

Financial Results FY2019 ended March 2020

Appendix

May 21, 2020
THE CHIBA BANK, LTD.

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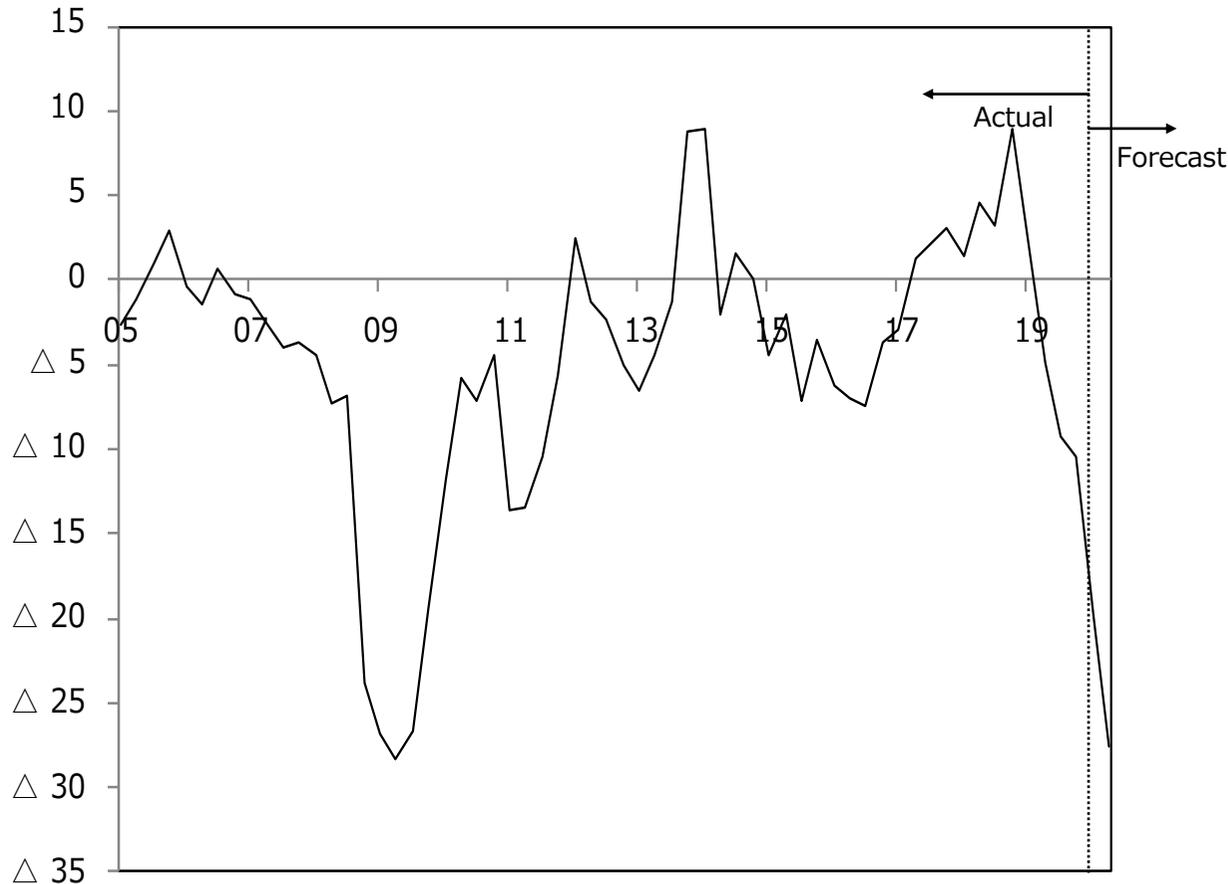
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Regional Economy

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".
 $BSI = ("upward/ increase/improve" - "downward/decrease/worsen") \times 1/2$

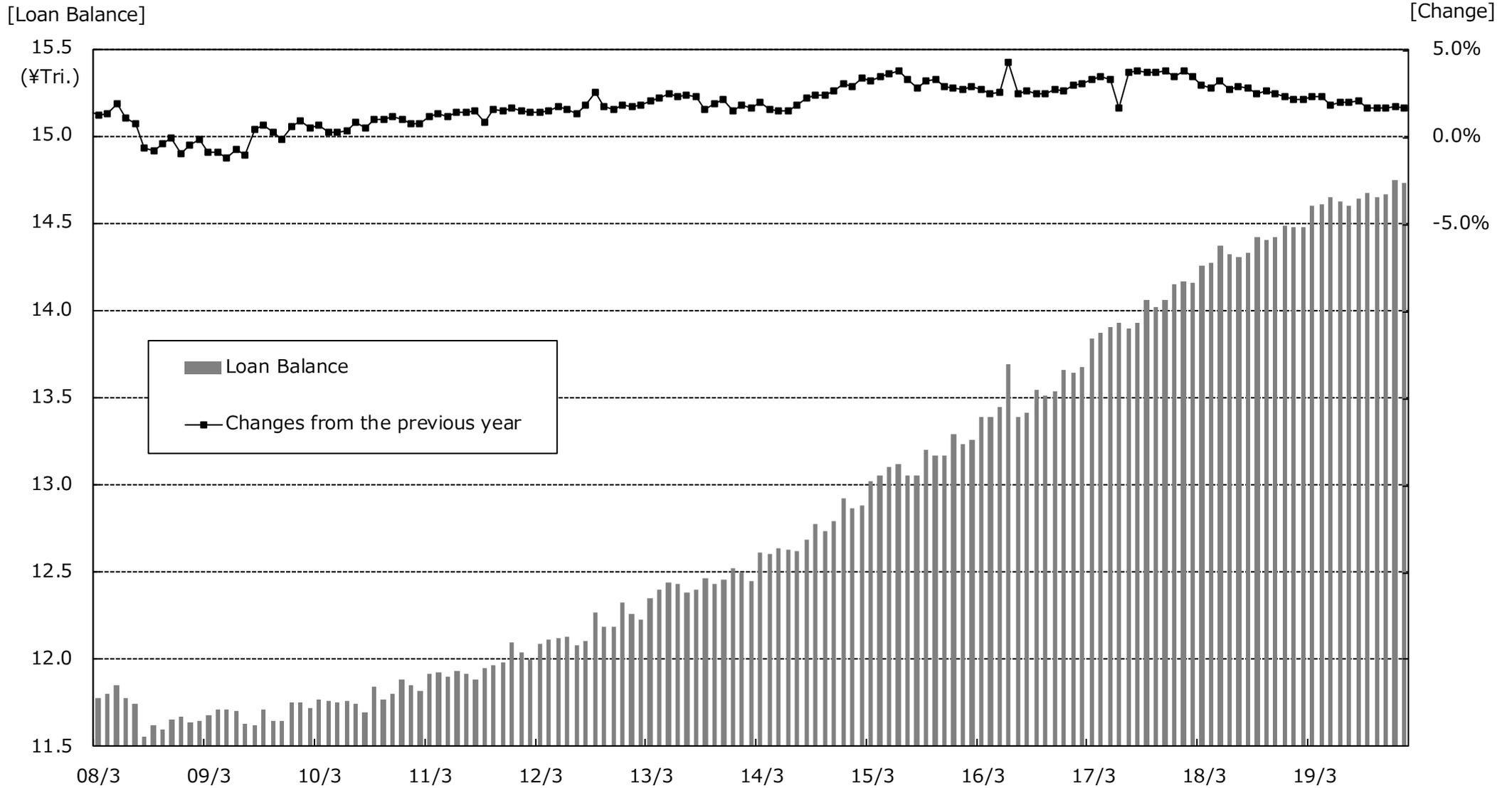
Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2019			2020	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	2.3	-4.8	0.0	-15.0	-25.0
Petroleum & Chemicals	-7.7	-17.9	-18.8	-19.2	-19.2
Plastics	-16.7	-28.6	-50.0	-16.7	-25.0
Glass	-16.7	-15.4	-20.0	-25.0	-40.0
Steel & Non-ferrous Metals	-5.0	-11.1	-16.7	-18.8	-25.0
Metal products	0.0	-16.7	-15.4	-29.2	-37.5
Machinery	-12.5	-22.2	-12.5	-16.7	-31.3
Electrical machinery	-21.5	-15.0	0.0	-33.3	-20.0
Transportation equipment	-25.0	-25.0	-16.7	-31.8	-31.8
Other manufacturing	12.5	-4.6	-5.0	-4.6	-4.6
Construction	8.4	-4.2	8.4	-5.0	-15.0
Transportation	-3.6	-16.7	-12.5	-13.7	-20.0
Wholesaling	-14.7	0.0	-6.7	-21.9	-32.2
Retailing	-3.0	18.8	-27.8	-19.5	-29.4
Hotels	-15.0	-11.1	-20.0	-50.0	-50.0
Services	3.9	-6.3	3.3	-17.2	-29.7

Source: Chiba Economy Center "BSI survey in Chiba (January to March 2020)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: March 2020
 Answers: 569 enterprises surveyed, 202 effective answers

Economic Conditions (2) Loans

Loans in Chiba Prefecture

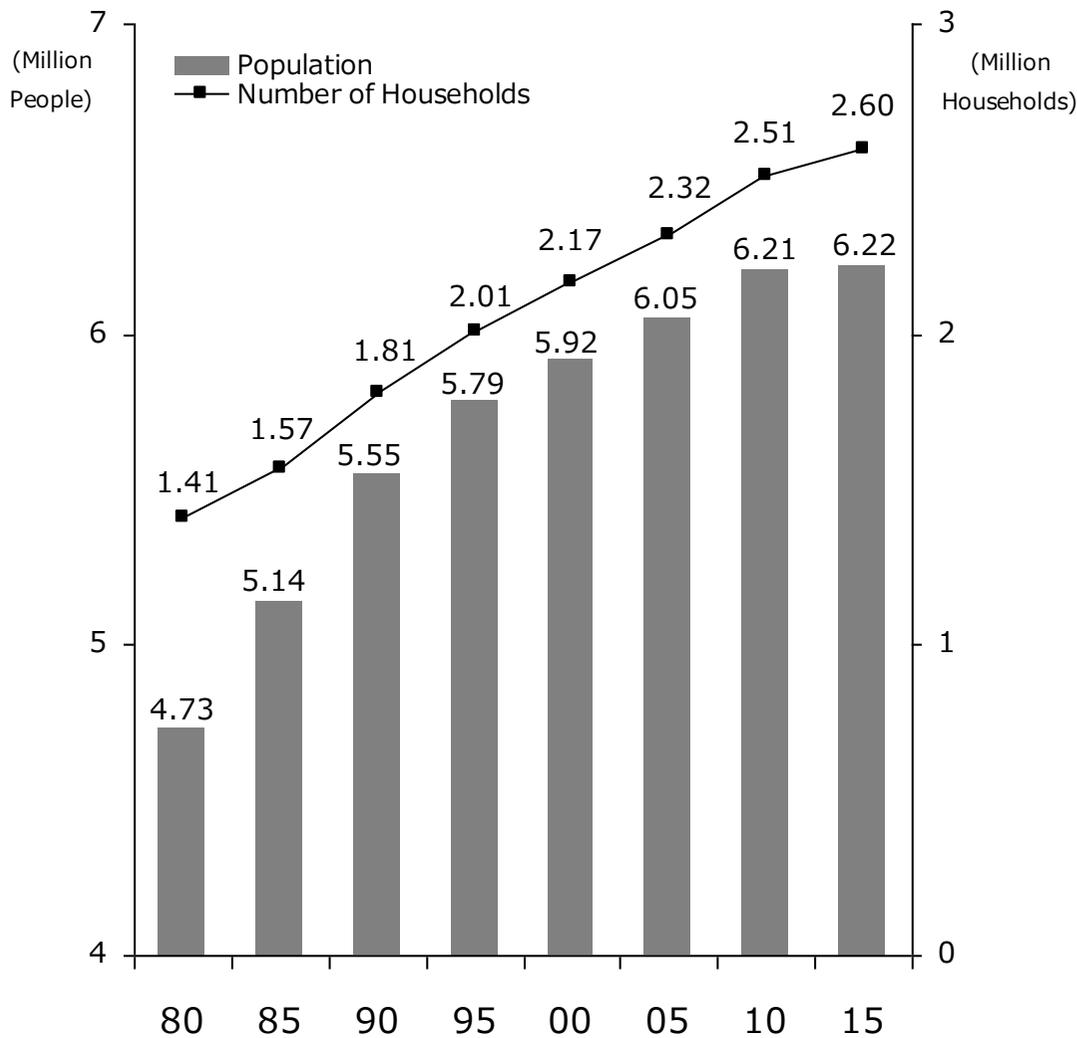


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labor Dept. of Chiba Prefecture

