



CHIBA BANK

Financial Results for the First Half of FY2020 ending March 2021

Appendix

**November 16, 2020
THE CHIBA BANK, LTD.**

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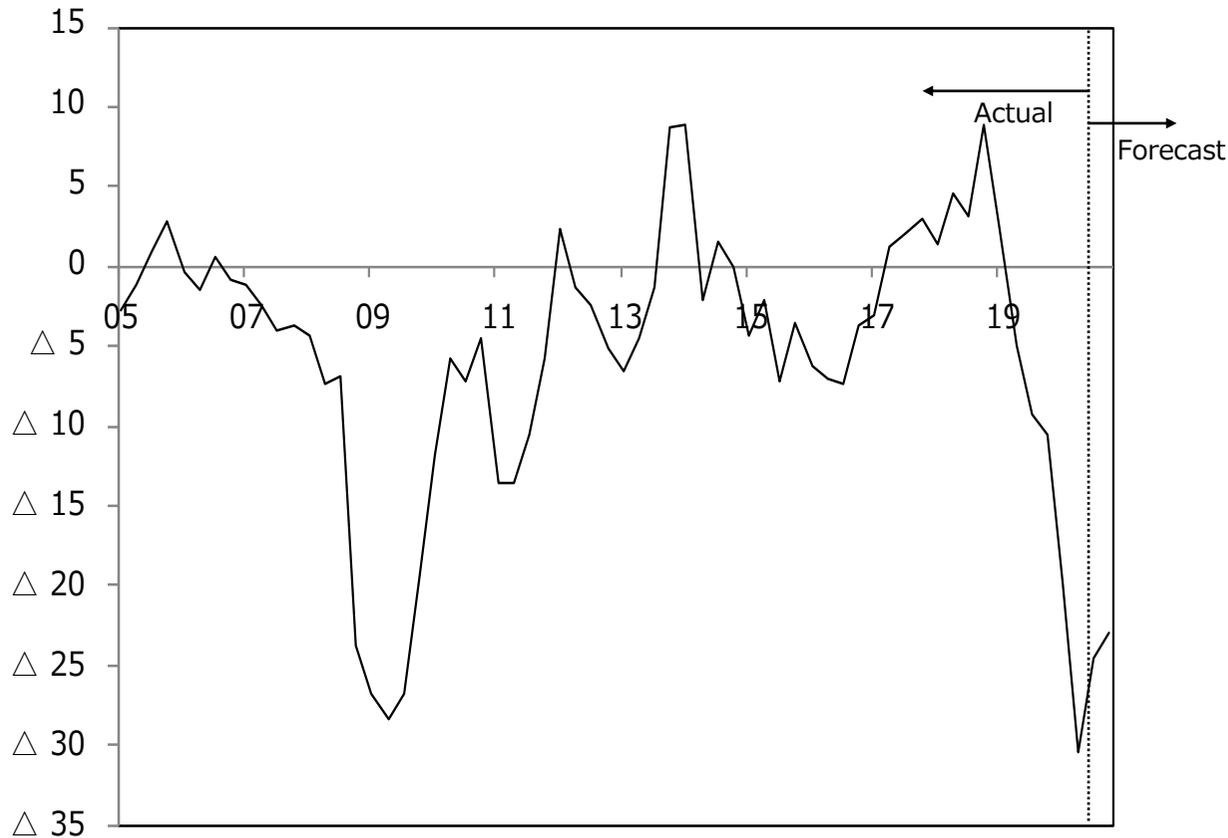
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Regional Economy

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



Trend of BSI of Sales (By Industry)

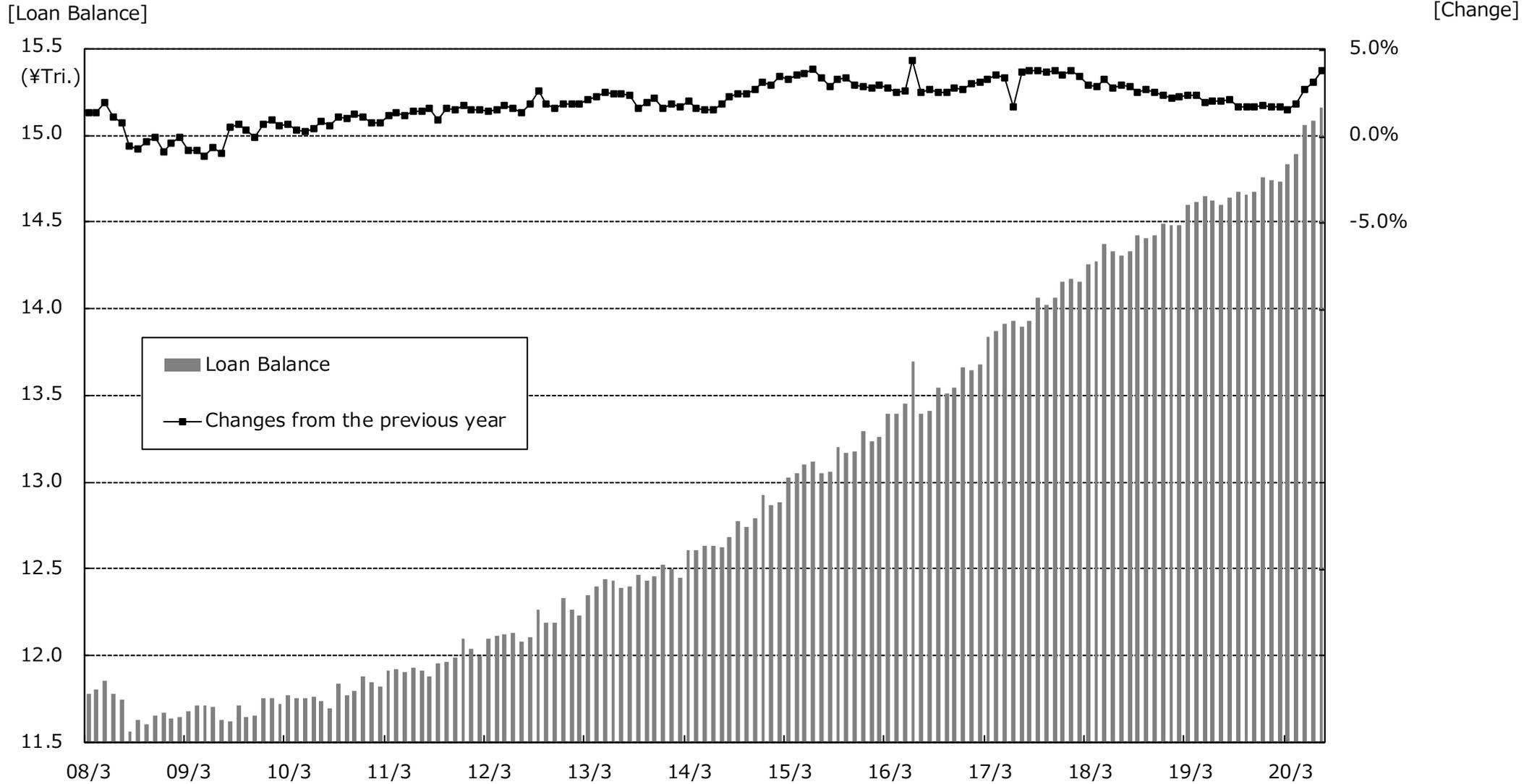
	Actual				Forecast
	2019	2020			
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.
Food	0.0	-15.0	-21.4	-11.4	-6.9
Petroleum & Chemicals	-18.8	-19.2	-23.1	-27.3	-27.3
Plastics	-50.0	-16.7	-31.3	-28.6	-21.4
Glass	-20.0	-25.0	-27.3	-15.0	-15.0
Steel & Non-ferrous Metals	-16.7	-18.8	-30.0	-44.5	-33.4
Metal products	-15.4	-29.2	-38.5	-40.0	-32.2
Machinery	-12.5	-16.7	-28.6	-27.8	-37.5
Electrical machinery	0.0	-33.3	-50.0	-25.0	-30.0
Transportation equipment	-16.7	-31.8	-34.6	-35.0	-35.0
Other manufacturing	-5.0	-4.6	-20.9	-27.3	-36.4
Construction	8.4	-5.0	-20.0	-10.0	-3.3
Transportation	-12.5	-13.7	-26.9	-23.1	-33.4
Wholesaling	-6.7	-21.9	-30.0	-25.0	-12.5
Retailing	-27.8	-19.5	-31.8	-5.0	-15.0
Hotels	-20.0	-50.0	-50.0	-45.0	-30.0
Services	3.3	-17.2	-32.5	-29.7	-27.6

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

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2020)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: September 2020
 Answers: 565 enterprises surveyed, 222 effective answers

