

# Financial Results for FY2017

Appendix

May 23, 2018  
THE CHIBA BANK, LTD.

## Regional Economy

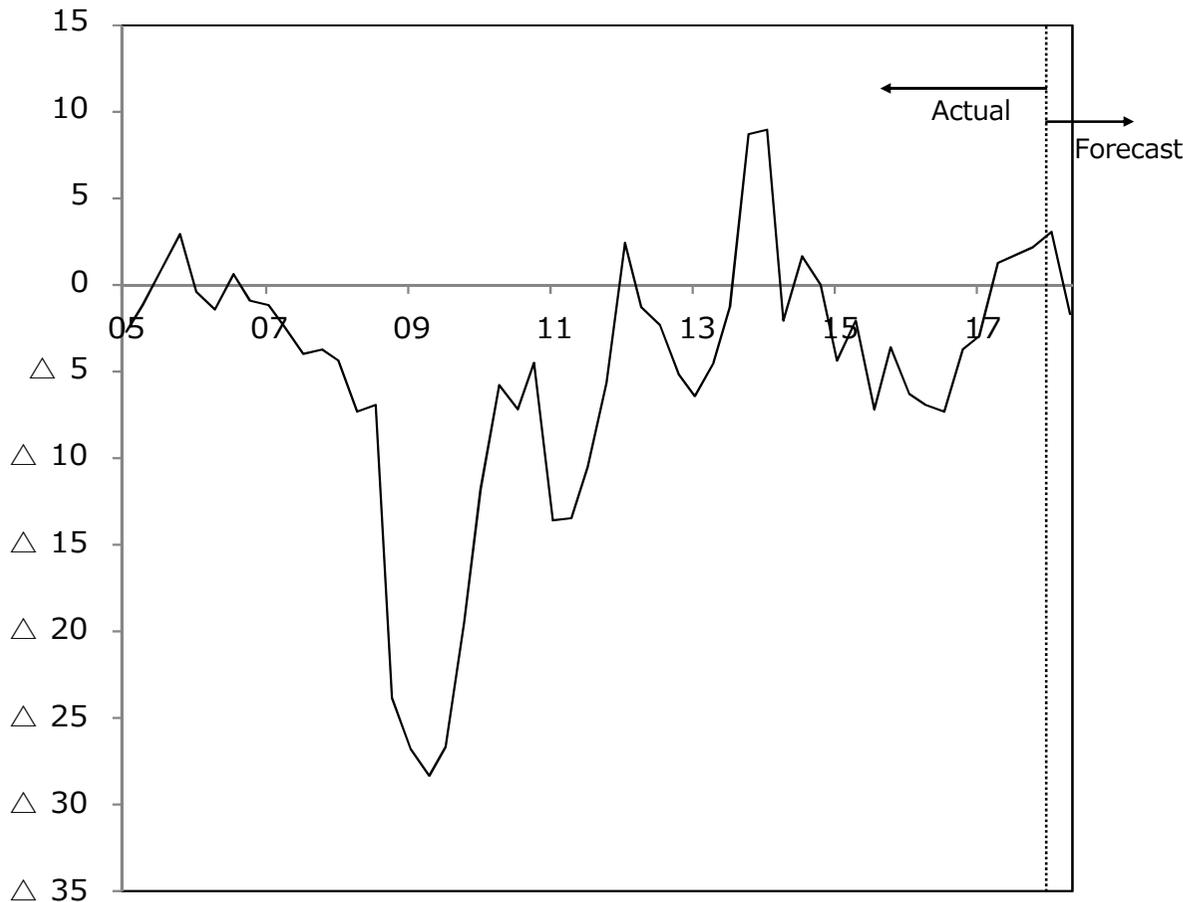
Economic Conditions (1) Business Survey Index	3
Economic Conditions (2) Loans	4
Economic Conditions (3) Population Increase	5
Economic Conditions (4) Corporate Bankruptcies	6
Business Share of Financial Institutions within Chiba Prefecture	7
Economic Indicators for Chiba Prefecture (1)	8
Economic Indicators 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
The 13th Medium Term Management Plan	30
Branch Network	31
Composition of Shareholders	32
Changes in Composition of Shareholders	33

## Regional Economy

### Trend of BSI of Sales (All Industries)



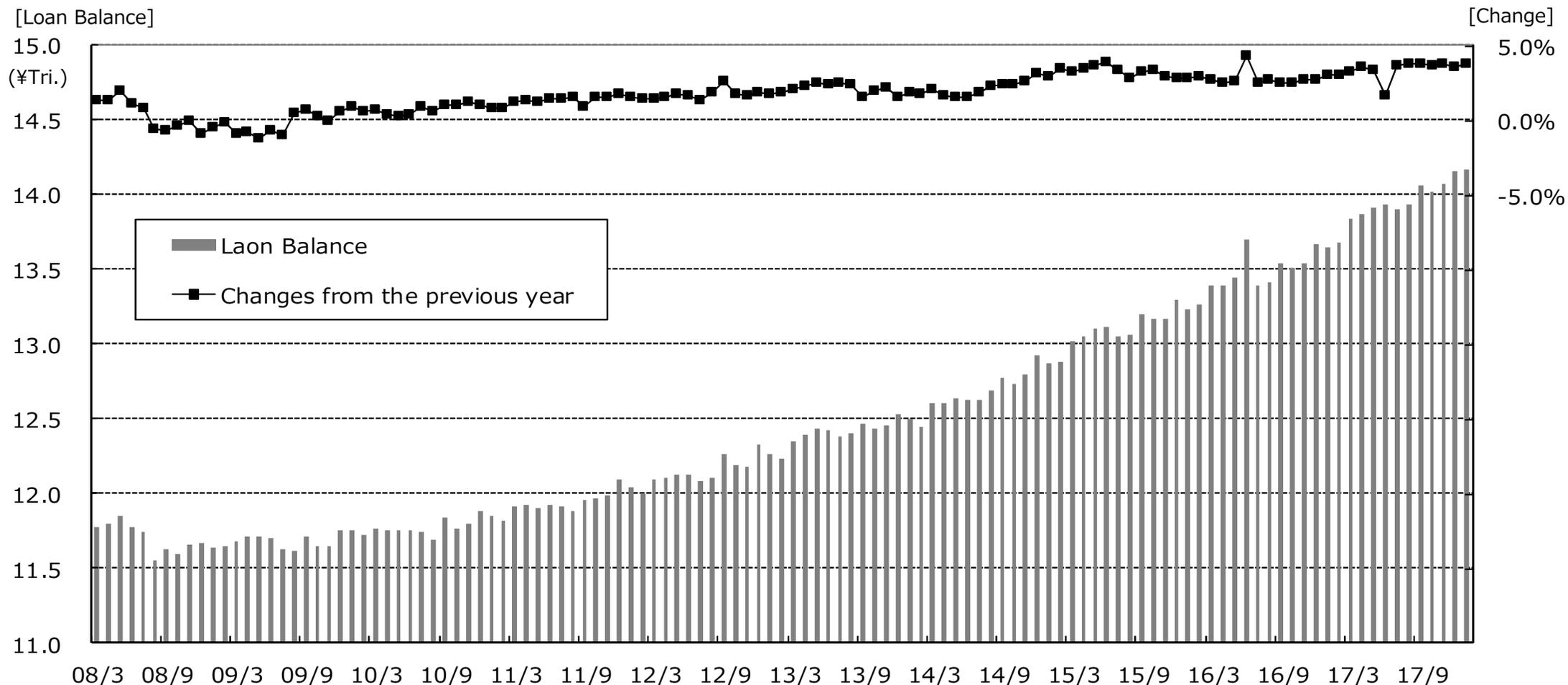
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" , "no change", and "downward/decrease/worsen".  
BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

### Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2017				2018
	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.
Food	△ 2.3	0.0	1.9	△ 3.6	1.8
Petroleum & Chemicals	△ 12.5	3.9	0.0	△ 7.7	△ 11.6
Plastics	△ 16.7	0.0	22.3	7.2	△ 7.2
Glass	5.6	18.8	3.3	7.2	3.9
Steel & Non-ferrous Metals	14.3	△ 6.3	16.7	21.5	0.0
Metal products	△ 10.0	14.3	10.7	12.5	△ 3.2
Machinery	△ 13.7	5.6	0.0	20.0	0.0
Electrical machinery	0.0	0.0	△ 5.0	5.6	5.6
Transportation equipment	△ 4.6	8.3	13.7	9.1	△ 4.6
Other manufacturing	0.0	7.2	△ 10.8	△ 4.2	0.0
Construction	9.1	△ 15.4	△ 27.3	6.7	3.4
Transportation	16.7	18.8	9.4	△ 7.2	△ 10.7
Wholesaling	△ 1.9	△ 4.8	8.0	2.5	5.0
Retailing	△ 4.8	△ 12.5	△ 8.3	△ 5.6	△ 6.3
Hotels	△ 35.0	△ 20.0	△ 15.0	5.0	0.0
Services	0.0	5.9	8.4	3.5	△ 5.2

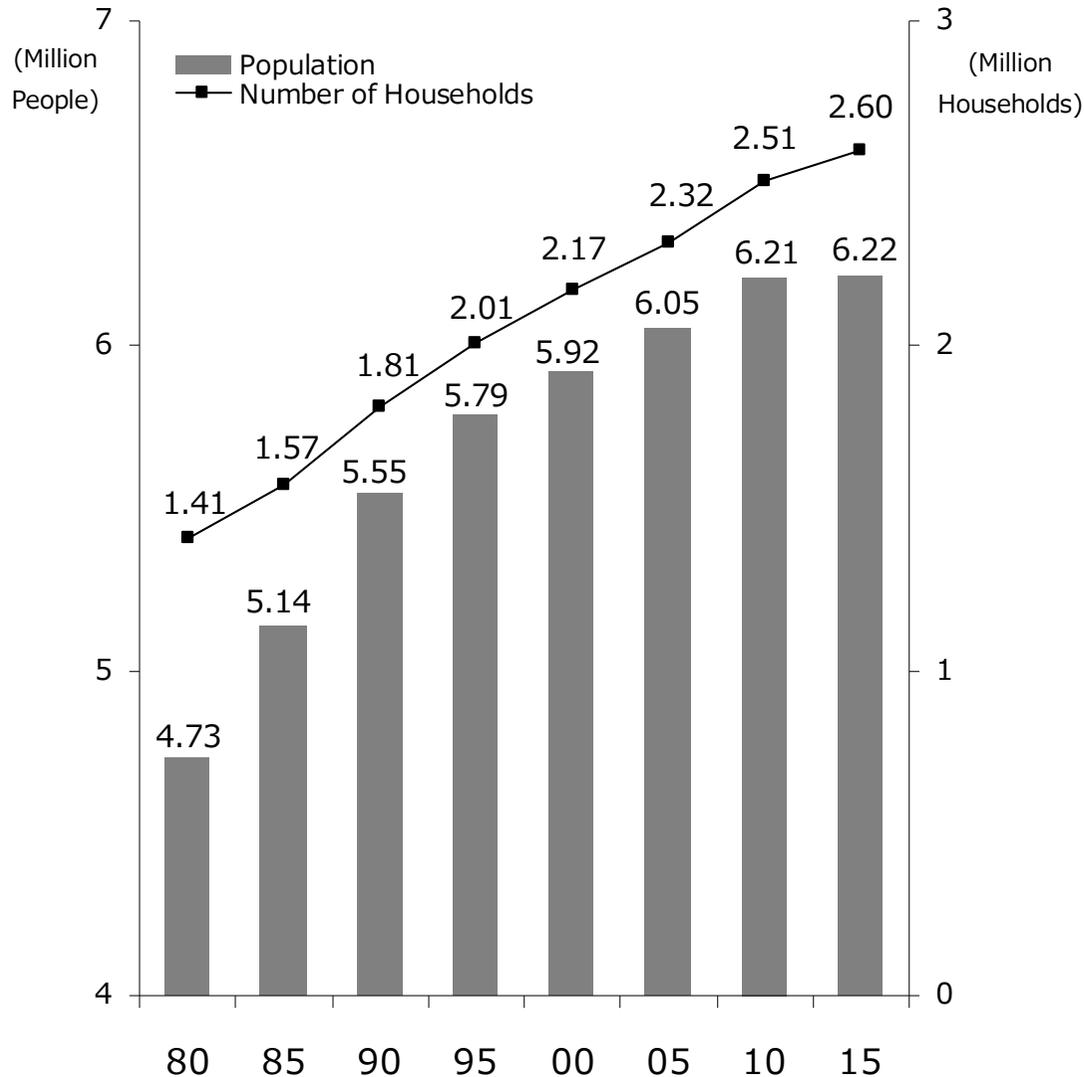
Source: Chiba Economy Center "BSI survey in Chiba (October to December 2017)"  
Surveyees: Enterprises with a head office and/or an office in Chiba  
As at: December 2017  
Answers: 574 enterprises surveyed, 236 effective answers

