09%
Deposits	9,186.9	9,159.5	9,323.9	9,357.5	9,742.5	9,787.6	10,151.0	0.06%	0.06%	0.05%	0.05%	0.04%	0.04%	0.04%
Borrowed money	189.6	235.5	244.3	288.1	228.5	248.1	292.8	0.50%	0.43%	0.41%	0.35%	0.21%	0.20%	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	9,470.3	9,563.3	9,862.9	9,926.4	10,214.9	10,261.1	10,639.3	1.49%	1.45%	1.37%	1.34%	1.28%	1.24%	1.21%
Loans and bills discounted	7,384.2	7,458.6	7,620.1	7,687.0	7,844.8	7,856.1	7,974.1	1.68%	1.66%	1.57%	1.55%	1.45%	1.44%	1.37%
Securities	1,642.9	1,679.9	1,830.4	1,846.3	1,762.9	1,752.1	1,742.3	0.95%	0.84%	0.83%	0.73%	0.92%	0.77%	1.06%
Interest-bearing liabilities	9,449.0	9,530.8	9,781.5	9,814.6	10,075.9	10,107.3	10,481.0	0.08%	0.08%	0.07%	0.07%	0.06%	0.05%	0.05%
Deposits	9,018.9	8,988.0	9,155.0	9,171.4	9,532.5	9,561.4	9,870.5	0.06%	0.05%	0.04%	0.04%	0.04%	0.04%	0.03%
Borrowed money	189.6	231.7	244.0	287.3	222.4	234.5	247.8	0.50%	0.42%	0.41%	0.35%	0.20%	0.19%	0.13%

## 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	14/9
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	8,146.2
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	1,217.7
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	157.6
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	6,499.1
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	3,465.7
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	3,033.4
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	2,932.3
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	271.7

\*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	14/9
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	8,146.2
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	5,971.3
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	2,174.9

# 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	14/9
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	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%	15.0%
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%	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%	79.8%
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%	42.6%
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%	37.2%
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%	36.0%
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%	3.3%

\*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	14/9
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	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%	73.3%
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%	26.7%

## Loan Breakdown by Industry

## Domestic Operations

(¥ Bil.)

	12/3		12/9		13/3		13/9		14/3		14/9	
		Proportion										
Manufacturing	679.2	9.05%	685.3	8.87%	693.6	8.88%	722.4	9.11%	675.3	8.48%	707.0	8.68%
Agriculture and Forestry	8.2	0.11%	8.2	0.11%	8.8	0.11%	8.6	0.11%	8.7	0.11%	8.9	0.11%
Fishery	0.8	0.01%	0.9	0.01%	1.2	0.02%	0.7	0.01%	1.1	0.01%	1.1	0.01%
Mining, quarrying and gravel	13.7	0.18%	13.9	0.18%	15.1	0.19%	14.3	0.18%	8.3	0.11%	12.4	0.15%
Construction	288.5	3.85%	286.2	3.71%	286.1	3.66%	287.4	3.62%	292.6	3.67%	292.8	3.60%
Electricity, Gas, Heat Supply and Water	21.6	0.29%	21.1	0.27%	21.5	0.28%	21.8	0.28%	22.4	0.28%	24.9	0.31%
Information and Communications	52.9	0.71%	54.6	0.71%	50.4	0.65%	43.4	0.55%	45.9	0.58%	35.0	0.43%
Transport and postal service	222.1	2.96%	234.0	3.03%	235.1	3.01%	222.9	2.81%	224.6	2.82%	230.9	2.83%
Wholesale and retail trade	702.5	9.36%	717.5	9.29%	681.9	8.73%	666.4	8.40%	672.2	8.44%	694.0	8.52%
Finance and Insurance	308.9	4.12%	326.0	4.22%	371.5	4.76%	414.3	5.22%	409.6	5.14%	402.3	4.94%
Real Estate and leasing	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%	1,986.0	24.38%
Real Estate	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%	1,785.3	21.92%
Real estate rental and management	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%	1,556.9	19.11%
Real estate trading, etc.	219.0	2.92%	223.3	2.89%	215.8	2.77%	220.1	2.78%	223.2	2.80%	228.3	2.81%
Leasing	175.5	2.34%	191.3	2.48%	185.5	2.37%	185.9	2.34%	188.2	2.37%	200.7	2.46%
Medical, welfare and other services	465.4	6.20%	483.8	6.26%	482.1	6.17%	480.8	6.06%	476.0	5.97%	481.0	5.91%
Government, local public sector	220.2	2.93%	279.1	3.61%	243.4	3.12%	271.8	3.43%	234.3	2.94%	233.6	2.87%
Others (mainly consumer loans)	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%	3,035.4	37.26%
Total	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%	8,146.2	100.00%

