



CHIBA BANK

Financial Results for the First Half of FY2022 ending March 2023

Appendix

November 21, 2022
THE CHIBA BANK, LTD.

Table of contents

Regional Economy

Economic Conditions (1) Business Survey	3
Economic Conditions (2) Loans	4
Economic Conditions (3) Population Increase	5
Economic Conditions (4) Corporate Bankruptcies	6
Business Share of Financial Institutions within Chiba Prefecture	7
Economic Indicators for Chiba Prefecture (1)	8
Economic Indicators for Chiba Prefecture (2)	9
Land Price Trends in Chiba Prefecture	10
Key Data for Chiba Prefecture	11

Management indices

Summary of Income and Expenses / Management Indicators	13
Interest Yields	14
Working Assets and Liabilities	15
Domestic Loans - Balance	16
Domestic Loans - Proportion	17
Loan Breakdown by Industry	18
Profit Structure of Loans	19
Domestic Deposits - Balance	20
Domestic Deposits - Proportion	21
Expansion of Personal Deposits	22
Financial Products	23
Loans Disclosed under Self-Assessment and the Financial Reconstruction Law	24
Factors for Fluctuations in Assets Requiring Caution	25
Disposal of Collateral	26
Capital Ratio	27
Risk Capital Allocation	28
Financial Information of Chibagin Securities	29
The 14th Medium Term Management Plan	30
Branch Network	31
Composition of Shareholders	32
Changes in Composition of Shareholders	33

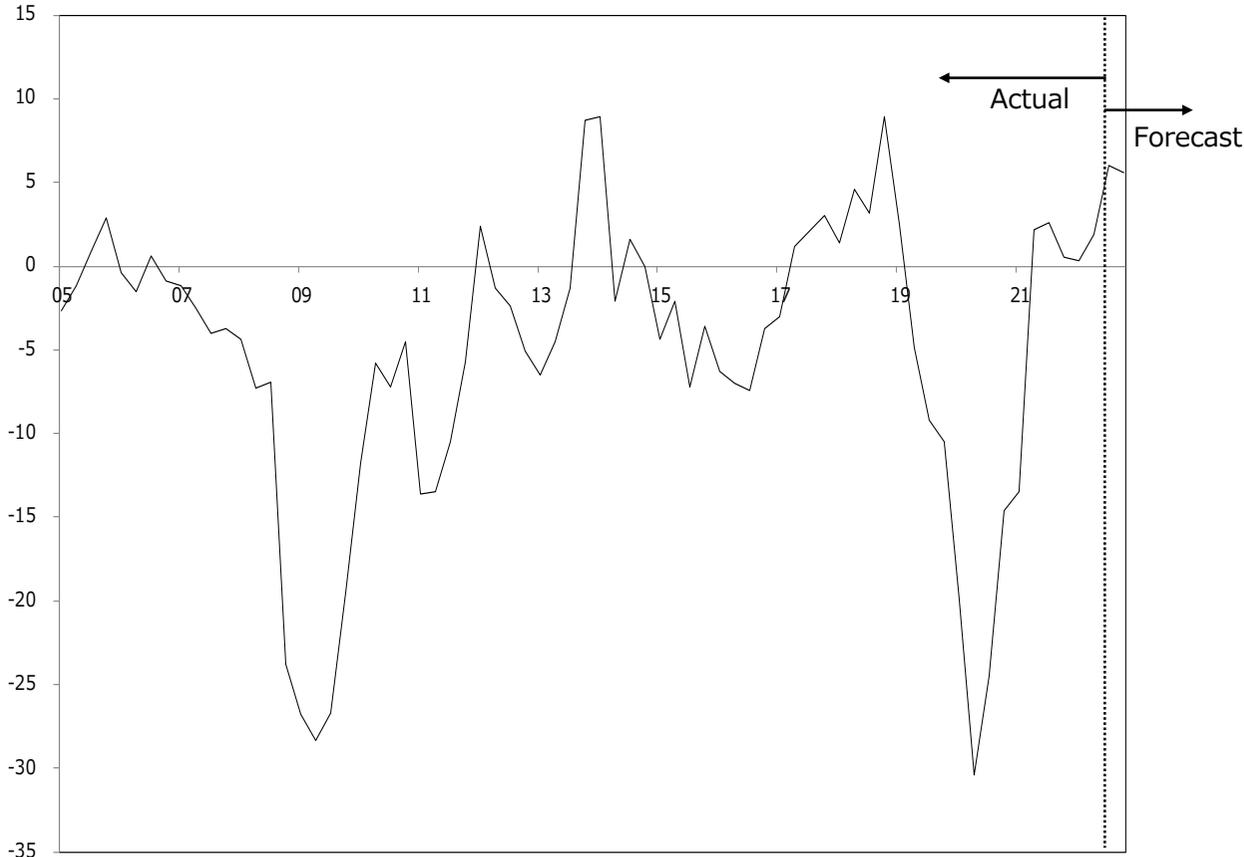
Regional Economy

Economic Conditions (1) Business Survey Index

NEXT STEP 2023

~ connect and go beyond, for the future ~

Trend of BSI of Sales (All Industries)



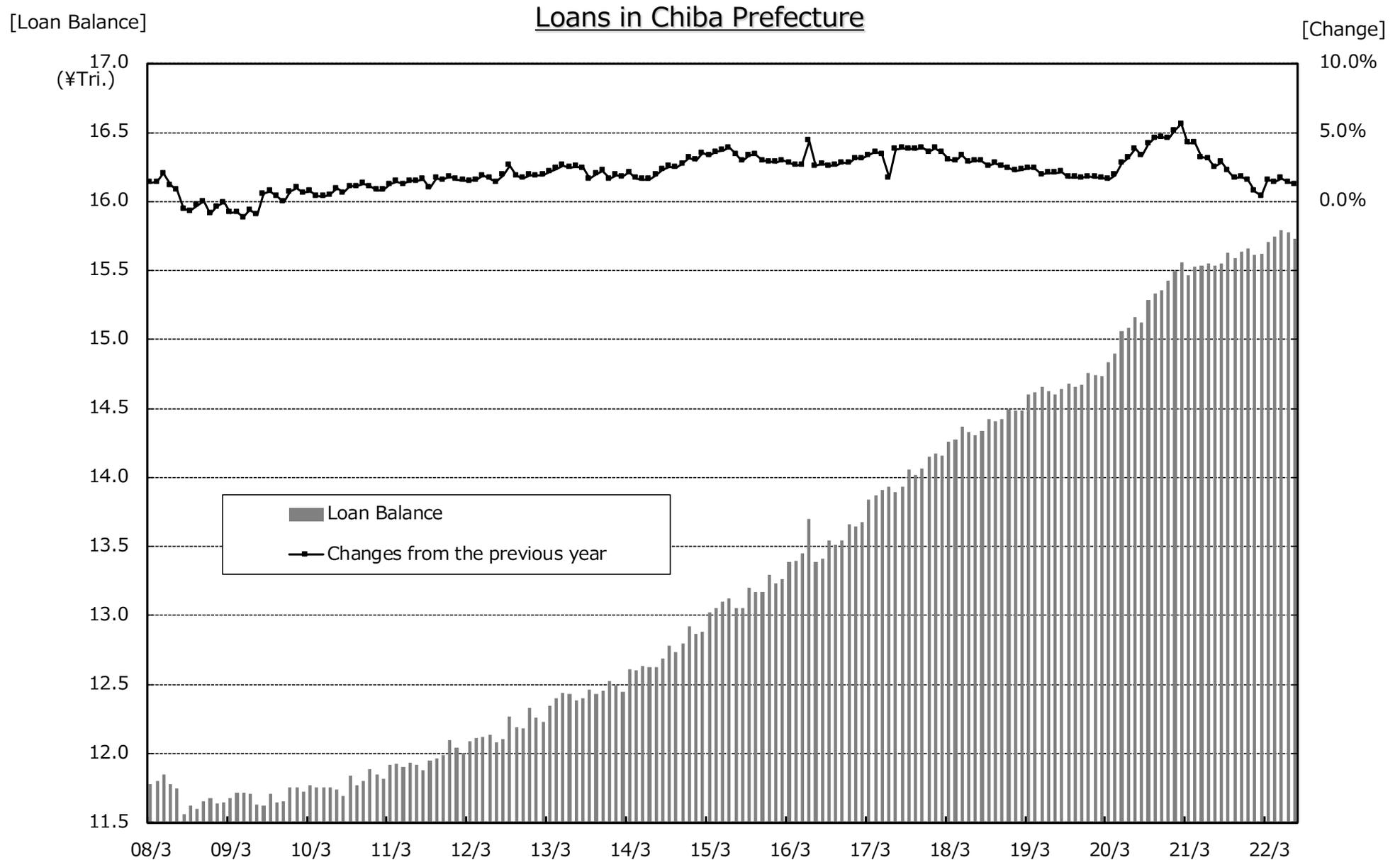
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" ,"no change", and "downward/decrease/worsen".
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2021	2022			Oct.-Dec.
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	
Food	2.3	-7.5	4.2	2.5	18.5
Petroleum & Chemicals	6.3	-15.0	5.6	10.0	10.0
Plastics	7.1	25.0	-14.3	14.3	-14.3
Glass	18.8	12.5	0.0	5.0	0.0
Steel & Non-ferrous Metals	0.0	5.0	15.0	10.0	-25.0
products	11.6	8.4	7.2	10.8	23.1
Machinery	-5.6	-12.5	-5.6	-5.6	-5.6
Electrical machinery	18.8	30.0	7.1	8.4	16.7
Transportation equipment	-5.6	6.3	-27.8	-5.0	10.0
Other manufacturing	5.6	0.0	13.6	18.2	10.0
Construction	-10.7	6.7	-23.1	-3.9	3.9
Transportation	6.3	-7.2	4.6	20.0	10.0
Wholesaling	3.6	-9.1	-2.7	-3.9	0.0
Retailing	-26.7	-3.6	-11.8	-3.0	-5.9
Hotels	0.0	11.2	43.8	33.4	27.8
Services	0.0	-3.6	9.7	5.6	4.2