Economic Conditions (2) Loans

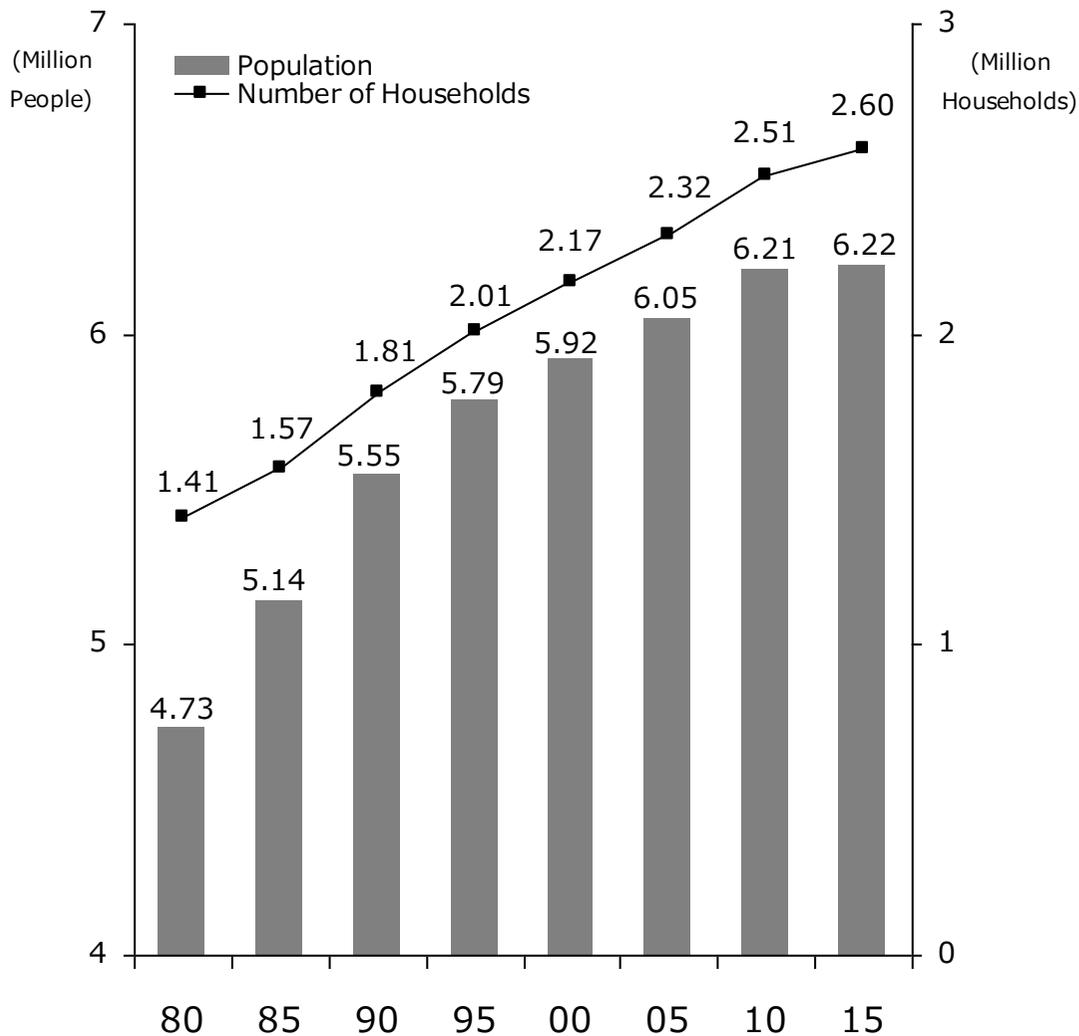
Loans in Chiba Prefecture



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

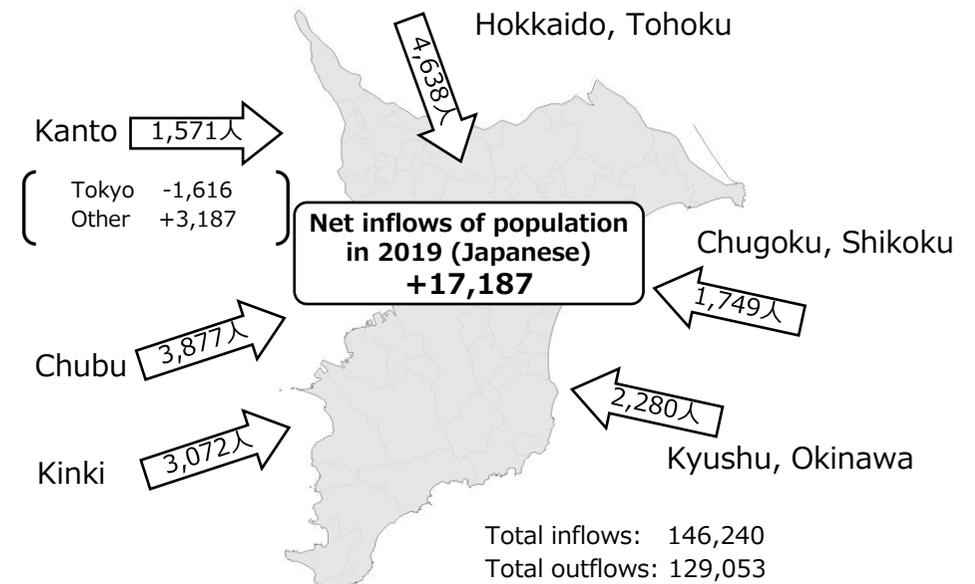
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



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

Inflows/Outflows of Population

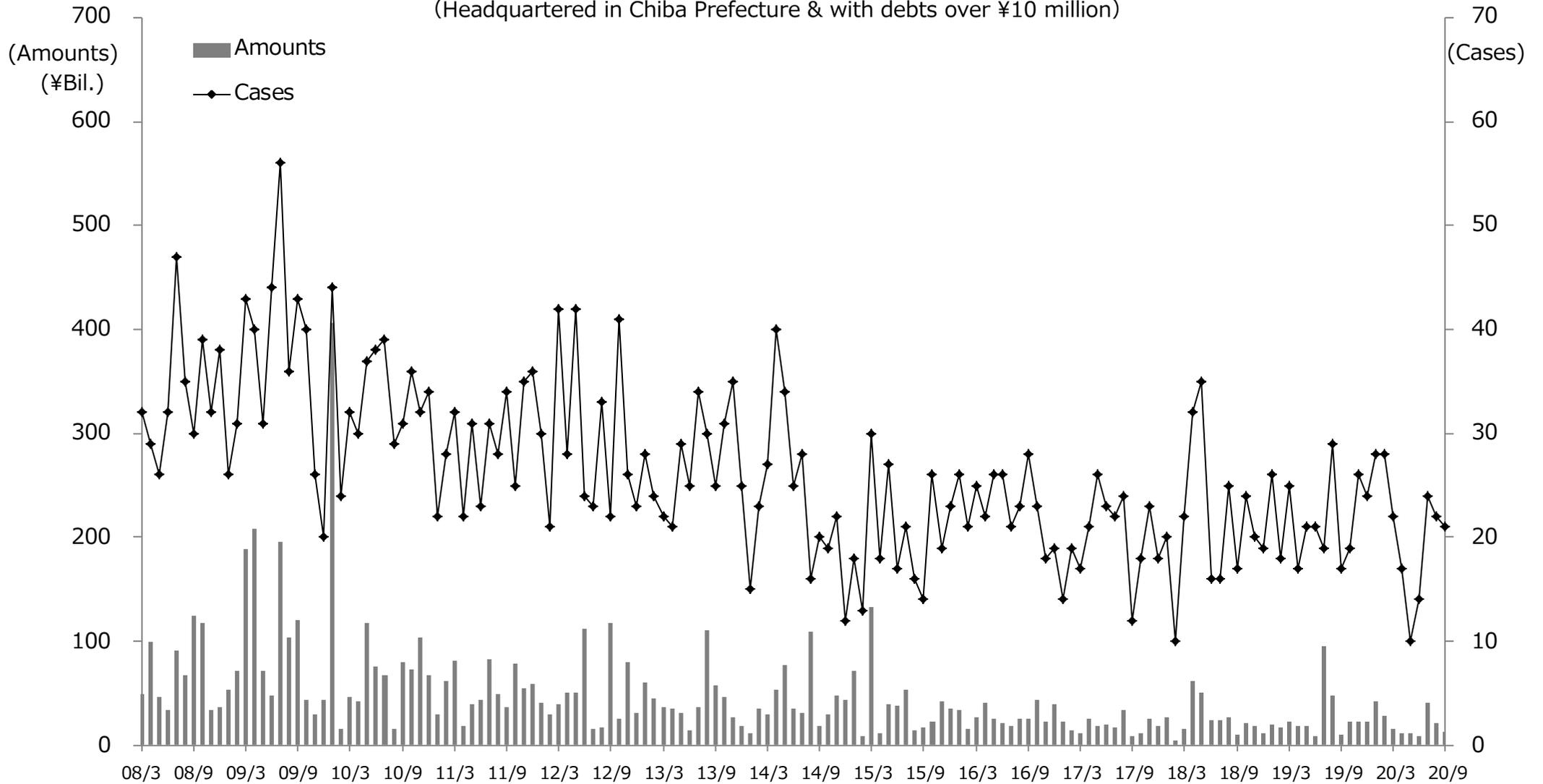


Net inflows prefectures	Net inflows (Japanese)		
	2018	2019	Change
Tokyo	82,774	86,575	3,801
Kanagawa	18,866	23,851	4,985
Saitama	17,036	17,963	927
Chiba	16,924	17,187	263
Osaka	5,197	10,693	5,496
Fukuoka	6,243	6,324	81
Aichi	2,159	969	-1,190

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)

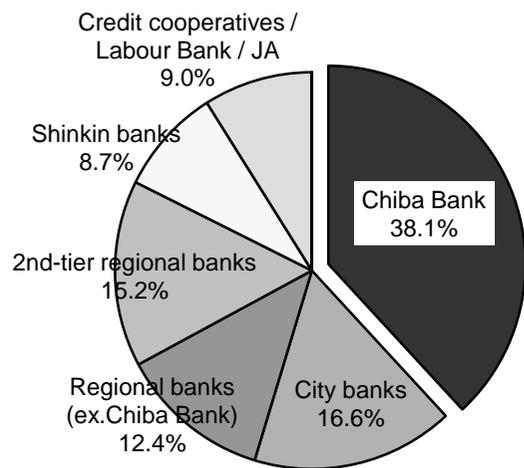


Source: Made by Chiba Bank with data from Tokyo Shoko Research

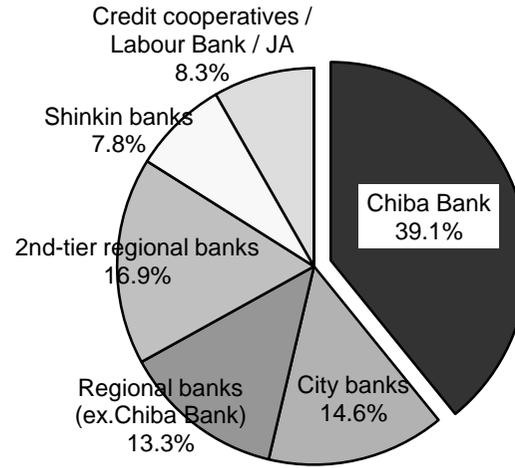
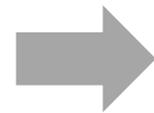
Business Share of Financial Institutions within Chiba Prefecture

Loan share of financial institutions in Chiba Prefecture

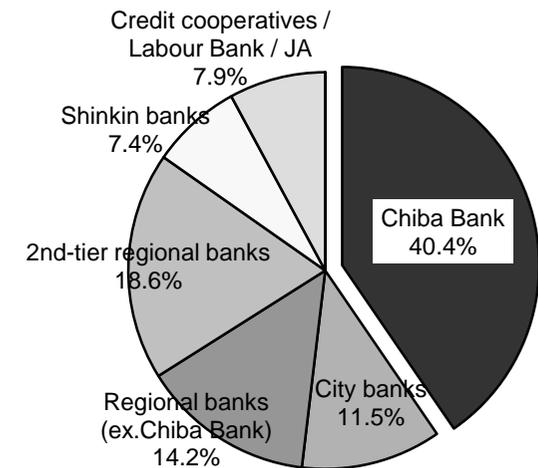
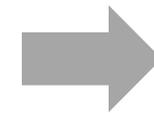
Source: KINYU JOURNAL



2009/3 ¥14.1 trillion

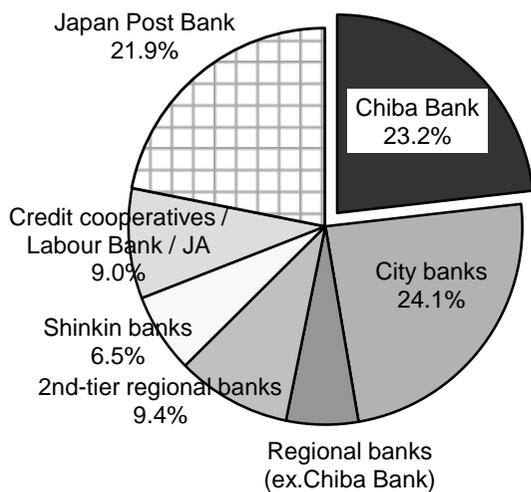


2014/3 ¥15.0 trillion

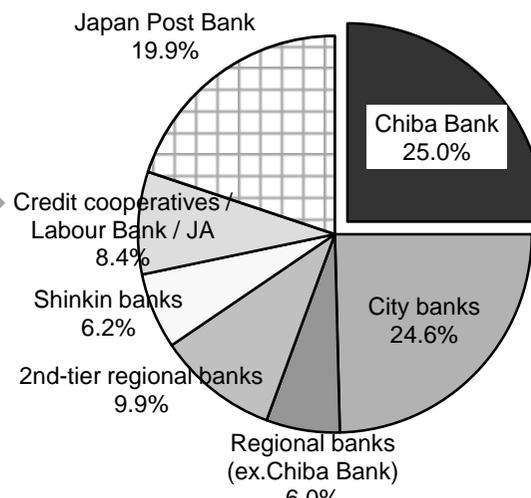
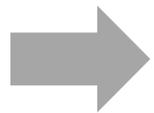