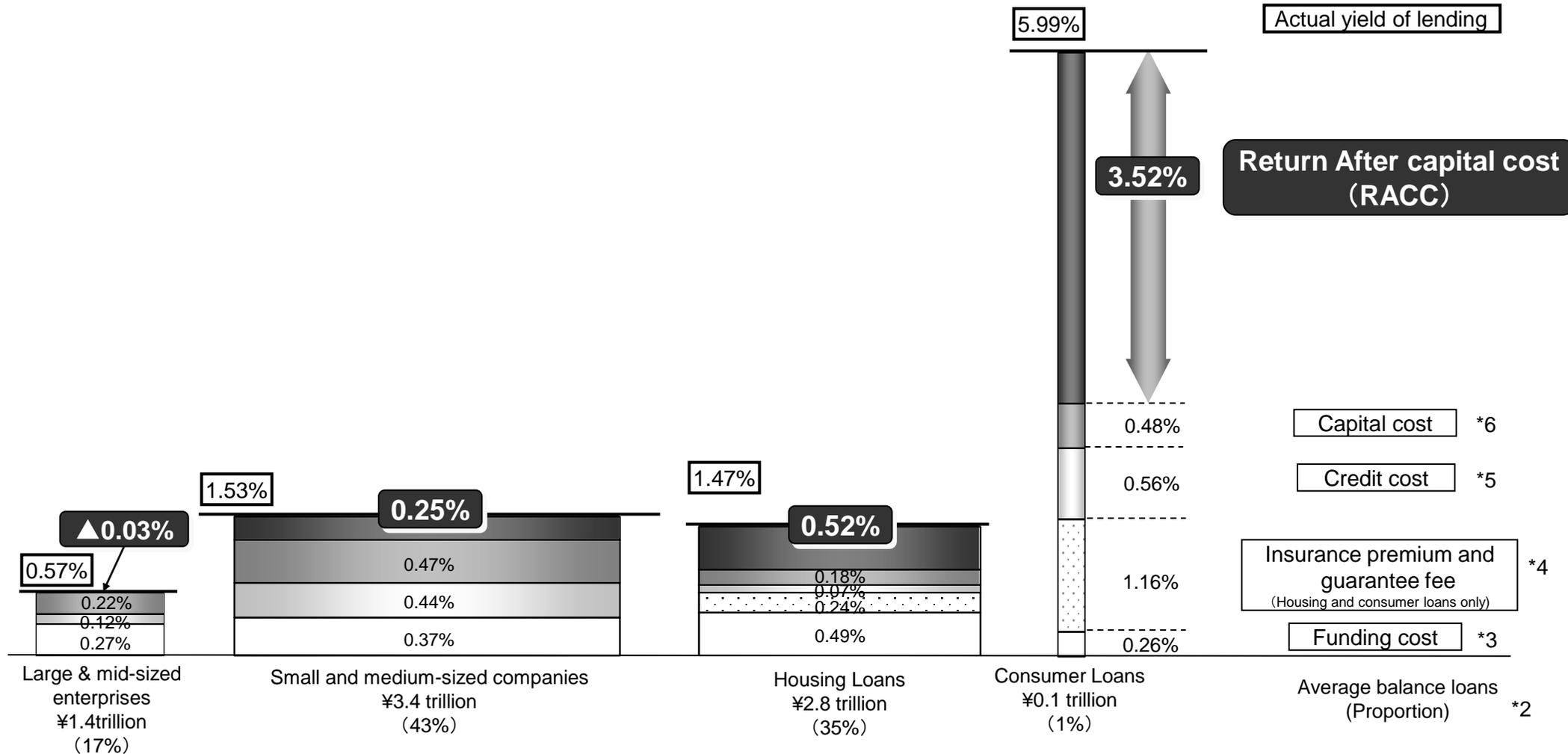
## Details of Loans to the Real Estate Industry

(¥ Bil.)

	12/3		12/9		13/3		13/9		14/3		14/9	
		Proportion										
Real Estate Rental and Management	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%	1,556.9	87.21%
Apartment and condominium rentals	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%	1,262.5	70.72%
Office and Commercial rentals	212.4	13.43%	212.4	13.17%	220.5	13.37%	225.2	13.46%	217.1	12.63%	220.0	12.33%
Land rental and Real estate management, etc	80.1	5.06%	76.9	4.77%	65.0	3.94%	59.5	3.56%	67.2	3.91%	74.3	4.16%
Real Estate Trading, etc	219.0	13.84%	223.3	13.86%	215.8	13.08%	220.1	13.16%	223.2	12.98%	228.3	12.79%
Home construction and development	135.4	8.56%	137.4	8.53%	134.9	8.18%	145.1	8.67%	147.1	8.56%	154.3	8.64%
Real estate brokerage and Land trading, etc	42.0	2.66%	43.2	2.68%	44.5	2.70%	42.9	2.57%	43.3	2.52%	48.3	2.71%
Public corporations	41.5	2.62%	42.6	2.65%	36.3	2.20%	32.0	1.92%	32.7	1.90%	25.6	1.44%
Total	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%	1,785.3	100.00%

# Profit Structure of Loans

## Return After Capital Cost\*1 (1st 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.)

	08/3	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
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	9,927.7
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	7,777.5
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	1,739.7
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	369.8
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	40.6
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	6,453.1
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	189.7
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	5,918.2
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	4,752.6
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	2.2
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	4,509.3
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	1,336.7
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	180.7
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	1,080.8
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	328.5
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	0.6
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	319.8
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	35.1
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	6.0
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	8.1
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	3,421.1
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	2,981.3
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	393.0
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	41.2
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	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	53.2
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	43.3
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	9.8
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.)