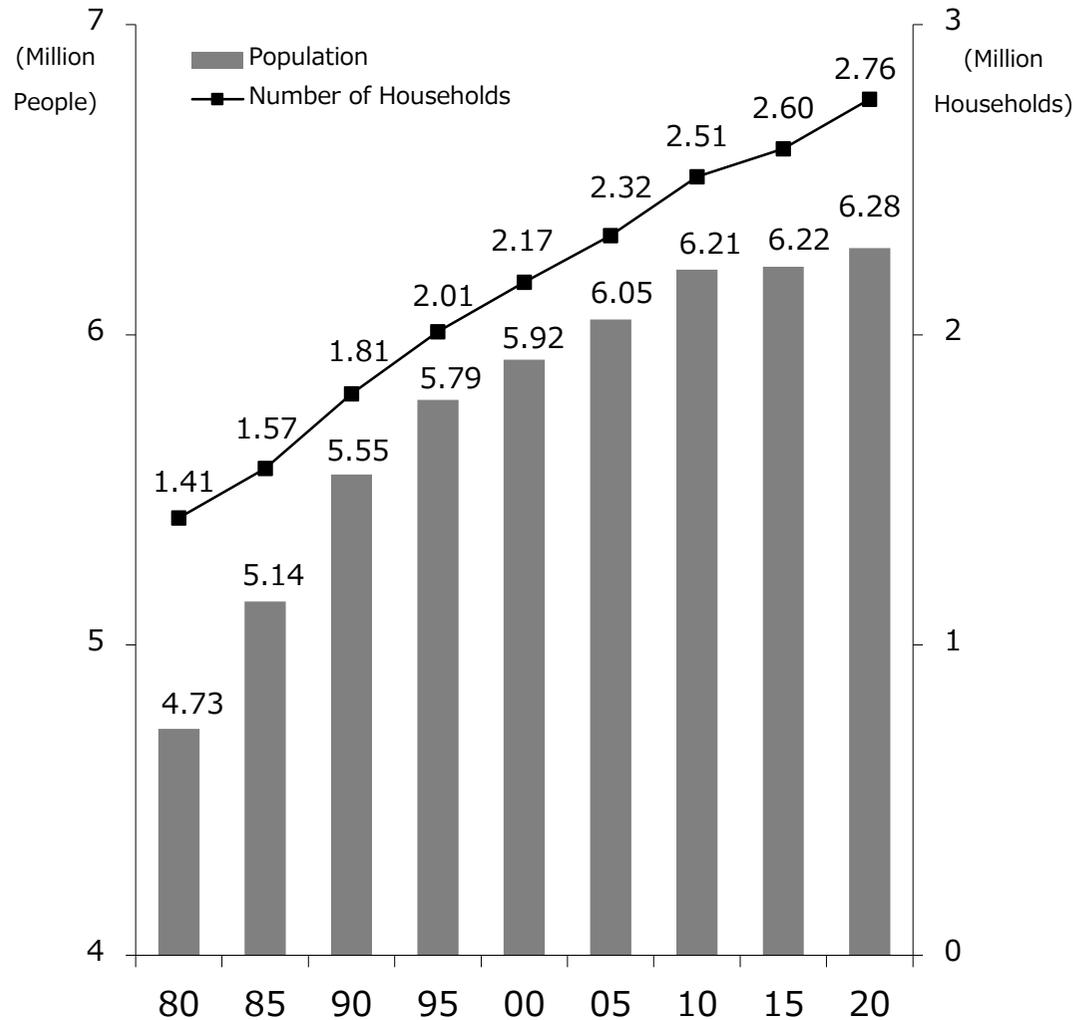
Source: Chiba Economy Center "BSI survey in Chiba (July to September 2022)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: September 2022
 Answers: 555 enterprises surveyed, 202 effective answers

Economic Conditions (2) Loans



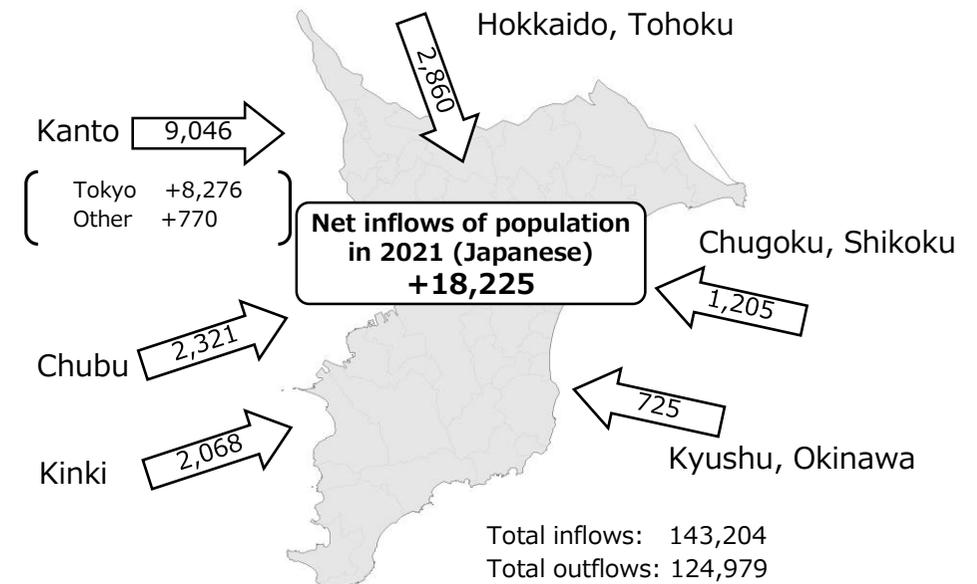
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



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

Inflows/Outflows of Population

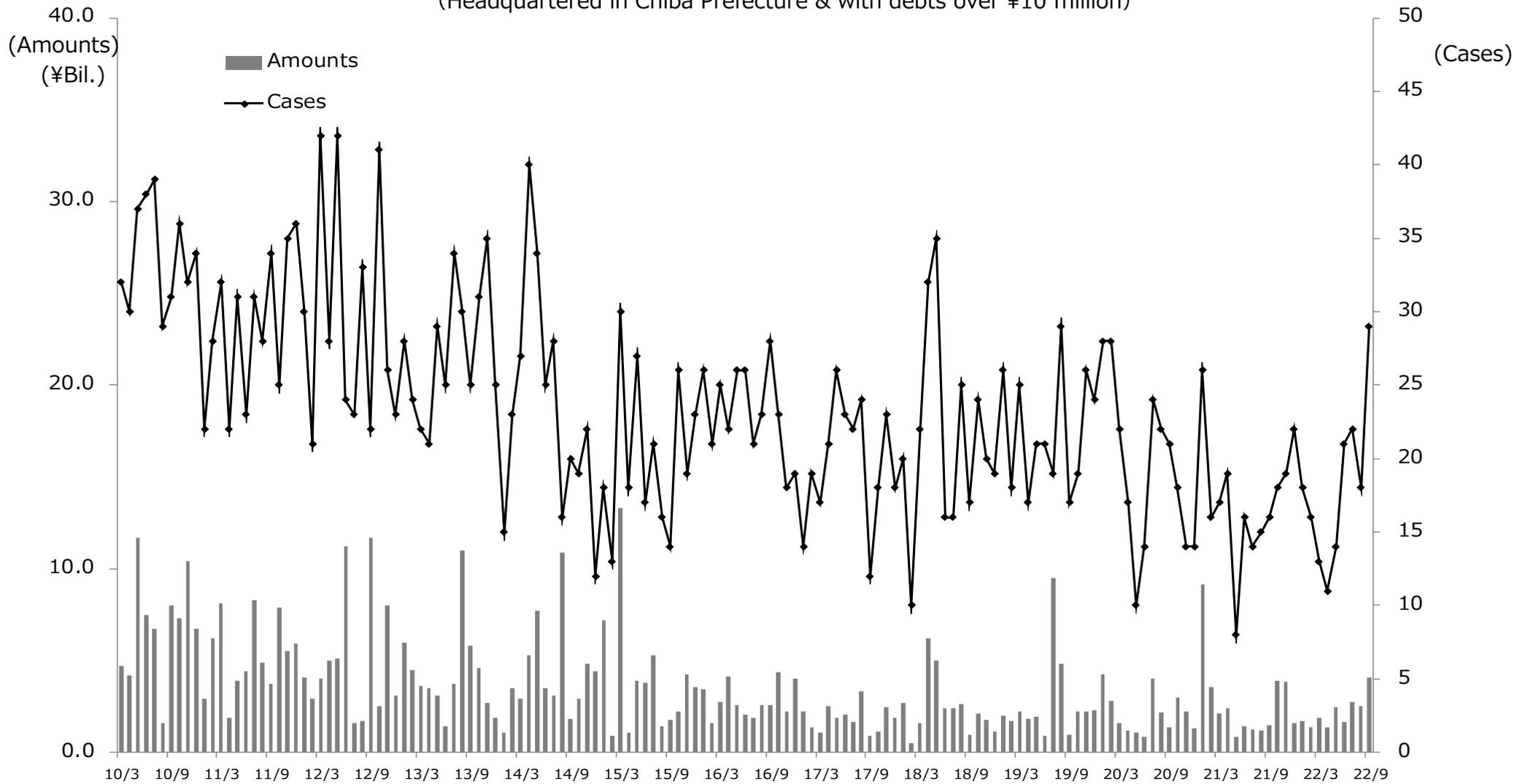


Net inflows prefectures	Net inflows (Japanese)		
	2020	2021	Change
Kanagawa	24,949	28,922	+3,973
Saitama	17,912	22,479	+4,567
Chiba	16,770	18,225	+1,455
Tokyo	38,374	10,815	△27,559
Fukuoka	7,808	7,691	△117
Osaka	13,382	5,883	△7,499
Ibaraki	△1,748	881	2,629

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

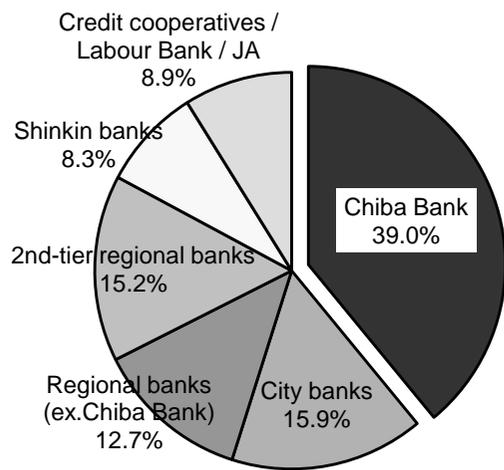
Business Share of Financial Institutions within Chiba Prefecture

NEXT STEP 2023

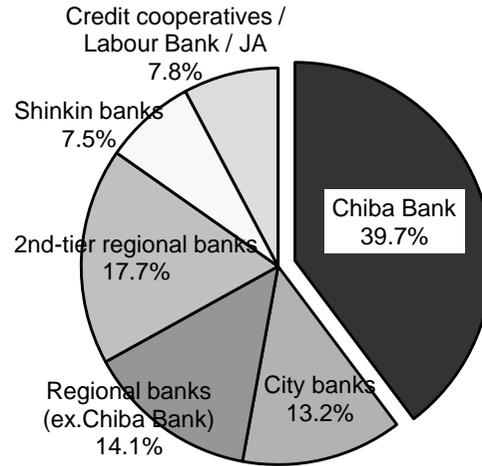
~ connect and go beyond, for the future ~

Loan share of financial institutions in Chiba Prefecture

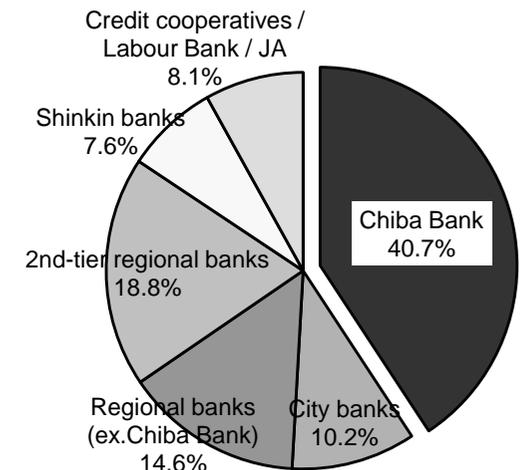
Source: KINYU JOURNAL



2011/3 ¥14.2 trillion

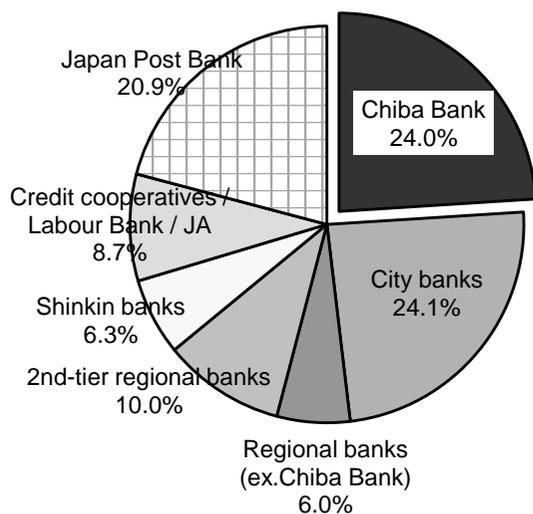


2016/3 ¥15.8 trillion

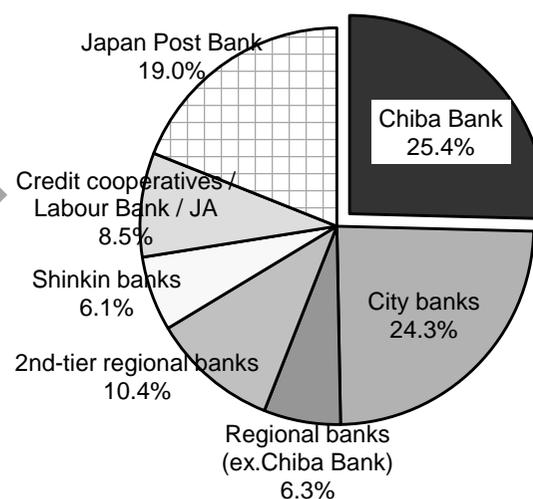


2021/3 ¥18.3 trillion

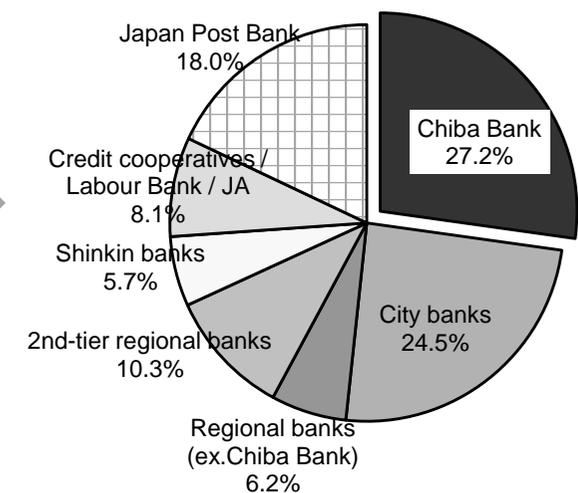
Deposit share of financial institutions in Chiba Prefecture



