

Financial Results for the First Half of FY2019 ending March 2020

Appendix

November 21, 2019
THE CHIBA BANK, LTD.

Regional Economy

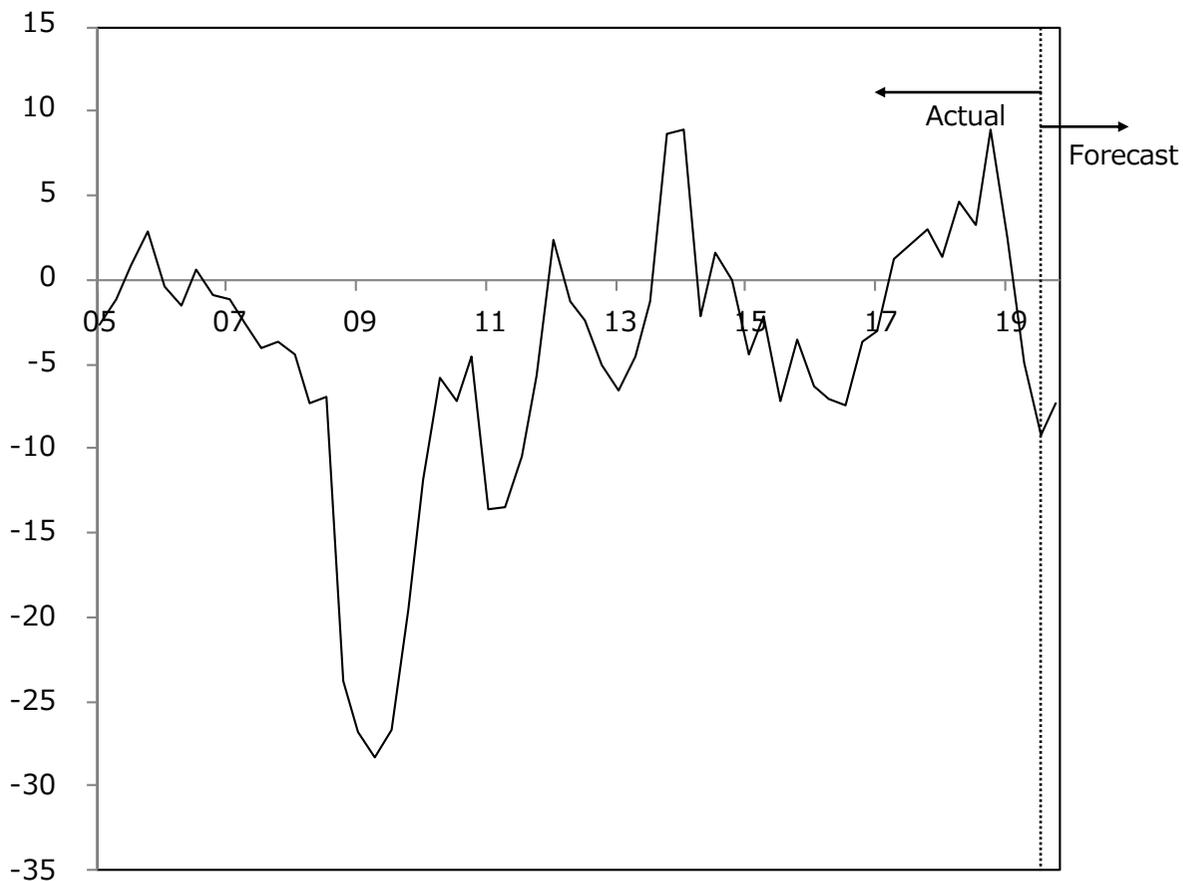
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Regional Economy

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".

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

Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2018	2019			
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.
Food	2.1	-4.4	2.3	-4.8	4.8
Petroleum & Chemicals	8.3	7.7	-7.7	-17.9	-3.6
Plastics	7.2	-5.0	-16.7	-28.6	-28.6
Glass	33.4	20.8	-16.7	-15.4	-16.7
Steel & Non-ferrous Metals	30.0	5.0	-5.0	-11.1	-12.5
Metal products	17.7	-3.2	0.0	-16.7	-16.7
Machinery	0.0	0.0	-12.5	-22.2	-16.7
Electrical machinery	25.0	-15.0	-21.5	-15.0	-6.3
Transportation equipment	4.6	-6.3	-25.0	-25.0	-25.0
Other manufacturing	4.6	4.6	12.5	-4.6	-13.7
Construction	10.0	20.9	8.4	-4.2	16.7
Transportation	9.1	15.4	-3.6	-16.7	-11.1
Wholesaling	-8.3	-7.9	-14.7	0.0	-10.0
Retailing	-5.9	0.0	-3.0	18.8	-6.3
Hotels	4.6	5.0	-15.0	-11.1	-11.1
Services	14.3	4.6	3.9	-6.3	1.6

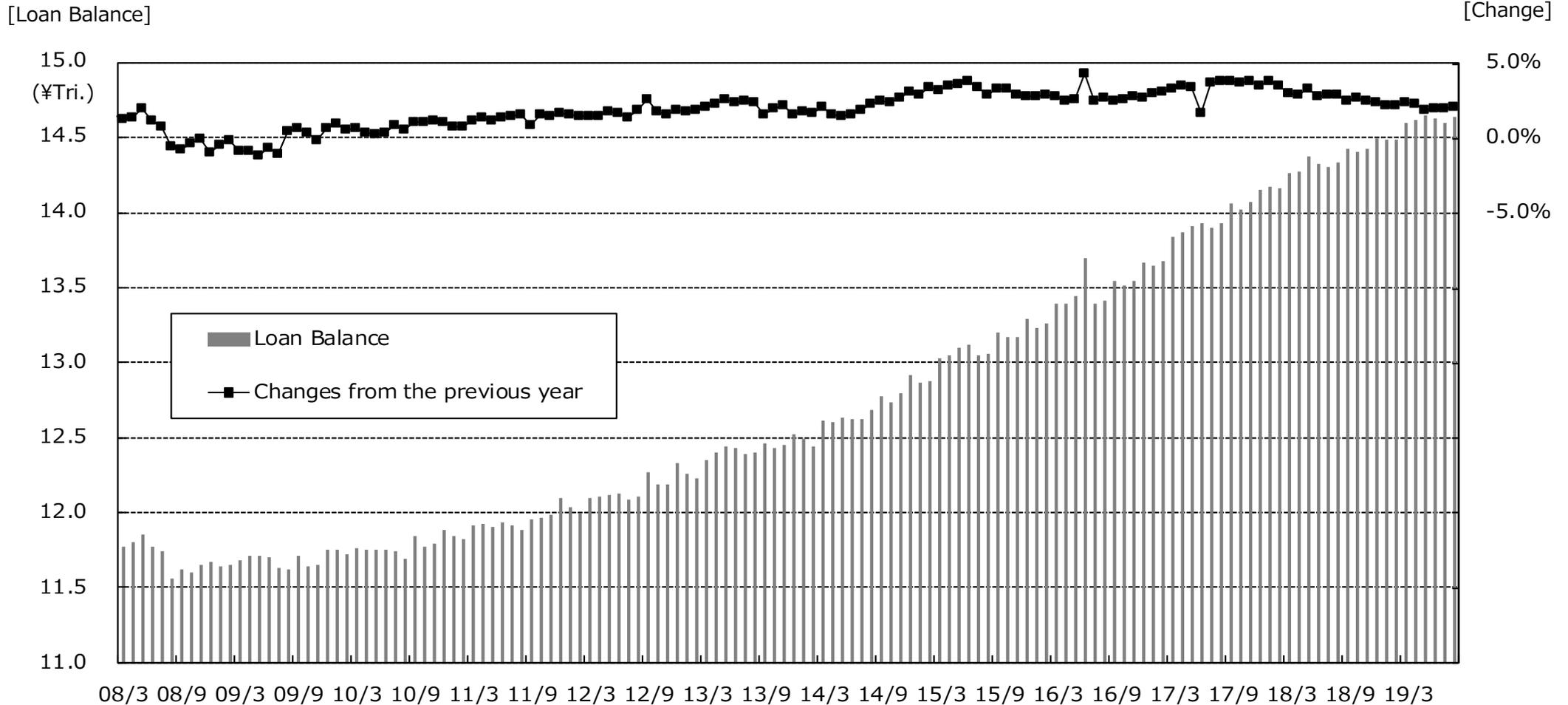
Source: Chiba Economy Center "BSI survey in Chiba (July to September 2019)"