## Loans in Chiba Prefecture



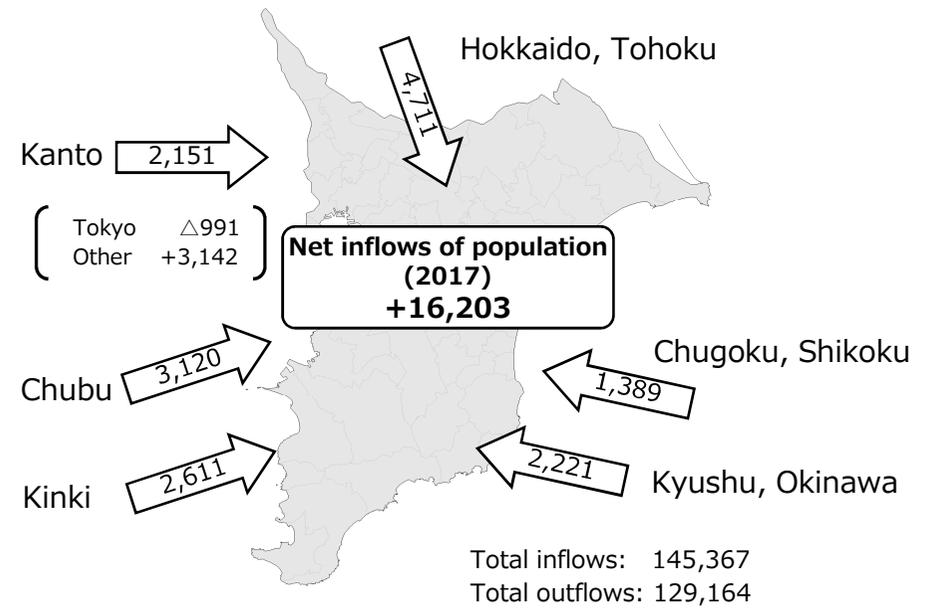
Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labor Dept. of Chiba Prefecture  
 Note: Figures are month-end balances of total loans from banks

## Population & Number of Households in Chiba Prefecture



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

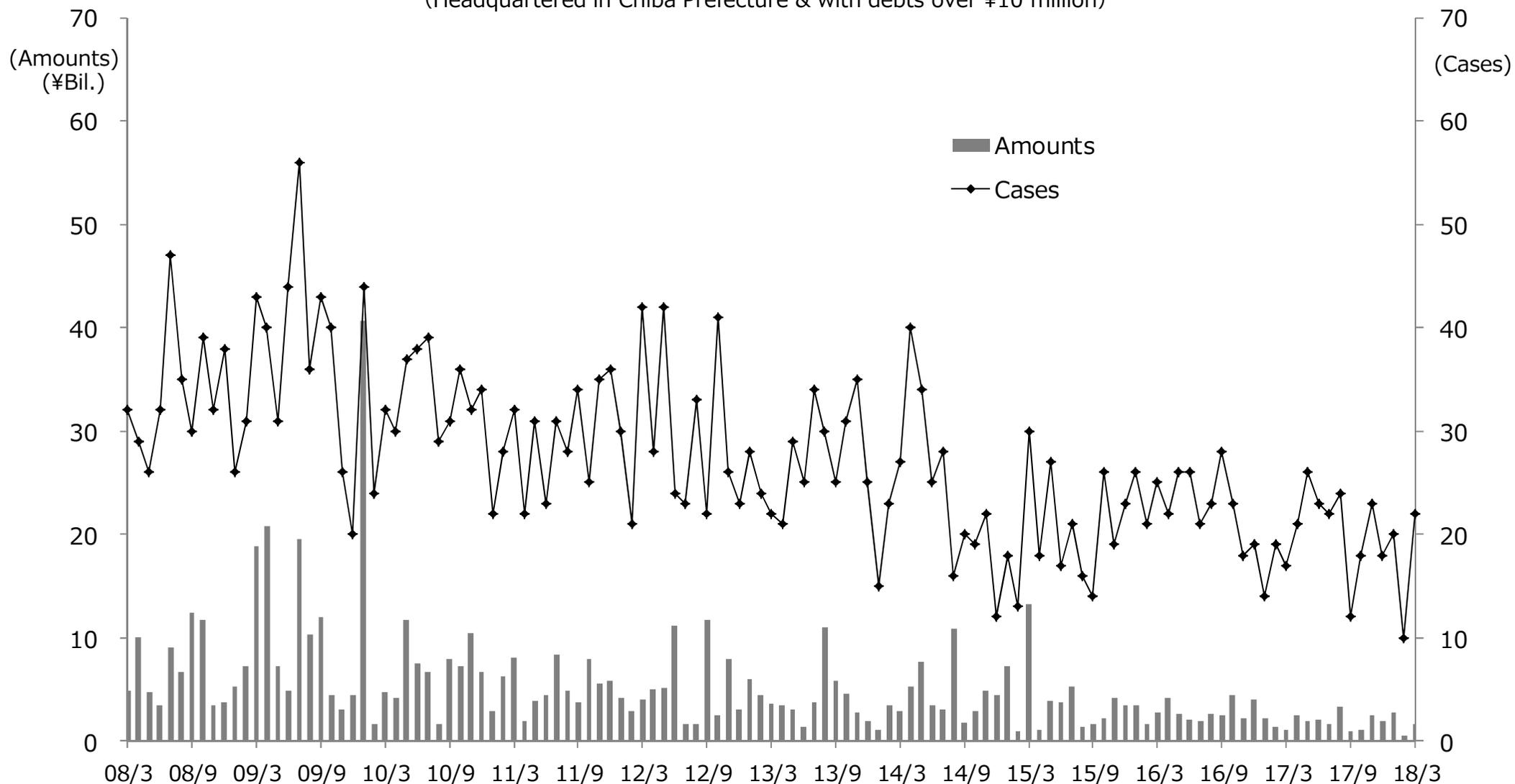
## Inflows/Outflows of Population



Net inflows prefectures	Net inflows		
	2016	2017	Change
Tokyo	74,177	75,498	1,321
<b>Chiba</b>	<b>16,075</b>	<b>16,203</b>	<b>128</b>
Saitama	15,560	14,923	△637
Kanagawa	12,056	13,155	1,099
Fukuoka	5,732	6,388	656
Aichi	6,265	4,839	△1,426
Osaka	1,794	2,961	1,167

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

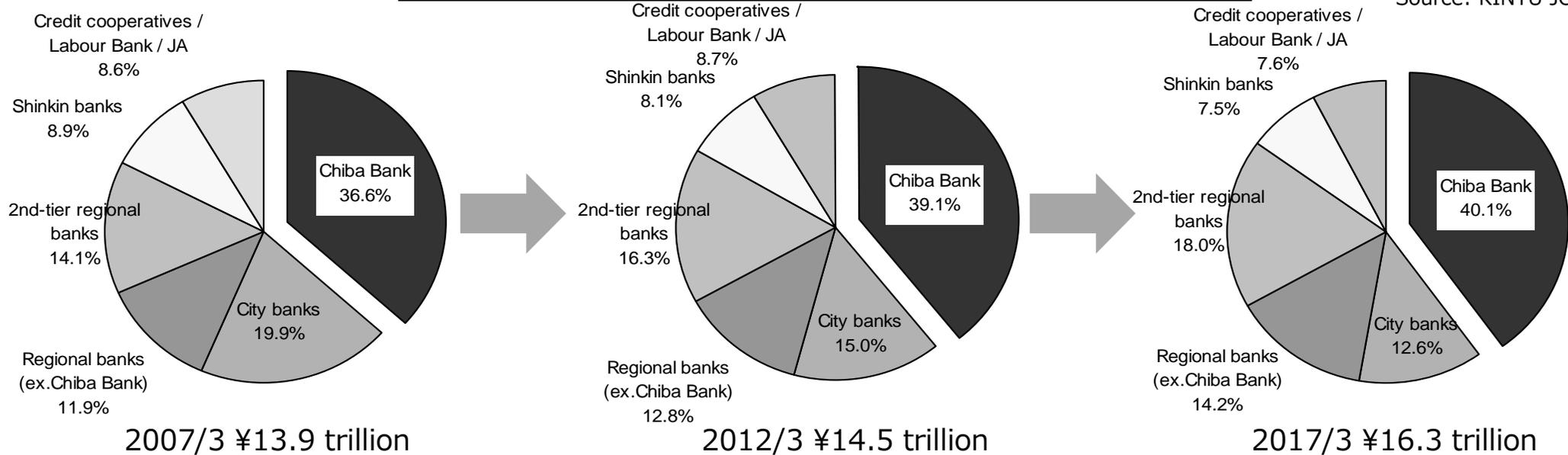
**Default Cases/Amounts in Chiba Prefecture**  
(Headquartered in Chiba Prefecture & with debts over ¥10 million)



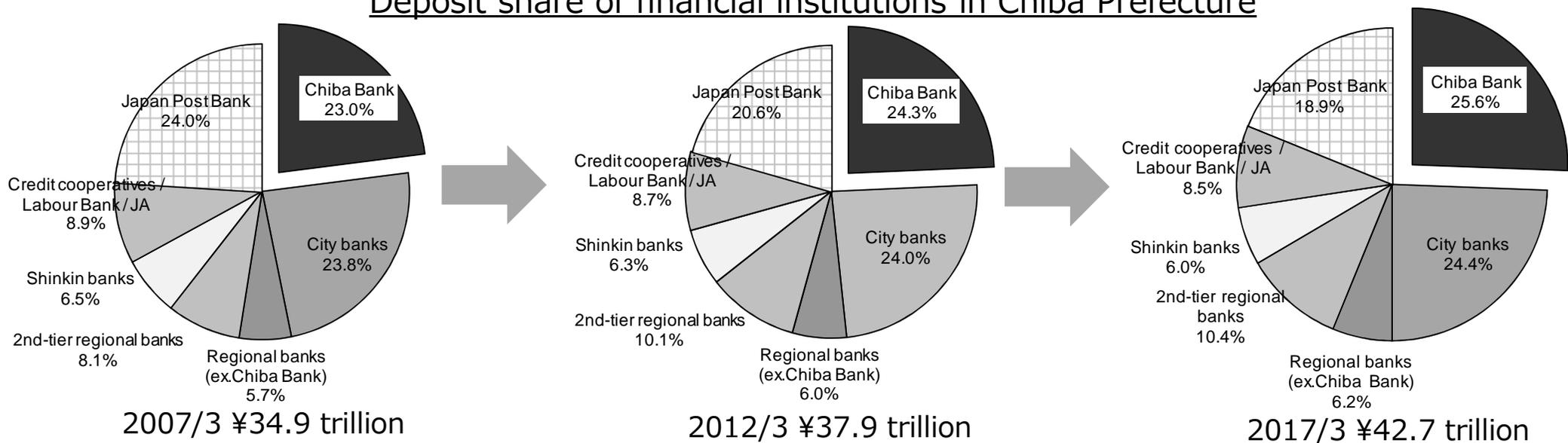
Source: Made by Chiba Bank with data from Tokyo Shoko Research