	08/3	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
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	9,927.7
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	9,581.9
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	345.7

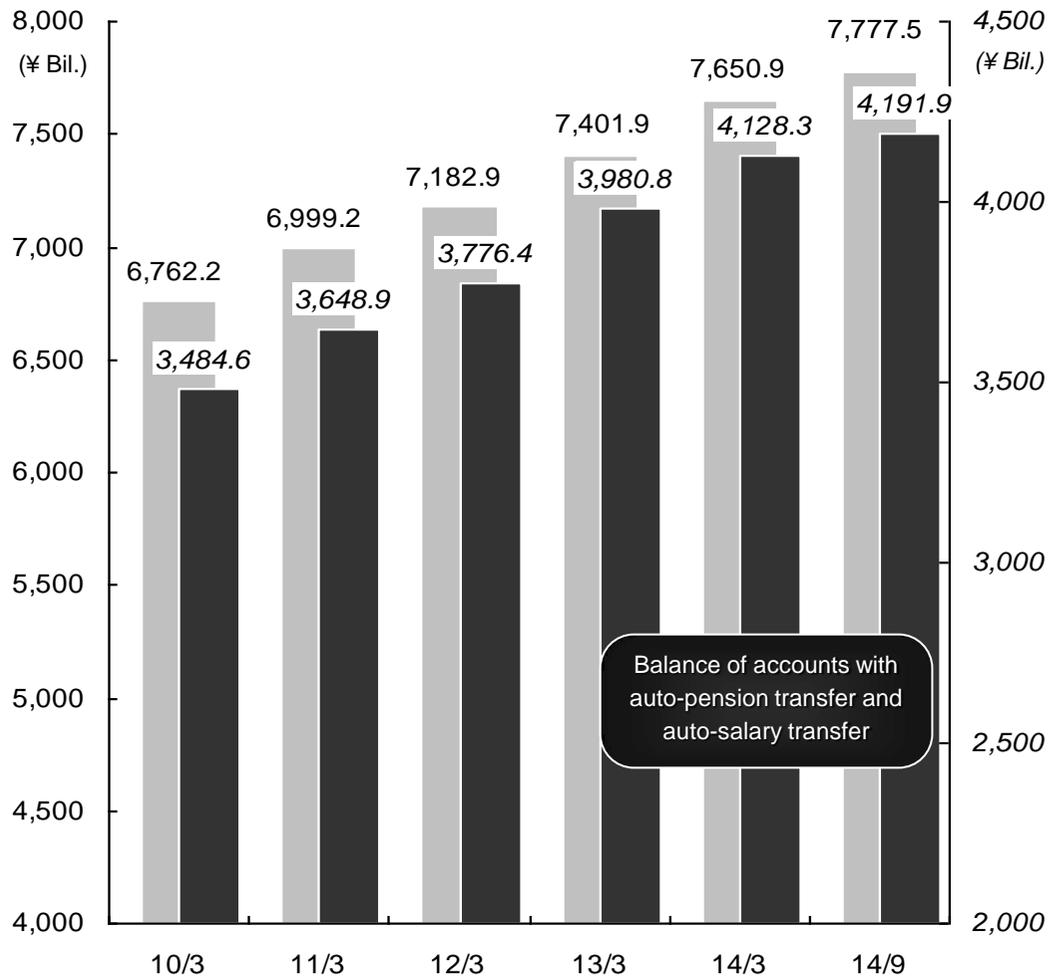
## Domestic Deposits - Proportion

	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	14/9
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	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%	78.4%
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%	17.5%
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%	3.7%
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%	0.4%
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%	65.0%
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%	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%	59.6%
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%	47.9%
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	40.3%	40.1%	40.2%	40.1%	40.4%	41.1%	41.0%	42.1%	42.3%	43.5%	43.4%	44.2%	44.2%	45.4%
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%	13.5%
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%	1.8%
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%	10.9%
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%	3.3%
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	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%	3.2%
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%	0.3%
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%	0.1%
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	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%	34.5%
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%	30.0%
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%	4.0%
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%	0.4%
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%	0.1%
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%	0.5%
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%	0.4%
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%	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%

