

# **Financial Results for FY2018 ended March 2019**

Appendix

**May 22, 2019  
THE CHIBA BANK, LTD.**

## Regional Economy

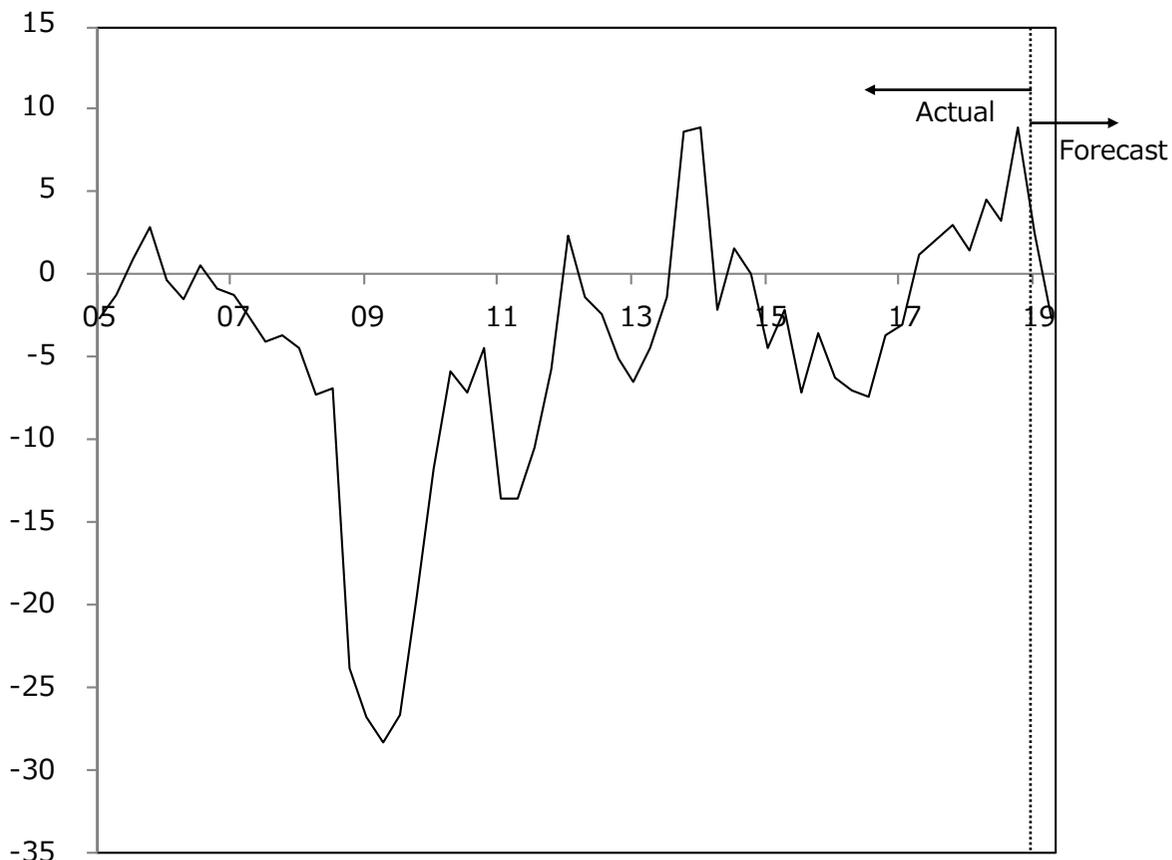
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# Regional Economy

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



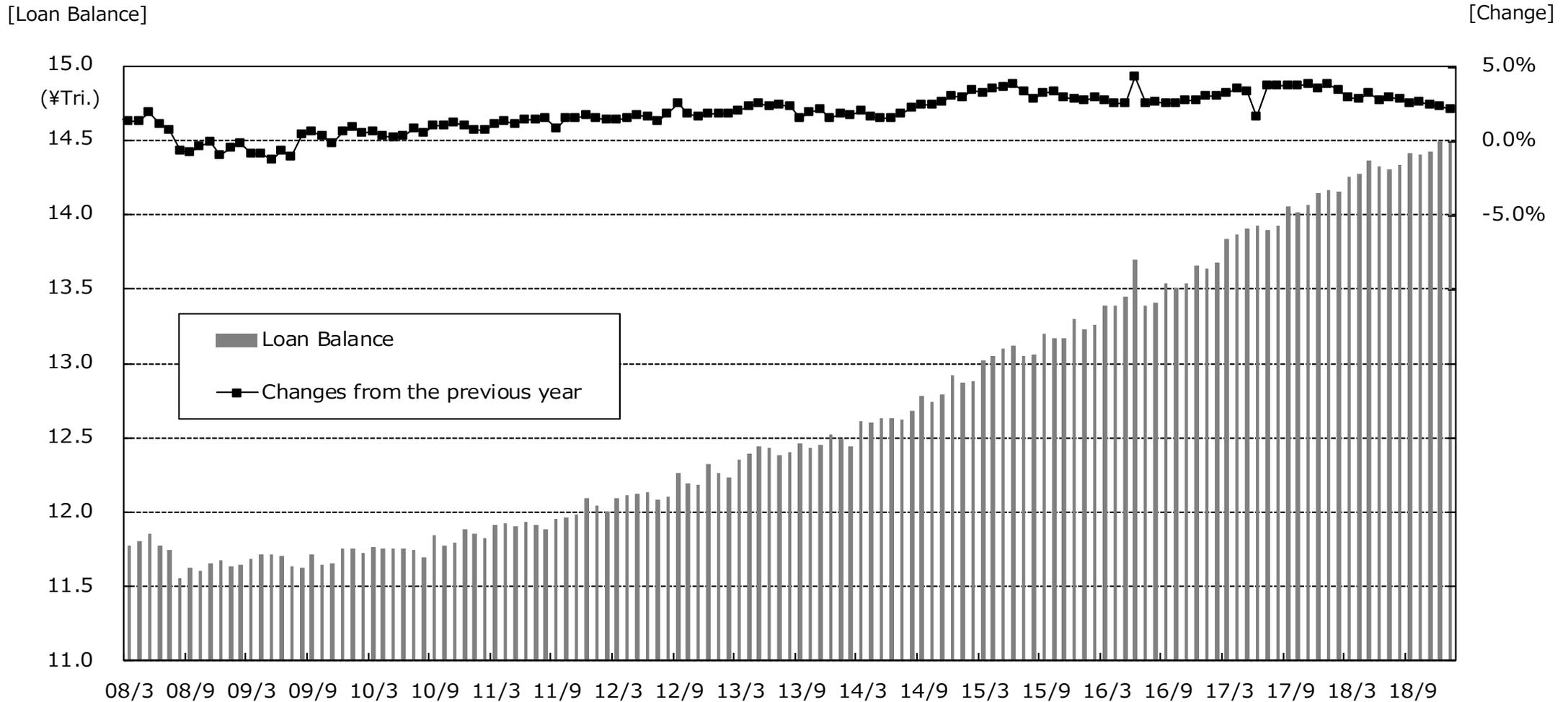
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" , "no change" , and "downward/decrease/worsen".  
BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

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

	Actual				Forecast
	2018			2019	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	1.8	-10.0	2.1	-4.4	0.0
Petroleum & Chemicals	9.4	17.9	8.3	7.7	3.9
Plastics	0.0	16.7	7.2	-5.0	-10.0
Glass	21.4	3.9	33.4	20.8	0.0
Steel & Non-ferrous Metals	15.4	22.3	30.0	5.0	0.0
Metal products	21.9	5.9	17.7	-3.2	0.0
Machinery	-5.0	0.0	0.0	0.0	0.0
Electrical machinery	14.3	16.7	25.0	-15.0	-5.0
Transportation equipment	0.0	-22.3	4.6	-6.3	-18.8
Other manufacturing	0.0	-8.4	4.6	4.6	4.6
Construction	-7.7	12.5	10.0	20.9	12.5
Transportation	4.2	4.6	9.1	15.4	0.0
Wholesaling	10.0	0.0	-8.3	-7.9	-5.6
Retailing	6.7	3.0	-5.9	0.0	-6.7
Hotels	-18.8	3.9	4.6	5.0	-5.0
Services	-2.8	2.9	14.3	4.6	-9.1

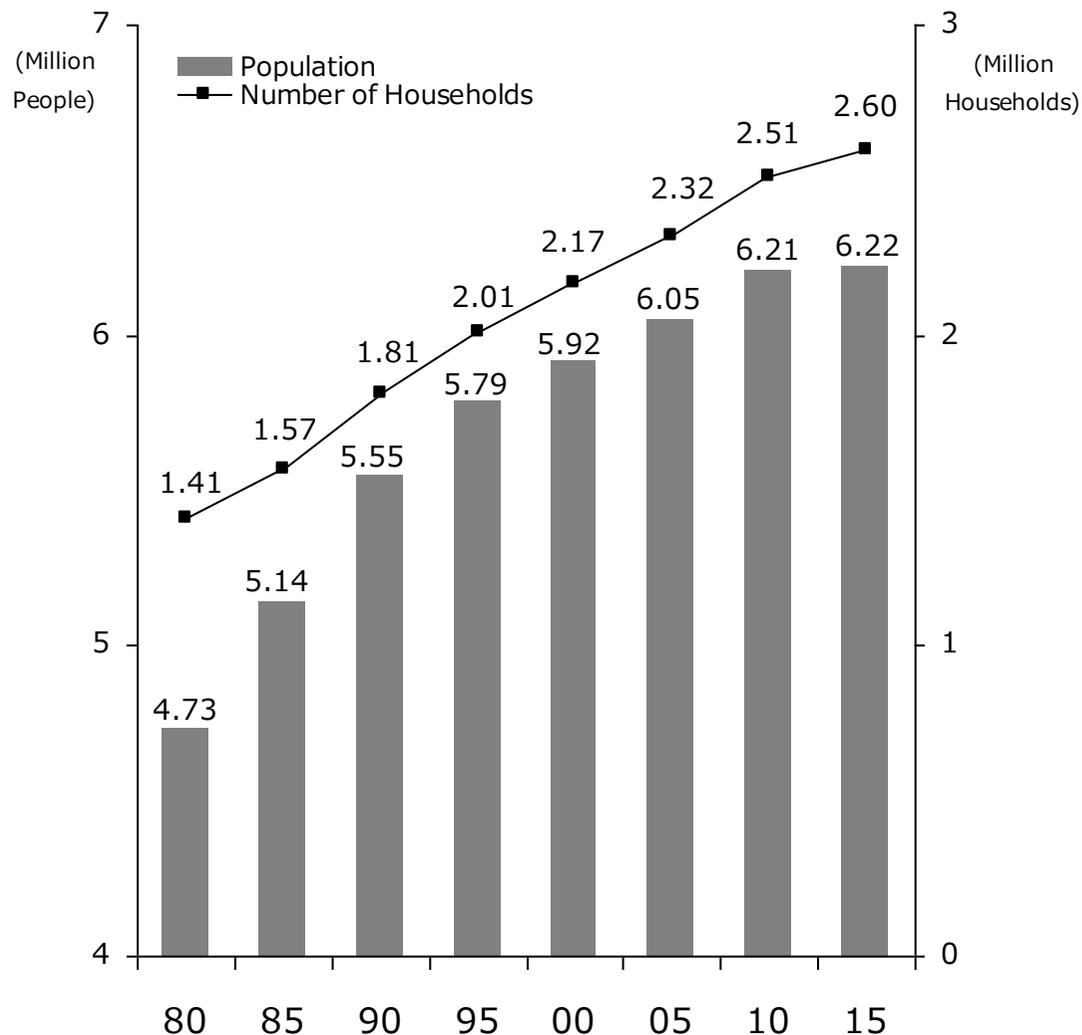
Source: Chiba Economy Center "BSI survey in Chiba (January to March 2019)"  
Surveyees: Enterprises with a head office and/or an office in Chiba  
As at: March 2019  
Answers: 578 enterprises surveyed, 227 effective answers