2011/3 ¥37.0 trillion



2016/3 ¥41.5 trillion



2021/3 ¥49.4 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			2020 = 100	Total	Thousand m ²	Total
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	※ 6,284,480	91.8	91.3	114.8	100.0	111,692	6,182	43,070
2021	6,278,007	94.6	94.5	109.2	99.4	106,524	6,783	45,042
2021/9	6,279,165	96.6	95.9	115.9	99.3	8,023	706	3,887
2021/10	6,278,007	96.1	97.3	114.3	99.5	6,755	685	3,753
2021/11	6,276,425	96.5	97.8	110.8	99.7	8,333	483	3,982
2021/12	6,275,572	95.5	96.6	111.4	99.5	8,011	503	3,580
2022/1	6,272,900	92.2	93.2	119.1	99.4	8,146	480	3,561
2022/2	6,269,105	90.0	92.3	119.1	99.7	8,624	653	4,418
2022/3	6,265,781	90.4	90.8	116.0	100.3	11,619	418	2,944
2022/4	6,267,579	91.1	95.0	107.3	100.8	7,009	698	4,181
2022/5	6,274,322	95.8	100.4	103.4	100.9	6,416	391	3,211
2022/6	6,278,052	96.5	102.1	98.5	101.0	7,983	531	4,161
2022/7	6,278,378	96.8	99.3	107.0	101.6	8,436	731	4,232
2022/8	6,277,478	-	-	-	102.0	6,885	538	4,927
2022/9	6,276,232	-	-	-	-	9,591	-	-
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 after October 2020: National Census (Preliminary figures)

Economic Indicators for Chiba Prefecture (2)

NEXT STEP 2023

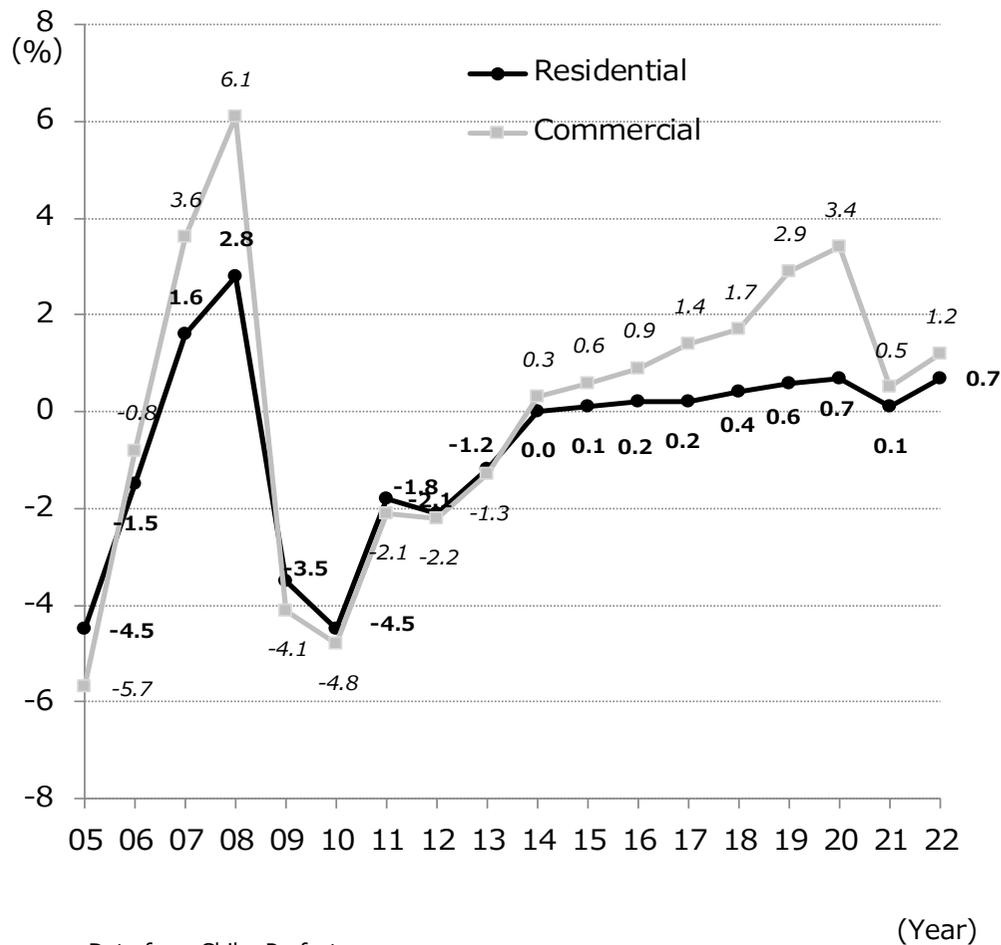
~ connect and go beyond, for the future ~

	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										
2017	1,059,454	4,127,243	237	22,440	68,212	84,520	1.24	102.2	108.5	98.9	91.0
2018	1,181,055	4,836,002	256	29,486	66,285	89,257	1.35	102.8	110.1	100.1	96.8
2019	958,075	4,193,019	262	32,615	64,946	85,317	1.31	100.0	100.3	102.7	101.4
2020	779,578	3,154,431	232	25,796	70,706	68,962	0.98	100.0	100.0	100.0	100.0
2021	1,078,830	4,561,139	206	32,777	78,446	66,869	0.85	98.8	96.7	99.1	100.6
2021/9	103,632	416,182	16	1,482	77,756	65,435	0.85	98.2	97.3	83.5	80.2
2021/10	104,275	383,973	18	3,890	79,292	67,645	0.85	98.2	96.2	85.5	80.1
2021/11	117,318	557,099	19	3,854	79,146	70,501	0.85	98.8	98.1	87.6	87.8
2021/12	121,186	578,685	22	1,581	75,574	70,579	0.84	98.5	97.8	171.4	198.2
2022/1	101,184	557,268	18	1,687	74,841	70,969	0.85	97.4	97.3	85.5	84.3
2022/2	109,939	539,821	16	1,335	75,093	72,008	0.89	97.0	97.0	81.0	78.0
2022/3	120,104	508,671	13	1,862	77,621	72,984	0.90	96.4	98.7	84.8	79.7
2022/4	118,262	572,327	11	1,378	80,628	70,067	0.94	97.3	97.4	85.1	79.6
2022/5	112,368	669,202	14	2,432	81,933	70,156	0.95	97.6	99.6	86.6	86.0
2022/6	146,274	720,046	21	1,633	81,064	72,363	1.00	97.7	97.5	144.2	150.4
2022/7	153,797	731,979	22	2,768	77,344	72,082	0.99	97.7	99.0	111.5	120.8
2022/8	p154,011	p838,535	18	2,536	76,015	72,904	0.99	-	-	-	-
2022/9	-	-	29	4,085	-	-	-	-	-	-	-
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)



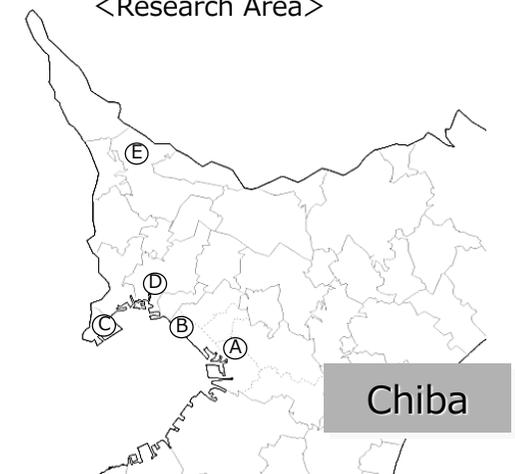
Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	21.7.1 ~ 21.10.1	21.10.1 ~ 22.1.1	22.1.1 ~ 22.4.1	22.4.1 ~ 22.7.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	4	4	4	4
B	Mihama-ku, Chiba city	Commercial	Kaih-in-makuhari	4	3	3	3
C	Urayasu city	Residential	Shin-Urayasu	3	3	3	3
D	Funabashi city	Commercial	Around Funabashi Sta.	3	3	3	3
E	Kashiwa city	Residential	Kashiwanoha	4	3	3	3

<Legend>

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

<Research Area>



<Outline of the investigation>

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

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	6.28 million (Ranked 6th nationwide)	45 thousand (Ranked 6th nationwide)	¥19 trillion (Ranked 6th nationwide)	¥34 trillion (Ranked 6th nationwide)	¥15 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 14.06 million	Tokyo 134 thousand	Tokyo ¥80 trillion	Tokyo ¥328 trillion	Tokyo ¥238 trillion
No. 2 nationwide	Kanagawa 9.24 million	Osaka 68 thousand	Kanagawa ¥29 trillion	Osaka ¥79 trillion	Osaka ¥41 trillion
No. 3 nationwide	Osaka 8.84 million	Kanagawa 65 thousand	Aichi ¥27 trillion	Kanagawa ¥49 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 (FY2021)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2019)

Balance of Deposits and Loans: The Bank of Japan (As of March 2022)

Management Indices

Summary of Income and Expenses / Management Indicators

NEXT STEP 2023

~ connect and go beyond, for the future ~

(¥ Bil.)