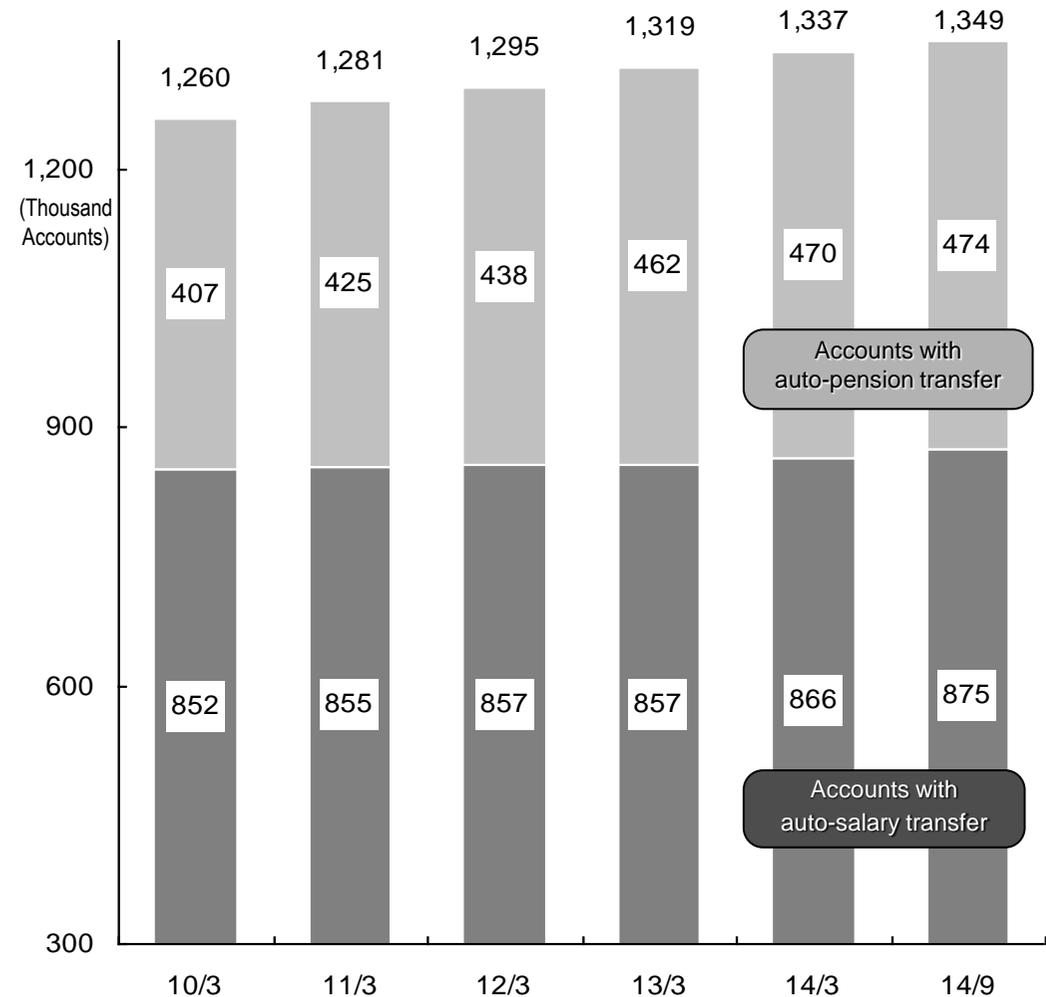
	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%	96.5%	96.6%	96.5%
Others	3.2%	2.9%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

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



## Financial Products

	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
													(¥ Bil.)
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
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
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
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
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
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

	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
													(¥ Bil.)
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
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
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

	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
													(¥ Bil.)
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
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
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
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

\*Accumulation from October 2002.

	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
													(¥ Bil.)
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
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

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

## 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
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
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
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
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
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
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
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
<b>Total</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>	<b>8,363.7</b>

\*Including loans with no debtor classification.

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

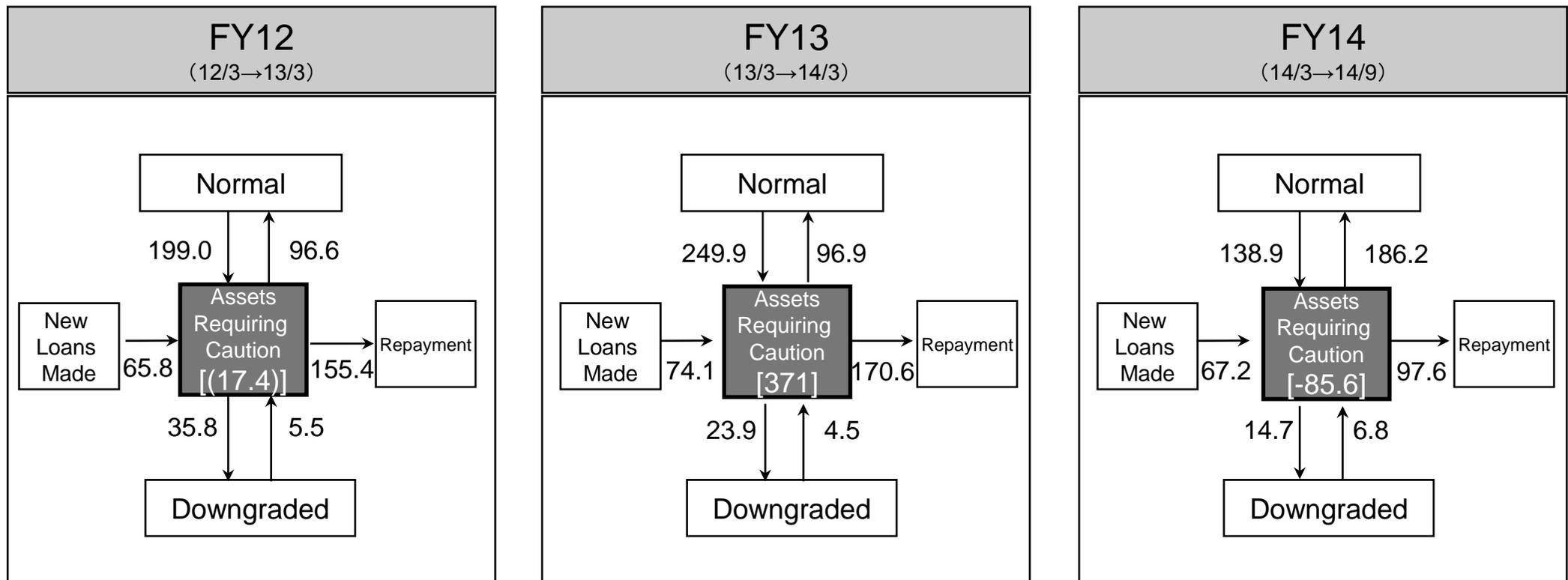
(¥ Bil.)