## Loans in Chiba Prefecture



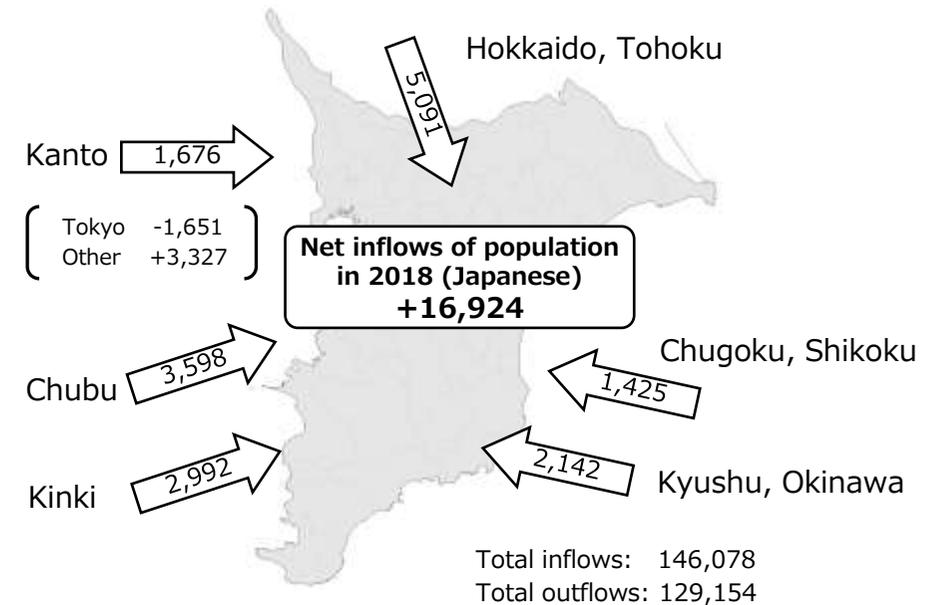
Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labor Dept. of Chiba Prefecture  
 Note: Figures are month-end balances of total loans from banks

## Population & Number of Households in Chiba Prefecture



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

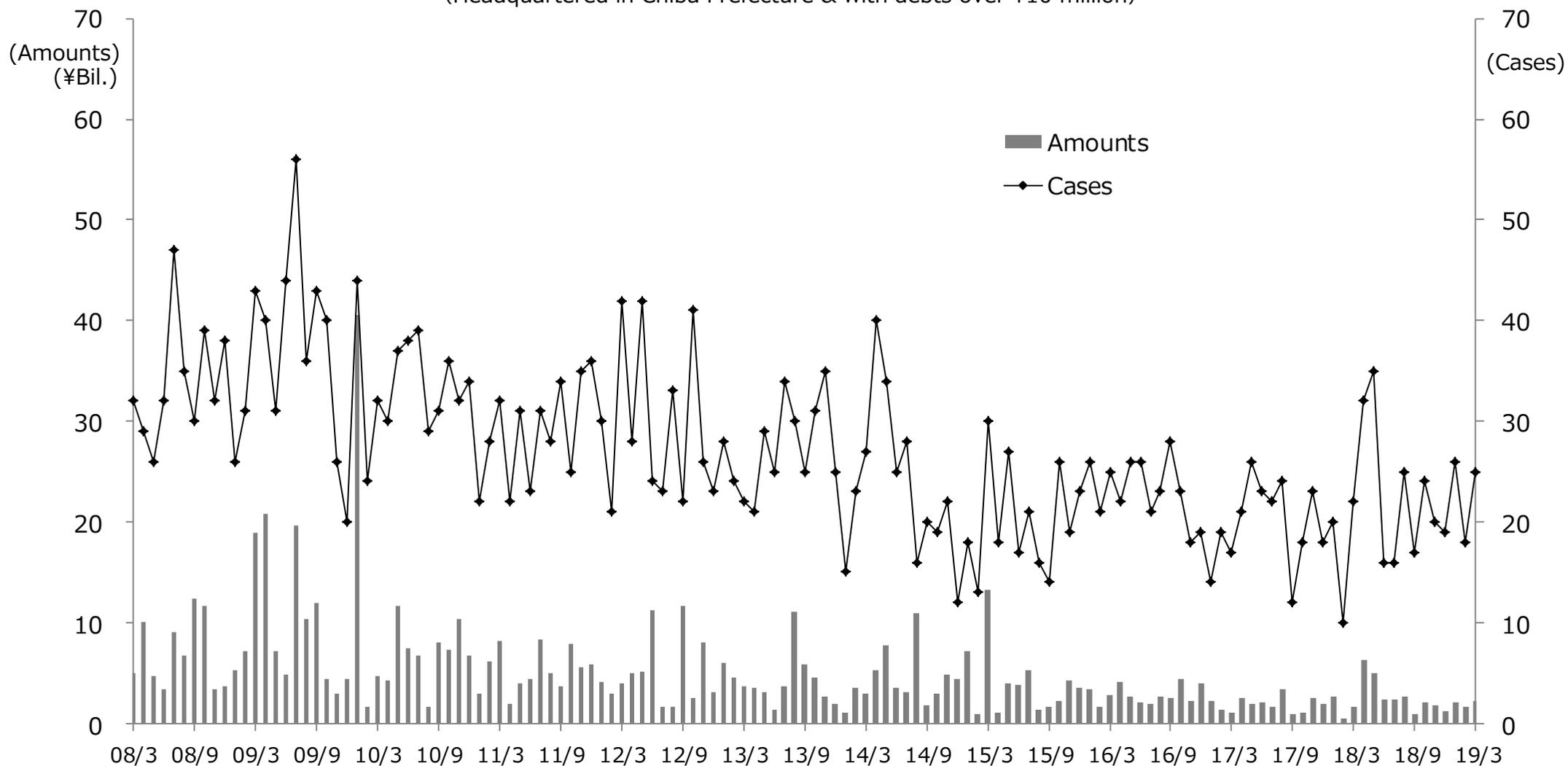
## Inflows/Outflows of Population



Net inflows prefectures	Net inflows (Japanese)		
	2017	2018	Change
Tokyo	75,498	82,774	7,276
Kanagawa	13,155	18,866	5,711
Saitama	14,923	17,036	2,113
<b>Chiba</b>	<b>16,203</b>	<b>16,924</b>	<b>721</b>
Fukuoka	6,388	6,243	-145
Osaka	2,961	5,197	2,236
Aichi	4,839	2,159	-2,680

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

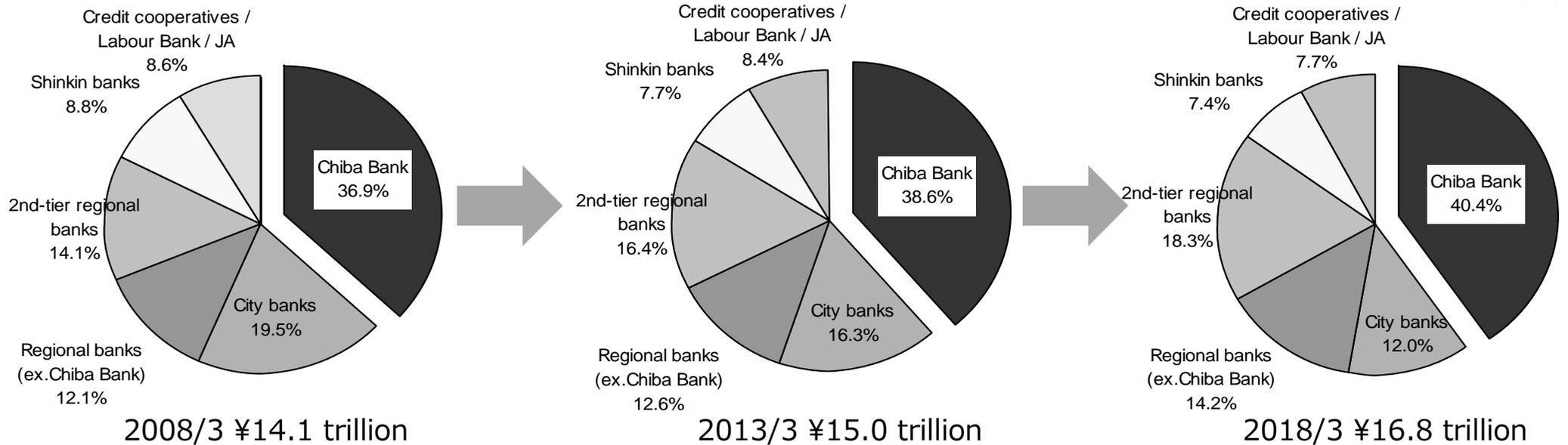
**Default Cases/Amounts in Chiba Prefecture**  
(Headquartered in Chiba Prefecture & with debts over ¥10 million)



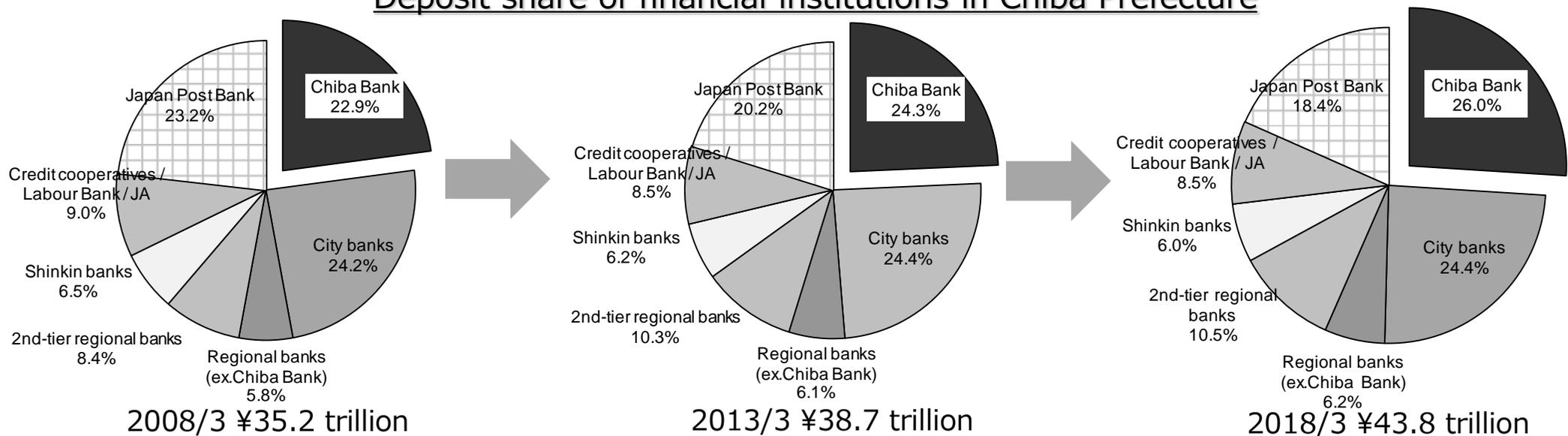
Source: Made by Chiba Bank with data from Tokyo Shoko Research