	2018/3		2019/3		2020/3		2021/3		2022/3		2023/3
	1H		1H		1H		1H		1H		1H
Gross business income	78.2	149.4	79.1	152.2	78.7	152.7	79.0	156.0	86.4	161.5	82.6
Net interest income	63.4	121.5	64.1	122.6	64.4	123.6	62.9	124.5	69.7	131.8	72.3
Net fees and commissions income	11.4	23.7	10.9	22.4	10.8	22.6	12.7	26.1	14.7	27.5	14.7
Trading income	0.7	2.0	0.5	1.1	1.1	1.8	0.8	1.7	0.5	1.1	0.6
Profit from other business transaction	2.6	2.1	3.4	6.0	2.3	4.5	2.4	3.5	1.4	1.0	△ 5.1
Gains (losses) related to bonds	1.9	△ 0.5	2.3	4.5	1.5	3.2	0.9	△ 0.3	0.7	△ 1.4	△ 8.5
Expenses (△)	41.2	82.8	40.6	81.1	40.4	81.9	41.4	86.0	42.9	84.5	41.0
Core net business income	35.0	67.1	36.0	66.5	36.7	67.5	36.7	70.3	42.7	78.3	50.2
Excluding gains (losses) on cancellation of investment trusts	32.9	63.7	33.5	62.6	33.9	64.2	34.4	66.2	39.6	75.1	47.3
Ordinary profit	43.5	70.6	41.3	67.0	39.6	67.8	37.4	64.2	45.2	73.6	49.8
Profit	31.7	49.6	30.0	48.0	28.8	45.9	27.4	45.6	33.1	52.3	36.1
Net credit costs (△)	△ 1.3	0.8	2.1	11.3	4.7	9.5	3.6	10.4	1.8	7.1	△ 2.9
Profit attributable to owners of parent	31.5	53.7	29.2	50.4	27.8	48.0	27.0	49.6	31.8	54.4	35.2
ROA*1	0.45%	0.35%	0.41%	0.33%	0.38%	0.30%	0.33%	0.27%	0.37%	0.29%	0.38%
ROE*2	7.39%	5.76%	6.74%	5.44%	6.44%	5.24%	6.13%	5.00%	6.73%	5.39%	7.41%
OHR*3	54.11%	55.26%	52.98%	54.78%	52.17%	54.61%	52.97%	55.00%	50.02%	52.02%	45.76%

*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

	2018/3		2019/3		2020/3		2021/3		2022/3		2023/3
	1H		1H		1H		1H		1H		1H
Average yield on interest-bearing assets	1.02%	0.98%	0.99%	0.94%	0.97%	0.92%	0.91%	0.89%	0.88%	0.79%	0.84%
Average yield on loans and bills discounted	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%	0.89%	0.89%	0.87%
Average yield on securities	1.45%	1.19%	1.57%	1.25%	1.80%	1.47%	1.57%	1.35%	1.80%	1.32%	1.70%
Average yield on interest-bearing liabilities	0.67%	0.67%	0.63%	0.62%	0.59%	0.59%	0.55%	0.56%	0.52%	0.50%	0.47%
Average yield on deposits and NCDs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expenseratio	0.69%	0.69%	0.65%	0.65%	0.62%	0.63%	0.59%	0.61%	0.58%	0.57%	0.52%
Average interest rate spread	0.35%	0.31%	0.36%	0.32%	0.38%	0.33%	0.36%	0.33%	0.36%	0.29%	0.37%
Deference between average yield on loans and deposits	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%	0.89%	0.89%	0.87%

Contract Rate by Borrowers' Category

	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Large enterprises	0.50%	0.56%	0.60%	0.61%	0.53%	0.48%	0.32%	0.31%	0.30%	0.32%	0.41%
Mid-sized enterprises	0.79%	0.78%	0.79%	0.75%	0.76%	0.74%	0.72%	0.72%	0.70%	0.68%	0.66%
Small and medium-sized enterprises	1.11%	1.08%	1.05%	1.03%	0.99%	0.96%	0.93%	0.92%	0.89%	0.89%	0.91%
Consumer loans	1.34%	1.31%	1.28%	1.26%	1.25%	1.23%	1.20%	1.18%	1.17%	1.16%	1.15%
Housing loans	1.16%	1.12%	1.09%	1.06%	1.04%	1.03%	1.01%	0.99%	0.98%	0.96%	0.95%
Others	5.83%	5.78%	5.73%	5.65%	5.59%	5.49%	5.20%	5.15%	5.13%	5.09%	5.09%
Public sector	0.65%	0.64%	0.60%	0.60%	0.27%	0.27%	0.25%	0.24%	0.20%	0.19%	0.19%

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

Working Assets and Liabilities

NEXT STEP 2023

~ connect and go beyond, for the future ~

Overall

	Average balance (¥Bil.)					Interest yield				
	2021/3		2022/3		2023/3	2021/3		2022/3		2023/3
	1H		1H		1H	1H		1H		1H
Interest-bearing assets	14,048.0	14,250.7	15,370.0	16,485.8	16,705.7	0.99%	0.96%	0.96%	0.85%	1.00%
Loans and bills discounted	10,889.9	11,002.6	11,330.7	11,454.5	11,846.1	0.95%	0.93%	0.90%	0.90%	0.91%
Securities	2,011.9	2,076.3	2,215.2	2,271.9	2,408.6	1.70%	1.53%	1.98%	1.52%	2.08%
Interest-bearing liabilities	15,264.3	15,605.7	16,707.4	16,893.4	17,731.0	0.09%	0.08%	0.05%	0.05%	0.13%
Deposits	13,275.4	13,436.2	14,076.3	14,199.5	14,935.8	0.01%	0.01%	0.00%	0.00%	0.03%
Borrowed money	819.9	908.1	1,211.5	1,239.1	1,258.1	0.15%	0.08%	0.01%	0.01%	0.05%

Domestic Operations

	Average balance (¥Bil.)					Interest yield				
	2021/3		2022/3		2023/3	2021/3		2022/3		2023/3
	1H		1H		1H	1H		1H		1H
Interest-bearing assets	13,250.2	13,440.8	14,579.0	15,630.4	15,760.9	0.91%	0.89%	0.88%	0.79%	0.84%
Loans and bills discounted	10,458.7	10,584.5	10,939.2	11,048.2	11,412.8	0.92%	0.92%	0.89%	0.89%	0.87%
Securities	1,487.1	1,528.5	1,643.0	1,670.0	1,744.6	1.57%	1.35%	1.80%	1.32%	1.70%
Interest-bearing liabilities	14,465.4	14,807.6	15,923.1	16,055.9	16,807.6	0.00%	0.00%	0.00%	0.00%	0.00%
Deposits	12,930.4	13,083.6	13,749.2	13,853.9	14,504.0	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowed money	697.5	803.5	1,148.2	1,180.4	1,213.2	0.00%	0.00%	0.00%	0.00%	0.00%

Domestic Loans – Balance

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Domestic loans	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	11,425.9	11,623.5
Large enterprises	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	1,328.1	1,370.2
Mid-sized enterprises	165.6	168.3	161.0	163.9	172.9	161.0	152.1	162.8	160.4	165.4	176.1	177.5
Small and med-sized enterprises, etc.	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	9,450.6	9,635.5
Small and med-sized enterprises*	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	5,426.3	5,574.7
Comsumer loans	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	4,024.3	4,060.7
Housing loans	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	3,834.3	3,866.2
Public sector	203.6	228.3	217.8	225.1	216.5	427.4	409.8	404.1	409.7	451.8	470.9	440.2

*Including sole proprietors

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Domestic loans	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	11,425.9	11,623.5
Chiba Prefecture	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	7,650.7	7,752.0
Others	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	3,775.1	3,871.5

Domestic Loans - Proportion

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
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	13.0%	12.7%	12.8%	12.7%	12.2%	12.1%	11.2%	11.8%	11.8%	12.0%	11.6%	11.8%
Mid-sized enterprises	1.8%	1.8%	1.7%	1.6%	1.8%	1.6%	1.5%	1.5%	1.5%	1.5%	1.6%	1.5%
Small and med-sized enterprises, etc.	83.0%	83.1%	83.2%	83.2%	83.8%	82.2%	83.4%	82.9%	83.0%	82.5%	82.7%	82.9%
Small and med-sized enterprises	45.5%	45.8%	45.9%	45.9%	46.3%	45.7%	46.7%	47.0%	47.2%	47.2%	47.5%	48.0%
Consumer loans	37.5%	37.3%	37.3%	37.2%	37.5%	36.5%	36.7%	35.9%	35.8%	35.3%	35.2%	34.9%
Housing loans	36.0%	35.6%	35.7%	35.6%	35.8%	34.8%	35.0%	34.2%	34.0%	33.6%	33.5%	33.3%
Public sector	2.2%	2.4%	2.3%	2.3%	2.2%	4.1%	3.9%	3.8%	3.7%	4.0%	4.1%	3.8%

*Including sole proprietors

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
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	71.7%	71.3%	70.8%	70.2%	70.3%	68.5%	69.1%	68.3%	68.1%	67.6%	67.0%	66.7%
Others	28.3%	28.7%	29.2%	29.8%	29.7%	31.5%	30.9%	31.7%	31.9%	32.4%	33.0%	33.3%

Loan Breakdown by Industry

NEXT STEP 2023

~ connect and go beyond, for the future ~

Domestic Operations

(¥ Bil.)

	2020/3		2020/9		2021/3		2021/9		2022/3		2022/9	
		Proportion										
Manufacturing	685.2	6.60%	736.3	6.86%	740.3	6.75%	763.9	6.77%	726.8	6.36%	794.7	6.84%
Agriculture and Forestry	16.3	0.16%	16.5	0.15%	17.1	0.16%	17.8	0.16%	18.5	0.16%	17.0	0.15%
Fishery	1.4	0.01%	1.3	0.01%	1.3	0.01%	1.5	0.01%	1.2	0.01%	1.3	0.01%
Mining, quarrying and gravel	17.3	0.17%	16.8	0.16%	17.0	0.15%	17.8	0.16%	15.4	0.14%	22.0	0.19%
Construction	338.8	3.27%	362.5	3.38%	388.0	3.54%	395.0	3.50%	419.0	3.67%	427.5	3.68%
Electricity, Gas, Heat Supply and Water	107.4	1.04%	117.4	1.09%	132.1	1.21%	149.0	1.32%	174.7	1.53%	180.3	1.55%
Information and Communication	48.3	0.47%	51.4	0.48%	48.2	0.44%	48.8	0.43%	47.2	0.42%	49.0	0.42%
Transport and postal service	258.6	2.49%	293.4	2.73%	312.0	2.85%	321.1	2.85%	323.7	2.83%	286.9	2.47%
Wholesale and retail trade	759.2	7.32%	782.5	7.29%	799.8	7.30%	821.8	7.29%	837.8	7.33%	859.7	7.40%
Finance and Insurance	379.5	3.66%	427.7	3.99%	430.1	3.92%	488.2	4.33%	455.0	3.98%	487.7	4.19%
Real Estate and leasing	2,967.0	28.59%	3,008.4	28.02%	3,073.2	28.03%	3,143.3	27.86%	3,205.3	28.05%	3,282.5	28.24%
Real Estate	2,720.4	26.22%	2,751.6	25.63%	2,810.7	25.64%	2,854.8	25.30%	2,910.8	25.47%	2,995.0	25.77%
Real estate rental and management	2,369.5	22.84%	2,397.9	22.34%	2,453.3	22.38%	2,472.9	21.92%	2,515.3	22.01%	2,551.1	21.95%
Real estate trading, etc.	350.8	3.38%	353.6	3.29%	357.4	3.26%	381.8	3.38%	395.4	3.46%	443.8	3.82%
Leasing	246.5	2.37%	256.8	2.39%	262.5	2.39%	288.5	2.56%	294.5	2.58%	287.4	2.47%
Medical, welfare and other services	609.5	5.87%	693.1	6.46%	705.0	6.43%	718.4	6.37%	738.6	6.47%	747.2	6.43%
Government, local public sector	394.4	3.80%	391.2	3.64%	398.9	3.64%	444.0	3.94%	464.1	4.06%	433.9	3.73%
Others (mainly consumer loans)	3,792.8	36.55%	3,837.3	35.74%	3,899.0	35.57%	3,949.1	35.01%	3,997.9	34.99%	4,033.2	34.70%
Total	10,376.2	100.00%	10,736.5	100.00%	10,962.6	100.00%	11,280.6	100.00%	11,425.9	100.00%	11,623.5	100.00%

