

# Interim Financial Results for FY2015

Appendix

**November 16, 2015**  
**THE CHIBA BANK, LTD.**

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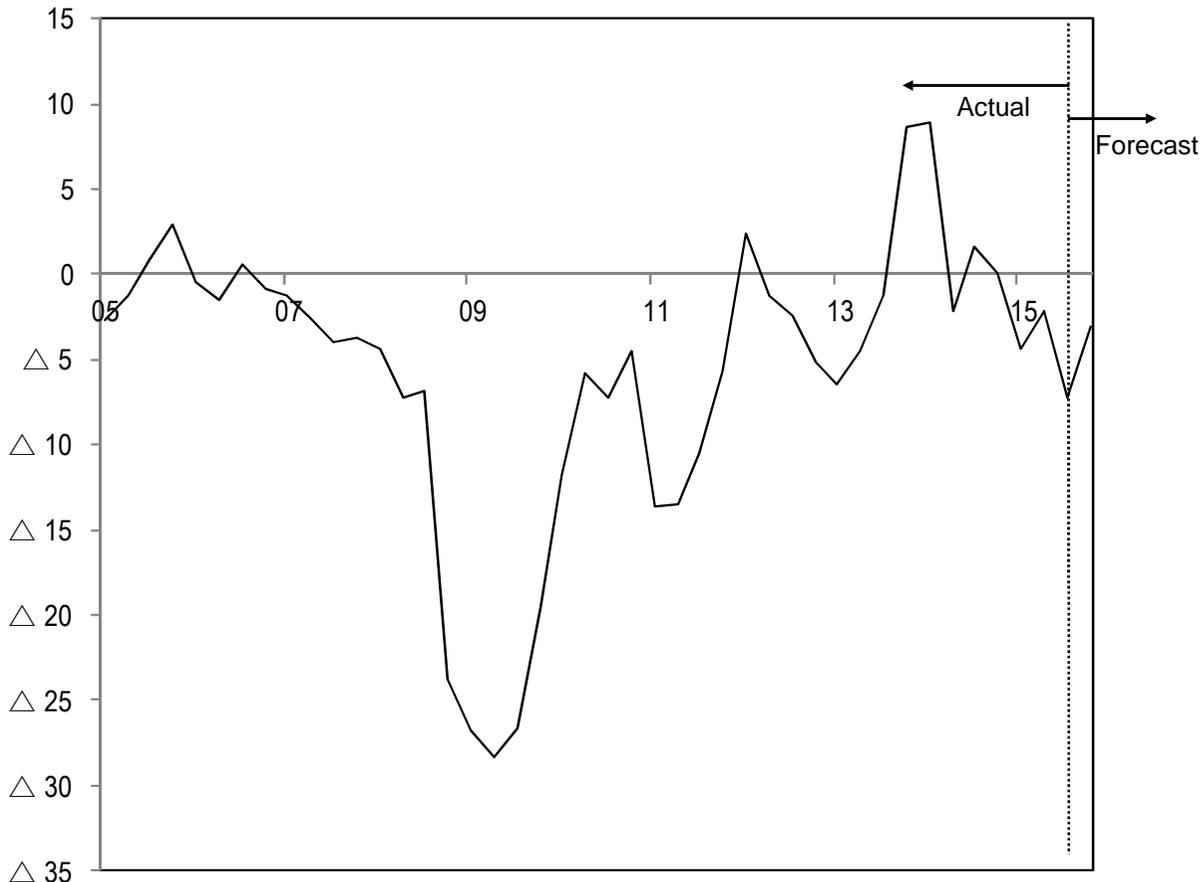
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Regional Economy

# Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".  
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x 1/2

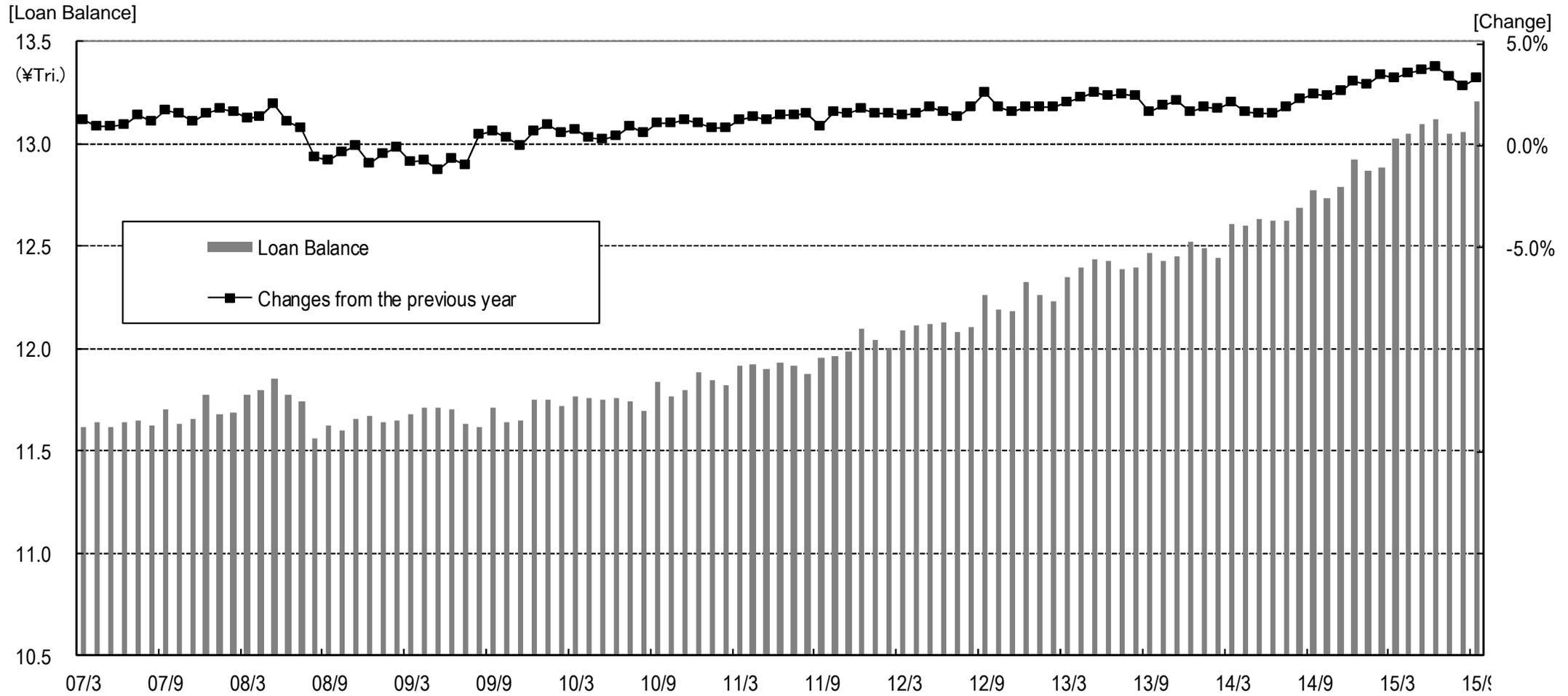
Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2014	2015			
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.
Food	△ 16.0	0.0	△ 4.2	0.0	8.7
Petroleum & Chemicals	5.0	2.7	△ 10.6	△ 15.6	△ 13.4
Plastics	△ 8.3	△ 37.5	△ 25.0	△ 10.0	△ 20.0
Glass	0.0	△ 10.0	△ 22.3	△ 30.0	0.0
Steel & Non-ferrous Metals	0.0	△ 14.3	0.0	6.3	△ 12.5
Metal products	8.4	△ 22.2	△ 3.3	△ 20.6	△ 5.9
Machinery	0.0	4.2	0.0	7.7	△ 7.7
Electrical machinery	6.3	16.7	25.0	△ 12.5	△ 12.5
Transportation equipment	12.5	0.0	4.6	△ 20.0	△ 5.0
Other manufacturing	7.7	13.3	0.0	△ 12.5	△ 4.2
Construction	13.2	5.6	△ 10.0	△ 4.8	△ 2.5
Transportation	12.5	△ 5.0	△ 10.0	△ 11.1	5.6
Wholesaling	△ 2.3	△ 12.5	0.0	△ 9.3	△ 11.6
Retailing	△ 15.3	△ 26.2	0.0	△ 2.1	4.2
Hotels	0.0	△ 4.2	5.6	5.6	5.6
Services	△ 1.4	2.8	5.2	△ 3.8	△ 1.3

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2015)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: September 2015  
 Answers: 603 enterprises surveyed, 255 effective answers