## 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)

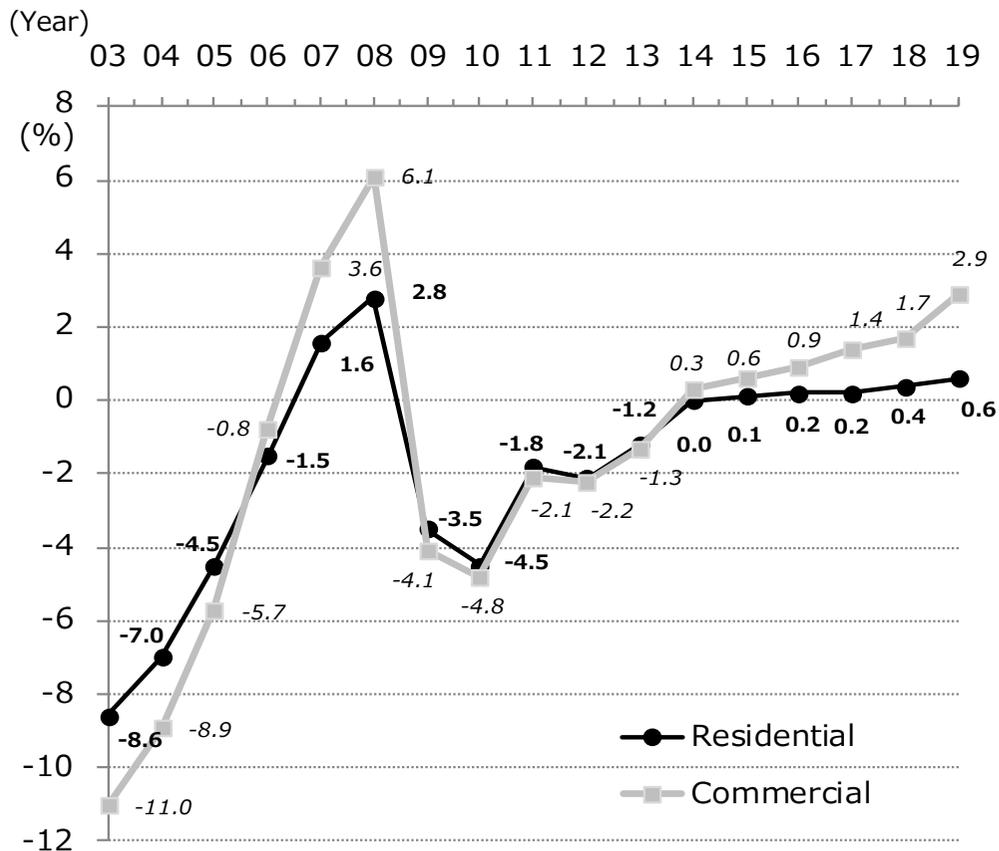
	Population Total	Industrial Production Index			Customer Price Index	New Car Registrations	Building Construction	
		Production	Shipment	Producers' Inventory Ratio			Floor Area	New Housing starts
	As of Oct 1	2015 = 100			2015 = 100	Total	Thousand m <sup>2</sup>	Total
2014	6,197,784	102.5	102.2	97.5	99.2	153,101	6,567	47,434
2015	* 6,222,666	100.0	100.0	100.0	100.0	130,869	6,801	45,784
2016	6,240,408	99.4	99.5	98.5	99.9	125,818	6,438	49,572
2017	6,255,876	99.5	97.5	99.5	100.2	133,409	6,639	52,568
2018	6,268,585	99.5	97.5	101.4	100.8	133,965	6,826	46,807
2018/03	6,254,248	100.9	97.8	103.3	100.4	15,334	325	2,639
2018/04	6,256,195	101.5	98.8	98.2	100.7	9,091	557	4,308
2018/05	6,263,969	102.8	101.8	94.9	100.9	9,273	551	3,334
2018/06	6,266,592	97.6	96.9	109.1	100.7	11,771	513	3,937
2018/07	6,267,917	98.2	96.6	102.3	100.5	11,690	655	3,893
2018/08	6,268,926	98.3	97.1	103.6	100.8	9,493	501	3,747
2018/09	6,268,767	97.5	95.5	114.8	101.0	12,532	646	4,510
2018/10	6,268,585	100.8	100.4	95.3	101.3	10,584	539	4,205
2018/11	6,271,120	101.6	96.2	105.8	101.3	10,824	555	4,637
2018/12	6,270,946	97.9	96.7	104.7	101.2	10,647	670	3,232
2019/01	6,270,118	96.9	93.0	102.0	101.0	10,001	527	3,774
2019/02	6,268,158	-	-	-	101.2	11,451	500	4,673
2019/03	6,266,203	-	-	-	-	14,457	-	-
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										
2014	1,454,208	6,851,053	281	52,381	75,699	67,422	0.89	99.2	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	102.2	102.0	99.5
2018	1,181,055	4,836,002	256	29,486	66,285	89,257	1.35	101.7	103.7	104.2	105.8
2018/03	95,982	419,735	22	1,604	66,805	92,718	1.34	100.7	102.5	90.4	87.8
2018/04	99,783	312,271	32	6,216	71,240	89,597	1.34	101.7	104.4	91.4	85.3
2018/05	95,143	377,116	35	5,018	72,449	89,052	1.35	102.0	104.2	89.4	92.8
2018/06	87,465	375,126	16	2,388	70,394	88,100	1.35	102.0	104.3	153.9	166.4
2018/07	99,429	410,538	16	2,427	67,215	87,974	1.36	102.1	104.5	112.1	121.6
2018/08	102,696	442,290	25	2,641	65,510	88,075	1.37	101.8	104.1	87.9	83.6
2018/09	90,496	426,131	17	946	64,651	86,910	1.35	102.0	103.7	87.2	84.4
2018/10	115,439	397,162	24	2,135	66,491	90,403	1.34	102.0	103.3	89.1	84.7
2018/11	102,202	466,439	20	1,785	64,663	89,910	1.34	101.9	103.4	92.7	95.7
2018/12	108,966	419,557	19	1,130	60,770	86,490	1.33	101.9	103.9	181.6	198.4
2019/01	81,094	361,825	26	2,018	60,932	84,355	1.28	99.7	96.8	89.3	88.3
2019/02	72,639	p362,583	18	1,693	63,285	87,136	1.27	-	-	-	-
2019/03	-	-	25	2,230	-	-	-	-	-	-	-
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	18.1.1 ~ 18.4.1	18.4.1 ~ 18.7.1	18.7.1 ~ 18.10.1	18.10.1 ~ 19.1.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	3	3	3	2
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	3	3	3	3

<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>47 thousand (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥18 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥29 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥14 trillion (Ranked 7<sup>th</sup> nationwide)</b>
No. 1 nationwide	Tokyo 13.51 million	Tokyo 148 thousand	Tokyo ¥72 trillion	Tokyo ¥270 trillion	Tokyo ¥207 trillion
No. 2 nationwide	Kanagawa 9.12 million	Osaka 77 thousand	Osaka ¥27 trillion	Osaka ¥66 trillion	Osaka ¥38 trillion
No. 3 nationwide	Osaka 8.83 million	Kanagawa 73 thousand	Aichi ¥27 trillion	Kanagawa ¥41 trillion	Kanagawa ¥19 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 (FY2018)

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

Balance of Deposits and Loans: The Bank of Japan (As of March 2018)

# Management Indices

# Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	2014/3		2015/3		2016/3		2017/3		2018/3		2019/3	
	1H		1H		1H		1H		1H		1H	
Gross business income	76.5	149.1	77.7	151.7	76.4	150.0	75.3	144.0	78.2	149.4	79.1	152.2
Net interest income	64.9	126.6	64.7	126.0	64.7	125.4	62.6	121.1	63.4	121.5	64.1	122.6
Net fees and commissions income	8.9	17.8	9.4	19.2	9.5	19.0	9.4	19.1	11.4	23.7	10.9	22.4
Trading income	0.6	1.9	1.3	2.6	1.0	3.2	1.6	2.5	0.7	2.0	0.5	1.1
Profit from other business transactions	2.0	2.7	2.2	3.8	1.0	2.2	1.5	1.2	2.6	2.1	3.4	6.0
Gains (losses) related to bonds	1.2	0.9	1.3	2.0	0.4	2.2	0.2	△ 1.1	1.9	△ 0.5	2.3	4.5
Expenses (△)	41.2	82.5	41.8	82.6	40.2	82.0	41.1	83.1	41.2	82.8	40.6	81.1
Core net business income	34.1	65.6	34.5	67.0	35.7	65.7	33.9	62.1	35.0	67.1	36.0	66.5
Ordinary profit	40.0	70.3	40.1	74.1	46.7	79.6	41.5	70.0	43.5	70.6	41.3	67.0
Profit	25.3	43.2	26.8	45.8	32.2	52.5	29.5	48.6	31.7	49.6	30.0	48.0

Net credit costs (△)	△ 0.4	0.9	0.2	△ 0.3	△ 2.8	△ 2.3	△ 4.1	△ 3.7	△ 1.3	0.8	2.1	11.3
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Profit attributable to owners of parent	26.6	46.4	34.9	57.0	32.6	55.4	30.1	52.7	31.5	53.7	29.2	50.4
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ROA*1	0.44%	0.37%	0.44%	0.37%	0.48%	0.39%	0.43%	0.35%	0.45%	0.35%	0.41%	0.33%
ROE*2	7.18%	6.13%	7.33%	6.03%	8.02%	6.49%	7.20%	5.85%	7.39%	5.76%	6.74%	5.44%
OHR*3	54.88%	55.93%	54.98%	55.36%	53.00%	55.06%	55.10%	57.59%	54.11%	55.26%	52.98%	54.78%

\*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

	2014/3		2015/3		2016/3		2017/3		2018/3		2019/3	
	1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.28%	1.24%	1.21%	1.16%	1.10%	1.06%	1.04%	1.00%	1.02%	0.98%	0.99%	0.94%
Average yield on loans and bills discounted	1.45%	1.44%	1.37%	1.35%	1.27%	1.26%	1.18%	1.16%	1.09%	1.07%	1.02%	1.01%
Average yield on securities	0.92%	0.77%	1.06%	0.90%	1.27%	1.04%	1.12%	0.95%	1.45%	1.19%	1.57%	1.25%
Average yield on interest-bearing liabilities	0.83%	0.83%	0.81%	0.79%	0.72%	0.72%	0.69%	0.69%	0.67%	0.67%	0.63%	0.62%
Average yield on deposits and NCD	0.04%	0.04%	0.04%	0.03%	0.04%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
Expenseratio	0.79%	0.80%	0.77%	0.76%	0.71%	0.73%	0.71%	0.72%	0.69%	0.69%	0.65%	0.65%
Average interest rate spread	0.45%	0.41%	0.40%	0.37%	0.38%	0.34%	0.35%	0.31%	0.35%	0.31%	0.36%	0.32%
Difference between average yield on loans and deposits	1.41%	1.40%	1.33%	1.32%	1.23%	1.23%	1.17%	1.15%	1.09%	1.07%	1.02%	1.01%

## Contract Rate by Borrowers' Category

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Large enterprises	0.58%	0.54%	0.51%	0.48%	0.45%	0.45%	0.41%	0.48%	0.50%	0.56%	0.60%	0.61%
Mid-sized enterprises	1.11%	1.06%	1.02%	0.97%	0.93%	0.89%	0.84%	0.79%	0.79%	0.78%	0.79%	0.75%
Small and medium-sized enterprises	1.62%	1.56%	1.50%	1.43%	1.37%	1.30%	1.21%	1.15%	1.11%	1.08%	1.05%	1.03%
Consumer loans	1.68%	1.63%	1.58%	1.52%	1.48%	1.45%	1.40%	1.37%	1.34%	1.31%	1.28%	1.26%
Housing loans	1.54%	1.49%	1.44%	1.39%	1.34%	1.29%	1.24%	1.19%	1.16%	1.12%	1.09%	1.06%
Others	7.00%	6.60%	6.37%	6.08%	6.01%	5.92%	5.89%	5.85%	5.83%	5.78%	5.73%	5.65%
Public sector	0.83%	0.94%	0.85%	0.88%	0.77%	0.81%	0.70%	0.77%	0.65%	0.64%	0.60%	0.60%