Surveyees: Enterprises with a head office and/or an office in Chiba

As at: August 2019

Answers: 575 enterprises surveyed, 212 effective answers

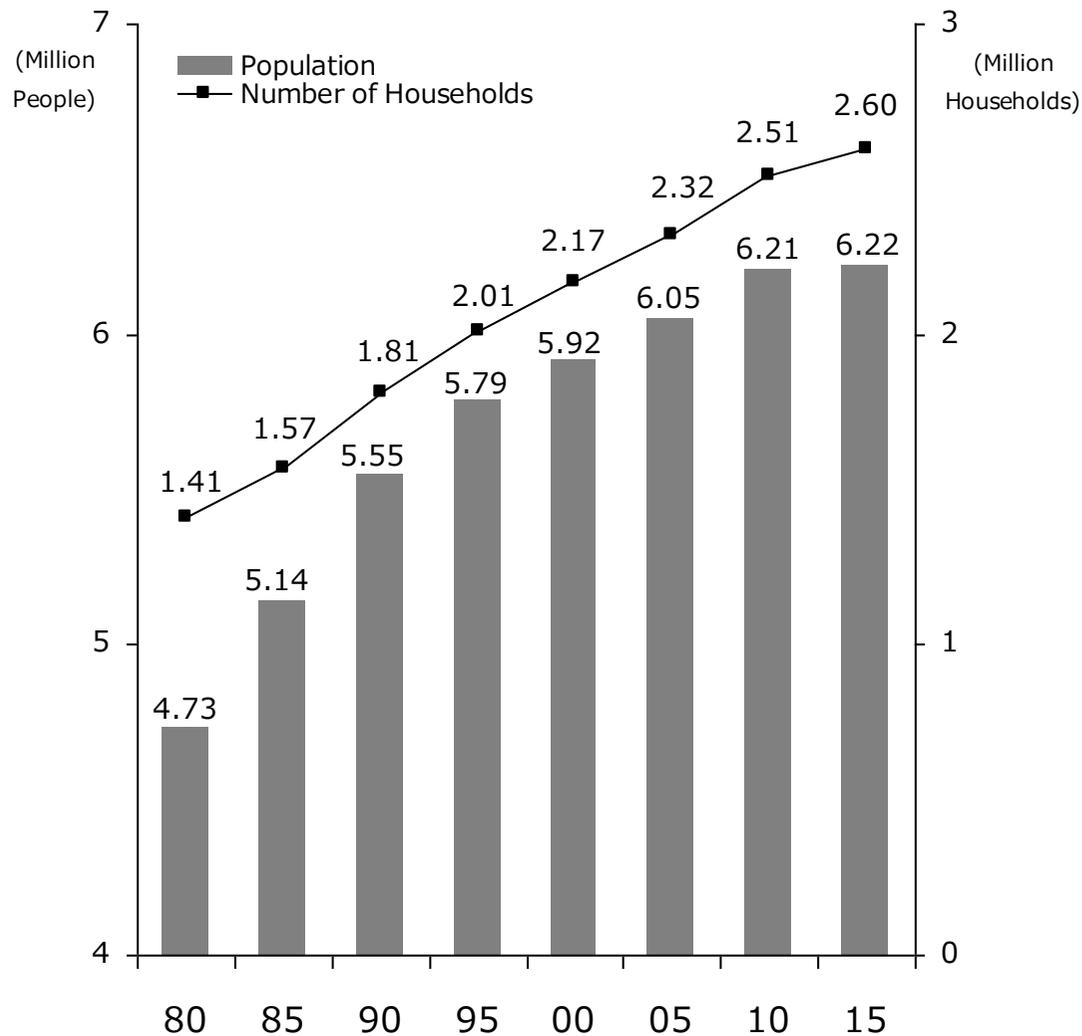
Loans in Chiba Prefecture



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

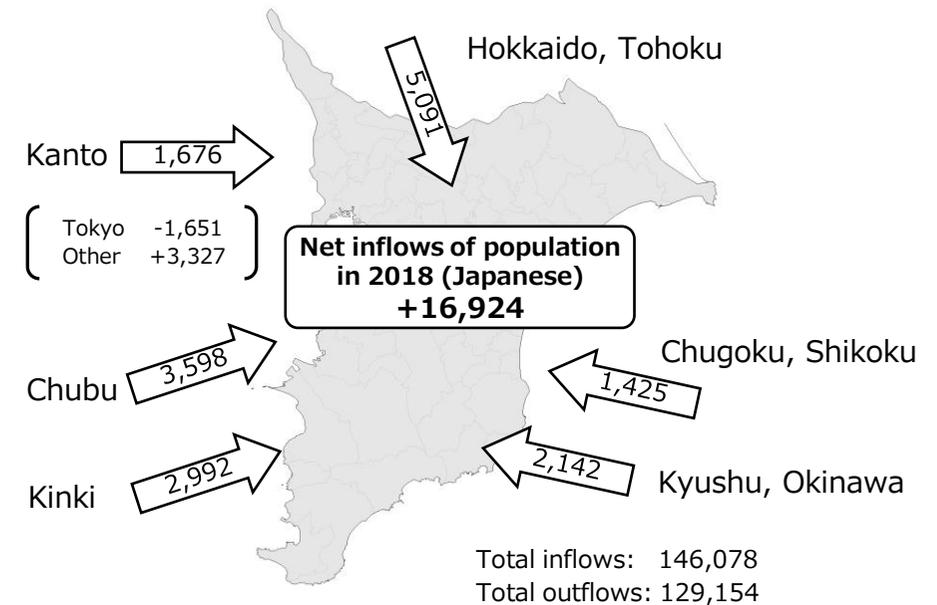
Note: Figures are month-end balances of total loans from banks

Population & Number of Households in Chiba Prefecture



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

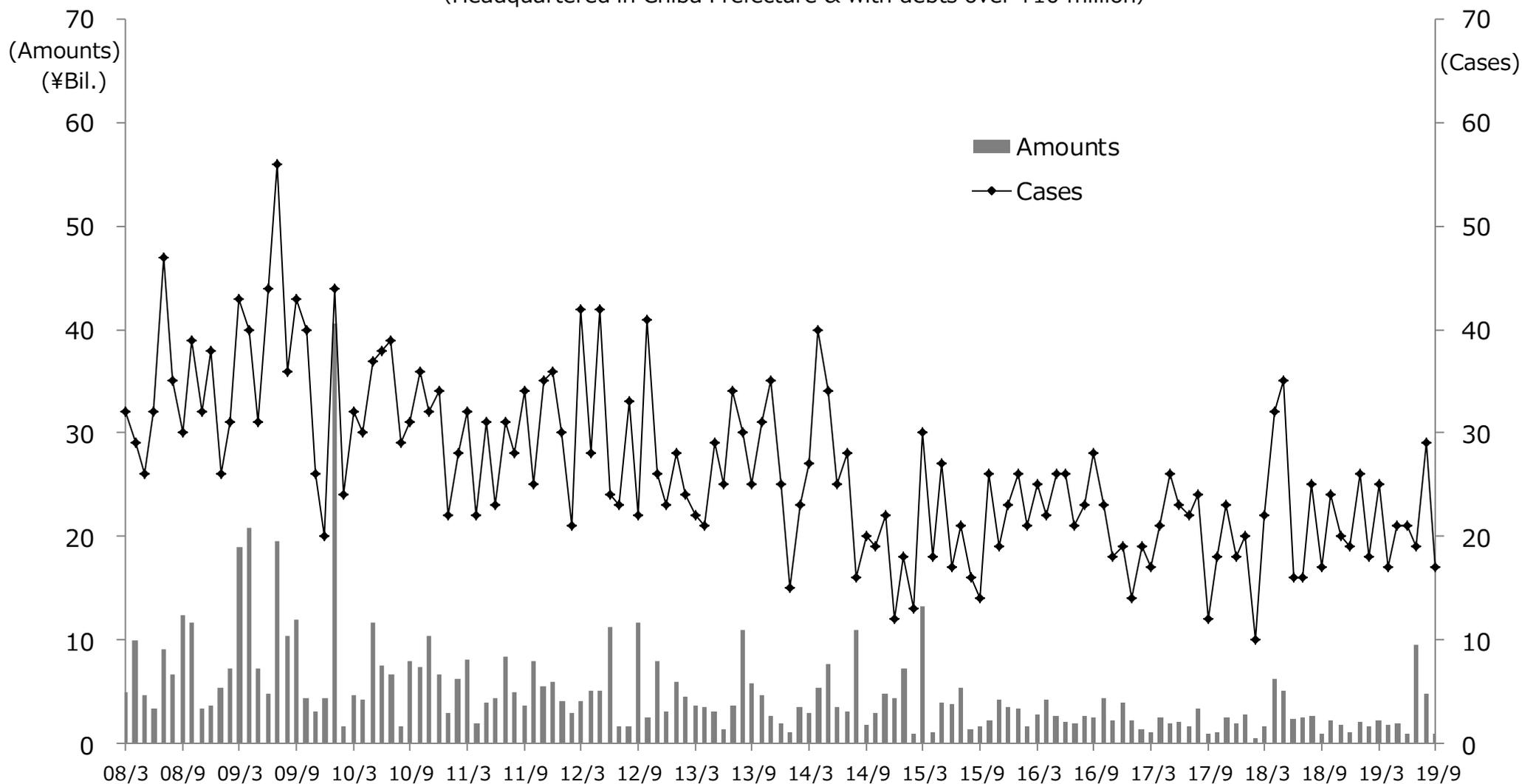
Inflows/Outflows of Population



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
Chiba	16,203	16,924	721
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)