# Economic Conditions (2) Loans

## Loans in Chiba Prefecture

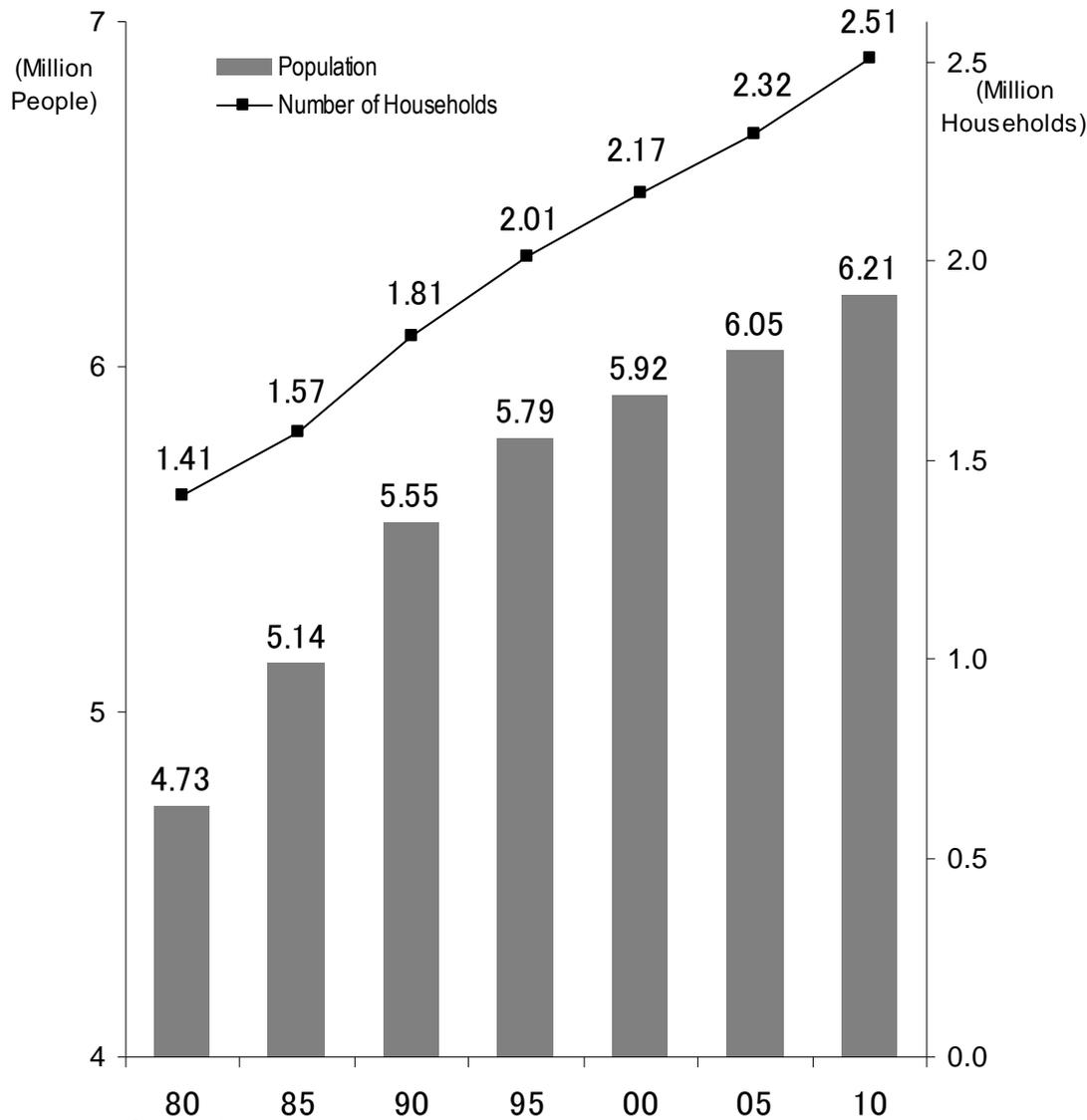


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture

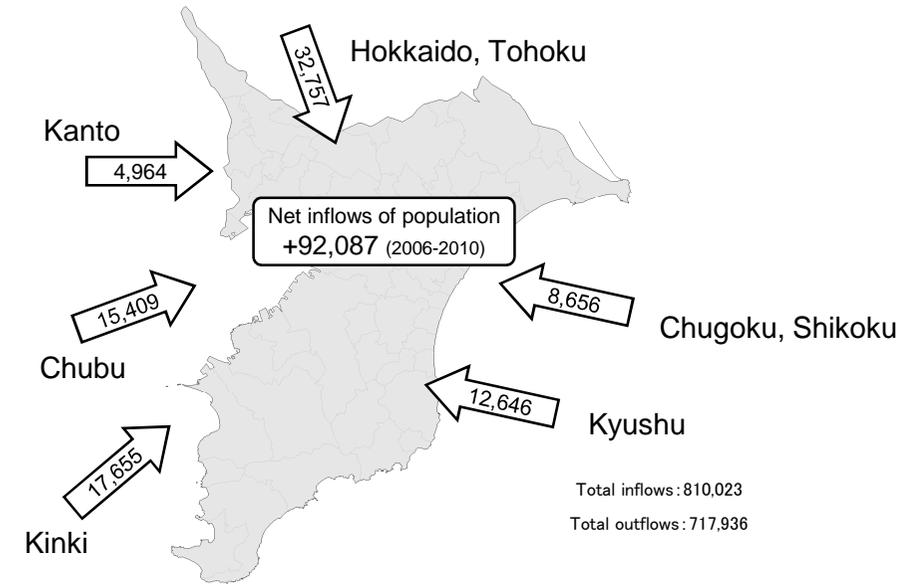
Note: Figures are month-end balances of total loans from banks

# Economic Conditions (3) Population Increase

## Population & Number of Households in Chiba Prefecture



## Inflows/Outflows of Population



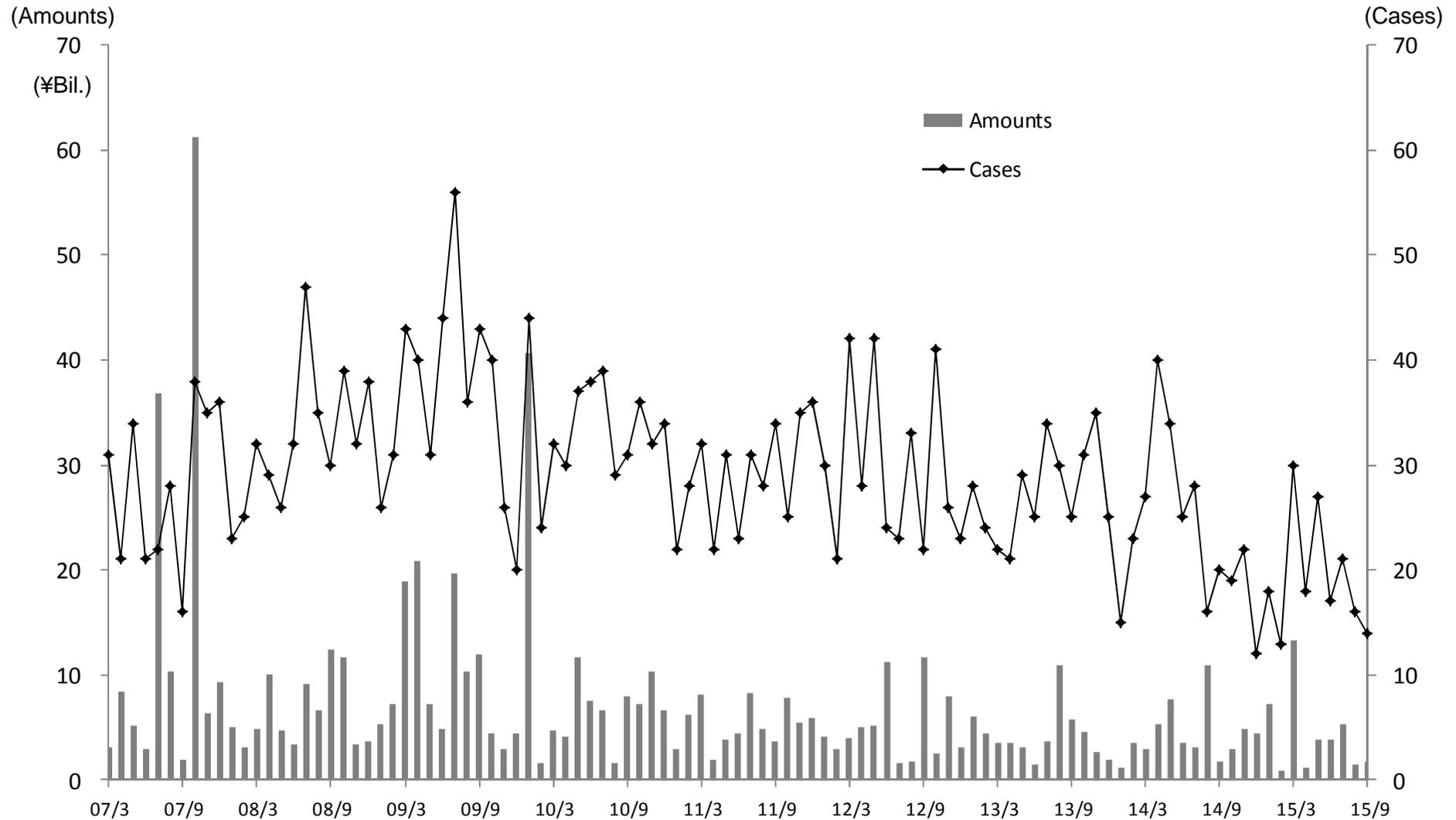
## Top 10 Prefectures by Population Growth (From Oct. 05 to Oct. 10)