## 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)

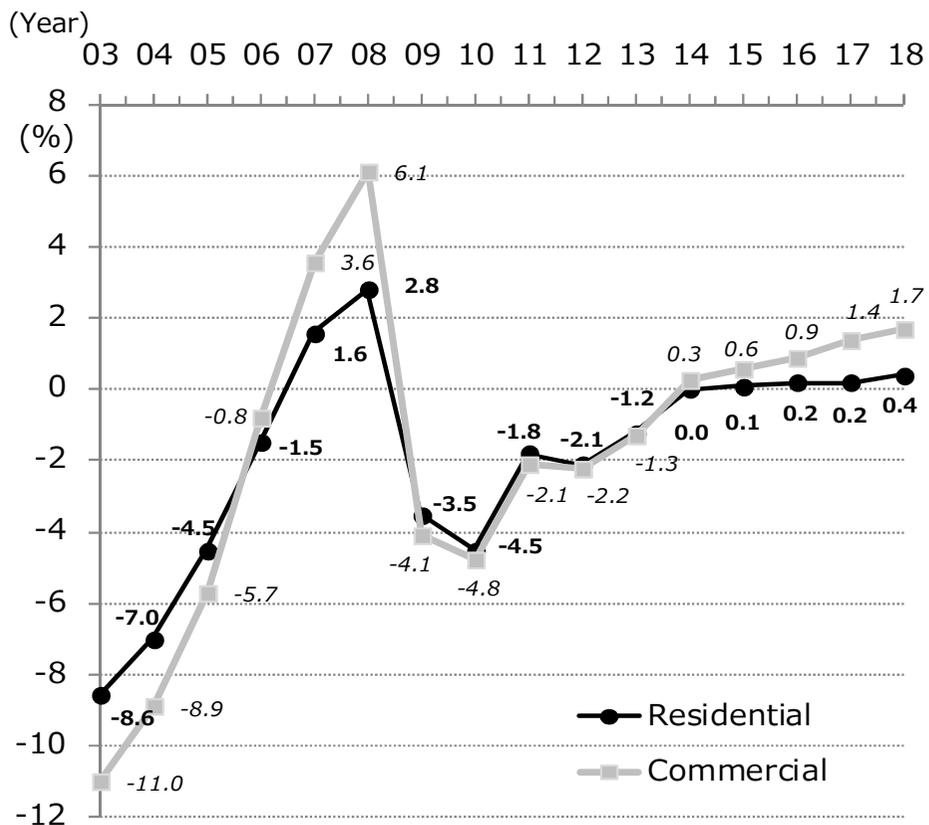
	Population Total	Industrial Production Index			Customer Price Index	New Car Registrations	Building Construction	
		Production	Shipment	Producers' Inventory Ratio			Floor Area	New Housing starts
	As of Oct 1	2010 = 100			2015 = 100	Total	Thousand m <sup>2</sup>	Total
2013	6,192,994	93.1	92.3	112.3	96.7	150,887	7,113	46,744
2014	6,197,784	98.3	97.4	118.1	99.2	153,101	6,567	47,434
2015	* 6,222,666	97.3	99.2	128.9	100.0	130,869	6,801	45,784
2016	6,240,408	96.2	97.4	141.9	99.9	125,818	6,438	49,572
2017	6,255,876	94.6	92.3	120.9	100.2	133,409	6,639	52,568
2017/03	6,239,522	94.2	97.3	123.0	99.8	16,691	395	3,655
2017/04	6,244,033	94.6	91.9	117.0	100.1	8,399	741	6,078
2017/05	6,250,840	99.1	94.6	115.8	100.2	9,176	536	4,349
2017/06	6,252,765	97.3	91.8	112.6	100.2	11,613	507	4,692
2017/07	6,254,216	90.1	90.2	142.0	100.2	10,858	779	4,585
2017/08	6,255,072	94.3	90.7	117.5	100.3	8,974	445	4,031
2017/09	6,255,091	90.6	86.9	119.8	100.4	13,284	735	4,795
2017/10	6,255,876	91.9	84.4	122.7	100.7	10,089	658	3,642
2017/11	6,258,095	93.5	92.5	107.7	100.7	11,250	608	5,071
2017/12	6,258,689	95.5	90.4	116.9	100.6	10,416	345	3,166
2018/01	6,257,886	93.5	87.5	121.0	100.4	10,480	606	3,984
2018/02	6,256,278	-	-	-	100.4	12,246	708	4,381
2018/03	6,254,248	-	-	-	-	15,334	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Chiba 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											2015 = 100
2013	1,390,829	6,132,904	329	52,405	85,264	62,240	0.73	98.1	95.0	101.7	98.2	
2014	1,454,208	6,851,053	281	52,381	75,699	67,422	0.89	99.4	95.0	101.0	100.4	
2015	1,289,146	4,526,852	242	49,106	72,724	73,010	1.00	100.0	100.0	100.0	100.0	
2016	999,330	3,232,931	278	34,175	69,539	79,097	1.14	100.2	100.3	100.6	99.2	
2017	1,059,454	4,127,243	237	22,440	68,212	84,520	1.24	101.0	102.3	102.0	99.5	
2017/03	105,521	382,995	17	1,091	69,473	87,791	1.21	98.9	100.6	87.3	83.3	
2017/04	81,957	313,892	21	2,505	72,566	83,301	1.22	101.3	102.9	89.1	84.9	
2017/05	80,262	301,245	26	1,872	72,993	79,903	1.21	101.7	103.0	89.3	87.1	
2017/06	80,037	291,858	23	2,045	72,274	82,121	1.23	101.7	102.9	147.4	150.0	
2017/07	75,048	326,304	22	1,643	69,058	81,561	1.23	101.7	102.9	111.1	115.4	
2017/08	84,667	333,763	24	3,320	68,217	82,946	1.24	101.4	102.6	85.4	82.1	
2017/09	86,092	293,096	12	906	68,319	85,515	1.26	101.3	103.0	86.2	82.4	
2017/10	80,573	334,874	18	1,114	68,364	88,961	1.28	100.8	101.2	86.9	81.9	
2017/11	99,712	380,422	23	2,473	65,864	88,976	1.29	101.3	103.2	95.4	95.2	
2017/12	88,917	417,577	18	1,863	61,704	87,293	1.32	101.2	103.5	174.3	166.0	
2018/01	89,642	395,611	20	2,709	61,471	89,083	1.34	101.4	103.3	88.8	87.3	
2018/02	p93,813	p391,156	10	487	63,759	92,770	1.35	-	-	-	-	
2018/03	-	-	22	1,604	-	-	-	-	-	-	-	
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.				

## 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	17.1.1 ~ 17.4.1	17.4.1 ~ 17.7.1	17.7.1 ~ 17.10.1	17.10.1 ~ 18.1.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	3	3	3	3
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	3	3	3	3
C	Urayasu city	Residential	Shin-Urayasu	3	3	3	3
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>6.22 million (Ranked 6<sup>th</sup> nationwide)</b>	<b>51 thousand (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥18 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥28 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥13 trillion (Ranked 7<sup>th</sup> nationwide)</b>
No. 1 nationwide	Tokyo 13.51 million	Tokyo 141 thousand	Tokyo ¥72 trillion	Tokyo ¥254 trillion	Tokyo ¥202 trillion
No. 2 nationwide	Kanagawa 9.12 million	Kanagawa 74 thousand	Osaka ¥27 trillion	Osaka ¥64 trillion	Osaka ¥37 trillion
No. 3 nationwide	Osaka 8.83 million	Osaka 67 thousand	Aichi ¥27 trillion	Kanagawa ¥40 trillion	Kanagawa ¥18 trillion

Sources:

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

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY2017)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2015)

Balance of Deposits and Loans: The Bank of Japan (As of March 2017)

## Management Indices

# Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	2013/3		2014/3		2015/3		2016/3		2017/3		2018/3	
	1H		1H		1H		1H		1H		1H	
Gross business income	77.2	152.4	76.5	149.1	77.7	151.7	76.4	150.0	75.3	144.0	78.2	149.4
Net interest income	66.2	130.1	64.9	126.6	64.7	126.0	64.7	125.4	62.6	121.1	63.4	121.5
Net fees and commissions income	7.2	15.4	8.9	17.8	9.4	19.2	9.5	19.0	9.4	19.1	11.4	23.7
Trading income	0.5	1.3	0.6	1.9	1.3	2.6	1.0	3.2	1.6	2.5	0.7	2.0
Profit from other business transactions	3.1	5.4	2.0	2.7	2.2	3.8	1.0	2.2	1.5	1.2	2.6	2.1
Gains (losses) related to bonds	2.3	3.8	1.2	0.9	1.3	2.0	0.4	2.2	0.2	△ 1.1	1.9	△ 0.5
Expenses (△)	41.2	81.8	41.2	82.5	41.8	82.6	40.2	82.0	41.1	83.1	41.2	82.8
Core net business income	33.6	66.7	34.1	65.6	34.5	67.0	35.7	65.7	33.9	62.1	35.0	67.1
Ordinary profit	33.6	66.4	40.0	70.3	40.1	74.1	46.7	79.6	41.5	70.0	43.5	70.6
Profit	20.7	41.2	25.3	43.2	26.8	45.8	32.2	52.5	29.5	48.6	31.7	49.6

Net credit costs (△)	0.7	8.9	△ 0.4	0.9	0.2	△ 0.3	△ 2.8	△ 2.3	△ 4.1	△ 3.7	△ 1.3	0.8
----------------------	-----	-----	-------	-----	-----	-------	-------	-------	-------	-------	-------	-----

Profit attributable to owners of parent	22.0	44.1	26.6	46.4	34.9	57.0	32.6	55.4	30.1	52.7	31.5	53.7
---	------	------	------	------	------	------	------	------	------	------	------	------

ROA*1	0.38%	0.37%	0.44%	0.37%	0.44%	0.37%	0.48%	0.39%	0.43%	0.35%	0.45%	0.35%
ROE*2	6.52%	6.25%	7.18%	6.13%	7.33%	6.03%	8.02%	6.49%	7.20%	5.85%	7.39%	5.76%
OHR*3	55.16%	55.14%	54.88%	55.93%	54.98%	55.36%	53.00%	55.06%	55.10%	57.59%	54.11%	55.26%

\*These figures are based on non-consolidated figures except for Profit attributable to owners of parent.

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

\*2 ROE = Profit / (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

	2013/3		2014/3		2015/3		2016/3		2017/3		2018/3	
	1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.37%	1.34%	1.28%	1.24%	1.21%	1.16%	1.10%	1.06%	1.04%	1.00%	1.02%	0.98%
Average yield on loans and bills discounted	1.57%	1.55%	1.45%	1.44%	1.37%	1.35%	1.27%	1.26%	1.18%	1.16%	1.09%	1.07%
Average yield on securities	0.83%	0.73%	0.92%	0.77%	1.06%	0.90%	1.27%	1.04%	1.12%	0.95%	1.45%	1.19%
Average yield on interest-bearing liabilities	0.88%	0.87%	0.83%	0.83%	0.81%	0.79%	0.72%	0.72%	0.69%	0.69%	0.67%	0.67%
Average yield on deposits and NCD	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%	0.04%	0.03%	0.01%	0.01%	0.00%	0.00%
Expenseratio	0.84%	0.83%	0.79%	0.80%	0.77%	0.76%	0.71%	0.73%	0.71%	0.72%	0.69%	0.69%
Average interest rate spread	0.49%	0.47%	0.45%	0.41%	0.40%	0.37%	0.38%	0.34%	0.35%	0.31%	0.35%	0.31%
Difference between average yield on loans and deposits	1.53%	1.51%	1.41%	1.40%	1.33%	1.32%	1.23%	1.23%	1.17%	1.15%	1.09%	1.07%

## Contract Rate by Borrowers' Category

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Large enterprises	0.68%	0.64%	0.58%	0.54%	0.51%	0.48%	0.45%	0.45%	0.41%	0.48%	0.50%	0.56%
Mid-sized enterprises	1.09%	1.17%	1.11%	1.06%	1.02%	0.97%	0.93%	0.89%	0.84%	0.79%	0.79%	0.78%
Small and medium-sized enterprises	1.76%	1.70%	1.62%	1.56%	1.50%	1.43%	1.37%	1.30%	1.21%	1.15%	1.11%	1.08%
Consumer loans	1.80%	1.73%	1.68%	1.63%	1.58%	1.52%	1.48%	1.45%	1.40%	1.37%	1.34%	1.31%
Housing loans	1.66%	1.59%	1.54%	1.49%	1.44%	1.39%	1.34%	1.29%	1.24%	1.19%	1.16%	1.12%
Others	7.55%	7.32%	7.00%	6.60%	6.37%	6.08%	6.01%	5.92%	5.89%	5.85%	5.83%	5.78%
Public sector	0.86%	0.95%	0.83%	0.94%	0.85%	0.88%	0.77%	0.81%	0.70%	0.77%	0.65%	0.64%