	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
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
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
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
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
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
<b>Total</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>	<b>8,363.7</b>
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%

# Factors for Fluctuations in Assets Requiring Caution

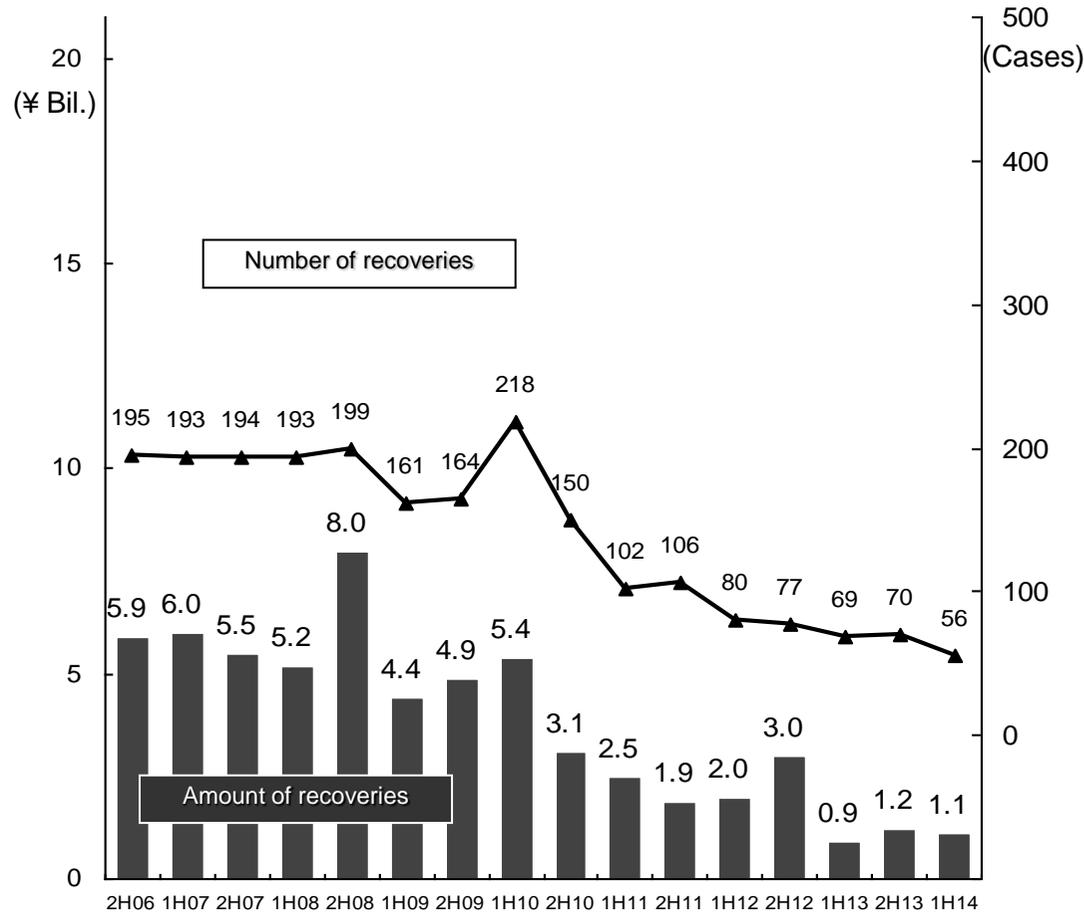
## Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥ Bil.)



