



The Chiba Bank website
[IR Library]



Financial Results for the Six Months (First Half) of FY2024 ending March 2025

Appendix



November 22, 2024

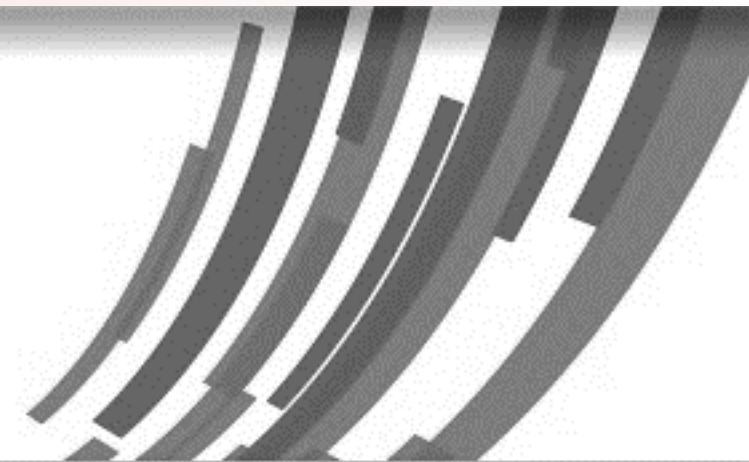
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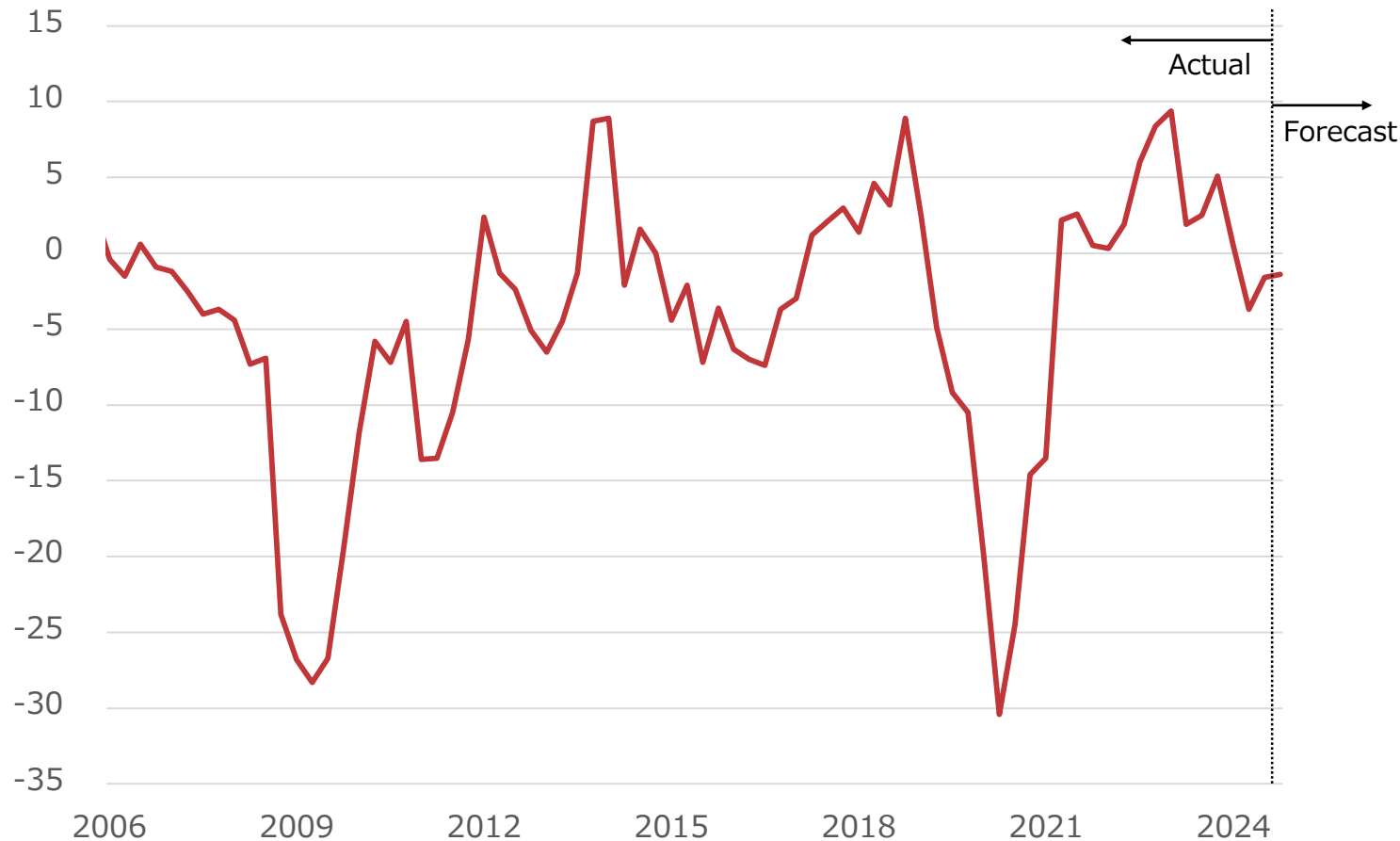
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State of the Regional Economy