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

Sources: National Census

# Economic Conditions (4) Corporate Bankruptcies

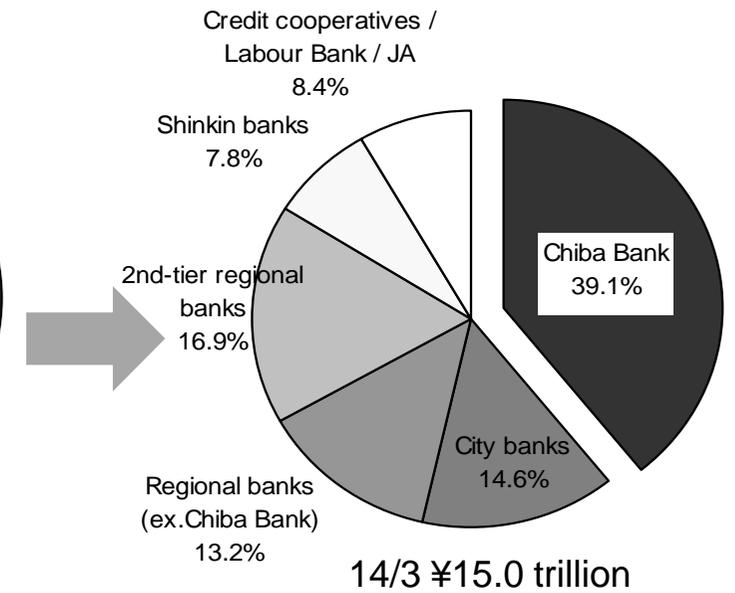
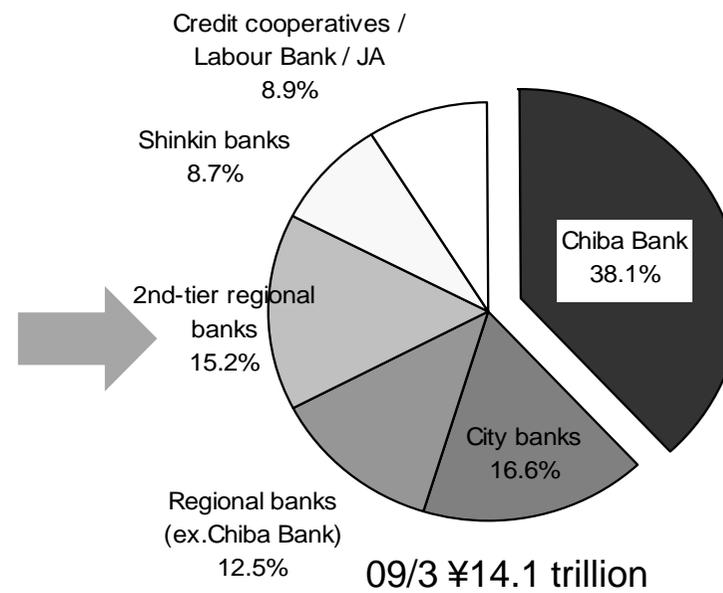
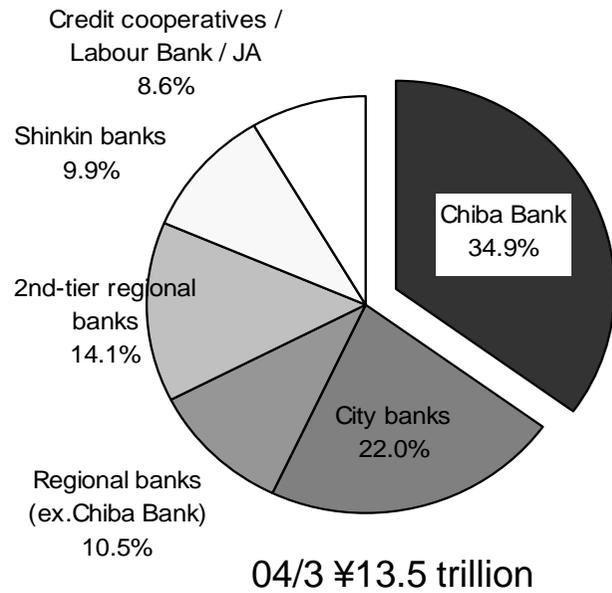
**Default Cases/Amounts in Chiba Prefecture**  
 (Headquartered in Chiba Prefecture & with debts over ¥10 million)



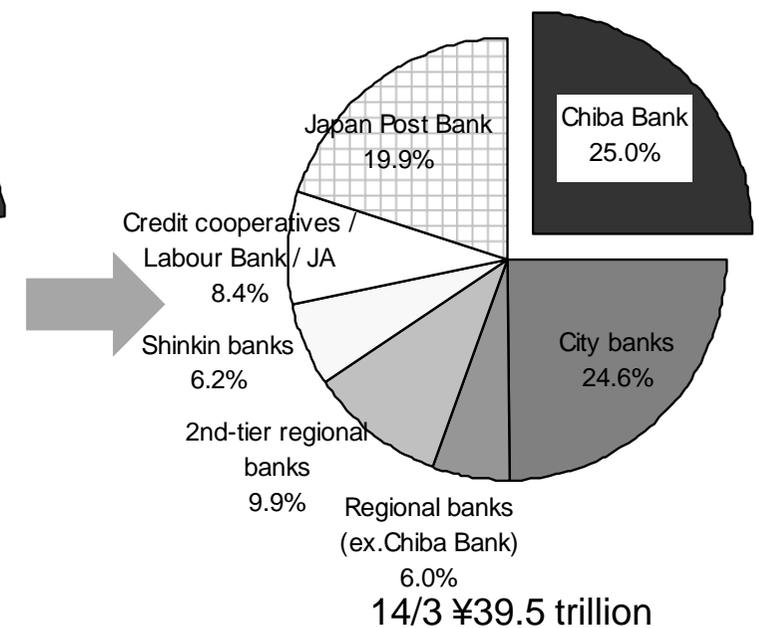
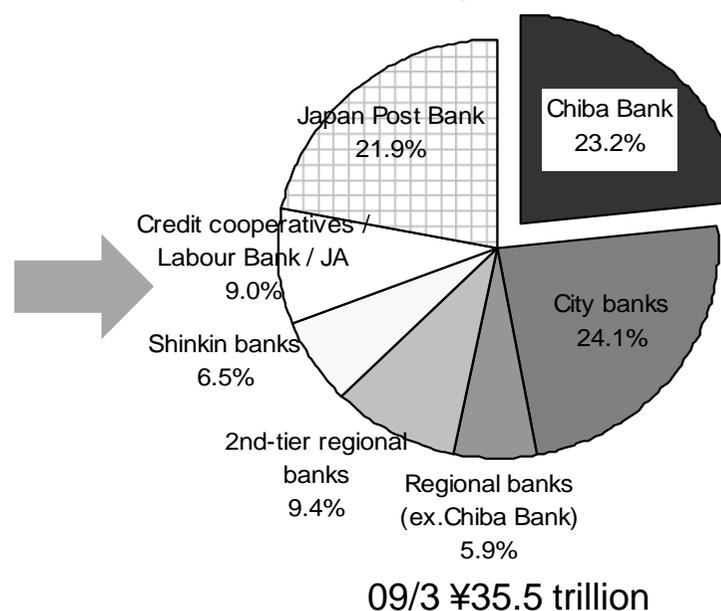
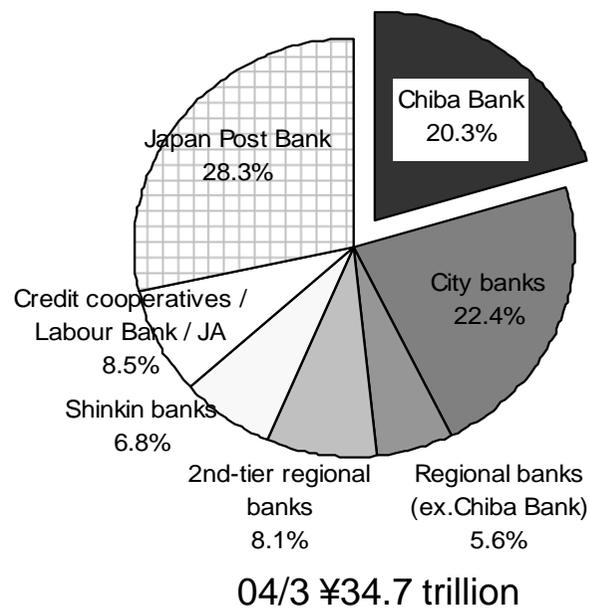
# Business Share of Financial Institutions within Chiba Prefecture

## Loans

Source: KINYU JOURNAL



## Deposits



## Economic Indicators for Chiba Prefecture (1)

	Population		Industrial Production Index			Electric Power Consumption		Customer Price Index	New Car Registrations	Building Construction	
	Total		Production	Shipment	Producers' Inventory Ratio	Total				Floor Area	New Housing starts
	As of Oct 1					2010=100					
2010	*	6,216,289	100.0	100.0	100.0	39,078	12,413	100.0	133,425	5,976	45,085
2011		6,211,820	94.7	93.8	118.7	35,911	11,676	99.6	111,509	5,693	41,142
2012		6,195,576	92.6	92.5	118.0	36,389	11,581	99.3	145,888	6,339	46,013
2013		6,192,994	93.1	92.3	112.3	35,663	11,485	99.7	150,887	7,113	46,744
2014		6,197,784	98.3	97.4	118.1	35,198	11,723	102.2	153,101	6,567	47,434
2014/09		6,196,099	100.0	96.6	125.0	2,867	979	102.9	14,145	494	4,141
2014/10		6,197,784	98.7	97.5	128.3	2,686	988	103.2	10,212	679	4,732
2014/11		6,199,609	98.1	99.7	129.1	2,664	950	103.0	11,031	491	4,165
2014/12		6,199,316	97.6	97.9	125.1	2,898	957	103.0	14,223	423	3,410
2015/01		6,198,238	101.0	100.5	130.0	3,291	950	102.5	11,721	748	3,709
2015/02		6,197,214	100.2	103.5	131.4	3,164	912	102.5	12,655	840	3,509
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	-	-	-	3,203	947	103.0	8,113	478	3,908
2015/09		6,206,630	-	-	-	-	-	-	12,856	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.					Tokyo Electric Power Company, Chiba Branch		Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Japan Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