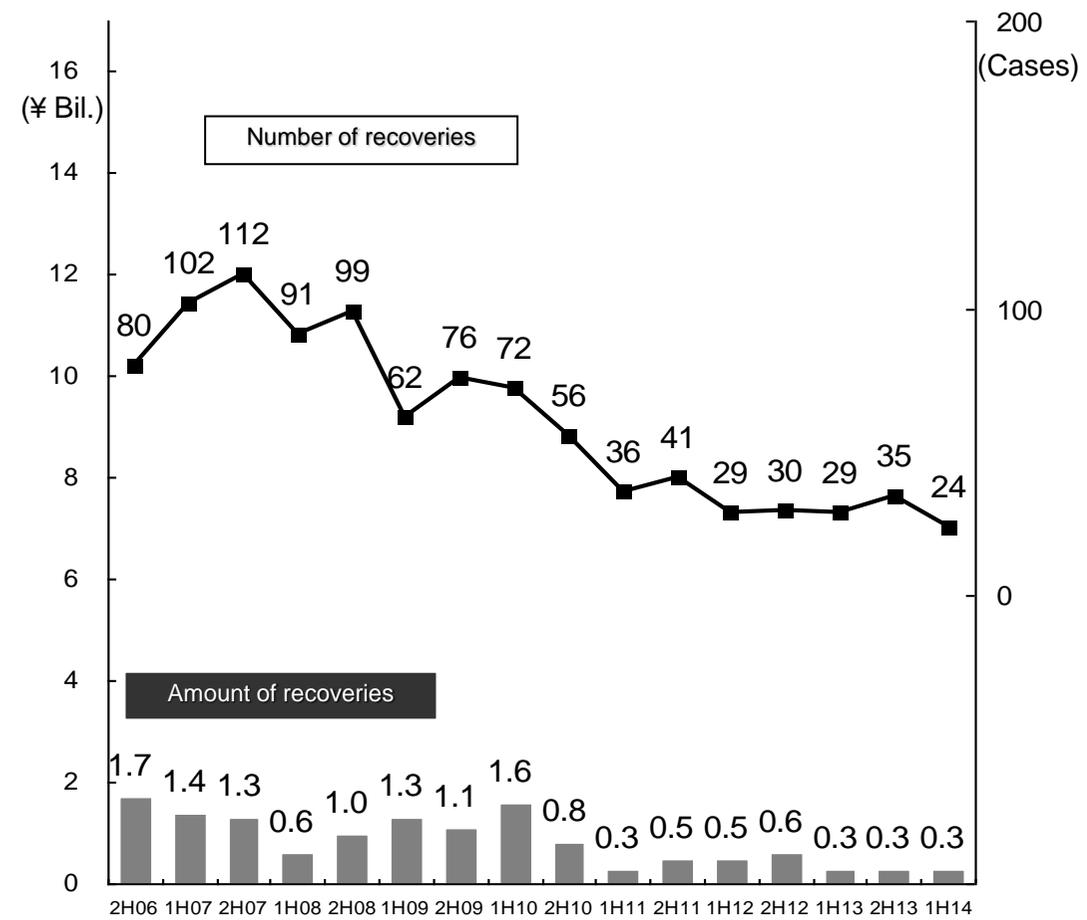
# Disposal of Collateral

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

## Consolidated

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

# 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

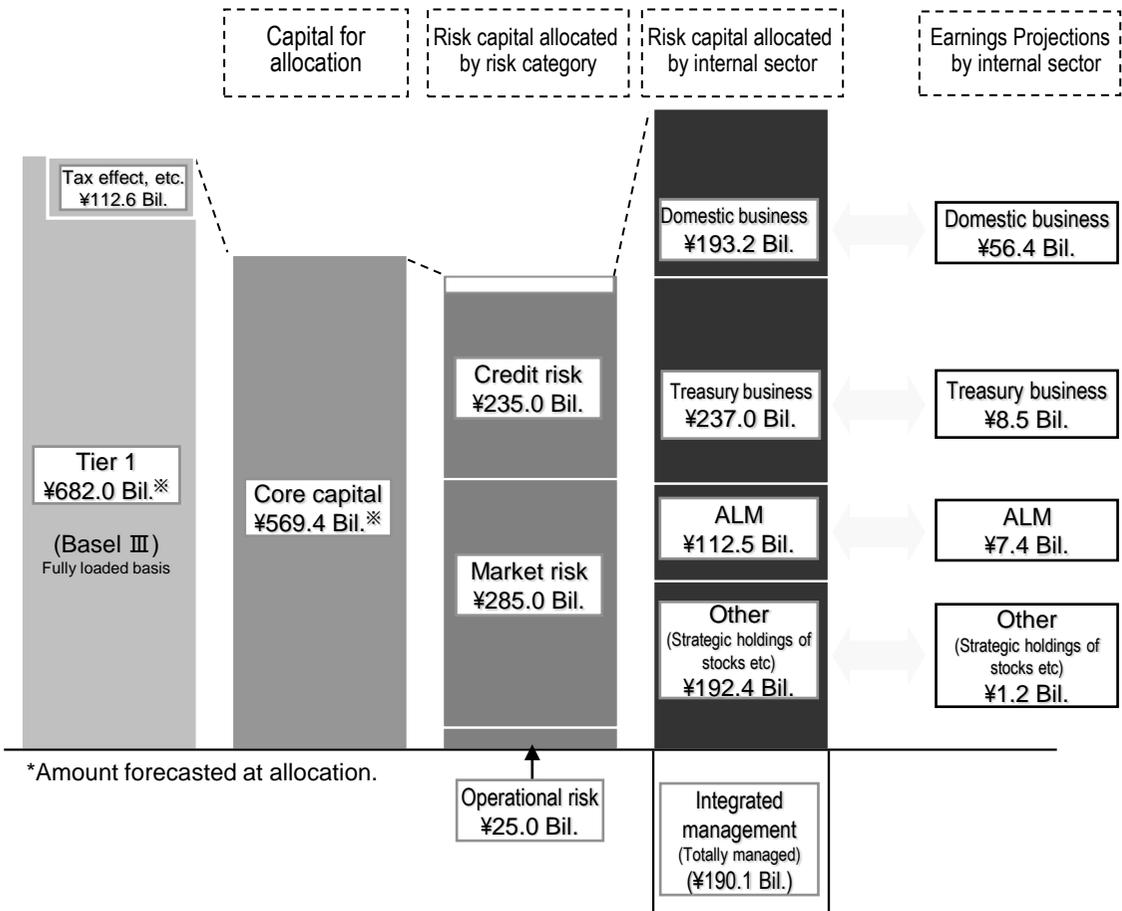
### Outlier Standard (14/3)