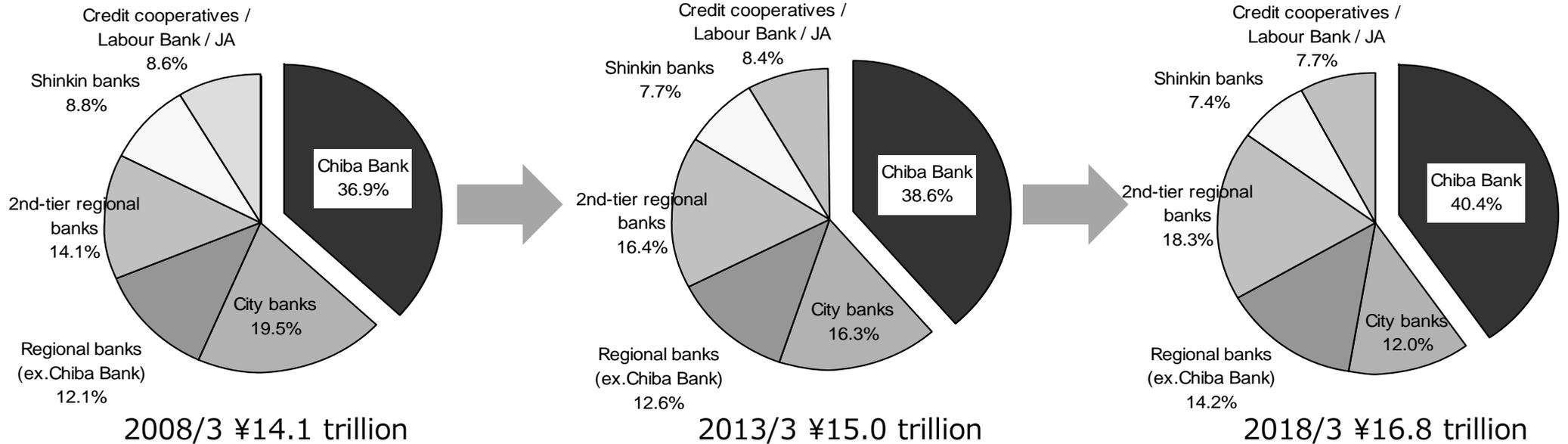


Source: Made by Chiba Bank with data from Tokyo Shoko Research

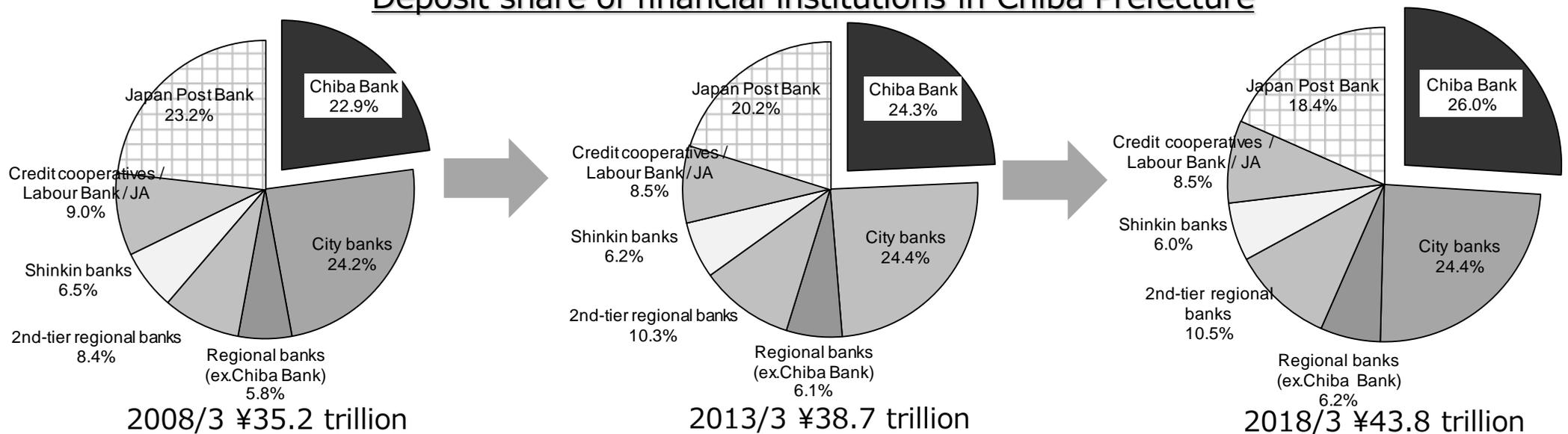
Business Share of Financial Institutions within Chiba Prefecture

Loan share of financial institutions in Chiba Prefecture

Source: KINYU JOURNAL



Deposit share of financial institutions in Chiba Prefecture



Economic Indicators for Chiba Prefecture (1)

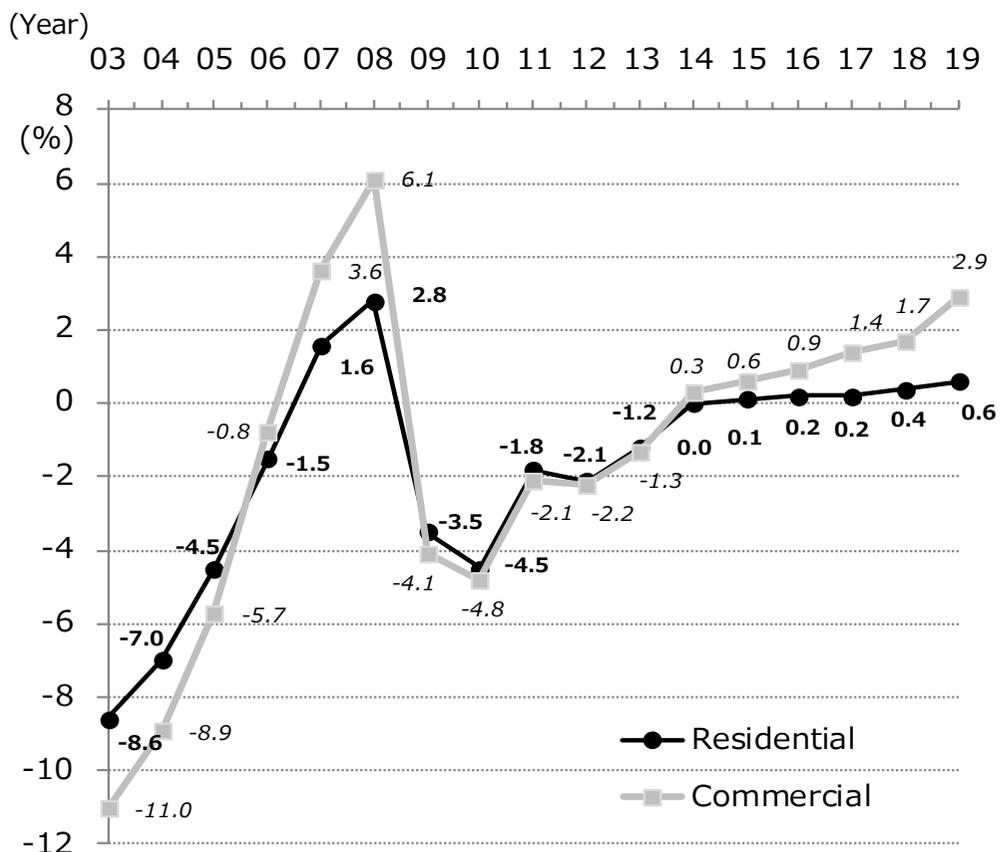
	Population	Industrial Production Index			Customer Price Index	New Car Registrations	Building Construction	
	Total	Production	Shipment	Producers' Inventory Ratio			Floor Area	New Housing starts
	As of Oct 1	2015 = 100					2015 = 100	Total
2014	6,197,784	102.5	102.2	97.5	99.2	153,101	6,567	47,434
2015	* 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	99.6	97.7	101.6	100.8	133,965	6,826	46,807
2018/09	6,268,767	98.6	96.3	112.8	101.0	12,532	646	4,510
2018/10	6,268,585	100.2	100.3	95.7	101.3	10,584	539	4,205
2018/11	6,271,120	100.4	96.6	106.2	101.3	10,824	555	4,637
2018/12	6,270,946	98.2	97.3	103.9	101.2	10,647	670	3,232
2019/01	6,270,118	97.3	93.6	103.2	101.0	10,001	527	3,774
2019/02	6,268,158	99.3	94.0	110.7	101.2	11,451	500	4,673
2019/03	6,266,203	99.2	97.6	108.2	101.3	14,457	408	3,094
2019/04	6,267,517	98.2	95.7	103.3	101.5	9,215	470	4,338
2019/05	6,276,364	94.5	92.9	102.3	101.5	10,097	460	2,556
2019/06	6,278,060	100.1	94.3	110.6	101.4	11,006	847	3,472
2019/07	6,277,952	97.5	96.6	102.8	101.4	11,358	670	3,952
2019/08	6,278,738	-	-	-	101.6	9,586	577	4,850
2019/09	6,277,759	-	-	-	-	13,649	-	-