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

## Overall

	Average balance (¥Bil.)						Interest yield					
	2017/3		2018/3		2019/3		2017/3		2018/3		2019/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	12,607.2	12,799.2	12,922.9	12,978.3	13,166.4	13,205.7	1.10%	1.07%	1.12%	1.08%	1.16%	1.11%
Loans and bills discounted	8,882.2	9,027.3	9,435.6	9,548.3	9,895.9	9,996.7	1.18%	1.17%	1.12%	1.12%	1.11%	1.10%
Securities	2,363.2	2,362.6	2,156.5	2,093.3	1,982.5	1,963.8	1.29%	1.17%	1.58%	1.37%	1.86%	1.61%
Interest-bearing liabilities	12,565.7	12,758.0	12,909.9	12,969.5	13,397.0	13,492.4	0.11%	0.12%	0.14%	0.14%	0.18%	0.18%
Deposits	11,095.9	11,202.7	11,578.3	11,594.1	11,957.1	11,964.2	0.03%	0.03%	0.04%	0.04%	0.06%	0.06%
Borrowed money	232.3	244.9	288.8	292.6	361.3	368.3	0.28%	0.39%	0.61%	0.63%	0.81%	0.80%

## Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	2017/3		2018/3		2019/3		2017/3		2018/3		2019/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	11,692.0	11,783.1	11,950.6	12,040.1	12,238.3	12,312.8	1.04%	1.00%	1.02%	0.98%	0.99%	0.94%
Loans and bills discounted	8,521.4	8,631.0	8,981.1	9,093.1	9,397.7	9,503.7	1.18%	1.16%	1.09%	1.07%	1.02%	1.01%
Securities	1,822.2	1,795.0	1,655.9	1,612.2	1,539.2	1,513.8	1.12%	0.95%	1.45%	1.19%	1.57%	1.25%
Interest-bearing liabilities	11,643.4	11,743.0	11,937.3	12,024.0	12,471.7	12,599.0	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%
Deposits	10,617.7	10,669.7	11,082.8	11,124.9	11,495.3	11,532.6	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
Borrowed money	165.2	162.6	160.0	162.1	236.2	248.0	0.05%	0.03%	0.00%	0.00%	0.00%	0.00%

# Domestic Loans – Balance

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Domestic loans	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	9,761.4	9,903.9
Large enterprises	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	1,245.8	1,212.1
Mid-sized enterprises	144.6	153.2	157.6	155.3	154.4	161.0	159.7	165.6	168.3	161.0	163.9	172.9
Small and med-sized enterprises, etc.	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	8,126.4	8,302.3
Small and med-sized enterprises*	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	4,486.2	4,586.0
Comsumer loans	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	3,640.2	3,716.3
Housing loans	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	3,479.8	3,548.6
Public sector	333.7	283.5	271.7	244.2	257.8	229.5	241.3	203.6	228.3	217.8	225.1	216.5

\*Including sole proprietors

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Domestic loans	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	9,761.4	9,903.9
Chiba Prefecture	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	6,855.5	6,963.0
Others	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	2,905.8	2,940.9

# Domestic Loans - Proportion

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
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	15.4%	14.7%	15.0%	14.4%	14.2%	13.8%	13.1%	13.0%	12.7%	12.8%	12.7%	12.2%
Mid-sized enterprises	1.8%	1.9%	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%	1.8%	1.7%	1.6%	1.8%
Small and med-sized enterprises, etc.	78.6%	79.9%	79.8%	80.8%	80.9%	81.7%	82.4%	83.0%	83.1%	83.2%	83.2%	83.8%
Small and med-sized enterprises*	42.0%	42.5%	42.6%	43.2%	43.2%	43.9%	44.8%	45.5%	45.8%	45.9%	45.9%	46.3%
Comsumer loans	36.6%	37.4%	37.2%	37.6%	37.7%	37.8%	37.6%	37.5%	37.3%	37.3%	37.2%	37.5%
Housing loans	35.5%	36.2%	36.0%	36.3%	36.3%	36.4%	36.1%	36.0%	35.6%	35.7%	35.6%	35.8%
Public sector	4.2%	3.5%	3.3%	2.9%	3.1%	2.6%	2.7%	2.2%	2.4%	2.3%	2.3%	2.2%

\*Including sole proprietors

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
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	73.7%	73.8%	73.3%	73.1%	73.0%	72.8%	72.4%	71.7%	71.3%	70.8%	70.2%	70.3%
Others	26.3%	26.2%	26.7%	26.9%	27.0%	27.2%	27.6%	28.3%	28.7%	29.2%	29.8%	29.7%

# Loan Breakdown by Industry

## Domestic Operations

(¥ Bil.)

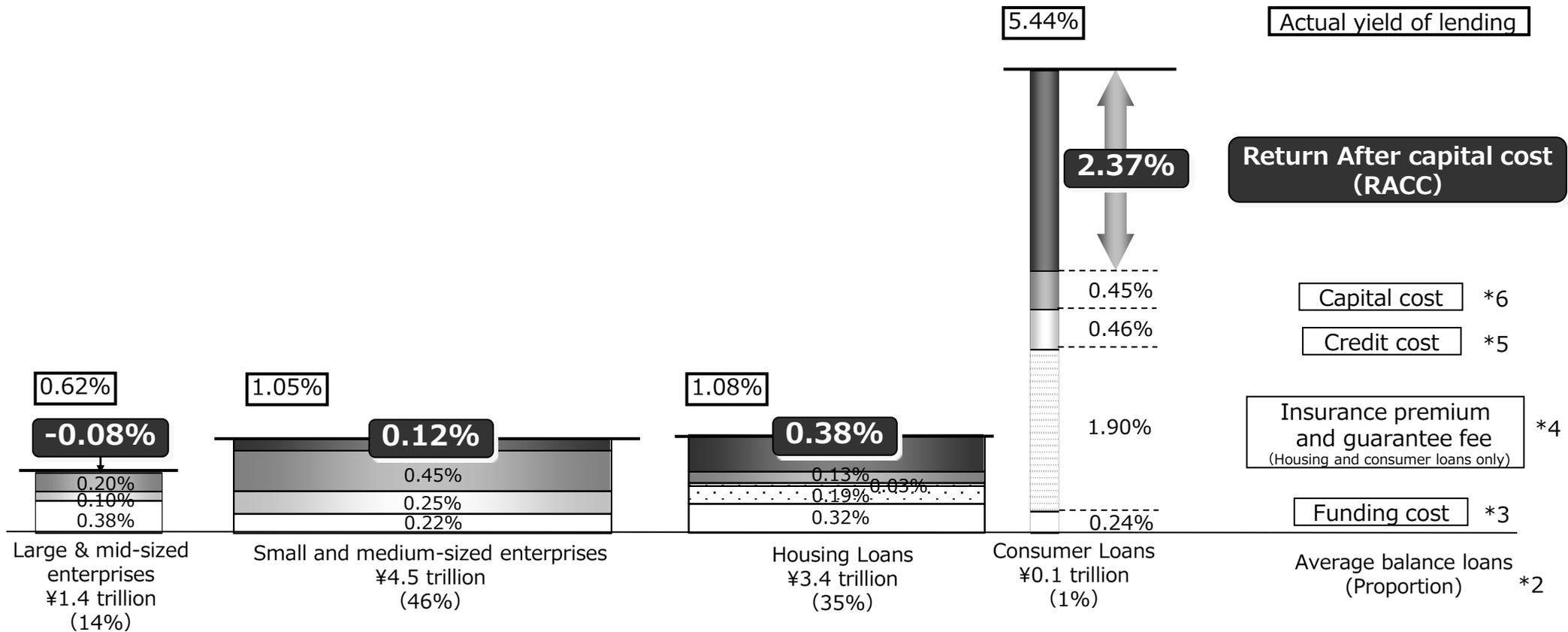
	2016/9		2017/3		2017/9		2018/3		2018/9		2019/3	
		Proportion										
Manufacturing	691.4	7.83%	693.0	7.60%	689.8	7.36%	698.3	7.27%	713.2	7.31%	693.3	7.00%
Agriculture and Forestry	9.9	0.11%	9.9	0.11%	10.9	0.12%	11.4	0.12%	13.5	0.14%	14.1	0.14%
Fishery	1.1	0.01%	1.2	0.01%	1.1	0.01%	1.1	0.01%	1.3	0.01%	1.5	0.02%
Mining, quarrying and gravel	15.1	0.17%	21.6	0.24%	21.5	0.23%	18.7	0.20%	18.6	0.19%	18.4	0.19%
Construction	289.4	3.28%	293.0	3.21%	298.9	3.19%	314.1	3.27%	313.8	3.22%	324.4	3.27%
Electricity, Gas, Heat Supply and Water	47.2	0.54%	60.7	0.67%	62.8	0.67%	67.0	0.70%	75.6	0.78%	78.0	0.79%
Information and Communications	35.2	0.40%	39.7	0.44%	42.9	0.46%	71.9	0.75%	75.0	0.77%	64.0	0.65%
Transport and postal service	230.7	2.61%	236.9	2.60%	239.7	2.56%	244.1	2.54%	247.5	2.54%	257.5	2.60%
Wholesale and retail trade	698.5	7.91%	726.4	7.97%	747.3	7.98%	748.9	7.80%	744.2	7.62%	734.8	7.42%
Finance and Insurance	380.6	4.31%	389.2	4.27%	385.4	4.11%	377.0	3.93%	409.7	4.20%	405.5	4.09%
Real Estate and leasing	2,382.2	26.98%	2,524.9	27.70%	2,638.2	28.15%	2,714.1	28.25%	2,748.1	28.15%	2,811.5	28.39%
Real Estate	2,171.3	24.59%	2,295.9	25.19%	2,402.8	25.64%	2,472.3	25.73%	2,500.0	25.61%	2,565.2	25.90%
Real estate rental and management	1,924.8	21.80%	2,034.7	22.32%	2,128.7	22.72%	2,180.9	22.70%	2,201.5	22.55%	2,250.2	22.72%
Real estate trading, etc.	246.5	2.79%	261.2	2.87%	274.0	2.92%	291.3	3.03%	298.4	3.06%	315.0	3.18%
Leasing	210.9	2.39%	229.0	2.51%	235.3	2.51%	241.7	2.52%	248.1	2.54%	246.2	2.49%
Medical, welfare and other services	505.5	5.73%	516.1	5.66%	533.0	5.69%	561.2	5.84%	563.2	5.77%	599.2	6.05%
Government, local public sector	224.2	2.54%	188.7	2.07%	216.8	2.31%	204.5	2.13%	209.3	2.14%	199.8	2.02%
Others (mainly consumer loans)	3,318.1	37.58%	3,413.9	37.45%	3,481.6	37.16%	3,572.8	37.19%	3,627.8	37.16%	3,701.3	37.37%
Total	8,829.8	100.00%	9,115.8	100.00%	9,370.5	100.00%	9,606.1	100.00%	9,761.4	100.00%	9,903.9	100.00%

## Details of Loans to the Real Estate Industry

(¥ Bil.)