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

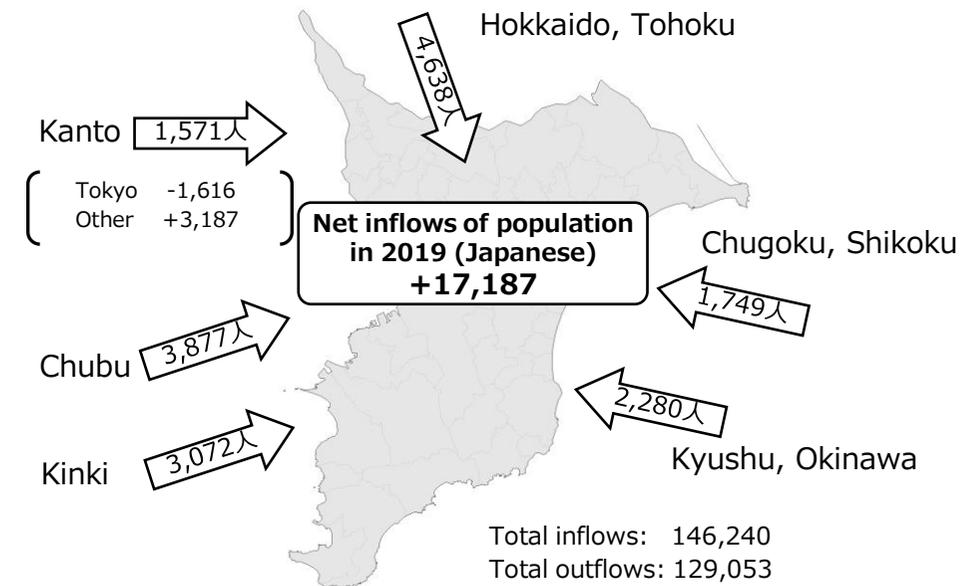
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



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

Inflows/Outflows of Population

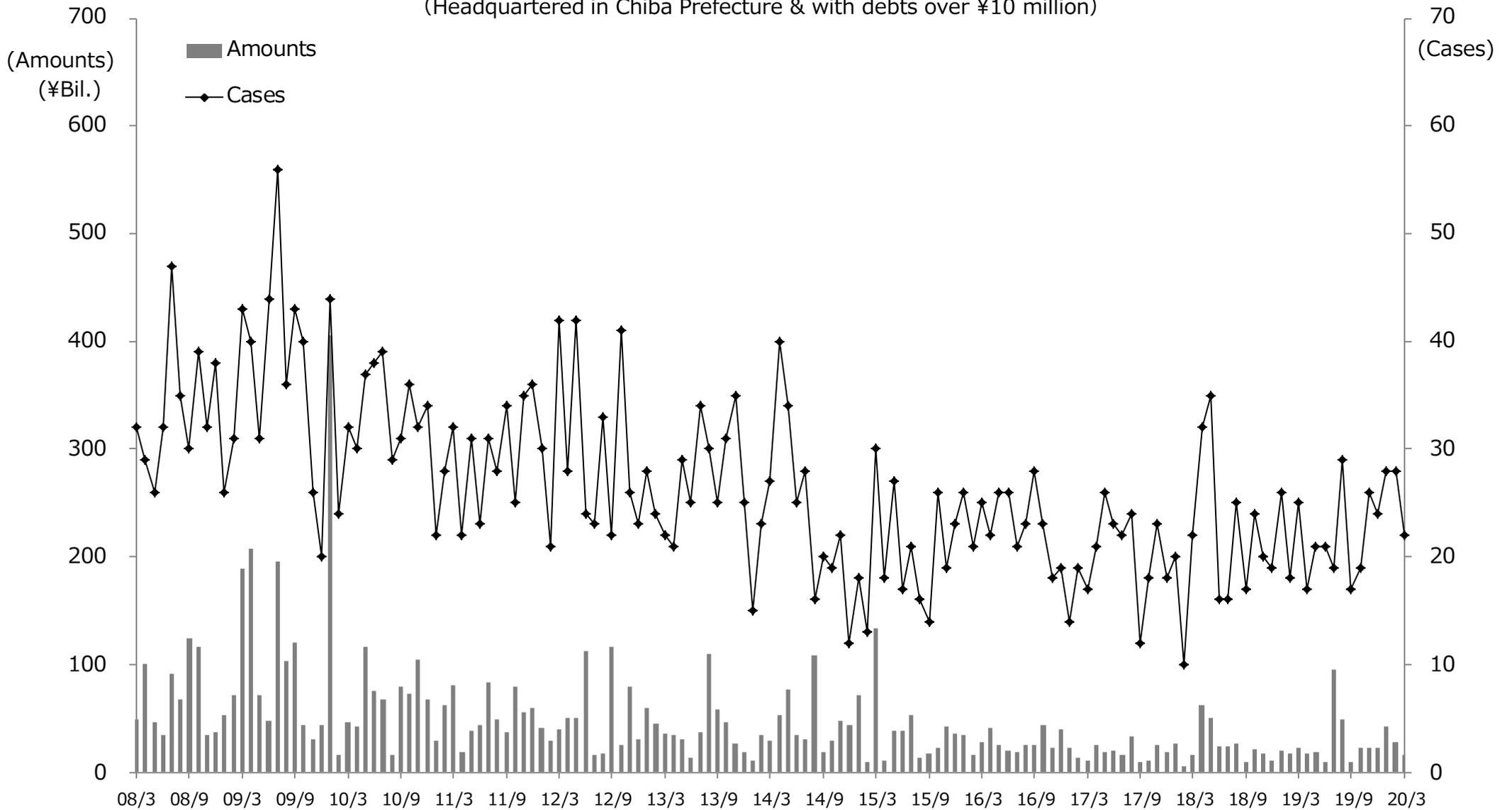


Net inflows prefectures	Net inflows (Japanese)		
	2018	2019	Change
Tokyo	82,774	86,575	3,801
Kanagawa	18,866	23,851	4,985
Saitama	17,036	17,963	927
Chiba	16,924	17,187	263
Osaka	5,197	10,693	5,496
Fukuoka	6,243	6,324	81
Aichi	2,159	969	-1,190

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

Economic Conditions (4) Corporate Bankruptcies

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



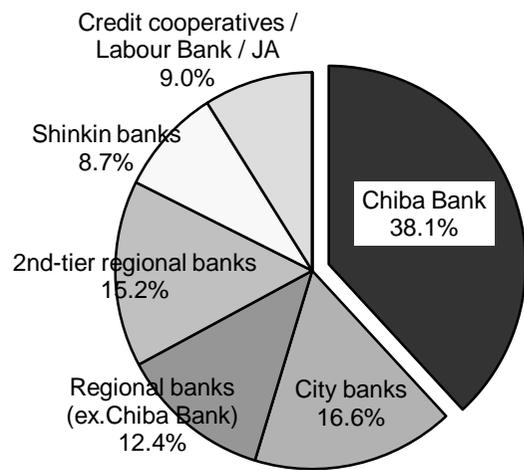
Business Share of Financial Institutions within Chiba Prefecture

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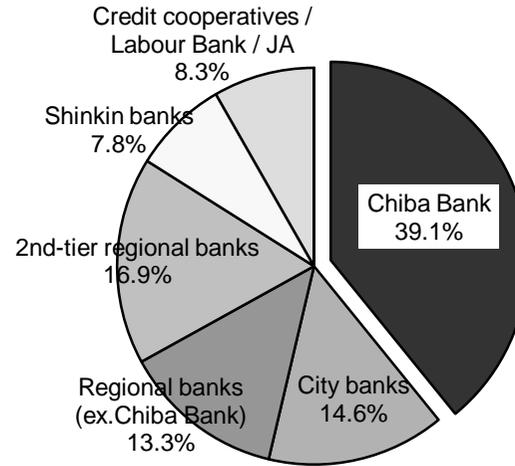
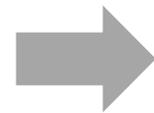
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Loan share of financial institutions in Chiba Prefecture

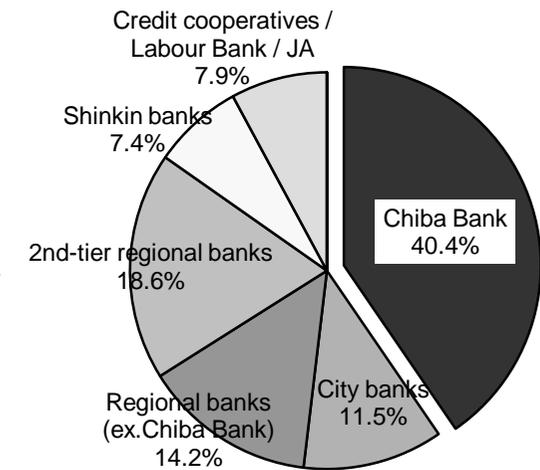
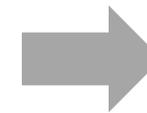
Source: KINYU JOURNAL



2009/3 ¥14.1 trillion

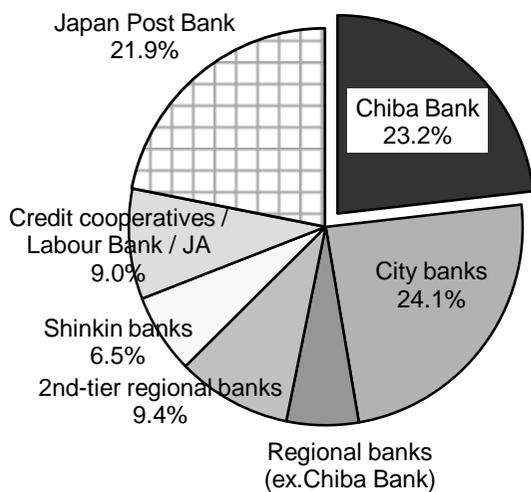


2014/3 ¥15.0 trillion

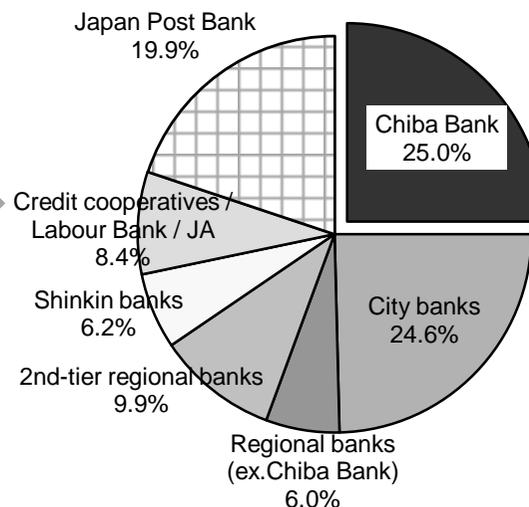
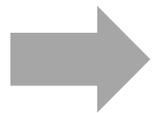