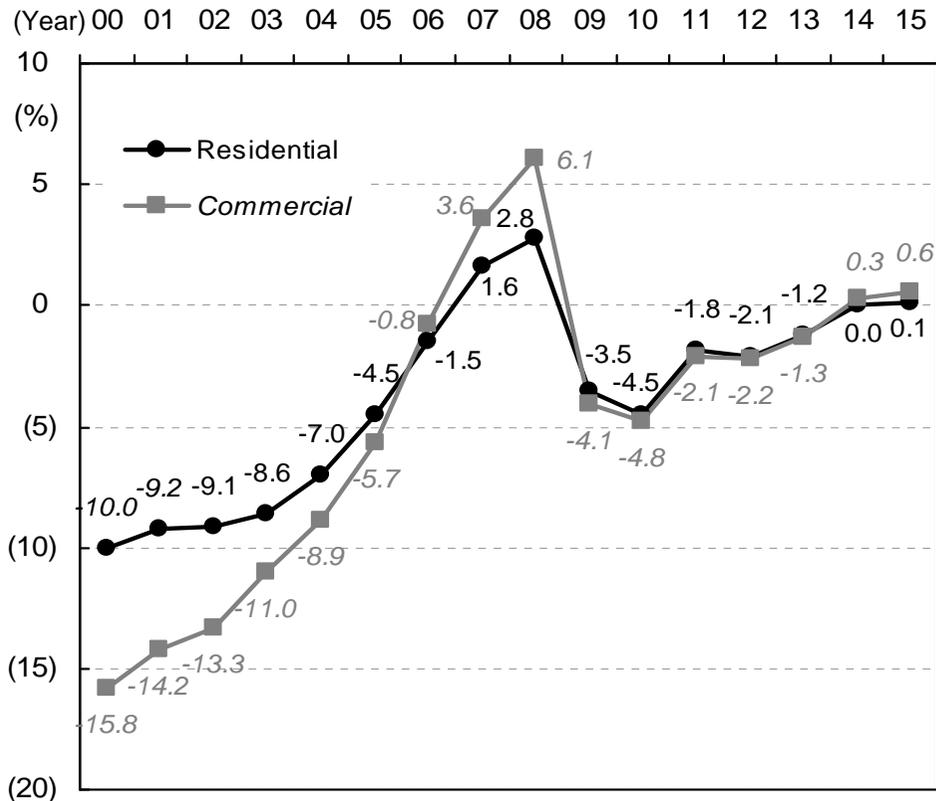
\*Source of Population as of 2010: National Census

## Economic Indicators for Chiba Prefecture (2)

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥10 mil. or more)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)		
	Export	Import	Number of Companies	¥ Million	Active Applicants	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing	
	¥ Million											2010=100
2009	1,052,241	3,248,620	436	118,539	97,619	44,453	0.46	99.9	98.5	103.8	99.5	
2010	1,363,904	4,150,262	406	111,683	101,866	45,285	0.44	100.0	100.0	100.0	100.0	
2011	1,286,071	4,945,382	347	64,276	99,411	52,264	0.53	100.7	101.5	101.7	102.6	
2012	1,096,016	5,260,006	355	61,698	92,901	60,818	0.65	101.9	98.1	99.7	101.8	
2013	1,390,829	6,132,904	329	52,405	85,264	62,240	0.73	100.9	95.3	99.0	97.9	
2014	1,454,208	6,851,053	281	52,381	75,699	67,422	0.89	102.3	95.3	98.6	100.0	
2014/09	115,484	565,987	20	1,823	76,656	67,383	0.89	103.1	95.2	81.4	81.0	
2014/10	140,460	552,910	19	2,855	77,058	70,685	0.90	103.0	96.2	83.5	80.7	
2014/11	120,368	511,733	22	4,817	72,991	68,493	0.90	103.0	95.4	86.2	89.7	
2014/12	124,801	621,880	12	4,486	67,066	65,006	0.91	102.9	96.1	176.7	189.4	
2015/01	107,218	518,750	18	7,226	67,516	66,902	0.90	102.8	98.7	82.9	82.5	
2015/02	117,987	375,130	13	958	70,033	72,292	0.95	102.0	98.6	81.1	80.0	
2015/03	120,853	491,059	30	13,351	73,934	74,195	0.94	100.9	98.2	83.3	83.5	
2015/04	129,630	363,135	18	1,132	78,608	72,279	0.99	102.5	99.6	85.4	85.7	
2015/05	104,513	281,100	27	3,964	77,870	69,178	1.00	102.8	100.1	84.8	86.3	
2015/06	96,310	333,260	17	3,893	77,283	70,980	1.00	103.7	101.8	140.2	143.6	
2015/07	114,400	400,848	21	5,332	74,490	72,177	1.02	103.8	101.8	109.1	114.7	
2015/08	108,889	387,108	16	1,484	72,427	73,003	1.05	-	-	-	-	
2015/09	-	-	14	1,738	-	-	-	-	-	-	-	
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.				

# Land Price Trends in Chiba Prefecture

Standard Land Prices(Chiba Prefecture)



Data from Chiba Prefecture  
As of January 1 of each year

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

	City	Category	Area	14.7.1 ~ 14.10.1	14.10.1 ~ 15.1.1	15.1.1 ~ 15.4.1	15.4.1 ~ 15.7.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	4	4	4	3
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	4	4	4	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

<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>44 thousand (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥17 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥26.7 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥13.2 trillion (Ranked 7<sup>th</sup> nationwide)</b>
No. 1 nationwide	Tokyo 13.15 million	Tokyo 140 thousand	Tokyo ¥58 trillion	Tokyo ¥209.3 trillion	Tokyo ¥191.8 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 68 thousand	Kanagawa ¥26 trillion	Osaka ¥59.2 trillion	Osaka ¥37.5 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 63 thousand	Osaka ¥26 trillion	Kanagawa ¥38.3 trillion	Kanagawa ¥18.4 trillion

## Sources:

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

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

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2012)

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

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
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
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
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
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
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
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
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
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
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
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
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
ROA <sup>*1</sup>	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%
ROE <sup>*2</sup>	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%
OHR <sup>*3</sup>	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%

\*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)

## Interest Yields

## 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%
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%
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%
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%
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%
Expenseratio	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%
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%
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%

## 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
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%
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%
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%
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%
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%
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%
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%

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

## Working Assets and Liabilities

## Overall

	Average balance (¥Bil.)							Interest yield						
	FY12		FY13		FY14		FY15	FY12		FY13		FY14		FY15
	1H		1H		1H		1H	1H		1H		1H		
Interest-bearing assets	10,170.7	10,284.3	10,648.0	10,755.8	11,249.5	11,468.2	12,499.6	1.40%	1.37%	1.31%	1.28%	1.24%	1.20%	1.15%
Loans and bills discounted	7,756.7	7,842.6	8,026.4	8,058.3	8,233.9	8,313.4	8,584.7	1.56%	1.54%	1.44%	1.43%	1.35%	1.33%	1.26%
Securities	2,073.3	2,110.0	2,058.4	2,073.0	2,118.3	2,156.8	2,274.0	0.97%	0.91%	1.10%	1.00%	1.25%	1.12%	1.43%
Interest-bearing liabilities	10,089.0	10,166.2	10,510.0	10,601.4	11,091.0	11,332.3	12,340.1	0.10%	0.11%	0.10%	0.10%	0.09%	0.10%	0.12%
Deposits	9,323.9	9,357.5	9,742.5	9,787.6	10,151.0	10,239.2	10,715.2	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Borrowed money	244.3	288.1	228.5	248.1	292.8	298.5	305.6	0.41%	0.35%	0.21%	0.20%	0.16%	0.16%	0.16%

## Domestic Operations

	Average balance (¥Bil.)							Interest yield						
	FY12		FY13		FY14		FY15	FY12		FY13		FY14		FY15
	1H		1H		1H		1H	1H		1H		1H		
Interest-bearing assets	9,862.9	9,926.4	10,214.9	10,261.1	10,639.3	10,773.5	11,625.3	1.37%	1.34%	1.28%	1.24%	1.21%	1.16%	1.10%
Loans and bills discounted	7,620.1	7,687.0	7,844.8	7,856.1	7,974.1	8,020.1	8,232.7	1.57%	1.55%	1.45%	1.44%	1.37%	1.35%	1.27%
Securities	1,830.4	1,846.3	1,762.9	1,752.1	1,742.3	1,738.9	1,739.4	0.83%	0.73%	0.92%	0.77%	1.06%	0.90%	1.27%
Interest-bearing liabilities	9,781.5	9,814.6	10,075.9	10,107.3	10,481.0	10,637.9	11,461.9	0.07%	0.07%	0.06%	0.05%	0.05%	0.05%	0.05%
Deposits	9,155.0	9,171.4	9,532.5	9,561.4	9,870.5	9,925.4	10,300.5	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%	0.03%
Borrowed money	244.0	287.3	222.4	234.5	247.8	244.0	239.0	0.41%	0.35%	0.20%	0.19%	0.13%	0.11%	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
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
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
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
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
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
Comsumer 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
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
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

\*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
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
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
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

# 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
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	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%
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%
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%
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%
Consumer 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%
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%
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%

\*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
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	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%
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%

# Loan Breakdown by Industry

## Domestic Operations

(¥ Bil.)

	13/3		13/9		14/3		14/9		15/3		15/9	
		Proportion										
Manufacturing	693.6	8.88%	722.4	9.11%	675.3	8.48%	707.0	8.68%	676.0	8.15%	700.2	8.26%
Agriculture and Forestry	8.8	0.11%	8.6	0.11%	8.7	0.11%	8.9	0.11%	9.3	0.11%	9.1	0.11%
Fishery	1.2	0.02%	0.7	0.01%	1.1	0.01%	1.1	0.01%	1.0	0.01%	0.9	0.01%
Mining, quarrying and gravel	15.1	0.19%	14.3	0.18%	8.3	0.11%	12.4	0.15%	9.4	0.12%	16.4	0.20%
Construction	286.1	3.66%	287.4	3.62%	292.6	3.67%	292.8	3.60%	297.8	3.59%	296.5	3.50%
Electricity, Gas, Heat Supply and Water	21.5	0.28%	21.8	0.28%	22.4	0.28%	24.9	0.31%	32.4	0.39%	34.9	0.41%
Information and Communications	50.4	0.65%	43.4	0.55%	45.9	0.58%	35.0	0.43%	35.6	0.43%	32.9	0.39%
Transport and postal service	235.1	3.01%	222.9	2.81%	224.6	2.82%	230.9	2.83%	232.1	2.80%	233.6	2.76%
Wholesale and retail trade	681.9	8.73%	666.4	8.40%	672.2	8.44%	694.0	8.52%	716.3	8.63%	713.4	8.42%
Finance and Insurance	371.5	4.76%	414.3	5.22%	409.6	5.14%	402.3	4.94%	401.8	4.84%	380.4	4.49%
Real Estate and leasing	1,835.6	23.50%	1,859.3	23.44%	1,907.9	23.95%	1,986.0	24.38%	2,076.7	25.02%	2,148.2	25.35%
Real Estate	1,650.1	21.13%	1,673.3	21.10%	1,719.7	21.58%	1,785.3	21.92%	1,865.4	22.48%	1,938.4	22.87%
Real estate rental and management	1,434.3	18.36%	1,453.2	18.32%	1,496.4	18.78%	1,556.9	19.11%	1,635.9	19.71%	1,709.4	20.17%
Real estate trading, etc.	215.8	2.77%	220.1	2.78%	223.2	2.80%	228.3	2.81%	229.5	2.77%	229.0	2.70%
Leasing	185.5	2.37%	185.9	2.34%	188.2	2.37%	200.7	2.46%	211.2	2.54%	209.8	2.48%
Medical, welfare and other services	482.1	6.17%	480.8	6.06%	476.0	5.97%	481.0	5.91%	476.3	5.74%	482.2	5.69%
Government, local public sector	243.4	3.12%	271.8	3.43%	234.3	2.94%	233.6	2.87%	210.2	2.53%	233.3	2.75%
Others (mainly consumer loans)	2,884.3	36.92%	2,916.8	36.78%	2,988.2	37.50%	3,035.4	37.26%	3,123.7	37.64%	3,191.0	37.66%
Total	7,811.3	100.00%	7,931.5	100.00%	7,967.8	100.00%	8,146.2	100.00%	8,299.3	100.00%	8,474.0	100.00%