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

Interest rate risks in banking business	①	¥20.2 Bil.
Tier 1 + Tier 2	②	¥715.3 Bil.
Outlier ratio	① / ②	2.8%

\*Interest rate shock : 99 percentile

## Risk capital allocation for the second half of FY14



## Financial Information of Chibagin Securities

## 1. Profits and Losses

	FY07		FY08		FY09		FY10		FY11		FY12		FY13		FY14
	(¥Mil.)	1H													
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	2,729
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	1,926
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	894
Bonds	12	24	6	10	7	15	26	34	15	20	3	7	3	6	8
Beneficiary certificates	827	1,345	418	698	424	979	575	1,191	699	1,231	522	1,466	1,010	1,893	1,019
Net gain on trading	320	525	168	311	235	470	267	476	231	545	530	1,070	618	1,258	709
Stocks	292	480	135	199	88	149	4	25	30	88	55	123	117	193	47
Bonds	25	39	33	107	144	315	260	444	199	452	472	941	502	1,056	643
Financial revenue	180	315	108	216	81	161	80	143	62	120	60	116	78	170	93
Financial expenses (-)	38	59	22	60	27	44	9	26	10	21	19	32	3	9	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	2,719
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	1,983
Related to trading (-)	337	669	311	628	311	605	311	599	281	571	324	698	417	855	462
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	1,055
Operating profit	630	538	(183)	(579)	108	131	(3)	52	(100)	(224)	(26)	610	1,164	1,919	736
Ordinary profit	700	629	(110)	(493)	141	175	28	56	(46)	(155)	8	639	1,204	2,000	814
Net income	523	446	54	(450)	225	252	(13)	28	(55)	(346)	334	826	714	1,225	572

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

	FY07		FY08		FY09		FY10		FY11		FY12		FY13		FY14
	(¥Mil.)	1H	1H	1H	1H	1H	1H	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	96,984
(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	122,911
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	219,896

### 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”

- 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)
- Held the “4<sup>th</sup> Chibagin Storytellers Theatre” (14/10)

#### 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 “5<sup>th</sup> Chibagin Energy Saving and ECO Seminar” (14/8)
- Increasing the number of environment-friendly branches with roof greenery and solar power systems

#### Nurturing the Future of “Business”

- Held the “Overseas Business Seminar” (14/3)
- Held a prize-giving ceremony of “Chibagin Subsidy Scheme for Technology Research and Development” (14/8)
- Held the “3<sup>rd</sup> Chibagin Business Matching Talk Association in Ulaanbaatar” (14/9)
- Held the “5<sup>th</sup> Chibagin Agri-business Talk Association” (14/10)
- Held the “3<sup>rd</sup> Chibagin Business Idea Contest for Students” (14/10 - 14/11)
- Held the “Shanghai Business Community Seminar” (14/11)

# Branch Network

## Chiba Bank's Branch Network (Domestic)



## Number of Outlets in Chiba Prefecture

Name of Bank	14/3
<b>Chiba Bank</b>	<b>160</b>
Chiba Kogyo Bank	71
Keiyo Bank	118
Bank of Tokyo-Mitsubishi UFJ	26
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	22
Resona Bank	12

## Total number of Chiba Bank outlets

	14/9	Change from 05/3
<b>Outlets</b>	<b>182</b>	<b>+20</b>
<b>Domestic</b>	<b>179</b>	<b>+20</b>
<b>Chiba Pref.</b>	<b>160</b>	<b>+10</b>
<b>Others</b>	<b>19</b>	<b>+10</b>
<b>Overseas</b>	<b>3</b>	<b>0</b>
Money exchange counters	3	+1
Representative offices	3	+2

## Composition of Shareholders

## Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	13/9		14/3		14/9	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	375,966	43.16%	352,066	40.42%	353,656	40.59%
Trust banks	166,142	19.08%	144,232	16.56%	147,953	16.98%
Securities companies	19,508	2.24%	19,860	2.28%	19,383	2.23%
Other companies	133,569	15.34%	133,543	15.33%	131,503	15.10%
Foreign investors	212,358	24.38%	220,549	25.32%	217,156	24.93%
Individuals and others	114,095	13.10%	115,603	13.27%	106,746	12.25%
Treasury Stock, etc.	15,469	1.78%	29,449	3.38%	42,692	4.90%
Total	870,974	100.00%	871,079	100.00%	871,145	100.00%