BSI sales trend (all industries)



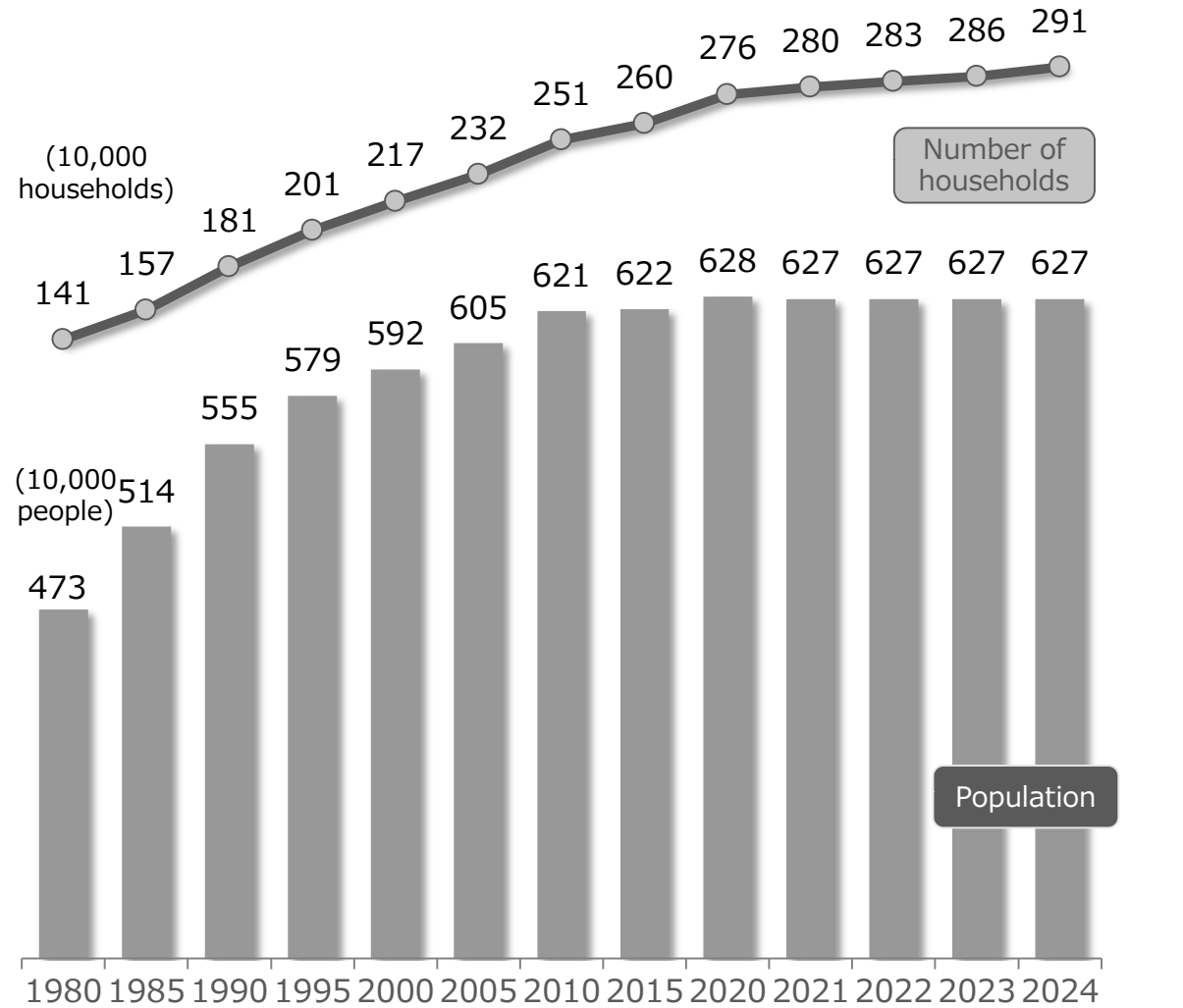
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

BSI sales trend (by industry)

	Actual				Forecast
	2023	2024			
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.
Food	6.9	0.0	-2.1	0.0	2.1
Petroleum and chemicals	-15.0	-4.6	4.6	12.5	12.5
Plastics	-6.3	8.3	14.3	-6.3	-6.3
Glass	16.7	-5.0	0.0	16.7	5.6
Steel and non-ferrous metals	0.0	-11.1	-27.8	-14.3	-14.3
Metal products	-3.6	-12.5	-25.0	-15.0	-10.0
Machinery	-5.6	-5.6	5.6	-7.2	0.0
Electrical appliances	-21.5	-21.5	-21.5	-22.2	-16.7
Transportation equipment	16.7	5.6	-9.1	-16.7	-11.1
Other manufacturing	11.1	-11.1	-11.1	-6.3	0.0
Construction	12.5	15.4	0.0	-4.6	0.0
Transportation	4.6	10.0	25.0	11.1	11.1
Wholesale	15.7	-4.2	-3.4	-13.3	0.0
Retail	7.2	11.6	-10.0	-15.7	-16.7
Hotel and hospitality	11.2	14.3	0.0	33.4	22.2
Services	9.0	5.8	0.0	10.0	0.0