2019/3 ¥17.2 trillion

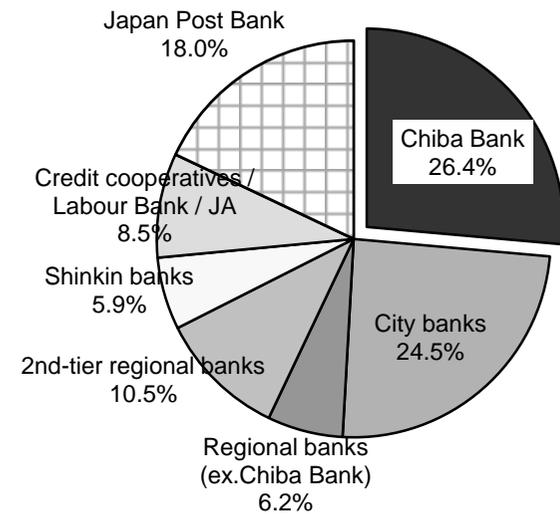
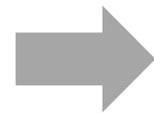
Deposit share of financial institutions in Chiba Prefecture



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	* 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
2019	6,279,026	96.9	95.2	106.5	101.5	127,763	6,585	45,946
2019/9	6,277,759	96.5	100.0	105.4	101.5	13,649	536	4,613
2019/10	6,279,026	96.3	93.5	105.1	101.6	8,123	482	3,870
2019/11	6,279,964	93.5	92.6	114.3	101.8	9,913	561	3,483
2019/12	6,279,174	94.0	94.0	106.2	101.7	8,907	545	3,271
2020/1	6,278,741	97.2	94.5	104.1	101.7	8,993	361	3,137
2020/2	6,277,545	99.1	97.3	105.6	101.6	10,510	569	3,744
2020/3	6,276,005	95.0	91.0	116.4	101.4	13,912	341	3,090
2020/4	6,280,344	90.9	91.4	114.0	101.4	6,451	462	3,840
2020/5	6,285,143	85.0	85.4	129.6	101.4	5,164	651	4,376
2020/6	6,284,521	86.9	89.1	125.2	101.5	8,543	478	3,425
2020/7	6,284,300	90.2	88.9	121.5	101.6	9,813	438	3,448
2020/8	6,283,760	-	-	-	101.5	7,965	509	3,229
2020/9	6,282,811	-	-	-	-	11,595	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Chiba Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

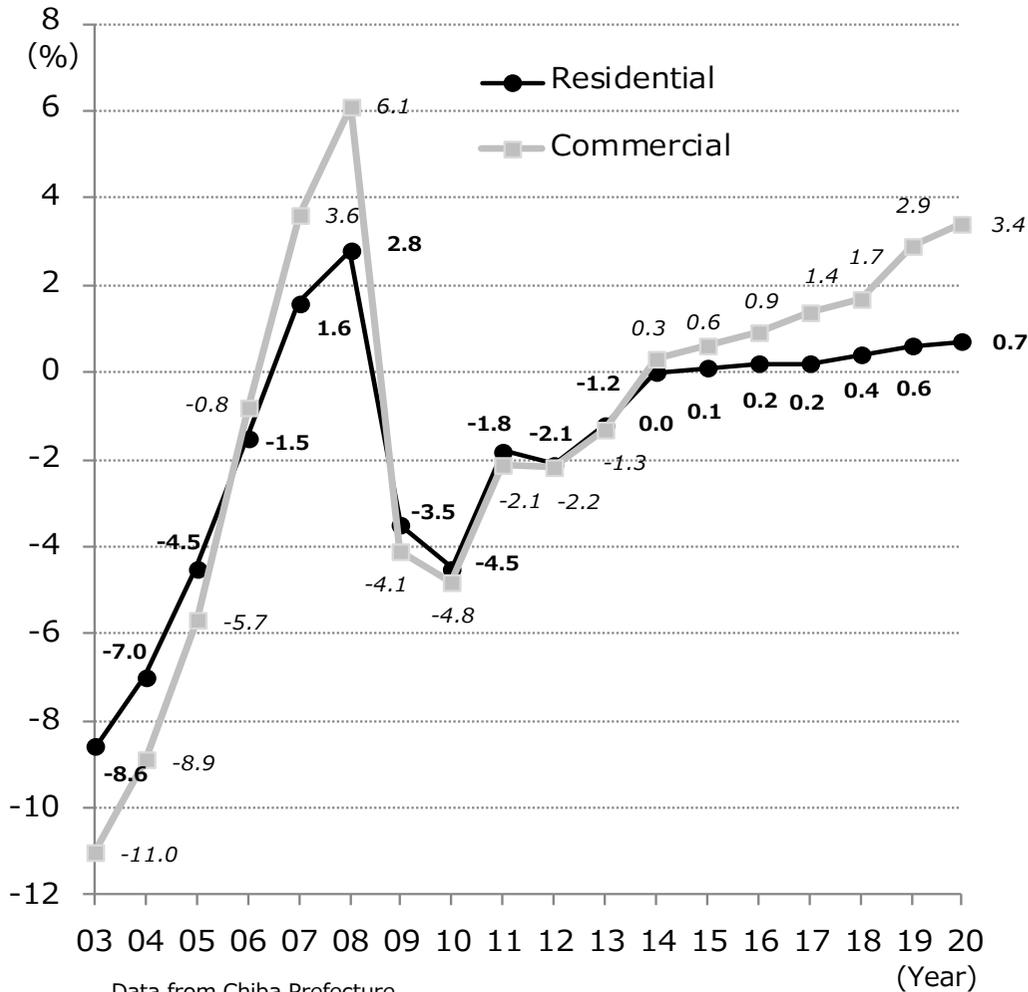
*Source of Population as of 2015: National Census

Economic Indicators for Chiba Prefecture (2)

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥10 mil. or more)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)		
	Export	Import	Number of Companies	¥ Million	Active Applicants	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing	
	¥ Million											2015 = 100
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	
2019	958,075	4,193,019	262	32,615	64,946	85,317	1.31	98.8	94.5	106.0	110.9	
2019/9	82,602	345,881	17	974	64,221	83,882	1.31	98.8	93.0	90.2	87.9	
2019/10	76,398	347,649	19	2,247	64,873	83,545	1.28	97.8	90.6	88.1	87.5	
2019/11	83,444	340,433	26	2,230	63,171	83,715	1.29	98.7	92.4	93.0	89.6	
2019/12	82,020	392,316	24	2,260	59,972	83,458	1.30	99.6	94.4	189.8	217.8	
2020/1	78,836	415,042	28	4,259	60,982	81,177	1.26	99.5	94.4	88.9	91.3	
2020/2	83,386	320,185	28	2,803	63,178	80,598	1.21	98.8	92.7	88.3	90.2	
2020/3	97,146	343,652	22	1,579	65,471	78,578	1.16	98.3	93.6	87.7	91.0	
2020/4	71,907	264,047	17	1,193	66,347	69,807	1.10	98.7	94.6	88.8	90.9	
2020/5	52,982	179,170	10	1,100	66,666	61,865	1.00	98.6	95.0	89.1	94.1	
2020/6	57,728	162,384	14	853	71,068	61,600	0.93	99.1	95.3	151.8	163.6	
2020/7	48,531	218,780	24	4,026	73,893	62,669	0.88	98.9	95.3	114.5	131.2	
2020/8	p45,390	p198,954	22	2,173	75,537	63,278	0.84	-	-	-	-	
2020/9	-	-	21	1,344	-	-	-	-	-	-	-	
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)



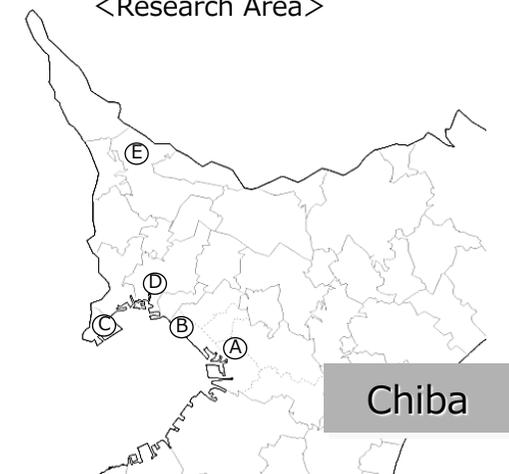
Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	19.7.1 ~ 19.10.1	19.10.1 ~ 20.1.1	20.1.1 ~ 20.4.1	20.4.1 ~ 20.7.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	2	2	3	4
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	3	3	3	4
C	Urayasu city	Residential	Shin-Urayasu	3	3	3	4
D	Funabashi city	Commercial	Around Funabashi Sta.	3	3	3	4
E	Kashiwa city	Residential	Kashiwanoha	3	3	3	4

<Legend>

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

<Research Area>



<Outline of the investigation>

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

Data from Chiba Prefecture
As of January 1 of each year

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)	¥19 trillion (Ranked 6th nationwide)	¥30 trillion (Ranked 6th nationwide)	¥14 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.51 million	Tokyo 135 thousand	Tokyo ¥74 trillion	Tokyo ¥286 trillion	Tokyo ¥220 trillion
No. 2 nationwide	Kanagawa 9.12 million	Kanagawa 70 thousand	Kanagawa ¥29 trillion	Osaka ¥68 trillion	Osaka ¥40 trillion
No. 3 nationwide	Osaka 8.83 million	Osaka 68 thousand	Osaka ¥28 trillion	Kanagawa ¥43 trillion	Fukuoka ¥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 (FY2017)

Balance of Deposits and Loans: The Bank of Japan (As of March 2020)

Management Indices

Summary of Income and Expenses / Management Indicators

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(¥ Bil.)