*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	101.6	103.7	103.3	105.8
2018/09	90,496	426,131	17	946	64,651	86,910	1.35	101.9	103.7	86.4	84.4
2018/10	115,439	397,162	24	2,135	66,491	90,403	1.34	101.7	103.3	88.5	84.7
2018/11	102,202	466,439	20	1,785	64,663	89,910	1.34	101.8	103.4	92.6	95.7
2018/12	108,966	419,557	19	1,130	60,770	86,490	1.33	101.7	103.9	179.7	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	362,620	18	1,693	63,285	87,136	1.27	98.6	95.6	86.8	87.8
2019/03	93,977	376,742	25	2,230	65,568	89,404	1.31	98.0	94.8	89.3	91.6
2019/04	78,090	338,261	17	1,796	68,862	88,258	1.37	98.5	95.2	91.7	89.8
2019/05	65,706	342,098	21	1,913	69,017	85,701	1.38	99.0	96.4	90.9	95.2
2019/06	70,322	274,729	21	894	67,997	84,124	1.34	99.1	96.1	154.2	160.0
2019/07	74,334	363,341	19	9,519	66,434	84,956	1.32	98.9	95.4	120.6	147.1
2019/08	97,452	p349,604	29	4,841	65,023	85,269	1.34	-	-	-	-
2019/09	-	-	17	974	-	-	-	-	-	-	-

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	18.7.1 ~ 18.10.1	18.10.1 ~ 19.1.1	19.1.1 ~ 19.4.1	19.4.1 ~ 19.7.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	3	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

<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
Chiba	6.22 million (Ranked 6th nationwide)	47 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 148 thousand	Tokyo ¥72 trillion	Tokyo ¥274 trillion	Tokyo ¥215 trillion
No. 2 nationwide	Kanagawa 9.12 million	Osaka 77 thousand	Osaka ¥27 trillion	Osaka ¥67 trillion	Osaka ¥38 trillion
No. 3 nationwide	Osaka 8.83 million	Kanagawa 73 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 (FY2018)

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

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

Management Indices

Summary of Income and Expenses / Management Indicators

(¥ 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
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
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
Trading income	1.3	2.6	1.0	3.2	1.6	2.5	0.7	2.0	0.5	1.1	1.1
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
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
Expenses (△)	41.8	82.6	40.2	82.0	41.1	83.1	41.2	82.8	40.6	81.1	40.4
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
Ordinary profit	40.1	74.1	46.7	79.6	41.5	70.0	43.5	70.6	41.3	67.0	39.6
Profit	26.8	45.8	32.2	52.5	29.5	48.6	31.7	49.6	30.0	48.0	28.8
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
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
ROA*1	0.44%	0.37%	0.48%	0.39%	0.43%	0.35%	0.45%	0.35%	0.41%	0.33%	0.38%
ROE*2	7.33%	6.03%	8.02%	6.49%	7.20%	5.85%	7.39%	5.76%	6.74%	5.44%	6.44%
OHR*3	54.98%	55.36%	53.00%	55.06%	55.10%	57.59%	54.11%	55.26%	52.98%	54.78%	52.17%

*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%
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%
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%
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%
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%
Expenseratio	0.77%	0.76%	0.71%	0.73%	0.71%	0.72%	0.69%	0.69%	0.65%	0.65%	0.62%
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%
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%

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
Large enterprises	0.51%	0.48%	0.45%	0.45%	0.41%	0.48%	0.50%	0.56%	0.60%	0.61%	0.53%
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%
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%
Consumer loans	1.58%	1.52%	1.48%	1.45%	1.40%	1.37%	1.34%	1.31%	1.28%	1.26%	1.25%
Housing loans	1.44%	1.39%	1.34%	1.29%	1.24%	1.19%	1.16%	1.12%	1.09%	1.06%	1.04%
Others	6.37%	6.08%	6.01%	5.92%	5.89%	5.85%	5.83%	5.78%	5.73%	5.65%	5.59%
Public sector	0.85%	0.88%	0.77%	0.81%	0.70%	0.77%	0.65%	0.64%	0.60%	0.60%	0.27%

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

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	1.12%	1.08%	1.16%	1.11%	1.13%
Loans and bills discounted	9,435.6	9,548.3	9,895.9	9,996.7	10,405.8	1.12%	1.12%	1.11%	1.10%	1.05%
Securities	2,156.5	2,093.3	1,982.5	1,963.8	1,943.9	1.58%	1.37%	1.86%	1.61%	2.04%
Interest-bearing liabilities	12,909.9	12,969.5	13,397.0	13,492.4	13,981.3	0.14%	0.14%	0.18%	0.18%	0.17%
Deposits	11,578.3	11,594.1	11,957.1	11,964.2	12,293.5	0.04%	0.04%	0.06%	0.06%	0.05%
Borrowed money	288.8	292.6	361.3	368.3	396.0	0.61%	0.63%	0.81%	0.80%	0.69%

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	1.02%	0.98%	0.99%	0.94%	0.97%
Loans and bills discounted	8,981.1	9,093.1	9,397.7	9,503.7	9,928.3	1.09%	1.07%	1.02%	1.01%	0.96%
Securities	1,655.9	1,612.2	1,539.2	1,513.8	1,454.1	1.45%	1.19%	1.57%	1.25%	1.80%
Interest-bearing liabilities	11,937.3	12,024.0	12,471.7	12,599.0	13,111.1	0.01%	0.01%	0.01%	0.01%	0.00%
Deposits	11,082.8	11,124.9	11,495.3	11,532.6	11,876.9	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowed money	160.0	162.1	236.2	248.0	287.3	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
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
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
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
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
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
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
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
Public sector	271.7	244.2	257.8	229.5	241.3	203.6	228.3	217.8	225.1	216.5	427.4

*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
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
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
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

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
Domestic loans	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%
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%
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%
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%
Comsumer loans	37.2%	37.6%	37.7%	37.8%	37.6%	37.5%	37.3%	37.3%	37.2%	37.5%	36.5%
Housing loans	36.0%	36.3%	36.3%	36.4%	36.1%	36.0%	35.6%	35.7%	35.6%	35.8%	34.8%
Public sector	3.3%	2.9%	3.1%	2.6%	2.7%	2.2%	2.4%	2.3%	2.3%	2.2%	4.1%

*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
Domestic loans	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%
Others	26.7%	26.9%	27.0%	27.2%	27.6%	28.3%	28.7%	29.2%	29.8%	29.7%	31.5%