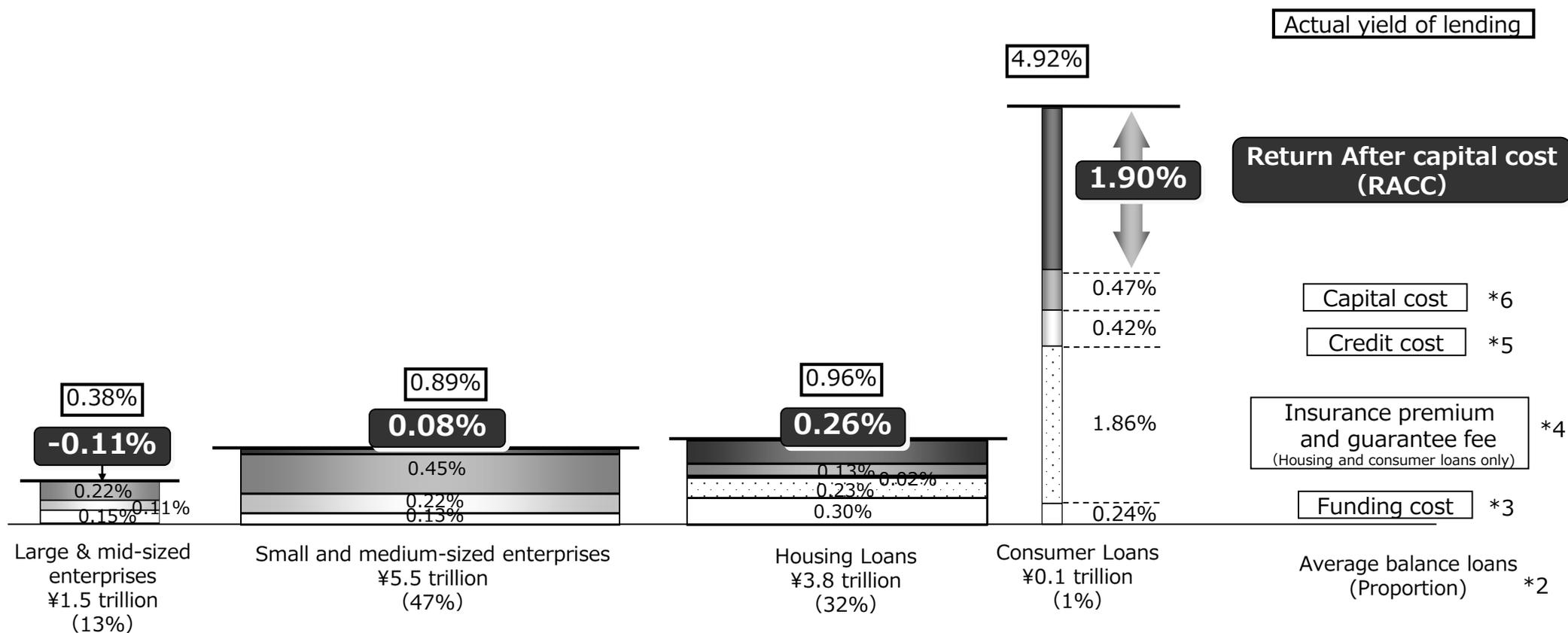
Details of Loans to the Real Estate Industry

(¥ Bil.)

	2020/3		2020/9		2021/3		2021/9		2022/3		2022/9	
		Proportion										
Real Estate Rental and Management	2,369.5	87.10%	2,397.9	87.15%	2,453.3	87.28%	2,472.9	86.62%	2,515.3	86.41%	2,551.1	85.18%
Apartment and condominium rental	1,965.6	72.25%	1,996.1	72.55%	2,040.7	72.60%	2,062.6	72.25%	2,088.1	71.74%	2,105.9	70.32%
Office and Commercial rental	241.8	8.89%	231.8	8.43%	233.5	8.31%	231.0	8.09%	235.6	8.09%	238.4	7.96%
Land rental and Real estate management, etc.	162.0	5.96%	169.8	6.17%	179.0	6.37%	179.3	6.28%	191.6	6.58%	206.7	6.90%
Real Estate Trading, etc	350.8	12.90%	353.6	12.85%	357.4	12.72%	381.8	13.38%	395.4	13.59%	443.8	14.82%
Home construction and development	249.5	9.18%	251.3	9.13%	249.4	8.87%	270.2	9.47%	280.0	9.62%	312.9	10.45%
Real estate brokerage and Land trading, etc.	96.8	3.56%	99.5	3.62%	105.0	3.74%	109.2	3.83%	113.5	3.90%	129.4	4.32%
Public corporations	4.3	0.16%	2.8	0.10%	2.9	0.11%	2.3	0.08%	1.8	0.07%	1.4	0.05%
Total	2,720.4	100.00%	2,751.6	100.00%	2,810.7	100.00%	2,854.8	100.00%	2,910.8	100.00%	2,995.0	100.00%

Profit Structure of Loans

Return After Capital Cost*1 (1st half of FY2022)



*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 2022/9 (UL:BaselⅢ base) ×6%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

NEXT STEP 2023

~ connect and go beyond, for the future ~

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Domestic deposits	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	14,521.1	14,652.2
Personal	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	10,535.3	10,746.9
Corporate (incl. quasi-sovereig)	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	2,847.4	2,885.7
National & local governme	668.8	509.6	721.4	565.6	732.6	574.1	783.8	725.6	956.3	722.1	982.0	901.8
Financial institutions (incl. BOJ)	58.4	36.6	92.2	84.5	98.7	84.8	94.2	85.7	76.5	65.6	156.2	117.6
Liquid deposits	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	11,195.2	11,325.1
Current	254.3	254.0	278.2	252.4	261.3	240.5	255.2	277.5	300.6	295.4	316.9	300.2
Savings	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	10,444.7	10,622.2
Personal	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	7,732.1	7,969.9
Current	2.0	1.8	1.9	1.7	1.5	1.4	1.5	1.6	1.6	1.5	1.4	1.6
Savings	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	7,437.2	7,668.0
Corporate (incl. quasi-sovereig)	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	2,419.9	2,459.8
Current	247.6	247.2	270.9	244.5	254.6	233.2	249.0	271.7	294.9	289.6	311.4	293.9
Savings	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	2,046.2	2,095.2
National & local governme	650.3	474.3	705.6	530.8	712.1	542.5	761.3	697.0	937.0	677.0	963.3	853.9
Current	0.4	0.4	0.5	0.8	0.4	0.4	0.3	0.5	0.2	0.4	0.2	0.5
Savings	638.4	469.6	693.0	525.9	699.6	536.5	751.7	692.1	926.3	671.8	950.5	849.0
Financial institutions (incl. BOJ)	52.1	29.9	48.0	37.2	51.9	37.7	46.3	33.2	54.8	38.9	79.7	41.4
Current	4.1	4.5	4.7	5.4	4.6	5.2	4.3	3.5	3.8	3.7	3.8	4.0
Savings	6.8	6.5	6.5	7.3	7.8	6.7	8.6	8.4	9.7	9.2	10.7	10.0
Time deposits	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	3,221.1	3,225.7
Personal	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	2,777.2	2,754.9
Corporate (incl. quasi-sovereig)	383.7	379.7	382.8	387.1	387.2	379.0	381.2	387.4	399.1	406.2	409.9	407.3
National & local governme	18.4	35.3	15.8	34.7	20.5	31.5	22.5	28.6	19.2	45.1	18.6	47.9
Financial institutions (incl. BOJ)	6.2	6.6	6.9	7.4	7.9	8.9	9.6	9.5	10.0	14.9	15.1	15.5
Foreign-currency deposits	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9	56.7	103.8	100.3
Personal	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7	28.0	25.8	22.0
Corporate (incl. quasi-sovereig)	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5	16.9	16.6	11.7
Financial institutions (incl. BOJ)	0.0	0.0	37.1	39.7	38.8	38.1	38.2	42.9	11.6	11.8	61.3	60.5

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Domestic deposits	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	14,521.1	14,652.2
Chiba Prefecture	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	13,807.4	13,927.7
Others	416.5	424.3	483.5	506.6	509.6	523.5	536.6	605.2	630.9	643.2	713.6	724.4