2019/3 ¥17.2 trillion

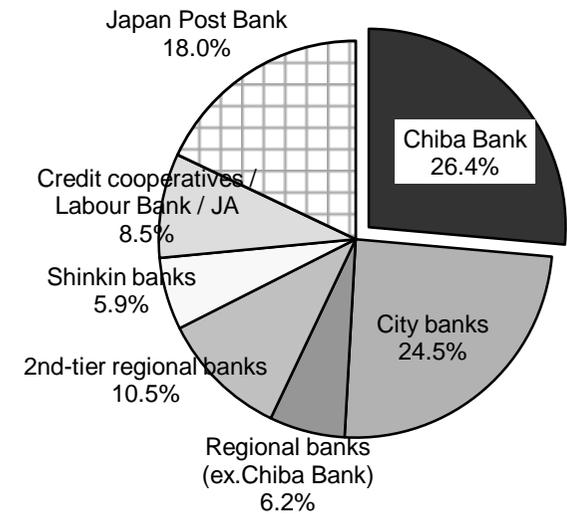
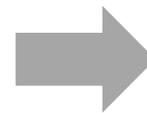
Deposit share of financial institutions in Chiba Prefecture



2009/3 ¥35.5 trillion



2014/3 ¥39.5 trillion



2019/3 ¥44.7 trillion

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 ²	Total
2015年	* 6,222,666	100.0	100.0	100.0	100.0	130,869	6,801	45,784
2016年	6,240,408	99.4	99.5	98.5	99.9	125,818	6,438	49,572
2017年	6,255,876	99.5	97.5	99.5	100.2	133,409	6,639	52,568
2018年	6,268,585	99.6	97.7	101.6	100.8	133,965	6,826	46,807
2019年	6,279,026	96.9	95.2	106.5	101.5	127,763	6,585	45,946
2019年03月	6,266,203	99.2	97.6	108.2	101.3	14,457	408	3,094
2019年04月	6,267,517	98.2	95.7	103.3	101.5	9,215	470	4,338
2019年05月	6,276,364	94.5	92.9	102.3	101.5	10,097	460	2,556
2019年06月	6,278,060	100.1	94.3	110.6	101.4	11,006	847	3,472
2019年07月	6,277,952	97.5	96.6	102.8	101.4	11,358	670	3,952
2019年08月	6,278,738	99.9	100.1	107.4	101.6	9,586	577	4,850
2019年09月	6,277,759	96.5	100.0	105.4	101.5	13,649	536	4,613
2019年10月	6,279,026	96.3	93.5	105.1	101.6	8,123	482	3,870
2019年11月	6,279,964	93.5	92.6	114.3	101.8	9,913	561	3,483
2019年12月	6,279,174	94.0	94.0	106.2	101.7	8,907	545	3,271
2020年01月	6,278,741	97.2	94.5	104.1	101.7	8,993	361	3,137
2020年02月	6,277,545	-	-	-	101.6	10,510	569	3,744
2020年03月	6,276,005	-	-	-	-	13,912	-	-
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	

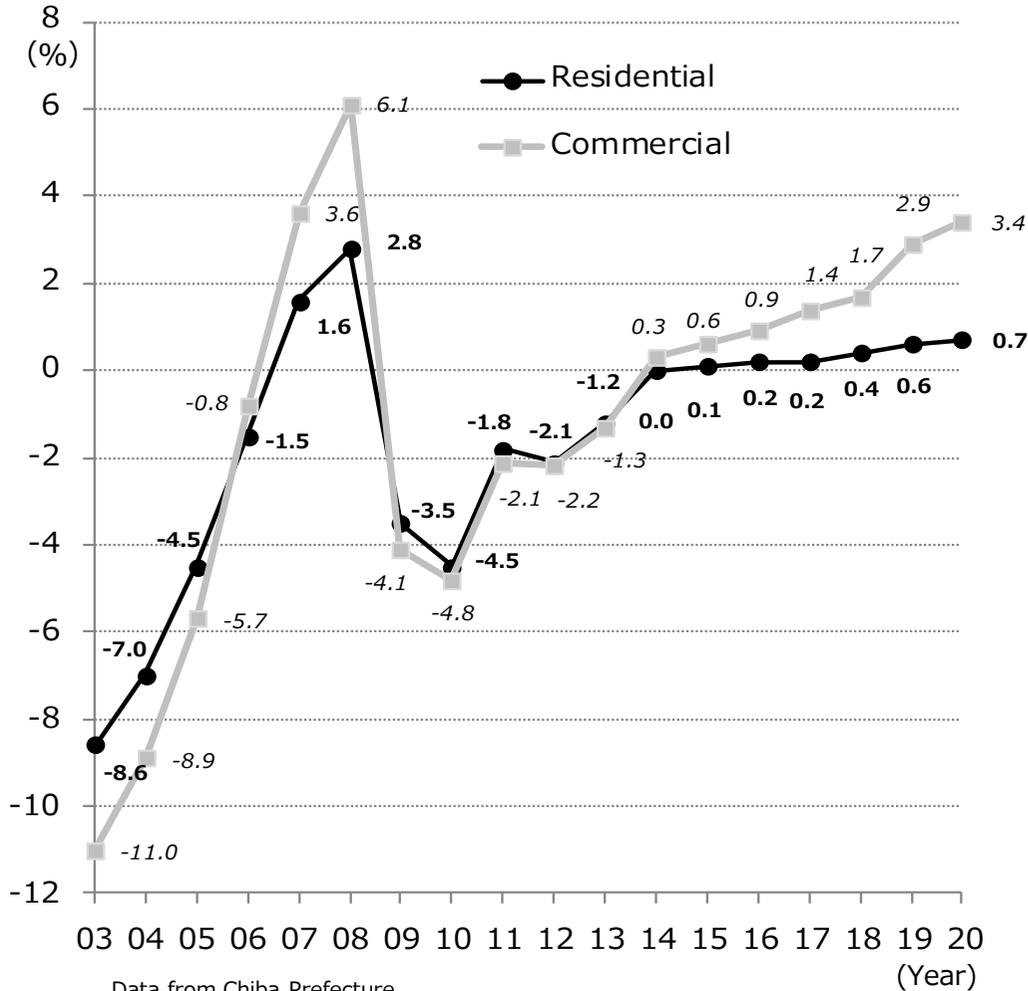
*Source of Population as of 2015: National Census

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年	1,289,146	4,526,852	242	49,106	72,724	73,010	1.00	100.0	100.0	100.0	100.0
2016年	999,330	3,232,931	278	34,175	69,539	79,097	1.14	100.2	100.3	100.6	99.2
2017年	1,059,454	4,127,243	237	22,440	68,212	84,520	1.24	101.0	102.2	102.0	99.5
2018年	1,181,055	4,836,002	256	29,486	66,285	89,257	1.35	101.6	103.7	103.3	105.8
2019年	958,075	4,193,019	262	32,615	64,946	85,317	1.31	98.8	94.5	106.0	110.9
2019年03月	93,977	375,724	25	2,230	65,568	89,404	1.32	98.0	94.8	89.3	91.6
2019年04月	78,090	338,396	17	1,796	68,862	88,258	1.35	98.5	95.2	91.7	89.8
2019年05月	65,706	343,570	21	1,913	69,017	85,701	1.35	99.0	96.4	90.9	95.2
2019年06月	70,322	274,550	21	894	67,997	84,124	1.33	99.1	96.1	154.2	160.0
2019年07月	74,334	363,919	19	9,519	66,434	84,956	1.32	98.9	95.4	120.6	147.1
2019年08月	97,452	349,106	29	4,841	65,023	85,269	1.32	98.7	93.5	88.3	88.0
2019年09月	82,602	345,881	17	974	64,221	83,882	1.31	98.8	93.0	90.2	87.9
2019年10月	76,398	347,649	19	2,247	64,873	83,545	1.28	97.8	90.6	88.1	87.5
2019年11月	83,444	340,433	26	2,230	63,171	83,715	1.29	98.7	92.4	93.0	89.6
2019年12月	82,020	392,316	24	2,260	59,972	83,458	1.30	99.6	94.4	189.8	217.8
2020年01月	78,836	415,042	28	4,259	60,982	81,177	1.26	99.5	94.4	88.9	91.3
2020年02月	p83,386	p320,312	28	2,803	63,178	80,598	1.21	-	-	-	-
2020年03月	-	-	22	1,579	-	-	-	-	-	-	-
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	19.1.1 ~ 19.4.1	19.4.1 ~ 19.7.1	19.7.1 ~ 19.10.1	19.10.1 ~ 20.1.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	2	2	2	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

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Level	Change in three months
1	Increasing (6% or more)
2	Increasing (From 3% to less than 6%)
3	Increasing (over 0% to less than 3%)
4	flat (0%)
5	Decreasing (over 0% to less than 3%)
6	Decreasing (from 3% to less than 6%)
7	Decreasing (from 6% to less than 9%)
8	Decreasing (from 9% to less than 12%)
9	Decreasing (12% or more)

<Research Area>



<Outline of the investigation>

Demonstrating early price trend of land by researching prices of intensively used land which reflects price trend in major cities.

Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
Chiba	6.22 million (Ranked 6th nationwide)	44 thousand (Ranked 6th nationwide)	¥18 trillion (Ranked 6th nationwide)	¥29 trillion (Ranked 6th nationwide)	¥14 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.51 million	Tokyo 135 thousand	Tokyo ¥72 trillion	Tokyo ¥274 trillion	Tokyo ¥215 trillion
No. 2 nationwide	Kanagawa 9.12 million	Kanagawa 70 thousand	Kanagawa ¥29 trillion	Osaka ¥67 trillion	Osaka ¥38 trillion
No. 3 nationwide	Osaka 8.83 million	Osaka 68 thousand	Aichi ¥27 trillion	Kanagawa ¥42 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 (FY2019)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2016)

Balance of Deposits and Loans: The Bank of Japan (As of March 2019)

Management Indices

Summary of Income and Expenses / Management Indicators

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(¥ Bil.)

	2015/3		2016/3		2017/3		2018/3		2019/3		2020/3	
	1H		1H		1H		1H		1H		1H	
Gross business income	77.7	151.7	76.4	150.0	75.3	144.0	78.2	149.4	79.1	152.2	78.7	152.7
Net interest income	64.7	126.0	64.7	125.4	62.6	121.1	63.4	121.5	64.1	122.6	64.4	123.6
Net fees and commissions income	9.4	19.2	9.5	19.0	9.4	19.1	11.4	23.7	10.9	22.4	10.8	22.6
Trading income	1.3	2.6	1.0	3.2	1.6	2.5	0.7	2.0	0.5	1.1	1.1	1.8
Profit from other business transactions	2.2	3.8	1.0	2.2	1.5	1.2	2.6	2.1	3.4	6.0	2.3	4.5
Gains (losses) related to bonds	1.3	2.0	0.4	2.2	0.2	△ 1.1	1.9	△ 0.5	2.3	4.5	1.5	3.2
Expenses (△)	41.8	82.6	40.2	82.0	41.1	83.1	41.2	82.8	40.6	81.1	40.4	81.9
Core net business income	34.5	67.0	35.7	65.7	33.9	62.1	35.0	67.1	36.0	66.5	36.7	67.5
Ordinary profit	40.1	74.1	46.7	79.6	41.5	70.0	43.5	70.6	41.3	67.0	39.6	67.8
Profit	26.8	45.8	32.2	52.5	29.5	48.6	31.7	49.6	30.0	48.0	28.8	45.9