Loan Breakdown by Industry

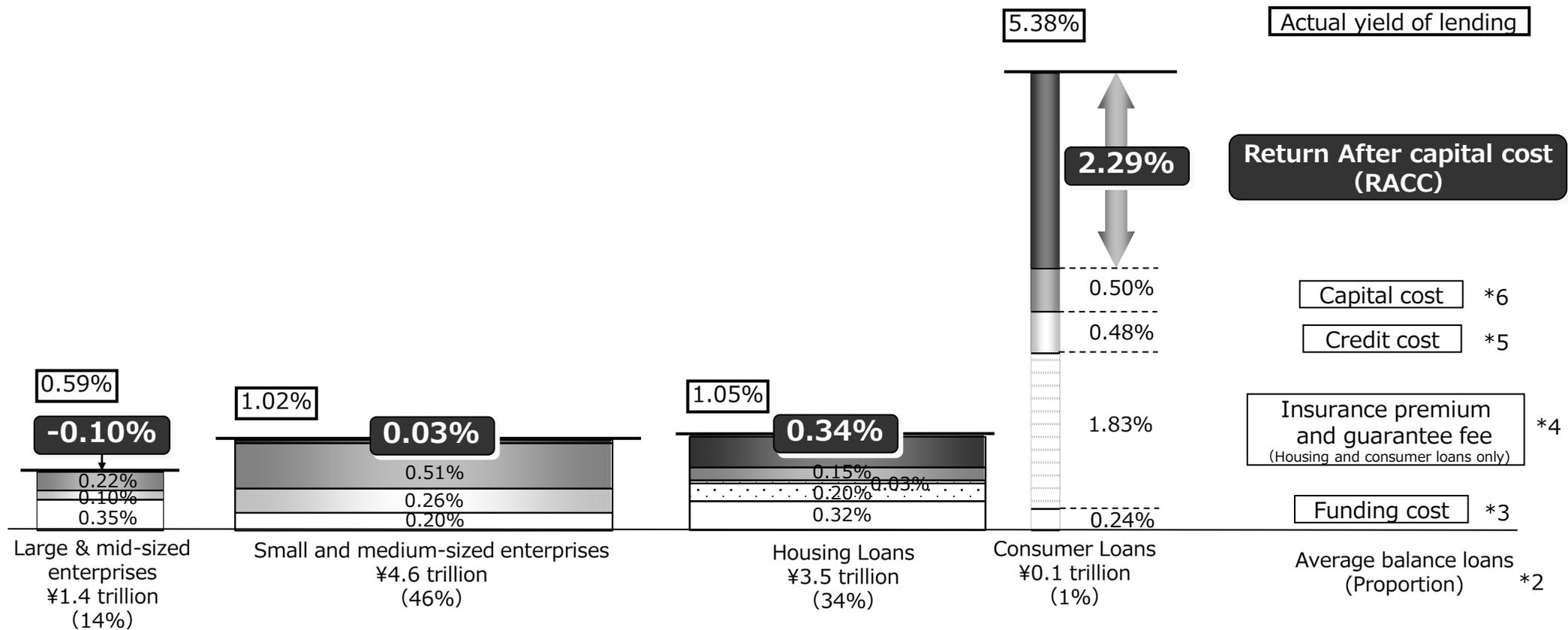
Domestic Operations

	2017/3		2017/9		2018/3		2018/9		2019/3		2019/9	
		Proportion		Proportion								
Manufacturing	693.0	7.60%	689.8	7.36%	698.3	7.27%	713.2	7.31%	693.3	7.00%	725.3	7.03%
Agriculture and Forestry	9.9	0.11%	10.9	0.12%	11.4	0.12%	13.5	0.14%	14.1	0.14%	15.2	0.15%
Fishery	1.2	0.01%	1.1	0.01%	1.1	0.01%	1.3	0.01%	1.5	0.02%	1.5	0.01%
Mining, quarrying and gravel	21.6	0.24%	21.5	0.23%	18.7	0.20%	18.6	0.19%	18.4	0.19%	17.7	0.17%
Construction	293.0	3.21%	298.9	3.19%	314.1	3.27%	313.8	3.22%	324.4	3.27%	325.4	3.16%
Electricity, Gas, Heat Supply and Water	60.7	0.67%	62.8	0.67%	67.0	0.70%	75.6	0.78%	78.0	0.79%	82.0	0.79%
Information and Communications	39.7	0.44%	42.9	0.46%	71.9	0.75%	75.0	0.77%	64.0	0.65%	70.2	0.68%
Transport and postal service	236.9	2.60%	239.7	2.56%	244.1	2.54%	247.5	2.54%	257.5	2.60%	255.6	2.48%
Wholesale and retail trade	726.4	7.97%	747.3	7.98%	748.9	7.80%	744.2	7.62%	734.8	7.42%	743.9	7.22%
Finance and Insurance	389.2	4.27%	385.4	4.11%	377.0	3.93%	409.7	4.20%	405.5	4.09%	409.9	3.98%
Real Estate and leasing	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%	2,896.5	28.10%
Real Estate	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%	2,648.2	25.69%
Real estate rental and management	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%	2,308.5	22.39%
Real estate trading, etc.	261.2	2.87%	274.0	2.92%	291.3	3.03%	298.4	3.06%	315.0	3.18%	339.6	3.30%
Leasing	229.0	2.51%	235.3	2.51%	241.7	2.52%	248.1	2.54%	246.2	2.49%	248.2	2.41%
Medical, welfare and other services	516.1	5.66%	533.0	5.69%	561.2	5.84%	563.2	5.77%	599.2	6.05%	608.1	5.90%
Government, local public sector	188.7	2.07%	216.8	2.31%	204.5	2.13%	209.3	2.14%	199.8	2.02%	412.5	4.00%
Others (mainly consumer loans)	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%	3,745.0	36.33%
Total	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%	10,309.3	100.00%

Details of Loans to the Real Estate Industry

	2017/3		2017/9		2018/3		2018/9		2019/3		2019/9	
		Proportion										
Real Estate Rental and Management	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%	2,308.5	87.17%
Apartment and condominium rentals	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%	1,907.1	72.01%
Office and Commercial rentals	229.7	10.01%	229.5	9.55%	242.6	9.82%	239.6	9.59%	245.4	9.57%	246.2	9.30%
Land rental and Real estate management, etc	116.7	5.08%	122.7	5.11%	128.6	5.20%	138.5	5.54%	146.1	5.70%	155.1	5.86%
Real Estate Trading, etc	261.2	11.38%	274.0	11.41%	291.3	11.79%	298.4	11.94%	315.0	12.28%	339.6	12.83%
Home construction and development	179.3	7.81%	189.5	7.89%	207.7	8.40%	214.0	8.56%	225.0	8.77%	246.3	9.30%
Real estate brokerage and Land trading, etc	68.3	2.98%	74.1	3.09%	74.5	3.02%	76.9	3.08%	83.2	3.25%	88.3	3.34%
Public corporations	13.5	0.59%	10.4	0.43%	9.1	0.37%	7.4	0.30%	6.7	0.26%	4.9	0.19%
Total	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%	2,648.2	100.00%

Return After Capital Cost*1 (1st 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 2019/9 (UL:BaselIII base) × 6%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

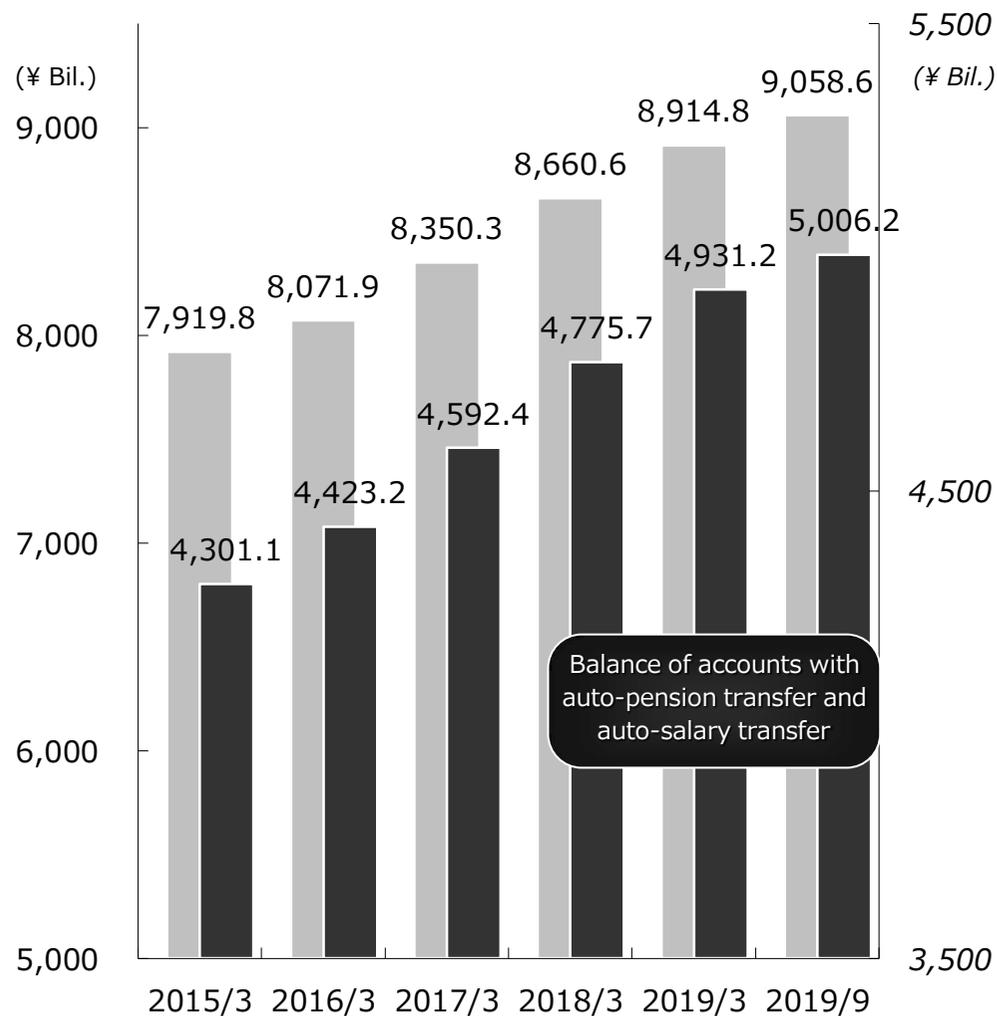
	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
	(¥ Bil.)										
Domestic deposits	9,927.7	10,407.1	10,325.7	10,689.0	10,619.3	11,116.2	11,138.6	11,604.1	11,634.2	11,962.8	11,955.9
Personal	7,777.5	7,919.8	8,007.0	8,071.9	8,159.6	8,350.3	8,521.1	8,660.6	8,804.9	8,914.8	9,058.6
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
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
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
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
Current	189.7	206.9	202.5	231.8	227.6	254.3	254.0	278.2	252.4	261.3	240.5
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
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
Current	2.2	2.3	2.1	2.2	2.2	2.0	1.8	1.9	1.7	1.5	1.4
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
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
Current	180.7	198.6	195.3	224.0	221.4	247.6	247.2	270.9	244.5	254.6	233.2
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
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
Current	0.6	0.8	0.4	0.9	0.3	0.4	0.4	0.5	0.8	0.4	0.4
Savings	319.8	607.3	425.8	602.0	399.4	638.4	469.6	693.0	525.9	699.6	536.5
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
Current	6.0	5.0	4.5	4.6	3.5	4.1	4.5	4.7	5.4	4.6	5.2
Savings	8.1	8.1	8.0	8.1	26.3	6.8	6.5	6.5	7.3	7.8	6.7
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
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
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
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
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
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
Personal	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1
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
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
	(¥ Bil.)										
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
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
Others	345.7	358.1	364.6	387.8	420.2	416.5	424.3	483.5	506.6	509.6	523.5

