

Financial Results for the First Half of FY2021 ending March 2022

Appendix

**November 15, 2021
THE CHIBA BANK, LTD.**

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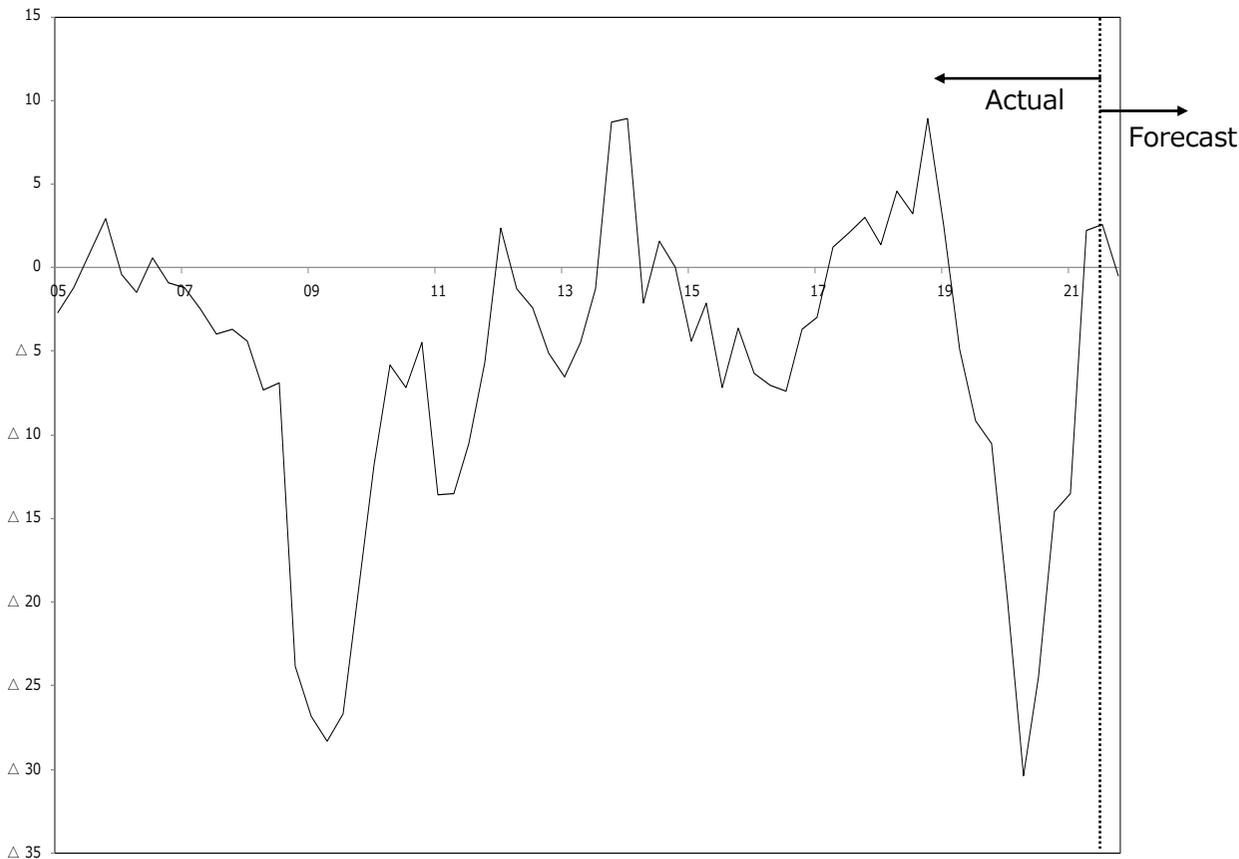
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Regional Economy

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



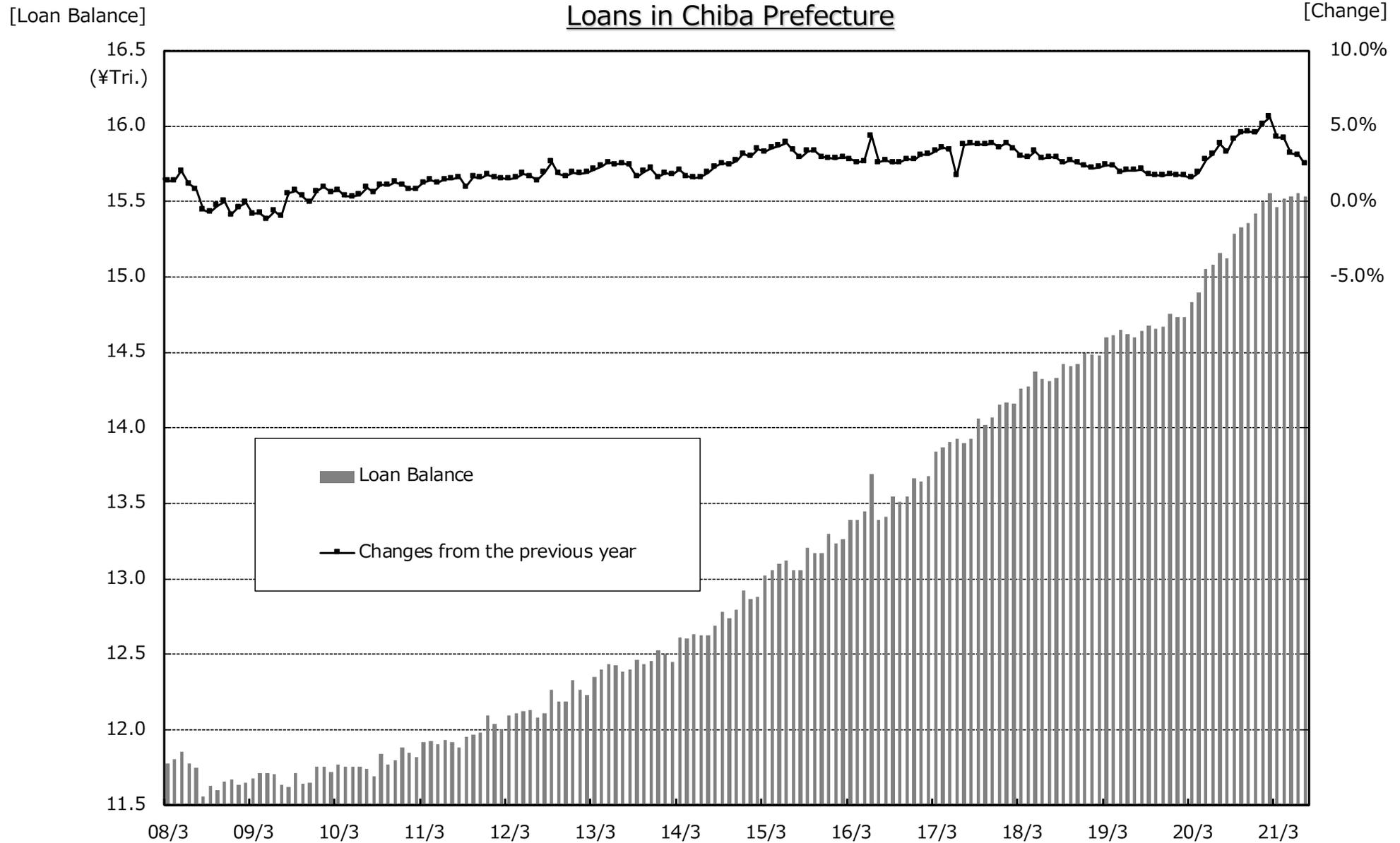
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" ,"no change", and "downward/decrease/worsen".
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2020	2021			Oct.-Dec.
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	
Food	-7.2	-23.7	4.8	-2.3	15.0
Petroleum & Chemicals	-16.7	-12.5	-5.0	0.0	0.0
Plastics	-8.4	-16.7	-7.2	16.7	-8.3
Glass	-4.6	-11.1	5.6	5.0	5.0
Steel & Non-ferrous Metals	-25.0	-25.0	-22.3	9.1	0.0
Metal products	-19.2	-14.3	3.6	10.8	10.8
Machinery	-30.0	0.0	0.0	5.6	-5.6
Electrical machinery	-12.5	-25.0	5.6	12.5	12.5
Transportation equipment	-20.0	0.0	8.4	11.2	22.3
Other manufacturing	-20.0	-20.0	-5.0	4.6	0.0
Construction	0.0	14.3	-7.2	0.0	-3.0
Transportation	-18.2	-12.5	0.0	4.6	9.1
Wholesaling	-25.0	-18.4	10.0	-14.7	-14.7
Retailing	5.3	-2.8	22.2	-13.4	-26.7
Hotels	-16.7	-50.0	10.0	5.0	-20.0
Services	-22.1	-10.3	-3.0	7.9	0.0

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2021)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: September 2021
 Answers: 560 enterprises surveyed, 214 effective answers

