

Financial Results for FY2015

Appendix

May 23, 2016

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

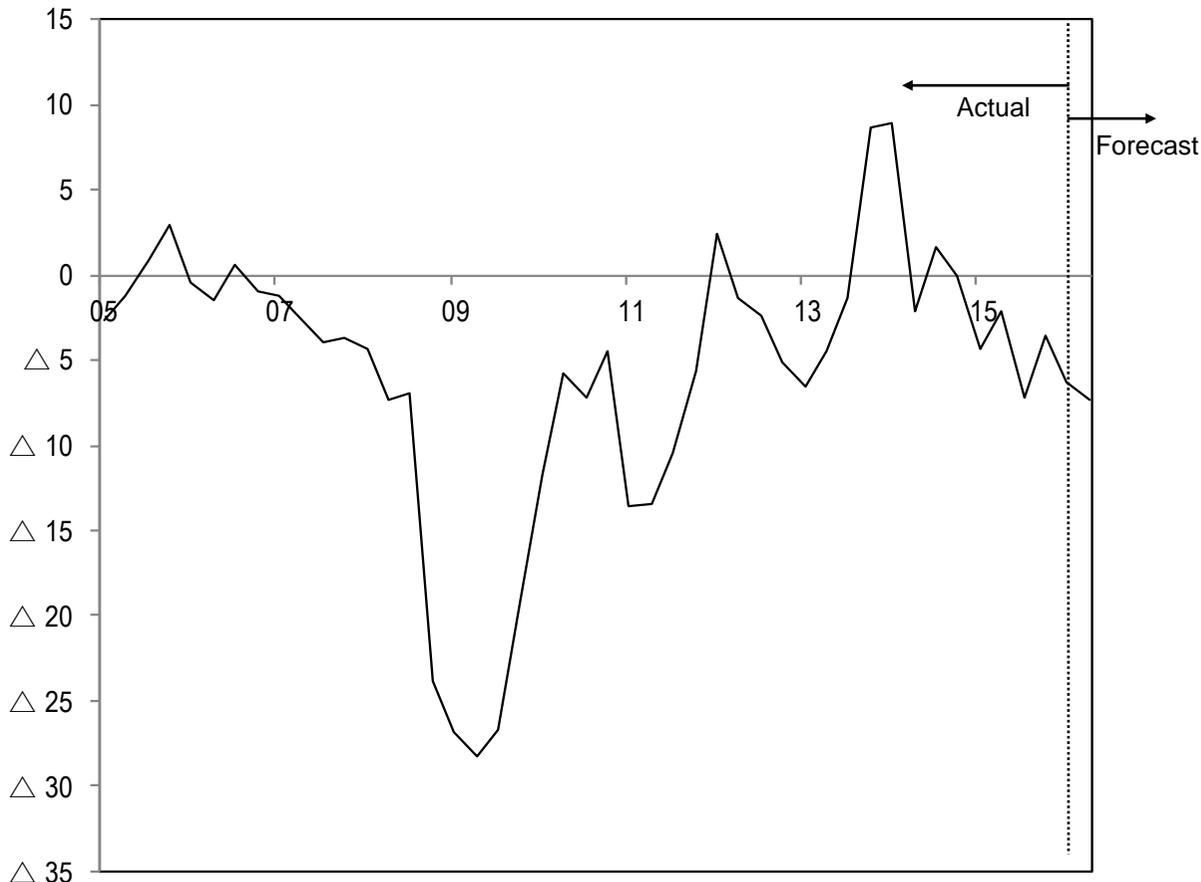
Management indices

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
“Best Bank 2020 – 3 years of value creation” – Initial Plan	34
“Best Bank 2020 – 3 years of value creation” – Partial Revision	35

Regional Economy

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



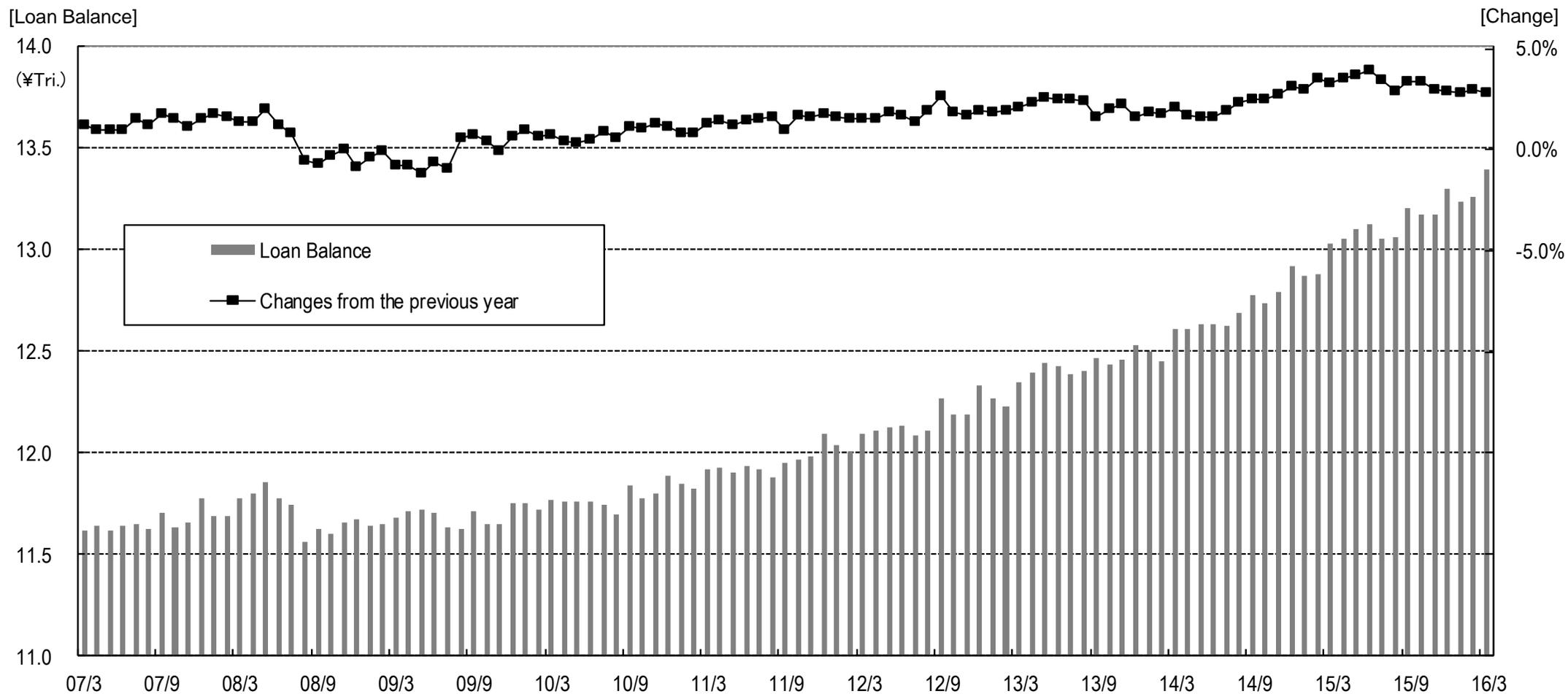
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2015			2016	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	Δ 4.2	0.0	Δ 4.4	Δ 8.0	Δ 4.0
Petroleum & Chemicals	Δ 10.6	Δ 15.6	0.0	Δ 5.9	Δ 14.7
Plastics	Δ 25.0	Δ 10.0	0.0	0.0	Δ 25.0
Glass	Δ 22.3	Δ 30.0	Δ 10.0	Δ 25.0	Δ 25.0
Steel & Non-ferrous Metals	0.0	6.3	Δ 15.0	Δ 37.5	Δ 18.8
Metal products	Δ 3.3	Δ 20.6	0.0	Δ 5.9	Δ 11.8
Machinery	0.0	7.7	Δ 8.4	0.0	3.9
Electrical machinery	25.0	Δ 12.5	7.2	0.0	20.0
Transportation equipment	4.6	Δ 20.0	Δ 11.6	Δ 11.6	Δ 34.6
Other manufacturing	0.0	Δ 12.5	4.6	0.0	Δ 9.1
Construction	Δ 10.0	Δ 4.8	Δ 6.6	Δ 9.4	3.2
Transportation	Δ 10.0	Δ 11.1	Δ 5.6	Δ 10.0	0.0
Wholesaling	0.0	Δ 9.3	Δ 2.2	Δ 6.3	Δ 10.5
Retailing	0.0	Δ 2.1	Δ 7.9	2.5	Δ 2.9
Hotels	5.6	5.6	Δ 13.7	Δ 10.0	10.0
Services	5.2	Δ 3.8	3.9	0.0	Δ 4.2

Source: Chiba Economy Center "BSI survey in Chiba (January to March 2016)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: March 2016
 Answers: 596 enterprises surveyed, 240 effective answers