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

## Overall

	Average balance (¥Bil.)						Interest yield					
	2016/3		2017/3		2018/3		2016/3		2017/3		2018/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	12,499.6	12,648.1	12,607.2	12,799.2	12,922.9	12,978.3	1.15%	1.11%	1.10%	1.07%	1.12%	1.08%
Loans and bills discounted	8,584.7	8,646.0	8,882.2	9,027.3	9,435.6	9,548.3	1.26%	1.25%	1.18%	1.17%	1.12%	1.12%
Securities	2,274.0	2,305.2	2,363.2	2,362.6	2,156.5	2,093.3	1.43%	1.24%	1.29%	1.17%	1.58%	1.37%
Interest-bearing liabilities	12,340.1	12,461.7	12,565.7	12,758.0	12,909.9	12,969.5	0.12%	0.12%	0.11%	0.12%	0.14%	0.14%
Deposits	10,715.2	10,741.0	11,095.9	11,202.7	11,578.3	11,594.1	0.04%	0.04%	0.03%	0.03%	0.04%	0.04%
Borrowed money	305.6	293.4	232.3	244.9	288.8	292.6	0.16%	0.18%	0.28%	0.39%	0.61%	0.63%

## Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	2016/3		2017/3		2018/3		2016/3		2017/3		2018/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	11,625.3	11,744.6	11,692.0	11,783.1	11,950.6	12,040.1	1.10%	1.06%	1.04%	1.00%	1.02%	0.98%
Loans and bills discounted	8,232.7	8,290.5	8,521.4	8,631.0	8,981.1	9,093.1	1.27%	1.26%	1.18%	1.16%	1.09%	1.07%
Securities	1,739.4	1,766.4	1,822.2	1,795.0	1,655.9	1,612.2	1.27%	1.04%	1.12%	0.95%	1.45%	1.19%
Interest-bearing liabilities	11,461.9	11,549.2	11,643.4	11,743.0	11,937.3	12,024.0	0.05%	0.04%	0.02%	0.02%	0.01%	0.01%
Deposits	10,300.5	10,291.1	10,617.7	10,669.7	11,082.8	11,124.9	0.03%	0.03%	0.01%	0.01%	0.00%	0.00%
Borrowed money	239.0	227.3	165.2	162.6	160.0	162.1	0.10%	0.10%	0.05%	0.03%	0.00%	0.00%

# Domestic Loans – Balance

(¥ Bil.)

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Domestic loans	7,726.1	7,811.3	7,931.5	7,967.8	8,146.2	8,299.3	8,474.0	8,628.8	8,829.8	9,115.8	9,370.5	9,606.1
Large enterprises	1,163.2	1,194.2	1,220.0	1,168.5	1,217.7	1,192.6	1,206.9	1,188.1	1,153.3	1,184.0	1,191.4	1,231.7
Mid-sized enterprises	167.6	140.4	144.6	153.2	157.6	155.3	154.4	161.0	159.7	165.6	168.3	161.0
Small and med-sized enterprises, etc.	6,038.5	6,162.9	6,233.0	6,362.4	6,499.1	6,707.0	6,854.8	7,050.0	7,275.3	7,562.5	7,782.4	7,995.4
Small and med-sized enterprises*	3,238.7	3,289.9	3,327.7	3,383.8	3,465.7	3,583.9	3,664.0	3,786.6	3,952.8	4,141.6	4,292.0	4,410.9
Comsumer loans	2,799.7	2,873.0	2,905.2	2,978.6	3,033.4	3,123.1	3,190.8	3,263.4	3,322.5	3,420.9	3,490.3	3,584.5
Housing loans	2,709.1	2,782.2	2,812.3	2,881.7	2,932.3	3,016.3	3,075.6	3,140.5	3,192.0	3,281.7	3,342.6	3,431.1
Public sector	356.7	313.7	333.7	283.5	271.7	244.2	257.8	229.5	241.3	203.6	228.3	217.8

\*Including sole proprietors

(¥ Bil.)

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Domestic loans	7,726.1	7,811.3	7,931.5	7,967.8	8,146.2	8,299.3	8,474.0	8,628.8	8,829.8	9,115.8	9,370.5	9,606.1
Chiba Prefecture	5,781.2	5,806.5	5,847.6	5,877.0	5,971.3	6,067.8	6,187.1	6,280.8	6,391.8	6,536.4	6,682.0	6,797.6
Others	1,944.8	2,004.8	2,083.9	2,090.7	2,174.9	2,231.5	2,286.9	2,347.9	2,437.9	2,579.4	2,688.5	2,808.4

# Domestic Loans - Proportion

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
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%
Large enterprises	15.1%	15.3%	15.4%	14.7%	15.0%	14.4%	14.2%	13.8%	13.1%	13.0%	12.7%	12.8%
Mid-sized enterprises	2.2%	1.8%	1.8%	1.9%	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%	1.8%	1.7%
Small and med-sized enterprises, etc.	78.1%	78.9%	78.6%	79.9%	79.8%	80.8%	80.9%	81.7%	82.4%	83.0%	83.1%	83.2%
Small and med-sized enterprises*	41.9%	42.1%	42.0%	42.5%	42.6%	43.2%	43.2%	43.9%	44.8%	45.5%	45.8%	45.9%
Comsumer loans	36.2%	36.8%	36.6%	37.4%	37.2%	37.6%	37.7%	37.8%	37.6%	37.5%	37.3%	37.3%
Housing loans	35.1%	35.6%	35.5%	36.2%	36.0%	36.3%	36.3%	36.4%	36.1%	36.0%	35.6%	35.7%
Public sector	4.6%	4.0%	4.2%	3.5%	3.3%	2.9%	3.1%	2.6%	2.7%	2.2%	2.4%	2.3%

\*Including sole proprietors

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
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%
Chiba Prefecture	74.8%	74.3%	73.7%	73.8%	73.3%	73.1%	73.0%	72.8%	72.4%	71.7%	71.3%	70.8%
Others	25.2%	25.7%	26.3%	26.2%	26.7%	26.9%	27.0%	27.2%	27.6%	28.3%	28.7%	29.2%

# Loan Breakdown by Industry

## Domestic Operations

(¥ Bil.)

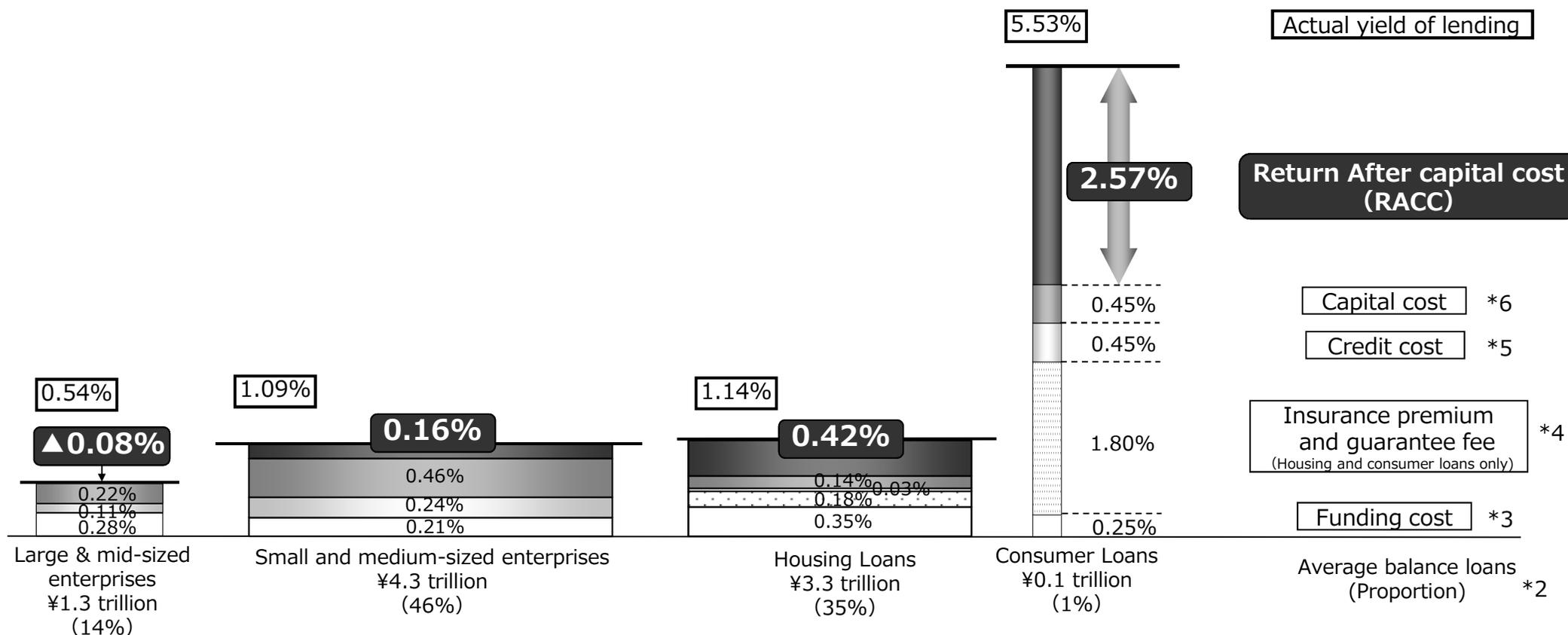
	2015/9		2016/3		2016/9		2017/3		2017/9		2018/3	
		Proportion										
Manufacturing	700.2	8.26%	684.0	7.93%	691.4	7.83%	693.0	7.60%	689.8	7.36%	698.3	7.27%
Agriculture and Forestry	9.1	0.11%	8.9	0.10%	9.9	0.11%	9.9	0.11%	10.9	0.12%	11.4	0.12%
Fishery	0.9	0.01%	1.1	0.01%	1.1	0.01%	1.2	0.01%	1.1	0.01%	1.1	0.01%
Mining, quarrying and gravel	16.4	0.20%	14.8	0.17%	15.1	0.17%	21.6	0.24%	21.5	0.23%	18.7	0.20%
Construction	296.5	3.50%	293.5	3.40%	289.4	3.28%	293.0	3.21%	298.9	3.19%	314.1	3.27%
Electricity, Gas, Heat Supply and Water	34.9	0.41%	43.7	0.51%	47.2	0.54%	60.7	0.67%	62.8	0.67%	67.0	0.70%
Information and Communications	32.9	0.39%	34.5	0.40%	35.2	0.40%	39.7	0.44%	42.9	0.46%	71.9	0.75%
Transport and postal service	233.6	2.76%	233.7	2.71%	230.7	2.61%	236.9	2.60%	239.7	2.56%	244.1	2.54%
Wholesale and retail trade	713.4	8.42%	696.4	8.07%	698.5	7.91%	726.4	7.97%	747.3	7.98%	748.9	7.80%
Finance and Insurance	380.4	4.49%	389.7	4.52%	380.6	4.31%	389.2	4.27%	385.4	4.11%	377.0	3.93%
Real Estate and leasing	2,148.2	25.35%	2,258.7	26.18%	2,382.2	26.98%	2,524.9	27.70%	2,638.2	28.15%	2,714.1	28.25%
Real Estate	1,938.4	22.87%	2,041.8	23.66%	2,171.3	24.59%	2,295.9	25.19%	2,402.8	25.64%	2,472.3	25.73%
Real estate rental and management	1,709.4	20.17%	1,805.1	20.92%	1,924.8	21.80%	2,034.7	22.32%	2,128.7	22.72%	2,180.9	22.70%
Real estate trading, etc.	229.0	2.70%	236.6	2.74%	246.5	2.79%	261.2	2.87%	274.0	2.92%	291.3	3.03%
Leasing	209.8	2.48%	216.9	2.52%	210.9	2.39%	229.0	2.51%	235.3	2.51%	241.7	2.52%
Medical, welfare and other services	482.2	5.69%	500.5	5.80%	505.5	5.73%	516.1	5.66%	533.0	5.69%	561.2	5.84%
Government, local public sector	233.3	2.75%	208.3	2.41%	224.2	2.54%	188.7	2.07%	216.8	2.31%	204.5	2.13%
Others (mainly consumer loans)	3,191.0	37.66%	3,260.5	37.79%	3,318.1	37.58%	3,413.9	37.45%	3,481.6	37.16%	3,572.8	37.19%
Total	8,474.0	100.00%	8,628.8	100.00%	8,829.8	100.00%	9,115.8	100.00%	9,370.5	100.00%	9,606.1	100.00%

## Details of Loans to the Real Estate Industry

(¥ Bil.)