Domestic Deposits - Proportion

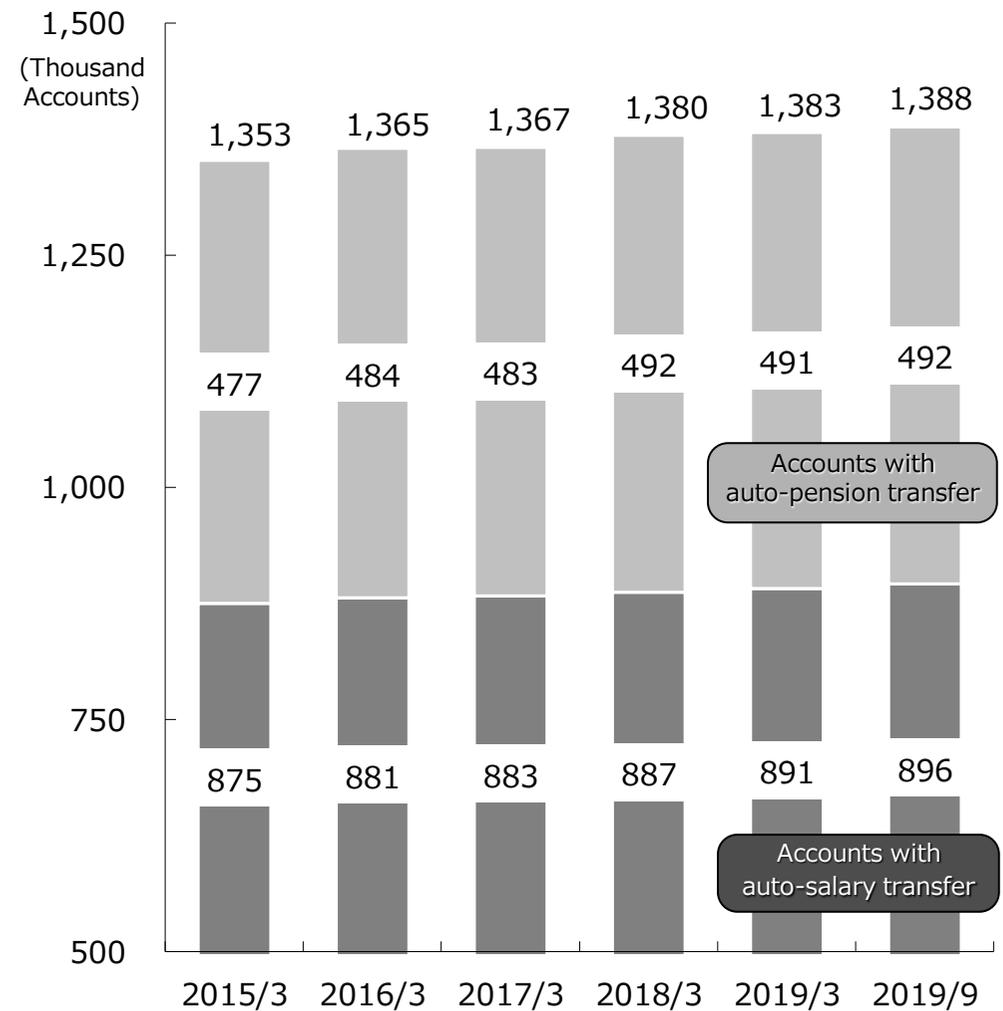
	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	78.4%	76.1%	77.5%	75.5%	76.8%	75.1%	76.5%	74.6%	75.7%	74.5%	75.8%
Corporate (incl. quasi-sovereign)	17.5%	17.0%	17.6%	17.8%	18.4%	18.4%	18.6%	18.4%	18.7%	18.6%	18.7%
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%
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%
Liquid deposits	65.0%	67.0%	66.4%	68.2%	68.3%	70.1%	70.1%	71.3%	71.2%	72.4%	72.4%
Current	1.9%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	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%
Personal	47.9%	47.2%	48.3%	47.7%	49.3%	49.1%	50.5%	49.9%	51.1%	50.9%	52.2%
Current	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%
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%
Current	1.8%	1.9%	1.9%	2.0%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	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%
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%
Current	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%
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%
Current	0.1%	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%
Time deposits	34.5%	32.5%	33.1%	31.3%	31.3%	29.4%	29.5%	27.9%	28.0%	26.8%	26.9%
Personal	30.0%	28.5%	28.9%	27.4%	27.2%	25.7%	25.7%	24.4%	24.3%	23.4%	23.3%
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%
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%
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%
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%
Personal	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
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%
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%

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

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
Investment trusts	365.5	379.4	370.5	360.7	327.3	312.5	297.0	281.0	282.8	275.8	273.8
Bond funds	6.2	6.2	8.5	6.9	2.4	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
Personal Investors	358.6	372.7	362.3	352.0	320.0	306.5	291.2	275.5	276.5	268.0	267.0
Bond funds	4.7	5.0	6.6	5.4	1.8	0.2	0.2	0.2	0.2	0.2	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

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
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
Personal	43.3	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1
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
Financial institutions	-	-	-	-	-	-	-	37.1	39.7	38.8	38.1

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
Insurance	951.1	948.3	916.1	947.4	936.2	946.5	943.7	904.4	929.7	919.6	900.2
Annuity insurance	567.2	551.8	524.4	529.9	520.5	513.9	497.7	471.6	462.6	451.7	436.4
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

(¥ Bil.)

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
Public bonds	181.5	164.5	153.2	142.5	137.7	129.9	122.7	117.3	115.9	112.6	110.1
Personal	136.3	120.3	107.6	95.7	86.4	78.5	73.1	67.4	64.8	59.9	54.3

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
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
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
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
Substandard Assets	63.7	64.6	56.7	53.9	56.1	60.5	54.3	45.6	44.0	46.8	48.0
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
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
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
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

*Including loans with no debtor classification.□

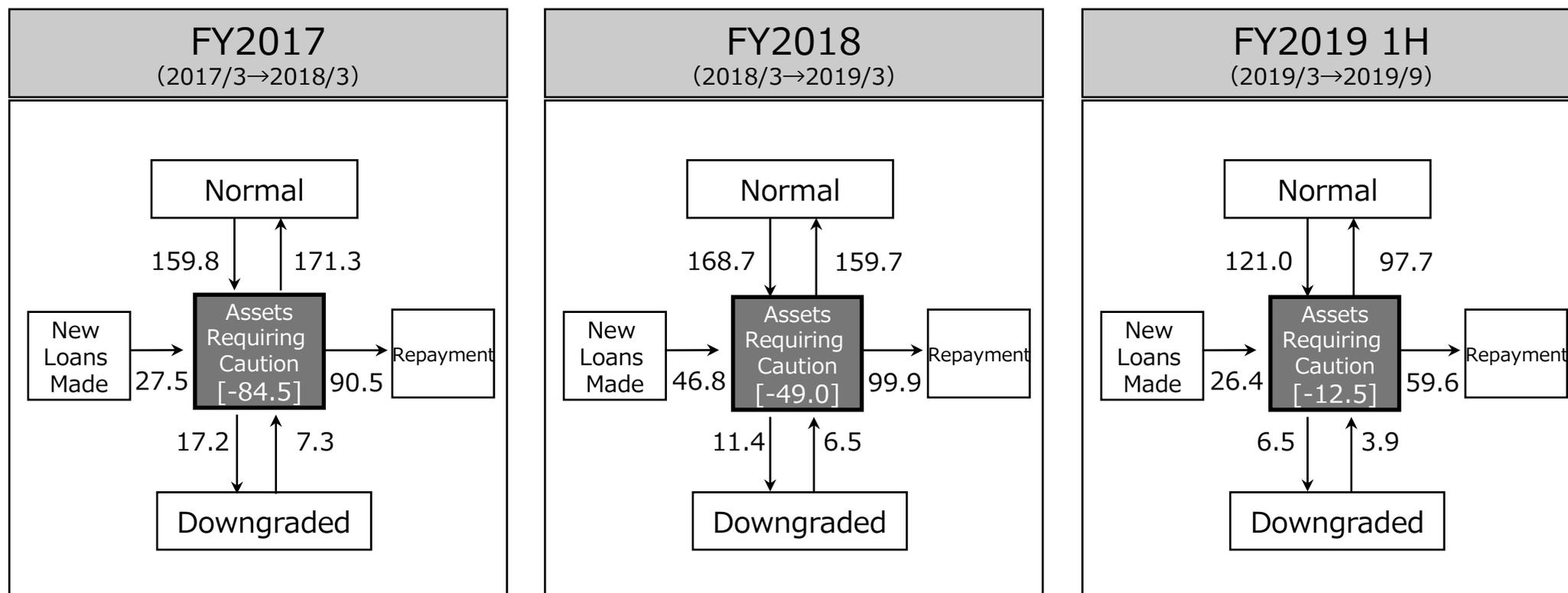
Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Bil.)