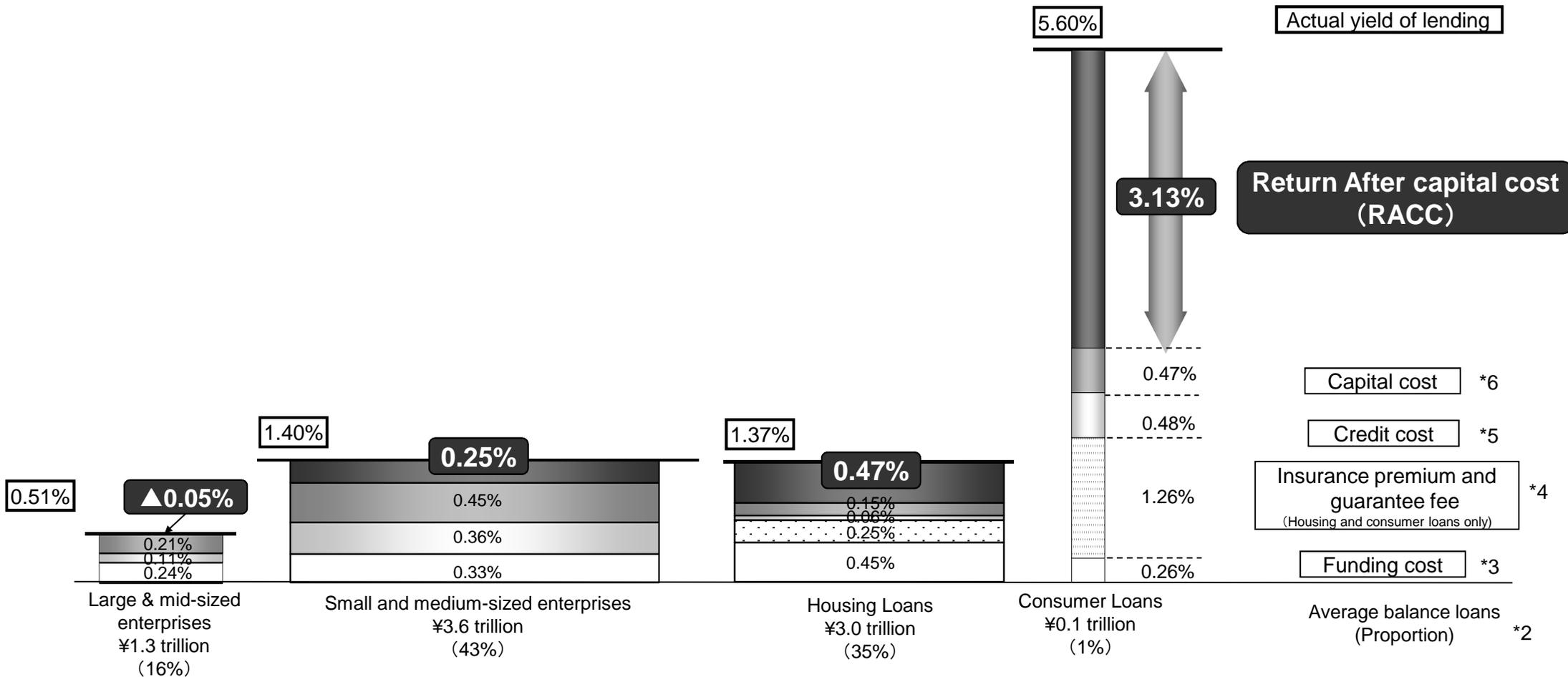
## Details of Loans to the Real Estate Industry

(¥ Bil.)

	13/3		13/9		14/3		14/9		15/3		15/9	
		Proportion										
Real Estate Rental and Management	1,434.3	86.92%	1,453.2	86.84%	1,496.4	87.02%	1,556.9	87.21%	1,635.9	87.70%	1,709.4	88.19%
Apartment and condominium rentals	1,148.6	69.61%	1,168.3	69.82%	1,212.0	70.48%	1,262.5	70.72%	1,329.8	71.29%	1,388.6	71.64%
Office and Commercial rentals	220.5	13.37%	225.2	13.46%	217.1	12.63%	220.0	12.33%	223.6	11.99%	228.0	11.77%
Land rental and Real estate management, etc	65.0	3.94%	59.5	3.56%	67.2	3.91%	74.3	4.16%	82.3	4.42%	92.7	4.78%
Real Estate Trading, etc	215.8	13.08%	220.1	13.16%	223.2	12.98%	228.3	12.79%	229.5	12.30%	229.0	11.81%
Home construction and development	134.9	8.18%	145.1	8.67%	147.1	8.56%	154.3	8.64%	155.2	8.32%	155.6	8.03%
Real estate brokerage and Land trading, etc	44.5	2.70%	42.9	2.57%	43.3	2.52%	48.3	2.71%	49.2	2.64%	53.6	2.77%
Public corporations	36.3	2.20%	32.0	1.92%	32.7	1.90%	25.6	1.44%	25.0	1.34%	19.7	1.01%
Total	1,650.1	100.00%	1,673.3	100.00%	1,719.7	100.00%	1,785.3	100.00%	1,865.4	100.00%	1,938.4	100.00%

# Profit Structure of Loans

## Return After Capital Cost\*1 (1st 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 15/9 (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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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.)

	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
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
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
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

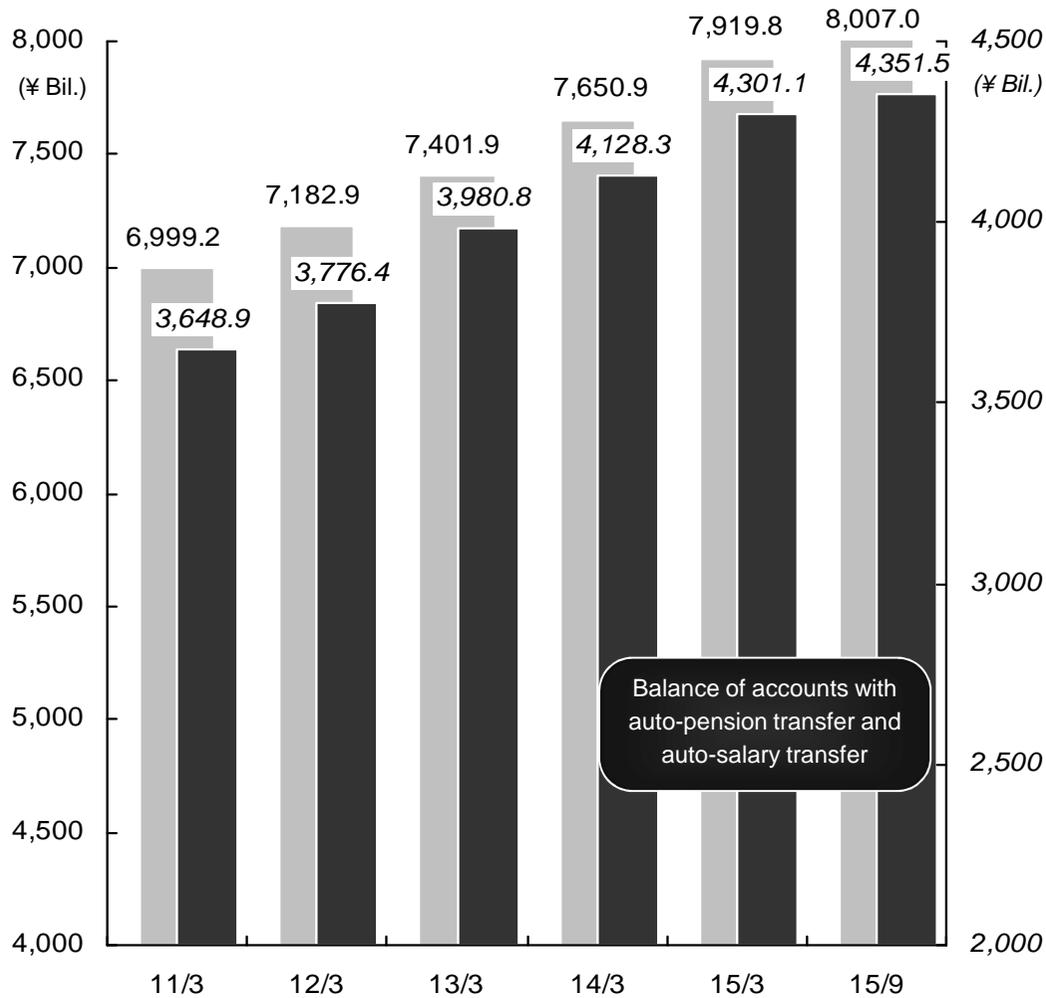
## Domestic Deposits - Proportion

	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
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	78.5%	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%
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%
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%
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%
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%
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%
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%
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%
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	40.2%	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%
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%
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%
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%
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%
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	3.2%	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%
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%
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%
Savings	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Time deposits	39.1%	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%
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%
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%
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%
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%
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%
Personal	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%
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%