	2016/9		2017/3		2017/9		2018/3		2018/9		2019/3	
		Proportion										
Real Estate Rental and Management	1,924.8	88.65%	2,034.7	88.62%	2,128.7	88.59%	2,180.9	88.21%	2,201.5	88.06%	2,250.2	87.72%
Apartment and condominium rentals	1,581.3	72.83%	1,688.2	73.53%	1,776.4	73.93%	1,809.5	73.19%	1,823.3	72.93%	1,858.6	72.45%
Office and Commercial rentals	234.9	10.82%	229.7	10.01%	229.5	9.55%	242.6	9.82%	239.6	9.59%	245.4	9.57%
Land rental and Real estate management, etc	108.6	5.00%	116.7	5.08%	122.7	5.11%	128.6	5.20%	138.5	5.54%	146.1	5.70%
Real Estate Trading, etc	246.5	11.35%	261.2	11.38%	274.0	11.41%	291.3	11.79%	298.4	11.94%	315.0	12.28%
Home construction and development	168.7	7.77%	179.3	7.81%	189.5	7.89%	207.7	8.40%	214.0	8.56%	225.0	8.77%
Real estate brokerage and Land trading, etc	62.1	2.86%	68.3	2.98%	74.1	3.09%	74.5	3.02%	76.9	3.08%	83.2	3.25%
Public corporations	15.6	0.72%	13.5	0.59%	10.4	0.43%	9.1	0.37%	7.4	0.30%	6.7	0.26%
Total	2,171.3	100.00%	2,295.9	100.00%	2,402.8	100.00%	2,472.3	100.00%	2,500.0	100.00%	2,565.2	100.00%

## Return After Capital Cost\*1 (2nd half of FY2018)



\*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 2019/3 (UL:BaselIII base) × 5.1% (Capital Cost) ÷ (1-tax rate)

# Domestic Deposits - Balance

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
	(¥ Bil.)											
Domestic deposits	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	11,634.2	11,962.8
Personal	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	8,804.9	8,914.8
Corporate (incl. quasi-sovereign)	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	2,179.1	2,216.4
National & local government	389.3	565.0	369.8	652.2	452.9	644.2	447.7	668.8	509.6	721.4	565.6	732.6
Financial institutions (incl. BOJ)	38.3	53.0	40.6	61.6	47.3	71.5	59.5	58.4	36.6	92.2	84.5	98.7
Liquid deposits	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	8,287.1	8,666.8
Current	187.2	193.6	189.7	206.9	202.5	231.8	227.6	254.3	254.0	278.2	252.4	261.3
Savings	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	7,711.0	8,079.6
Personal	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	5,942.4	6,088.4
Current	2.4	2.3	2.2	2.3	2.1	2.2	2.2	2.0	1.8	1.9	1.7	1.5
Savings	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	5,687.5	5,832.3
Corporate (incl. quasi-sovereign)	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	1,776.4	1,814.2
Current	179.5	185.2	180.7	198.6	195.3	224.0	221.4	247.6	247.2	270.9	244.5	254.6
Savings	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	1,490.1	1,539.7
National & local government	336.4	548.4	328.5	636.1	433.6	625.8	405.7	650.3	474.3	705.6	530.8	712.1
Current	0.4	0.7	0.6	0.8	0.4	0.9	0.3	0.4	0.4	0.5	0.8	0.4
Savings	326.8	525.9	319.8	607.3	425.8	602.0	399.4	638.4	469.6	693.0	525.9	699.6
Financial institutions (incl. BOJ)	32.9	47.5	35.1	56.0	41.6	65.7	53.4	52.1	29.9	48.0	37.2	51.9
Current	4.8	5.3	6.0	5.0	4.5	4.6	3.5	4.1	4.5	4.7	5.4	4.6
Savings	8.0	7.6	8.1	8.1	8.0	8.1	26.3	6.8	6.5	6.5	7.3	7.8
Time deposits	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	3,259.4	3,211.7
Personal	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	2,829.9	2,796.0
Corporate (incl. quasi-sovereign)	379.0	392.2	393.0	398.7	410.5	389.6	385.1	383.7	379.7	382.8	387.1	387.2
National & local government	52.9	16.6	41.2	16.1	19.2	18.4	42.0	18.4	35.3	15.8	34.7	20.5
Financial institutions (incl. BOJ)	5.3	5.4	5.4	5.6	5.7	5.8	6.0	6.2	6.6	6.9	7.4	7.9
Foreign-currency deposits	66.2	57.7	53.2	48.8	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1
Personal	52.2	47.7	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3
Corporate (incl. quasi-sovereign)	13.9	9.9	9.8	10.1	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.1	39.7	38.8

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Domestic deposits	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	11,634.2	11,962.8
Chiba Prefecture	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	11,127.6	11,453.1
Others	335.5	337.2	345.7	358.1	364.6	387.8	420.2	416.5	424.3	483.5	506.6	509.6

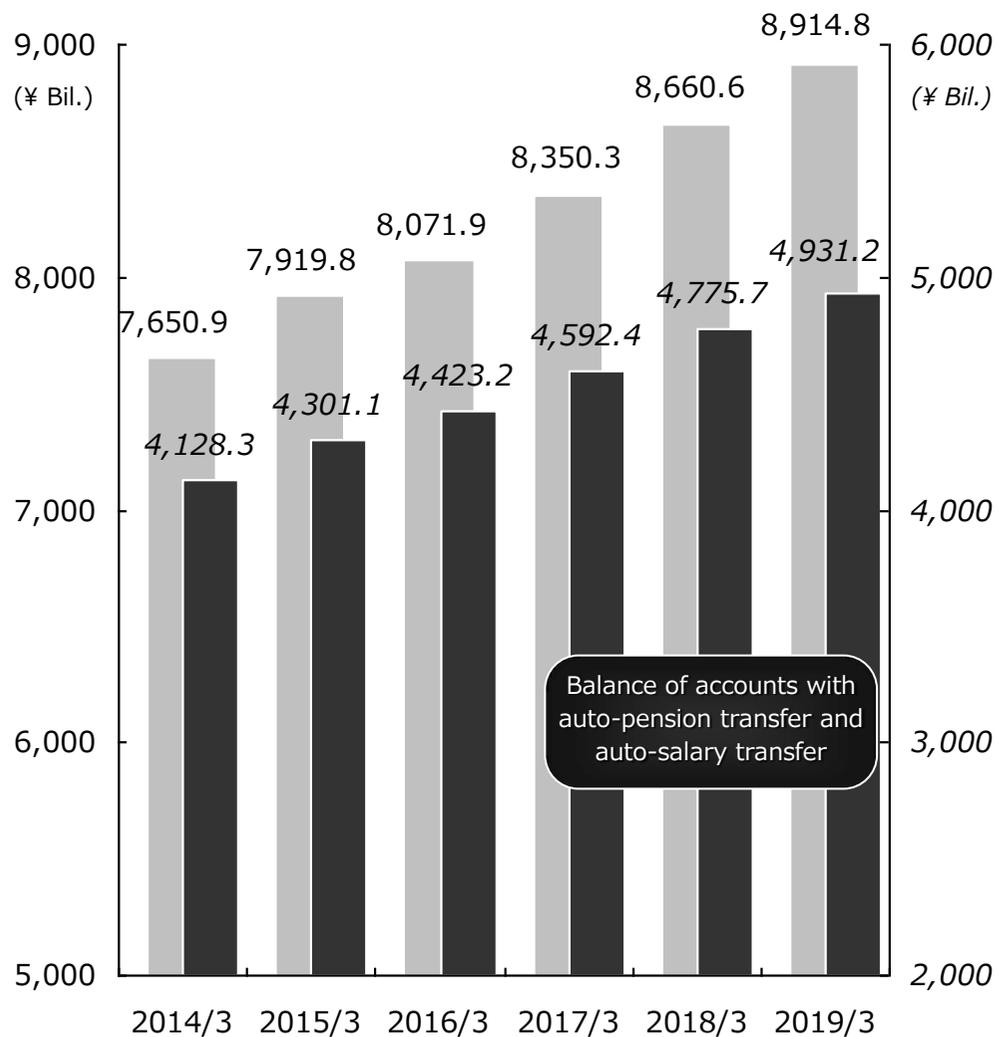
# Domestic Deposits - Proportion

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
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	78.3%	76.9%	78.4%	76.1%	77.5%	75.5%	76.8%	75.1%	76.5%	74.6%	75.7%	74.5%
Corporate (incl. quasi-sovereign)	17.3%	16.9%	17.5%	17.0%	17.6%	17.8%	18.4%	18.4%	18.6%	18.4%	18.7%	18.6%
National & local government	4.0%	5.7%	3.7%	6.3%	4.4%	6.0%	4.2%	6.0%	4.6%	6.2%	4.9%	6.1%
Financial institutions (incl. BOJ)	0.4%	0.5%	0.4%	0.6%	0.5%	0.7%	0.6%	0.5%	0.3%	0.8%	0.7%	0.8%
Liquid deposits	63.8%	65.5%	65.0%	67.0%	66.4%	68.2%	68.3%	70.1%	70.1%	71.3%	71.2%	72.4%
Current	1.9%	1.9%	1.9%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%
Savings	58.3%	60.0%	59.6%	61.4%	61.2%	62.5%	63.0%	64.6%	65.2%	66.1%	66.2%	67.5%
Personal	46.8%	46.6%	47.9%	47.2%	48.3%	47.7%	49.3%	49.1%	50.5%	49.9%	51.1%	50.9%
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	44.2%	44.2%	45.4%	44.9%	45.9%	45.4%	47.0%	46.8%	48.2%	47.7%	48.8%	48.7%
Corporate (incl. quasi-sovereign)	13.2%	12.9%	13.5%	13.1%	13.5%	14.0%	14.7%	14.8%	15.1%	14.9%	15.3%	15.2%
Current	1.9%	1.9%	1.8%	1.9%	1.9%	2.0%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%
Savings	10.5%	10.4%	10.9%	10.7%	11.1%	11.4%	12.0%	12.0%	12.6%	12.4%	12.8%	12.8%
National & local government	3.5%	5.5%	3.3%	6.1%	4.2%	5.9%	3.8%	5.8%	4.2%	6.1%	4.5%	5.9%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.4%	5.3%	3.2%	5.8%	4.1%	5.6%	3.8%	5.7%	4.2%	5.9%	4.5%	5.8%
Financial institutions (incl. BOJ)	0.3%	0.5%	0.3%	0.5%	0.4%	0.6%	0.5%	0.4%	0.3%	0.4%	0.3%	0.4%
Current	0.1%	0.0%	0.1%	0.0%	0.0%	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%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Time deposits	35.5%	33.9%	34.5%	32.5%	33.1%	31.3%	31.3%	29.4%	29.5%	27.9%	28.0%	26.8%
Personal	30.9%	29.8%	30.0%	28.5%	28.9%	27.4%	27.2%	25.7%	25.7%	24.4%	24.3%	23.4%
Corporate (incl. quasi-sovereign)	3.9%	3.9%	4.0%	3.8%	4.0%	3.6%	3.6%	3.4%	3.4%	3.3%	3.3%	3.2%
National & local government	0.6%	0.2%	0.4%	0.2%	0.2%	0.2%	0.4%	0.2%	0.3%	0.1%	0.3%	0.2%
Financial institutions (incl. BOJ)	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Foreign-currency deposits	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.8%	0.8%	0.7%
Personal	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Corporate (incl. quasi-sovereign)	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.3%