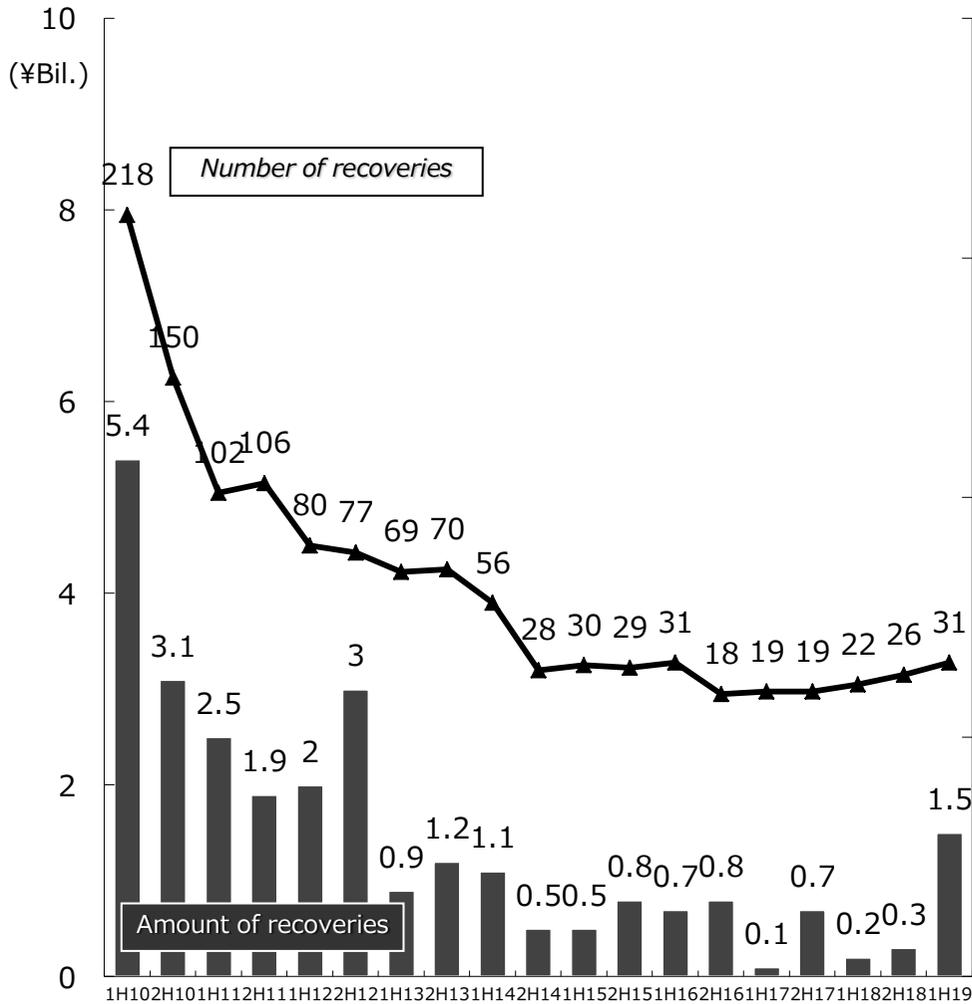
	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
Disclosed Claims under the Financial Reconstruction Law	163.6	160.0	153.3	151.7	144.0	139.0	130.4	127.0	119.3	122.8	119.1
Bankrupt and Substantially Bankrupt Claims	19.8	20.0	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0
Doubtful Claims	90.8	86.8	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5
Substandard Claims	52.8	53.1	48.9	46.5	48.7	52.8	46.9	40.4	38.0	40.9	41.5
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
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
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%

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

(¥ Bil.)

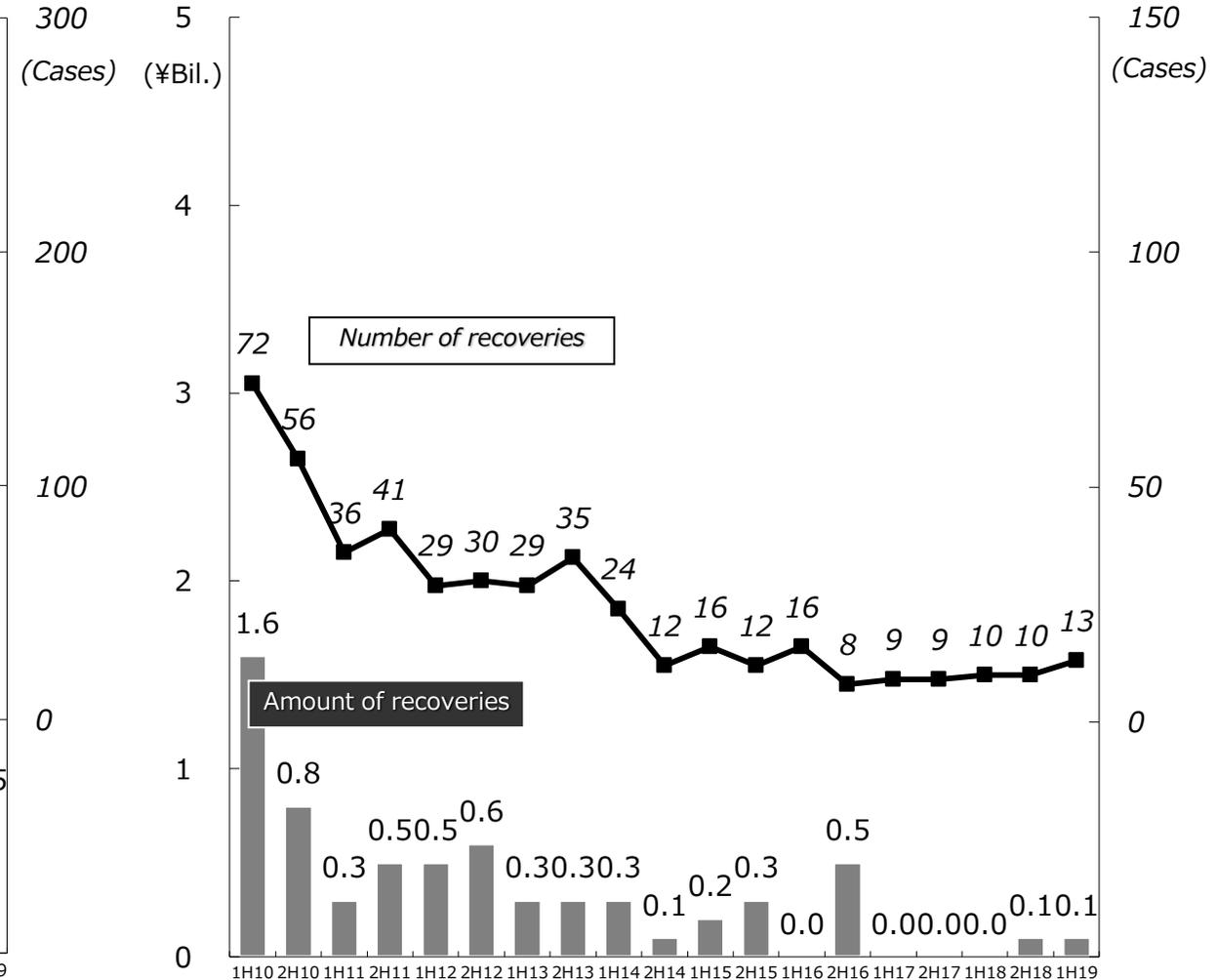


Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



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
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%
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%
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%

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
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
Tier1 capital	645.3	682.7	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7
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

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
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
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
Market risk	65.7	69.1	63.9	61.3	66.4	67.6	64.7	68.4	68.0	71.9	71.4
Operational risk	276.1	274.6	275.6	275.2	275.8	274.7	275.3	275.9	276.7	276.0	277.6

Consolidated

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
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%
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%
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%

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
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
Tier1 capital	696.8	740.0	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2
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

	2014/9	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9
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
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
Market risk	66.7	69.2	64.0	61.5	66.5	68.1	65.1	68.9	68.6	72.8	72.2
Operational risk	297.8	297.3	297.3	296.9	295.7	294.9	294.5	295.4	295.4	294.9	296.1