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2024)"
 Survey participants: Enterprises with a head office and/or an office in Chiba
 As of: September 2, 2024 Data collected: October 10, 2024
 Answers: 395 enterprises surveyed, 189 effective answers

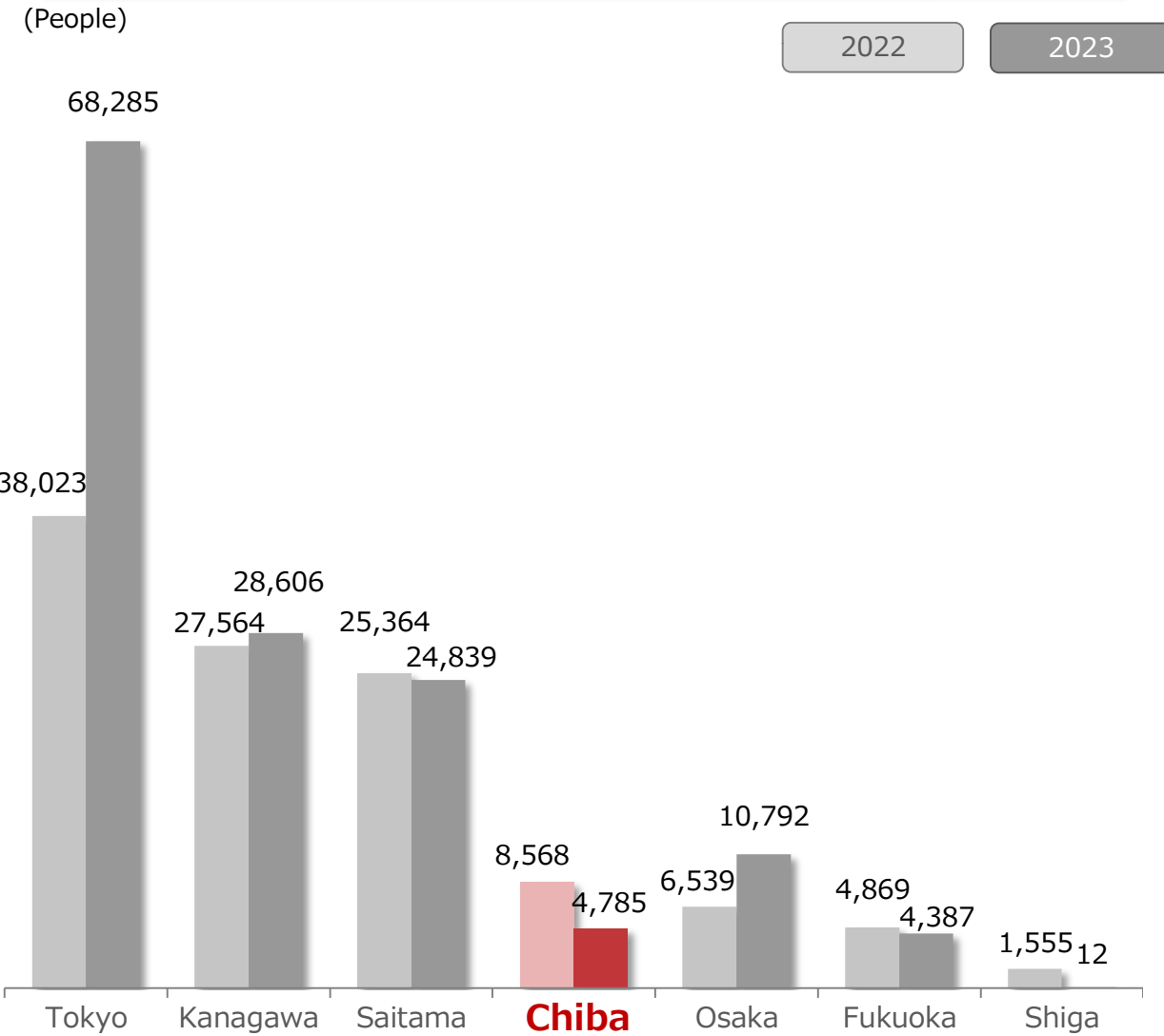
Population and number of households in Chiba Prefecture



*As of Oct. 1 of each year

Sources: Statistics Bureau, Ministry of Internal Affairs and Communications, "National Census" (~2020)
 Chiba Prefecture "Chiba Prefecture Monthly Permanent Resident Population Survey Monthly Report" (2021~)