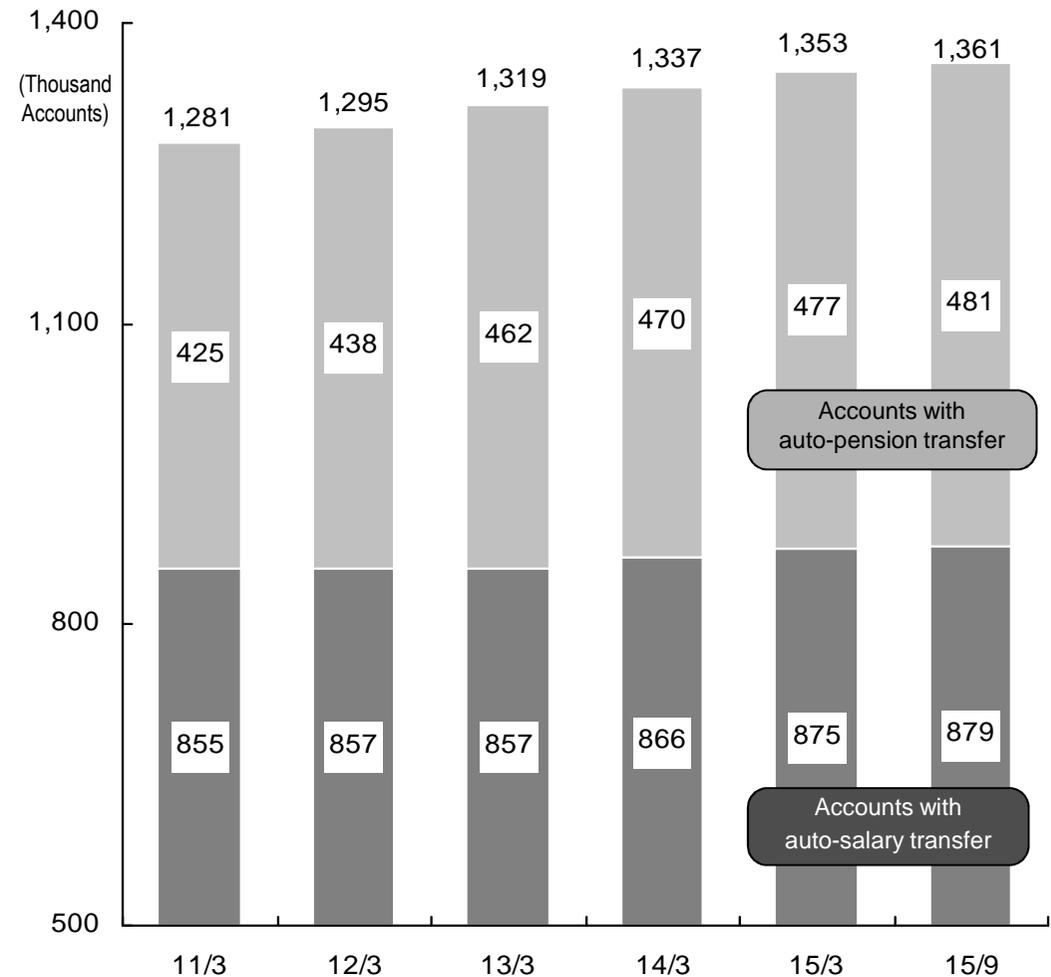
	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%	96.5%	96.6%	96.5%	96.6%	96.5%
Others	3.5%	3.5%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

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



## Financial Products

(¥ 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
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
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
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
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
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
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

(¥ 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
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
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
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

(¥ 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
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
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
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
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

\*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
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
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

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

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

## 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
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
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
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
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
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
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
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
<b>Total</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>	<b>8,563.4</b>	<b>8,751.7</b>

\*Including loans with no debtor classification.

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

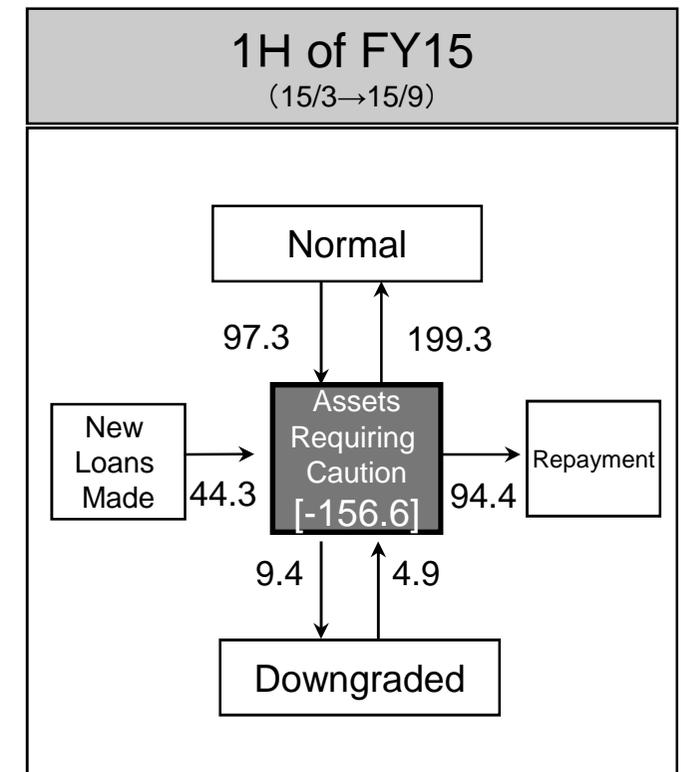
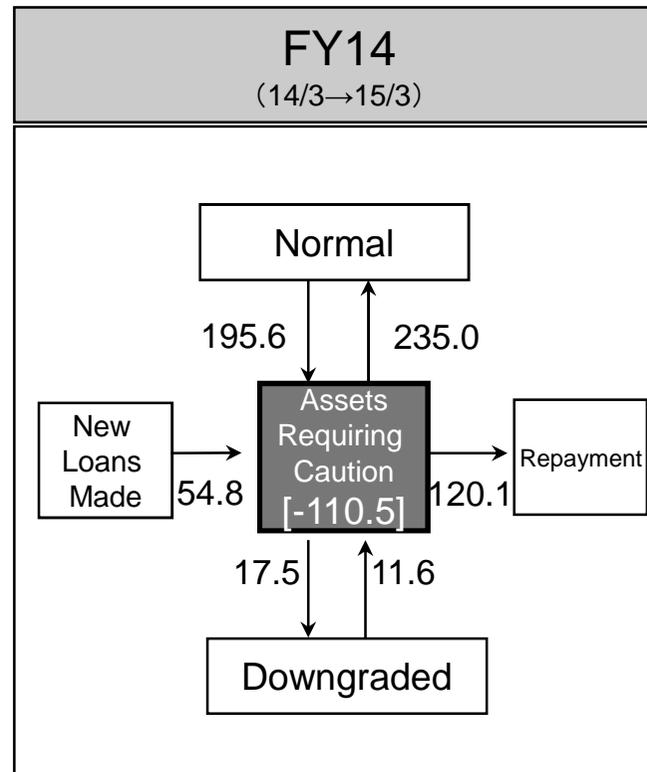
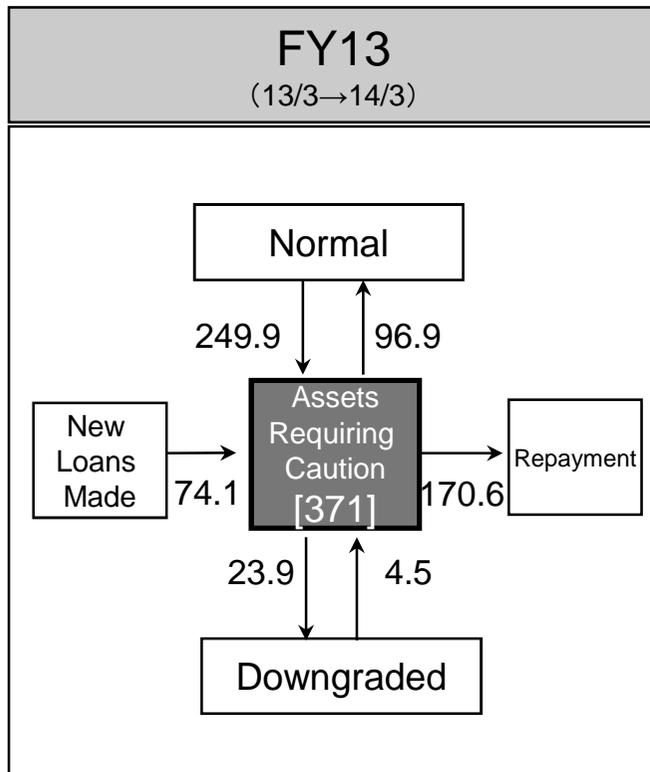
(¥ Bil.)