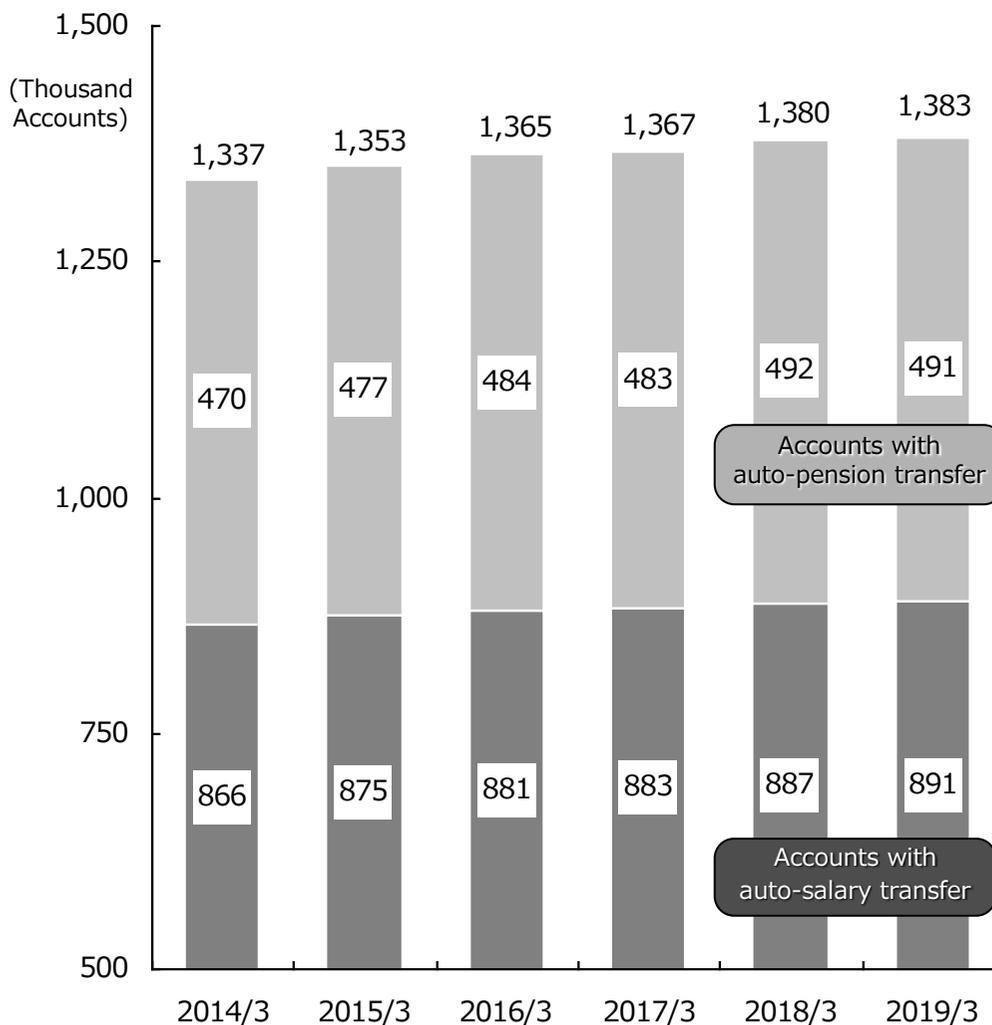
	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.5%	96.6%	96.5%	96.6%	96.5%	96.4%	96.0%	96.3%	96.2%	95.8%	95.6%	95.7%
Others	3.5%	3.4%	3.5%	3.4%	3.5%	3.6%	4.0%	3.7%	3.8%	4.2%	4.4%	4.3%

# 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	2018/9	2019/3
Investment trusts	348.3	355.0	365.5	379.4	370.5	360.7	327.3	312.5	297.0	281.0	282.8	275.7
Bond funds	5.8	5.6	6.2	6.2	8.5	6.9	2.4	0.2	0.2	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	282.6	275.4
Personal Investors	340.9	347.7	358.6	372.7	362.3	352.0	320.0	306.5	291.2	275.5	276.5	268.0
Bond funds	4.8	4.7	4.7	5.0	6.6	5.4	1.8	0.2	0.2	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	276.2	267.8

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Foreign-currency deposits	66.2	57.7	53.2	48.8	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1
Personal	52.2	47.7	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3
Corporate (incl. quasi-sovereign)	13.9	9.9	9.8	10.1	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9
Financial institutions	-	-	-	-	-	-	-	-	-	37.1	39.7	38.8

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Insurance	914.0	931.1	951.1	948.3	916.1	947.4	936.2	946.5	943.7	904.4	929.7	919.6
Annuity insurance	580.7	571.4	567.2	551.8	524.4	529.9	520.5	513.9	497.7	471.6	462.6	451.7
Whole life insurance	333.3	359.6	383.8	396.4	391.7	417.4	415.6	432.5	446.0	432.8	467.1	467.9

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Public bonds	205.1	186.3	181.5	164.5	153.2	142.5	137.7	129.9	122.7	117.3	115.9	112.6
Personal	159.3	146.9	136.3	120.3	107.6	95.7	86.4	78.5	73.1	67.4	64.8	59.9

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

## Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Assets Requiring Caution or worse	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	922.1	904.7
Assets Requiring Caution	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	840.8	822.8
Other Assets Requiring Caution	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	796.8	775.9
Substandard Assets	74.1	67.7	63.7	64.6	56.7	53.9	56.1	60.5	54.3	45.6	44.0	46.8
Potentially Bankrupt Assets	94.8	94.4	90.8	86.8	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4
Bankrupt and Effectively Bankrupt Assets	20.3	20.6	19.8	20.0	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3
Normal Assets*	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	9,197.3	9,355.4
Total	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	10,119.4	10,260.1

\*Including loans with no debtor classification. □

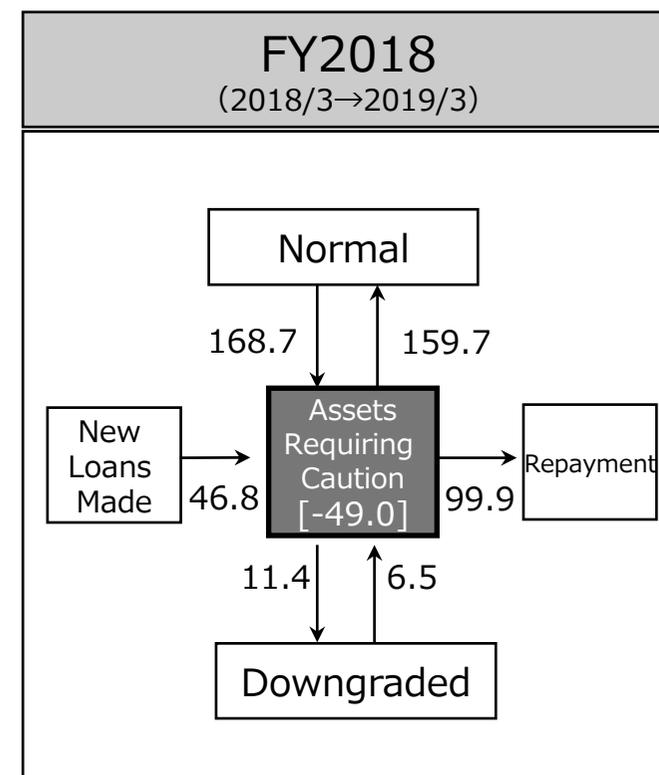
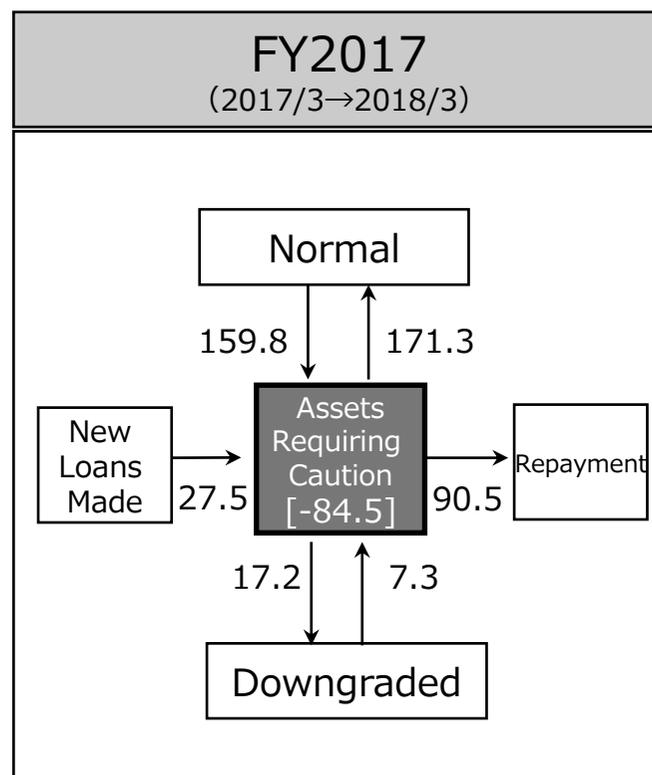
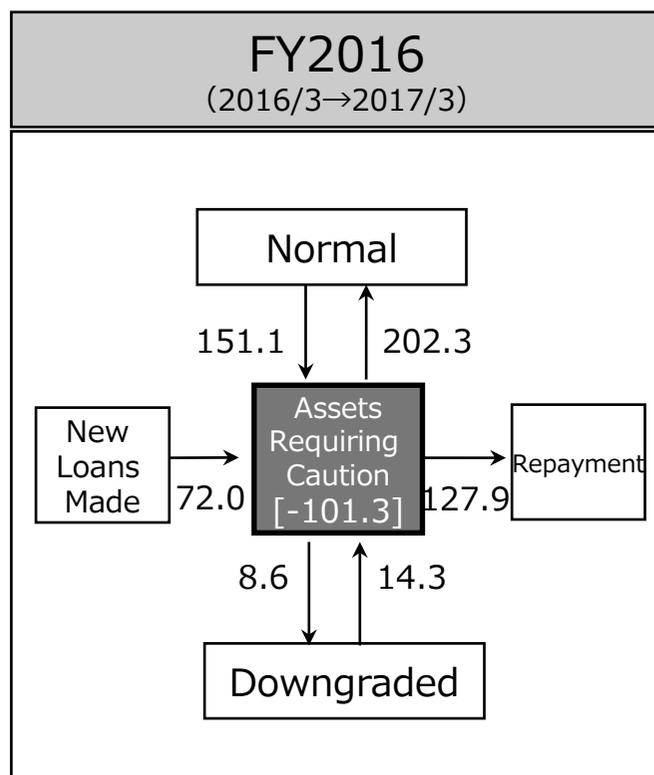
## Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Bil.)