	2015/9		2016/3		2016/9		2017/3		2017/9		2018/3	
		Proportion										
Real Estate Rental and Management	1,709.4	88.19%	1,805.1	88.41%	1,924.8	88.65%	2,034.7	88.62%	2,128.7	88.59%	2,180.9	88.21%
Apartment and condominium rentals	1,388.6	71.64%	1,482.5	72.61%	1,581.3	72.83%	1,688.2	73.53%	1,776.4	73.93%	1,809.5	73.19%
Office and Commercial rentals	228.0	11.77%	223.6	10.95%	234.9	10.82%	229.7	10.01%	229.5	9.55%	242.6	9.82%
Land rental and Real estate management, etc	92.7	4.78%	99.0	4.85%	108.6	5.00%	116.7	5.08%	122.7	5.11%	128.6	5.20%
Real Estate Trading, etc	229.0	11.81%	236.6	11.59%	246.5	11.35%	261.2	11.38%	274.0	11.41%	291.3	11.79%
Home construction and development	155.6	8.03%	162.4	7.96%	168.7	7.77%	179.3	7.81%	189.5	7.89%	207.7	8.40%
Real estate brokerage and Land trading, etc	53.6	2.77%	54.7	2.68%	62.1	2.86%	68.3	2.98%	74.1	3.09%	74.5	3.02%
Public corporations	19.7	1.01%	19.4	0.95%	15.6	0.72%	13.5	0.59%	10.4	0.43%	9.1	0.37%
Total	1,938.4	100.00%	2,041.8	100.00%	2,171.3	100.00%	2,295.9	100.00%	2,402.8	100.00%	2,472.3	100.00%

## Return After Capital Cost\*1 (2nd half of FY17)



\*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 18/3 (UL:BaselⅢ base) × 5.1%(Capital Cost) ÷ (1-tax rate)

# Domestic Deposits - Balance

(¥ Bil.)

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Domestic deposits	9,216.1	9,537.2	9,627.5	9,952.9	9,927.7	10,407.1	10,325.7	10,689.0	10,619.3	11,116.2	11,138.6	11,604.1
Personal	7,272.4	7,401.9	7,536.5	7,650.9	7,777.5	7,919.8	8,007.0	8,071.9	8,159.6	8,350.3	8,521.1	8,660.6
Corporate (incl. quasi-sovereign)	1,577.7	1,573.9	1,663.4	1,683.9	1,739.7	1,773.3	1,818.4	1,901.2	1,952.4	2,038.5	2,071.1	2,129.7
National & local government	331.7	515.8	389.3	565.0	369.8	652.2	452.9	644.2	447.7	668.8	509.6	721.4
Financial institutions (incl. BOJ)	34.2	45.5	38.3	53.0	40.6	61.6	47.3	71.5	59.5	58.4	36.6	92.2
Liquid deposits	5,772.5	6,108.8	6,144.7	6,519.1	6,453.1	6,970.5	6,856.8	7,291.9	7,248.0	7,801.8	7,810.3	8,275.3
Current	198.4	194.0	187.2	193.6	189.7	206.9	202.5	231.8	227.6	254.3	254.0	278.2
Savings	5,272.1	5,584.2	5,610.0	5,969.8	5,918.2	6,394.1	6,318.2	6,687.6	6,689.5	7,187.1	7,262.7	7,677.8
Personal	4,253.6	4,384.0	4,505.0	4,641.4	4,752.6	4,914.0	4,984.6	5,102.2	5,233.7	5,456.3	5,625.3	5,791.2
Current	2.5	2.5	2.4	2.3	2.2	2.3	2.1	2.2	2.2	2.0	1.8	1.9
Savings	4,009.7	4,140.3	4,259.9	4,397.7	4,509.3	4,668.2	4,738.3	4,855.5	4,986.3	5,206.0	5,373.5	5,537.2
Corporate (incl. quasi-sovereign)	1,193.0	1,188.6	1,270.3	1,281.7	1,336.7	1,364.2	1,396.8	1,498.0	1,555.0	1,643.0	1,680.7	1,730.4
Current	189.2	186.6	179.5	185.2	180.7	198.6	195.3	224.0	221.4	247.6	247.2	270.9
Savings	966.0	979.0	1,015.1	1,038.5	1,080.8	1,110.4	1,145.8	1,221.9	1,277.4	1,335.8	1,412.9	1,441.0
National & local government	296.7	495.9	336.4	548.4	328.5	636.1	433.6	625.8	405.7	650.3	474.3	705.6
Current	0.5	0.5	0.4	0.7	0.6	0.8	0.4	0.9	0.3	0.4	0.4	0.5
Savings	287.1	457.1	326.8	525.9	319.8	607.3	425.8	602.0	399.4	638.4	469.6	693.0
Financial institutions (incl. BOJ)	29.0	40.2	32.9	47.5	35.1	56.0	41.6	65.7	53.4	52.1	29.9	48.0
Current	6.1	4.2	4.8	5.3	6.0	5.0	4.5	4.6	3.5	4.1	4.5	4.7
Savings	9.2	7.6	8.0	7.6	8.1	8.1	8.0	8.1	26.3	6.8	6.5	6.5
Time deposits	3,374.4	3,356.3	3,416.4	3,375.9	3,421.1	3,387.4	3,421.9	3,348.3	3,325.3	3,269.4	3,283.5	3,241.8
Personal	2,962.2	2,959.0	2,979.1	2,961.5	2,981.3	2,966.9	2,986.4	2,934.4	2,892.1	2,860.8	2,861.7	2,836.2
Corporate (incl. quasi-sovereign)	372.0	372.1	379.0	392.2	393.0	398.7	410.5	389.6	385.1	383.7	379.7	382.8
National & local government	35.0	19.8	52.9	16.6	41.2	16.1	19.2	18.4	42.0	18.4	35.3	15.8
Financial institutions (incl. BOJ)	5.1	5.2	5.3	5.4	5.4	5.6	5.7	5.8	6.0	6.2	6.6	6.9
Foreign-currency deposits	69.1	71.9	66.2	57.7	53.2	48.8	46.7	48.6	45.7	44.7	44.6	86.7
Personal	56.5	58.8	52.2	47.7	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1
Corporate (incl. quasi-sovereign)	12.5	13.0	13.9	9.9	9.8	10.1	10.8	13.3	12.0	11.5	10.5	16.3
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
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	37.1

(¥ Bil.)

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Domestic deposits	9,216.1	9,537.2	9,627.5	9,952.9	9,927.7	10,407.1	10,325.7	10,689.0	10,619.3	11,116.2	11,138.6	11,604.1
Chiba Prefecture	8,912.6	9,218.7	9,292.0	9,615.7	9,581.9	10,049.0	9,961.1	10,301.1	10,199.0	10,699.6	10,714.3	11,120.5
Others	303.5	318.5	335.5	337.2	345.7	358.1	364.6	387.8	420.2	416.5	424.3	483.5

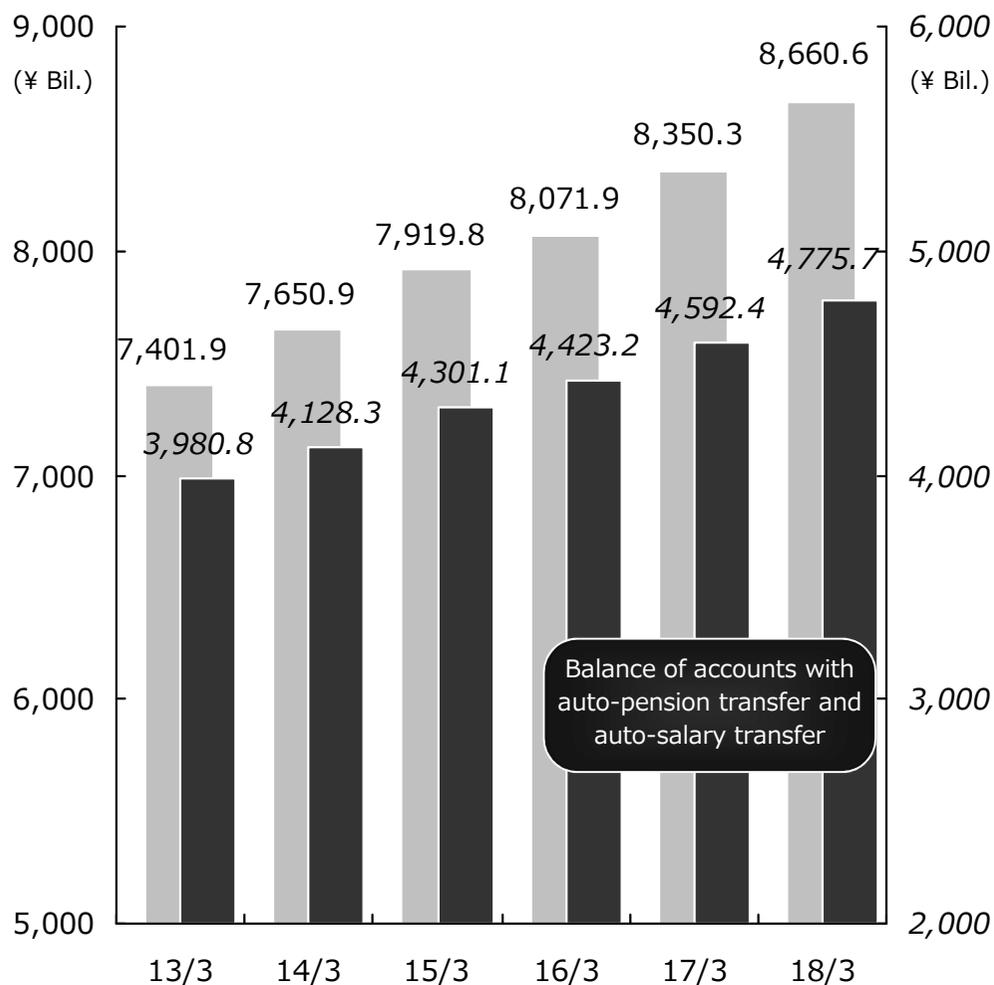
# Domestic Deposits - Proportion

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
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%
Personal	78.9%	77.6%	78.3%	76.9%	78.4%	76.1%	77.5%	75.5%	76.8%	75.1%	76.5%	74.6%
Corporate (incl. quasi-sovereign)	17.1%	16.5%	17.3%	16.9%	17.5%	17.0%	17.6%	17.8%	18.4%	18.4%	18.6%	18.4%
National & local government	3.6%	5.4%	4.0%	5.7%	3.7%	6.3%	4.4%	6.0%	4.2%	6.0%	4.6%	6.2%
Financial institutions (incl. BOJ)	0.4%	0.5%	0.4%	0.5%	0.4%	0.6%	0.5%	0.7%	0.6%	0.5%	0.3%	0.8%
Liquid deposits	62.6%	64.1%	63.8%	65.5%	65.0%	67.0%	66.4%	68.2%	68.3%	70.1%	70.1%	71.3%
Current	2.2%	2.0%	1.9%	1.9%	1.9%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	2.3%
Savings	57.2%	58.6%	58.3%	60.0%	59.6%	61.4%	61.2%	62.5%	63.0%	64.6%	65.2%	66.1%
Personal	46.2%	46.0%	46.8%	46.6%	47.9%	47.2%	48.3%	47.7%	49.3%	49.1%	50.5%	49.9%
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%
Savings	43.5%	43.4%	44.2%	44.2%	45.4%	44.9%	45.9%	45.4%	47.0%	46.8%	48.2%	47.7%
Corporate (incl. quasi-sovereign)	12.9%	12.5%	13.2%	12.9%	13.5%	13.1%	13.5%	14.0%	14.7%	14.8%	15.1%	14.9%
Current	2.1%	2.0%	1.9%	1.9%	1.8%	1.9%	1.9%	2.0%	2.1%	2.2%	2.2%	2.3%
Savings	10.5%	10.3%	10.5%	10.4%	10.9%	10.7%	11.1%	11.4%	12.0%	12.0%	12.6%	12.4%
National & local government	3.2%	5.2%	3.5%	5.5%	3.3%	6.1%	4.2%	5.9%	3.8%	5.8%	4.2%	6.1%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.1%	4.8%	3.4%	5.3%	3.2%	5.8%	4.1%	5.6%	3.8%	5.7%	4.2%	5.9%
Financial institutions (incl. BOJ)	0.3%	0.4%	0.3%	0.5%	0.3%	0.5%	0.4%	0.6%	0.5%	0.4%	0.3%	0.4%
Current	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%
Time deposits	36.6%	35.2%	35.5%	33.9%	34.5%	32.5%	33.1%	31.3%	31.3%	29.4%	29.5%	27.9%
Personal	32.1%	31.0%	30.9%	29.8%	30.0%	28.5%	28.9%	27.4%	27.2%	25.7%	25.7%	24.4%
Corporate (incl. quasi-sovereign)	4.0%	3.9%	3.9%	3.9%	4.0%	3.8%	4.0%	3.6%	3.6%	3.4%	3.4%	3.3%
National & local government	0.4%	0.2%	0.6%	0.2%	0.4%	0.2%	0.2%	0.2%	0.4%	0.2%	0.3%	0.1%
Financial institutions (incl. BOJ)	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.8%	0.7%	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.8%
Personal	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
Corporate (incl. quasi-sovereign)	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
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%
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%	0.3%