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3
	1H		1H		1H		1H		1H		1H
Gross business income	76.4	150.0	75.3	144.0	78.2	149.4	79.1	152.2	78.7	152.7	79.0
Net interest income	64.7	125.4	62.6	121.1	63.4	121.5	64.1	122.6	64.4	123.6	62.9
Net fees and commissions income	9.5	19.0	9.4	19.1	11.4	23.7	10.9	22.4	10.8	22.6	12.7
Trading income	1.0	3.2	1.6	2.5	0.7	2.0	0.5	1.1	1.1	1.8	0.8
Profit from other business transactions	1.0	2.2	1.5	1.2	2.6	2.1	3.4	6.0	2.3	4.5	2.4
Gains (losses) related to bonds	0.4	2.2	0.2	△ 1.1	1.9	△ 0.5	2.3	4.5	1.5	3.2	0.9
Expenses (△)	40.2	82.0	41.1	83.1	41.2	82.8	40.6	81.1	40.4	81.9	41.4
Core net business income	35.7	65.7	33.9	62.1	35.0	67.1	36.0	66.5	36.7	67.5	36.7
Ordinary profit	46.7	79.6	41.5	70.0	43.5	70.6	41.3	67.0	39.6	67.8	37.4
Profit	32.2	52.5	29.5	48.6	31.7	49.6	30.0	48.0	28.8	45.9	27.4

Net credit costs (△)	△ 2.8	△ 2.3	△ 4.1	△ 3.7	△ 1.3	0.8	2.1	11.3	4.7	9.5	3.6
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Profit attributable to owners of parent	32.6	55.4	30.1	52.7	31.5	53.7	29.2	50.4	27.8	48.0	27.0
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ROA*1	0.48%	0.39%	0.43%	0.35%	0.45%	0.35%	0.41%	0.33%	0.38%	0.30%	0.33%
ROE*2	8.02%	6.49%	7.20%	5.85%	7.39%	5.76%	6.74%	5.44%	6.44%	5.24%	6.13%
OHR*3	53.00%	55.06%	55.10%	57.59%	54.11%	55.26%	52.98%	54.78%	52.17%	54.61%	52.97%

*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

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3
	1H		1H		1H		1H		1H		1H
Average yield on interest-bearing assets	1.10%	1.06%	1.04%	1.00%	1.02%	0.98%	0.99%	0.94%	0.97%	0.92%	0.91%
Average yield on loans and bills discounted	1.27%	1.26%	1.18%	1.16%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%
Average yield on securities	1.27%	1.04%	1.12%	0.95%	1.45%	1.19%	1.57%	1.25%	1.80%	1.47%	1.57%
Average yield on interest-bearing liabilities	0.72%	0.72%	0.69%	0.69%	0.67%	0.67%	0.63%	0.62%	0.59%	0.59%	0.55%
Average yield on deposits and NCD	0.04%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expenseratio	0.71%	0.73%	0.71%	0.72%	0.69%	0.69%	0.65%	0.65%	0.62%	0.63%	0.59%
Average interest rate spread	0.38%	0.34%	0.35%	0.31%	0.35%	0.31%	0.36%	0.32%	0.38%	0.33%	0.36%
Deference between average yield on loans and deposits	1.23%	1.23%	1.17%	1.15%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%

Contract Rate by Borrowers' Category

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Large enterprises	0.45%	0.45%	0.41%	0.48%	0.50%	0.56%	0.60%	0.61%	0.53%	0.48%	0.32%
Mid-sized enterprises	0.93%	0.89%	0.84%	0.79%	0.79%	0.78%	0.79%	0.75%	0.76%	0.74%	0.72%
Small and medium-sized enterprises	1.37%	1.30%	1.21%	1.15%	1.11%	1.08%	1.05%	1.03%	0.99%	0.96%	0.93%
Consumer loans	1.48%	1.45%	1.40%	1.37%	1.34%	1.31%	1.28%	1.26%	1.25%	1.23%	1.20%
Housing loans	1.34%	1.29%	1.24%	1.19%	1.16%	1.12%	1.09%	1.06%	1.04%	1.03%	1.01%
Others	6.01%	5.92%	5.89%	5.85%	5.83%	5.78%	5.73%	5.65%	5.59%	5.49%	5.20%
Public sector	0.77%	0.81%	0.70%	0.77%	0.65%	0.64%	0.60%	0.60%	0.27%	0.27%	0.25%

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

Working Assets and Liabilities

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Overall

	2019/3		2020/3		2021/3	2019/3		2020/3		2021/3
	1H		1H		1H	1H		1H		1H
Interest-bearing assets	13,166.4	13,205.7	13,525.0	13,681.5	14,048.0	1.16%	1.11%	1.13%	1.08%	0.99%
Loans and bills discounted	9,895.9	9,996.7	10,405.8	10,527.6	10,889.9	1.11%	1.10%	1.05%	1.04%	0.95%
Securities	1,982.5	1,963.8	1,943.9	1,969.1	2,011.9	1.86%	1.61%	2.04%	1.74%	1.70%
Interest-bearing liabilities	13,397.0	13,492.4	13,981.3	14,191.6	15,264.3	0.18%	0.18%	0.17%	0.17%	0.09%
Deposits	11,957.1	11,964.2	12,293.5	12,374.5	13,275.4	0.06%	0.06%	0.05%	0.05%	0.01%
Borrowed money	361.3	368.3	396.0	459.8	819.9	0.81%	0.80%	0.69%	0.53%	0.15%

Domestic Operations

	Average balance (¥Bil.)					Interest yield				
	2019/3		2020/3		2021/3	2019/3		2020/3		2021/3
	1H		1H		1H	1H		1H		1H
Interest-bearing assets	12,238.3	12,312.8	12,655.5	12,781.6	13,250.2	0.99%	0.94%	0.97%	0.92%	0.91%
Loans and bills discounted	9,397.7	9,503.7	9,928.3	10,049.3	10,458.7	1.02%	1.01%	0.96%	0.95%	0.92%
Securities	1,539.2	1,513.8	1,454.1	1,446.5	1,487.1	1.57%	1.25%	1.80%	1.47%	1.57%
Interest-bearing liabilities	12,471.7	12,599.0	13,111.1	13,291.5	14,465.4	0.01%	0.01%	0.00%	0.00%	0.00%
Deposits	11,495.3	11,532.6	11,876.9	11,949.4	12,930.4	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowed money	236.2	248.0	287.3	352.4	697.5	0.00%	0.00%	0.00%	0.00%	0.00%

Domestic Loans – Balance

(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic loans	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	10,736.5
Large enterprises	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	1,266.7
Mid-sized enterprises	155.3	154.4	161.0	159.7	165.6	168.3	161.0	163.9	172.9	161.0	152.1	162.8
Small and med-sized enterprises, etc.	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	8,902.7
Small and med-sized enterprises*	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	5,044.8
Comsumer loans	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	3,857.9
Housing loans	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	3,675.1
Public sector	244.2	257.8	229.5	241.3	203.6	228.3	217.8	225.1	216.5	427.4	409.8	404.1

*Including sole proprietors

(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic loans	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	10,736.5
Chiba Prefecture	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	7,331.9
Others	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	3,404.6

Domestic Loans - Proportion

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Large enterprises	14.4%	14.2%	13.8%	13.1%	13.0%	12.7%	12.8%	12.7%	12.2%	12.1%	11.2%	11.8%
Mid-sized enterprises	1.9%	1.8%	1.9%	1.8%	1.8%	1.8%	1.7%	1.6%	1.8%	1.6%	1.5%	1.5%
Small and med-sized enterprises, etc.	80.8%	80.9%	81.7%	82.4%	83.0%	83.1%	83.2%	83.2%	83.8%	82.2%	83.4%	82.9%
Small and med-sized enterprises*	43.2%	43.2%	43.9%	44.8%	45.5%	45.8%	45.9%	45.9%	46.3%	45.7%	46.7%	47.0%
Consumer loans	37.6%	37.7%	37.8%	37.6%	37.5%	37.3%	37.3%	37.2%	37.5%	36.5%	36.7%	35.9%
Housing loans	36.3%	36.3%	36.4%	36.1%	36.0%	35.6%	35.7%	35.6%	35.8%	34.8%	35.0%	34.2%
Public sector	2.9%	3.1%	2.6%	2.7%	2.2%	2.4%	2.3%	2.3%	2.2%	4.1%	3.9%	3.8%

*Including sole proprietors

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	73.1%	73.0%	72.8%	72.4%	71.7%	71.3%	70.8%	70.2%	70.3%	68.5%	69.1%	68.3%
Others	26.9%	27.0%	27.2%	27.6%	28.3%	28.7%	29.2%	29.8%	29.7%	31.5%	30.9%	31.7%

Loan Breakdown by Industry

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Domestic Operations

(¥ Bil.)

	2018/3		2018/9		2019/3		2019/9		2020/3		2020/9	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	698.3	7.27%	713.2	7.31%	693.3	7.00%	725.3	7.03%	685.2	6.60%	736.3	6.86%
Agriculture and Forestry	11.4	0.12%	13.5	0.14%	14.1	0.14%	15.2	0.15%	16.3	0.16%	16.5	0.15%
Fishery	1.1	0.01%	1.3	0.01%	1.5	0.02%	1.5	0.01%	1.4	0.01%	1.3	0.01%
Mining, quarrying and gravel	18.7	0.20%	18.6	0.19%	18.4	0.19%	17.7	0.17%	17.3	0.17%	16.8	0.16%
Construction	314.1	3.27%	313.8	3.22%	324.4	3.27%	325.4	3.16%	338.8	3.27%	362.5	3.38%
Electricity, Gas, Heat Supply and Water	75.7	0.79%	87.8	0.90%	92.8	0.94%	98.8	0.96%	107.4	1.04%	117.4	1.09%
Information and Communications	71.9	0.75%	75.0	0.77%	64.0	0.65%	70.2	0.68%	48.3	0.47%	51.4	0.48%
Transport and postal service	244.1	2.54%	247.5	2.54%	257.5	2.60%	255.6	2.48%	258.6	2.49%	293.4	2.73%
Wholesale and retail trade	748.9	7.80%	744.2	7.62%	734.8	7.42%	743.9	7.22%	759.2	7.32%	782.5	7.29%
Finance and Insurance	377.0	3.93%	409.7	4.20%	405.5	4.09%	409.9	3.98%	379.5	3.66%	427.7	3.99%
Real Estate and leasing	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%	3,008.4	28.02%
Real Estate	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%	2,751.6	25.63%
Real estate rental and management	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%	2,397.9	22.34%
Real estate trading, etc.	291.3	3.03%	298.4	3.06%	315.0	3.18%	339.6	3.30%	350.8	3.38%	353.6	3.29%
Leasing	241.7	2.52%	248.1	2.54%	246.2	2.49%	248.2	2.41%	246.5	2.37%	256.8	2.39%
Medical, welfare and other services	552.5	5.75%	550.9	5.65%	584.4	5.90%	591.3	5.73%	609.5	5.87%	693.1	6.46%
Government, local public sector	204.5	2.13%	209.3	2.14%	199.8	2.02%	412.5	4.00%	394.4	3.80%	391.2	3.64%
Others (mainly consumer loans)	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%	3,837.3	35.74%
Total	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%	10,736.5	100.00%