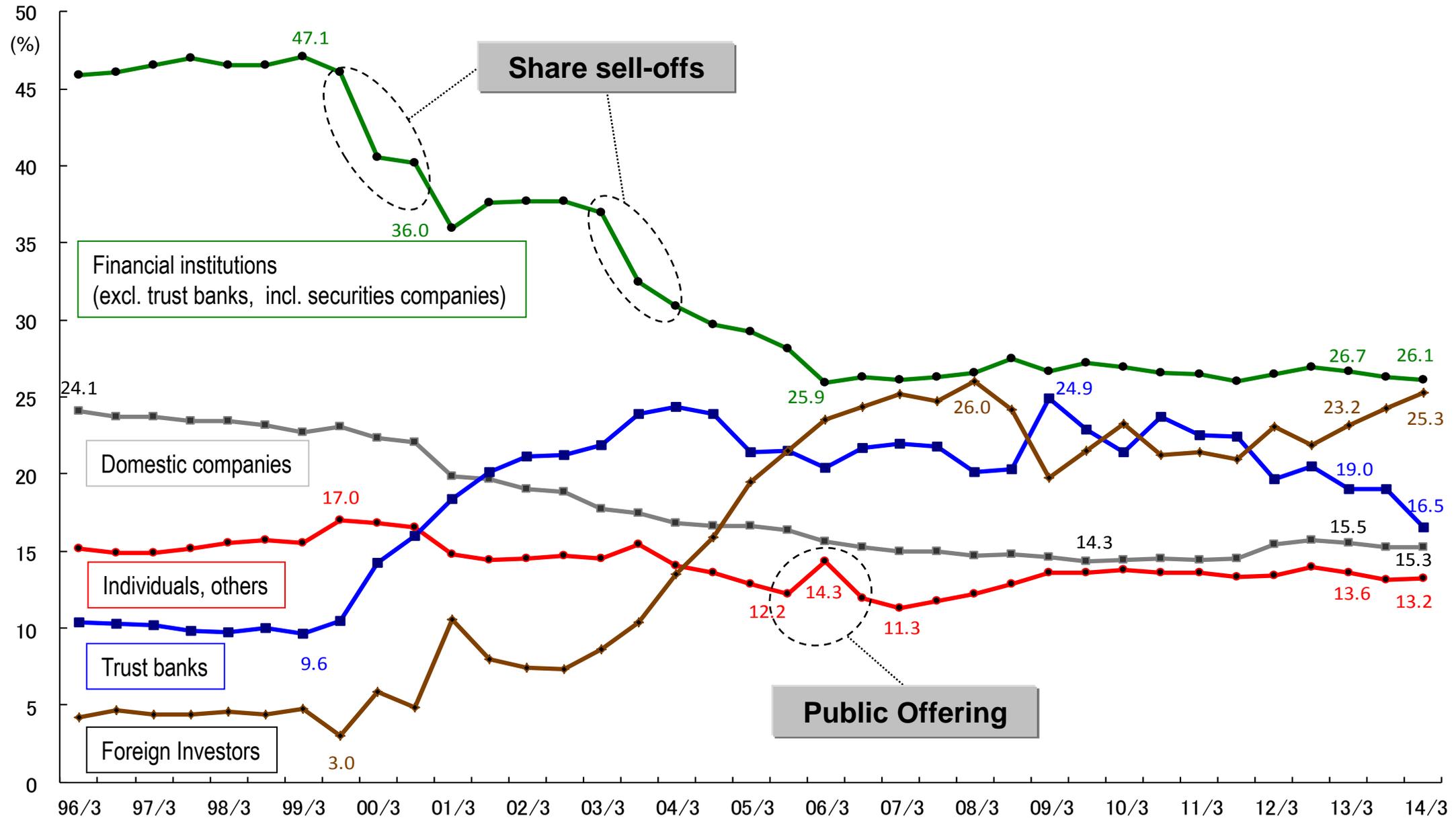
## Principal Shareholders

Number of Units (1 unit = 1000 shares)

13/9	Share-holdings		14/3	Share-holdings		14/9	Share-holdings	
	Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued
Japan Trustee Services Bank, Ltd. (Trust Account)	44,575	5.09%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	The Master Trust Bank of Japan, Ltd. (Trust Account)	36,800	4.20%
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 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%
NIPPONKOA Insurance Company, Limited	29,998	3.42%	NIPPONKOA Insurance Company, Limited	29,998	3.42%	Sompo Japan Nipponkoa Insurance Inc.	30,537	3.48%
Nippon Life Insurance Company	28,070	3.20%	Nippon Life Insurance Company	28,070	3.20%	Nippon Life Insurance Company	26,870	3.06%
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%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	14,017	1.60%	Chiba Bank Employees' Shareholding Association	12,316	1.40%	STATE STREET BANK AND TRUST COMPANY 505223	12,861	1.46%
NORTHERN TRUST CO. (AVFC) SUB A/C AMERICAN CLIENTS	13,215	1.50%	STATE STREET BANK AND TRUST COMPANY 505223	11,040	1.26%	Chiba Bank Employees' Shareholding Association	11,996	1.37%

\*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	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; 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” Changed the group capital strategy Changed the organization of head office Started “Chibagin Reverse Mortgage Loan” Formed business alliances with the Credit Guarantee Corporations of Kanagawa-Ken and Kawasaki-shi
	Apr.15	Opened “Chibagin Consulting Plaza Ichikawa”
	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”
	Sep.9	Opened “Bangkok Representative Office”
	Oct.1	Started “Chibagin Super Card <Debit>”

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

**The Chiba Bank, Ltd.  
Corporate Planning Division  
Investors Relations**

**Tel:(81) 43-301-8459**

**Fax:(81) 43-242-9121**

**e-mail:ir@chibabank.co.jp**

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.