Net population shifts

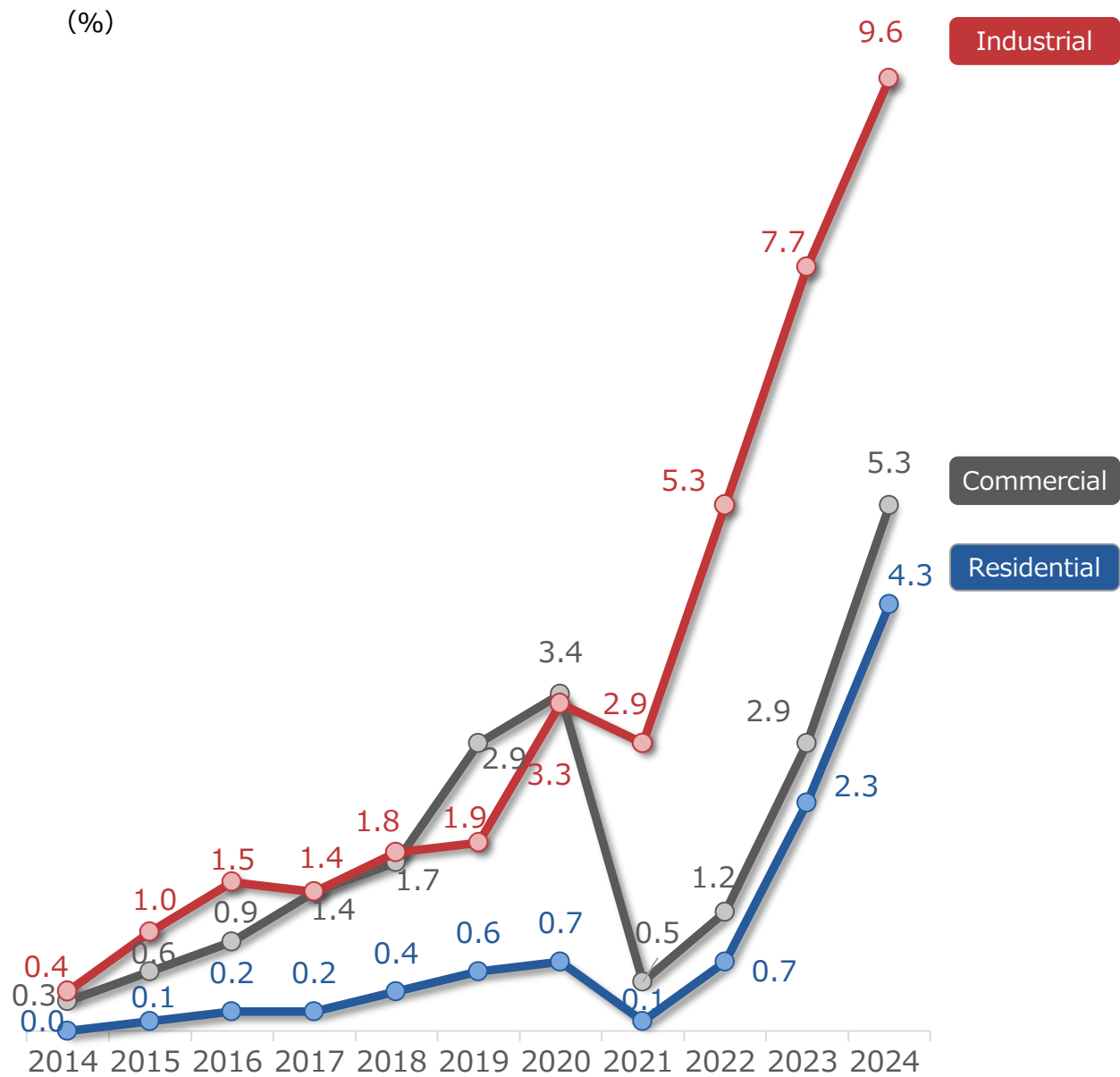


Year-on-year

+30,262	+1,042	-525	-3,783	+4,253	-482	-1,543
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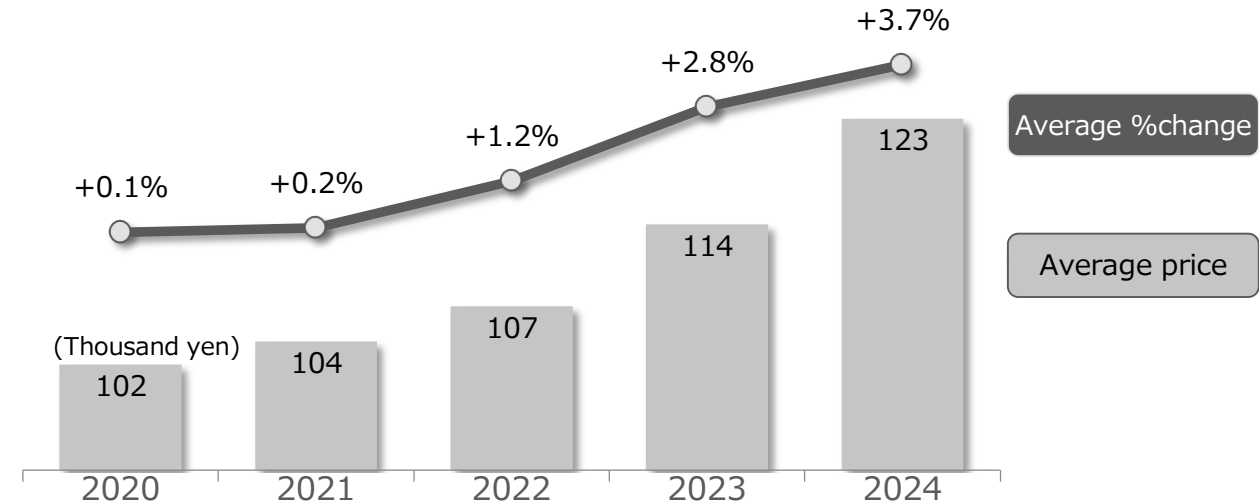
Source: Statistics Bureau, Ministry of Internal Affairs and Communications "Report on Internal Migration in Japan"