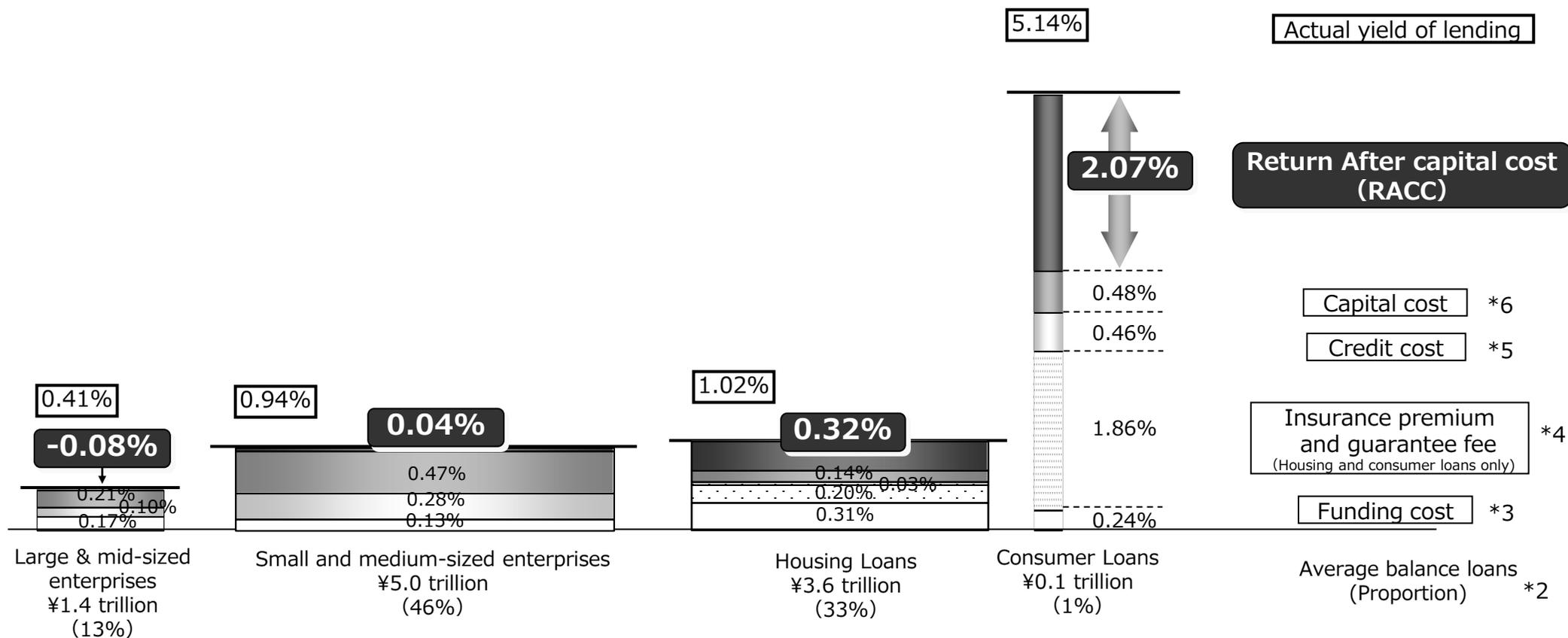
Details of Loans to the Real Estate Industry

(¥ Bil.)

	2018/3		2018/9		2019/3		2019/9		2020/3		2020/9	
		Proportion										
Real Estate Rental and Management	2,180.9	88.21%	2,201.5	88.06%	2,250.2	87.72%	2,308.5	87.17%	2,369.5	87.10%	2,397.9	87.15%
Apartment and condominium rentals	1,809.5	73.19%	1,823.3	72.93%	1,858.6	72.45%	1,907.1	72.01%	1,965.6	72.25%	1,996.1	72.55%
Office and Commercial rentals	242.6	9.82%	239.6	9.59%	245.4	9.57%	246.2	9.30%	241.8	8.89%	231.8	8.43%
Land rental and Real estate management, etc	128.6	5.20%	138.5	5.54%	146.1	5.70%	155.1	5.86%	162.0	5.96%	169.8	6.17%
Real Estate Trading, etc	291.3	11.79%	298.4	11.94%	315.0	12.28%	339.6	12.83%	350.8	12.90%	353.6	12.85%
Home construction and development	207.7	8.40%	214.0	8.56%	225.0	8.77%	246.3	9.30%	249.5	9.18%	251.3	9.13%
Real estate brokerage and Land trading, etc	74.5	3.02%	76.9	3.08%	83.2	3.25%	88.3	3.34%	96.8	3.56%	99.5	3.62%
Public corporations	9.1	0.37%	7.4	0.30%	6.7	0.26%	4.9	0.19%	4.3	0.16%	2.8	0.10%
Total	2,472.3	100.00%	2,500.0	100.00%	2,565.2	100.00%	2,648.2	100.00%	2,720.4	100.00%	2,751.6	100.00%

Profit Structure of Loans

Return After Capital Cost*1 (1st half of FY2020)



*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 x 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=PDxLGDxbalance)

*6. Capital cost : Unexpected loss as of 2020/9 (UL:BaselⅢ base) x6%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

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(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic deposits	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	13,191.7
Personal	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	9,744.6
Corporate (incl. quasi-sovereign)	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	2,635.6
National & local government	652.2	452.9	644.2	447.7	668.8	509.6	721.4	565.6	732.6	574.1	783.8	725.6
Financial institutions (incl. BOJ)	61.6	47.3	71.5	59.5	58.4	36.6	92.2	84.5	98.7	84.8	94.2	85.7
Liquid deposits	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	9,876.7
Current	206.9	202.5	231.8	227.6	254.3	254.0	278.2	252.4	261.3	240.5	255.2	277.5
Savings	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	9,236.0
Personal	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	6,917.5
Current	2.3	2.1	2.2	2.2	2.0	1.8	1.9	1.7	1.5	1.4	1.5	1.6
Savings	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	6,643.9
Corporate (incl. quasi-sovereign)	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	2,228.9
Current	198.6	195.3	224.0	221.4	247.6	247.2	270.9	244.5	254.6	233.2	249.0	271.7
Savings	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	1,891.4
National & local government	636.1	433.6	625.8	405.7	650.3	474.3	705.6	530.8	712.1	542.5	761.3	697.0
Current	0.8	0.4	0.9	0.3	0.4	0.4	0.5	0.8	0.4	0.4	0.3	0.5
Savings	607.3	425.8	602.0	399.4	638.4	469.6	693.0	525.9	699.6	536.5	751.7	692.1
Financial institutions (incl. BOJ)	56.0	41.6	65.7	53.4	52.1	29.9	48.0	37.2	51.9	37.7	46.3	33.2
Current	5.0	4.5	4.6	3.5	4.1	4.5	4.7	5.4	4.6	5.2	4.3	3.5
Savings	8.1	8.0	8.1	26.3	6.8	6.5	6.5	7.3	7.8	6.7	8.6	8.4
Time deposits	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	3,222.4
Personal	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	2,796.6
Corporate (incl. quasi-sovereign)	398.7	410.5	389.6	385.1	383.7	379.7	382.8	387.1	387.2	379.0	381.2	387.4
National & local government	16.1	19.2	18.4	42.0	18.4	35.3	15.8	34.7	20.5	31.5	22.5	28.6
Financial institutions (incl. BOJ)	5.6	5.7	5.8	6.0	6.2	6.6	6.9	7.4	7.9	8.9	9.6	9.5
Foreign-currency deposits	48.8	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0
Personal	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4
Corporate (incl. quasi-sovereign)	10.1	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	37.1	39.7	38.8	38.1	38.2	42.9

(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic deposits	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	13,191.7
Chiba Prefecture	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	12,586.4
Others	358.1	364.6	387.8	420.2	416.5	424.3	483.5	506.6	509.6	523.5	536.6	605.2