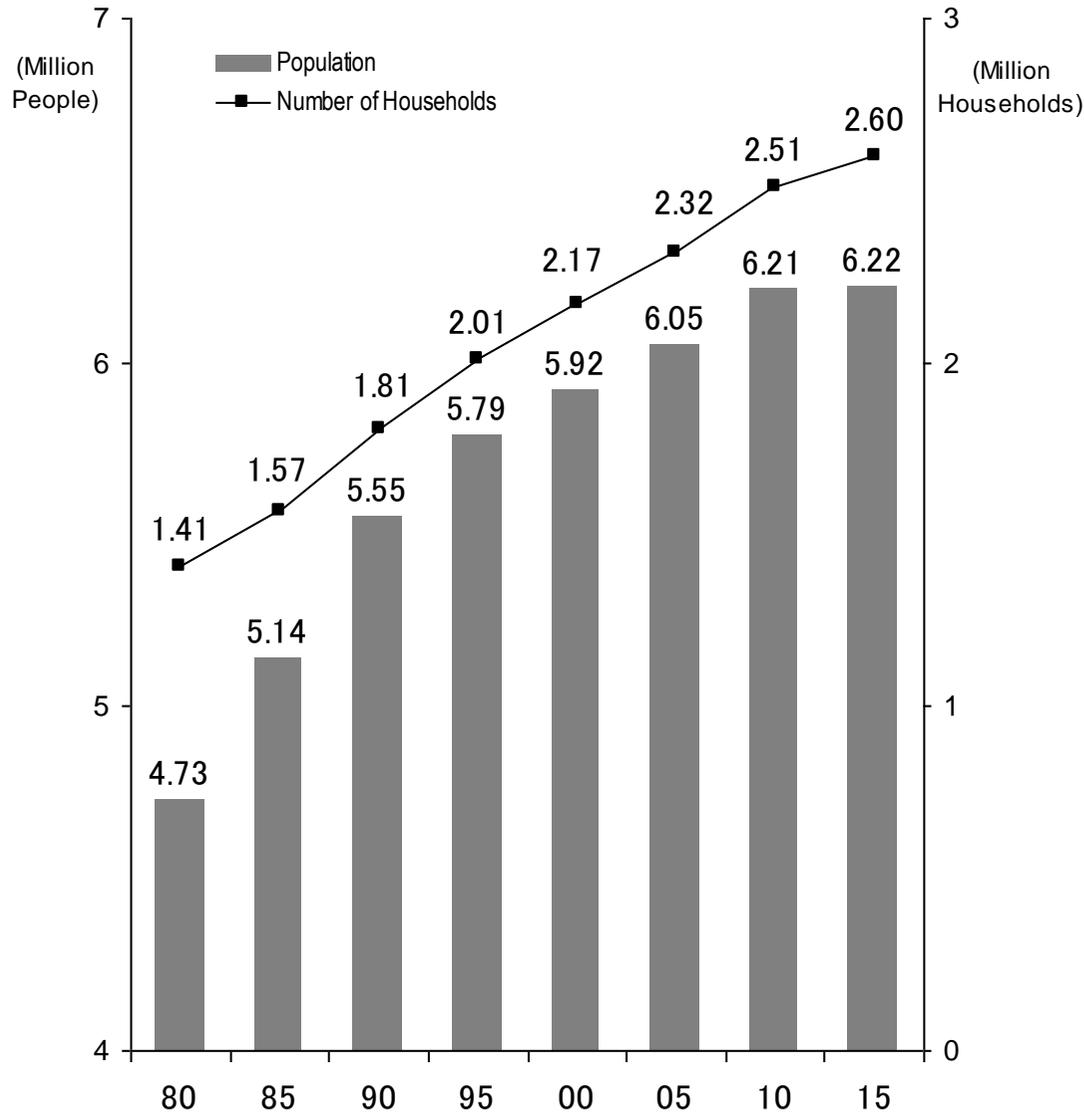
Loans in Chiba Prefecture



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

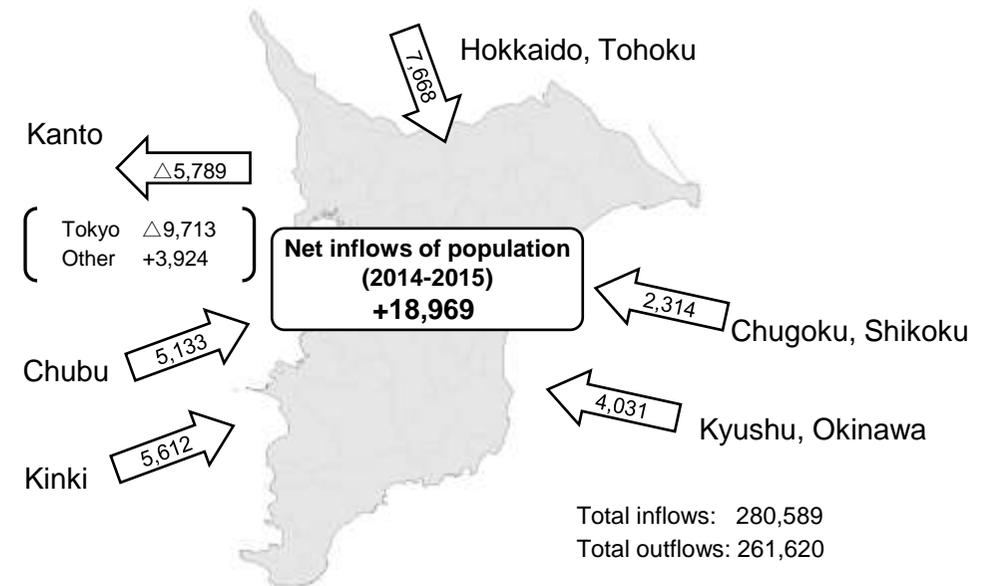
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Sources: Statistics Bureau, Ministry of Internal Affairs and Communications
"Population Census"

Inflows/Outflows of Population

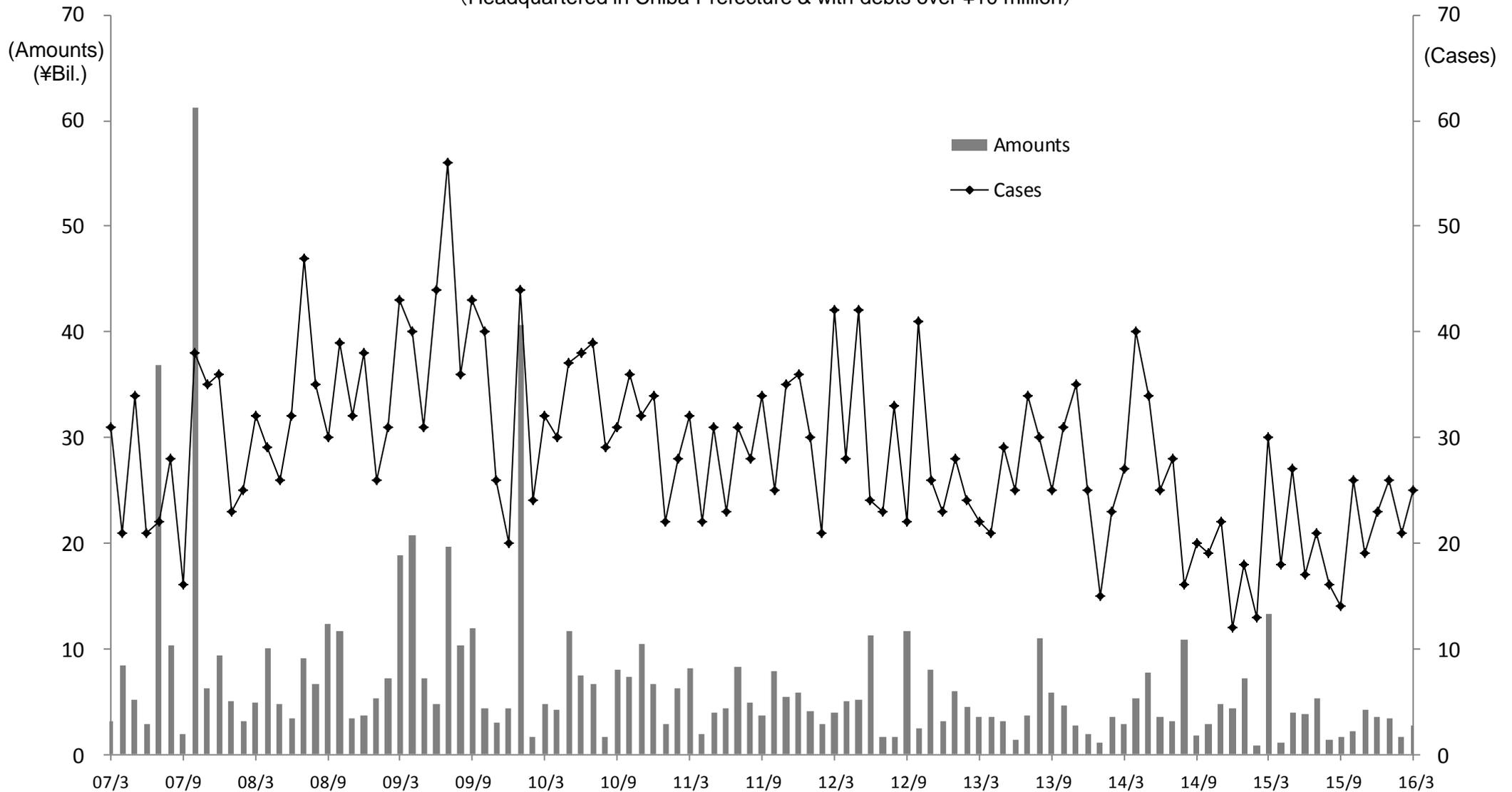


Net inflows prefectures	Net inflows		
	2014	2015	Change
T o k y o	73,280	81,696	8,416
S a i t a m a	14,909	13,528	△ 1,381
K a n a g a w a	12,855	13,528	673
C h i b a	8,364	10,605	2,241
A i c h i	6,190	8,322	2,132
F u k u o k a	3,900	3,603	△ 297
O s a k a	△ 391	2,296	2,687
O k i n a w a	△ 37	16	53

Sources: Statistics Bureau, Ministry of Internal Affairs and Communications
"Report on Internal Migration in Japan"

Economic Conditions (4) Corporate Bankruptcies

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

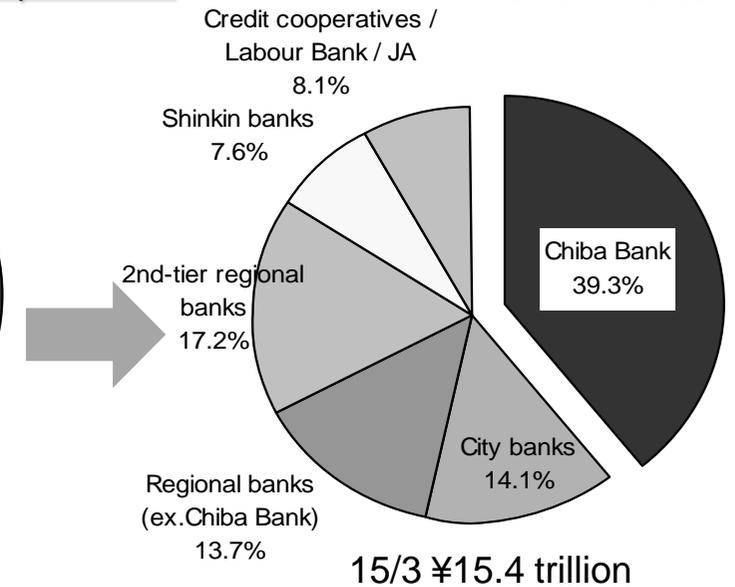
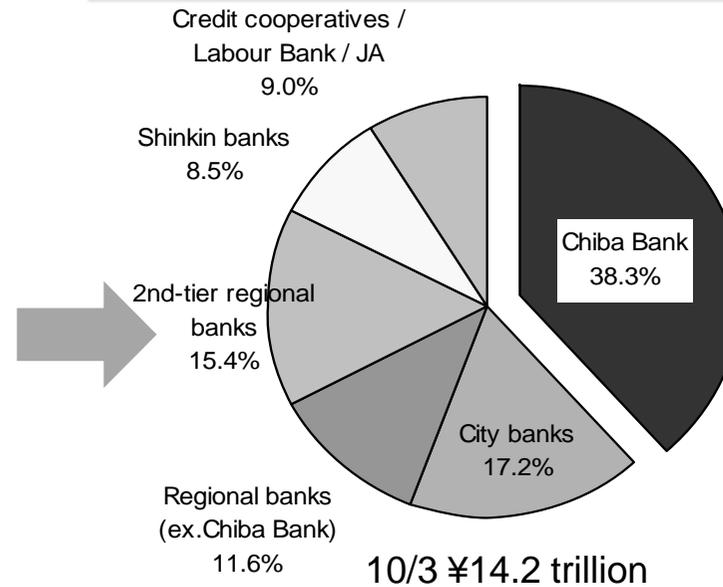
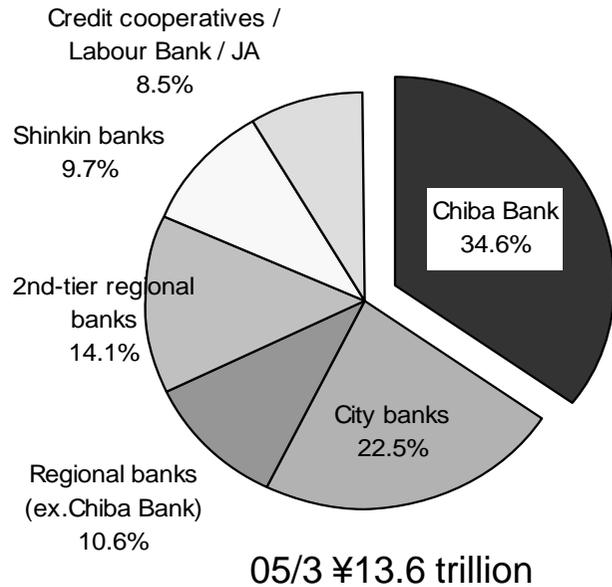