Risk Capital Allocation

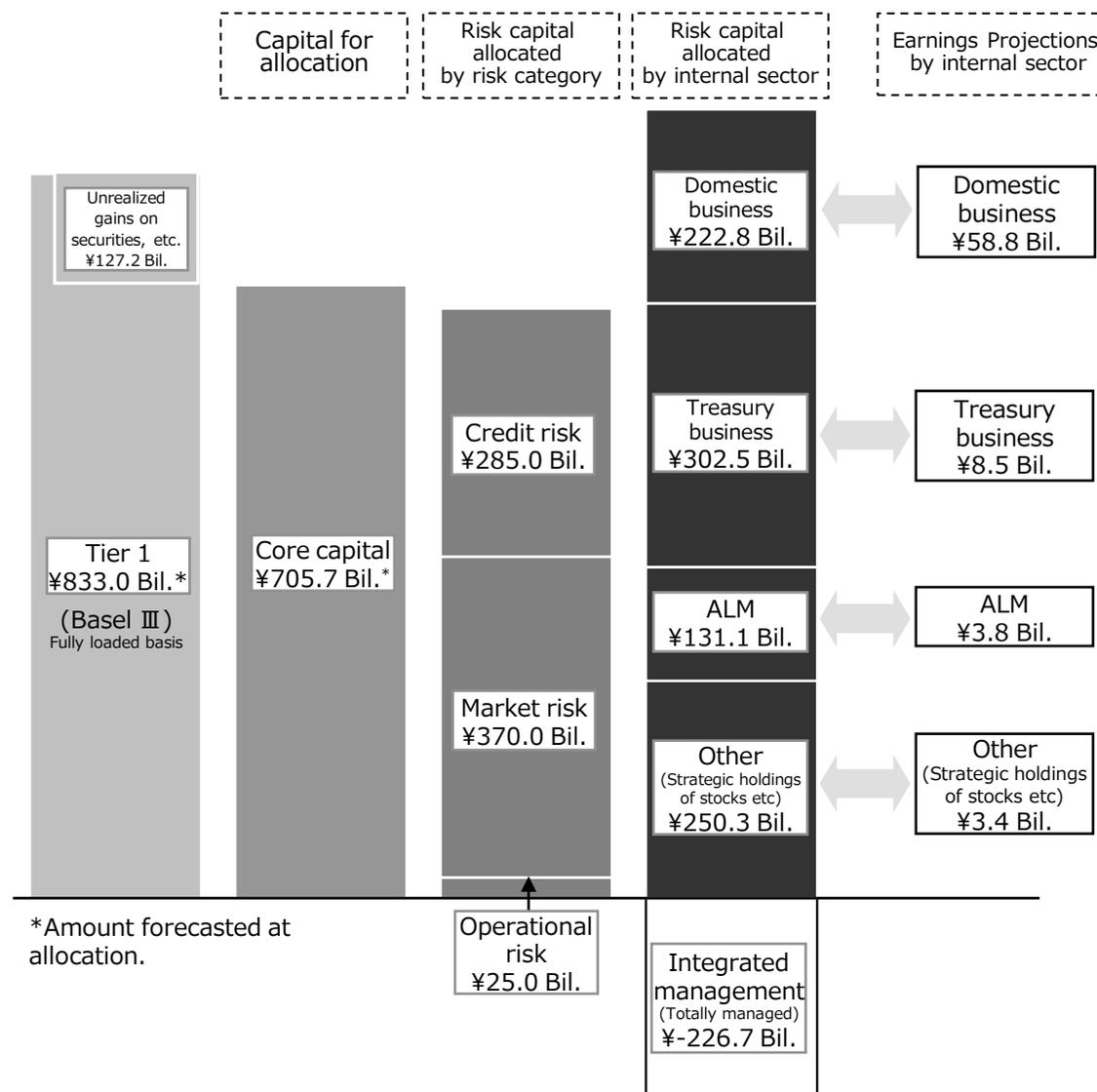
Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes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

Ratio regarding IRRBB (2019/9) (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	¥74.1 Bil.
Tier1	②	¥847.7 Bil.
Ratio regarding IRRBB	①/②	8.74%

Risk capital allocation for the Second half of FY2019



Financial Information of Chibagin Securities

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

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
(Agency transactions)	122,911	282,195	146,035	246,227	88,699	208,030	120,843	271,170	95,463	172,389	68,613
Total	219,896	442,284	206,653	362,053	130,079	299,997	161,994	350,260	114,525	208,768	79,840



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	2019/9
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

	2019/9	Change from 2005/3
Outlets	185	+ 23
Domestic	182	+ 23
Chiba Pref.	160	+ 10
Others	22	+ 13
Overseas	3	+ 0
Money exchange counters	3	+ 1
Representative offices	3	+ 2

Composition of Shareholders

Composition of Shareholders

(Thousand shares)

	2018/9		2019/3		2019/9	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	345,808	39.98%	343,773	40.92%	337,997	40.24%
Trust banks	174,204	20.14%	176,905	21.06%	172,960	20.59%
Securities companies	19,442	2.25%	17,738	2.11%	18,733	2.23%
Other companies	122,413	14.15%	121,524	14.47%	120,147	14.30%
Foreign investors	184,232	21.30%	171,491	20.41%	157,075	18.70%
Individuals and others	103,069	11.91%	106,387	12.67%	108,375	12.90%
Treasury Stock, etc.	90,069	10.41%	79,122	9.42%	97,709	11.63%
Total	865,046	100.00%	840,048	100.00%	840,049	100.00%

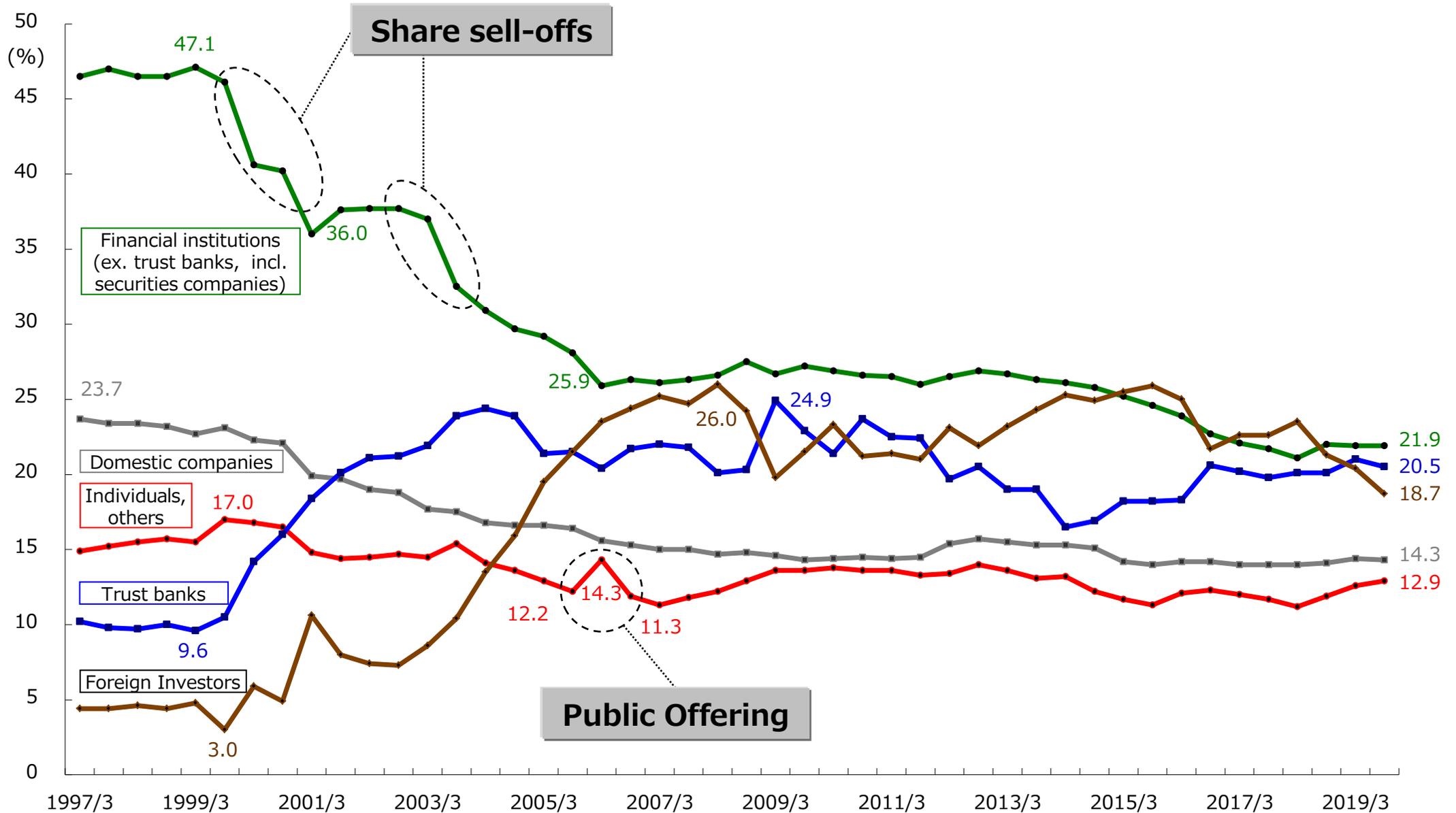
Principal Shareholders

(Thousand shares)

2018/9			2019/3			2019/9		
	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)	49,220	5.68%	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%
Japan Trustee Services Bank, Ltd. (Trust Account)	37,398	4.32%	Japan Trustee Services Bank, Ltd. (Trust Account)	36,583	4.35%	Japan Trustee Services Bank, Ltd. (Trust Account)	38,396	4.56%
Nippon Life Insurance Company	26,870	3.10%	Nippon Life Insurance Company	26,870	3.19%	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	3.12%	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.	18,537	2.20%	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	2.17%	Meiji Yasuda Life Insurance Company	18,291	2.17%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.06%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.12%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.12%
MUFG Bank, Ltd.	17,707	2.04%	MUFG Bank, Ltd.	17,707	2.10%	MUFG Bank, Ltd.	17,707	2.10%
STATE STREET BANK AND TRUST COMPANY 505223	15,080	1.74%	STATE STREET BANK AND TRUST COMPANY 505223	15,001	1.78%	STATE STREET BANK AND TRUST COMPANY 505223	13,802	1.64%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,621	1.57%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,702	1.63%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,590	1.61%

*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

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