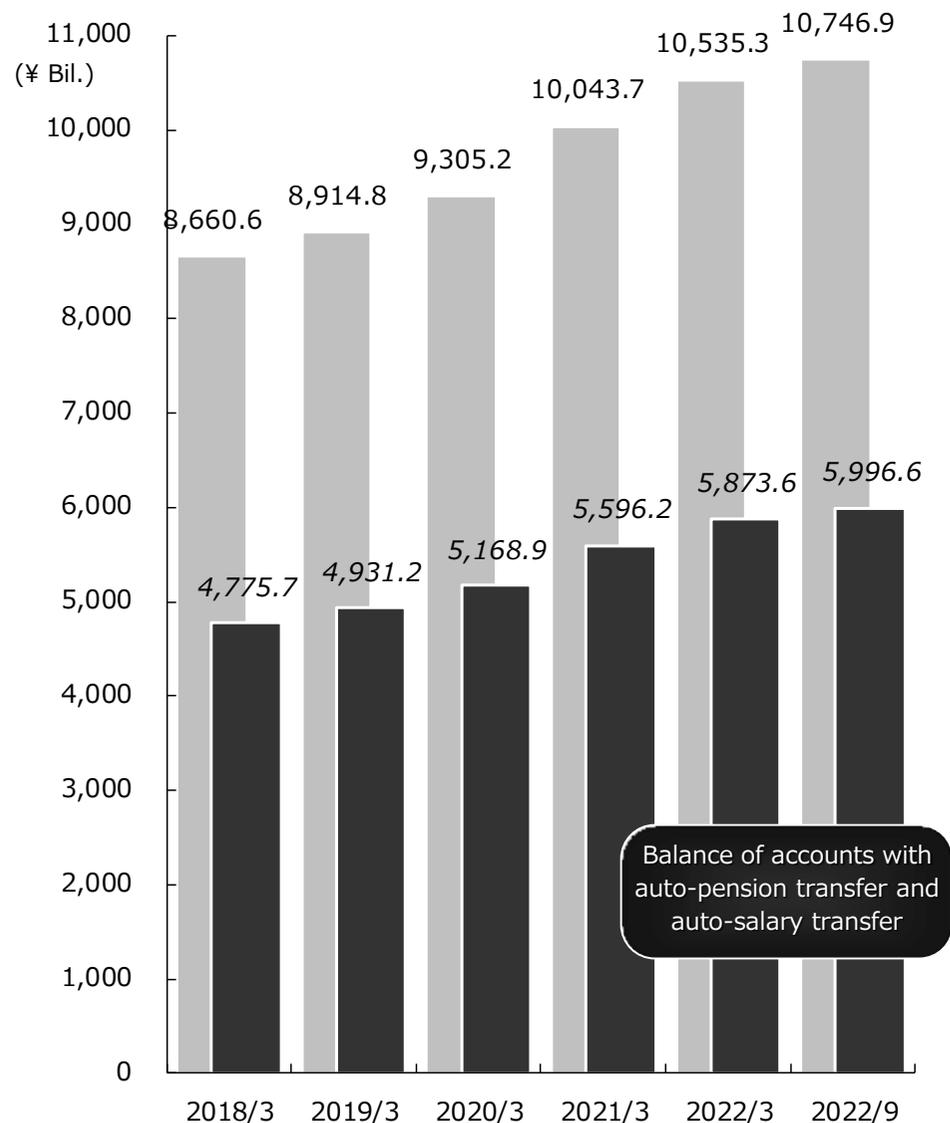
Domestic Deposits - Proportion

NEXT STEP 2023

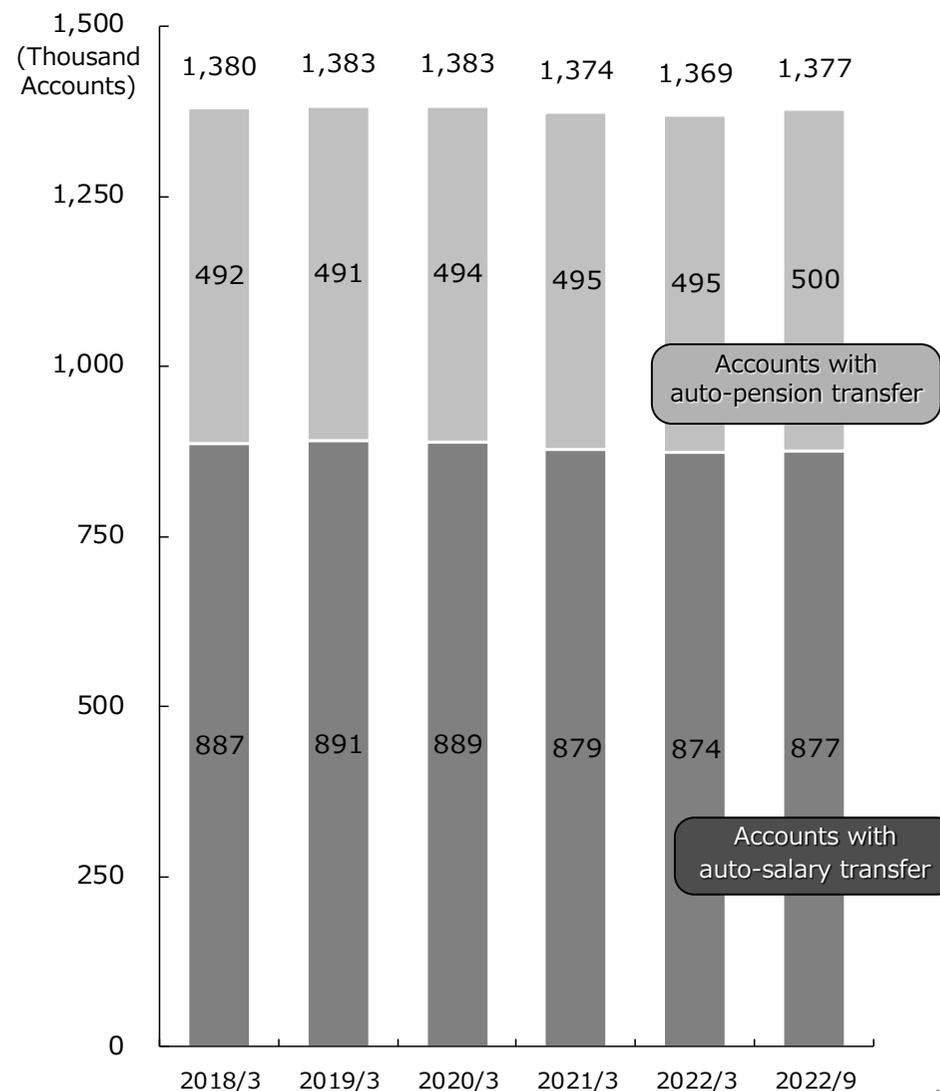
~ connect and go beyond, for the future ~

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
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	75.1%	76.5%	74.6%	75.7%	74.5%	75.8%	74.4%	73.9%	72.7%	74.2%	72.5%	73.3%
Corporate (incl. quasi-sovereig	18.4%	18.6%	18.4%	18.7%	18.6%	18.7%	18.5%	20.0%	19.9%	20.1%	19.6%	19.7%
National & local government	6.0%	4.6%	6.2%	4.9%	6.1%	4.8%	6.3%	5.5%	6.9%	5.2%	6.8%	6.2%
Financial institutions (incl. BOJ)	0.5%	0.3%	0.8%	0.7%	0.8%	0.7%	0.8%	0.6%	0.5%	0.5%	1.1%	0.8%
Liquid deposits	70.1%	70.1%	71.3%	71.2%	72.4%	72.4%	73.9%	74.9%	76.2%	76.0%	77.1%	77.3%
Current	2.2%	2.2%	2.3%	2.1%	2.1%	2.0%	2.0%	2.1%	2.2%	2.1%	2.2%	2.0%
Savings	64.6%	65.2%	66.1%	66.2%	67.5%	67.4%	68.9%	70.0%	71.2%	71.1%	71.9%	72.5%
Personal	49.1%	50.5%	49.9%	51.1%	50.9%	52.2%	52.0%	52.4%	52.2%	53.8%	53.2%	54.4%
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	46.8%	48.2%	47.7%	48.8%	48.7%	50.0%	49.9%	50.4%	50.1%	51.7%	51.2%	52.3%
Corporate (incl. quasi-sovereig	14.8%	15.1%	14.9%	15.3%	15.2%	15.4%	15.4%	16.9%	16.8%	17.0%	16.7%	16.8%
Current	2.2%	2.2%	2.3%	2.1%	2.1%	1.9%	1.9%	2.1%	2.1%	2.1%	2.2%	2.0%
Savings	12.0%	12.6%	12.4%	12.8%	12.8%	12.9%	12.9%	14.3%	14.3%	14.5%	14.1%	14.3%
National & local government	5.8%	4.2%	6.1%	4.5%	5.9%	4.5%	6.1%	5.3%	6.8%	4.9%	6.6%	5.8%
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	5.7%	4.2%	5.9%	4.5%	5.8%	4.4%	6.0%	5.2%	6.7%	4.8%	6.5%	5.8%
Financial institutions (incl. BOJ)	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.6%	0.3%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Savings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
Time deposits	29.4%	29.5%	27.9%	28.0%	26.8%	26.9%	25.5%	24.4%	23.4%	23.6%	22.2%	22.0%
Personal	25.7%	25.7%	24.4%	24.3%	23.4%	23.3%	22.2%	21.2%	20.3%	20.2%	19.1%	18.8%
Corporate (incl. quasi-sovereig	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.0%	2.9%	2.9%	3.0%	2.8%	2.8%
National & local government	0.2%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%	0.3%	0.2%	0.3%
Financial institutions (incl. BOJ)	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.4%	0.4%	0.8%	0.8%	0.7%	0.7%	0.6%	0.7%	0.4%	0.4%	0.7%	0.7%
Personal	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Corporate (incl. quasi-sovereig	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.4%	0.4%
	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
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	96.3%	96.2%	95.8%	95.6%	95.7%	95.6%	95.7%	95.4%	95.4%	95.4%	95.1%	95.1%
Others	3.7%	3.8%	4.2%	4.4%	4.3%	4.4%	4.3%	4.6%	4.6%	4.6%	4.9%	4.9%

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

NEXT STEP 2023

~ connect and go beyond, for the future ~

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Investment trusts	312.5	297.0	281.0	282.8	275.8	273.8	233.5	258.0	296.3	314.8	342.6	348.0
Bond funds	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Stock funds	312.2	296.7	280.7	282.6	275.5	273.6	233.3	257.7	296.1	314.6	342.4	347.8
Personal Investors	306.5	291.2	275.5	276.5	268.0	267.0	227.3	251.2	288.1	306.4	328.4	332.1
Bond funds	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Stock funds	306.2	291.0	275.2	276.2	267.8	266.8	227.1	251.0	288.0	306.3	328.2	331.9

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Foreign-currency deposits	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9	56.7	103.8	100.3
Personal	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7	28.0	25.8	22.0
Corporate (incl. quasi-sovereign)	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5	16.9	16.6	17.7
Financial institutions	-	-	37.1	39.7	38.8	38.1	38.2	42.9	11.6	11.8	61.3	60.5

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Insurance	946.5	943.7	904.4	929.7	919.6	900.2	875.3	879.9	877.8	865.4	867.6	858.8
Annuity insurance	513.9	497.7	471.6	462.6	451.7	436.4	417.3	420.7	418.3	412.2	395.8	375.6
Whole life insurance	432.5	446.0	432.8	467.1	467.9	463.8	457.9	459.2	459.4	453.2	471.7	483.1

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Public bonds	130.2	123.3	117.5	116.2	112.9	110.4	106.4	105.6	101.4	96.0	97.4	99.3
Personal	78.5	73.1	67.4	64.8	59.9	54.3	50.0	48.6	45.9	44.3	41.7	40.2

*Trade basis

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Assets Requiring Caution or worse	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	1,017.0	1,011.8
Assets Requiring Caution	956.4	932.6	871.9	840.8	822.8	810.3	811.0	932.0	957.2	981.3	945.0	938.5
Other Assets Requiring Caution	895.8	878.3	826.2	796.8	775.9	762.3	759.5	879.7	906.0	931.8	896.8	889.3
Substandard Assets	60.5	54.3	45.6	44.0	46.8	48.0	51.5	52.2	51.1	49.4	48.1	49.2
Potentially Bankrupt Assets	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9	56.3	54.9	56.2
Bankrupt and Effectively Bankrupt Assets	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2	16.5	17.1	17.1
Normal Assets*	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	10,762.9	11,015.1
Total	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	11,779.9	12,026.9

*Including loans with no debtor classification.

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

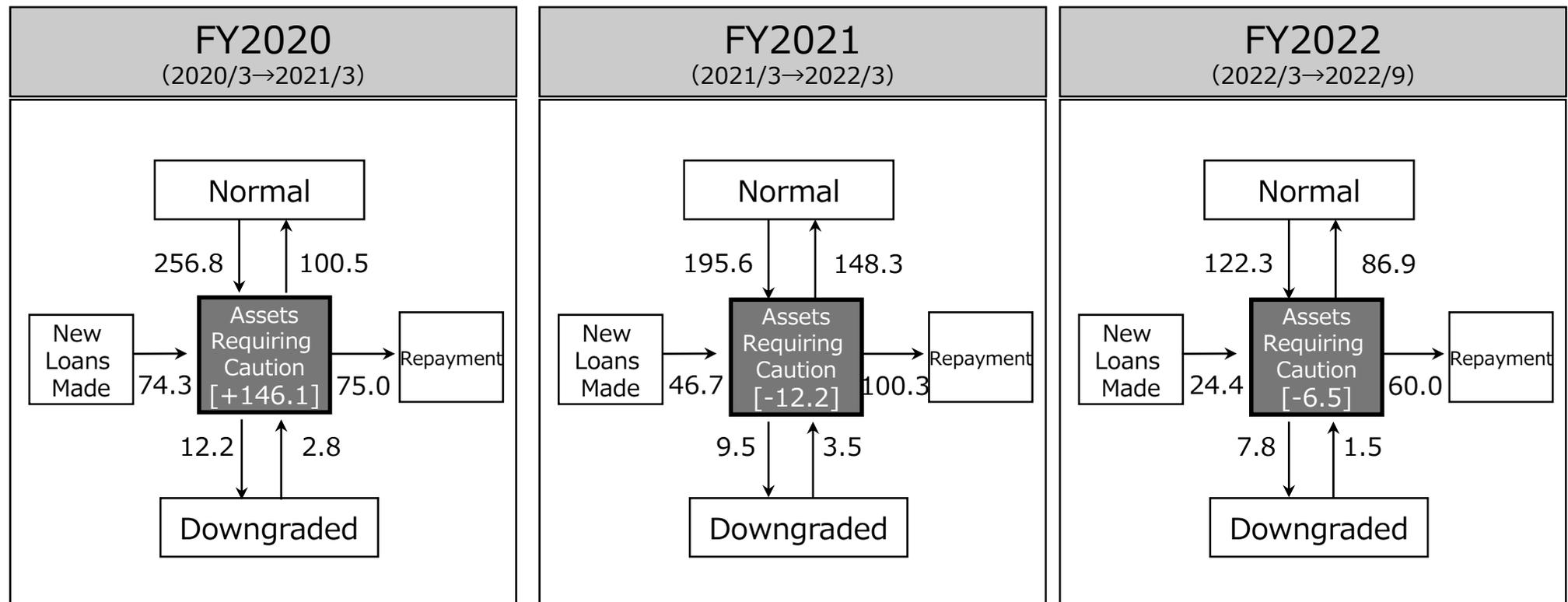
(¥ Bil.)