Source: Made by Chiba Bank with data from Tokyo Shoko Research

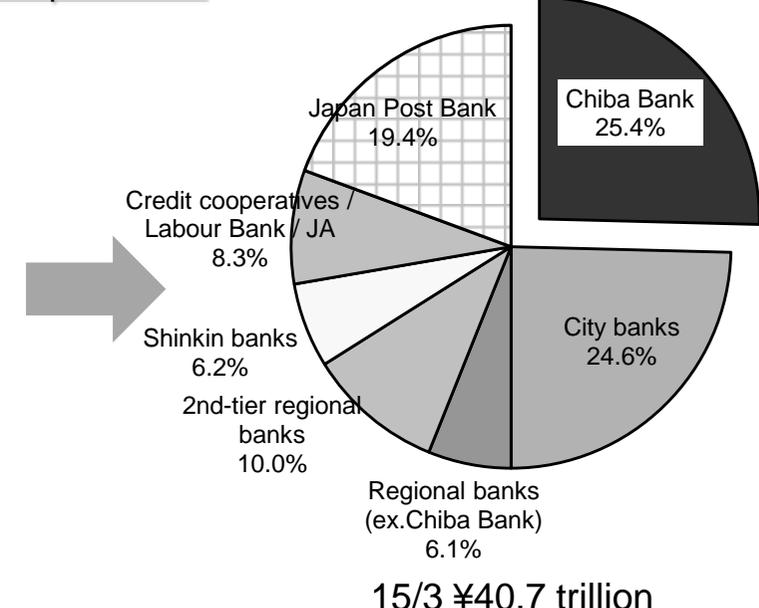
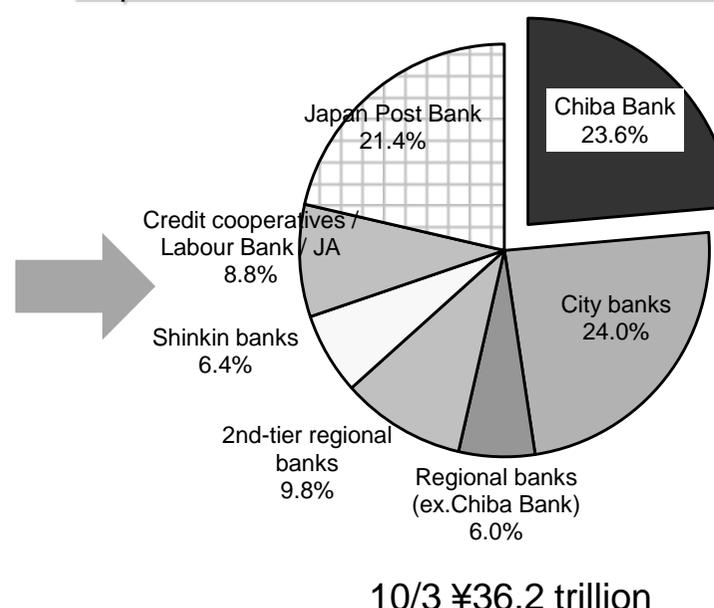
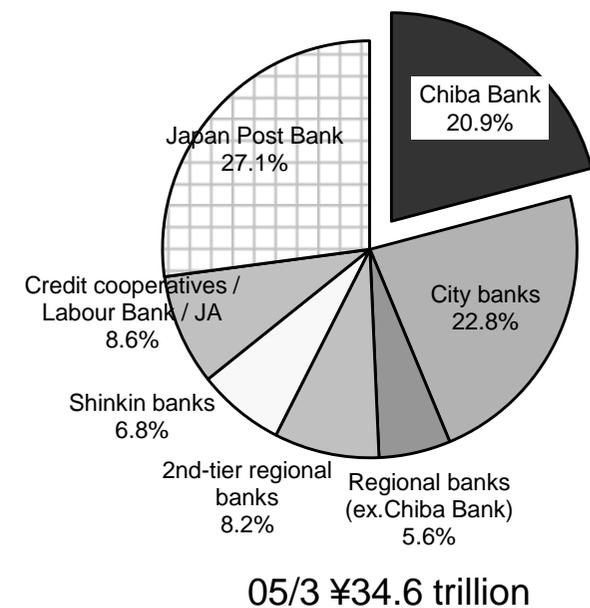
Business Share of Financial Institutions within Chiba Prefecture

Loan share of financial institutions in Chiba prefecture

Source: KINYU JOURNAL



Deposit share of financial institutions in Chiba prefecture



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 ²	Total
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	98.3	97.4	118.1	35,198	11,723	102.2	153,101	6,567	47,434
2015	* 6,224,027	97.4	99.1	128.5	33,964	11,113	103.0	130,869	6,801	45,784
2015/03	6,195,906	98.4	99.3	113.8	2,964	966	102.8	17,753	490	2,628
2015/04	6,198,470	98.3	99.1	120.4	2,862	931	103.3	7,892	688	4,286
2015/05	6,205,123	97.9	97.0	130.8	2,637	968	103.3	8,816	526	4,483
2015/06	6,205,407	94.0	93.9	129.4	2,583	934	103.2	10,853	522	4,465
2015/07	6,207,032	94.1	94.1	132.8	2,742	957	103.1	10,768	552	3,878
2015/08	6,207,615	92.2	97.2	129.2	3,203	947	103.0	8,113	478	3,908
2015/09	6,206,630	101.3	99.9	116.7	2,775	901	103.1	12,856	475	3,633
2015/10	* 6,224,027	99.2	105.2	134.7	2,544	889	103.2	10,263	311	2,891
2015/11	6,225,791	98.4	102.0	131.0	2,511	881	103.3	9,363	609	4,959
2015/12	6,226,103	97.0	99.7	139.3	2,690	878	103.2	9,816	564	3,435
2016/01	6,226,100	97.3	98.0	136.3	2,987	866	102.5	10,501	515	4,261
2016/02	6,225,396	-	-	-	3,022	814	102.6	11,625	432	3,881
2016/03	6,224,605	-	-	-	-	-	-	15,672	-	-
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	

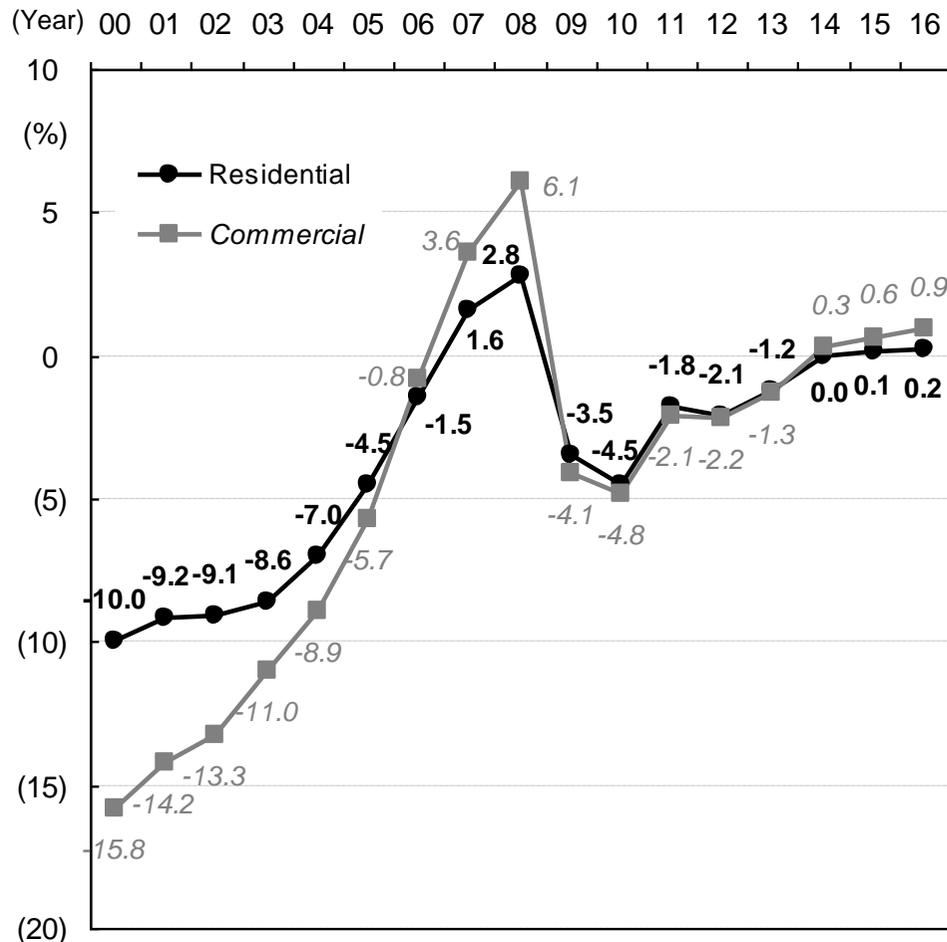
*Source of Population as of 2015: National Census

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
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	99.8	101.8	
2013	1,390,829	6,132,904	329	52,405	85,264	62,240	0.73	100.9	95.3	99.3	97.8	
2014	1,454,208	6,851,053	281	52,381	75,699	67,422	0.89	102.3	95.3	98.6	100.0	
2015	1,289,146	4,526,852	242	49,106	72,724	73,010	1.01	102.9	100.3	97.7	99.6	
2015/03	121,029	485,136	30	13,351	73,934	74,195	0.95	100.9	98.2	83.3	83.5	
2015/04	129,625	362,810	18	1,132	78,608	72,279	0.97	102.5	99.6	85.4	85.7	
2015/05	104,512	281,919	27	3,964	77,870	69,178	0.99	102.8	100.1	84.8	86.3	
2015/06	96,310	333,780	17	3,893	77,283	70,980	1.00	103.7	101.8	140.2	143.6	
2015/07	114,399	400,944	21	5,332	74,490	72,177	1.02	103.8	101.8	109.1	114.7	
2015/08	108,887	386,637	16	1,484	72,427	73,003	1.04	103.8	101.7	83.0	85.6	
2015/09	106,860	382,367	14	1,738	71,376	74,926	1.06	103.3	101.6	81.8	82.5	
2015/10	105,175	331,524	26	2,246	72,910	77,800	1.05	102.9	100.3	84.0	81.7	
2015/11	91,779	340,750	19	4,249	70,377	77,910	1.07	103.0	100.5	89.0	90.6	
2015/12	85,521	338,725	23	3,533	65,865	74,479	1.08	102.7	100.8	167.7	178.7	
2016/01	80,251	308,659	26	3,414	65,223	75,666	1.07	102.6	100.4	83.8	82.2	
2016/02	p85,597	p264,252	21	1,614	68,519	78,846	1.04	-	-	-	-	
2016/03	-	-	25	2,749	-	-	-	-	-	-	-	
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	15.1.1 ~ 15.4.1	15.4.1 ~ 15.7.1	15.7.1 ~ 15.10.1	15.10.1 ~ 16.1.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	4	3	3	3
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	4	3	3	3
C	Urayasu city	Residential	Shin-Urayasu	4	4	4	4
D	Funabashi city	Commercial	Around Funabashi Sta.	3	3	3	3
E	Kashiwa city	Residential	Kashiwanoha	4	4	4	4