Domestic Deposits - Proportion

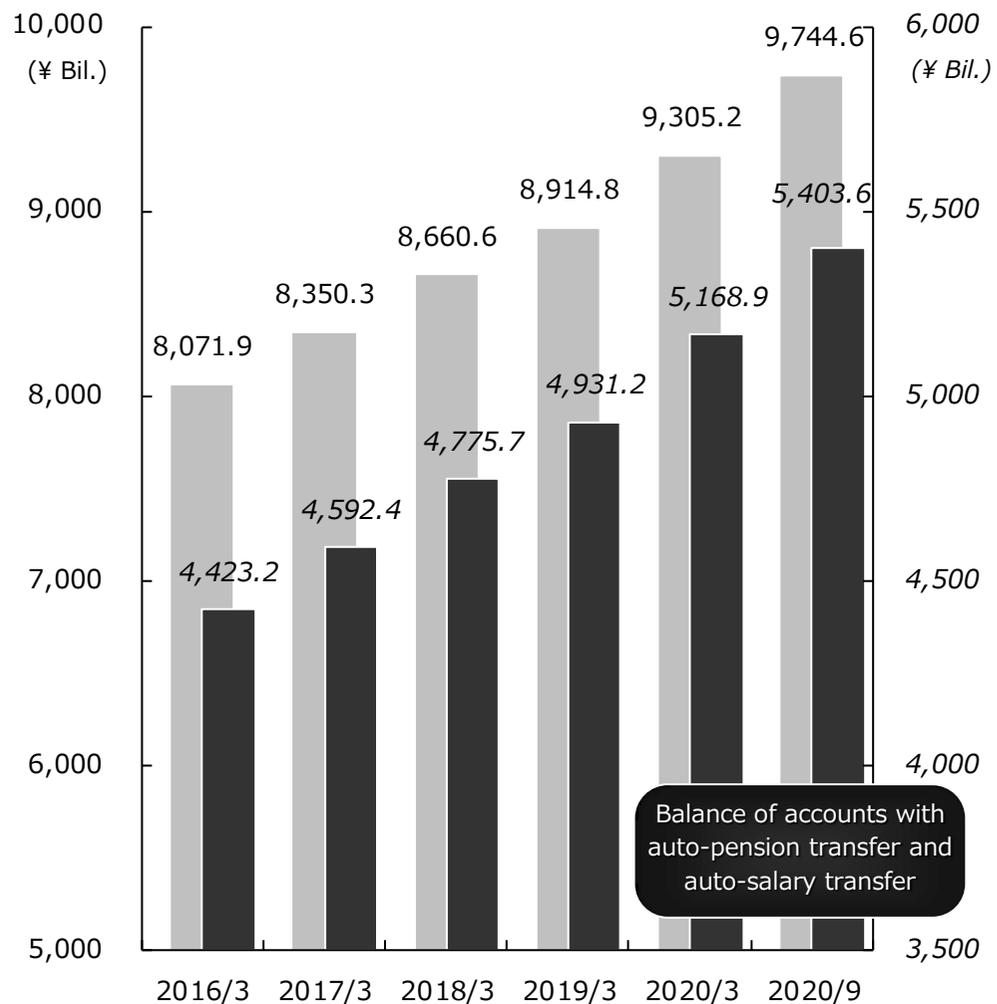
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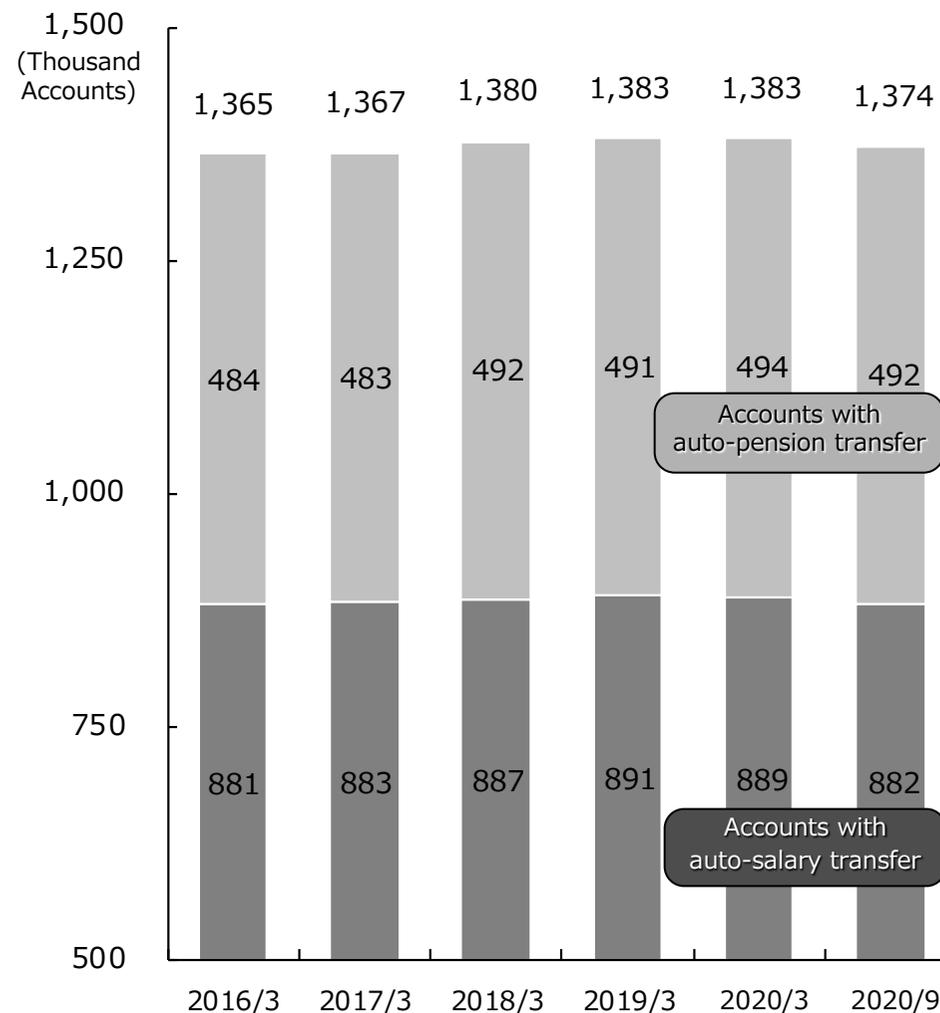
	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	76.1%	77.5%	75.5%	76.8%	75.1%	76.5%	74.6%	75.7%	74.5%	75.8%	74.4%	73.9%
Corporate (incl. quasi-sovereign)	17.0%	17.6%	17.8%	18.4%	18.4%	18.6%	18.4%	18.7%	18.6%	18.7%	18.5%	20.0%
National & local government	6.3%	4.4%	6.0%	4.2%	6.0%	4.6%	6.2%	4.9%	6.1%	4.8%	6.3%	5.5%
Financial institutions (incl. BOJ)	0.6%	0.5%	0.7%	0.6%	0.5%	0.3%	0.8%	0.7%	0.8%	0.7%	0.8%	0.6%
Liquid deposits	67.0%	66.4%	68.2%	68.3%	70.1%	70.1%	71.3%	71.2%	72.4%	72.4%	73.9%	74.9%
Current	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	2.0%	2.0%	2.1%
Savings	61.4%	61.2%	62.5%	63.0%	64.6%	65.2%	66.1%	66.2%	67.5%	67.4%	68.9%	70.0%
Personal	47.2%	48.3%	47.7%	49.3%	49.1%	50.5%	49.9%	51.1%	50.9%	52.2%	52.0%	52.4%
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	44.9%	45.9%	45.4%	47.0%	46.8%	48.2%	47.7%	48.8%	48.7%	50.0%	49.9%	50.4%
Corporate (incl. quasi-sovereign)	13.1%	13.5%	14.0%	14.7%	14.8%	15.1%	14.9%	15.3%	15.2%	15.4%	15.4%	16.9%
Current	1.9%	1.9%	2.0%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	1.9%	1.9%	2.1%
Savings	10.7%	11.1%	11.4%	12.0%	12.0%	12.6%	12.4%	12.8%	12.8%	12.9%	12.9%	14.3%
National & local government	6.1%	4.2%	5.9%	3.8%	5.8%	4.2%	6.1%	4.5%	5.9%	4.5%	6.1%	5.3%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	5.8%	4.1%	5.6%	3.8%	5.7%	4.2%	5.9%	4.5%	5.8%	4.4%	6.0%	5.2%
Financial institutions (incl. BOJ)	0.5%	0.4%	0.6%	0.5%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	0.1%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Time deposits	32.5%	33.1%	31.3%	31.3%	29.4%	29.5%	27.9%	28.0%	26.8%	26.9%	25.5%	24.4%
Personal	28.5%	28.9%	27.4%	27.2%	25.7%	25.7%	24.4%	24.3%	23.4%	23.3%	22.2%	21.2%
Corporate (incl. quasi-sovereign)	3.8%	4.0%	3.6%	3.6%	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.0%	2.9%
National & local government	0.2%	0.2%	0.2%	0.4%	0.2%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%	0.2%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.8%	0.8%	0.7%	0.7%	0.6%	0.7%
Personal	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.6%	96.5%	96.4%	96.0%	96.3%	96.2%	95.8%	95.6%	95.7%	95.6%	95.7%	95.4%
Others	3.4%	3.5%	3.6%	4.0%	3.7%	3.8%	4.2%	4.4%	4.3%	4.4%	4.3%	4.6%

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

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(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Investment trusts	379.4	370.5	360.7	327.3	312.5	297.0	281.0	282.8	275.8	273.8	233.5	258.0
Bond funds	6.2	8.5	6.9	2.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Stock funds	373.1	361.9	353.8	324.9	312.2	296.7	280.7	282.6	275.5	273.6	233.3	257.7
Personal Investors	372.7	362.3	352.0	320.0	306.5	291.2	275.5	276.5	268.0	267.0	227.3	251.2
Bond funds	5.0	6.6	5.4	1.8	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1
Stock funds	367.6	355.7	346.6	318.2	306.2	291.0	275.2	276.2	267.8	266.8	227.1	251.0

(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Foreign-currency deposits	48.8	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0
Personal	38.7	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4
Corporate (incl. quasi-sovereign)	10.1	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7
Financial institutions	-	-	-	-	-	-	37.1	39.7	38.8	38.1	38.2	42.9

(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Insurance	948.3	916.1	947.4	936.2	946.5	943.7	904.4	929.7	919.6	900.2	875.3	879.9
Annuity insurance	551.8	524.4	529.9	520.5	513.9	497.7	471.6	462.6	451.7	436.4	417.3	420.7
Whole life insurance	396.4	391.7	417.4	415.6	432.5	446.0	432.8	467.1	467.9	463.8	457.9	459.2

(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Public bonds	164.5	153.1	142.8	138.1	130.2	123.3	117.5	116.2	112.9	110.4	106.4	105.6
Personal	120.3	107.6	95.7	86.4	78.5	73.1	67.4	64.8	59.9	54.3	50.0	48.6

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Assets Requiring Caution or worse	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	1,003.2
Assets Requiring Caution	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	932.0
Other Assets Requiring Caution	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	879.7
Substandard Assets	64.6	56.7	53.9	56.1	60.5	54.3	45.6	44.0	46.8	48.0	51.5	52.2
Potentially Bankrupt Assets	86.8	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5
Bankrupt and Effectively Bankrupt Assets	20.0	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7
Normal Assets*	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	10,057.5
Total	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	11,060.8

*Including loans with no debtor classification. □

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

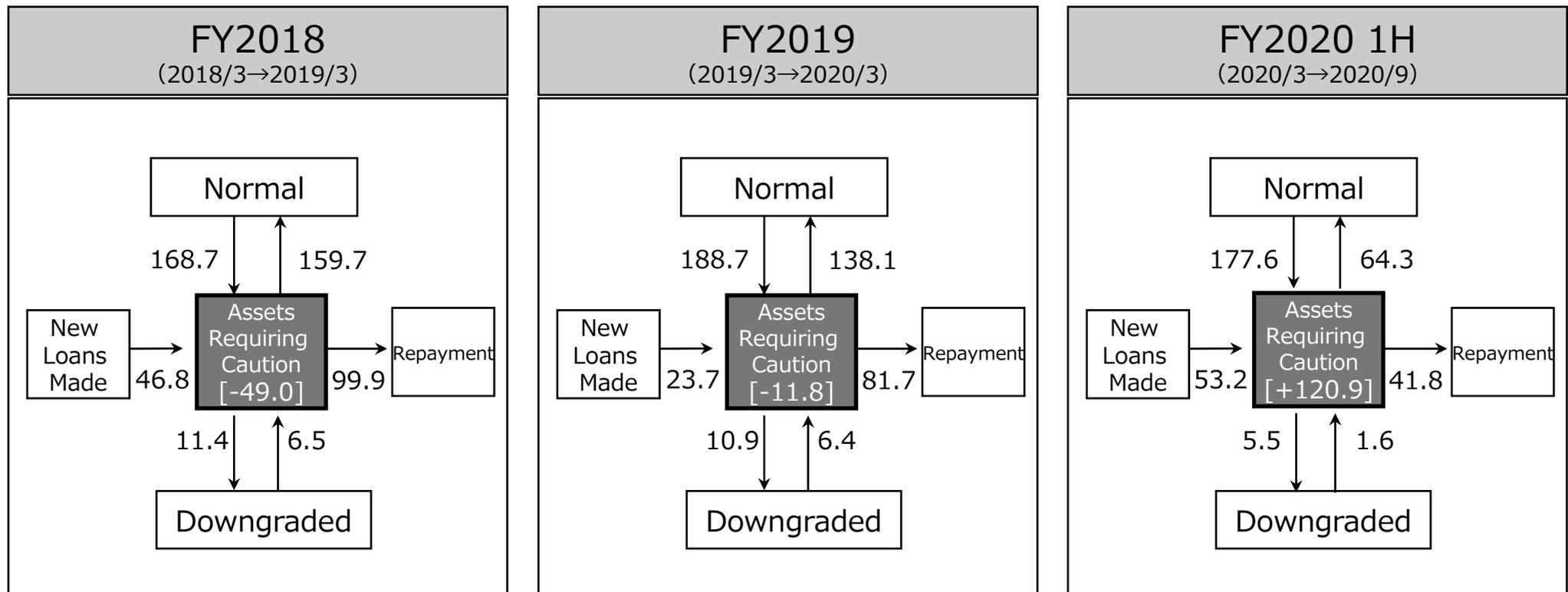
(¥ Bil.)