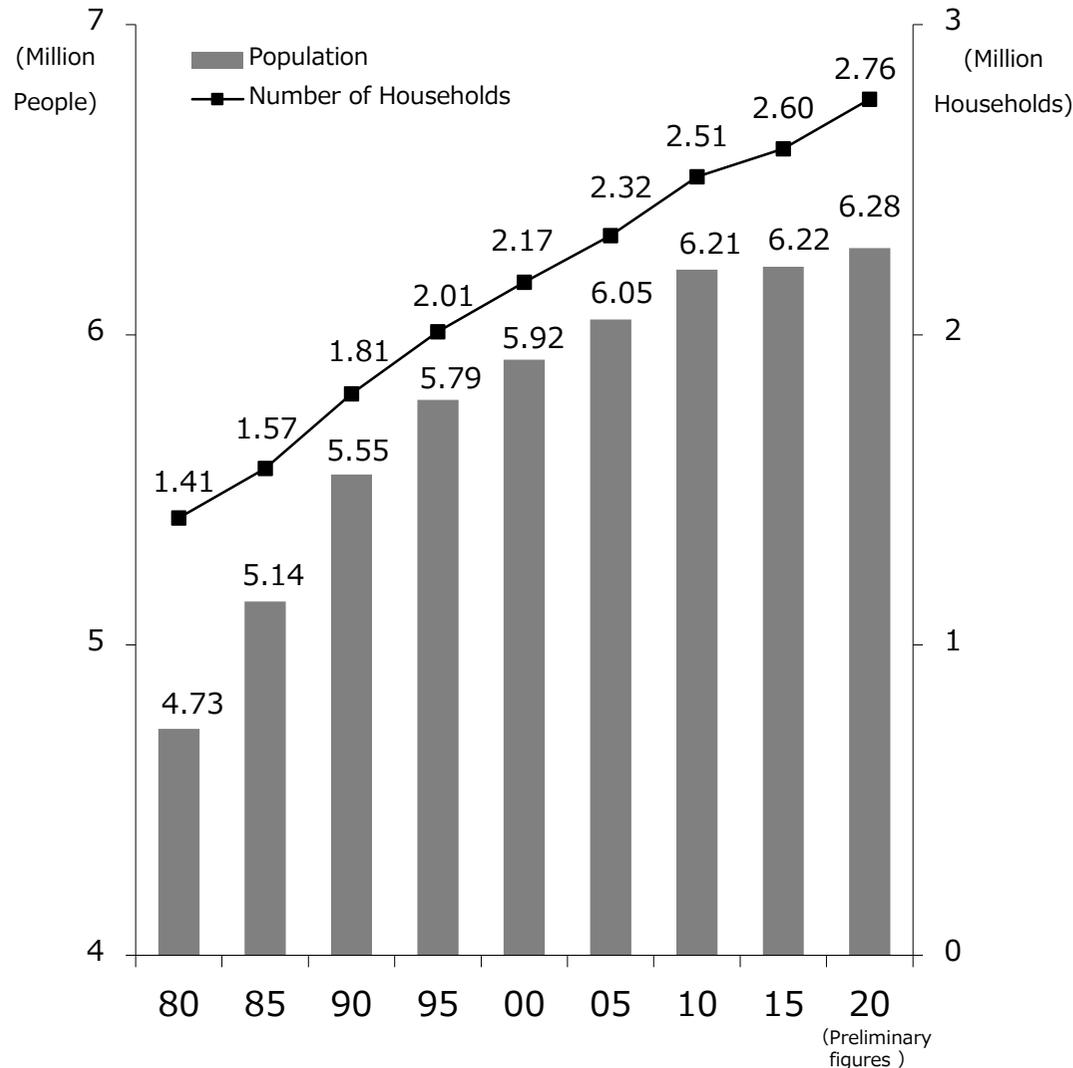
Economic Conditions (2) Loans



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

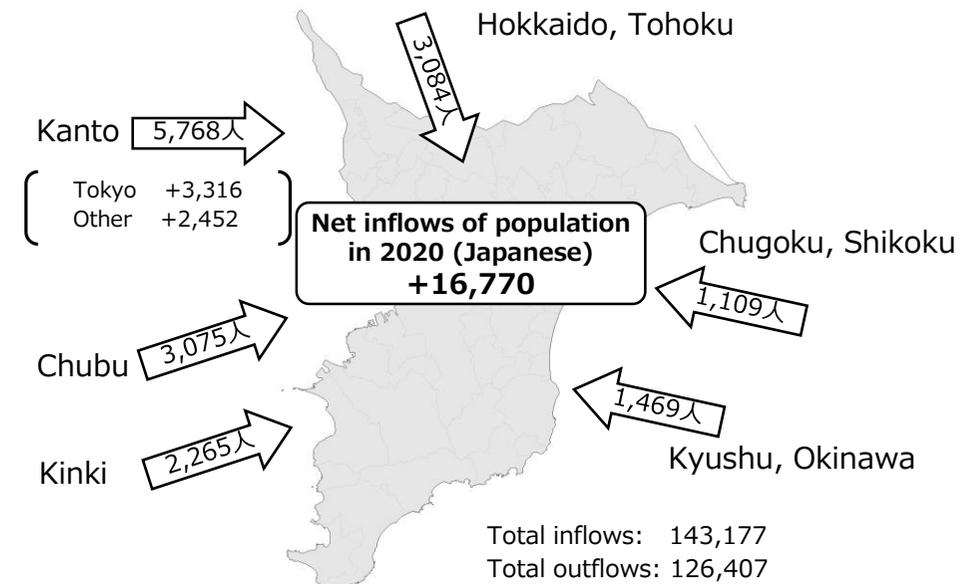
Economic Conditions (3) Population Increase

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)		
	2019	2020	Change
Tokyo	86,575	38,374	-48,201
Kanagawa	23,851	24,949	+1,098
Saitama	17,963	17,912	-51
Chiba	17,187	16,770	-417
Osaka	10,693	13,382	+2,689
Fukuoka	6,324	7,808	+1,484
Aichi	969	-2,267	-3,236

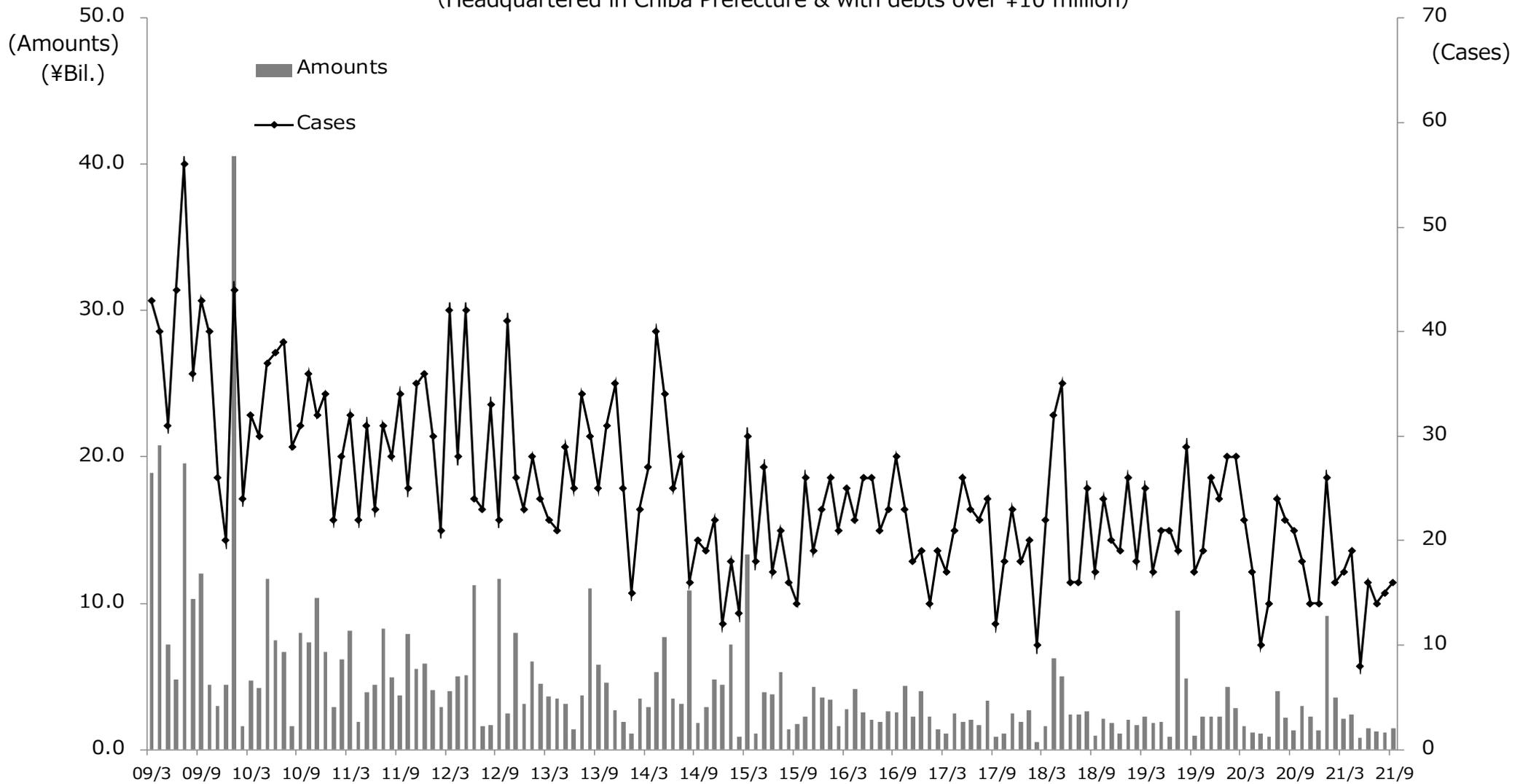
Sources: Statistics Bureau, Ministry of Internal Affairs and Communications "Report on Internal Migration in Japan"

Economic Conditions (4) Corporate Bankruptcies

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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

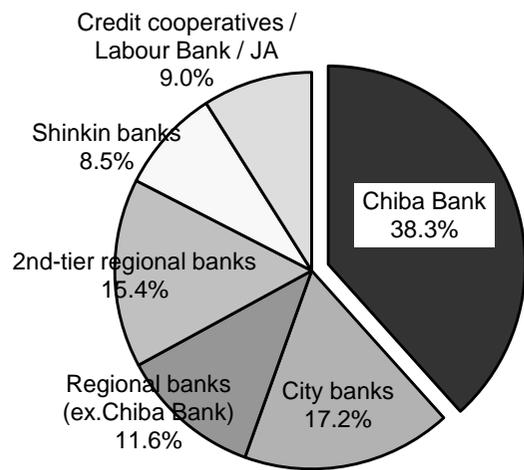
Business Share of Financial Institutions within Chiba Prefecture

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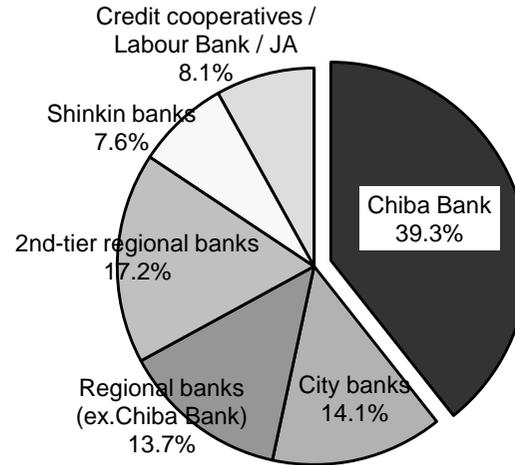
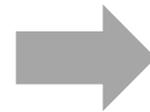
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Loan share of financial institutions in Chiba Prefecture

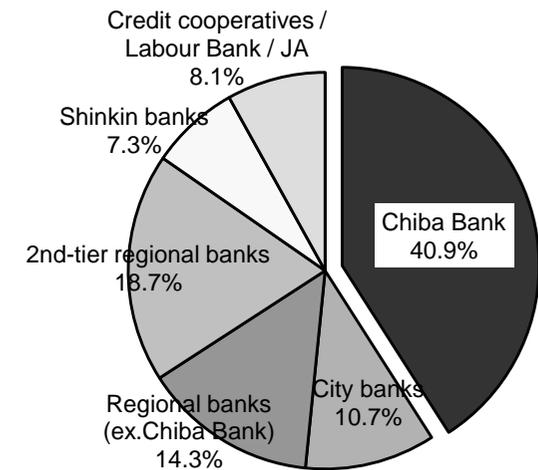
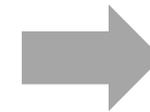
Source: KINYU JOURNAL



2010/3 ¥14.2 trillion

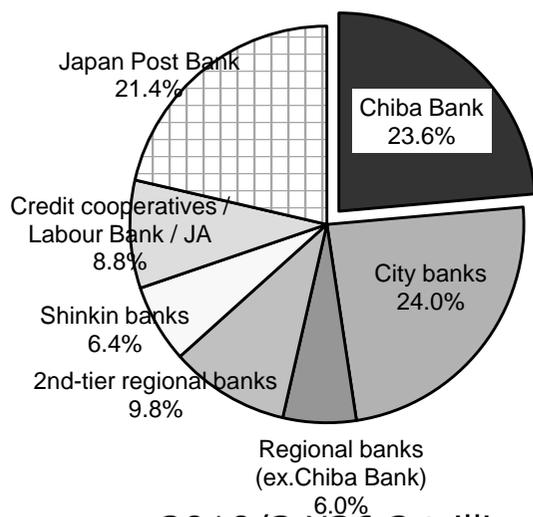


2015/3 ¥15.4 trillion

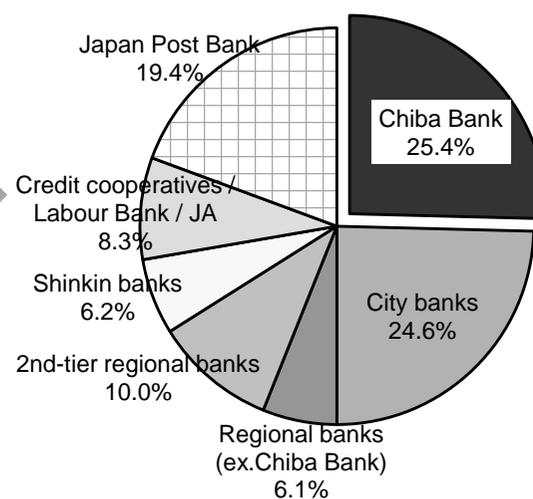


2020/3 ¥17.5 trillion

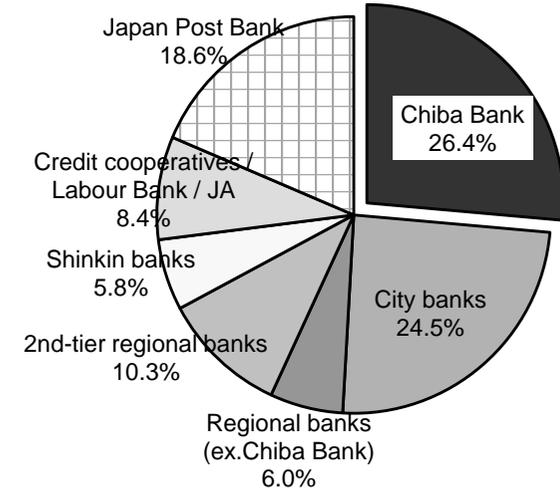
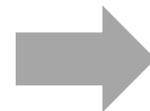
Deposit share of financial institutions in Chiba Prefecture