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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	6.22 million (Ranked 6th nationwide)	47 thousand (Ranked 6th nationwide)	¥18 trillion (Ranked 6th nationwide)	¥27.2 trillion (Ranked 6th nationwide)	¥13.3 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.51 million	Tokyo 141 thousand	Tokyo ¥59 trillion	Tokyo ¥225.8 trillion	Tokyo ¥195.7 trillion
No. 2 nationwide	Kanagawa 9.12 million	Kanagawa 71 thousand	Kanagawa ¥26 trillion	Osaka ¥61.5 trillion	Osaka ¥37.6 trillion
No. 3 nationwide	Osaka 8.83 million	Osaka 66 thousand	Aichi ¥26 trillion	Kanagawa ¥39.1 trillion	Kanagawa ¥18.5 trillion

Sources:

Population: Statistics Bureau, Ministry of Internal Affairs and Communications "Population Census" (October 2015)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY 2015)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2013)

Balance of Deposits and Loans: The Bank of Japan (As of March 2016)

Management Indices

Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	FY08		FY09		FY10		FY11		FY12		FY13		FY14		FY15	
	1H		1H		1H		1H		1H		1H		1H		1H	
Gross business income	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	76.4	150.0
Net interest income	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	64.7	125.4
Net fees and commissions income	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	9.5	19.0
Trading income	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	1.0	3.2
Profit from other business transactions	△ 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	1.0	2.2
Gains (losses) related to bonds	△ 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	0.4	2.2
Expenses	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	40.2	82.0
Core net business income	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	35.7	65.7
Ordinary profit	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	46.7	79.6
Net income	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	32.2	52.5
Net credit costs	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	△ 2.8	△ 2.3
Net income attributable to equities of parent	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	32.6	55.4
ROA ^{*1}	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%	0.48%	0.39%
ROE ^{*2}	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%	8.02%	6.49%
OHR ^{*3}	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%	53.00%	55.06%

*These figures are based on non-consolidated figures except for Net income attributable to equities of parent.

*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)

Domestic Operations

	FY08		FY09		FY10		FY11		FY12		FY13		FY14		FY15	
	1H		1H		1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	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%	1.10%	1.06%
Average yield on loans and bills discounted	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%	1.27%	1.26%
Average yield on securities	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%	1.27%	1.04%
Average yield on interest-bearing liabilities	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%	0.72%	0.72%
Average yield on deposits and NCD	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%	0.04%	0.03%
Expensratio	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%	0.71%	0.73%
Average interest rate spread	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%	0.38%	0.34%
Difference between average yield on loans and deposits	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%	1.23%	1.23%

Contract Rate by Borrowers' Category

	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	15/9	16/3
Large enterprises	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%	0.45%	0.45%
Mid-sized enterprises	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%	0.93%	0.89%
Small and medium-sized enterprises	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%	1.37%	1.30%
Consumer loans	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%	1.48%	1.45%
Housing loans	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%	1.34%	1.29%
Others	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%	6.01%	5.92%
Public sector	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%	0.77%	0.81%

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

Overall

	Average balance (¥Bil.)						Interest yield					
	FY13		FY14		FY15		FY13		FY14		FY15	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	10,648.0	10,755.8	11,249.5	11,468.2	12,499.6	12,648.1	1.31%	1.28%	1.24%	1.20%	1.15%	1.11%
Loans and bills discounted	8,026.4	8,058.3	8,233.9	8,313.4	8,584.7	8,646.0	1.44%	1.43%	1.35%	1.33%	1.26%	1.25%
Securities	2,058.4	2,073.0	2,118.3	2,156.8	2,274.0	2,305.2	1.10%	1.00%	1.25%	1.12%	1.43%	1.24%
Interest-bearing liabilities	10,510.0	10,601.4	11,091.0	11,332.3	12,340.1	12,461.7	0.10%	0.10%	0.09%	0.10%	0.12%	0.12%
Deposits	9,742.5	9,787.6	10,151.0	10,239.2	10,715.2	10,741.0	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Borrowed money	228.5	248.1	292.8	298.5	305.6	293.4	0.21%	0.20%	0.16%	0.16%	0.16%	0.18%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	FY13		FY14		FY15		FY13		FY14		FY15	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	10,214.9	10,261.1	10,639.3	10,773.5	11,625.3	11,744.6	1.28%	1.24%	1.21%	1.16%	1.10%	1.06%
Loans and bills discounted	7,844.8	7,856.1	7,974.1	8,020.1	8,232.7	8,290.5	1.45%	1.44%	1.37%	1.35%	1.27%	1.26%
Securities	1,762.9	1,752.1	1,742.3	1,738.9	1,739.4	1,766.4	0.92%	0.77%	1.06%	0.90%	1.27%	1.04%
Interest-bearing liabilities	10,075.9	10,107.3	10,481.0	10,637.9	11,461.9	11,549.2	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%
Deposits	9,532.5	9,561.4	9,870.5	9,925.4	10,300.5	10,291.1	0.04%	0.04%	0.03%	0.03%	0.03%	0.03%
Borrowed money	222.4	234.5	247.8	244.0	239.0	227.3	0.20%	0.19%	0.13%	0.11%	0.10%	0.10%

Domestic Loans – Balance

(¥ Bil.)

	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	15/9	16/3
Domestic loans	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	8,474.0	8,628.8
Large enterprises	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	1,206.9	1,188.1
Mid-sized enterprises	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	154.4	161.0
Small and med-sized enterprises, etc.	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	6,854.8	7,050.0
Small and med-sized enterprises*	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	3,664.0	3,786.6
Consumer loans	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	3,190.8	3,263.4
Housing loans	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	3,075.6	3,140.5
Public sector	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	257.8	229.5

*Including sole proprietors

(¥ Bil.)

	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	15/9	16/3
Domestic loans	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	8,474.0	8,628.8
Chiba Prefecture	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	6,187.1	6,280.8
Others	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	2,286.9	2,347.9

Domestic Loans - Proportion

	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	15/9	16/3
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%	100.0%
Large enterprises	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%	14.2%	13.8%
Mid-sized enterprises	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%	1.8%	1.9%
Small and med-sized enterprises, etc.	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%	80.9%	81.7%
Small and med-sized enterprises*	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%	43.2%	43.9%
Comsumer loans	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%	37.7%	37.8%
Housing loans	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%	36.3%	36.4%
Public sector	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%	3.1%	2.6%

*Including sole proprietors

	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	15/9	16/3
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%	100.0%
Chiba Prefecture	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%	73.0%	72.8%
Others	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%	27.0%	27.2%

Loan Breakdown by Industry

Domestic Operations

(¥ Bil.)

	13/9		14/3		14/9		15/3		15/9		16/3	
		Proportion										
Manufacturing	722.4	9.11%	675.3	8.48%	707.0	8.68%	676.0	8.15%	700.2	8.26%	684.0	7.93%
Agriculture and Forestry	8.6	0.11%	8.7	0.11%	8.9	0.11%	9.3	0.11%	9.1	0.11%	8.9	0.10%
Fishery	0.7	0.01%	1.1	0.01%	1.1	0.01%	1.0	0.01%	0.9	0.01%	1.1	0.01%
Mining, quarrying and gravel	14.3	0.18%	8.3	0.11%	12.4	0.15%	9.4	0.12%	16.4	0.20%	14.8	0.17%
Construction	287.4	3.62%	292.6	3.67%	292.8	3.60%	297.8	3.59%	296.5	3.50%	293.5	3.40%
Electricity, Gas, Heat Supply and Water	21.8	0.28%	22.4	0.28%	24.9	0.31%	32.4	0.39%	34.9	0.41%	43.7	0.51%
Information and Communications	43.4	0.55%	45.9	0.58%	35.0	0.43%	35.6	0.43%	32.9	0.39%	34.5	0.40%
Transport and postal service	222.9	2.81%	224.6	2.82%	230.9	2.83%	232.1	2.80%	233.6	2.76%	233.7	2.71%
Wholesale and retail trade	666.4	8.40%	672.2	8.44%	694.0	8.52%	716.3	8.63%	713.4	8.42%	696.4	8.07%
Finance and Insurance	414.3	5.22%	409.6	5.14%	402.3	4.94%	401.8	4.84%	380.4	4.49%	389.7	4.52%
Real Estate and leasing	1,859.3	23.44%	1,907.9	23.95%	1,986.0	24.38%	2,076.7	25.02%	2,148.2	25.35%	2,258.7	26.18%
Real Estate	1,673.3	21.10%	1,719.7	21.58%	1,785.3	21.92%	1,865.4	22.48%	1,938.4	22.87%	2,041.8	23.66%
Real estate rental and management	1,453.2	18.32%	1,496.4	18.78%	1,556.9	19.11%	1,635.9	19.71%	1,709.4	20.17%	1,805.1	20.92%
Real estate trading, etc.	220.1	2.78%	223.2	2.80%	228.3	2.81%	229.5	2.77%	229.0	2.70%	236.6	2.74%
Leasing	185.9	2.34%	188.2	2.37%	200.7	2.46%	211.2	2.54%	209.8	2.48%	216.9	2.52%
Medical, welfare and other services	480.8	6.06%	476.0	5.97%	481.0	5.91%	476.3	5.74%	482.2	5.69%	500.5	5.80%
Government, local public sector	271.8	3.43%	234.3	2.94%	233.6	2.87%	210.2	2.53%	233.3	2.75%	208.3	2.41%
Others (mainly consumer loans)	2,916.8	36.78%	2,988.2	37.50%	3,035.4	37.26%	3,123.7	37.64%	3,191.0	37.66%	3,260.5	37.79%
Total	7,931.5	100.00%	7,967.8	100.00%	8,146.2	100.00%	8,299.3	100.00%	8,474.0	100.00%	8,628.8	100.00%