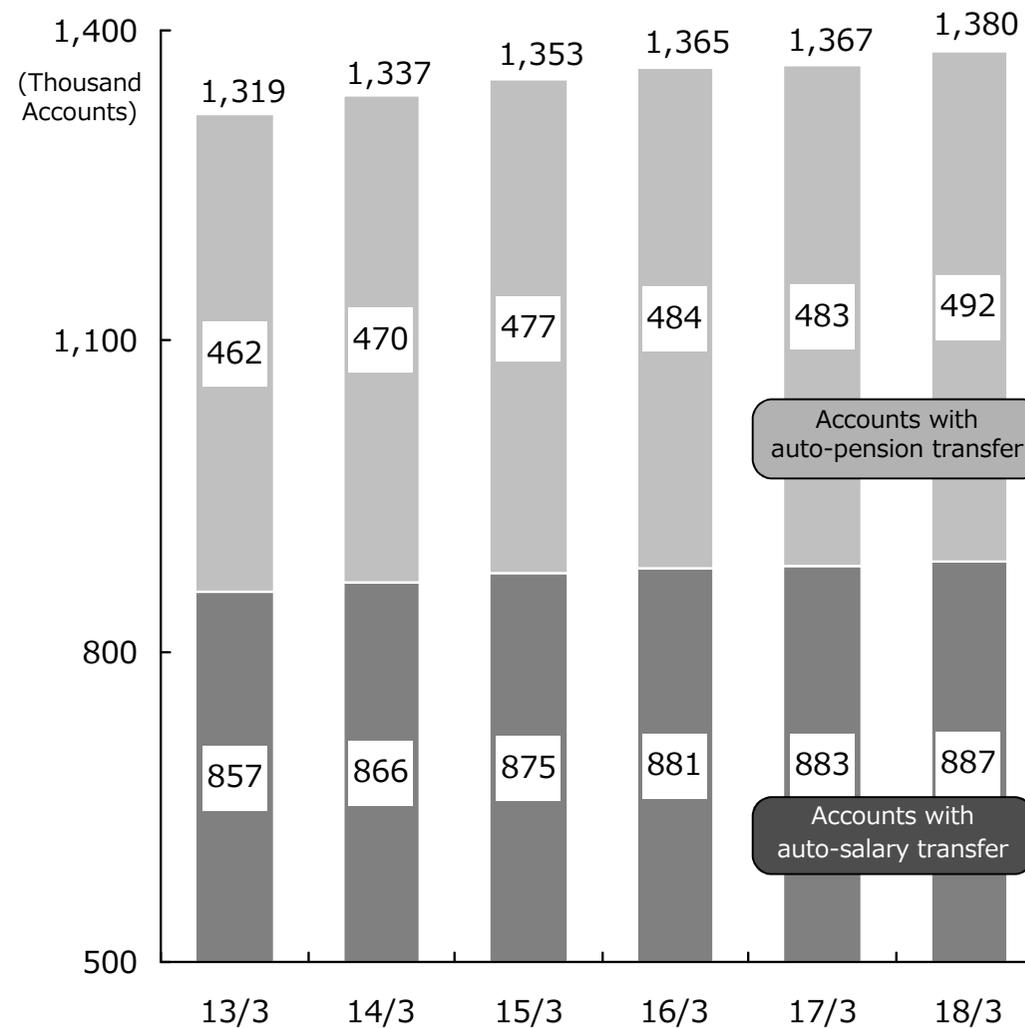
	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.7%	96.7%	96.5%	96.6%	96.5%	96.6%	96.5%	96.4%	96.0%	96.3%	96.2%	95.8%
Others	3.3%	3.3%	3.5%	3.4%	3.5%	3.4%	3.5%	3.6%	4.0%	3.7%	3.8%	4.2%

# Expansion of Personal Deposits

### Personal deposits



### Accounts with auto-pension transfer and auto-salary transfer



(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Investment trusts	348.3	355.0	365.5	379.4	370.5	360.7	327.3	312.5	297.0	281.0
Bond funds	5.8	5.6	6.2	6.2	8.5	6.9	2.4	0.2	0.2	0.2
Stock funds	342.4	349.3	359.2	373.1	361.9	353.8	324.9	312.2	296.7	280.7
Personal Investors	340.9	347.7	358.6	372.7	362.3	352.0	320.0	306.5	291.2	275.5
Bond funds	4.8	4.7	4.7	5.0	6.6	5.4	1.8	0.2	0.2	0.2
Stock funds	336.0	343.0	353.9	367.6	355.7	346.6	318.2	306.2	291.0	275.2

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Foreign-currency deposits	66.2	57.7	53.2	48.8	46.7	48.6	45.7	44.7	44.6	86.7
Personal	52.2	47.7	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1
Corporate (incl. quasi-sovereign)	13.9	9.9	9.8	10.1	10.8	13.3	12.0	11.5	10.5	16.3
Financial institutions	-	-	-	-	-	-	-	-	-	37.1

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Insurance	914.0	931.1	951.1	948.3	916.1	947.4	936.2	946.5	943.7	904.4
Annuity insurance	580.7	571.4	567.2	551.8	524.4	529.9	520.5	513.9	497.7	471.6
Whole life insurance	333.3	359.6	383.8	396.4	391.7	417.4	415.6	432.5	446.0	432.8

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Public bonds	205.1	186.3	181.5	164.5	153.2	142.5	137.7	129.9	122.7	117.3
Personal	159.3	146.9	136.3	120.3	107.6	95.7	86.4	78.5	73.1	67.4

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

## Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Assets Requiring Caution or worse	1,476.3	1,468.7	1,508.7	1,503.5	1,413.5	1,384.6	1,225.8	1,163.1	1,081.0	1,042.6	1,016.2	958.5
Assets Requiring Caution	1,366.6	1,351.6	1,393.5	1,388.3	1,302.7	1,277.8	1,121.4	1,057.8	985.7	956.4	932.6	871.9
Other Assets Requiring Caution	1,289.8	1,270.8	1,319.4	1,320.6	1,238.9	1,213.1	1,064.6	1,003.9	929.6	895.8	878.3	826.2
Substandard Assets	76.8	80.7	74.1	67.7	63.7	64.6	56.7	53.9	56.1	60.5	54.3	45.6
Potentially Bankrupt Assets	87.2	96.9	94.8	94.4	90.8	86.8	84.1	85.5	77.0	68.4	65.8	69.4
Bankrupt and Effectively Bankrupt Assets	22.4	20.1	20.3	20.6	19.8	20.0	20.2	19.6	18.2	17.8	17.7	17.0
Normal Assets*	6,442.9	6,554.8	6,626.1	6,678.9	6,950.2	7,178.7	7,525.9	7,737.6	8,016.1	8,371.6	8,659.0	8,972.2
Total	7,919.2	8,023.6	8,134.8	8,182.5	8,363.7	8,563.4	8,751.7	8,900.7	9,097.2	9,414.3	9,675.3	9,930.7

\*Including loans with no debtor classification.

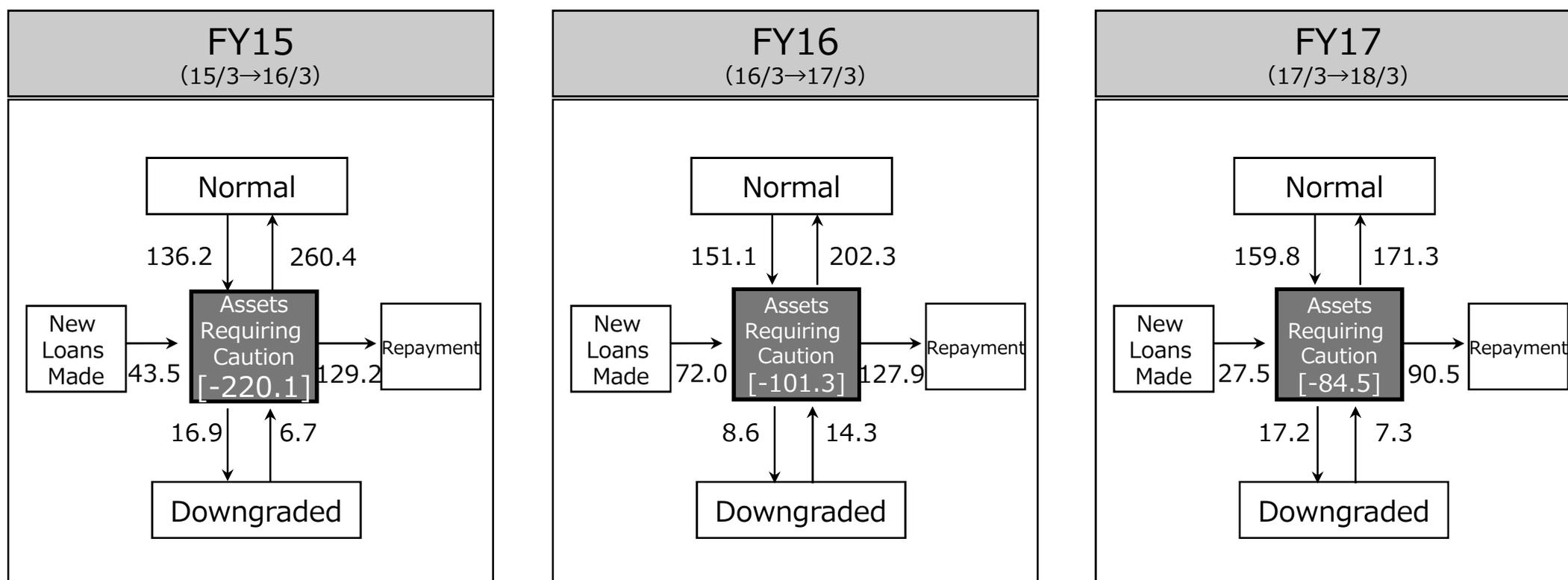
## Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Bil.)