2010/3 ¥36.2 trillion



2015/3 ¥40.7 trillion



2020/3 ¥46.4 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
2016	6,240,408	99.4	99.5	98.5	98.5	125,818	6,438	49,572
2017	6,255,876	99.5	97.5	99.5	98.7	133,409	6,639	52,568
2018	6,268,585	99.6	97.7	101.6	99.4	133,965	6,826	46,807
2019	6,279,026	97.2	95.3	106.5	100.0	127,763	6,585	45,946
2020	* 6,287,034	91.8	91.3	114.8	100.0	111,692	6,182	43,070
2020/9	6,282,811	90.3	88.4	114.0	99.9	11,595	834	4,219
2020/10	* 6,287,034	92.7	92.1	108.9	99.9	9,660	459	3,702
2020/11	6,286,337	92.6	93.6	108.3	99.8	9,681	520	3,475
2020/12	6,287,532	93.7	93.7	109.6	99.6	9,405	561	3,385
2021/1	6,287,509	94.2	94.4	109.4	99.7	9,591	437	3,661
2021/2	6,285,454	88.6	88.2	111.6	99.6	10,648	430	3,048
2021/3	6,281,556	92.8	90.7	103.7	99.9	13,971	467	3,313
2021/4	6,283,727	95.3	91.8	110.5	98.8	8,400	716	4,134
2021/5	6,286,075	95.9	93.7	114.9	99.4	7,467	494	3,168
2021/6	6,284,573	98.1	100.0	96.5	99.3	8,758	912	4,197
2021/7	6,283,853	94.6	96.1	108.2	99.4	8,735	423	3,793
2021/8	6,282,457	-	-	-	99.2	7,832	527	4,526
2021/9	6,281,719	-	-	-	-	8,023	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Prefecture				Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Chiba Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

*Source of Population after October 2020: National Census (Preliminary figures.)

Economic Indicators for Chiba Prefecture (2)

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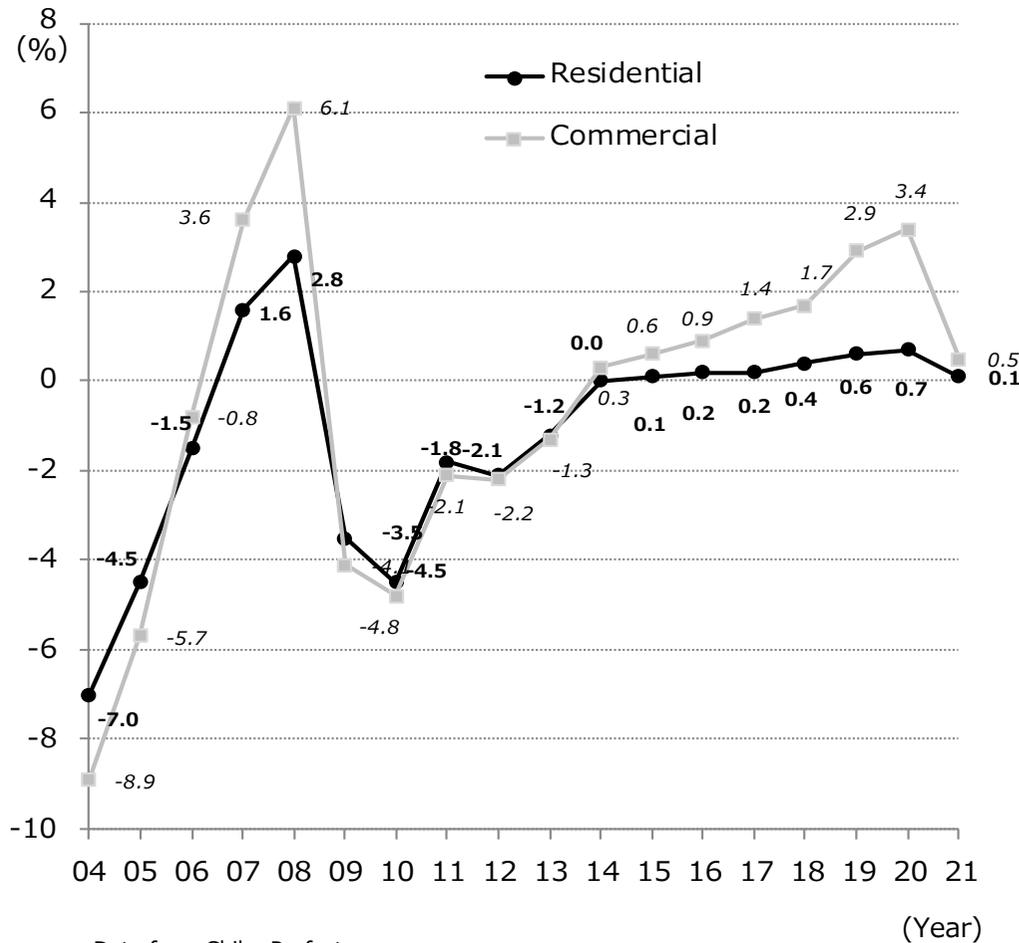
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	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥ 10 mil. or more)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Active Applicants	Active Job Openings	Active Opening Ratio	All industries	Manufacturi ng	All industries	Manufacturi ng
	¥ 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
2020	779,578	3,152,416	232	25,796	70,706	68,962	0.98	98.8	94.2	103.2	109.4
2020/9	58,073	253,521	21	1,344	76,760	65,060	0.85	98.6	94.2	86.6	88.2
2020/10	59,509	250,801	18	2,966	78,633	67,685	0.85	98.3	92.5	87.4	89.9
2020/11	57,949	250,066	14	2,218	76,989	68,033	0.84	98.7	93.9	89.3	90.6
2020/12	68,141	305,909	14	1,282	72,942	67,196	0.83	98.8	94.4	178.5	205.0
2021/1	69,048	317,110	26	9,159	71,704	67,487	0.85	98.0	90.9	87.9	90.9
2021/2	76,607	289,926	16	3,579	73,335	66,654	0.84	97.9	90.6	84.5	86.2
2021/3	80,176	316,524	17	2,107	78,369	68,453	0.83	97.0	89.9	89.1	89.7
2021/4	74,904	303,442	19	2,428	84,314	66,789	0.85	97.8	90.6	87.3	88.9
2021/5	63,309	247,056	8	817	83,723	64,860	0.88	98.3	92.6	89.2	88.4
2021/6	83,289	330,563	16	1,443	82,399	64,578	0.88	97.9	90.3	150.1	170.3
2021/7	85,410	377,480	14	1,252	78,418	64,388	0.89	97.8	90.8	109.9	130.3
2021/8	P99,658	P426,199	15	1,185	77,326	65,058	0.86	-	-	-	-
2021/9	-	-	16	1,482	-	-	-	-	-	-	-
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

P :Preliminary figures

Land Price Trends in Chiba Prefecture

Standard Land Prices (Chiba Prefecture)



Data from Chiba Prefecture
As of January 1 of each year

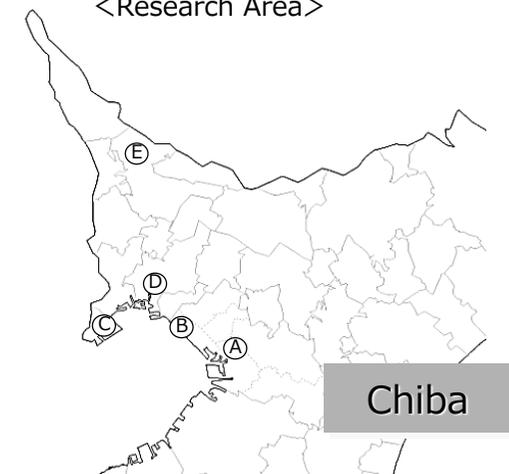
Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	20.7.1 ~ 20.10.1	20.10.1 ~ 21.1.1	21.1.1 ~ 21.4.1	21.4.1 ~ 21.7.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	4	4	4	4
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	4	4	4	4
C	Urayasu city	Residential	Shin-Urayasu	4	4	4	4
D	Funabashi city	Commercial	Around Funabashi Sta.	4	4	4	4
E	Kashiwa city	Residential	Kashiwanoha	4	4	4	4

<Legend>

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

<Research Area>



<Outline of the investigation>

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

Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
Chiba	6.28 million (Ranked 6th nationwide)	43 thousand (Ranked 6th nationwide)	¥19 trillion (Ranked 6th nationwide)	¥33 trillion (Ranked 6th nationwide)	¥15 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 14.06 million	Tokyo 133 thousand	Tokyo ¥74 trillion	Tokyo ¥319 trillion	Tokyo ¥231 trillion
No. 2 nationwide	Kanagawa 9.24 million	Osaka 63 thousand	Kanagawa ¥29 trillion	Osaka ¥76 trillion	Osaka ¥41 trillion
No. 3 nationwide	Osaka 8.84 million	Kanagawa 61 thousand	Osaka ¥28 trillion	Kanagawa ¥47 trillion	Fukuoka ¥24 trillion

Sources:

Population: Statistics Bureau, Ministry of Internal Affairs and Communications "Population Census" (2020 Preliminary figures)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY2020)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2018)

Balance of Deposits and Loans: The Bank of Japan (As of March 2021)

Management Indices

Summary of Income and Expenses / Management Indicators

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(¥ Bil.)