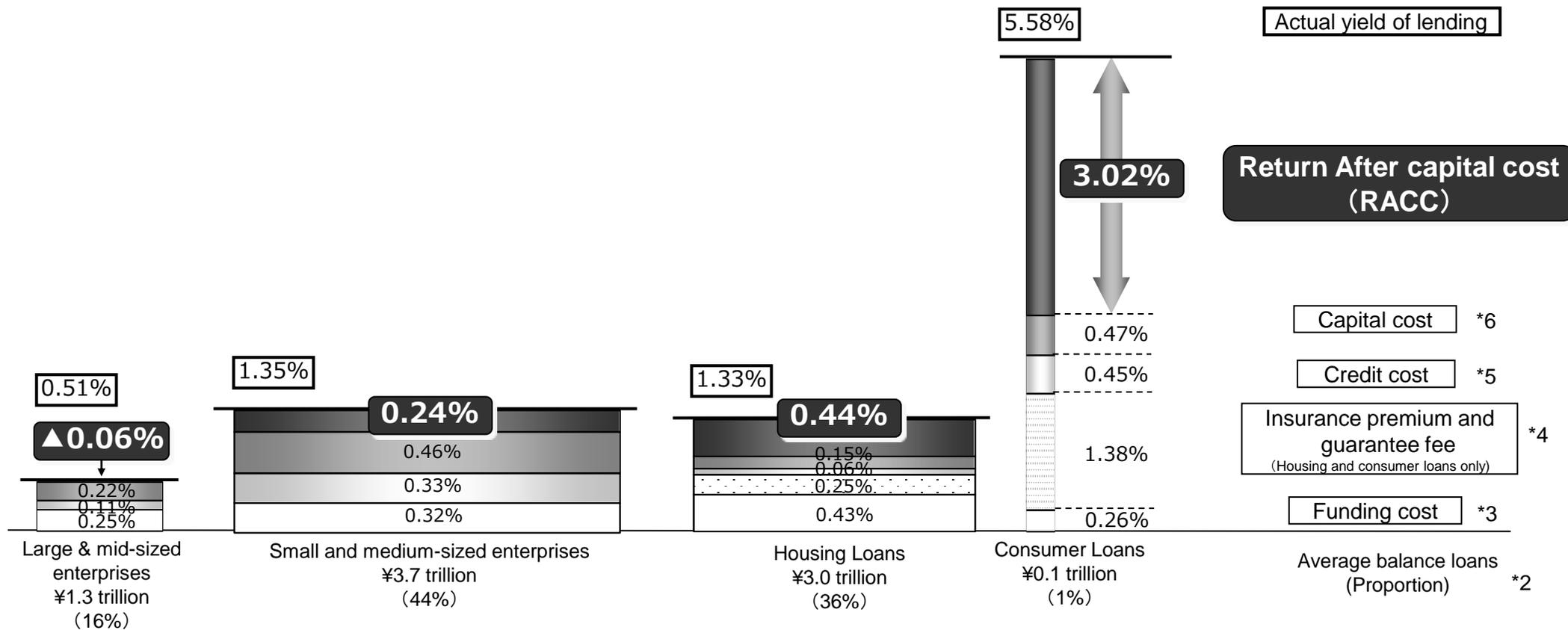
Details of Loans to the Real Estate Industry

(¥ Bil.)

	13/9		14/3		14/9		15/3		15/9		16/3	
		Proportion										
Real Estate Rental and Management	1,453.2	86.84%	1,496.4	87.02%	1,556.9	87.21%	1,635.9	87.70%	1,709.4	88.19%	1,805.1	88.41%
Apartment and condominium rentals	1,168.3	69.82%	1,212.0	70.48%	1,262.5	70.72%	1,329.8	71.29%	1,388.6	71.64%	1,482.5	72.61%
Office and Commercial rentals	225.2	13.46%	217.1	12.63%	220.0	12.33%	223.6	11.99%	228.0	11.77%	223.6	10.95%
Land rental and Real estate management, etc	59.5	3.56%	67.2	3.91%	74.3	4.16%	82.3	4.42%	92.7	4.78%	99.0	4.85%
Real Estate Trading, etc	220.1	13.16%	223.2	12.98%	228.3	12.79%	229.5	12.30%	229.0	11.81%	236.6	11.59%
Home construction and development	145.1	8.67%	147.1	8.56%	154.3	8.64%	155.2	8.32%	155.6	8.03%	162.4	7.96%
Real estate brokerage and Land trading, etc	42.9	2.57%	43.3	2.52%	48.3	2.71%	49.2	2.64%	53.6	2.77%	54.7	2.68%
Public corporations	32.0	1.92%	32.7	1.90%	25.6	1.44%	25.0	1.34%	19.7	1.01%	19.4	0.95%
Total	1,673.3	100.00%	1,719.7	100.00%	1,785.3	100.00%	1,865.4	100.00%	1,938.4	100.00%	2,041.8	100.00%

Profit Structure of Loans

Return After Capital Cost*1 (2nd half of FY15)



*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 16/3 (UL: Basel III base) × 5.1% (Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

(¥ Bil.)

	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	15/9	16/3
Domestic deposits	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	10,325.7	10,689.0
Personal	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	8,007.0	8,071.9
Corporate (incl. quasi-sovereign)	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	1,818.4	1,901.2
National & local government	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	452.9	644.2
Financial institutions (incl. BOJ)	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	47.3	71.5
Liquid deposits	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	6,856.8	7,291.9
Current	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	202.5	231.8
Savings	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	6,318.2	6,687.6
Personal	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	4,984.6	5,102.2
Current	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	2.1	2.2
Savings	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	4,738.3	4,855.5
Corporate (incl. quasi-sovereign)	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	1,396.8	1,498.0
Current	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	195.3	224.0
Savings	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	1,145.8	1,221.9
National & local government	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	433.6	625.8
Current	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	0.4	0.9
Savings	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	425.8	602.0
Financial institutions (incl. BOJ)	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	41.6	65.7
Current	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	4.5	4.6
Savings	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	8.0	8.1
Time deposits	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	3,421.9	3,348.3
Personal	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	2,986.4	2,934.4
Corporate (incl. quasi-sovereign)	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	410.5	389.6
National & local government	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	19.2	18.4
Financial institutions (incl. BOJ)	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	5.7	5.8
Foreign-currency deposits	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	46.7	48.6
Personal	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	35.8	35.2
Corporate (incl. quasi-sovereign)	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	10.8	13.3
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	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	0.0

(¥ Bil.)

	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	15/9	16/3
Domestic deposits	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	10,325.7	10,689.0
Chiba Prefecture	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	9,961.1	10,301.1
Others	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	364.6	387.8

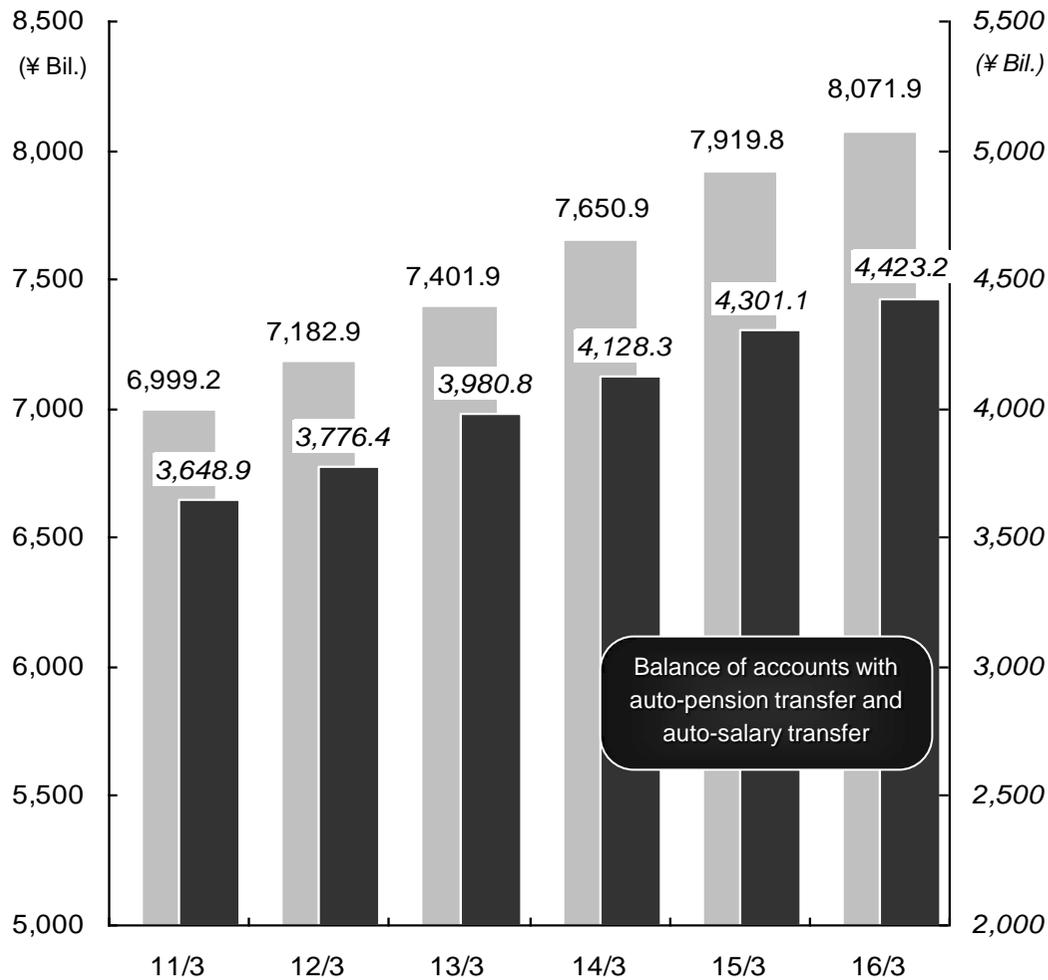
Domestic Deposits - Proportion

	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	15/9	16/3
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%	100.0%
Personal	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%	77.5%	75.5%
Corporate (incl. quasi-sovereign)	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%	17.6%	17.8%
National & local government	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%	4.4%	6.0%
Financial institutions (incl. BOJ)	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%	0.5%	0.7%
Liquid deposits	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%	66.4%	68.2%
Current	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%	2.0%	2.1%
Savings	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%	61.2%	62.5%
Personal	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%	48.3%	47.7%
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%	0.0%
Savings	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%	45.9%	45.4%
Corporate (incl. quasi-sovereign)	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%	13.5%	14.0%
Current	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%	1.9%	2.0%
Savings	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%	11.1%	11.4%
National & local government	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%	4.2%	5.9%
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%	0.0%
Savings	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%	4.1%	5.6%
Financial institutions (incl. BOJ)	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%	0.4%	0.6%
Current	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%	0.0%	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%	0.0%
Time deposits	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%	33.1%	31.3%
Personal	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%	28.9%	27.4%
Corporate (incl. quasi-sovereign)	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%	4.0%	3.6%
National & local government	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%	0.2%	0.2%
Financial institutions (incl. BOJ)	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%	0.0%	0.1%
Foreign-currency deposits	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%	0.5%	0.5%
Personal	0.7%	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%	0.4%
Corporate (incl. quasi-sovereign)	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%	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%	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%	0.0%