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9
Disclosed Claims under the Financial Reconstruction Law	139.0	130.4	127.0	119.3	122.8	119.1	118.3	115.2	115.3	113.9	113.2	115.1
Bankrupt and Substantially Bankrupt Claims	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2	16.5	17.1	17.1
Doubtful Claims	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9	56.3	54.9	56.2
Substandard Claims	52.8	46.9	40.4	38.0	40.9	41.5	44.2	44.0	42.2	41.0	41.1	41.7
Normal Assets	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	11,666.7	11,911.8
Total	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	11,779.9	12,026.9
Proportion to total claims	1.47%	1.34%	1.27%	1.17%	1.19%	1.11%	1.10%	1.04%	1.02%	0.98%	0.96%	0.95%

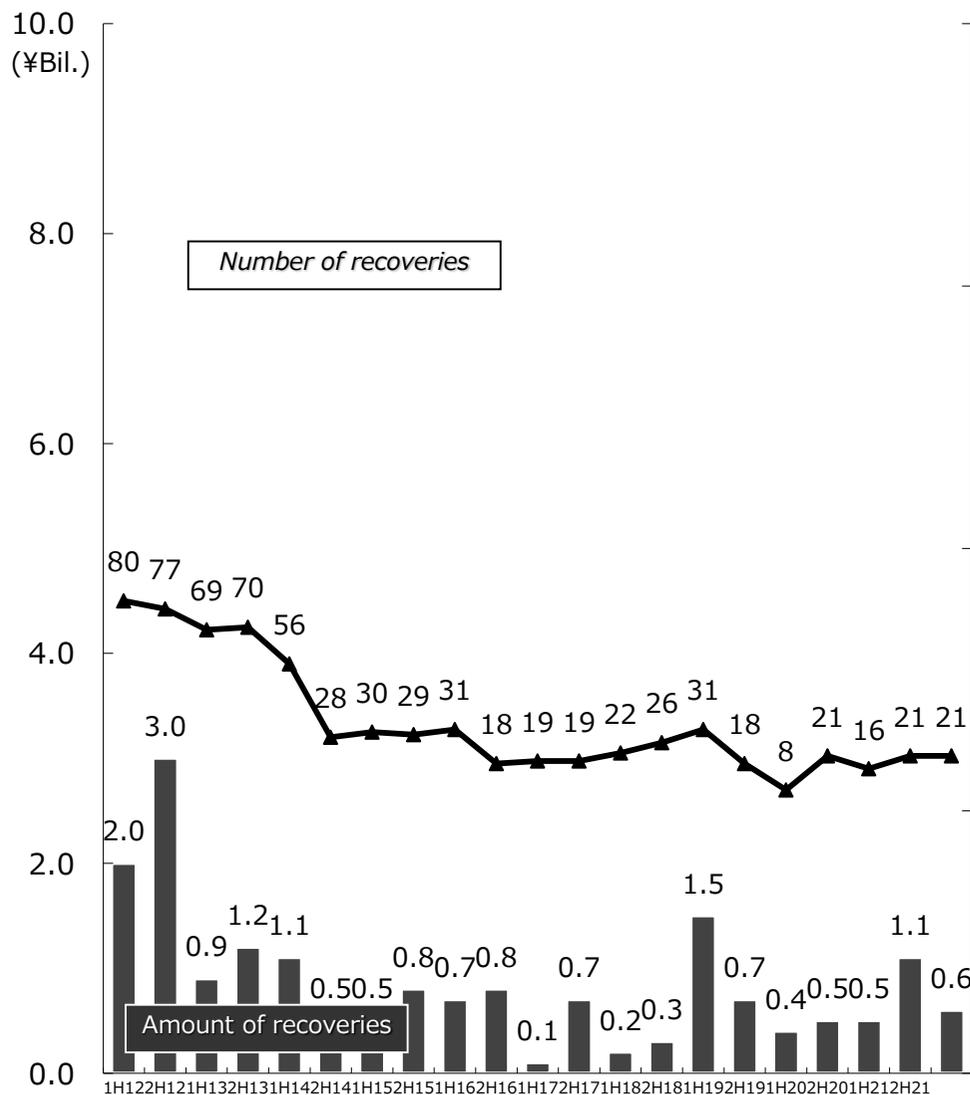
Factors for Fluctuations in Assets Requiring Caution

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

(¥ Bil.)

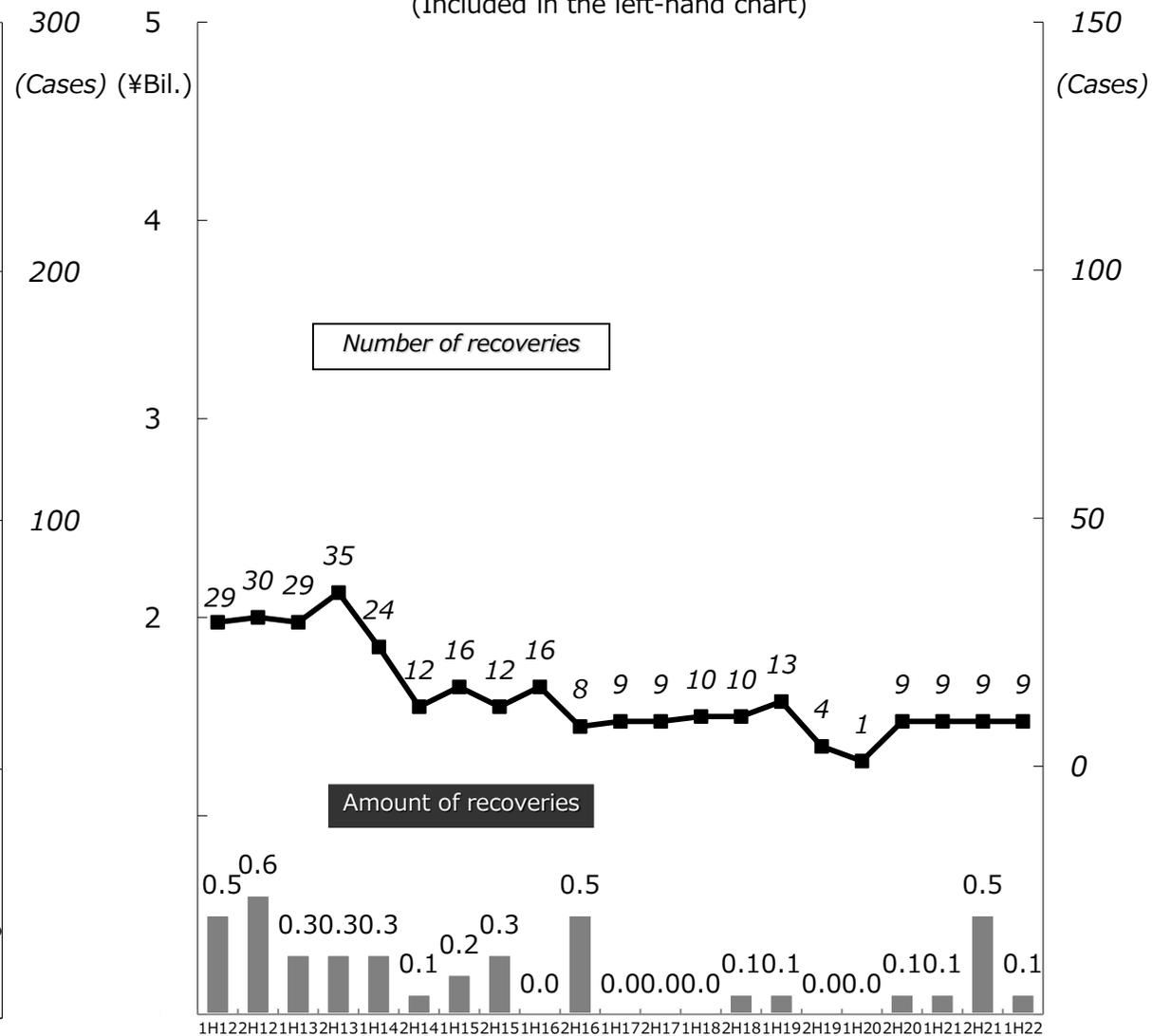


Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

NEXT STEP 2023

~ connect and go beyond, for the future ~

Basel III

※Preliminary figures

Non-Consolidated

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9※
Total capital ratio	13.03%	12.80%	12.55%	12.46%	12.04%	12.06%	11.57%	11.90%	12.09%	11.94%	11.44%	10.82%
Tier1 capital ratio	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%	11.72%	11.27%	10.68%
Common equity Tier1 capital ratio	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%	11.72%	11.27%	10.68%

Total capital (¥Bil.)	820.3	848.8	867.2	890.1	880.9	897.2	853.9	905.9	948.4	962.6	936.6	910.3
Tier1 capital	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9	945.1	922.1	898.8
Common equity Tier1 capital	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9	945.1	922.1	898.8

Risk Weighted assets(¥Bil.)	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	8,181.7	8,411.7
Credit risk	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	6,752.3	6,808.5
Market risk	67.6	64.7	68.4	68.0	71.9	71.4	141.3	133.9	131.4	139.8	136.5	146.5
Operational risk	274.7	275.3	275.9	276.7	276.0	277.6	278.7	279.6	282.4	287.5	291.2	299.6

Consolidated

	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3	2022/9※
Total capital ratio	13.59%	13.36%	13.18%	13.05%	12.63%	12.61%	12.12%	12.44%	12.79%	12.60%	12.11%	11.47%
Tier1 capital ratio	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%	12.39%	11.94%	11.33%
Common equity Tier1 capital ratio	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%	12.39%	11.94%	11.33%

Total capital (¥Bil.)	890.0	920.8	943.7	965.8	959.0	974.8	934.3	989.6	1,035.8	1,049.7	1,024.3	997.0
Tier1 capital	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2	1,032.1	1,009.8	985.4
Common equity Tier1 capital	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2	1,032.1	1,009.8	985.4

Risk Weighted assets(¥Bil.)	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	8,455.9	8,690.4
Credit risk	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	6,895.5	6,943.7
Market risk	68.1	65.1	68.9	68.6	72.8	72.2	144.4	134.8	132.3	140.8	137.8	147.8
Operational risk	294.9	294.5	295.4	295.4	294.9	296.1	297.2	297.8	300.9	305.7	309.5	316.7

Risk Capital Allocation

Risk Capital Allocation

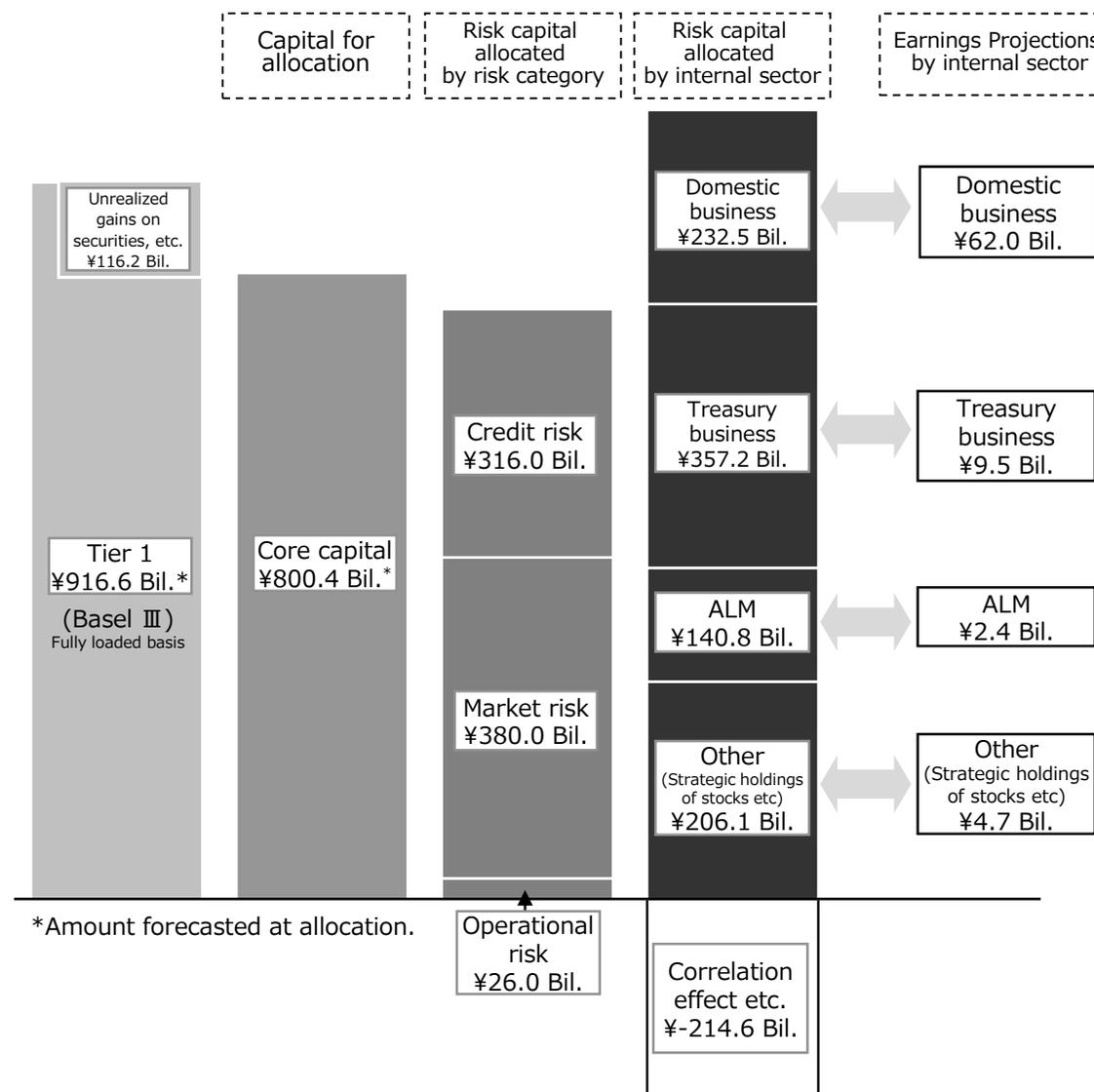
Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes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