Net credit costs (△)	0.2	△ 0.3	△ 2.8	△ 2.3	△ 4.1	△ 3.7	△ 1.3	0.8	2.1	11.3	4.7	9.5
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Profit attributable to owners of parent	34.9	57.0	32.6	55.4	30.1	52.7	31.5	53.7	29.2	50.4	27.8	48.0
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ROA*1	0.44%	0.37%	0.48%	0.39%	0.43%	0.35%	0.45%	0.35%	0.41%	0.33%	0.38%	0.30%
ROE*2	7.33%	6.03%	8.02%	6.49%	7.20%	5.85%	7.39%	5.76%	6.74%	5.44%	6.44%	5.24%
OHR*3	54.98%	55.36%	53.00%	55.06%	55.10%	57.59%	54.11%	55.26%	52.98%	54.78%	52.17%	54.61%

*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

	2015/3		2016/3		2017/3		2018/3		2019/3		2020/3	
	1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.21%	1.16%	1.10%	1.06%	1.04%	1.00%	1.02%	0.98%	0.99%	0.94%	0.97%	0.92%
Average yield on loans and bills discounted	1.37%	1.35%	1.27%	1.26%	1.18%	1.16%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%
Average yield on securities	1.06%	0.90%	1.27%	1.04%	1.12%	0.95%	1.45%	1.19%	1.57%	1.25%	1.80%	1.47%
Average yield on interest-bearing liabilities	0.81%	0.79%	0.72%	0.72%	0.69%	0.69%	0.67%	0.67%	0.63%	0.62%	0.59%	0.59%
Average yield on deposits and NCD	0.04%	0.03%	0.04%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expenseratio	0.77%	0.76%	0.71%	0.73%	0.71%	0.72%	0.69%	0.69%	0.65%	0.65%	0.62%	0.63%
Average interest rate spread	0.40%	0.37%	0.38%	0.34%	0.35%	0.31%	0.35%	0.31%	0.36%	0.32%	0.38%	0.33%
Difference between average yield on loans and deposits	1.33%	1.32%	1.23%	1.23%	1.17%	1.15%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%

Contract Rate by Borrowers' Category

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Large enterprises	0.51%	0.48%	0.45%	0.45%	0.41%	0.48%	0.50%	0.56%	0.60%	0.61%	0.53%	0.48%
Mid-sized enterprises	1.02%	0.97%	0.93%	0.89%	0.84%	0.79%	0.79%	0.78%	0.79%	0.75%	0.76%	0.74%
Small and medium-sized enterprises	1.50%	1.43%	1.37%	1.30%	1.21%	1.15%	1.11%	1.08%	1.05%	1.03%	0.99%	0.96%
Consumer loans	1.58%	1.52%	1.48%	1.45%	1.40%	1.37%	1.34%	1.31%	1.28%	1.26%	1.25%	1.23%
Housing loans	1.44%	1.39%	1.34%	1.29%	1.24%	1.19%	1.16%	1.12%	1.09%	1.06%	1.04%	1.03%
Others	6.37%	6.08%	6.01%	5.92%	5.89%	5.85%	5.83%	5.78%	5.73%	5.65%	5.59%	5.49%
Public sector	0.85%	0.88%	0.77%	0.81%	0.70%	0.77%	0.65%	0.64%	0.60%	0.60%	0.27%	0.27%

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

Working Assets and Liabilities

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Overall

	Average balance (¥Bil.)						Interest yield					
	2018/3		2019/3		2020/3		2018/3		2019/3		2020/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	12,922.9	12,978.3	13,166.4	13,205.7	13,525.0	13,681.5	1.12%	1.08%	1.16%	1.11%	1.13%	1.08%
Loans and bills discounted	9,435.6	9,548.3	9,895.9	9,996.7	10,405.8	10,527.6	1.12%	1.12%	1.11%	1.10%	1.05%	1.04%
Securities	2,156.5	2,093.3	1,982.5	1,963.8	1,943.9	1,969.1	1.58%	1.37%	1.86%	1.61%	2.04%	1.74%
Interest-bearing liabilities	12,909.9	12,969.5	13,397.0	13,492.4	13,981.3	14,191.6	0.14%	0.14%	0.18%	0.18%	0.17%	0.17%
Deposits	11,578.3	11,594.1	11,957.1	11,964.2	12,293.5	12,374.5	0.04%	0.04%	0.06%	0.06%	0.05%	0.05%
Borrowed money	288.8	292.6	361.3	368.3	396.0	459.8	0.61%	0.63%	0.81%	0.80%	0.69%	0.53%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	2018/3		2019/3		2020/3		2018/3		2019/3		2020/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	11,950.6	12,040.1	12,238.3	12,312.8	12,655.5	12,781.6	1.02%	0.98%	0.99%	0.94%	0.97%	0.92%
Loans and bills discounted	8,981.1	9,093.1	9,397.7	9,503.7	9,928.3	10,049.3	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%
Securities	1,655.9	1,612.2	1,539.2	1,513.8	1,454.1	1,446.5	1.45%	1.19%	1.57%	1.25%	1.80%	1.47%
Interest-bearing liabilities	11,937.3	12,024.0	12,471.7	12,599.0	13,111.1	13,291.5	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%
Deposits	11,082.8	11,124.9	11,495.3	11,532.6	11,876.9	11,949.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowed money	160.0	162.1	236.2	248.0	287.3	352.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Domestic Loans – Balance

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Domestic loans	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	10,309.3	10,376.2
Large enterprises	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	1,248.7	1,164.1
Mid-sized enterprises	157.6	155.3	154.4	161.0	159.7	165.6	168.3	161.0	163.9	172.9	161.0	152.1
Small and med-sized enterprises, etc.	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	8,472.0	8,650.0
Small and med-sized enterprises*	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	4,710.2	4,839.0
Comsumer loans	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	3,761.8	3,810.9
Housing loans	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	3,586.8	3,632.3
Public sector	271.7	244.2	257.8	229.5	241.3	203.6	228.3	217.8	225.1	216.5	427.4	409.8

*Including sole proprietors

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Domestic loans	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	10,309.3	10,376.2
Chiba Prefecture	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	7,064.8	7,172.1
Others	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	3,244.4	3,204.0

Domestic Loans - Proportion

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
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	15.0%	14.4%	14.2%	13.8%	13.1%	13.0%	12.7%	12.8%	12.7%	12.2%	12.1%	11.2%
Mid-sized enterprises	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%	1.8%	1.7%	1.6%	1.8%	1.6%	1.5%
Small and med-sized enterprises, etc.	79.8%	80.8%	80.9%	81.7%	82.4%	83.0%	83.1%	83.2%	83.2%	83.8%	82.2%	83.4%
Small and med-sized enterprises*	42.6%	43.2%	43.2%	43.9%	44.8%	45.5%	45.8%	45.9%	45.9%	46.3%	45.7%	46.7%
Consumer loans	37.2%	37.6%	37.7%	37.8%	37.6%	37.5%	37.3%	37.3%	37.2%	37.5%	36.5%	36.7%
Housing loans	36.0%	36.3%	36.3%	36.4%	36.1%	36.0%	35.6%	35.7%	35.6%	35.8%	34.8%	35.0%
Public sector	3.3%	2.9%	3.1%	2.6%	2.7%	2.2%	2.4%	2.3%	2.3%	2.2%	4.1%	3.9%

*Including sole proprietors

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
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	73.3%	73.1%	73.0%	72.8%	72.4%	71.7%	71.3%	70.8%	70.2%	70.3%	68.5%	69.1%
Others	26.7%	26.9%	27.0%	27.2%	27.6%	28.3%	28.7%	29.2%	29.8%	29.7%	31.5%	30.9%

Loan Breakdown by Industry

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Domestic Operations

(¥ Bil.)

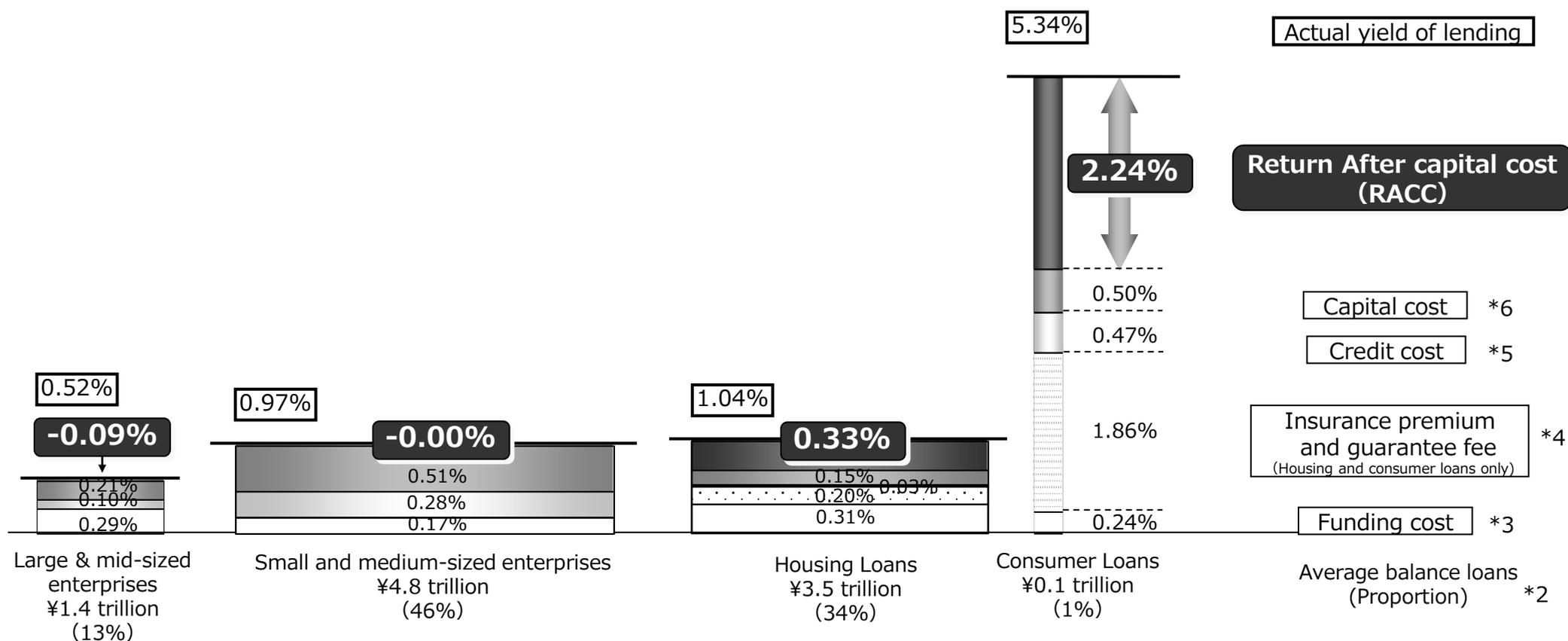
	2017/9		2018/3		2018/9		2019/3		2019/9		2020/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	689.8	7.36%	698.3	7.27%	713.2	7.31%	693.3	7.00%	725.3	7.03%	685.2	6.60%
Agriculture and Forestry	10.9	0.12%	11.4	0.12%	13.5	0.14%	14.1	0.14%	15.2	0.15%	16.3	0.16%
Fishery	1.1	0.01%	1.1	0.01%	1.3	0.01%	1.5	0.02%	1.5	0.01%	1.4	0.01%
Mining, quarrying and gravel	21.5	0.23%	18.7	0.20%	18.6	0.19%	18.4	0.19%	17.7	0.17%	17.3	0.17%
Construction	298.9	3.19%	314.1	3.27%	313.8	3.22%	324.4	3.27%	325.4	3.16%	338.8	3.27%
Electricity, Gas, Heat Supply and Water	62.8	0.67%	67.0	0.70%	75.6	0.78%	78.0	0.79%	82.0	0.79%	87.1	0.84%
Information and Communications	42.9	0.46%	71.9	0.75%	75.0	0.77%	64.0	0.65%	70.2	0.68%	48.3	0.47%
Transport and postal service	239.7	2.56%	244.1	2.54%	247.5	2.54%	257.5	2.60%	255.6	2.48%	258.6	2.49%
Wholesale and retail trade	747.3	7.98%	748.9	7.80%	744.2	7.62%	734.8	7.42%	743.9	7.22%	759.2	7.32%
Finance and Insurance	385.4	4.11%	377.0	3.93%	409.7	4.20%	405.5	4.09%	409.9	3.98%	379.5	3.66%
Real Estate and leasing	2,638.2	28.15%	2,714.1	28.25%	2,748.1	28.15%	2,811.5	28.39%	2,896.5	28.10%	2,967.0	28.59%
Real Estate	2,402.8	25.64%	2,472.3	25.73%	2,500.0	25.61%	2,565.2	25.90%	2,648.2	25.69%	2,720.4	26.22%
Real estate rental and management	2,128.7	22.72%	2,180.9	22.70%	2,201.5	22.55%	2,250.2	22.72%	2,308.5	22.39%	2,369.5	22.84%
Real estate trading, etc.	274.0	2.92%	291.3	3.03%	298.4	3.06%	315.0	3.18%	339.6	3.30%	350.8	3.38%
Leasing	235.3	2.51%	241.7	2.52%	248.1	2.54%	246.2	2.49%	248.2	2.41%	246.5	2.37%
Medical, welfare and other services	533.0	5.69%	561.2	5.84%	563.2	5.77%	599.2	6.05%	608.1	5.90%	629.8	6.07%
Government, local public sector	216.8	2.31%	204.5	2.13%	209.3	2.14%	199.8	2.02%	412.5	4.00%	394.4	3.80%
Others (mainly consumer loans)	3,481.6	37.16%	3,572.8	37.19%	3,627.8	37.16%	3,701.3	37.37%	3,745.0	36.33%	3,792.8	36.55%
Total	9,370.5	100.00%	9,606.1	100.00%	9,761.4	100.00%	9,903.9	100.00%	10,309.3	100.00%	10,376.2	100.00%