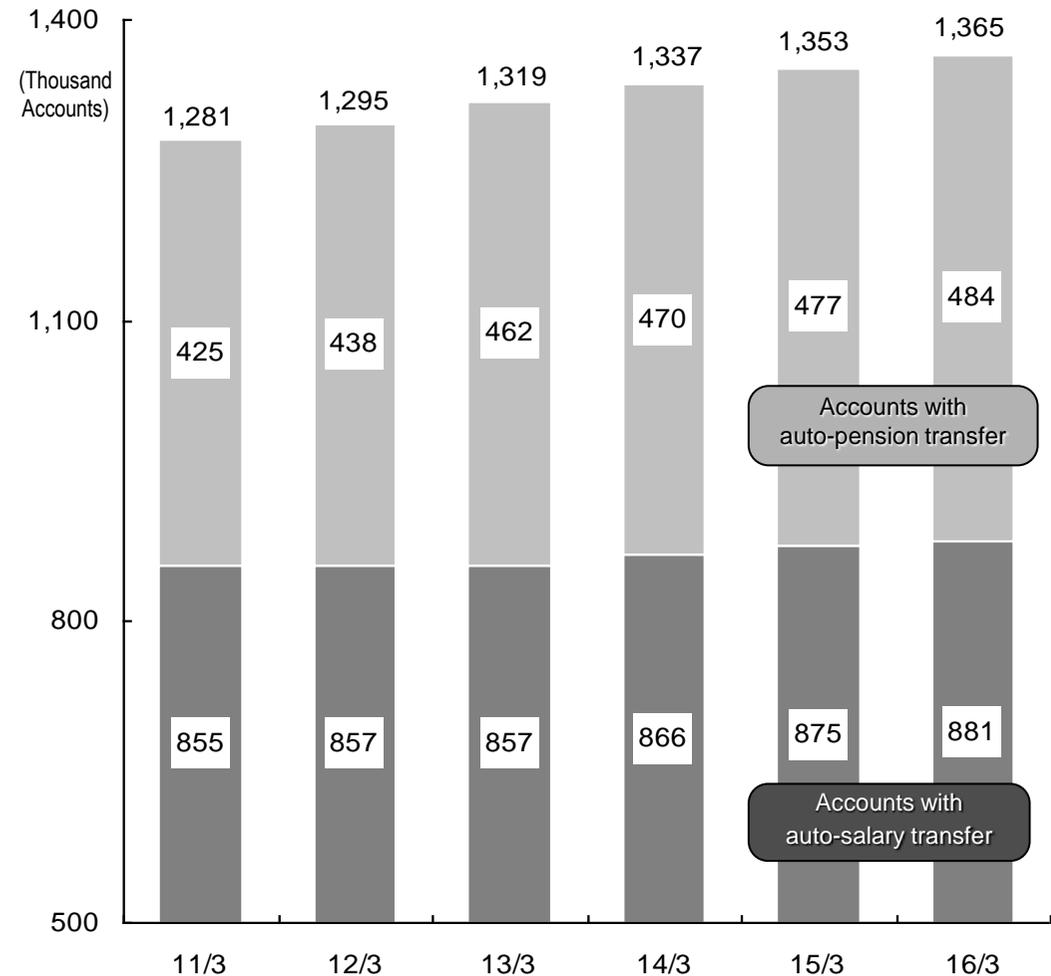
	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%	96.5%	96.6%	96.5%	96.6%	96.5%	96.4%
Others	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%	3.5%	3.6%

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



(¥ Bil.)

	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	15/9	16/3
Investment trusts	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	370.5	360.7
Bond funds	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	8.5	6.9
Stock funds	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	361.9	353.8
Personal Investors	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	362.3	352.0
Bond funds	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	6.6	5.4
Stock funds	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	355.7	346.6

(¥ Bil.)

	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	15/9	16/3
Foreign-currency deposits	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	46.7	48.6
Personal	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	35.8	35.2
Corporate (incl. quasi-sovereign)	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	10.8	13.3

(¥ Bil.)

	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	15/9	16/3
Personal annuities*	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	1,431.3	1,493.6
Variable	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	468.1	484.3
Fixed	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	516.1	529.2
Whole Life Insurance	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	447.0	480.0

*Accumulation from October 2002.

(¥ Bil.)

	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	15/9	16/3
Public bonds	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	153.2	142.5
Personal	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	107.6	95.7

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	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	15/9	16/3
Assets Requiring Caution or worse	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	1,225.8	1,163.1
Assets Requiring Caution	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	1,121.4	1,057.8
Other Assets Requiring Caution	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	1,064.6	1,003.9
Substandard Assets	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	56.7	53.9
Potentially Bankrupt Assets	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	84.1	85.5
Bankrupt and Effectively Bankrupt Assets	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	20.2	19.6
Normal Assets*	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	7,525.9	7,737.6
Total	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	8,751.7	8,900.7

*Including loans with no debtor classification.

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

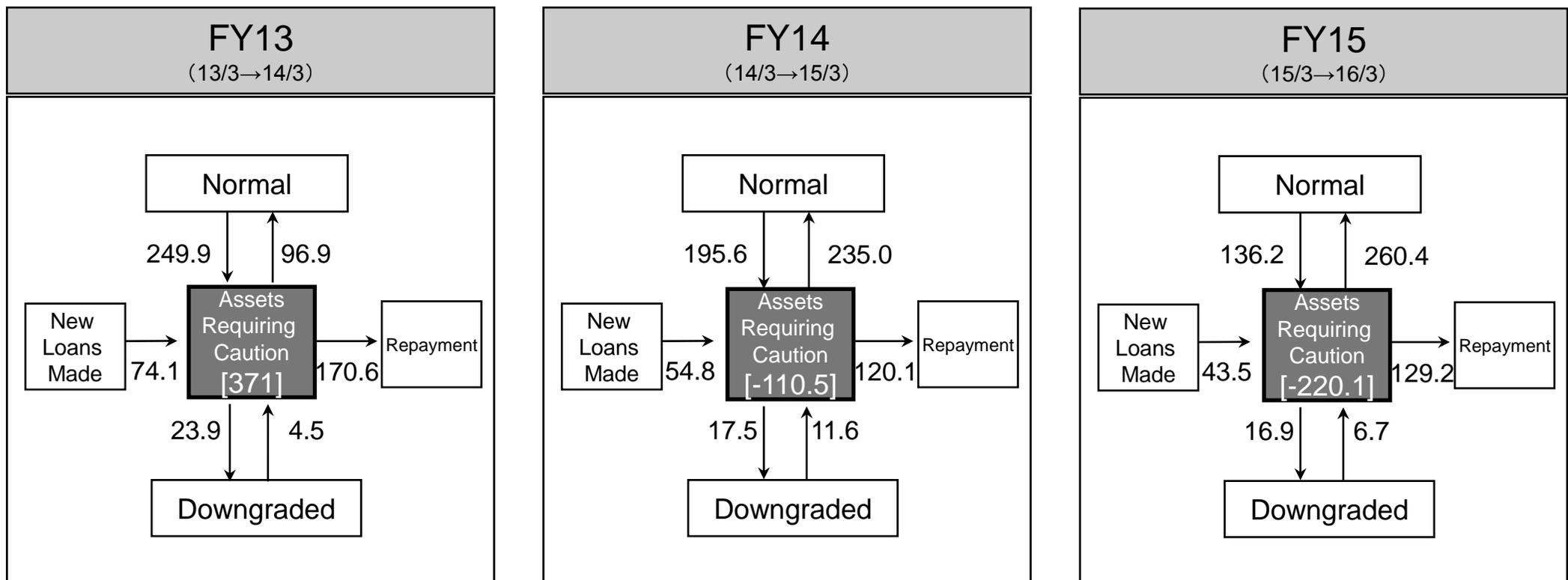
(¥ Bil.)

	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	15/9	16/3
Disclosed Claims under the Financial Reconstruction Law	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	153.3	151.7
Bankrupt and Substantially Bankrupt Claims	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	20.2	19.6
Doubtful Claims	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	84.1	85.5
Substandard Claims	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	48.9	46.5
Normal Claims	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	8,598.3	8,748.9
Total	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	8,751.7	8,900.7
Proportion to total claims	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%	1.75%	1.70%

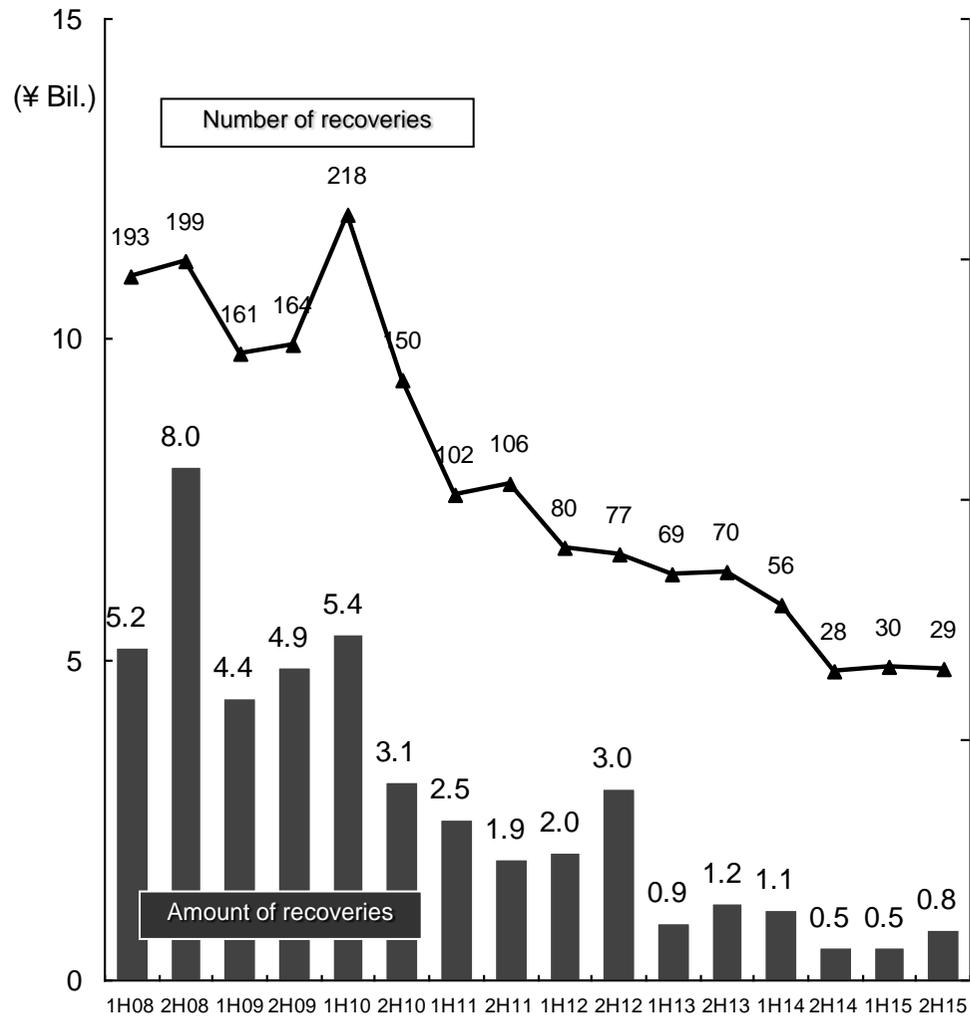
Factors for Fluctuations in Assets Requiring Caution

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

(¥ Bil.)