	2017/3		2018/3		2019/3		2020/3		2021/3		2022/3
	1H		1H		1H		1H		1H		1H
Gross business income	75.3	144.0	78.2	149.4	79.1	152.2	78.7	152.7	79.0	156.0	86.4
Net interest income	62.6	121.1	63.4	121.5	64.1	122.6	64.4	123.6	62.9	124.5	69.7
Net fees and commissions income	9.4	19.1	11.4	23.7	10.9	22.4	10.8	22.6	12.7	26.1	14.7
Trading income	1.6	2.5	0.7	2.0	0.5	1.1	1.1	1.8	0.8	1.7	0.5
Profit from other business transactions	1.5	1.2	2.6	2.1	3.4	6.0	2.3	4.5	2.4	3.5	1.4
Gains (losses) related to bonds	0.2	△ 1.1	1.9	△ 0.5	2.3	4.5	1.5	3.2	0.9	△ 0.3	0.7
Expenses (△)	41.1	83.1	41.2	82.8	40.6	81.1	40.4	81.9	41.4	86.0	42.9
Core net business income	33.9	62.1	35.0	67.1	36.0	66.5	36.7	67.5	36.7	70.3	42.7
Excluding gains (losses) on cancellation of investment trusts	32.9	60.7	32.9	63.7	33.5	62.6	33.9	64.2	34.4	66.2	39.6
Ordinary profit	41.5	70.0	43.5	70.6	41.3	67.0	39.6	67.8	37.4	64.2	45.2
Profit	29.5	48.6	31.7	49.6	30.0	48.0	28.8	45.9	27.4	45.6	33.1
Net credit costs (△)	△ 4.1	△ 3.7	△ 1.3	0.8	2.1	11.3	4.7	9.5	3.6	10.4	1.8
Profit attributable to owners of parent	30.1	52.7	31.5	53.7	29.2	50.4	27.8	48.0	27.0	49.6	31.8
ROA*1	0.43%	0.35%	0.45%	0.35%	0.41%	0.33%	0.38%	0.30%	0.33%	0.27%	0.37%
ROE*2	7.20%	5.85%	7.39%	5.76%	6.74%	5.44%	6.44%	5.24%	6.13%	5.00%	6.73%
OHR*3	55.10%	57.59%	54.11%	55.26%	52.98%	54.78%	52.17%	54.61%	52.97%	55.00%	50.02%

*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

	2017/3		2018/3		2019/3		2020/3		2021/3		2022/3
	1H		1H		1H		1H		1H		1H
Average yield on interest-bearing assets	1.04%	1.00%	1.02%	0.98%	0.99%	0.94%	0.97%	0.92%	0.91%	0.89%	0.88%
Average yield on loans and bills discounted	1.18%	1.16%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%	0.89%
Average yield on securities	1.12%	0.95%	1.45%	1.19%	1.57%	1.25%	1.80%	1.47%	1.57%	1.35%	1.80%
Average yield on interest-bearing liabilities	0.69%	0.69%	0.67%	0.67%	0.63%	0.62%	0.59%	0.59%	0.55%	0.56%	0.52%
Average yield on deposits and NCD	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expenseratio	0.71%	0.72%	0.69%	0.69%	0.65%	0.65%	0.62%	0.63%	0.59%	0.61%	0.58%
Average interest rate spread	0.35%	0.31%	0.35%	0.31%	0.36%	0.32%	0.38%	0.33%	0.36%	0.33%	0.36%
Deference between average yield on loans and deposits	1.17%	1.15%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%	0.89%

Contract Rate by Borrowers' Category

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Large enterprises	0.41%	0.48%	0.50%	0.56%	0.60%	0.61%	0.53%	0.48%	0.32%	0.31%	0.30%
Mid-sized enterprises	0.84%	0.79%	0.79%	0.78%	0.79%	0.75%	0.76%	0.74%	0.72%	0.72%	0.70%
Small and medium-sized enterprises	1.21%	1.15%	1.11%	1.08%	1.05%	1.03%	0.99%	0.96%	0.93%	0.92%	0.89%
Consumer loans	1.40%	1.37%	1.34%	1.31%	1.28%	1.26%	1.25%	1.23%	1.20%	1.18%	1.17%
Housing loans	1.24%	1.19%	1.16%	1.12%	1.09%	1.06%	1.04%	1.03%	1.01%	0.99%	0.98%
Others	5.89%	5.85%	5.83%	5.78%	5.73%	5.65%	5.59%	5.49%	5.20%	5.15%	5.13%
Public sector	0.70%	0.77%	0.65%	0.64%	0.60%	0.60%	0.27%	0.27%	0.25%	0.24%	0.20%

*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				
	2020/3		2021/3		2022/3	2020/3		2021/3		2022/3
	1H		1H		1H	1H		1H		1H
Interest-bearing assets	13,525.0	13,681.5	14,048.0	14,250.7	15,370.0	1.13%	1.08%	0.99%	0.96%	0.96%
Loans and bills discounted	10,405.8	10,527.6	10,889.9	11,002.6	11,330.7	1.05%	1.04%	0.95%	0.93%	0.90%
Securities	1,943.9	1,969.1	2,011.9	2,076.3	2,215.2	2.04%	1.74%	1.70%	1.53%	1.98%
Interest-bearing liabilities	13,981.3	14,191.6	15,264.3	15,605.7	16,707.4	0.17%	0.17%	0.09%	0.08%	0.05%
Deposits	12,293.5	12,374.5	13,275.4	13,436.2	14,076.3	0.05%	0.05%	0.01%	0.01%	0.00%
Borrowed money	396.0	459.8	819.9	908.1	1,211.5	0.69%	0.53%	0.15%	0.08%	0.01%

Domestic Operations

	Average balance (¥Bil.)					Interest yield				
	2020/3		2021/3		2022/3	2020/3		2021/3		2022/3
	1H		1H		1H	1H		1H		1H
Interest-bearing assets	12,655.5	12,781.6	13,250.2	13,440.8	14,579.0	0.97%	0.92%	0.91%	0.89%	0.88%
Loans and bills discounted	9,928.3	10,049.3	10,458.7	10,584.5	10,939.2	0.96%	0.95%	0.92%	0.92%	0.89%
Securities	1,454.1	1,446.5	1,487.1	1,528.5	1,643.0	1.80%	1.47%	1.57%	1.35%	1.80%
Interest-bearing liabilities	13,111.1	13,291.5	14,465.4	14,807.6	15,923.1	0.00%	0.00%	0.00%	0.00%	0.00%
Deposits	11,876.9	11,949.4	12,930.4	13,083.6	13,749.2	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowed money	287.3	352.4	697.5	803.5	1,148.2	0.00%	0.00%	0.00%	0.00%	0.00%

Domestic Loans – Balance

(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Domestic loans	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	10,962.6	11,280.6
Large enterprises	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	1,292.7	1,360.5
Mid-sized enterprises	161.0	159.7	165.6	168.3	161.0	163.9	172.9	161.0	152.1	162.8	160.4	165.4
Small and med-sized enterprises, etc.	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	9,099.7	9,302.7
Small and med-sized enterprises*	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	5,179.3	5,328.1
Comsumer loans	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	3,920.4	3,974.5
Housing loans	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	3,736.1	3,787.7
Public sector	229.5	241.3	203.6	228.3	217.8	225.1	216.5	427.4	409.8	404.1	409.7	451.8

*Including sole proprietors

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Domestic loans	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	10,962.6	11,280.6
Chiba Prefecture	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	7,465.0	7,623.2
Others	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	3,497.5	3,657.3

Domestic Loans - Proportion

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
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	13.8%	13.1%	13.0%	12.7%	12.8%	12.7%	12.2%	12.1%	11.2%	11.8%	11.8%	12.0%
Mid-sized enterprises	1.9%	1.8%	1.8%	1.8%	1.7%	1.6%	1.8%	1.6%	1.5%	1.5%	1.5%	1.5%
Small and med-sized enterprises, etc.	81.7%	82.4%	83.0%	83.1%	83.2%	83.2%	83.8%	82.2%	83.4%	82.9%	83.0%	82.5%
Small and med-sized enterprises*	43.9%	44.8%	45.5%	45.8%	45.9%	45.9%	46.3%	45.7%	46.7%	47.0%	47.2%	47.2%
Consumer loans	37.8%	37.6%	37.5%	37.3%	37.3%	37.2%	37.5%	36.5%	36.7%	35.9%	35.8%	35.3%
Housing loans	36.4%	36.1%	36.0%	35.6%	35.7%	35.6%	35.8%	34.8%	35.0%	34.2%	34.0%	33.6%
Public sector	2.6%	2.7%	2.2%	2.4%	2.3%	2.3%	2.2%	4.1%	3.9%	3.8%	3.7%	4.0%

*Including sole proprietors

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	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	72.8%	72.4%	71.7%	71.3%	70.8%	70.2%	70.3%	68.5%	69.1%	68.3%	68.1%	67.6%
Others	27.2%	27.6%	28.3%	28.7%	29.2%	29.8%	29.7%	31.5%	30.9%	31.7%	31.9%	32.4%

Loan Breakdown by Industry

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Domestic Operations

(¥ Bil.)

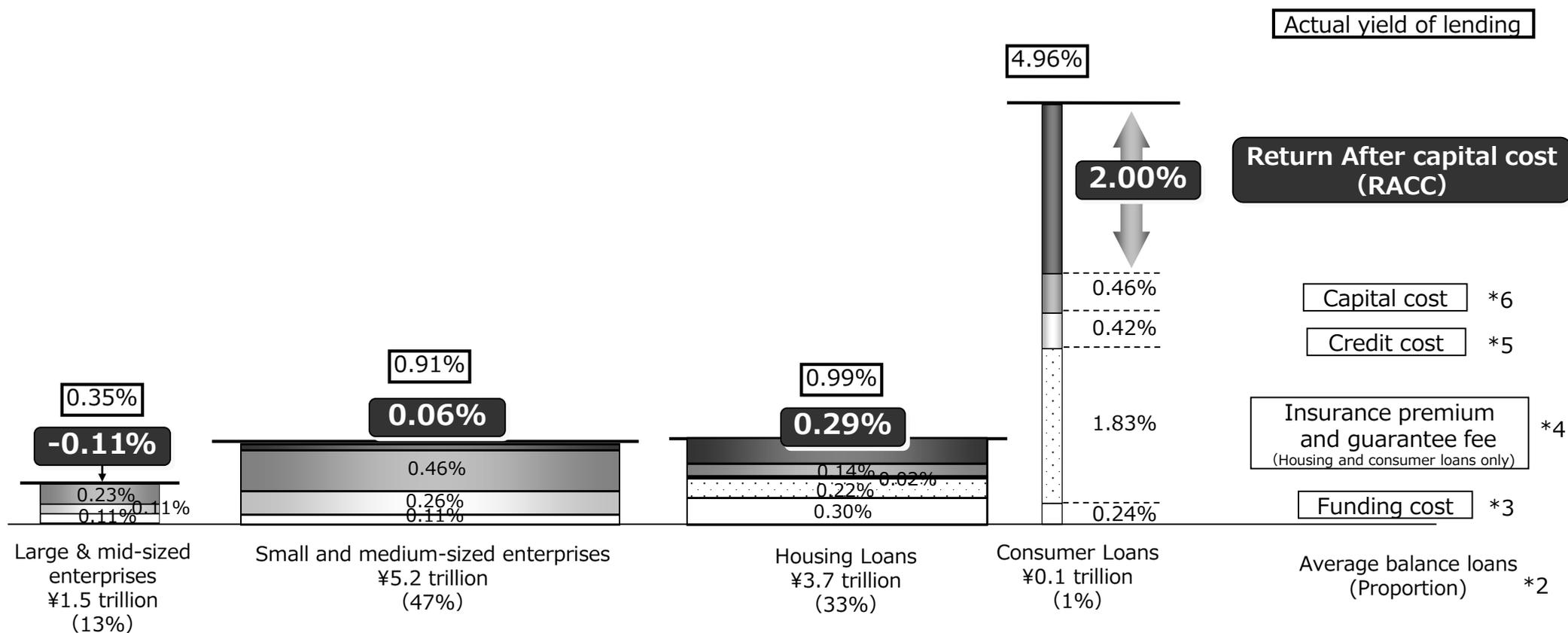
	2019/3		2019/9		2020/3		2020/9		2021/3		2021/9	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	693.3	7.00%	725.3	7.03%	685.2	6.60%	736.3	6.86%	740.3	6.75%	763.9	6.77%
Agriculture and Forestry	14.1	0.14%	15.2	0.15%	16.3	0.16%	16.5	0.15%	17.1	0.16%	17.8	0.16%
Fishery	1.5	0.02%	1.5	0.01%	1.4	0.01%	1.3	0.01%	1.3	0.01%	1.5	0.01%
Mining, quarrying and gravel	18.4	0.19%	17.7	0.17%	17.3	0.17%	16.8	0.16%	17.0	0.15%	17.8	0.16%
Construction	324.4	3.27%	325.4	3.16%	338.8	3.27%	362.5	3.38%	388.0	3.54%	395.0	3.50%
Electricity, Gas, Heat Supply and Water	92.8	0.94%	98.8	0.96%	107.4	1.04%	117.4	1.09%	132.1	1.21%	149.0	1.32%
Information and Communication	64.0	0.65%	70.2	0.68%	48.3	0.47%	51.4	0.48%	48.2	0.44%	48.8	0.43%
Transport and postal service	257.5	2.60%	255.6	2.48%	258.6	2.49%	293.4	2.73%	312.0	2.85%	321.1	2.85%
Wholesale and retail trade	734.8	7.42%	743.9	7.22%	759.2	7.32%	782.5	7.29%	799.8	7.30%	821.8	7.29%
Finance and Insurance	405.5	4.09%	409.9	3.98%	379.5	3.66%	427.7	3.99%	430.1	3.92%	488.2	4.33%
Real Estate and leasing	2,811.5	28.39%	2,896.5	28.10%	2,967.0	28.59%	3,008.4	28.02%	3,073.2	28.03%	3,143.3	27.86%
Real Estate	2,565.2	25.90%	2,648.2	25.69%	2,720.4	26.22%	2,751.6	25.63%	2,810.7	25.64%	2,854.8	25.30%
Real estate rental and management	2,250.2	22.72%	2,308.5	22.39%	2,369.5	22.84%	2,397.9	22.34%	2,453.3	22.38%	2,472.9	21.92%
Real estate trading, etc.	315.0	3.18%	339.6	3.30%	350.8	3.38%	353.6	3.29%	357.4	3.26%	381.8	3.38%
Leasing	246.2	2.49%	248.2	2.41%	246.5	2.37%	256.8	2.39%	262.5	2.39%	288.5	2.56%
Medical, welfare and other services	584.4	5.90%	591.3	5.73%	609.5	5.87%	693.1	6.46%	705.0	6.43%	718.4	6.37%
Government, local public sector	199.8	2.02%	412.5	4.00%	394.4	3.80%	391.2	3.64%	398.9	3.64%	444.0	3.94%
Others (mainly consumer loans)	3,701.3	37.37%	3,745.0	36.33%	3,792.8	36.55%	3,837.3	35.74%	3,899.0	35.57%	3,949.1	35.01%
Total	9,903.9	100.00%	10,309.3	100.00%	10,376.2	100.00%	10,736.5	100.00%	10,962.6	100.00%	11,280.6	100.00%