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9
Disclosed Claims under the Financial Reconstruction Law	160.0	153.3	151.7	144.0	139.0	130.4	127.0	119.3	122.8	119.1	118.3	115.2
Bankrupt and Substantially Bankrupt Claims	20.0	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7
Doubtful Claims	86.8	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5
Substandard Claims	53.1	48.9	46.5	48.7	52.8	46.9	40.4	38.0	40.9	41.5	44.2	44.0
Normal Assets	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	10,945.5
Total	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	11,060.8
Proportion to total claims	1.86%	1.75%	1.70%	1.58%	1.47%	1.34%	1.27%	1.17%	1.19%	1.11%	1.10%	1.04%

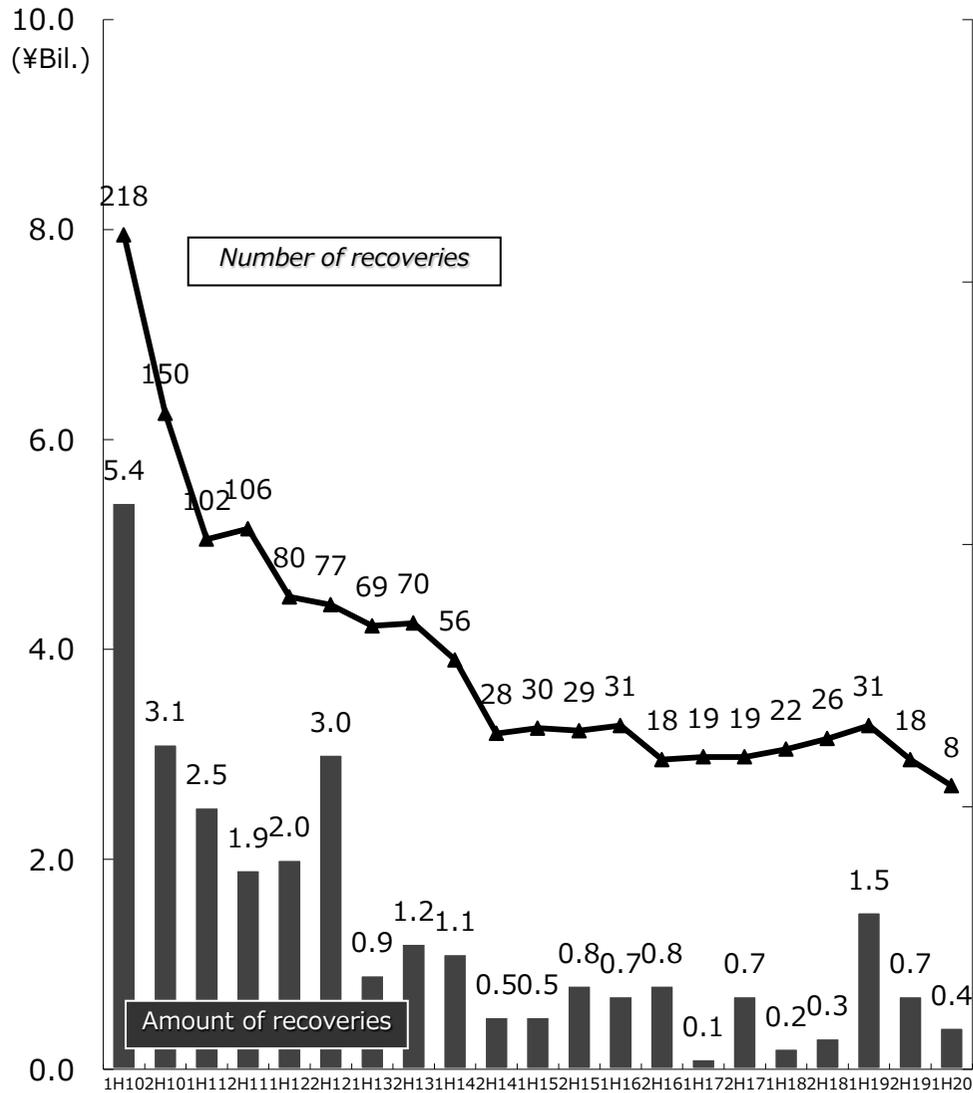
Factors for Fluctuations in Assets Requiring Caution

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

(¥ Bil.)

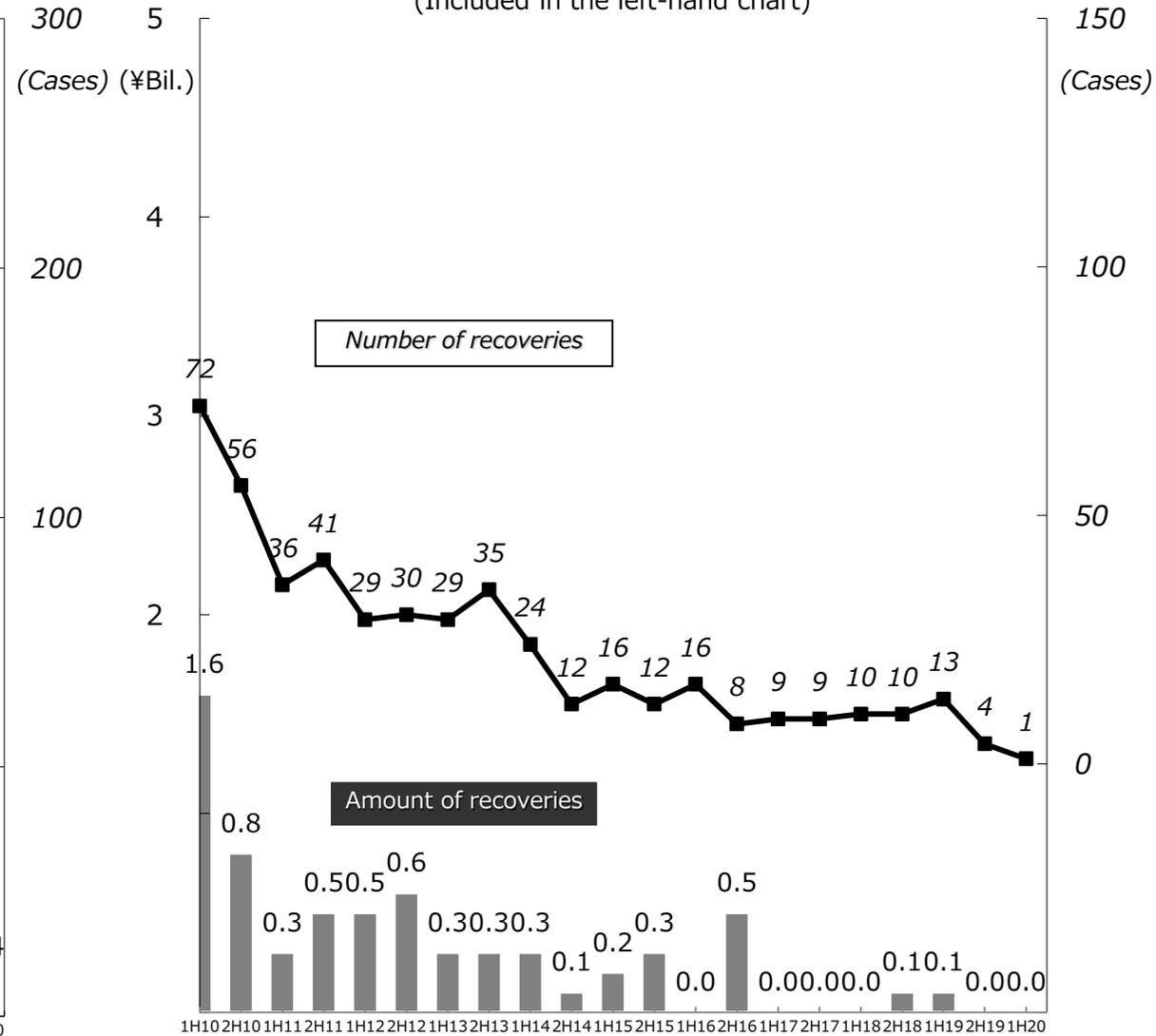


Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

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Basel III

※Preliminary figures

Non-Consolidated

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9※
Total capital ratio	13.84%	13.19%	13.26%	13.20%	13.03%	12.80%	12.55%	12.46%	12.04%	12.06%	11.57%	11.90%
Tier1 capital ratio	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%
Common equity Tier1 capital ratio	12.44%	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%
Total capital (¥Bil.)	759.6	770.2	786.1	801.1	820.3	848.8	867.2	890.1	880.9	897.2	853.9	905.9
Tier1 capital	682.7	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5
Common equity Tier1 capital	682.7	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5
Risk Weighted assets(¥Bil.)	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	7,611.1
Credit risk	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	6,171.8
Market risk	69.1	63.9	61.3	66.4	67.6	64.7	68.4	68.0	71.9	71.4	141.3	133.9
Operational risk	274.6	275.6	275.2	275.8	274.7	275.3	275.9	276.7	276.0	277.6	278.7	279.6

Consolidated

	2015/3	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9※
Total capital ratio	14.66%	13.89%	13.79%	13.72%	13.59%	13.36%	13.18%	13.05%	12.63%	12.61%	12.12%	12.44%
Tier1 capital ratio	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%
Common equity Tier1 capital ratio	13.17%	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%
Total capital (¥Bil.)	824.1	835.5	852.4	866.8	890.0	920.8	943.7	965.8	959.0	974.8	934.3	989.6
Tier1 capital	740.0	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0
Common equity Tier1 capital	740.0	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0
Risk Weighted assets(¥Bil.)	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	7,950.4
Credit risk	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	6,301.9
Market risk	69.2	64.0	61.5	66.5	68.1	65.1	68.9	68.6	72.8	72.2	144.4	134.8
Operational risk	297.3	297.3	296.9	295.7	294.9	294.5	295.4	295.4	294.9	296.1	297.2	297.8

Risk Capital Allocation

Risk Capital Allocation

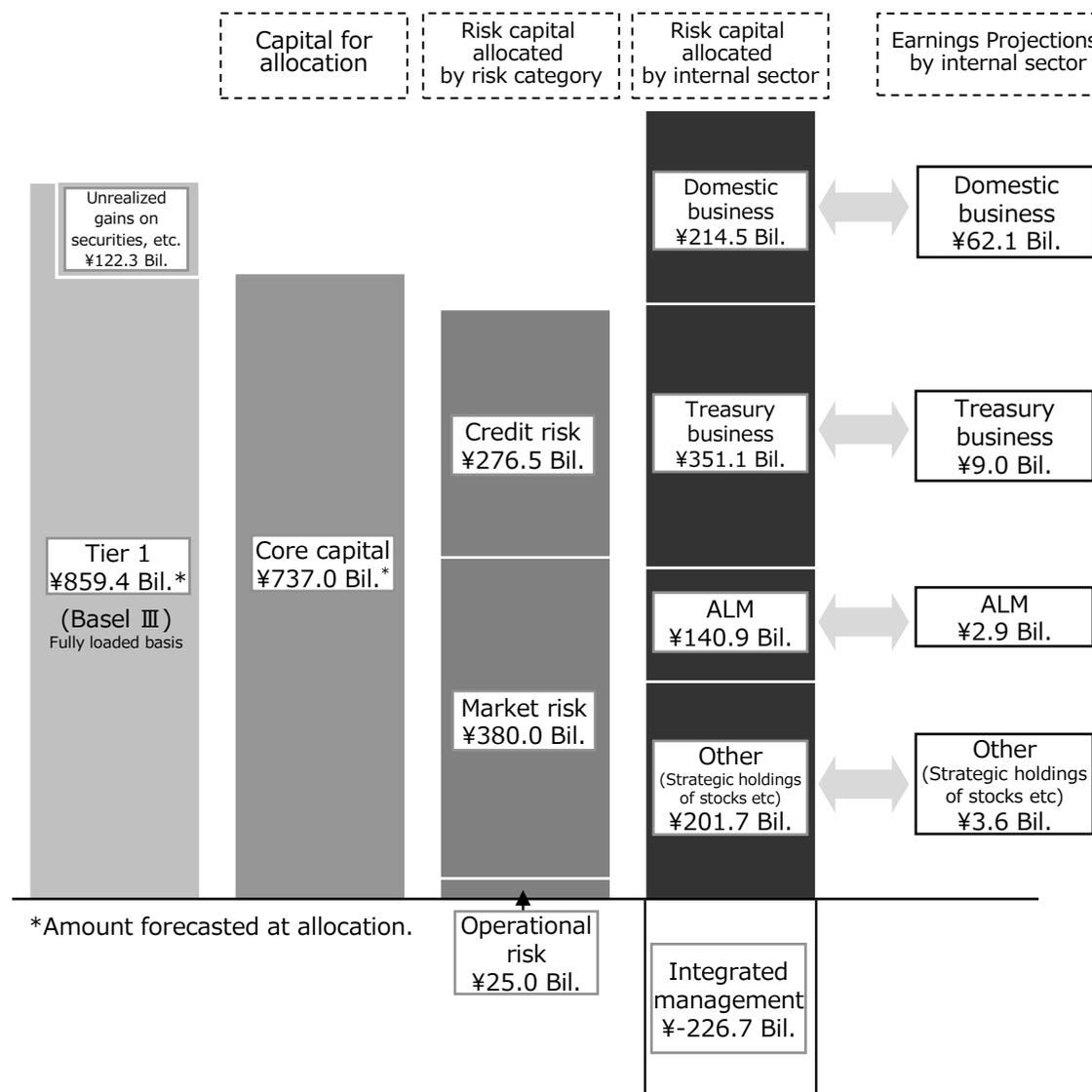
Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes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

Ratio regarding IRRBB (2020/9) (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	¥79.3 Bil.
Tier1	②	¥862.5 Bil.
Ratio regarding IRRBB	①/②	9.20%

Risk capital allocation for the Second half of FY2020



Financial Information of Chibagin Securities

NEXT STEP 2023

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1.Profits and Losses□

(¥ Mil.)