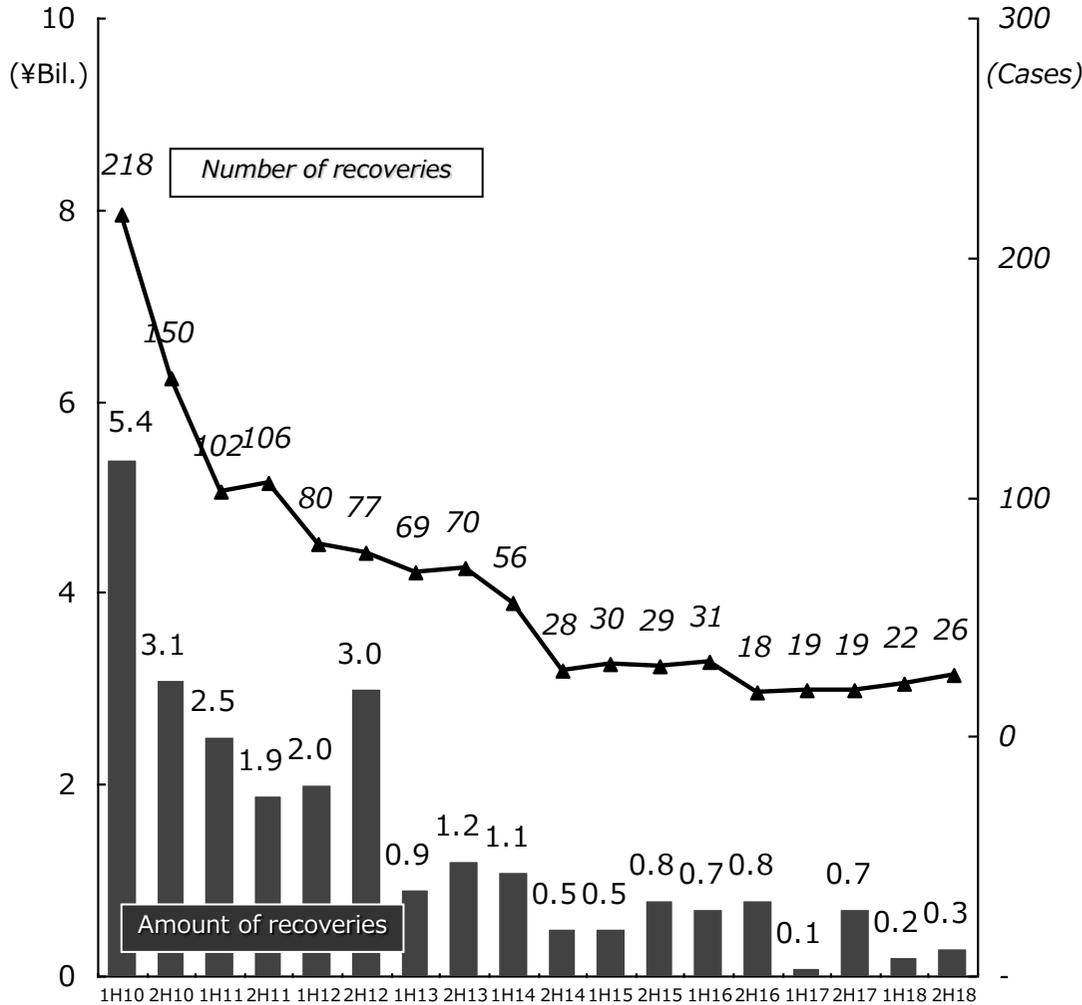
	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Disclosed Claims under the Financial Reconstruction Law	174.4	169.4	163.6	160.0	153.3	151.7	144.0	139.0	130.4	127.0	119.3	122.8
Bankrupt and Substantially Bankrupt Claims	20.3	20.6	19.8	20.0	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3
Doubtful Claims	94.8	94.4	90.8	86.8	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4
Substandard Claims	59.2	54.2	52.8	53.1	48.9	46.5	48.7	52.8	46.9	40.4	38.0	40.9
Normal Assets	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	10,000.1	10,137.3
Total	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	10,119.4	10,260.1
Proportion to total claims	2.14%	2.07%	1.95%	1.86%	1.75%	1.70%	1.58%	1.47%	1.34%	1.27%	1.17%	1.19%

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

(¥ Bil.)

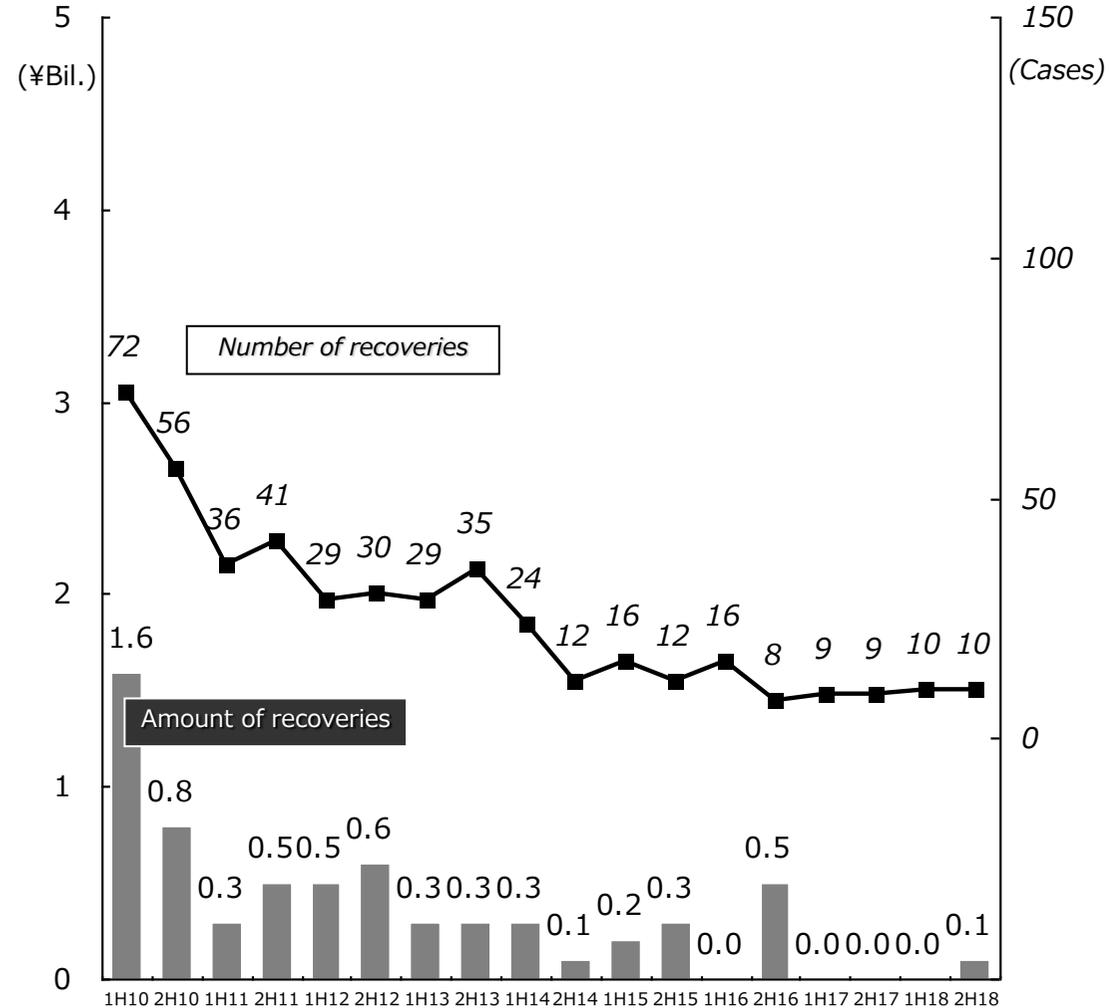


## Recoveries through Sales



## Recoveries through Auctions

(Included in the left-hand chart)



# Capital Ratio

## Basel III

### Non-Consolidated

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Total capital ratio	13.72%	13.04%	13.41%	13.84%	13.19%	13.26%	13.20%	13.03%	12.80%	12.55%	12.46%	12.04%
Tier1 capital ratio	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%
Common equity Tier1 capital ratio	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Total capital (¥Bil.)	676.9	668.4	715.3	759.6	770.2	786.1	801.1	820.3	848.8	867.2	890.1	880.9
Tier1 capital	623.8	633.0	645.3	682.7	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9
Common equity Tier1 capital	623.8	633.0	645.3	682.7	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Risk Weighted assets(¥Bil.)	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	7,143.4	7,312.3
Credit risk	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	6,037.7	6,080.4
Market risk	63.0	71.8	65.7	69.1	63.9	61.3	66.4	67.6	64.7	68.4	68.0	71.9
Operational risk	278.1	275.8	276.1	274.6	275.6	275.2	275.8	274.7	275.3	275.9	276.7	276.0

### Consolidated

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Total capital ratio	14.27%	13.69%	13.92%	14.66%	13.89%	13.79%	13.72%	13.59%	13.36%	13.18%	13.05%	12.63%
Tier1 capital ratio	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%
Common equity Tier1 capital ratio	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Total capital (¥Bil.)	733.7	724.8	775.5	824.1	835.5	852.4	866.8	890.0	920.8	943.7	965.8	959.0
Tier1 capital	670.0	680.4	696.8	740.0	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8
Common equity Tier1 capital	670.0	680.4	696.8	740.0	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8

	2013/9	2014/3	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3
Risk Weighted assets(¥Bil.)	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	7,397.6	7,587.7
Credit risk	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	6,110.1	6,151.4
Market risk	63.6	73.8	66.7	69.2	64.0	61.5	66.5	68.1	65.1	68.9	68.6	72.8
Operational risk	299.7	297.9	297.8	297.3	297.3	296.9	295.7	294.9	294.5	295.4	295.4	294.9

## Risk Capital Allocation

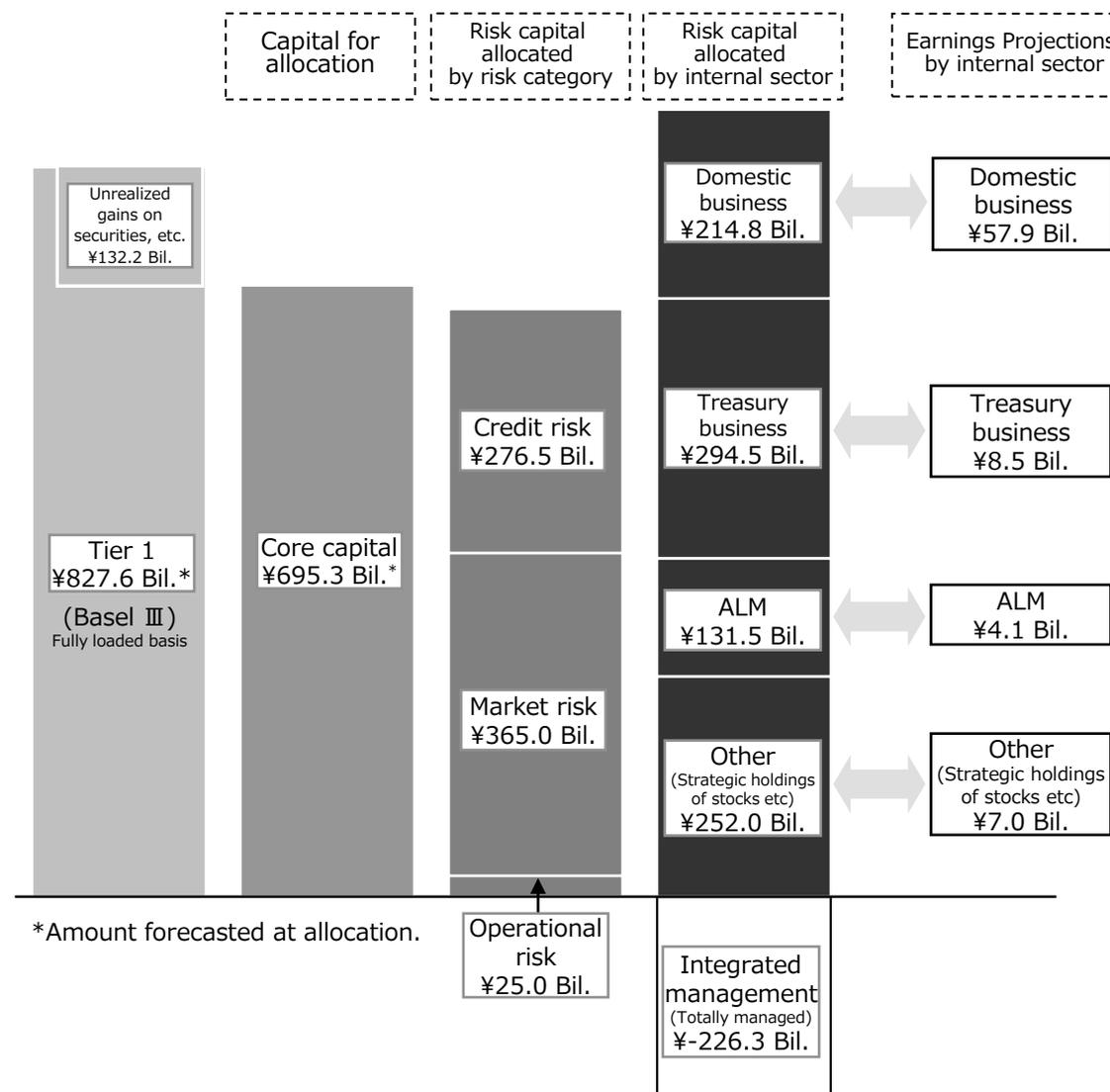
<b>Capital for allocation</b>	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
<b>Integrated risk capital</b>	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk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

### Ratio regarding IRRBB (2019/3) (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	¥60.3 Bil.
Tier1	②	¥830.9 Bil.
Ratio regarding IRRBB	①/②	7.26%

## Risk capital allocation for the First half of FY2019



# Financial Information of Chibagin Securities

## 1. Profits and Losses □

(¥ Mil.)