Details of Loans to the Real Estate Industry

(¥ Bil.)

	2019/3		2019/9		2020/3		2020/9		2021/3		2021/9	
		Proportion										
Real Estate Rental and Management	2,250.2	87.72%	2,308.5	87.17%	2,369.5	87.10%	2,397.9	87.15%	2,453.3	87.28%	2,472.9	86.62%
Apartment and condominium rental	1,858.6	72.45%	1,907.1	72.01%	1,965.6	72.25%	1,996.1	72.55%	2,040.7	72.60%	2,062.6	72.25%
Office and Commercial rental	245.4	9.57%	246.2	9.30%	241.8	8.89%	231.8	8.43%	233.5	8.31%	231.0	8.09%
Land rental and Real estate management, etc.	146.1	5.70%	155.1	5.86%	162.0	5.96%	169.8	6.17%	179.0	6.37%	179.3	6.28%
Real Estate Trading, etc	315.0	12.28%	339.6	12.83%	350.8	12.90%	353.6	12.85%	357.4	12.72%	381.8	13.38%
Home construction and development	225.0	8.77%	246.3	9.30%	249.5	9.18%	251.3	9.13%	249.4	8.87%	270.2	9.47%
Real estate brokerage and Land trading, etc.	83.2	3.25%	88.3	3.34%	96.8	3.56%	99.5	3.62%	105.0	3.74%	109.2	3.83%
Public corporations	6.7	0.26%	4.9	0.19%	4.3	0.16%	2.8	0.10%	2.9	0.11%	2.3	0.08%
Total	2,565.2	100.00%	2,648.2	100.00%	2,720.4	100.00%	2,751.6	100.00%	2,810.7	100.00%	2,854.8	100.00%

Return After Capital Cost*1 (1st half of FY2021)



*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 2021/9 (UL:BaselⅢ base) ×6%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

NEXT STEP 2023

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(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Domestic deposits	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	13,822.4	13,867.6
Personal	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	10,043.7	10,290.9
Corporate (incl. quasi-sovereign)	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	2,745.8	2,788.7
National & local government	644.2	447.7	668.8	509.6	721.4	565.6	732.6	574.1	783.8	725.6	956.3	722.1
Financial institutions (incl. BOJ)	71.5	59.5	58.4	36.6	92.2	84.5	98.7	84.8	94.2	85.7	76.5	65.6
Liquid deposits	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	10,531.1	10,540.1
Current	231.8	227.6	254.3	254.0	278.2	252.4	261.3	240.5	255.2	277.5	300.6	295.4
Savings	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	9,841.3	9,859.9
Personal	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	7,210.0	7,459.3
Current	2.2	2.2	2.0	1.8	1.9	1.7	1.5	1.4	1.5	1.6	1.6	1.5
Savings	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	6,928.4	7,170.9
Corporate (incl. quasi-sovereign)	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	2,329.2	2,364.7
Current	224.0	221.4	247.6	247.2	270.9	244.5	254.6	233.2	249.0	271.7	294.9	289.6
Savings	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	1,976.7	2,007.9
National & local government	625.8	405.7	650.3	474.3	705.6	530.8	712.1	542.5	761.3	697.0	937.0	677.0
Current	0.9	0.3	0.4	0.4	0.5	0.8	0.4	0.4	0.3	0.5	0.2	0.4
Savings	602.0	399.4	638.4	469.6	693.0	525.9	699.6	536.5	751.7	692.1	926.3	671.8
Financial institutions (incl. BOJ)	65.7	53.4	52.1	29.9	48.0	37.2	51.9	37.7	46.3	33.2	54.8	38.9
Current	4.6	3.5	4.1	4.5	4.7	5.4	4.6	5.2	4.3	3.5	3.8	3.7
Savings	8.1	26.3	6.8	6.5	6.5	7.3	7.8	6.7	8.6	8.4	9.7	9.2
Time deposits	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	3,231.4	3,269.8
Personal	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	2,802.9	2,803.5
Corporate (incl. quasi-sovereign)	389.6	385.1	383.7	379.7	382.8	387.1	387.2	379.0	381.2	387.4	399.1	406.2
National & local government	18.4	42.0	18.4	35.3	15.8	34.7	20.5	31.5	22.5	28.6	19.2	45.1
Financial institutions (incl. BOJ)	5.8	6.0	6.2	6.6	6.9	7.4	7.9	8.9	9.6	9.5	10.0	14.9
Foreign-currency deposits	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9	56.7
Personal	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7	28.0
Corporate (incl. quasi-sovereign)	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5	16.9
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	37.1	39.7	38.8	38.1	38.2	42.9	11.6	11.8

(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Domestic deposits	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	13,822.4	13,867.6
Chiba Prefecture	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	13,191.5	13,224.3
Others	387.8	420.2	416.5	424.3	483.5	506.6	509.6	523.5	536.6	605.2	630.9	643.2