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3
	1H		1H		1H		1H		1H		1H
Operating revenue	2,796	5,023	2,046	5,029	2,998	6,823	3,209	5,802	2,641	6,133	3,122
Commissions received	1,970	3,442	1,214	2,654	1,392	3,006	1,250	2,271	1,073	2,415	1,407
Stocks	1,050	1,808	603	1,451	850	1,888	702	1,263	498	1,166	709
Bonds	17	19	25	28	3	5	3	5	2	4	2
Beneficiary certificates	898	1,604	579	1,159	531	1,098	537	986	566	1,229	687
Net gain on trading	736	1,414	770	2,252	1,544	3,688	1,903	3,424	1,528	3,640	1,670
Stocks	0	29	5	11	18	42	14	15	14	84	85
Bonds	733	1,376	747	2,223	1,519	3,643	1,871	3,389	1,529	3,561	1,584
Financial revenue	89	166	61	122	61	128	54	106	39	76	43
Financial expenses (-)	14	24	10	32	19	38	7	17	8	18	14
Net operating revenue	2,781	4,999	2,035	4,996	2,979	6,785	3,202	5,784	2,633	6,114	3,107
Expenses (-)	2,067	4,090	1,975	4,326	2,378	5,236	2,607	5,161	2,617	5,532	2,764
Related to trading (-)	488	942	459	1,078	635	1,474	777	1,476	749	1,706	874
Personal expenses (-)	1,085	2,128	1,003	2,139	1,137	2,450	1,224	2,463	1,226	2,504	1,240
Operating profit	714	909	60	669	601	1,548	594	623	15	582	342
Ordinary profit	788	1,077	192	897	718	1,775	782	933	202	882	469
Profit	563	732	162	631	505	1,171	556	708	127	595	346

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

(¥ Mil.)

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3
	1H		1H		1H		1H		1H		1H
(Principal trading)	60,617	115,826	41,379	91,967	41,150	79,089	19,062	36,378	11,226	40,722	7,642
(Agency transactions)	146,035	246,227	88,699	208,030	120,843	271,170	95,463	172,389	68,613	157,099	100,842
Total	206,653	362,053	130,079	299,997	161,994	350,260	114,525	208,768	79,840	197,822	108,484

The 14th Medium Term Management Plan

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	
	<p>"We will continue to evolve closely with our customers"</p> <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 	<p>"We will continue to create new value for our customers' future"</p> <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	<p>"We will advance alliance strategies"</p> <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	<p>"We will realize sustainable management"</p> <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	2020/9
Chiba Bank	160
Chiba Kogyo Bank	72
Keiyo Bank	121
MUFG Bank	27
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	25
Resona Bank	13

Total number of Chiba Bank outlets

	2020/9	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)

	2019/9		2020/3		2020/9	
	Share unit	(Proportion)	Share unit	(Proportion)	Share unit	(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	337,997	40.24%	336,051	41.23%	344,311	42.24%
Trust banks	172,960	20.59%	170,964	20.98%	179,375	22.01%
Securities companies	18,733	2.23%	15,209	1.87%	14,704	1.80%
Other companies	120,147	14.30%	121,518	14.91%	121,131	14.86%
Foreign investors	157,075	18.70%	158,354	19.43%	152,286	18.69%
Individuals and others	108,375	12.90%	111,197	13.64%	110,004	13.50%
Treasury Stock, etc.	97,709	11.63%	72,710	8.92%	72,602	8.91%
Total	840,049	100.00%	815,051	100.00%	815,050	100.00%

Principal Shareholders *1

(Thousand shares)

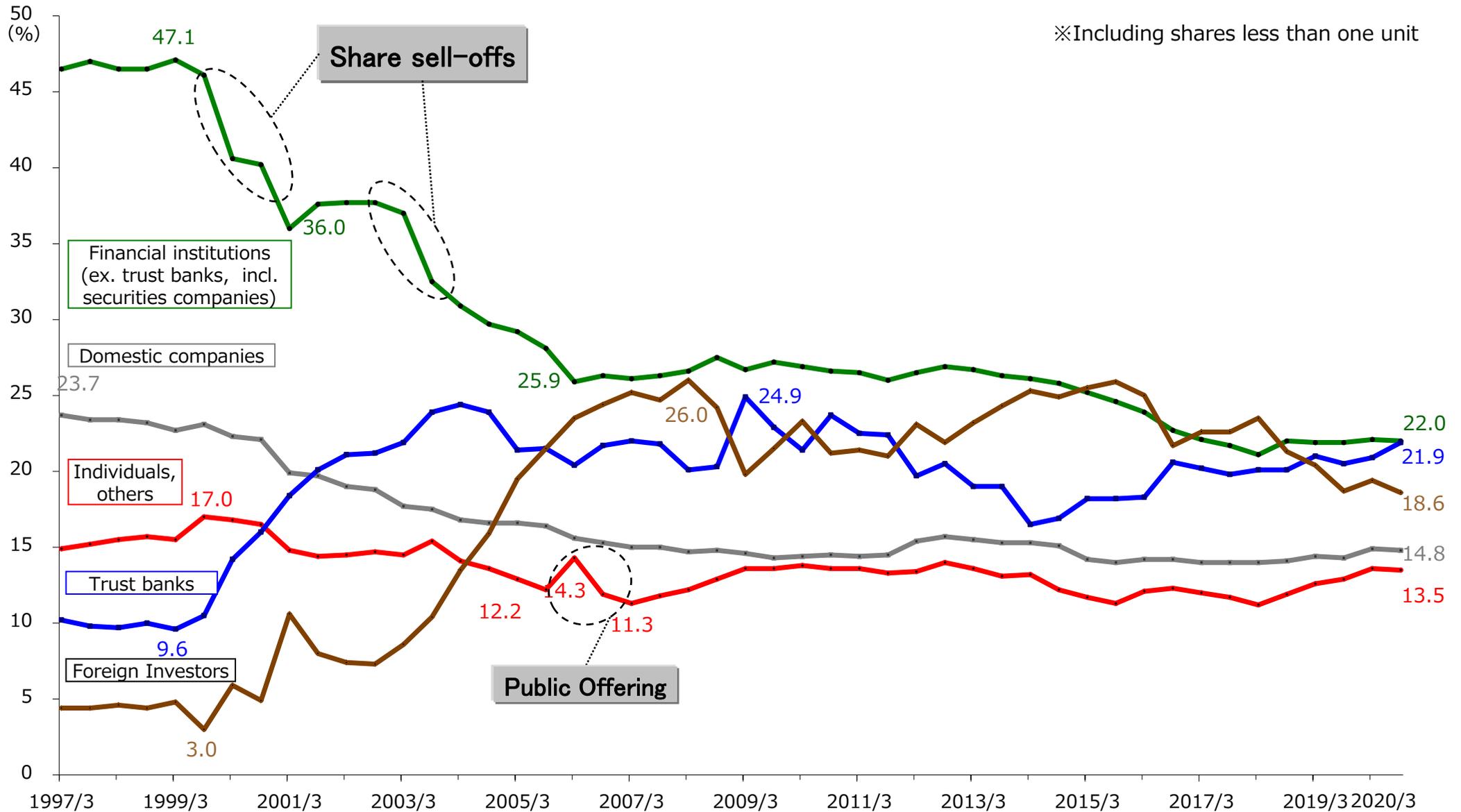
2019/9			2020/3			2020/9		
	Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued
The Master Trust Bank of Japan, Ltd. (Trust Account)	52,612	7.08%	The Master Trust Bank of Japan, Ltd. (Trust Account)	56,139	7.55%	The Master Trust Bank of Japan, Ltd. (Trust Account)	64,249	8.64%
Japan Trustee Services Bank, Ltd. (Trust Account) *3	38,396	5.16%	Japan Trustee Services Bank, Ltd. (Trust Account) *3	35,615	4.79%	Custody Bank of Japan, Ltd. (Trust Account)	35,799	4.81%
Nippon Life Insurance Company	26,870	3.61%	Nippon Life Insurance Company	26,870	3.61%	Nippon Life Insurance Company	26,870	3.61%
The Dai-ichi Life Insurance Company, Limited	26,230	3.53%	The Dai-ichi Life Insurance Company, Limited	26,230	3.53%	The Dai-ichi Life Insurance Company, Limited	26,230	3.53%
Sompo Japan Nipponkoa Insurance Inc.*2	18,537	2.49%	Sompo Japan Nipponkoa Insurance Inc.*2	18,537	2.49%	Sompo Japan Insurance Inc.	18,537	2.49%
Meiji Yasuda Life Insurance Company	18,291	2.46%	Meiji Yasuda Life Insurance Company	18,291	2.46%	Meiji Yasuda Life Insurance Company	18,291	2.46%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%
MUFG Bank, Ltd.	17,707	2.38%	MUFG Bank, Ltd.	17,707	2.38%	MUFG Bank, Ltd.	17,707	2.38%
STATE STREET BANK AND TRUST COMPANY 505223	13,802	1.85%	STATE STREET BANK AND TRUST COMPANY 505223	14,576	1.96%	Custody Bank of Japan, Ltd. (Trust Account 5)	13,725	1.84%
Japan Trustee Services Bank, Ltd. (Trust Account 5) *3	13,590	1.82%	Japan Trustee Services Bank, Ltd. (Trust Account 5) *3	13,406	1.80%	STATE STREET BANK AND TRUST COMPANY 505223	13,592	1.82%

*1 Treasury shares are excluded in Principal Shareholders and 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.

*3 "Japan Trustee Services Bank, Ltd." changed the company name to "Custody Bank of Japan, Ltd." on 7/27/2020.

Changes in Composition of Shareholders



Inquiries related to this presentation should be addressed to:

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