Details of Loans to the Real Estate Industry

(¥ Bil.)

	2017/9		2018/3		2018/9		2019/3		2019/9		2020/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Real Estate Rental and Management	2,128.7	88.59%	2,180.9	88.21%	2,201.5	88.06%	0.1	87.72%	2,308.5	87.17%	2,369.5	87.10%
Apartment and condominium rentals	1,776.4	73.93%	1,809.5	73.19%	1,823.3	72.93%	0.1	72.45%	1,907.1	72.01%	1,965.6	72.25%
Office and Commercial rentals	229.5	9.55%	242.6	9.82%	239.6	9.59%	0.0	9.57%	246.2	9.30%	241.8	8.89%
Land rental and Real estate management, etc	122.7	5.11%	128.6	5.20%	138.5	5.54%	0.0	5.70%	155.1	5.86%	162.0	5.96%
Real Estate Trading, etc	274.0	11.41%	291.3	11.79%	298.4	11.94%	0.0	12.28%	339.6	12.83%	350.8	12.90%
Home construction and development	189.5	7.89%	207.7	8.40%	214.0	8.56%	0.0	8.77%	246.3	9.30%	249.5	9.18%
Real estate brokerage and Land trading, etc	74.1	3.09%	74.5	3.02%	76.9	3.08%	0.0	3.25%	88.3	3.34%	96.8	3.56%
Public corporations	10.4	0.43%	9.1	0.37%	7.4	0.30%	0.0	0.26%	4.9	0.19%	4.3	0.16%
Total	2,402.8	100.00%	2,472.3	100.00%	2,500.0	100.00%	0.1	100.00%	2,648.2	100.00%	2,720.4	100.00%

Return After Capital Cost*1 (2nd half of FY2019)



*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 2020/3 (UL:BaselIII base) ×6%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

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	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Domestic deposits	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	11,955.9	12,499.5
Personal	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	9,058.6	9,305.2
Corporate (incl. quasi-sovereign)	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	2,238.3	2,316.1
National & local government	369.8	652.2	452.9	644.2	447.7	668.8	509.6	721.4	565.6	732.6	574.1	783.8
Financial institutions (incl. BOJ)	40.6	61.6	47.3	71.5	59.5	58.4	36.6	92.2	84.5	98.7	84.8	94.2
Liquid deposits	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	8,662.0	9,238.1
Current	189.7	206.9	202.5	231.8	227.6	254.3	254.0	278.2	252.4	261.3	240.5	255.2
Savings	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	8,067.2	8,619.0
Personal	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	6,235.5	6,505.0
Current	2.2	2.3	2.1	2.2	2.2	2.0	1.8	1.9	1.7	1.5	1.4	1.5
Savings	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	5,978.2	6,241.8
Corporate (incl. quasi-sovereign)	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	1,846.1	1,925.4
Current	180.7	198.6	195.3	224.0	221.4	247.6	247.2	270.9	244.5	254.6	233.2	249.0
Savings	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	1,545.7	1,616.7
National & local government	328.5	636.1	433.6	625.8	405.7	650.3	474.3	705.6	530.8	712.1	542.5	761.3
Current	0.6	0.8	0.4	0.9	0.3	0.4	0.4	0.5	0.8	0.4	0.4	0.3
Savings	319.8	607.3	425.8	602.0	399.4	638.4	469.6	693.0	525.9	699.6	536.5	751.7
Financial institutions (incl. BOJ)	35.1	56.0	41.6	65.7	53.4	52.1	29.9	48.0	37.2	51.9	37.7	46.3
Current	6.0	5.0	4.5	4.6	3.5	4.1	4.5	4.7	5.4	4.6	5.2	4.3
Savings	8.1	8.1	8.0	8.1	26.3	6.8	6.5	6.5	7.3	7.8	6.7	8.6
Time deposits	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	3,212.4	3,184.4
Personal	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	2,792.9	2,770.9
Corporate (incl. quasi-sovereign)	393.0	398.7	410.5	389.6	385.1	383.7	379.7	382.8	387.1	387.2	379.0	381.2
National & local government	41.2	16.1	19.2	18.4	42.0	18.4	35.3	15.8	34.7	20.5	31.5	22.5
Financial institutions (incl. BOJ)	5.4	5.6	5.7	5.8	6.0	6.2	6.6	6.9	7.4	7.9	8.9	9.6
Foreign-currency deposits	53.2	48.8	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7
Personal	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2
Corporate (incl. quasi-sovereign)	9.8	10.1	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.1	39.7	38.8	38.1	38.2

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Domestic deposits	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	11,955.9	12,499.5
Chiba Prefecture	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	11,432.4	11,962.8
Others	345.7	358.1	364.6	387.8	420.2	416.5	424.3	483.5	506.6	509.6	523.5	536.6

Domestic Deposits - Proportion

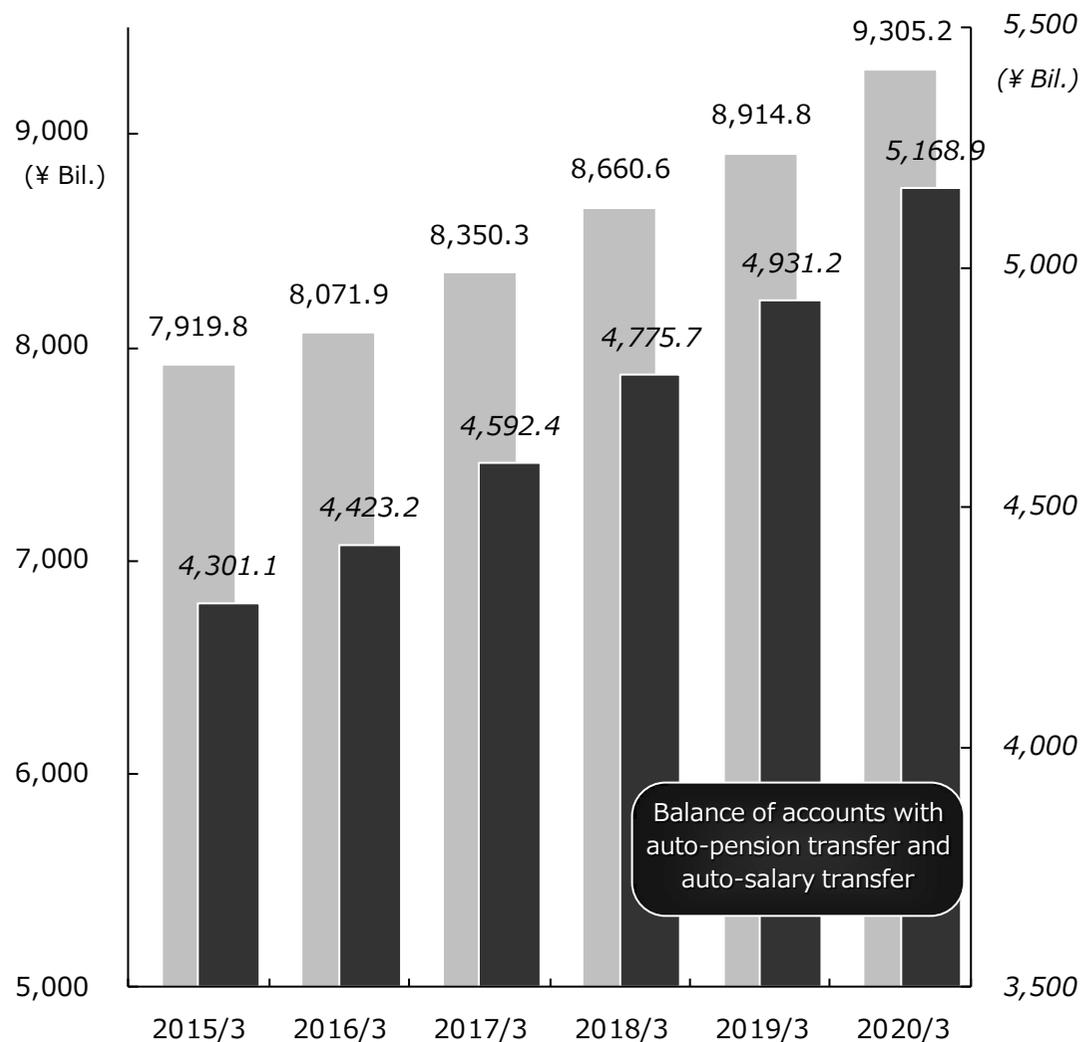
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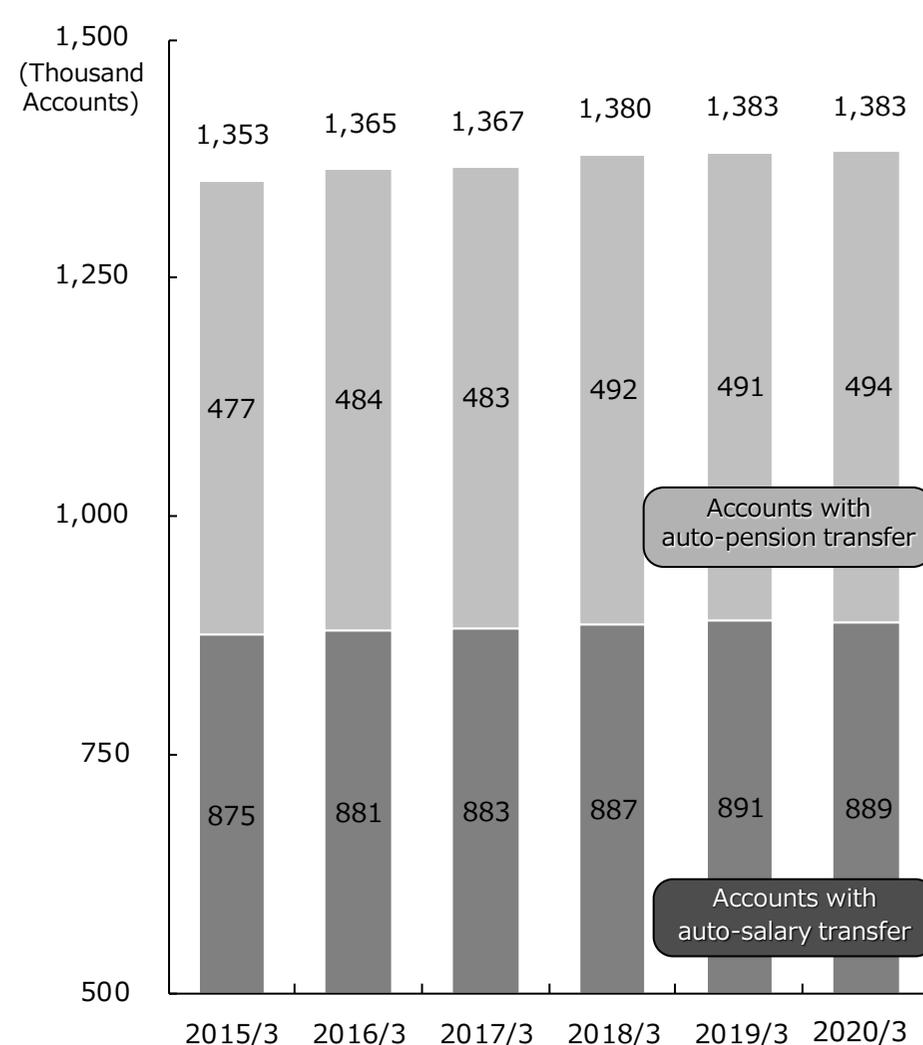
	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	78.4%	76.1%	77.5%	75.5%	76.8%	75.1%	76.5%	74.6%	75.7%	74.5%	75.8%	74.4%
Corporate (incl. quasi-sovereign)	17.5%	17.0%	17.6%	17.8%	18.4%	18.4%	18.6%	18.4%	18.7%	18.6%	18.7%	18.5%
National & local government	3.7%	6.3%	4.4%	6.0%	4.2%	6.0%	4.6%	6.2%	4.9%	6.1%	4.8%	6.3%
Financial institutions (incl. BOJ)	0.4%	0.6%	0.5%	0.7%	0.6%	0.5%	0.3%	0.8%	0.7%	0.8%	0.7%	0.8%
Liquid deposits	65.0%	67.0%	66.4%	68.2%	68.3%	70.1%	70.1%	71.3%	71.2%	72.4%	72.4%	73.9%
Current	1.9%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	2.0%	2.0%
Savings	59.6%	61.4%	61.2%	62.5%	63.0%	64.6%	65.2%	66.1%	66.2%	67.5%	67.4%	68.9%
Personal	47.9%	47.2%	48.3%	47.7%	49.3%	49.1%	50.5%	49.9%	51.1%	50.9%	52.2%	52.0%
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	45.4%	44.9%	45.9%	45.4%	47.0%	46.8%	48.2%	47.7%	48.8%	48.7%	50.0%	49.9%
Corporate (incl. quasi-sovereign)	13.5%	13.1%	13.5%	14.0%	14.7%	14.8%	15.1%	14.9%	15.3%	15.2%	15.4%	15.4%
Current	1.8%	1.9%	1.9%	2.0%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	1.9%	1.9%
Savings	10.9%	10.7%	11.1%	11.4%	12.0%	12.0%	12.6%	12.4%	12.8%	12.8%	12.9%	12.9%
National & local government	3.3%	6.1%	4.2%	5.9%	3.8%	5.8%	4.2%	6.1%	4.5%	5.9%	4.5%	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	3.2%	5.8%	4.1%	5.6%	3.8%	5.7%	4.2%	5.9%	4.5%	5.8%	4.4%	6.0%
Financial institutions (incl. BOJ)	0.3%	0.5%	0.4%	0.6%	0.5%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%
Current	0.1%	0.0%	0.0%	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%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Time deposits	34.5%	32.5%	33.1%	31.3%	31.3%	29.4%	29.5%	27.9%	28.0%	26.8%	26.9%	25.5%
Personal	30.0%	28.5%	28.9%	27.4%	27.2%	25.7%	25.7%	24.4%	24.3%	23.4%	23.3%	22.2%
Corporate (incl. quasi-sovereign)	4.0%	3.8%	4.0%	3.6%	3.6%	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.0%
National & local government	0.4%	0.2%	0.2%	0.2%	0.4%	0.2%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%
Financial institutions (incl. BOJ)	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
Foreign-currency deposits	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.8%	0.8%	0.7%	0.7%	0.6%
Personal	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.3%	0.3%	0.3%