Ratio regarding IRRBB (22/9) (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	¥69.5 Bil.
Tier1	②	¥898.8 Bil.
Ratio regarding IRRBB	①/②	7.73%

Risk capital allocation for the Second half of FY2022



*Amount forecasted at allocation.

Financial Information of Chibagin Securities

NEXT STEP 2023

~ connect and go beyond, for the future ~

1. Profits and Losses

(¥ Mil.)

	2018/3		2019/3		2020/3		2021/3		2022/3		2023/3
	1H		1H		1H		1H		1H		1H
Operating revenue	2,998	6,823	3,209	5,802	2,641	6,133	3,122	7,771	3,526	6,535	2,113
Commissions received	1,392	3,006	1,250	2,271	1,073	2,415	1,407	3,456	1,778	3,471	1,594
Stocks	850	1,888	702	1,263	498	1,166	709	1,751	848	1,725	817
Bonds	3	5	3	5	2	4	2	9	2	5	4
Beneficiary certificates	531	1,098	537	986	566	1,229	687	1,680	905	1,711	749
Net gain on trading	1,544	3,688	1,903	3,424	1,528	3,640	1,670	4,234	1,705	2,981	481
Stocks	18	42	14	15	14	84	85	247	328	630	173
Bonds	1,519	3,643	1,871	3,389	1,529	3,561	1,584	3,978	1,407	2,409	307
Financial revenue	61	128	54	106	39	76	43	79	42	82	37
Financial expenses (-)	19	38	7	17	8	18	14	20	2	4	3
Net operating revenue	2,979	6,785	3,202	5,784	2,633	6,114	3,107	7,750	3,524	6,530	2,110
Expenses (-)	2,378	5,236	2,607	5,161	2,617	5,532	2,764	6,178	2,968	5,900	2,614
Related to trading (-)	635	1,474	777	1,476	749	1,706	874	2,098	952	1,758	574
Personal expenses (-)	1,137	2,450	1,224	2,463	1,226	2,504	1,240	2,649	1,331	2,643	1,349
Operating profit	601	1,548	594	623	15	582	342	1,571	556	630	- 504
Ordinary profit	718	1,775	782	933	202	882	469	1,868	794	1,059	- 218
Profit	505	1,171	556	708	127	595	346	1,221	598	781	120

2. Sales amount of stocks (excluding futures trading)

(¥ Mil.)

	2018/3		2019/3		2020/3		2021/3		2022/3		2023/3
	1H		1H		1H		1H		1H		1H
(Principal trading)	41,150	79,089	19,062	36,378	11,226	40,722	7,642	22,353	27,663	51,695	15,045
(Agency transactions)	120,843	271,170	95,463	172,389	68,613	157,099	100,842	251,336	125,236	252,169	125,086
Total	161,994	350,260	114,525	208,768	79,840	197,822	108,484	273,689	152,900	303,865	140,131

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 	

Composition of Shareholders

Composition of Shareholders

(Thousand shares)

	2021/9		2022/3		2022/9	
	Share unit	(Proportion)	Share unit	(Proportion)	Share unit	(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	346,759	42.55%	349,068	42.83%	333,743	40.95%
Trust banks	182,633	22.41%	188,409	23.12%	178,349	21.88%
Securities companies	19,258	2.36%	18,413	2.26%	21,783	2.67%
Other companies	118,663	14.56%	113,170	13.88%	113,452	13.92%
Foreign investors	153,911	18.88%	151,713	18.61%	157,810	19.36%
Individuals and others	105,355	12.93%	104,307	12.80%	103,624	12.72%
Treasury Stock, etc.	71,096	8.72%	78,375	9.62%	84,633	10.38%
Total	815,054	100.00%	815,057	100.00%	815,057	100.00%

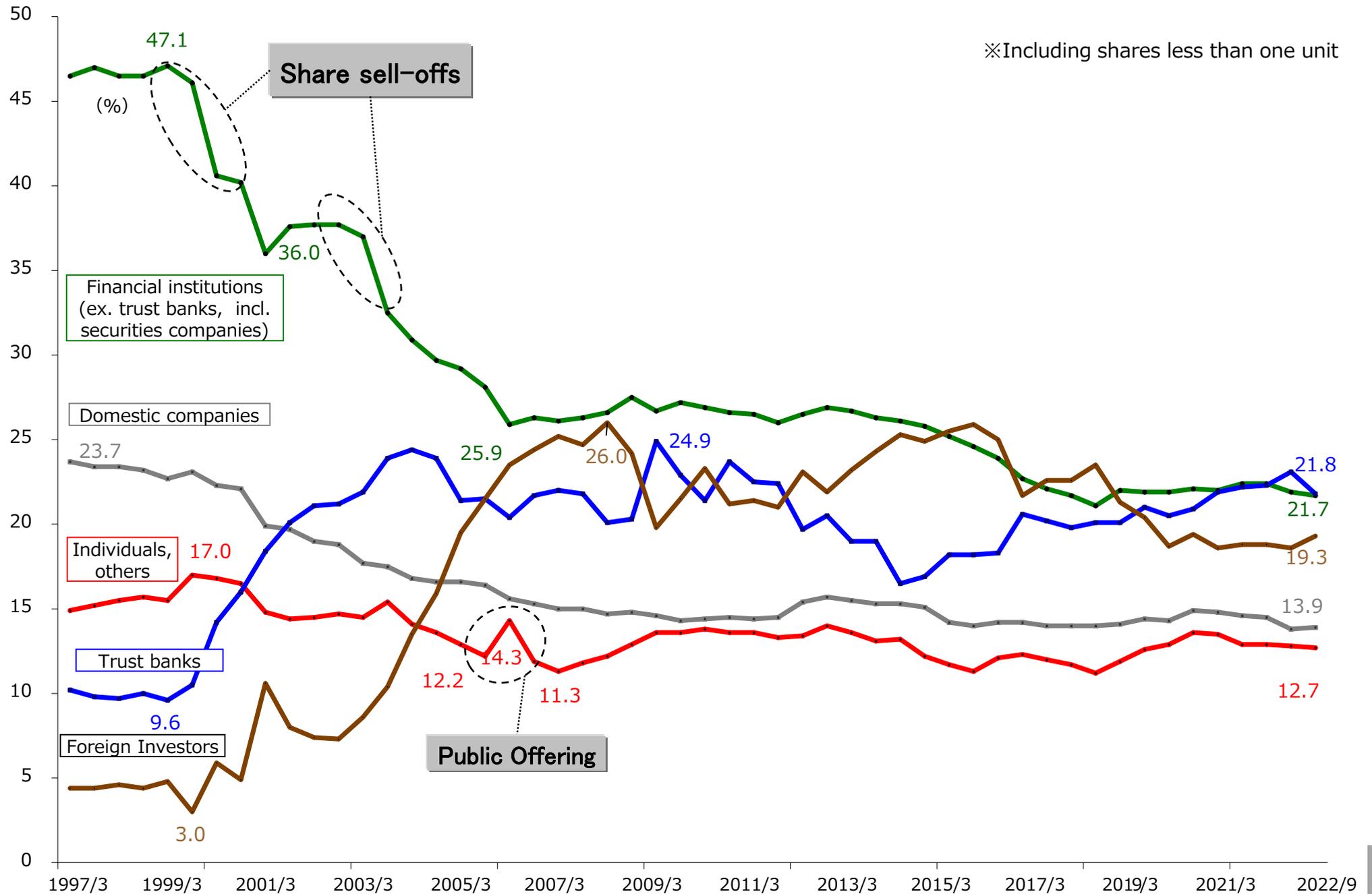
Principal Shareholders*

(Thousand shares)

2021/9	Share-holdings	Percentage of total shares issued	2022/3	Share-holdings	Percentage of total shares issued	2022/9	Share-holdings	Percentage of total shares issued
The Master Trust Bank of Japan, Ltd. (Trust Account)	103,264	13.87%	The Master Trust Bank of Japan, Ltd. (Trust Account)	120,515	16.34%	The Master Trust Bank of Japan, Ltd. (Trust Account)	110,764	15.15%
Custody Bank of Japan, Ltd. (Trust Account)	34,228	4.59%	Custody Bank of Japan, Ltd. (Trust Account)	37,940	5.14%	Custody Bank of Japan, Ltd. (Trust Account)	43,334	5.92%
Nippon Life Insurance Company	26,870	3.60%	Nippon Life Insurance Company	26,870	3.64%	Nippon Life Insurance Company	26,870	3.67%
The Dai-ichi Life Insurance Company, Limited	26,230	3.52%	The Dai-ichi Life Insurance Company, Limited	23,607	3.20%	The Dai-ichi Life Insurance Company, Limited	23,607	3.23%
Sompo Japan Insurance Inc.	18,537	2.49%	Sompo Japan Insurance Inc.	18,537	2.51%	Sompo Japan Insurance Inc.	18,537	2.53%
Meiji Yasuda Life Insurance Company	18,291	2.45%	Meiji Yasuda Life Insurance Company	18,291	2.48%	Meiji Yasuda Life Insurance Company	18,291	2.50%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.39%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.42%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.44%
MUFG Bank, Ltd.	17,707	2.37%	MUFG Bank, Ltd.	17,707	2.40%	STATE STREET BANK AND TRUST COMPANY 505223	16,086	2.20%
STATE STREET BANK AND TRUST COMPANY 505223	14,435	1.93%	STATE STREET BANK AND TRUST COMPANY 505223	14,534	1.97%	MUFG Bank, Ltd.	14,166	1.93%
Custody Bank of Japan, Ltd. (Trust Account 7)	11,046	1.48%	The Keiyo Bank, Ltd.	10,187	1.38%	The Keiyo Bank, Ltd.	10,187	1.39%

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

Changes in Composition of Shareholders



Inquiries related to this presentation should be addressed to:

The Chiba Bank, Ltd.
Corporate Planning Division
Investor Relations

Tel: 043-301-8459

Fax: 043-242-9121

E-Mail: ir@chibabank.co.jp

This material was prepared only for the purpose of providing information and does not solicit the purchase or sale of any specific securities.

All or part of the matters described in this material may be revised or changed without prior notice. This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may differ due to change in business environment, etc.