	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
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
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
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
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
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
<b>Total</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>	<b>8,563.4</b>	<b>8,751.7</b>
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%

# Factors for Fluctuations in Assets Requiring Caution

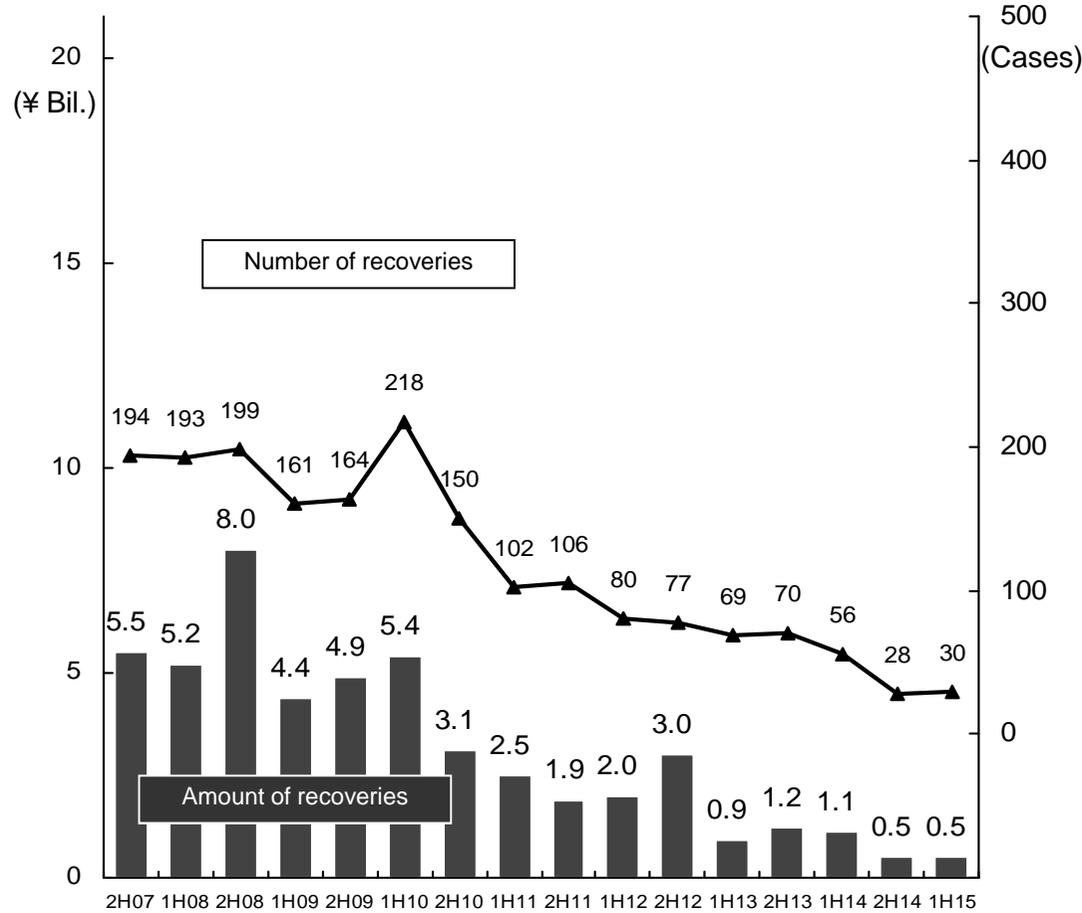
Analysis of yearly net change of Assets Requiring Caution  
(including Substandard loans)

(¥ Bil.)



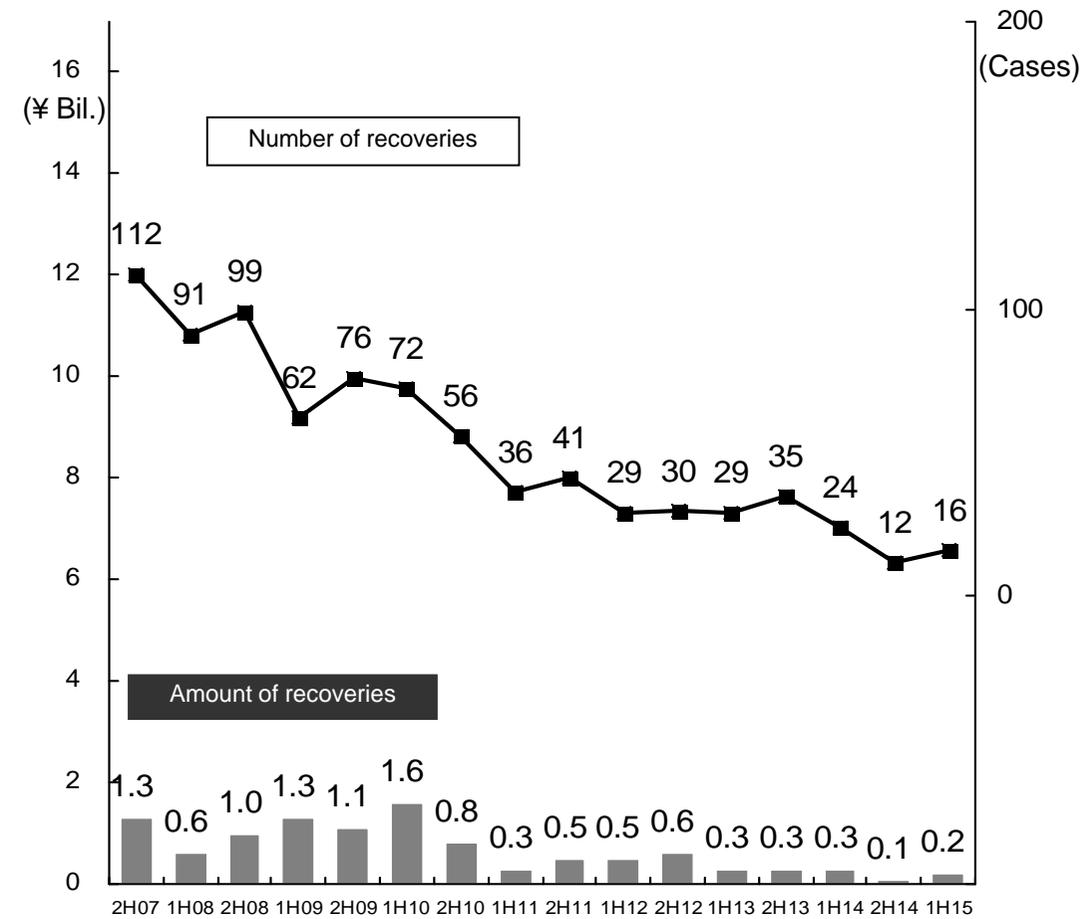
# Disposal of Collateral

## Recoveries through Sales



## Recoveries through Auctions

(Included in the left-hand chart)



## Capital Ratio

## Basel II

## Non-Consolidated

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

## Consolidated

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

## Basel III

## Non-Consolidated

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

## Consolidated

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

# Risk Capital Allocation

## Risk Capital Allocation

<b>Capital for allocation</b>	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
<b>Integrated risk capital</b>	Confidence interval 99.9% Holding period 1 year
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

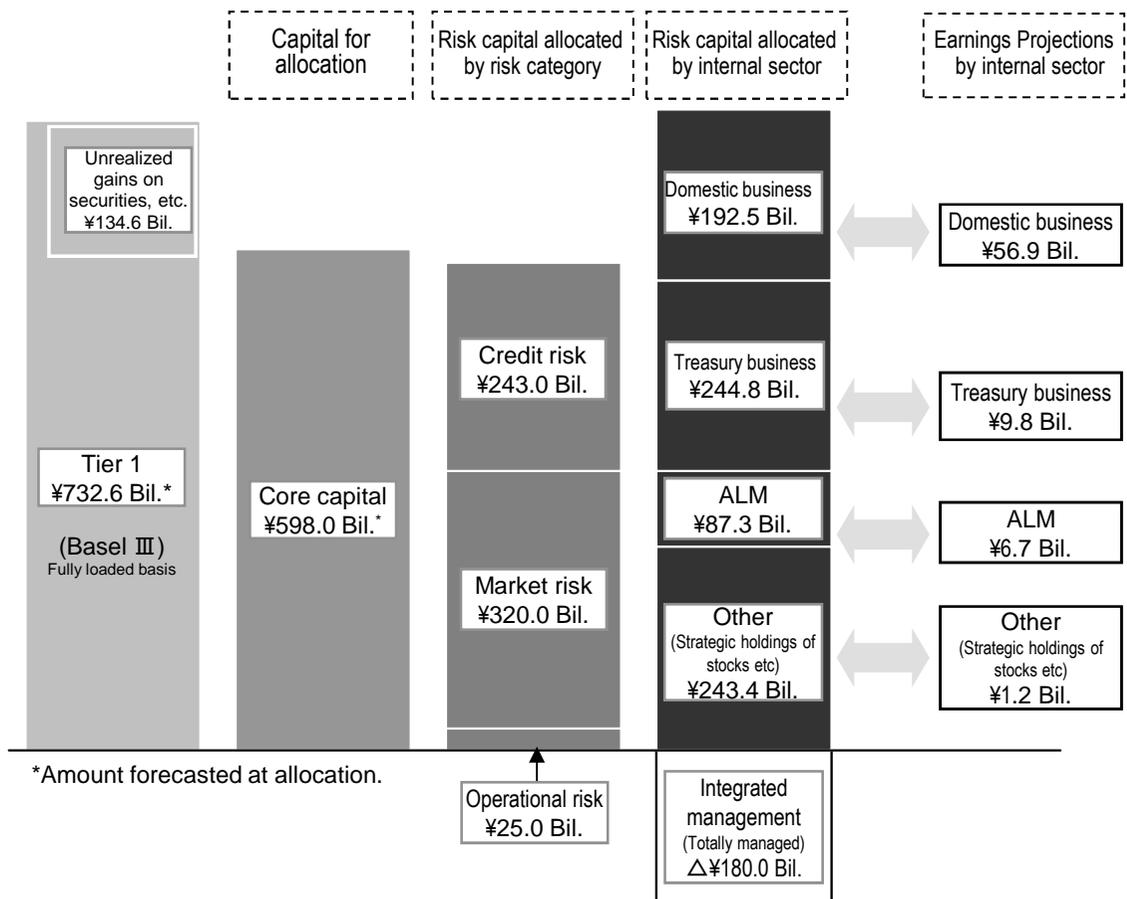
### Outlier Standard (15/9)

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

Interest rate risks in banking business	①	¥19.9 Bil.
Tier 1 + Tier 2	②	¥770.2 Bil.
<b>Outlier ratio</b>	<b>① / ②</b>	<b>2.5%</b>