Domestic Deposits - Proportion

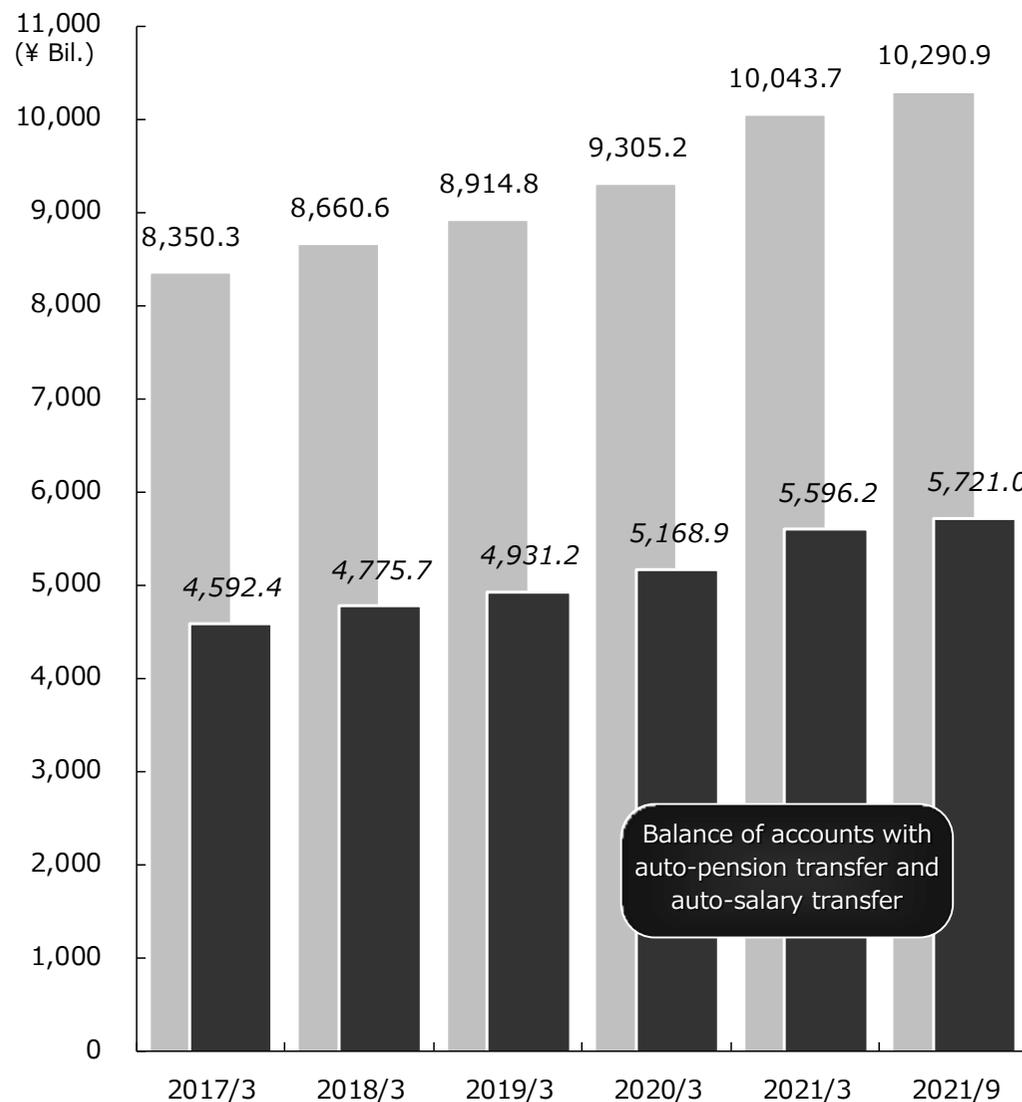
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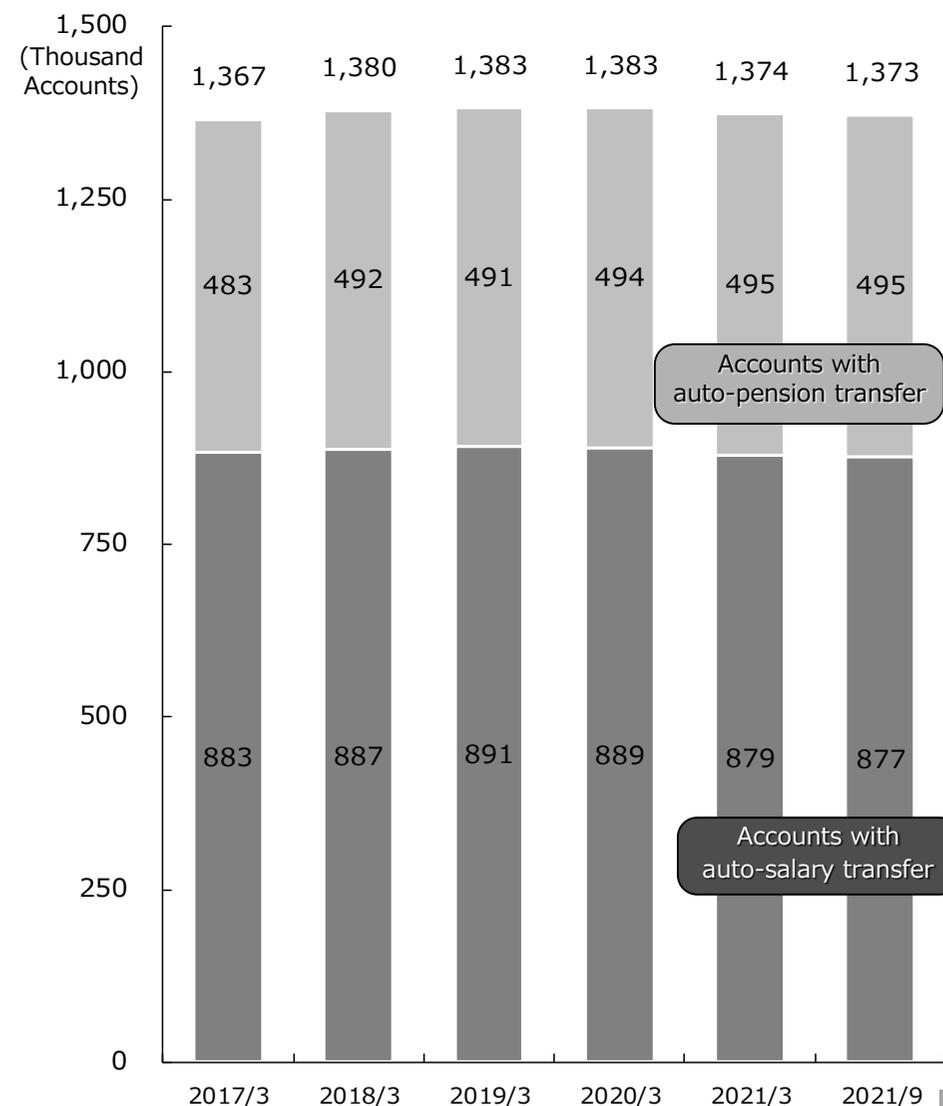
	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	75.5%	76.8%	75.1%	76.5%	74.6%	75.7%	74.5%	75.8%	74.4%	73.9%	72.7%	74.2%
Corporate (incl. quasi-sovereign)	17.8%	18.4%	18.4%	18.6%	18.4%	18.7%	18.6%	18.7%	18.5%	20.0%	19.9%	20.1%
National & local government	6.0%	4.2%	6.0%	4.6%	6.2%	4.9%	6.1%	4.8%	6.3%	5.5%	6.9%	5.2%
Financial institutions (incl. BOJ)	0.7%	0.6%	0.5%	0.3%	0.8%	0.7%	0.8%	0.7%	0.8%	0.6%	0.5%	0.5%
Liquid deposits	68.2%	68.3%	70.1%	70.1%	71.3%	71.2%	72.4%	72.4%	73.9%	74.9%	76.2%	76.0%
Current	2.1%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	2.0%	2.0%	2.1%	2.2%	2.1%
Savings	62.5%	63.0%	64.6%	65.2%	66.1%	66.2%	67.5%	67.4%	68.9%	70.0%	71.2%	71.1%
Personal	47.7%	49.3%	49.1%	50.5%	49.9%	51.1%	50.9%	52.2%	52.0%	52.4%	52.2%	53.8%
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%	47.0%	46.8%	48.2%	47.7%	48.8%	48.7%	50.0%	49.9%	50.4%	50.1%	51.7%
Corporate (incl. quasi-sovereign)	14.0%	14.7%	14.8%	15.1%	14.9%	15.3%	15.2%	15.4%	15.4%	16.9%	16.8%	17.0%
Current	2.0%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	1.9%	1.9%	2.1%	2.1%	2.1%
Savings	11.4%	12.0%	12.0%	12.6%	12.4%	12.8%	12.8%	12.9%	12.9%	14.3%	14.3%	14.5%
National & local government	5.9%	3.8%	5.8%	4.2%	6.1%	4.5%	5.9%	4.5%	6.1%	5.3%	6.8%	4.9%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	5.6%	3.8%	5.7%	4.2%	5.9%	4.5%	5.8%	4.4%	6.0%	5.2%	6.7%	4.8%
Financial institutions (incl. BOJ)	0.6%	0.5%	0.4%	0.3%	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%	0.1%	0.0%
Savings	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Time deposits	31.3%	31.3%	29.4%	29.5%	27.9%	28.0%	26.8%	26.9%	25.5%	24.4%	23.4%	23.6%
Personal	27.4%	27.2%	25.7%	25.7%	24.4%	24.3%	23.4%	23.3%	22.2%	21.2%	20.3%	20.2%
Corporate (incl. quasi-sovereign)	3.6%	3.6%	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.0%	2.9%	2.9%	3.0%
National & local government	0.2%	0.4%	0.2%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%	0.3%
Financial institutions (incl. BOJ)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.5%	0.4%	0.4%	0.4%	0.8%	0.8%	0.7%	0.7%	0.6%	0.7%	0.4%	0.4%
Personal	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
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	96.4%	96.0%	96.3%	96.2%	95.8%	95.6%	95.7%	95.6%	95.7%	95.4%	95.4%	95.4%
Others	3.6%	4.0%	3.7%	3.8%	4.2%	4.4%	4.3%	4.4%	4.3%	4.6%	4.6%	4.6%

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

NEXT STEP 2023

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(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Investment trusts	360.7	327.3	312.5	297.0	281.0	282.8	275.8	273.8	233.5	258.0	296.3	314.8
Bond funds	6.9	2.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Stock funds	353.8	324.9	312.2	296.7	280.7	282.6	275.5	273.6	233.3	257.7	296.1	314.6
Personal Investors	352.0	320.0	306.5	291.2	275.5	276.5	268.0	267.0	227.3	251.2	288.1	306.4
Bond funds	5.4	1.8	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
Stock funds	346.6	318.2	306.2	291.0	275.2	276.2	267.8	266.8	227.1	251.0	288.0	306.3

(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Foreign-currency deposits	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9	56.7
Personal	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7	28.0
Corporate (incl. quasi-sovereign)	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5	16.9
Financial institutions	-	-	-	-	37.1	39.7	38.8	38.1	38.2	42.9	11.6	11.8

(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Insurance	947.4	936.2	946.5	943.7	904.4	929.7	919.6	900.2	875.3	879.9	877.8	865.4
Annuity insurance	529.9	520.5	513.9	497.7	471.6	462.6	451.7	436.4	417.3	420.7	418.3	412.2
Whole life insurance	417.4	415.6	432.5	446.0	432.8	467.1	467.9	463.8	457.9	459.2	459.4	453.2

(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Public bonds	142.8	138.1	130.2	123.3	117.5	116.2	112.9	110.4	106.4	105.6	101.4	96.0
Personal	95.7	86.4	78.5	73.1	67.4	64.8	59.9	54.3	50.0	48.6	45.9	44.3

*Trade basis

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Assets Requiring Caution or worse	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	1,030.3	1,054.1
Assets Requiring Caution	1,057.8	985.7	956.4	932.6	871.9	840.8	822.8	810.3	811.0	932.0	957.2	981.3
Other Assets Requiring Caution	1,003.9	929.6	895.8	878.3	826.2	796.8	775.9	762.3	759.5	879.7	906.0	931.8
Substandard Assets	53.9	56.1	60.5	54.3	45.6	44.0	46.8	48.0	51.5	52.2	51.1	49.4
Potentially Bankrupt Assets	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9	56.3
Bankrupt and Effectively Bankrupt Assets	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2	16.5
Normal Assets*	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	10,272.7	10,559.6
Total	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	11,303.1	11,613.8

*Including loans with no debtor classification.

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

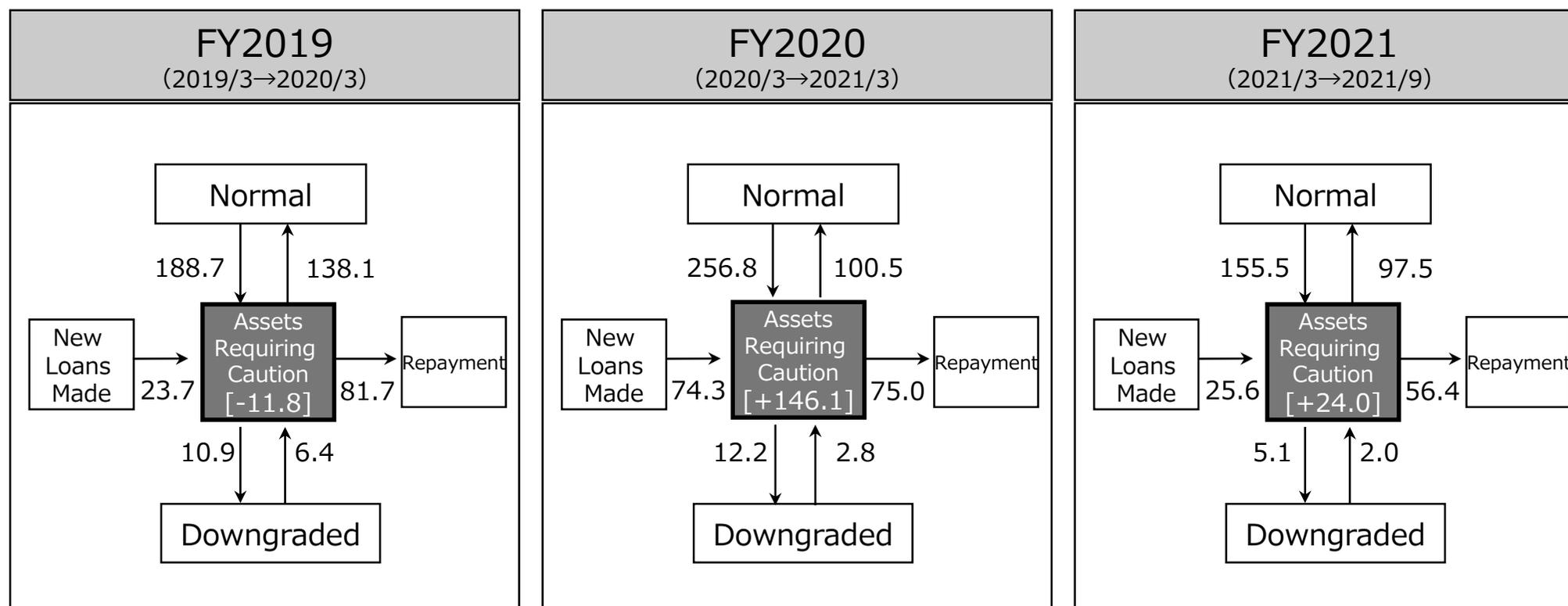
(¥ Bil.)