	2012/9	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Disclosed Claims under the Financial Reconstruction Law	171.3	183.4	174.4	169.4	163.6	160.0	153.3	151.7	144.0	139.0	130.4	127.0
Bankrupt and Substantially Bankrupt Claims	22.4	20.1	20.3	20.6	19.8	20.0	20.2	19.6	18.2	17.8	17.7	17.0
Doubtful Claims	87.2	96.9	94.8	94.4	90.8	86.8	84.1	85.5	77.0	68.4	65.8	69.4
Substandard Claims	61.7	66.3	59.2	54.2	52.8	53.1	48.9	46.5	48.7	52.8	46.9	40.4
Normal Assets	7,747.8	7,840.1	7,960.3	8,013.1	8,200.1	8,403.3	8,598.3	8,748.9	8,953.1	9,275.2	9,544.8	9,803.7
Total	7,919.2	8,023.6	8,134.8	8,182.5	8,363.7	8,563.4	8,751.7	8,900.7	9,097.2	9,414.3	9,675.3	9,930.7
Proportion to total claims	2.16%	2.28%	2.14%	2.07%	1.95%	1.86%	1.75%	1.70%	1.58%	1.47%	1.34%	1.27%

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

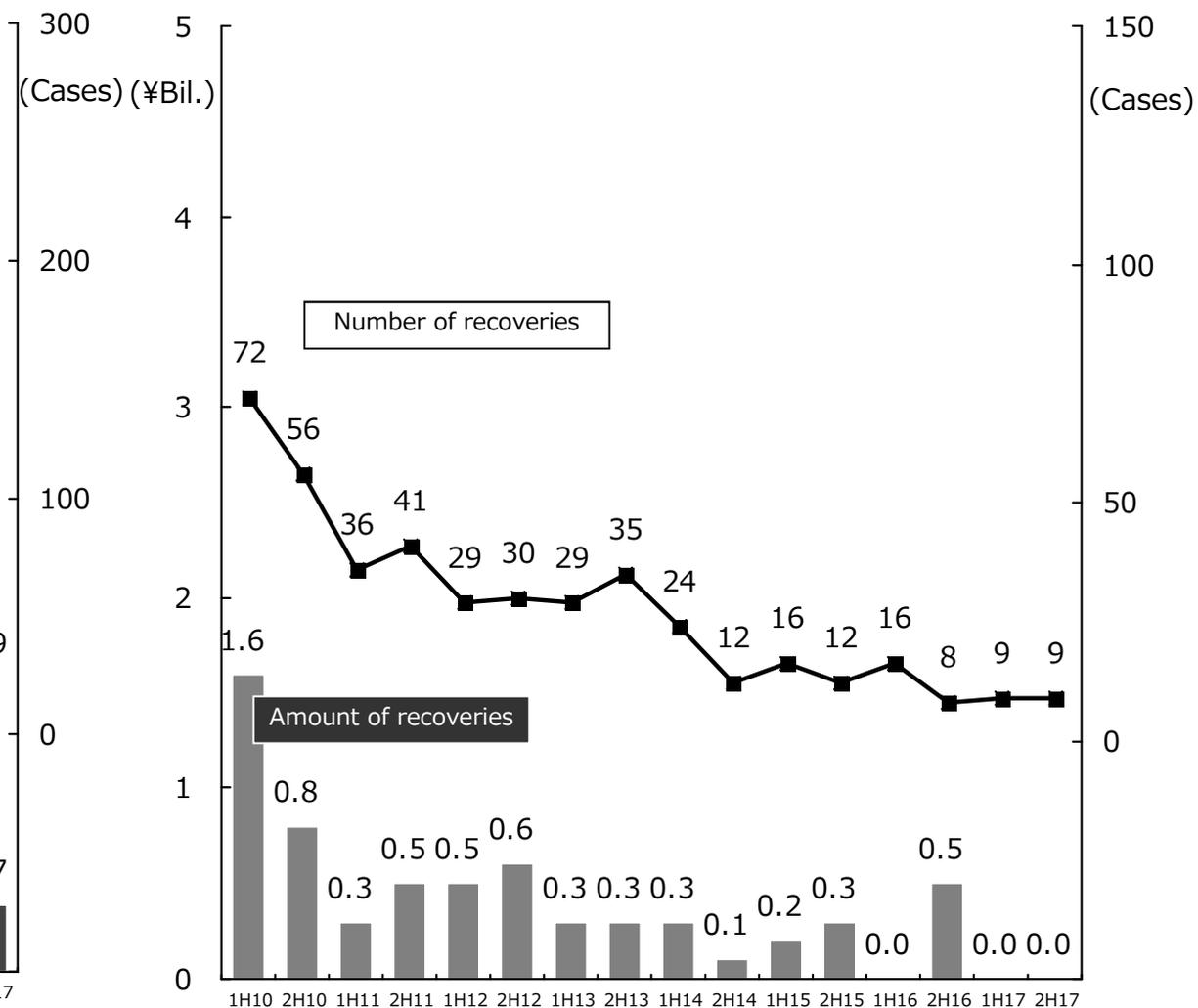
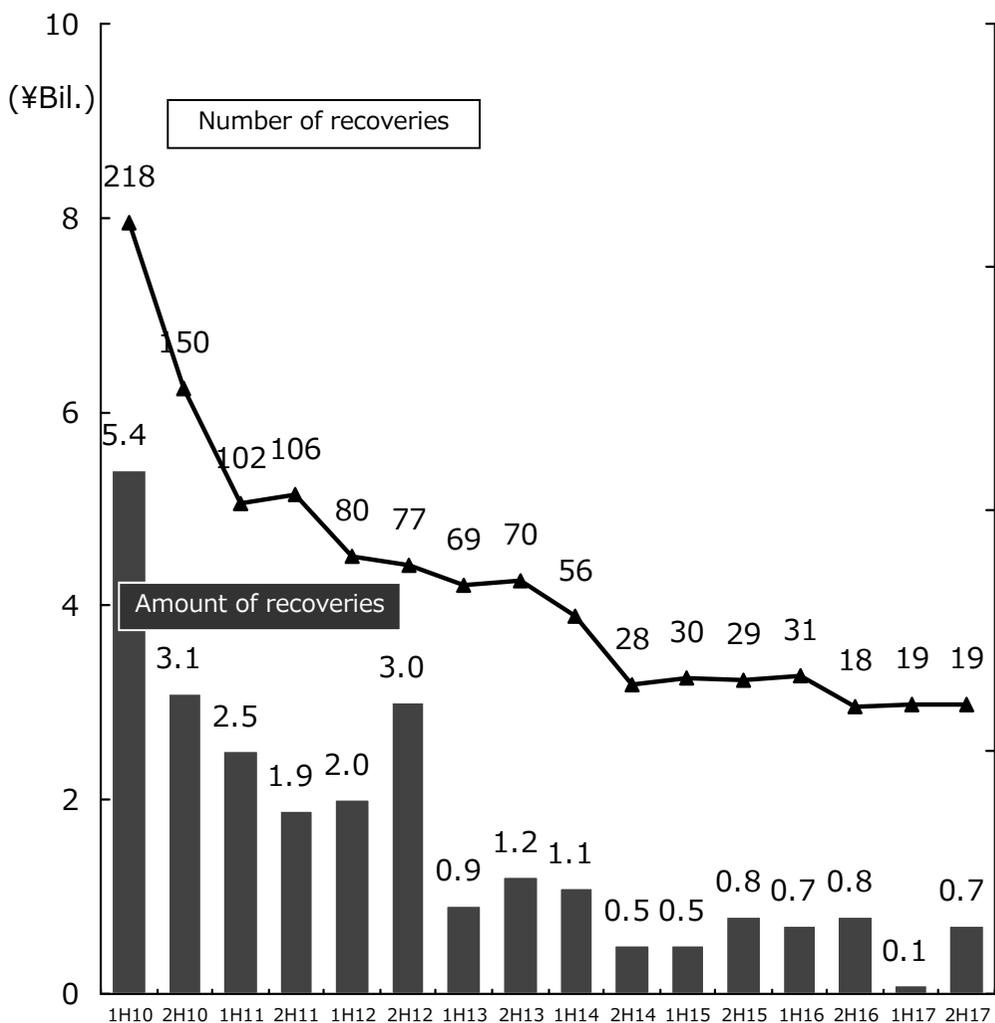
(¥ Bil.)



## Recoveries through Sales

## Recoveries through Auctions

(Included in the left-hand chart)



# Capital Ratio

## Basel III

### Non-Consolidated

	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Total capital ratio	13.21%	13.72%	13.04%	13.41%	13.84%	13.19%	13.26%	13.20%	13.03%	12.80%	12.55%
Tier1 capital ratio	12.24%	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%
Common equity Tier1 capital ratio	12.24%	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%

Total capital (¥Bil.)	649.6	676.9	668.4	715.3	759.6	770.2	786.1	801.1	820.3	848.8	867.2
Tier1 capital	602.3	623.8	633.0	645.3	682.7	699.4	726.2	733.5	761.4	787.9	817.2
Common equity Tier1 capital	602.3	623.8	633.0	645.3	682.7	699.4	726.2	733.5	761.4	787.9	817.2

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	6,066.6	6,292.9	6,629.4	6,907.6
Credit risk	4,571.8	4,531.4	4,775.3	4,932.1	5,142.6	5,195.6	5,248.6	5,314.4	5,654.2	5,769.1	5,951.8
Market risk	66.0	63.0	71.8	65.7	69.1	63.9	61.3	66.4	67.6	64.7	68.4
Operational risk	279.9	278.1	275.8	276.1	274.6	275.6	275.2	275.8	274.7	275.3	275.9

### Consolidated

	2013/3	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3
Total capital ratio	14.05%	14.27%	13.69%	13.92%	14.66%	13.89%	13.79%	13.72%	13.59%	13.36%	13.18%
Tier1 capital ratio	12.90%	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%
Common equity Tier1 capital ratio	12.90%	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%

Total capital (¥Bil.)	702.4	733.7	724.8	775.5	824.1	835.5	852.4	866.8	890.0	920.8	943.7
Tier1 capital	645.2	670.0	680.4	696.8	740.0	757.4	787.7	794.7	828.4	857.2	893.5
Common equity Tier1 capital	645.2	670.0	680.4	696.8	740.0	757.4	787.7	794.7	828.4	857.2	893.5

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	6,315.9	6,547.6	6,892.0	7,159.9
Credit risk	4,616.4	4,577.1	4,830.6	4,984.7	5,209.0	5,279.7	5,326.9	5,388.0	5,739.5	5,842.3	6,034.7
Market risk	66.6	63.6	73.8	66.7	69.2	64.0	61.5	66.5	68.1	65.1	68.9
Operational risk	301.2	299.7	297.9	297.8	297.3	297.3	296.9	295.7	294.9	294.5	295.4