\*Interest rate shock : 99 percentile

## Risk capital allocation for the second half of FY15



# Financial Information of Chibagin Securities

## 1. Profits and Losses

	FY08		FY09		FY10		FY11		FY12		FY13		FY14		FY15	
	(¥Mil.)	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
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
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
Bonds		6	10	7	15	26	34	15	20	3	7	3	6	8	11	17
Beneficiary certificates		418	698	424	979	575	1,191	699	1,231	522	1,466	1,010	1,893	1,019	2,135	898
Net gain on trading		168	311	235	470	267	476	231	545	530	1,070	618	1,258	709	1,636	736
Stocks		135	199	88	149	4	25	30	88	55	123	117	193	47	90	0
Bonds		33	107	144	315	260	444	199	452	472	941	502	1,056	643	1,528	733
Financial revenue		108	216	81	161	80	143	62	120	60	116	78	170	93	185	89
Financial expenses (-)		22	60	27	44	9	26	10	21	19	32	3	9	9	22	14
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
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
Related to trading (-)		311	628	311	605	311	599	281	571	324	698	417	855	462	997	488
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
Operating profit		(183)	(579)	108	131	(3)	52	(100)	(224)	(26)	610	1,164	1,919	736	1,778	714
Ordinary profit		(110)	(493)	141	175	28	56	(46)	(155)	8	639	1,204	2,000	814	1,900	788
Net income		54	(450)	225	252	(13)	28	(55)	(346)	334	826	714	1,225	572	1,259	563

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

	FY08		FY09		FY10		FY11		FY12		FY13		FY14		FY15	
	(¥Mil.)	1H	1H	1H	1H	1H	1H	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
(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
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

### CSR Policy



### Recent Social Contribution activities

#### Nurturing the Future of “People”

- Accepted the training programmes for teachers at private companies (15/7)
- 50th “Himawari Concert” (15/9)
- Subsidy-providing ceremony of 6th “Chibagin Heartful Welfare Fund” (15/9)
- Offering for 4th “Chibagin Business Idea Contest for Students” (15/10-15/11)

#### Nurturing the Future of “the Environment”

- 1st business premises to be registered under the “Chiba Prefecture Energy-Ecology Business Declaration Scheme” (13/4)
- Introducing Fuel Cell Vehicles
- Face-to-face consultation events for subsidies for manufacturing and for implementation of energy-saving equipment (15/4)
- Increasing the number of environment-friendly branches with roof greenery and solar power systems

#### Nurturing the Future of “Business”

- Business seminars in major cities of China (15/7)
- 6th “Chibagin Agri-business Talk Association” (15/7)
- 4th “Chibagin Business Matching Talk Association in Ulaanbaatar” (15/9)
- “Chibagin Medical/Nursing Seminar” (15/9)
- The joint seminar by regional banks affiliated with Bank of East Asia (15/9)

# Branch Network

## Chiba Bank's Branch Network (Domestic)



## Number of Outlets in Chiba Prefecture

Name of Bank	15/9
<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

	15/9	Change from 05/3
<b>Outlets</b>	<b>182</b>	<b>+ 20</b>
<b>Domestic</b>	<b>179</b>	<b>+ 20</b>
Chiba Pref.	160	+ 10
Others	19	+ 10
<b>Overseas</b>	<b>3</b>	<b>+ 0</b>
<b>Money exchange</b>	<b>3</b>	<b>+ 1</b>
<b>Representative offices</b>	<b>3</b>	<b>+ 2</b>

## Composition of Shareholders

## Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	14/9		15/3		15/9	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	353,656	40.59%	363,099	41.67%	359,633	41.27%
Trust banks	147,953	16.98%	159,174	18.27%	159,039	18.25%
Securities companies	19,383	2.23%	16,488	1.89%	14,464	1.66%
Other companies	131,503	15.10%	123,690	14.20%	122,386	14.05%
Foreign investors	217,156	24.93%	222,802	25.57%	226,284	25.97%
Individuals and others	106,746	12.25%	102,423	11.76%	98,978	11.36%
Treasury Stock, etc.	42,692	4.90%	42,738	4.91%	49,597	5.69%
<b>Total</b>	<b>871,145</b>	<b>100.00%</b>	<b>871,249</b>	<b>100.00%</b>	<b>871,351</b>	<b>100.00%</b>

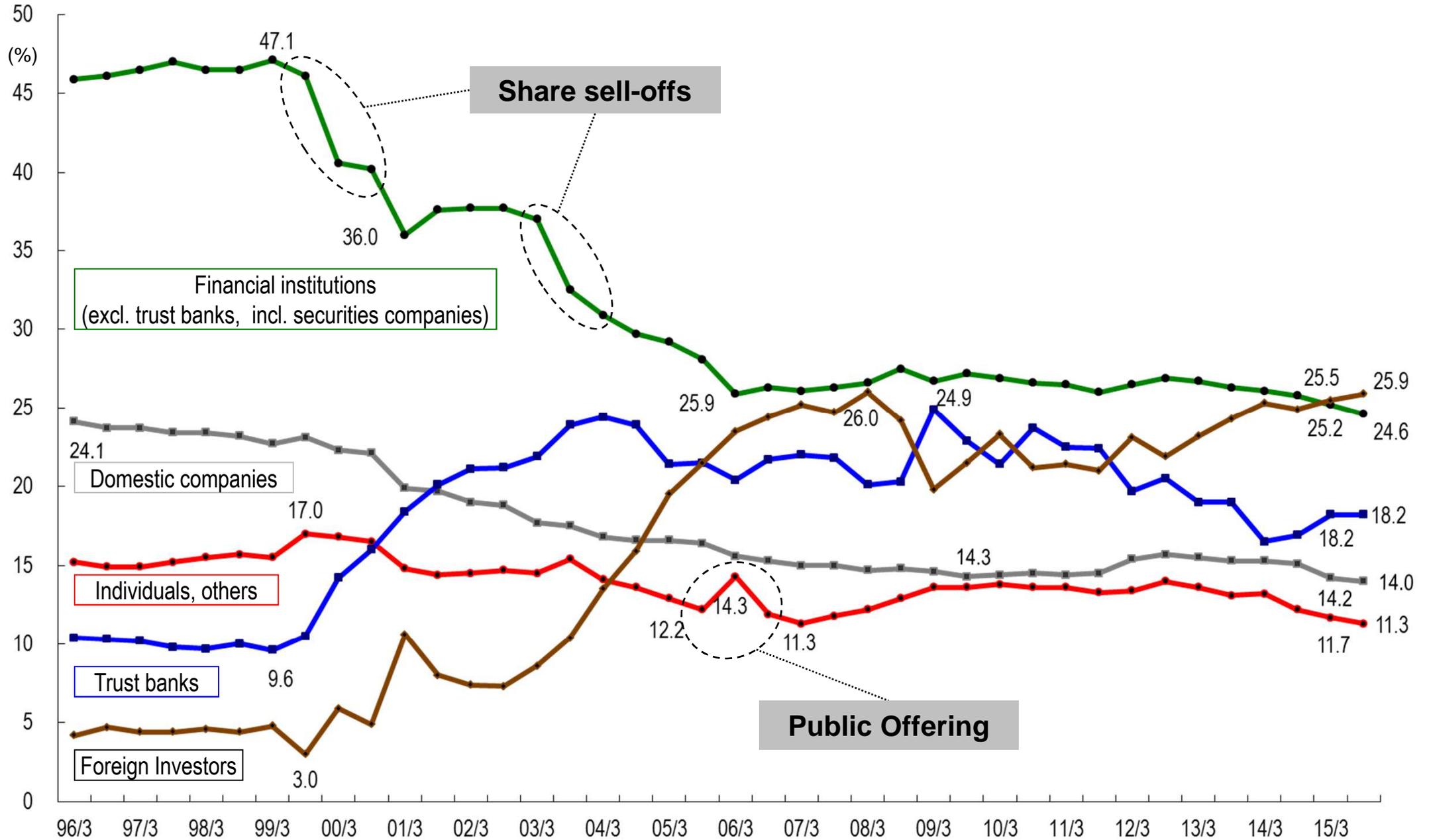
## Principal Shareholders

Number of Units (1 unit = 1000 shares)

14/9	15/3		15/9					
	Share-holdings	Percentage of total shares issued	Share-holdings	Percentage of total shares issued				
The Master Trust Bank of Japan, Ltd. (Trust Account)	36,800	4.20%	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 Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	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)	35,044	4.00%	The Master Trust Bank of Japan, Ltd. (Trust Account)	34,837	3.97%	Japan Trustee Services Bank, Ltd. (Trust Account)	33,482	3.82%
Sompo Japan Nipponkoa Insurance Inc.	30,537	3.48%	Nippon Life Insurance Company	26,870	3.06%	Nippon Life Insurance Company	26,870	3.06%
Nippon Life Insurance Company	26,870	3.06%	Sompo Japan Nipponkoa Insurance Inc.	26,537	3.03%	Sompo Japan Nipponkoa Insurance Inc.	26,537	3.03%
The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	Meiji Yasuda Life Insurance Company	18,291	2.08%	Meiji Yasuda Life Insurance Company	18,291	2.08%
Meiji Yasuda Life Insurance Company	15,891	1.81%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
STATE STREET BANK AND TRUST COMPANY 505223	12,861	1.46%	STATE STREET BANK AND TRUST COMPANY 505223	14,260	1.62%	STATE STREET BANK AND TRUST COMPANY 505223	15,378	1.75%
Chiba Bank Employees' Shareholding Association	11,996	1.37%	Chiba Bank Employees' Shareholding Association	11,657	1.33%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	12,986	1.48%

\*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
<b>Targets to be achieved in March 2017</b>	¥50 Billion	In 6% range	¥3.6 Trillion	¥18.5 Billion	¥120.0 Billion
<b>Vision as of year 2020</b>	¥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  
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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.