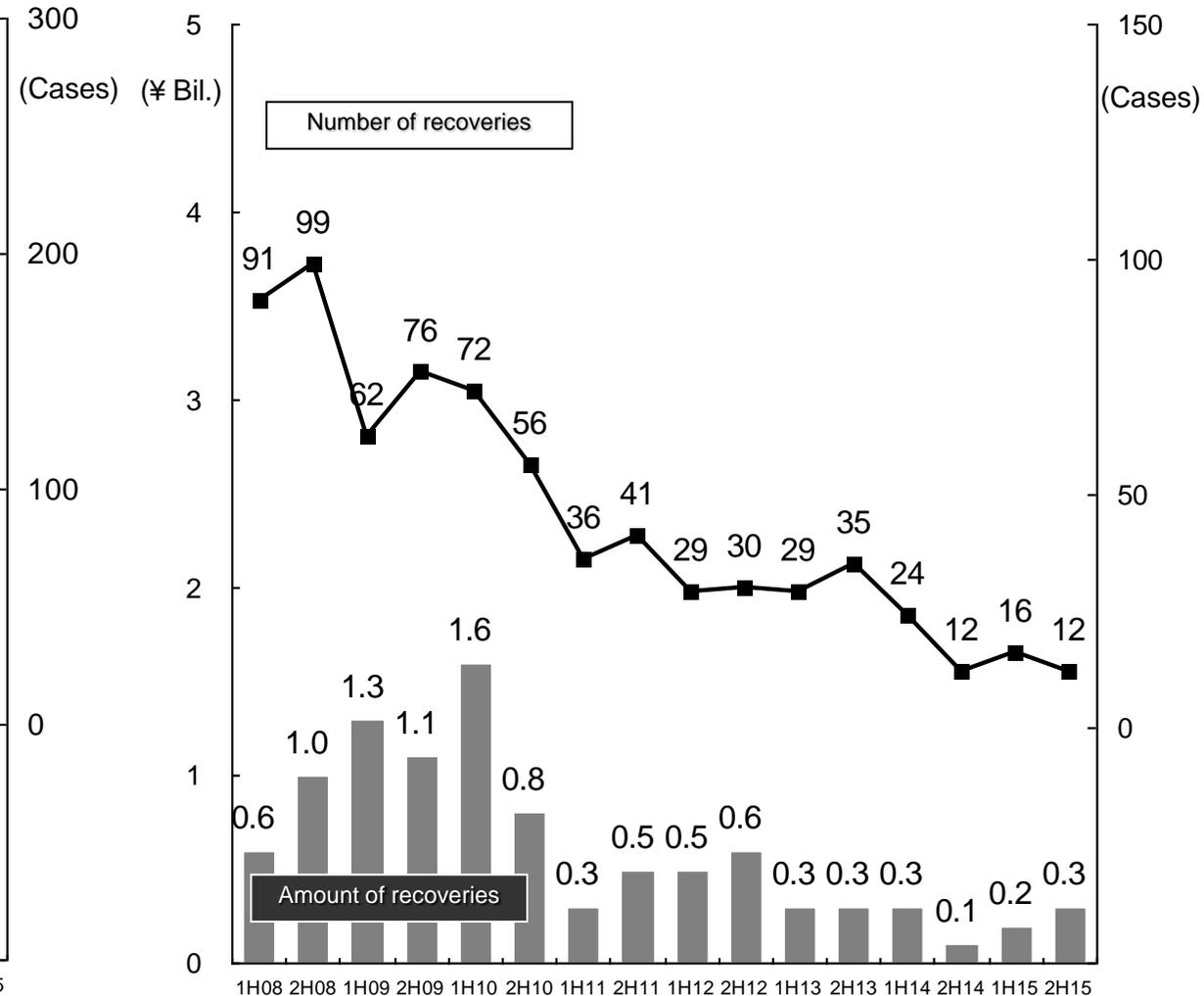


Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

Basel II

Non-Consolidated

	12/3	12/9
Capital ratio	13.63%	13.86%
Tier 1 capital ratio	12.33%	12.51%
Capital (¥Bil.)	643.9	655.9
Tier 1 capital	582.7	591.6
Risk weighted assets (¥Bil.)	4,723.9	4,729.1
Credit risk	4,355.8	4,299.1
Market risk	78.8	88.3
Operational risk	289.2	284.4

Consolidated

	12/3	12/9
Capital ratio	14.35%	14.40%
Tier 1 capital ratio	12.99%	13.00%
Capital (¥Bil.)	686.8	701.4
Tier 1 capital	621.6	633.4
Risk weighted assets (¥Bil.)	4,785.3	4,869.5
Credit risk	4,396.2	4,333.4
Market risk	78.9	89.3
Operational risk	310.0	305.2

Basel III

Non-Consolidated

	13/3	13/9	14/3	14/9	15/3	15/9	16/3
Total capital ratio	13.21%	13.72%	13.04%	13.41%	13.84%	13.19%	13.26%
Tier1 capital ratio	12.24%	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%
Common equity Tier1 ratio	12.24%	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%
Total capital (¥Bil.)	649.6	676.9	668.4	715.3	759.6	770.2	786.1
Tier1 capital	602.3	623.8	633.0	645.3	682.7	699.4	726.2
Common equity Tier1 capital	602.3	623.8	633.0	645.3	682.7	699.4	726.2
Risk Weighted assets(¥Bil.)	4,917.9	4,932.7	5,123.0	5,332.6	5,486.4	5,836.8	5,927.8
Credit risk	4,571.8	4,531.4	4,775.3	4,932.1	5,142.6	5,195.6	5,248.6
Market risk	66.0	63.0	71.8	65.7	69.1	63.9	61.3
Operational risk	279.9	278.1	275.8	276.1	274.6	275.6	275.2

Consolidated

	13/3	13/9	14/3	14/9	15/3	15/9	16/3
Total capital ratio	14.05%	14.27%	13.69%	13.92%	14.66%	13.89%	13.79%
Tier1 capital ratio	12.90%	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%
Common equity Tier1 ratio	12.90%	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%
Total capital (¥Bil.)	702.4	733.7	724.8	775.5	824.1	835.5	852.4
Tier1 capital	645.2	670.0	680.4	696.8	740.0	757.4	787.7
Common equity Tier1 capital	645.2	670.0	680.4	696.8	740.0	757.4	787.7
Risk weighted assets(¥Bil.)	4,999.8	5,142.1	5,292.3	5,567.9	5,618.1	6,014.5	6,181.8
Credit risk	4,616.4	4,577.1	4,830.6	4,984.7	5,209.0	5,279.7	5,326.9
Market risk	66.6	63.6	73.8	66.7	69.2	64.0	61.5
Operational risk	301.2	299.7	297.9	297.8	297.3	297.3	296.9

Risk Capital Allocation

Risk Capital Allocation

Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, 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 regulation

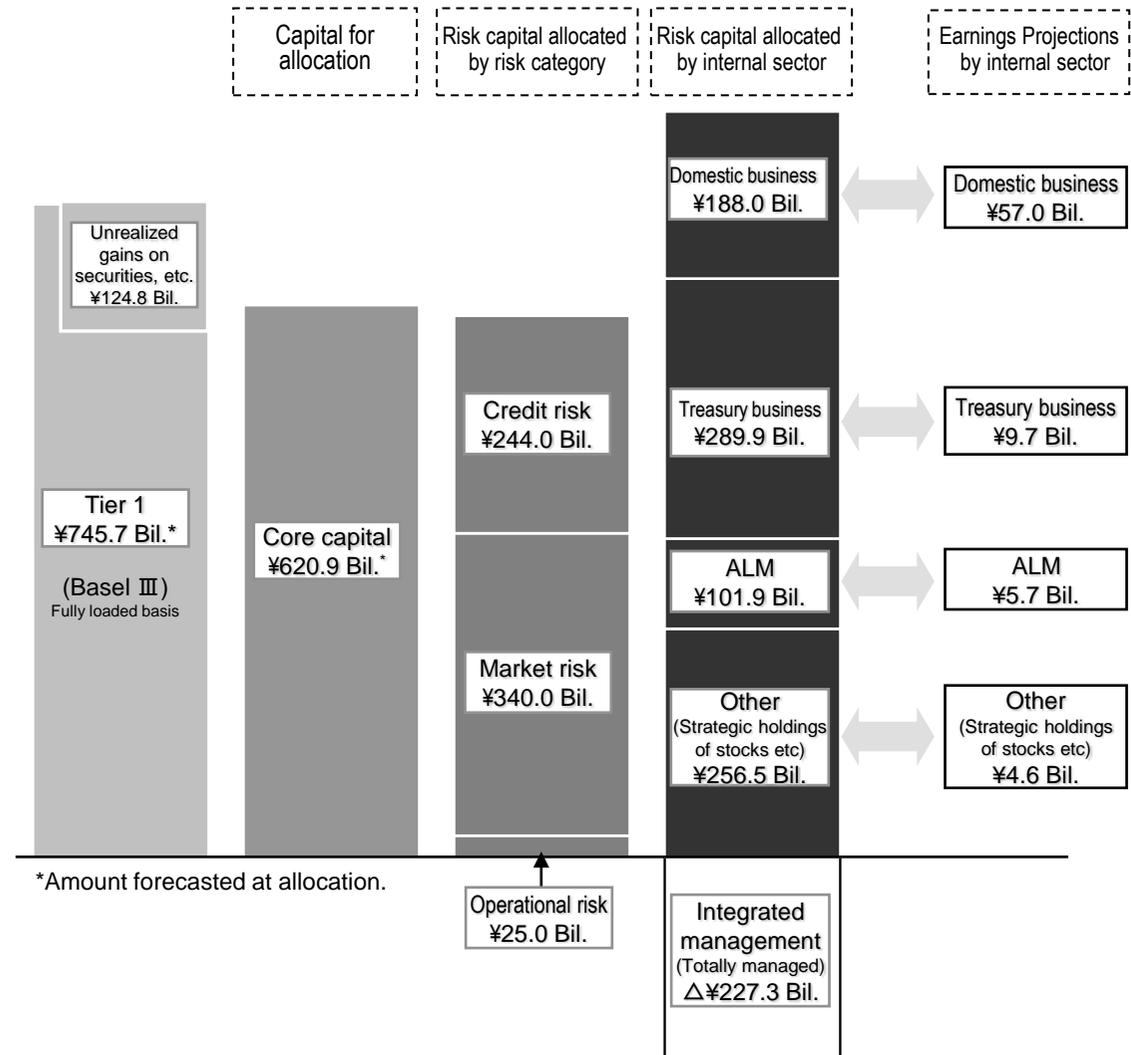
Outlier Standard (16/3)

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

Interest rate risks in banking business	①	¥20.3 Bil.
Tier 1 + Tier 2	②	¥786.1 Bil.
Outlier ratio	① / ②	2.5%

*Interest rate shock : 99 percentile

Risk capital allocation for the first half of FY16



Financial Information of Chibagin Securities

1. Profits and Losses

	FY08		FY09		FY10		FY11		FY12		FY13		FY14		FY15	
	1H		1H		1H		1H		1H		1H		1H		1H	
Operating revenue	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	2,796	5,023
Commissions received	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	1,970	3,442
Stocks	918	1,678	1,027	1,762	666	1,471	498	1,039	454	1,365	1,427	2,555	894	2,025	1,050	1,808
Bonds	6	10	7	15	26	34	15	20	3	7	3	6	8	11	17	19
Beneficiary certificates	418	698	424	979	575	1,191	699	1,231	522	1,466	1,010	1,893	1,019	2,135	898	1,604
Net gain on trading	168	311	235	470	267	476	231	545	530	1,070	618	1,258	709	1,636	736	1,414
Stocks	135	199	88	149	4	25	30	88	55	123	117	193	47	90	0	29
Bonds	33	107	144	315	260	444	199	452	472	941	502	1,056	643	1,528	733	1,376
Financial revenue	108	216	81	161	80	143	62	120	60	116	78	170	93	185	89	166
Financial expenses (-)	22	60	27	44	9	26	10	21	19	32	3	9	9	22	14	24
Net operating revenue	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	2,781	4,999
Expenses (-)	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	2,067	4,090
Related to trading (-)	311	628	311	605	311	599	281	571	324	698	417	855	462	997	488	942
Personal expenses (-)	996	1,882	896	1,742	893	1,785	901	1,772	860	1,824	1,074	2,158	1,055	2,210	1,085	2,128
Operating profit	(183)	(579)	108	131	(3)	52	(100)	(224)	(26)	610	1,164	1,919	736	1,778	714	909
Ordinary profit	(110)	(493)	141	175	28	56	(46)	(155)	8	639	1,204	2,000	814	1,900	788	1,077
Net income	54	(450)	225	252	(13)	28	(55)	(346)	334	826	714	1,225	572	1,259	563	732