## Risk Capital Allocation

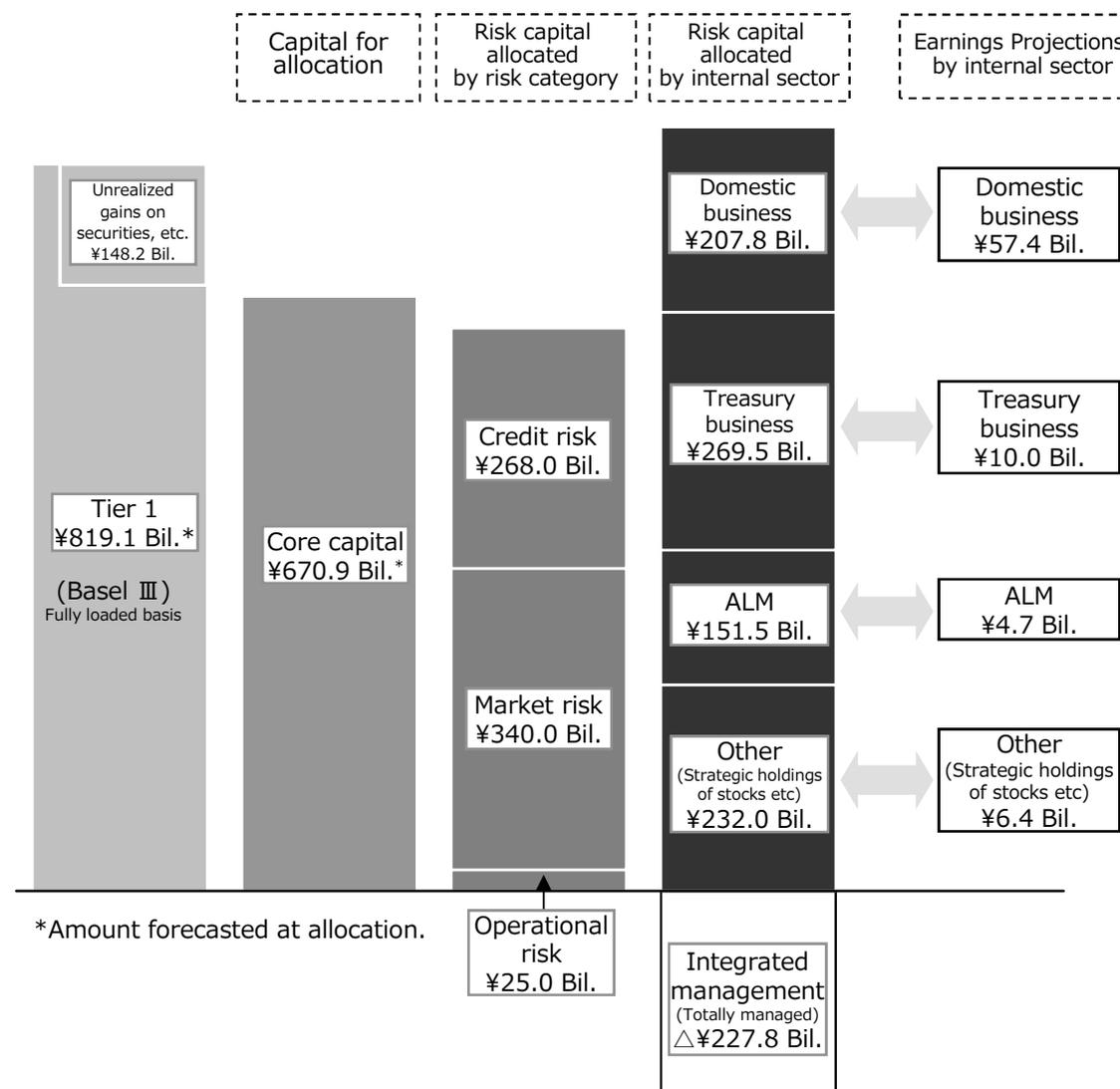
<b>Capital for allocation</b>	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
<b>Integrated risk capital</b>	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk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

### Ratio regarding IRRBB (18/3) (IRRBB: Interest Rate Risk in the Banking Book)

✓Confirmed [ Interest rate risk in the banking book < 15% of Tier1 ]

Interest rate risk in the banking book	①	¥61.1 Bil.
Tier1	②	¥817.2 Bil.
Ratio regarding IRRBB	①/②	7.48%

## Risk capital allocation for the first half of FY18



# Financial Information of Chibagin Securities

## 1. Profits and Losses

(¥ Mil.)

	2013/3		2014/3		2015/3		2016/3		2017/3		2018/3	
	1H		1H		1H		1H		1H		1H	
Operating revenue	1,578	4,041	3,146	5,899	2,729	6,003	2,796	5,023	2,046	5,029	2,998	6,823
Commissions received	988	2,854	2,448	4,470	1,926	4,180	1,970	3,442	1,214	2,654	1,392	3,006
Stocks	454	1,365	1,427	2,555	894	2,025	1,050	1,808	603	1,451	850	1,888
Bonds	3	7	3	6	8	11	17	19	25	28	3	5
Beneficiary certificates	522	1,466	1,010	1,893	1,019	2,135	898	1,604	579	1,159	531	1,098
Net gain on trading	530	1,070	618	1,258	709	1,636	736	1,414	770	2,252	1,544	3,688
Stocks	55	123	117	193	47	90	0	29	5	11	18	42
Bonds	472	941	502	1,056	643	1,528	733	1,376	747	2,223	1,519	3,643
Financial revenue	60	116	78	170	93	185	89	166	61	122	61	128
Financial expenses (-)	19	32	3	9	9	22	14	24	10	32	19	38
Net operating revenue	1,558	4,009	3,142	5,889	2,719	5,980	2,781	4,999	2,035	4,996	2,979	6,785
Expenses (-)	1,585	3,399	1,977	3,970	1,983	4,201	2,067	4,090	1,975	4,326	2,378	5,236
Related to trading (-)	324	698	417	855	462	997	488	942	459	1,078	635	1,474
Personal expenses (-)	860	1,824	1,074	2,158	1,055	2,210	1,085	2,128	1,003	2,139	1,137	2,450
Operating profit	△ 26	610	1,164	1,919	736	1,778	714	909	60	669	601	1,548
Ordinary profit	8	639	1,204	2,000	814	1,900	788	1,077	192	897	718	1,775
Profit	334	826	714	1,225	572	1,259	563	732	162	631	505	1,171

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

(¥ Mil.)

	2013/3		2014/3		2015/3		2016/3		2017/3		2018/3	
	1H		1H		1H		1H		1H		1H	
(Principal trading)	49,133	109,011	93,508	185,723	96,984	160,088	60,617	115,826	41,379	91,967	41,150	79,089
(Agency transactions)	55,993	180,277	187,108	343,942	122,911	282,195	146,035	246,227	88,699	208,030	120,843	271,170
Total	105,126	289,289	280,616	529,665	219,896	442,284	206,653	362,053	130,079	299,997	161,994	350,260



## Subjects of the new medium term management plan "Best Bank 2020 – 3 years of value co-creation"

### Subject I

Co-creating customer value

- Conducting comprehensive evaluation of a customer's business and contributing to regional revitalization
- Strengthening fiduciary duties
- Providing integrated personal financial services matching the diverse needs of customers
- Creating new services responding to digitalization
- Upgrading the retail base in the Metropolitan area
- Strengthening international business responding to customers' globalization
- Advancing activities for customer satisfaction

### Subject II

Realizing work style reform for all employees

- Developing a highly professional workforce
- Accelerating diversity
- Promoting work style reform

### Subject III

Strengthening a sustainable management structure

- Further promoting the strategic alliances (Chiba-Musashino Alliance, TSUBASA Alliance)
- Strengthening the group management structure
- Progressing business efficiency
- Strengthening investment capabilities and profitability
- Strengthening the risk management structure
- Ensuring thorough compliance and protection of customers
- Positive and active action on ESG issues



## Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	17/3		17/9		18/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	352,754	40.48%	348,216	39.96%	345,625	40.11%
Trust banks	176,316	20.23%	172,792	19.83%	173,923	20.19%
Securities companies	16,505	1.90%	14,515	1.67%	10,412	1.21%
Other companies	122,558	14.06%	122,722	14.08%	121,174	14.06%
Foreign investors	196,969	22.60%	197,528	22.66%	202,837	23.54%
Individuals and others	104,896	12.04%	101,981	11.70%	96,968	11.26%
Treasury Stock, etc.	77,762	8.92%	86,532	9.93%	84,574	9.82%
<b>Total</b>	<b>871,453</b>	<b>100.00%</b>	<b>871,503</b>	<b>100.00%</b>	<b>861,599</b>	<b>100.00%</b>

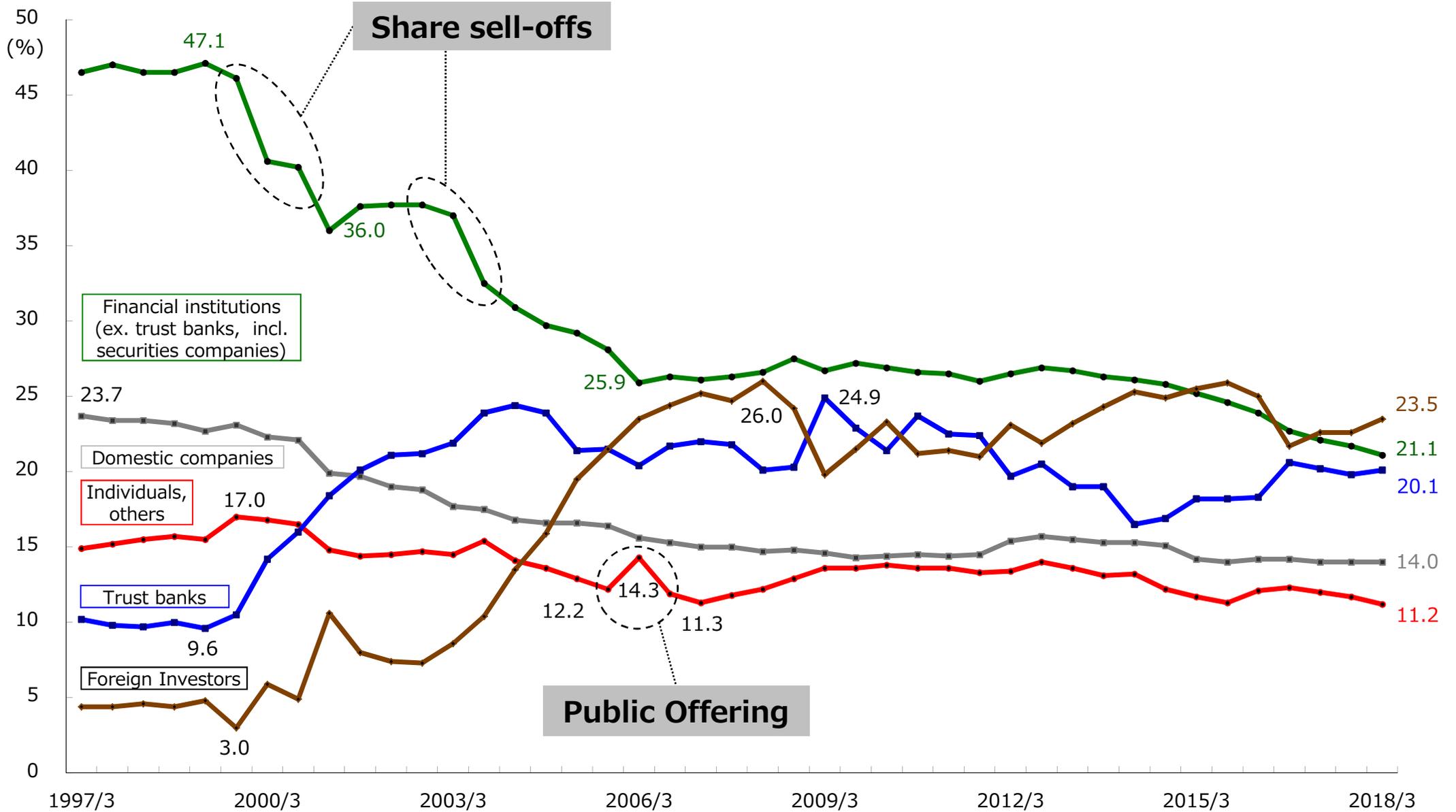
## Principal Shareholders

Number of Units (1 unit = 1000 shares)

17/3	Share- holdings	Percentage of total shares issued	17/9	Share- holdings	Percentage of total shares issued	18/3	Share- holdings	Percentage of total shares issued
Japan Trustee Services Bank, Ltd. (Trust Account)	36,053	4.11%	Japan Trustee Services Bank, Ltd. (Trust Account)	36,103	4.12%	Japan Trustee Services Bank, Ltd. (Trust Account)	36,004	4.15%
Nippon Life Insurance Company	26,870	3.06%	Nippon Life Insurance Company	26,870	3.06%	Nippon Life Insurance Company	26,870	3.10%
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	3.03%
Sompo Japan Nipponkoa Insurance Inc.	24,537	2.80%	Sompo Japan Nipponkoa Insurance Inc.	24,537	2.80%	Sompo Japan Nipponkoa Insurance Inc.	21,537	2.48%
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	2.11%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.06%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	17,707	2.02%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	17,707	2.02%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	17,707	2.04%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	15,325	1.75%	STATE STREET BANK AND TRUST COMPANY 505223	13,945	1.59%	STATE STREET BANK AND TRUST COMPANY 505223	14,939	1.72%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,981	1.59%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,344	1.52%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,432	1.55%

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

# Changes in Composition of Shareholders



Inquiries related to this presentation should be addressed to:

The Chiba Bank, Ltd.  
Corporate Planning Division  
Investor Relations

Tel: 043-301-8459

Fax: 043-242-9121

E-Mail: [ir@chibabank.co.jp](mailto:ir@chibabank.co.jp)

This material was prepared only for the purpose of providing information and does not solicit the purchase or sale of any specific securities.

All or part of the matters described in this material may be revised or changed without prior notice. 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 differ due to change in business environment, etc.