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
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%	96.4%	96.0%	96.3%	96.2%	95.8%	95.6%	95.7%	95.6%	95.7%
Others	3.5%	3.4%	3.5%	3.6%	4.0%	3.7%	3.8%	4.2%	4.4%	4.3%	4.4%	4.3%

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

NEXT STEP 2023

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(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Investment trusts	365.5	379.4	370.5	360.7	327.3	312.5	297.0	281.0	282.8	275.8	273.8	233.5
Bond funds	6.2	6.2	8.5	6.9	2.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Stock funds	359.2	373.1	361.9	353.8	324.9	312.2	296.7	280.7	282.6	275.5	273.6	233.3
Personal Investors	358.6	372.7	362.3	352.0	320.0	306.5	291.2	275.5	276.5	268.0	267.0	227.3
Bond funds	4.7	5.0	6.6	5.4	1.8	0.2	0.2	0.2	0.2	0.2	0.1	0.1
Stock funds	353.9	367.6	355.7	346.6	318.2	306.2	291.0	275.2	276.2	267.8	266.8	227.1

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Foreign-currency deposits	53.2	48.8	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7
Personal	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2
Corporate (incl. quasi-sovereign)	9.8	10.1	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2
Financial institutions	-	-	-	-	-	-	-	37.1	39.7	38.8	38.1	38.2

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Insurance	951.1	948.3	916.1	947.4	936.2	946.5	943.7	904.4	929.7	919.6	900.2	875.3
Annuity insurance	567.2	551.8	524.4	529.9	520.5	513.9	497.7	471.6	462.6	451.7	436.4	417.3
Whole life insurance	383.8	396.4	391.7	417.4	415.6	432.5	446.0	432.8	467.1	467.9	463.8	457.9

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Public bonds	181.5	164.5	153.1	142.8	138.1	130.2	123.3	117.5	116.2	112.9	110.4	106.4
Personal	136.3	120.3	107.6	95.7	86.4	78.5	73.1	67.4	64.8	59.9	54.3	50.0

*Trade basis

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Assets Requiring Caution or worse	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	887.9	885.1
Assets Requiring Caution	1,302.7	1,277.8	1,121.4	1,057.8	985.7	956.4	932.6	871.9	840.8	822.8	810.3	811.0
Other Assets Requiring Caution	1,238.9	1,213.1	1,064.6	1,003.9	929.6	895.8	878.3	826.2	796.8	775.9	762.3	759.5
Substandard Assets	63.7	64.6	56.7	53.9	56.1	60.5	54.3	45.6	44.0	46.8	48.0	51.5
Potentially Bankrupt Assets	90.8	86.8	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5
Bankrupt and Effectively Bankrupt Assets	19.8	20.0	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5
Normal Assets*	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	9,789.8	9,849.6
Total	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	10,677.7	10,734.8

*Including loans with no debtor classification. □

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

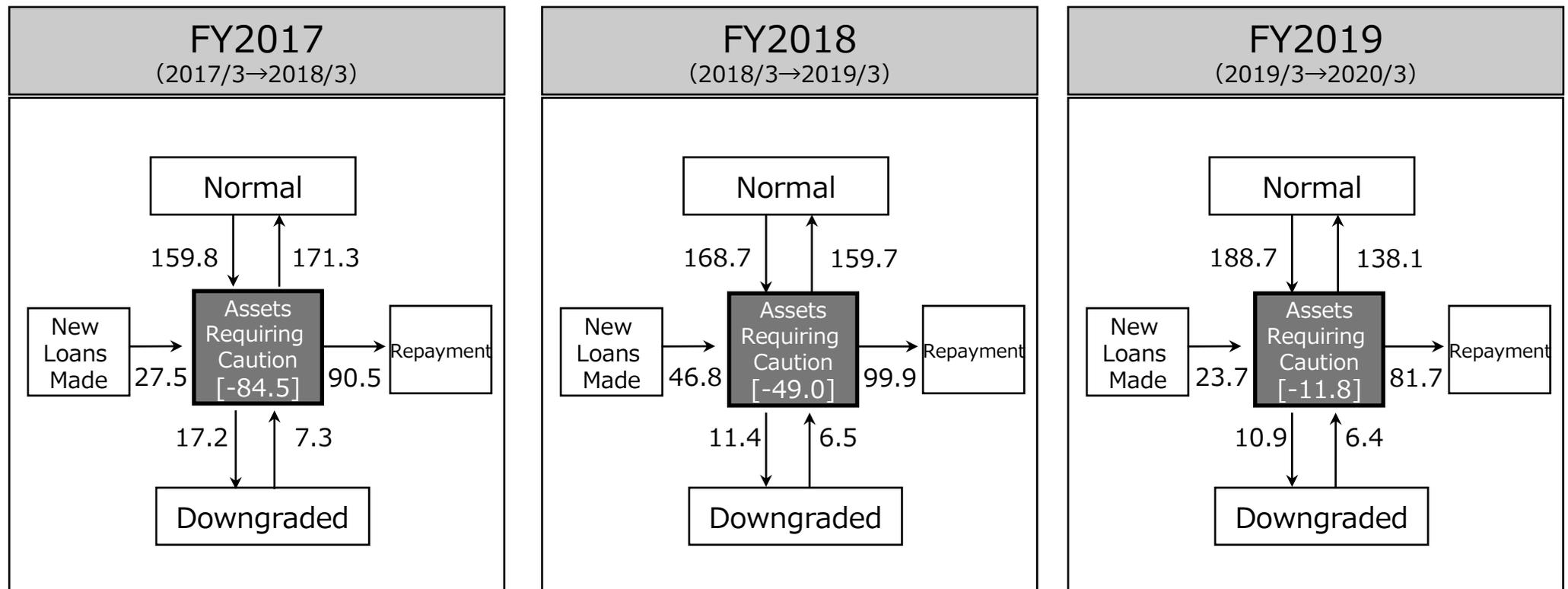
(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Disclosed Claims under the Financial Reconstruction Law	163.6	160.0	153.3	151.7	144.0	139.0	130.4	127.0	119.3	122.8	119.1	118.3
Bankrupt and Substantially Bankrupt Claims	19.8	20.0	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5
Doubtful Claims	90.8	86.8	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5
Substandard Claims	52.8	53.1	48.9	46.5	48.7	52.8	46.9	40.4	38.0	40.9	41.5	44.2
Normal Assets	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	10,558.6	10,616.4
Total	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	10,677.7	10,734.8
Proportion to total claims	1.95%	1.86%	1.75%	1.70%	1.58%	1.47%	1.34%	1.27%	1.17%	1.19%	1.11%	1.10%