Publicly-listed land prices (year-on-year ratio)



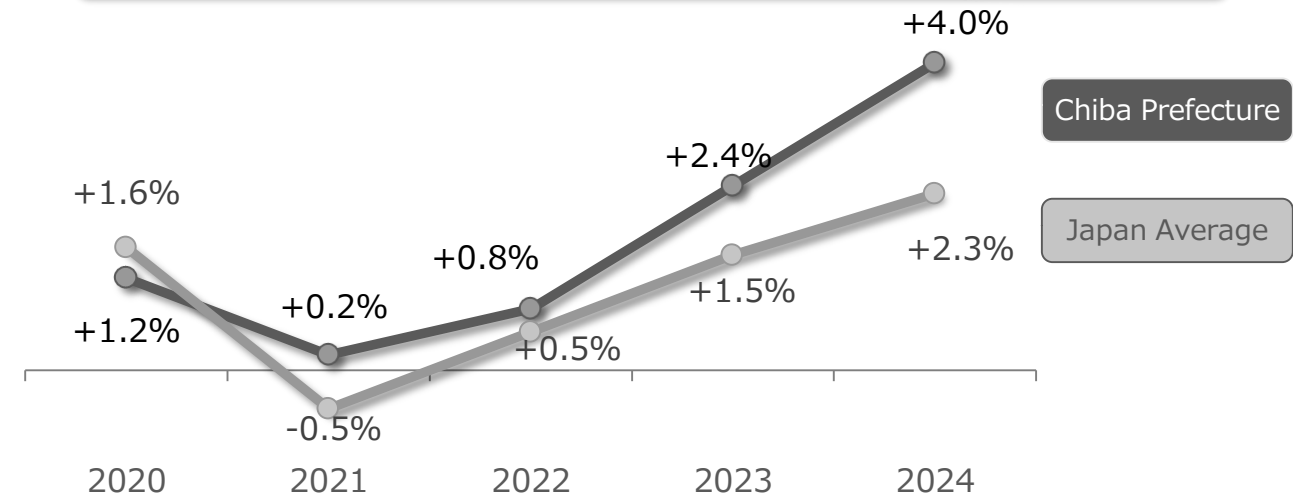
*As of Jan. 1 of each year

Standard land prices



*As of Jul. 1 of each year

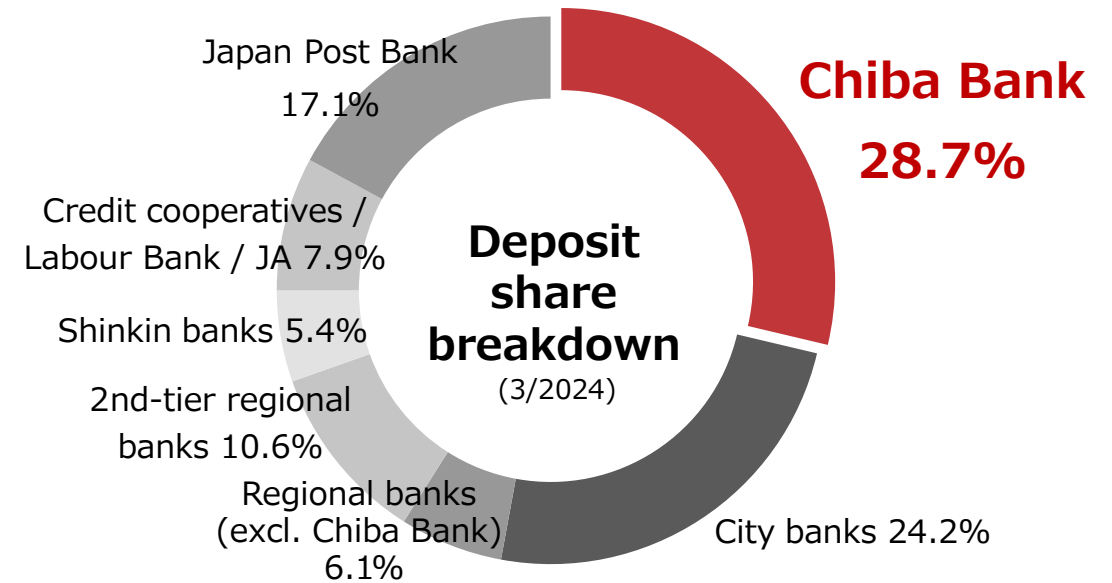
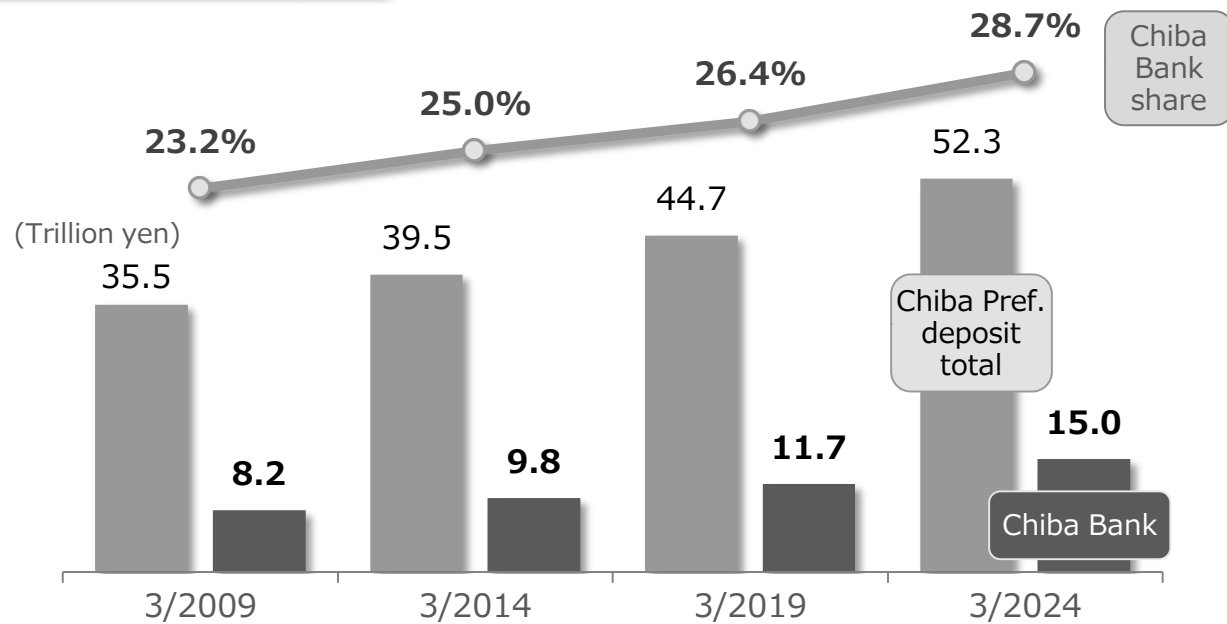