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9
Disclosed Claims under the Financial Reconstruction Law	151.7	144.0	139.0	130.4	127.0	119.3	122.8	119.1	118.3	115.2	115.3	113.9
Bankrupt and Substantially Bankrupt Claims	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2	16.5
Doubtful Claims	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9	56.3
Substandard Claims	46.5	48.7	52.8	46.9	40.4	38.0	40.9	41.5	44.2	44.0	42.2	41.0
Normal Assets	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	11,187.8	11,499.8
Total	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	11,303.1	11,613.8
Proportion to total claims	1.70%	1.58%	1.47%	1.34%	1.27%	1.17%	1.19%	1.11%	1.10%	1.04%	1.02%	0.98%

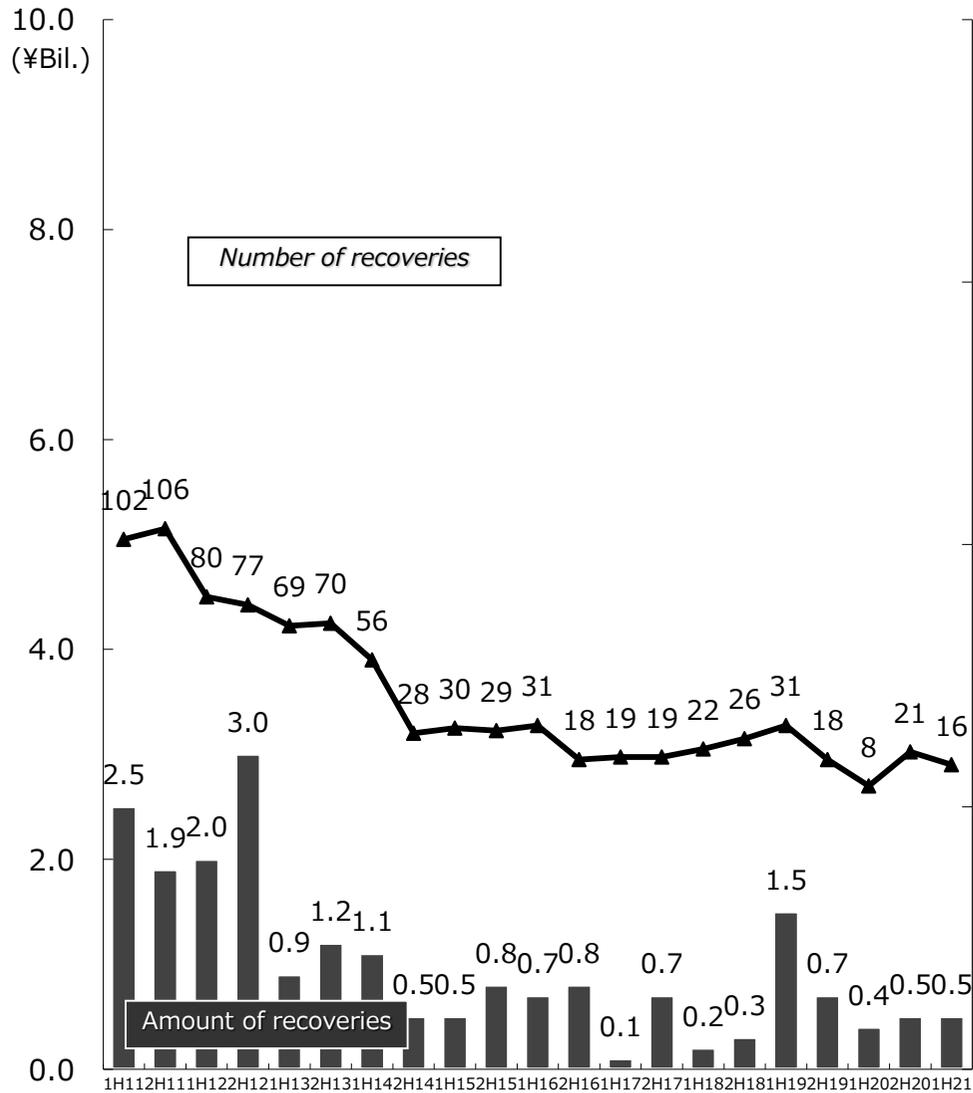
Factors for Fluctuations in Assets Requiring Caution

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

(¥ Bil.)

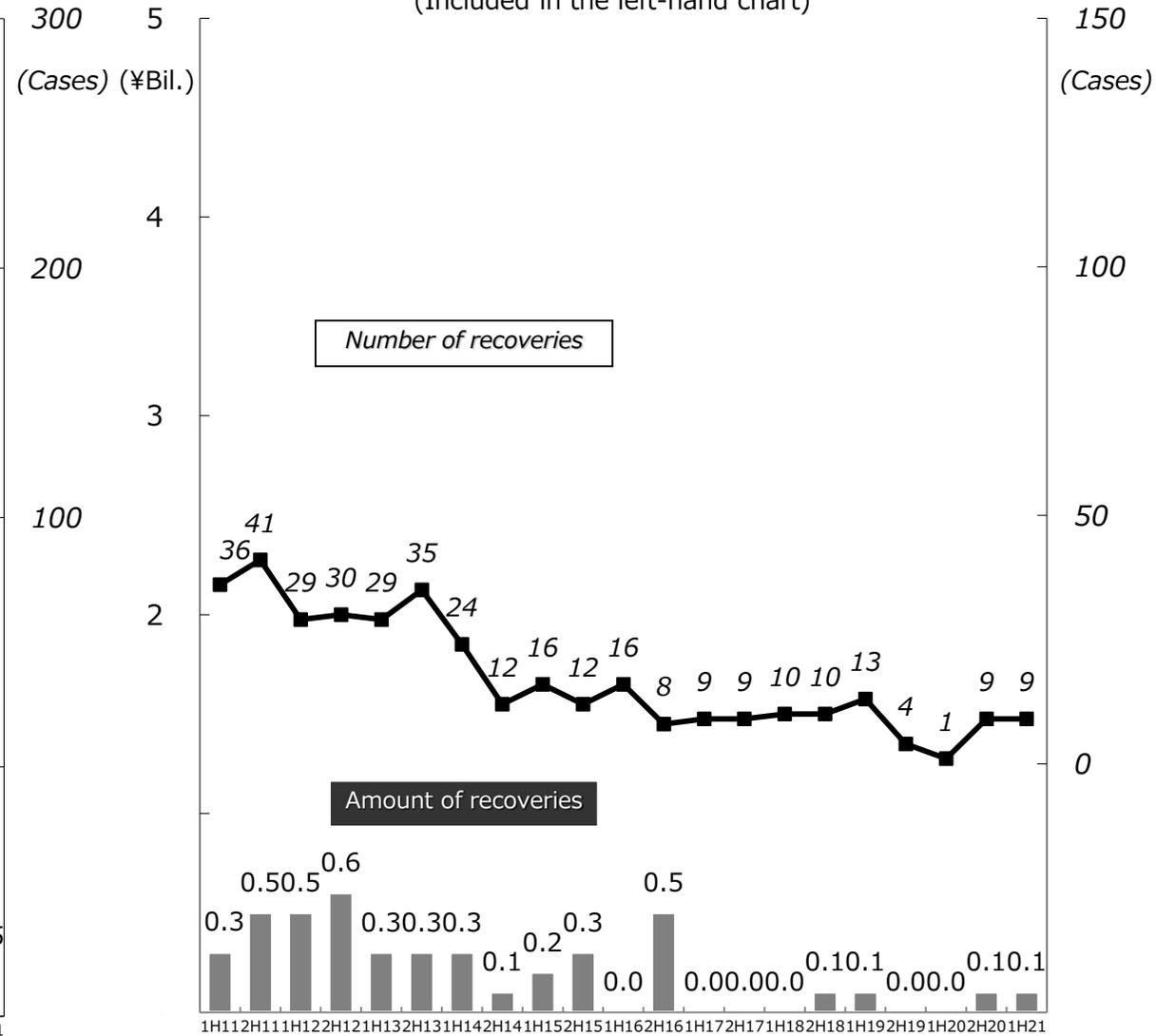


Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

NEXT STEP 2023

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Basel III

※Preliminary figures

Non-Consolidated

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9※
Total capital ratio	13.26%	13.20%	13.03%	12.80%	12.55%	12.46%	12.04%	12.06%	11.57%	11.90%	12.09%	11.94%
Tier1 capital ratio	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%	11.72%
Common equity Tier1 capital ratio	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%	11.72%
Total capital (¥Bil.)	786.1	801.1	820.3	848.8	867.2	890.1	880.9	897.2	853.9	905.9	948.4	962.6
Tier1 capital	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9	945.1
Common equity Tier1 capital	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9	945.1
Risk Weighted assets(¥Bil.)	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	7,842.5	8,057.7
Credit risk	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	6,569.2	6,624.8
Market risk	61.3	66.4	67.6	64.7	68.4	68.0	71.9	71.4	141.3	133.9	131.4	139.8
Operational risk	275.2	275.8	274.7	275.3	275.9	276.7	276.0	277.6	278.7	279.6	282.4	287.5

Consolidated

	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9※
Total capital ratio	13.79%	13.72%	13.59%	13.36%	13.18%	13.05%	12.63%	12.61%	12.12%	12.44%	12.79%	12.60%
Tier1 capital ratio	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%	12.39%
Common equity Tier1 capital ratio	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%	12.39%
Total capital (¥Bil.)	852.4	866.8	890.0	920.8	943.7	965.8	959.0	974.8	934.3	989.6	1,035.8	1,049.7
Tier1 capital	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2	1,032.1
Common equity Tier1 capital	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2	1,032.1
Risk Weighted assets(¥Bil.)	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	8,098.7	8,327.2
Credit risk	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	6,708.7	6,776.7
Market risk	61.5	66.5	68.1	65.1	68.9	68.6	72.8	72.2	144.4	134.8	132.3	140.8
Operational risk	296.9	295.7	294.9	294.5	295.4	295.4	294.9	296.1	297.2	297.8	300.9	305.7