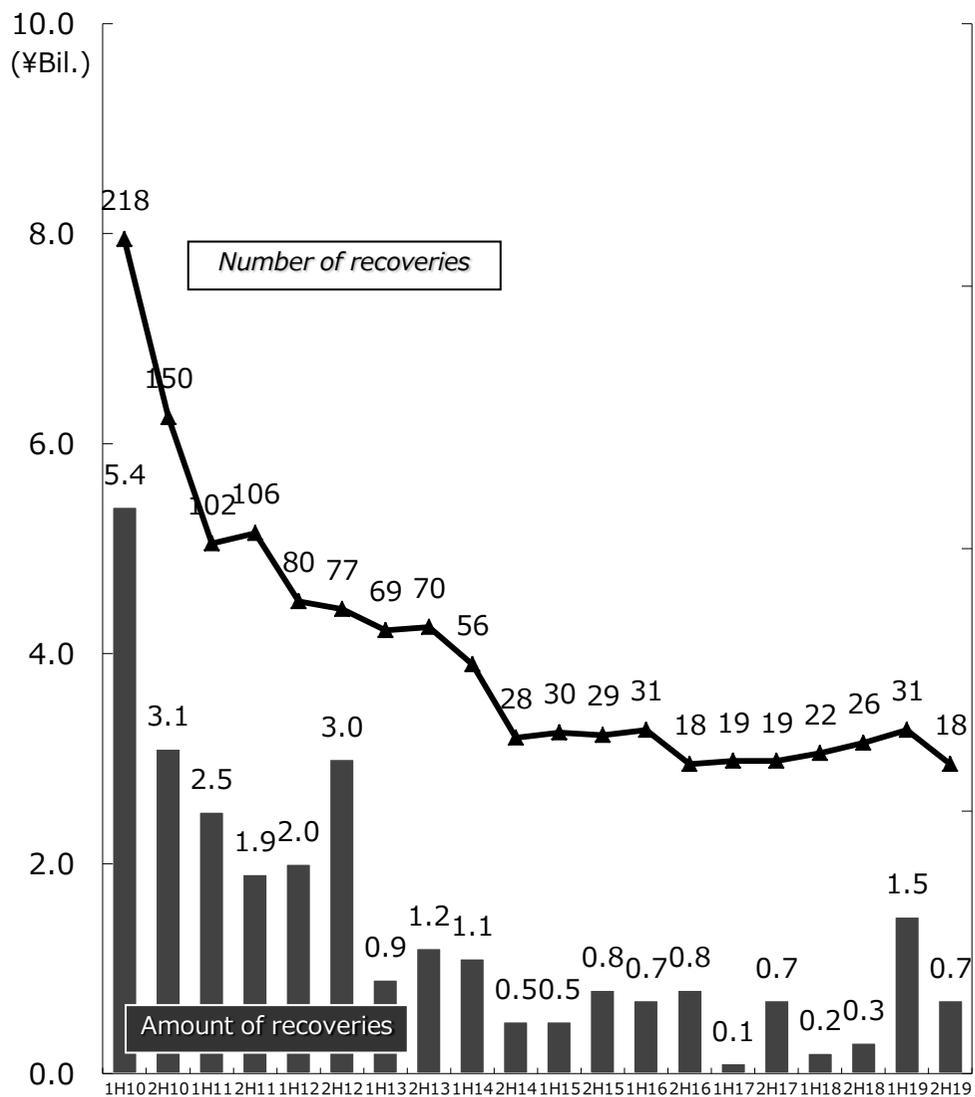
Factors for Fluctuations in Assets Requiring Caution

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

(¥ Bil.)

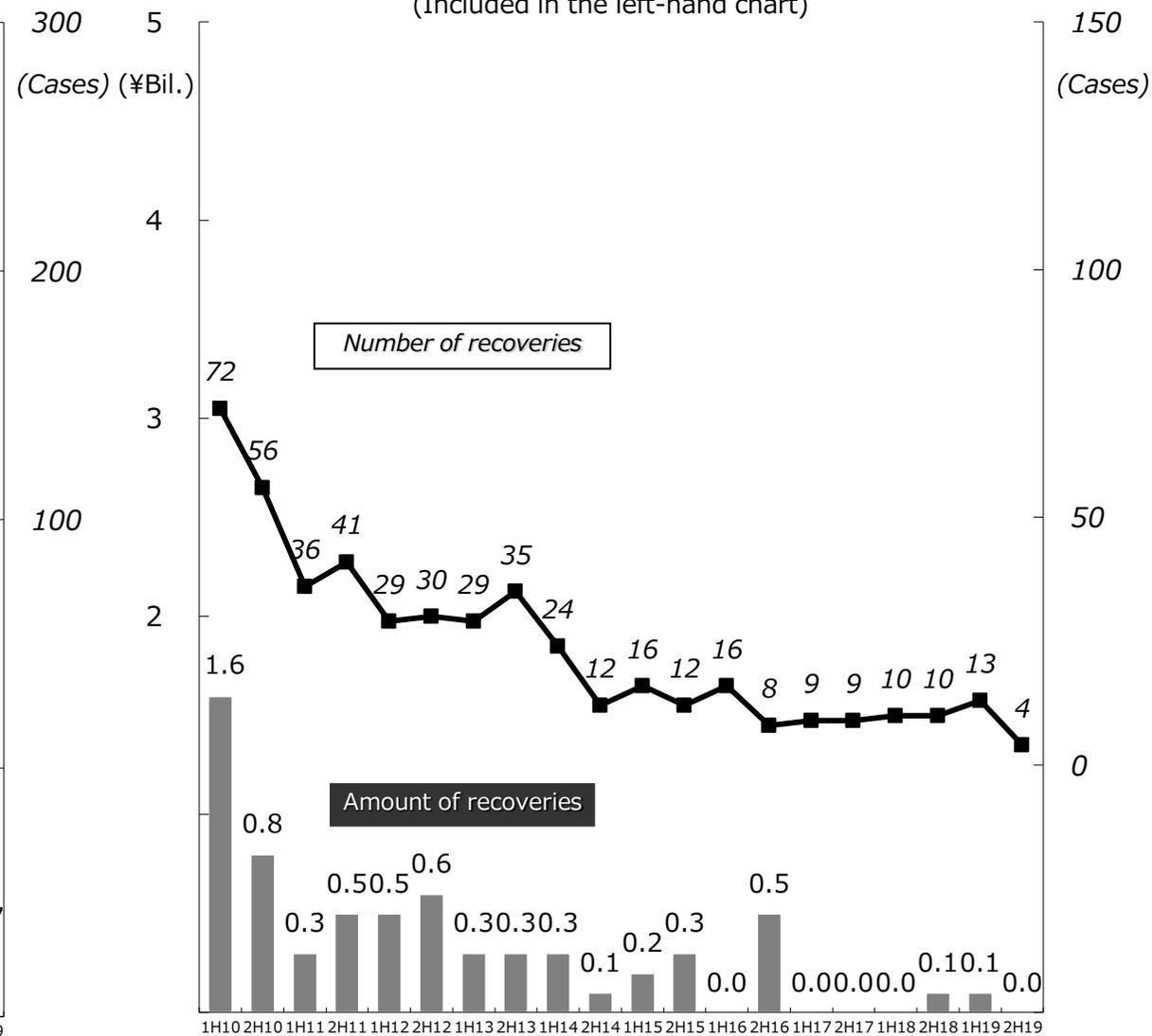


Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

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Basel III

Non-Consolidated

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Total capital ratio	13.41%	13.84%	13.19%	13.26%	13.20%	13.03%	12.80%	12.55%	12.46%	12.04%	12.06%	11.57%
Tier1 capital ratio	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%
Common equity Tier1 capital ratio	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%
Total capital (¥Bil.)	715.3	759.6	770.2	786.1	801.1	820.3	848.8	867.2	890.1	880.9	897.2	853.9
Tier1 capital	645.3	682.7	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4
Common equity Tier1 capital	645.3	682.7	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4
Risk Weighted assets(¥Bil.)	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	7,434.8	7,378.0
Credit risk	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	6,085.9	6,143.6
Market risk	65.7	69.1	63.9	61.3	66.4	67.6	64.7	68.4	68.0	71.9	71.4	141.3
Operational risk	276.1	274.6	275.6	275.2	275.8	274.7	275.3	275.9	276.7	276.0	277.6	278.7

Consolidated

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3
Total capital ratio	13.92%	14.66%	13.89%	13.79%	13.72%	13.59%	13.36%	13.18%	13.05%	12.63%	12.61%	12.12%
Tier1 capital ratio	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%
Common equity Tier1 capital ratio	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%
Total capital (¥Bil.)	775.5	824.1	835.5	852.4	866.8	890.0	920.8	943.7	965.8	959.0	974.8	934.3
Tier1 capital	696.8	740.0	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6
Common equity Tier1 capital	696.8	740.0	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6
Risk Weighted assets(¥Bil.)	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	7,729.2	7,705.5
Credit risk	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	6,159.8	6,224.6
Market risk	66.7	69.2	64.0	61.5	66.5	68.1	65.1	68.9	68.6	72.8	72.2	144.4
Operational risk	297.8	297.3	297.3	296.9	295.7	294.9	294.5	295.4	295.4	294.9	296.1	297.2

Risk Capital Allocation

Risk Capital Allocation

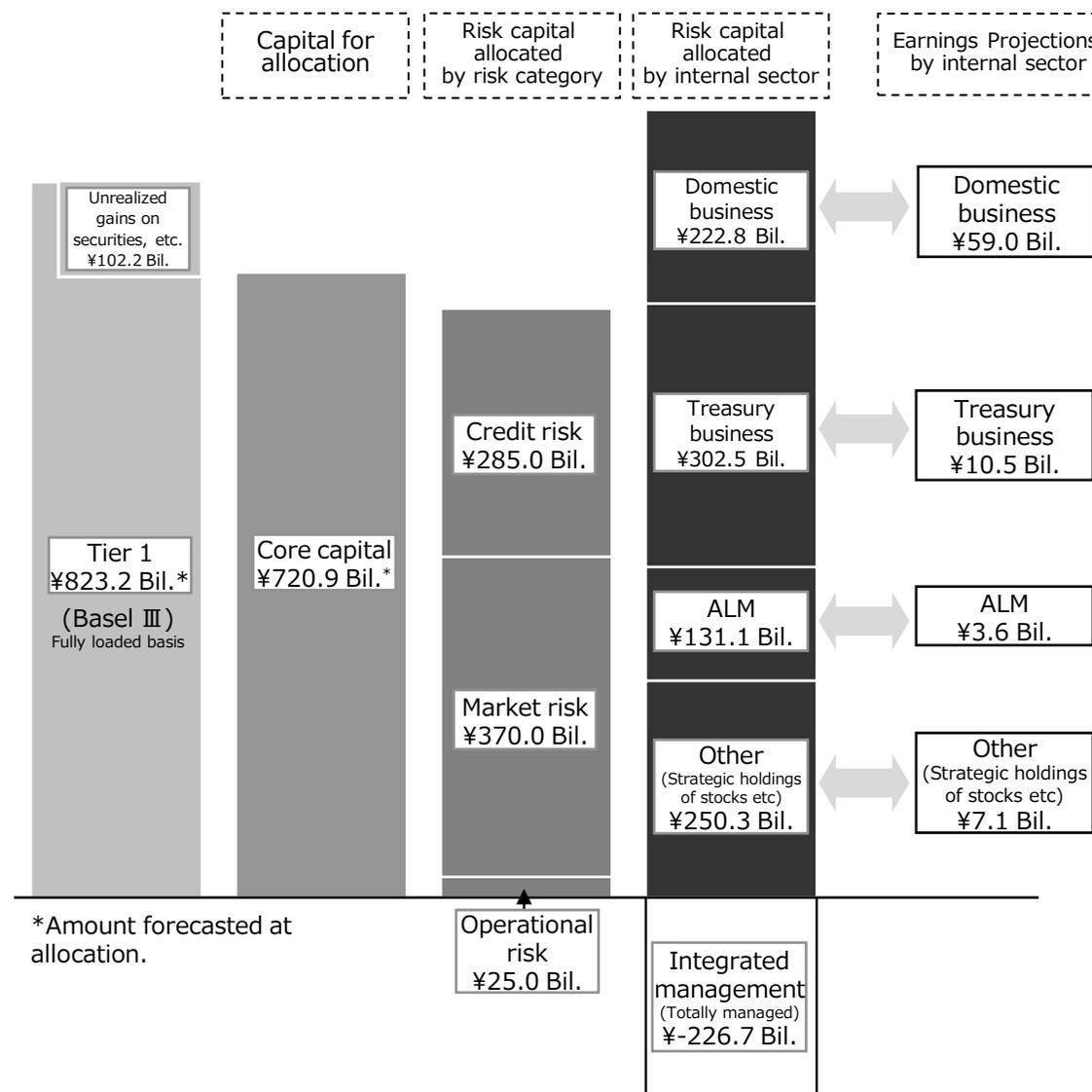
Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes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

Ratio regarding IRRBB (2020/3) (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	¥70.1 Bil.
Tier1	②	¥807.4 Bil.
Ratio regarding IRRBB	①/②	8.69%

Risk capital allocation for the First half of FY2020



Financial Information of Chibagin Securities

NEXT STEP 2023

~ connect and go beyond, for the future ~

1.Profits and Losses□

(¥ Mil.)