Land assessments (year-on-year ratio)



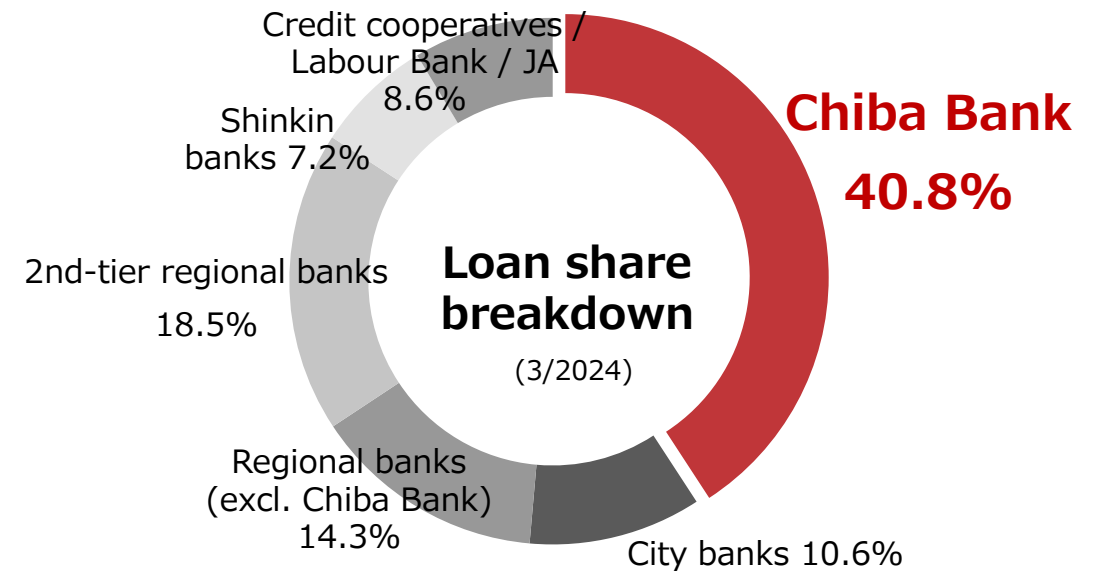
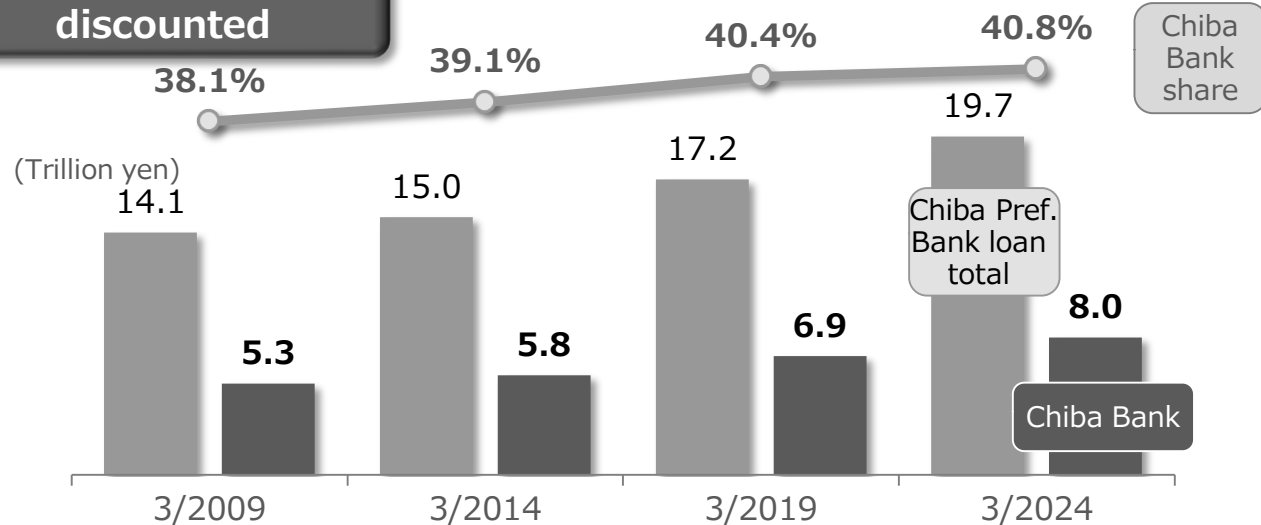
Source: Public information from each company (announced by the National Tax Agency in July)