Risk Capital Allocation

Risk Capital Allocation

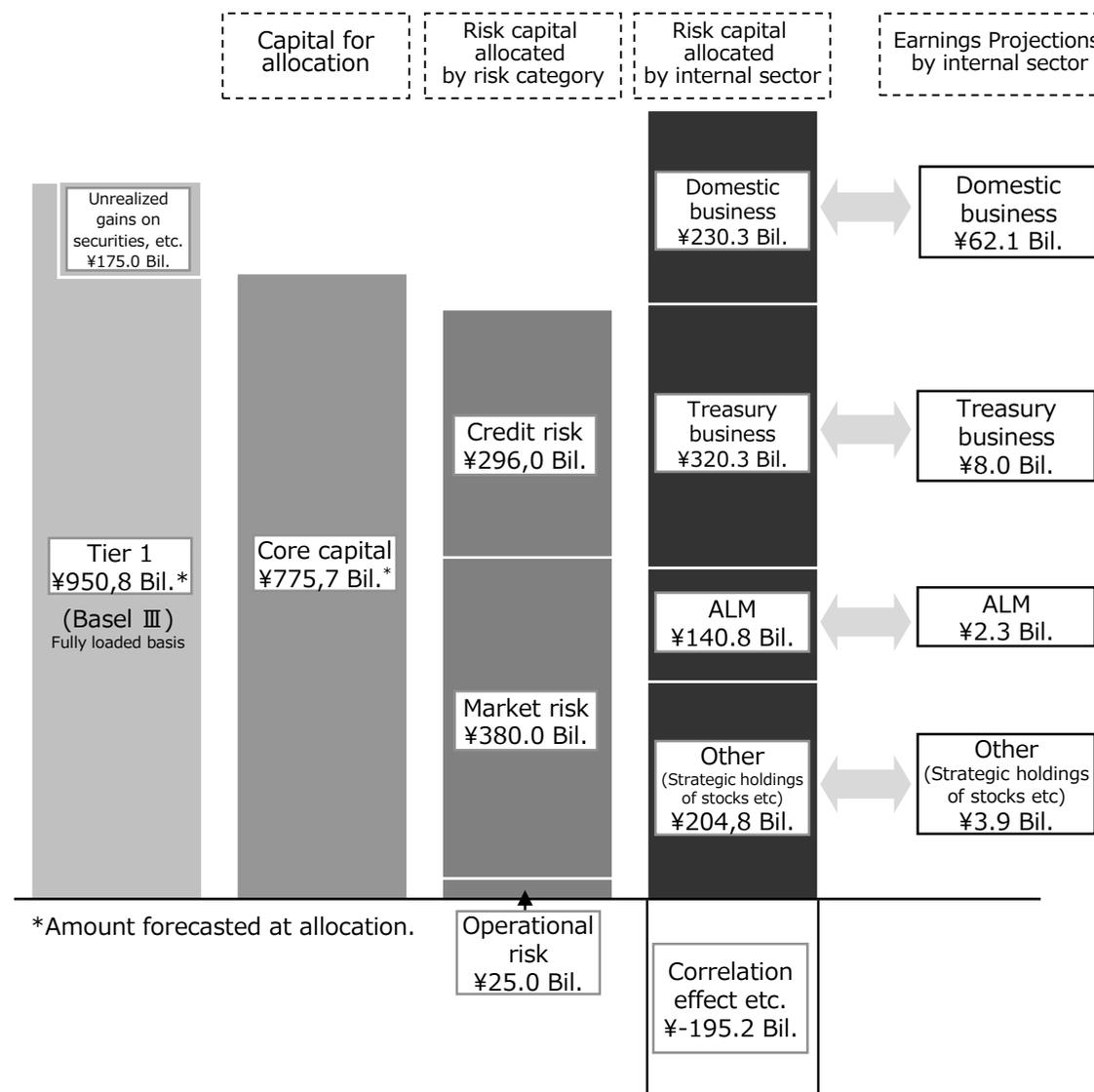
Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes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

Ratio regarding IRRBB (21/9) (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	¥99.1 Bil.
Tier1	②	¥945.1 Bil.
Ratio regarding IRRBB	①/②	10.64%

Risk capital allocation for the Second half of FY2021



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		2022/3
	1H		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	7,771	3,526
Commissions received	1,970	3,442	1,214	2,654	1,392	3,006	1,250	2,271	1,073	2,415	1,407	3,456	1,778
Stocks	1,050	1,808	603	1,451	850	1,888	702	1,263	498	1,166	709	1,751	848
Bonds	17	19	25	28	3	5	3	5	2	4	2	9	2
Beneficiary certificates	898	1,604	579	1,159	531	1,098	537	986	566	1,229	687	1,680	905
Net gain on trading	736	1,414	770	2,252	1,544	3,688	1,903	3,424	1,528	3,640	1,670	4,234	1,705
Stocks	0	29	5	11	18	42	14	15	14	84	85	247	328
Bonds	733	1,376	747	2,223	1,519	3,643	1,871	3,389	1,529	3,561	1,584	3,978	1,407
Financial revenue	89	166	61	122	61	128	54	106	39	76	43	79	42
Financial expenses (-)	14	24	10	32	19	38	7	17	8	18	14	20	2
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	7,750	3,524
Expenses (-)	2,067	4,090	1,975	4,326	2,378	5,236	2,607	5,161	2,617	5,532	2,764	6,178	2,968
Related to trading (-)	488	942	459	1,078	635	1,474	777	1,476	749	1,706	874	2,098	952
Personal expenses (-)	1,085	2,128	1,003	2,139	1,137	2,450	1,224	2,463	1,226	2,504	1,240	2,649	1,331
Operating profit	714	909	60	669	601	1,548	594	623	15	582	342	1,571	556
Ordinary profit	788	1,077	192	897	718	1,775	782	933	202	882	469	1,868	794
Profit	563	732	162	631	505	1,171	556	708	127	595	346	1,221	598

2.Sales amount of stocks (excluding futures trading)

(¥ Mil.)

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3		2022/3
	1H		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	22,353	27,663
(Agency transactions)	146,035	246,227	88,699	208,030	120,843	271,170	95,463	172,389	68,613	157,099	100,842	251,336	125,236
Total	206,653	362,053	130,079	299,997	161,994	350,260	114,525	208,768	79,840	197,822	108,484	273,689	152,900

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 	

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Outlets in Chiba Prefecture

Name of Bank	2021/9
Chiba Bank	159
Chiba Kogyo Bank	72
Keiyo Bank	120
MUFG Bank	27
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	26
Resona Bank	14

Total number of Chiba Bank outlets

	2021/9	Change from 2005/3
Outlets	185	+ 23
Domestic	182	+ 23
Chiba Pref.	159	+ 9
Others	23	+ 14
Overseas	3	+ 0
Money exchange counters	3	+ 1
Representative offices	3	+ 2

Composition of Shareholders

Composition of Shareholders

(Thousand shares)

	2020/9		2021/3		2021/9	
	Share unit	(Proportion)	Share unit	(Proportion)	Share unit	(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	344,311	42.24%	346,246	42.48%	346,759	42.55%
Trust banks	179,375	22.01%	181,647	22.29%	182,633	22.41%
Securities companies	14,704	1.80%	18,489	2.27%	19,258	2.36%
Other companies	121,131	14.86%	119,113	14.61%	118,663	14.56%
Foreign investors	152,286	18.69%	153,467	18.83%	153,911	18.88%
Individuals and others	110,004	13.50%	105,122	12.90%	105,355	12.93%
Treasury Stock, etc.	72,602	8.91%	72,603	8.91%	71,096	8.72%
Total	815,050	100.00%	815,053	100.00%	815,054	100.00%

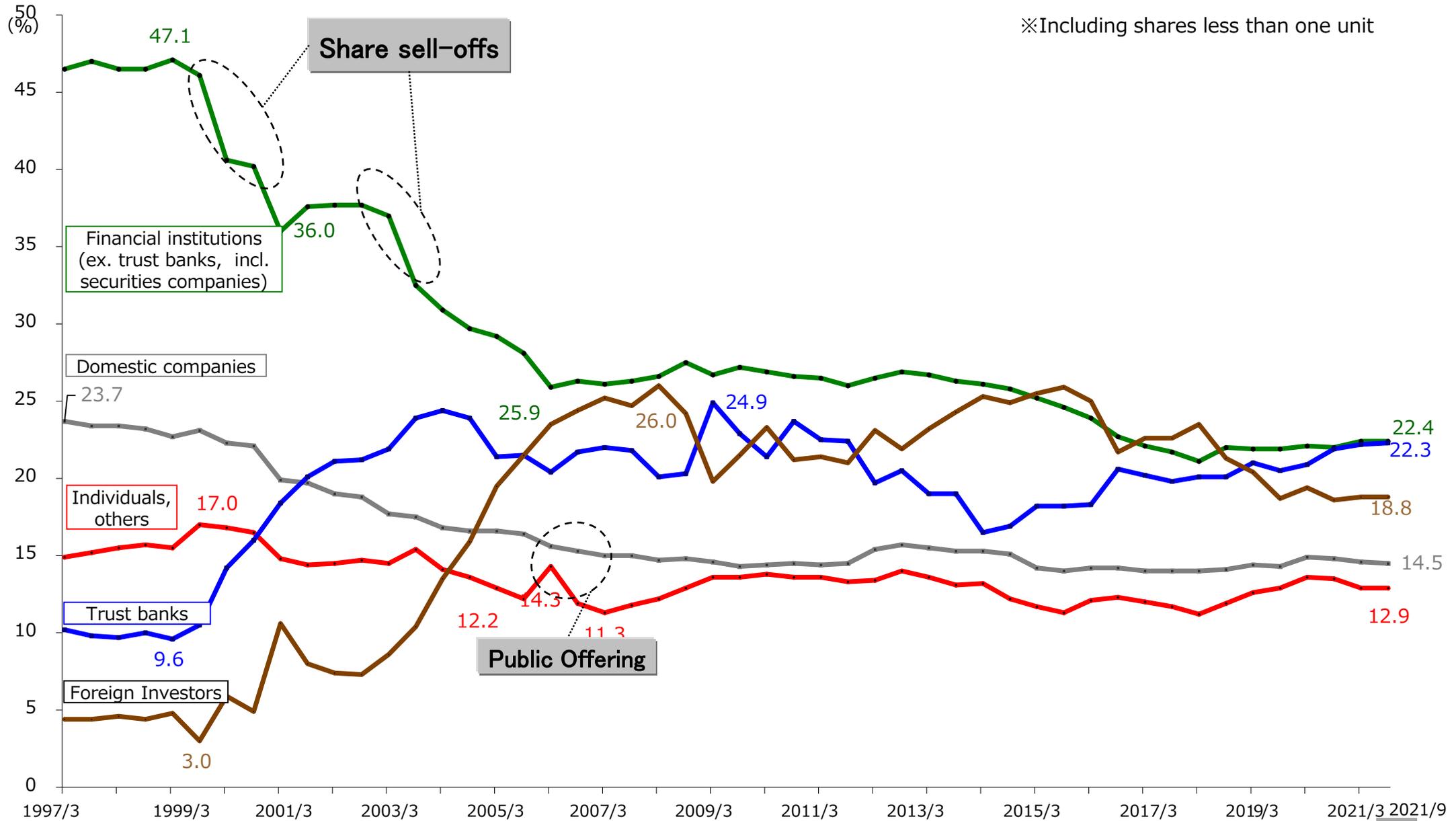
Principal Shareholders*

(Thousand shares)

2020/9			2021/3			2021/9		
	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)	64,249	8.64%	The Master Trust Bank of Japan, Ltd. (Trust Account)	68,577	9.23%	The Master Trust Bank of Japan, Ltd. (Trust Account)	103,264	13.87%
Custody Bank of Japan, Ltd. (Trust Account)	35,799	4.81%	Custody Bank of Japan, Ltd. (Trust Account)	33,344	4.48%	Custody Bank of Japan, Ltd. (Trust Account)	34,228	4.59%
Nippon Life Insurance Company	26,870	3.61%	Nippon Life Insurance Company	26,870	3.61%	Nippon Life Insurance Company	26,870	3.60%
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	3.52%
Sompo Japan Insurance Inc.	18,537	2.49%	Sompo Japan Insurance Inc.	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	2.45%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.39%
MUFG Bank, Ltd.	17,707	2.38%	MUFG Bank, Ltd.	17,707	2.38%	MUFG Bank, Ltd.	17,707	2.37%
Custody Bank of Japan, Ltd. (Trust Account 5)	13,725	1.84%	STATE STREET BANK AND TRUST COMPANY 505223	14,507	1.95%	STATE STREET BANK AND TRUST COMPANY 505223	14,435	1.93%
STATE STREET BANK AND TRUST COMPANY 505223	13,592	1.82%	Custody Bank of Japan, Ltd. (Trust Account 7)	11,195	1.50%	Custody Bank of Japan, Ltd. (Trust Account 7)	11,046	1.48%

* Treasury shares are excluded in Principal Shareholders and in calculation of percentage of total shares issued.

Changes in Composition of Shareholders



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