	2015/3		2016/3		2017/3		2018/3		2019/3		2020/3	
	1H		1H		1H		1H		1H		1H	
Operating revenue	2,729	6,003	2,796	5,023	2,046	5,029	2,998	6,823	3,209	5,802	2,641	6,133
Commissions received	1,926	4,180	1,970	3,442	1,214	2,654	1,392	3,006	1,250	2,271	1,073	2,415
Stocks	894	2,025	1,050	1,808	603	1,451	850	1,888	702	1,263	498	1,166
Bonds	8	11	17	19	25	28	3	5	3	5	2	4
Beneficiary certificates	1,019	2,135	898	1,604	579	1,159	531	1,098	537	986	566	1,229
Net gain on trading	709	1,636	736	1,414	770	2,252	1,544	3,688	1,903	3,424	1,528	3,640
Stocks	47	90	0	29	5	11	18	42	14	15	14	84
Bonds	643	1,528	733	1,376	747	2,223	1,519	3,643	1,871	3,389	1,529	3,561
Financial revenue	93	185	89	166	61	122	61	128	54	106	39	76
Financial expenses (-)	9	22	14	24	10	32	19	38	7	17	8	18
Net operating revenue	2,719	5,980	2,781	4,999	2,035	4,996	2,979	6,785	3,202	5,784	2,633	6,114
Expenses (-)	1,983	4,201	2,067	4,090	1,975	4,326	2,378	5,236	2,607	5,161	2,617	5,532
Related to trading (-)	462	997	488	942	459	1,078	635	1,474	777	1,476	749	1,706
Personal expenses (-)	1,055	2,210	1,085	2,128	1,003	2,139	1,137	2,450	1,224	2,463	1,226	2,504
Operating profit	736	1,778	714	909	60	669	601	1,548	594	623	15	582
Ordinary profit	814	1,900	788	1,077	192	897	718	1,775	782	933	202	882
Profit	572	1,259	563	732	162	631	505	1,171	556	708	127	595

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

(¥ Mil.)

	2015/3		2016/3		2017/3		2018/3		2019/3		2020/3	
	1H		1H		1H		1H		1H		1H	
(Principal trading)	96,984	160,088	60,617	115,826	41,379	91,967	41,150	79,089	19,062	36,378	11,226	40,722
(Agency transactions)	122,911	282,195	146,035	246,227	88,699	208,030	120,843	271,170	95,463	172,389	68,613	157,099
Total	219,896	442,284	206,653	362,053	130,079	299,997	161,994	350,260	114,525	208,768	79,840	197,822

Our Group's Mission	Contribute to the sustainable development of regional economies through the provision of the latest financial services as a partner for customers and regional communities		
Title	The 14th Medium Term Management Plan NEXT STEP 2023 ~ connect and go beyond, for the future ~ (Plan period: April 1, 2020 to March 31, 2023)		
Vision	Enhance customer experience by deepening financial functions and creating new models for regional finance		
Basic Policies	Basic Policy I	Basic Policy II	
	"We will continue to evolve closely with our customers" <ul style="list-style-type: none"> ■ We will be a consulting partner that is closely linked to the lives of individual customers ■ We will be the best partner as solving the diverse management issues of corporate customers ■ We will continue to build branches that are both convenient and able to consult 	"We will continue to create new value for our customers' future" <ul style="list-style-type: none"> ■ We will provide new value to our customers by using digital technology and all kinds of information resources ■ We will create new value by taking on challenges that go beyond the framework of banking 	
	Basic Policy III	"We will advance alliance strategies" <ul style="list-style-type: none"> ■ In order to provide new value and stand with our customers, we will further strengthen collaboration with other banks and companies in other industries 	
	Basic Policy IV	"We will realize sustainable management" <ul style="list-style-type: none"> ■ We will strive to build a rewarding company by enhancing human resource development and realizing diverse work styles ■ We will further strengthen our internal control structures, including governance, compliance, and risk management 	

Chiba Bank's Branch Network (Domestic)



Number of Outlets in Chiba Prefecture

Name of Bank	2020/3
Chiba Bank	160
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

	2020/3	Change from 2005/3
Outlets	186	+ 24
Domestic	183	+ 24
Chiba Pref.	160	+ 10
Others	23	+ 14
Overseas	3	+ 0
Money exchange counters	3	+ 1
Representative offices	3	+ 2

Composition of Shareholders

Composition of Shareholders

(Thousand shares)

	2019/3		2019/9		2020/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	343,773	40.92%	337,997	40.24%	336,051	41.23%
Trust banks	176,905	21.06%	172,960	20.59%	170,964	20.98%
Securities companies	17,738	2.11%	18,733	2.23%	15,209	1.87%
Other companies	121,524	14.47%	120,147	14.30%	121,518	14.91%
Foreign investors	171,491	20.41%	157,075	18.70%	158,354	19.43%
Individuals and others	106,387	12.67%	108,375	12.90%	111,197	13.64%
Treasury Stock, etc.	79,122	9.42%	97,709	11.63%	72,710	8.92%
Total	840,048	100.00%	840,049	100.00%	815,051	100.00%

Principal Shareholders *1

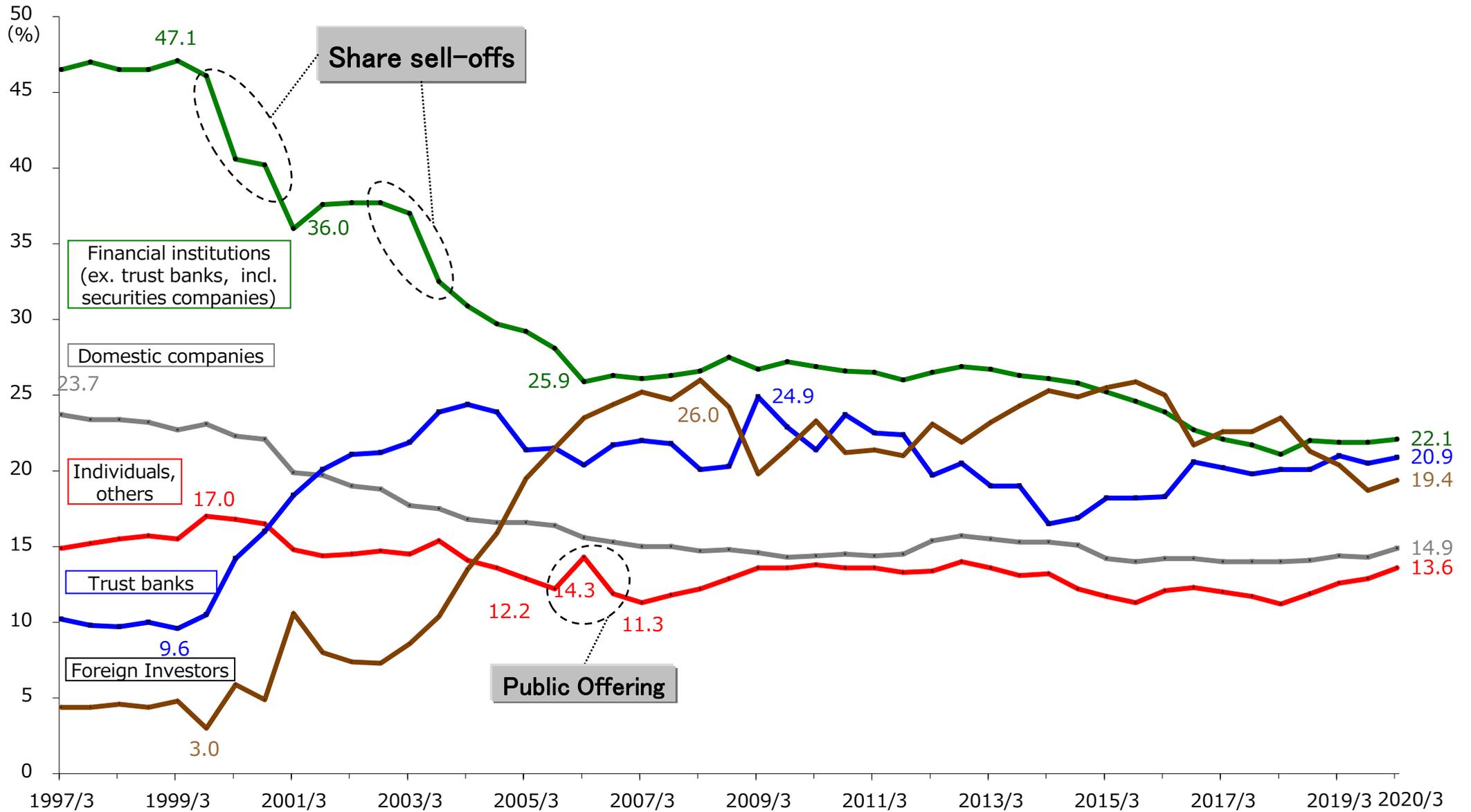
(Thousand shares)

2019/3			2019/9			2020/3		
	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)	52,123	6.20%	The Master Trust Bank of Japan, Ltd. (Trust Account)	52,612	6.25%	The Master Trust Bank of Japan, Ltd. (Trust Account)	56,139	6.88%
Japan Trustee Services Bank, Ltd. (Trust Account)	36,583	4.35%	Japan Trustee Services Bank, Ltd. (Trust Account)	38,396	4.56%	Japan Trustee Services Bank, Ltd. (Trust Account)	35,615	4.36%
Nippon Life Insurance Company	26,870	3.19%	Nippon Life Insurance Company	26,870	3.19%	Nippon Life Insurance Company	26,870	3.29%
The Dai-ichi Life Insurance Company, Limited	26,230	3.12%	The Dai-ichi Life Insurance Company, Limited	26,230	3.12%	The Dai-ichi Life Insurance Company, Limited	26,230	3.21%
Sompo Japan Nipponkoa Insurance Inc.	18,537	2.20%	Sompo Japan Nipponkoa Insurance Inc.	18,537	2.20%	Sompo Japan Nipponkoa Insurance Inc. *2	18,537	2.27%
Meiji Yasuda Life Insurance Company	18,291	2.17%	Meiji Yasuda Life Insurance Company	18,291	2.17%	Meiji Yasuda Life Insurance Company	18,291	2.24%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.12%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.12%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.18%
MUFG Bank, Ltd.	17,707	2.10%	MUFG Bank, Ltd.	17,707	2.10%	MUFG Bank, Ltd.	17,707	2.17%
STATE STREET BANK AND TRUST COMPANY 505223	15,001	1.78%	STATE STREET BANK AND TRUST COMPANY 505223	13,802	1.64%	STATE STREET BANK AND TRUST COMPANY 505223	14,576	1.78%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,702	1.63%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,590	1.61%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,406	1.64%

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

*2 "Sompo Japan Nipponkoa Insurance Inc. changed the company name to "Sompo Japan Insurance Inc." on 4/1/2020.

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

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