*As of Jan. 1 of each year

Deposits



Loans and bills discounted



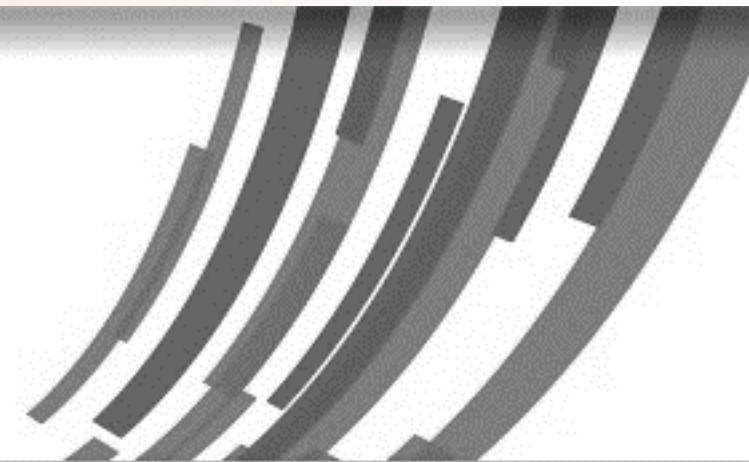
Key Data for Chiba Prefecture

To create a local community better suited to bringing each person's hope to life

	Population	Number of new housing developments	Prefectural income	Prefectural gross production	Primary industry	Secondary industry	3 rd -tier industry	Balance of Deposits	Balance of Loans
Chiba	6.28 million <small>6th nationwide</small>	43 thousand <small>6th nationwide</small>	¥ 19 trillion <small>6th nationwide</small>	¥ 20 trillion <small>7th nationwide</small>	¥ 0.1 trillion <small>7th nationwide</small>	¥ 5.1 trillion <small>9th nationwide</small>	¥ 15.2 trillion <small>8th nationwide</small>	¥ 36 trillion <small>6th nationwide</small>	¥ 16 trillion <small>7th nationwide</small>
No. 1 nationwide	Tokyo 14.06 million	Tokyo 124 thousand	Tokyo ¥ 80 trillion	Tokyo ¥ 113 trillion	Hokkaido ¥ 0.8 trillion	Aichi ¥ 16.1 trillion	Tokyo ¥ 101.0 trillion	Tokyo ¥ 366 trillion	Tokyo ¥ 264 trillion
No. 2 nationwide	Kanagawa 9.24 million	Osaka 65 Thousand	Kanagawa ¥ 29 trillion	Osaka ¥ 41 trillion	Kagoshima ¥ 0.2 trillion	Tokyo ¥ 12.9 trillion	Osaka ¥ 30.8 trillion	Osaka ¥ 81 trillion	Osaka ¥ 46 trillion
No. 3 nationwide	Osaka 8.84 million	Kanagawa 64 thousand	Aichi ¥ 27 trillion	Aichi ¥ 40 trillion	Ibaraki ¥ 0.2 trillion	Osaka ¥ 9.5 trillion	Kanagawa ¥ 26.0 trillion	Kanagawa ¥ 51 trillion	Aichi ¥ 26 trillion