2. Sales amount of stocks (excluding futures trading)

	FY08		FY09		FY10		FY11		FY12		FY13		FY14		FY15	
	1H		1H		1H		1H		1H		1H		1H		1H	
(Principal trading)	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	60,617	115,826
(Agency transactions)	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	146,035	246,227
Total	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	206,653	362,053

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”

- Prime Minister’s commendation for the Cabinet Office award “Leading Companies where Women Shine” (15/12)
- 10th “Economic Quiz Contest” in Chiba (15/12)
- 21st “Chibagin Cup” (16/2)
- 6th “Himawari Storytellers Theatre” (16/3)
- 51st “Himawari Concert” (16/5)
- 7th Offering for “Chibagin Heartful Welfare Fund” (16/4-5)

Nurturing the Future of “the Environment”

- Introduction of fuel cell vehicles (15/5)
- Donation of stockpile foods for disasters (15/12)
- 6th “Energy Saving and ECO Seminar” (16/2)
- Increasing the number of environment-friendly branches with roof greenery and solar power systems
- Forestry development activities “Chibagin Forest”
- Cleanup campaigns at riverbeds and beaches around Chiba prefecture

Nurturing the Future of “Business”

- “Guest coordinator of promotion and research for industrial cooperation” at Chiba University (15/12)
- 4th “Business Idea Contest for Students” (16/2)
- “Medical Seminar” (16/2)
- “Shanghai Business Exchange Meeting 2016” (16/2)
- Seminars and face-to-face consultation events for manufacturing subsidies” (16/3)
- Offering for “Subsidy Scheme for Technology Research and Development 2016” (16/4-5)

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Outlets in Chiba Prefecture

Name of Bank	16/3
Chiba Bank	160
Chiba Kogyo Bank	72
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

	16/3	Change from 05/3
Outlets	183	+ 21
Domestic	180	+ 21
Chiba Pref.	160	+ 10
Others	20	+ 11
Overseas	3	+ 0
Money exchange	3	+ 1
Representative offices	3	+ 2

Composition of Shareholders

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	15/3		15/9		16/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	363,099	41.67%	359,633	41.27%	347,535	39.88%
Trust banks	159,174	18.27%	159,039	18.25%	160,252	18.39%
Securities companies	16,488	1.89%	14,464	1.66%	21,553	2.47%
Other companies	123,690	14.20%	122,386	14.05%	124,541	14.29%
Foreign investors	222,802	25.57%	226,284	25.97%	217,858	25.00%
Individuals and others	102,423	11.76%	98,978	11.36%	106,093	12.18%
Treasury Stock, etc.	42,738	4.91%	49,597	5.69%	53,819	6.18%
Total	871,249	100.00%	871,351	100.00%	871,408	100.00%

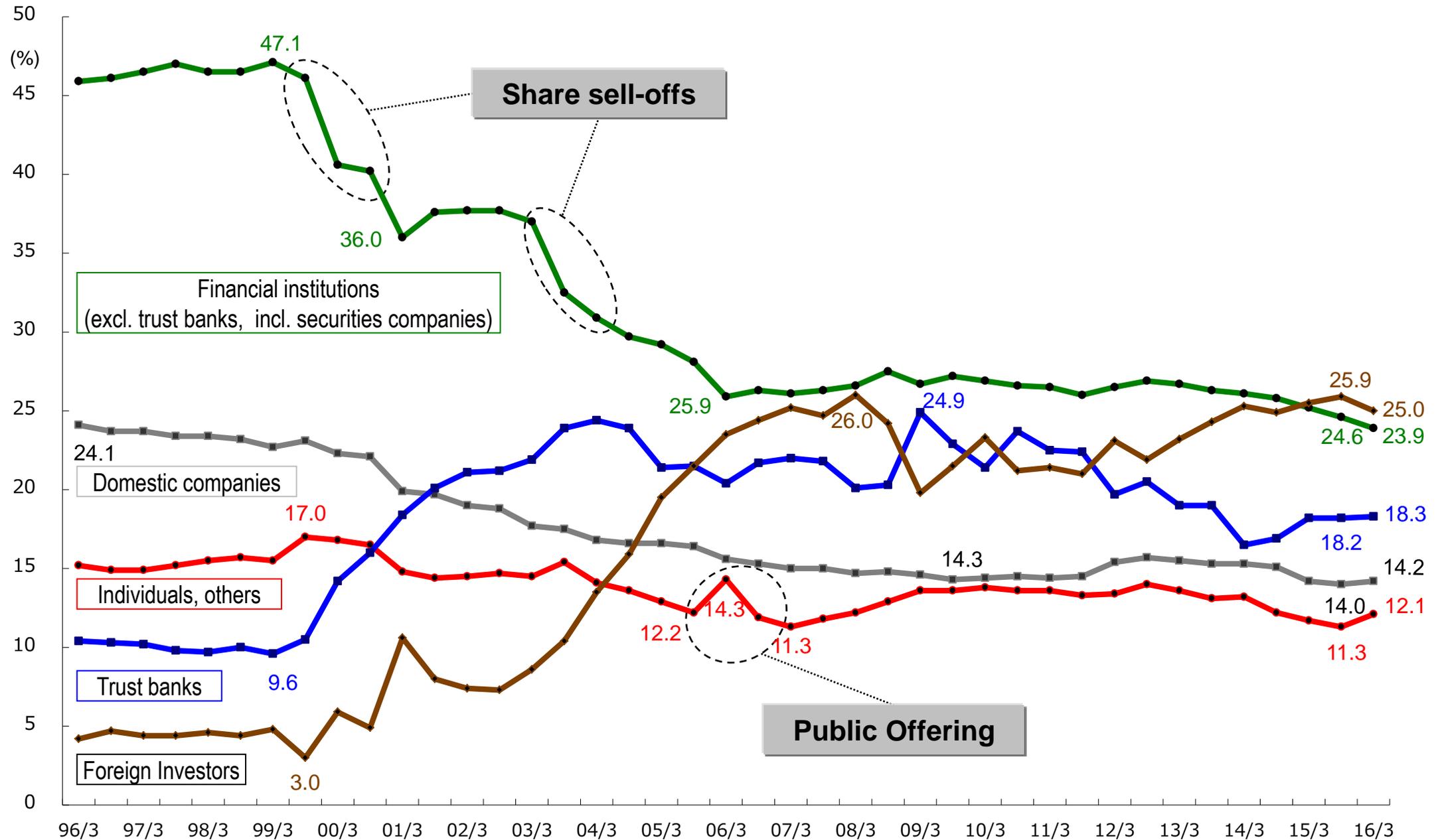
Principal Shareholders

Number of Units (1 unit = 1000 shares)

15/3	15/9		16/3					
	Share-holdings	Percentage of total shares issued	Share-holdings	Percentage of total shares issued				
Japan Trustee Services Bank, Ltd. (Trust Account)	38,187	4.36%	The Master Trust Bank of Japan, Ltd. (Trust Account)	36,214	4.13%	The Master Trust Bank of Japan, Ltd. (Trust Account)	35,957	4.10%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	Japan Trustee Services Bank, Ltd. (Trust Account)	31,181	3.56%
The Master Trust Bank of Japan, Ltd. (Trust Account)	34,837	3.97%	Japan Trustee Services Bank, Ltd. (Trust Account)	33,482	3.82%	Nippon Life Insurance Company	26,870	3.06%
Nippon Life Insurance Company	26,870	3.06%	Nippon Life Insurance Company	26,870	3.06%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%
Sompo Japan Nipponkoa Insurance Inc.	26,537	3.03%	Sompo Japan Nipponkoa Insurance Inc.	26,537	3.03%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	25,414	2.90%
The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	Sompo Japan Nipponkoa Insurance Inc.	24,537	2.80%
Meiji Yasuda Life Insurance Company	18,291	2.08%	Meiji Yasuda Life Insurance Company	18,291	2.08%	Meiji Yasuda Life Insurance Company	18,291	2.08%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
STATE STREET BANK AND TRUST COMPANY 505223	14,260	1.62%	STATE STREET BANK AND TRUST COMPANY 505223	15,378	1.75%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	16,315	1.86%
Chiba Bank Employees' Shareholding Association	11,657	1.33%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	12,986	1.48%	STATE STREET BANK AND TRUST COMPANY 505223	14,060	1.60%

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

Changes in Composition of Shareholders



“Best Bank 2020 – 3 years of value creation” – Initial Plan

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

“Best Bank 2020 – 3 years of value creation” – Partial Revision

Additional Subjects (12 items)

Creating new corporate value (8 items)

- Promoting lending based on customers' business potential and support for their main business
- Contribute proactively to “Regional Revitalization”
- Strengthening consultation business for increasing group total balance of financial products
- Enhancing promotion of trust business and inheritance-related services
- Strengthening promotion and management structure for enhancing cross-selling
- Further increasing unsecured consumer loans by enhancing product development capability and utilizing IT
- Providing new financial services by utilizing “FinTech (innovative financial IT)”
- Increasing profit by enhancing relationships and cooperation

Further improving staff training (1 item)

- Further promoting diversity

Building a sustainable management structure (3 items)

- Constructing next-generation branch model
- Strengthening the cyber security management structure
- Strengthening the foreign currency liquidity risk management structure

Changes in Targets

【Initial Plan】

	Net income attributable to equities of parent	Consolidated ROE	Balance of loans for SMEs	Net fees and commissions income	Balance of unsecured consumer loans
Targets to be achieved in March 2017	¥50 Billion	In 6% range	¥3.6 Trillion	¥18.5 Billion	¥120.0 Billion
Vision as of year 2020	¥60 Billion	Around 7%	¥3.9 Trillion	¥20.0 Billion	¥150.0 Billion

【Revised Plan】

	Net income attributable to equities of parent	Consolidated ROE	Balance of loans for SMEs	Net fees and commissions income	Balance of unsecured consumer loans
	¥57.0 Billion (+7.0 Billion)	In 6% range	¥3.8 Trillion (+¥0.2 Trillion)	¥21.5 Billion (+¥3.0 Billion)	¥130.0 Billion (+¥10.0 Billion)
	¥65.0 Billion (+5.0 Billion)	In 7% range	¥4.2 Trillion (+¥0.3 Trillion)	¥30.0 Billion (+¥10.0 Billion)	¥170.0 Billion (+¥20.0 Billion)

() difference from initial plan

**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.