	2014/3		2015/3		2016/3		2017/3		2018/3		2019/3	
	1H		1H		1H		1H		1H		1H	
Operating revenue	3,146	5,899	2,729	6,003	2,796	5,023	2,046	5,029	2,998	6,823	3,209	5,802
Commissions received	2,448	4,470	1,926	4,180	1,970	3,442	1,214	2,654	1,392	3,006	1,250	2,271
Stocks	1,427	2,555	894	2,025	1,050	1,808	603	1,451	850	1,888	702	1,263
Bonds	3	6	8	11	17	19	25	28	3	5	3	5
Beneficiary certificates	1,010	1,893	1,019	2,135	898	1,604	579	1,159	531	1,098	537	986
Net gain on trading	618	1,258	709	1,636	736	1,414	770	2,252	1,544	3,688	1,903	3,424
Stocks	117	193	47	90	0	29	5	11	18	42	14	15
Bonds	502	1,056	643	1,528	733	1,376	747	2,223	1,519	3,643	1,871	3,389
Financial revenue	78	170	93	185	89	166	61	122	61	128	54	106
Financial expenses (-)	3	9	9	22	14	24	10	32	19	38	7	17
Net operating revenue	3,142	5,889	2,719	5,980	2,781	4,999	2,035	4,996	2,979	6,785	3,202	5,784
Expenses (-)	1,977	3,970	1,983	4,201	2,067	4,090	1,975	4,326	2,378	5,236	2,607	5,161
Related to trading (-)	417	855	462	997	488	942	459	1,078	635	1,474	777	1,476
Personal expenses (-)	1,074	2,158	1,055	2,210	1,085	2,128	1,003	2,139	1,137	2,450	1,224	2,463
Operating profit	1,164	1,919	736	1,778	714	909	60	669	601	1,548	594	623
Ordinary profit	1,204	2,000	814	1,900	788	1,077	192	897	718	1,775	782	933
Profit	714	1,225	572	1,259	563	732	162	631	505	1,171	556	708

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

(¥ Mil.)

	2014/3		2015/3		2016/3		2017/3		2018/3		2019/3	
	1H		1H		1H		1H		1H		1H	
(Principal trading)	93,508	185,723	96,984	160,088	60,617	115,826	41,379	91,967	41,150	79,089	19,062	36,378
(Agency transactions)	187,108	343,942	122,911	282,195	146,035	246,227	88,699	208,030	120,843	271,170	95,463	172,389
Total	280,616	529,665	219,896	442,284	206,653	362,053	130,079	299,997	161,994	350,260	114,525	208,768



## 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

## Chiba Bank's Branch Network (Domestic)



## Number of Outlets in Chiba Prefecture

Name of Bank	2019/3
<b>Chiba Bank</b>	<b>160</b>
Chiba Kogyo Bank	72
Keiyo Bank	119
Bank of Tokyo-Mitsubishi UFJ	27
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	23
Resona Bank	12

## Total number of Chiba Bank outlets

	2019/3	Change from 2005/3
<b>Outlets</b>	<b>185</b>	<b>+ 23</b>
<b>Domestic</b>	<b>182</b>	<b>+ 23</b>
Chiba Pref.	160	+ 10
Others	22	+ 13
<b>Overseas</b>	<b>3</b>	<b>+ 0</b>
Money exchange counters	3	+ 1
Representative offices	3	+ 2

## Composition of Shareholders

(Thousand shares)

	2018/3		2018/9		2019/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	345,625	40.11%	345,808	39.98%	343,773	40.92%
Trust banks	173,923	20.19%	174,204	20.14%	176,905	21.06%
Securities companies	10,412	1.21%	19,442	2.25%	17,738	2.11%
Other companies	121,174	14.06%	122,413	14.15%	121,524	14.47%
Foreign investors	202,837	23.54%	184,232	21.30%	171,491	20.41%
Individuals and others	96,968	11.26%	103,069	11.91%	106,387	12.67%
Treasury Stock, etc.	84,574	9.82%	90,069	10.41%	79,122	9.42%
<b>Total</b>	<b>861,599</b>	<b>100.00%</b>	<b>865,046</b>	<b>100.00%</b>	<b>840,048</b>	<b>100.00%</b>

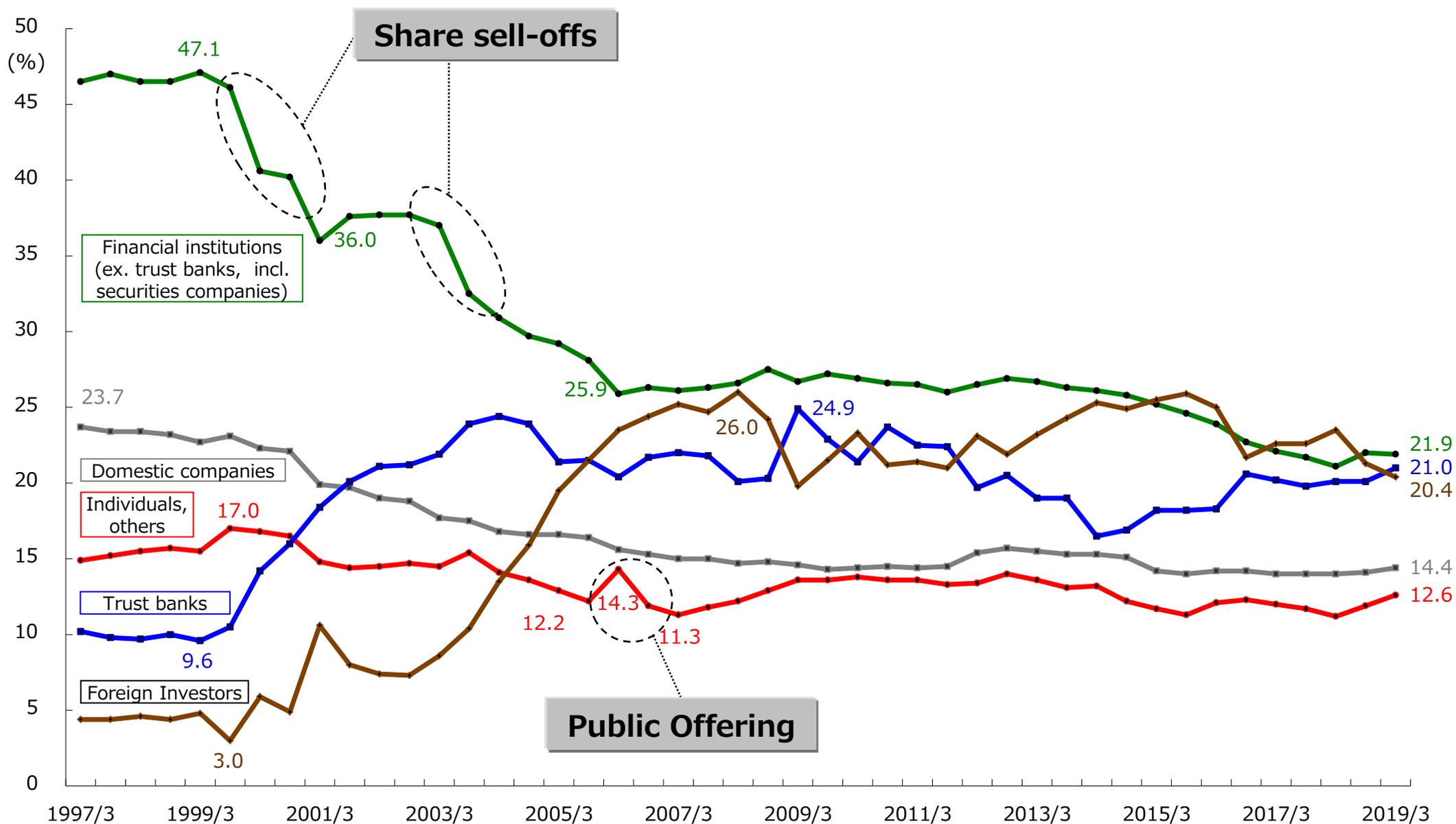
## Principal Shareholders

(Thousand shares)

2018/3			2018/9			2019/3		
	Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued
The Master Trust Bank of Japan, Ltd. (Trust Account)	46,687	5.39%	The Master Trust Bank of Japan, Ltd. (Trust Account)	49,220	5.68%	The Master Trust Bank of Japan, Ltd. (Trust Account)	52,123	6.20%
Japan Trustee Services Bank, Ltd. (Trust Account)	36,004	4.15%	Japan Trustee Services Bank, Ltd. (Trust Account)	37,398	4.32%	Japan Trustee Services Bank, Ltd. (Trust Account)	36,583	4.35%
Nippon Life Insurance Company	26,870	3.10%	Nippon Life Insurance Company	26,870	3.10%	Nippon Life Insurance Company	26,870	3.19%
The Dai-ichi Life Insurance Company, Limited	26,230	3.03%	The Dai-ichi Life Insurance Company, Limited	26,230	3.03%	The Dai-ichi Life Insurance Company, Limited	26,230	3.12%
Sompo Japan Nipponkoa Insurance Inc.	21,537	2.48%	Sompo Japan Nipponkoa Insurance Inc.	21,537	2.48%	Sompo Japan Nipponkoa Insurance Inc.	18,537	2.20%
Meiji Yasuda Life Insurance Company	18,291	2.11%	Meiji Yasuda Life Insurance Company	18,291	2.11%	Meiji Yasuda Life Insurance Company	18,291	2.17%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.06%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.06%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.12%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	17,707	2.04%	MUFG Bank, Ltd.	17,707	2.04%	MUFG Bank, Ltd.	17,707	2.10%
STATE STREET BANK AND TRUST COMPANY 505223	14,939	1.72%	STATE STREET BANK AND TRUST COMPANY 505223	15,080	1.74%	STATE STREET BANK AND TRUST COMPANY 505223	15,001	1.78%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,432	1.55%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,621	1.57%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,702	1.63%

\*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:

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