Sources:
 Population: Statistics Bureau, Ministry of Internal Affairs and Communications "Population Census" (2020)
 Number of new housing developments: Ministry of Land, Infrastructure and Transport (FY2023)
 Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2021)
 Balance of Deposits and Loans: The Bank of Japan (As of March 2024)

Management Indices



Summary of Income and Expenses / Management Indices

To create a local community better suited to bringing each person's hope to life

(Billion yen)

Non-consolidated

	FY2019		FY2020		FY2021		FY2022		FY2023		FY2024
	1H		1H		1H		1H		1H		1H
Gross business profit	78.7	152.7	79.0	156.0	86.4	161.5	82.6	155.5	86.9	168.2	96.8
Net interest income	64.4	123.6	62.9	124.5	69.7	131.8	72.3	140.3	70.2	136.6	78.8
Net fees and commissions	10.8	22.6	12.7	26.1	14.7	27.5	14.7	28.6	14.9	30.0	16.7
Trading account income	1.1	1.8	0.8	1.7	0.5	1.1	0.6	1.3	0.8	1.1	0.5
Net other ordinary income	2.3	4.5	2.4	3.5	1.4	1.0	-5.1	-14.8	0.8	0.3	0.7
Bond-related gains/losses	1.5	3.2	0.9	-0.3	0.7	-1.4	-8.5	-20.0	-2.0	-5.8	-0.9
G&A expenses (-)	40.4	81.9	41.4	86.0	42.9	84.5	41.0	82.5	42.1	85.1	44.6
Business profit (before provisions to general reserves)	38.3	70.8	37.6	70.0	43.5	76.9	41.6	73.0	44.7	83.1	52.2
Core business income	36.7	67.5	36.7	70.3	42.7	78.3	50.2	93.0	46.8	88.9	53.2
Excl. gains/losses on the cancellation of investment trusts	33.9	64.2	34.4	66.2	39.6	75.1	47.3	85.3	46.0	87.4	51.7
Net provisions to general allowance for loan losses (-)	1.9	1.2	1.1	3.2	0.5	1.5	-	-	-	-	1.4
Net business income	36.3	69.5	36.5	66.7	42.9	75.4	41.6	73.0	44.7	83.1	50.8
Non-recurring gains/losses	3.2	-1.6	0.9	-2.5	2.2	-1.7	8.2	8.7	5.4	2.9	4.2
Disposal of non-performing loans (-)	2.8	8.2	2.5	7.1	1.2	5.6	-2.9	0.3	-0.7	5.8	4.2
Reversal of allowance for loan losses	-	-	-	-	-	-	2.0	0.9	1.9	0.3	-
Gains/losses related to stocks, etc.	2.2	2.6	3.3	5.8	2.7	2.7	4.8	8.3	4.6	9.3	8.5
Ordinary profit	39.6	67.8	37.4	64.2	45.2	73.6	49.8	81.7	50.1	86.0	55.0
Extraordinary profit/loss	-0.0	-3.8	-0.0	-0.3	0.0	-0.3	-0.1	-0.3	-0.0	-0.2	-0.0
Net income	28.8	45.9	27.4	45.6	33.1	52.3	36.1	58.1	36.4	60.5	39.8
Credit-related expenses (-)	4.7	9.5	3.6	10.4	1.8	7.1	-2.9	0.3	-0.7	5.8	5.6

(Billion yen)

Consolidated

Ordinary profit	39.9	72.6	38.6	71.8	45.4	78.8	50.7	86.9	49.9	90.2	54.3
Profit attributable to owners of parent	27.8	48.0	27.0	49.6	31.8	54.4	35.2	60.2	34.7	62.4	37.7
Consolidated net business income	41.6	81.0	41.2	81.8	46.5	87.0	43.8	81.8	47.0	91.7	54.0
Consolidated ROE* ¹ (shareholders' equity basis)	6.63%	5.67%	6.20%	5.65%	7.01%	5.97%	7.49%	6.38%	7.13%	6.40%	7.50%
Consolidated OHR* ²	51.91%	52.99%	52.45%	52.94%	50.21%	50.90%	46.64%	47.37%	48.50%	48.76%	46.19%

*1 Profit attributable to owners of parent ÷ (total net assets at beginning of fiscal year + total net assets at end of term)/2)

*2 Expenses ÷ (net business income - bond-related gains/losses + net provisions to general allowance for loan losses + expenses)

Balance sheet (non-consolidated)*1

(Billion yen)

Total assets: ¥ 21.7 trillion

(+ ¥ 0.5 trillion) (:): as compared to 3/24

Loans and bills discounted

¥ 13.0 trillion

(+ ¥ 0.2 trillion)

Deposits and NCDs

¥ 16.3 trillion

(- ¥ 0.0 trillion)

Securities

¥ 3.0 trillion

(+ ¥ 0.1 trillion)

Other

¥ 4.3 trillion

(+ ¥ 0.6 trillion)

Other

¥ 5.6 trillion

(¥ +0.1 trillion)

Net assets

¥ 1.0 trillion

(- ¥ 0.0 trillion)

	3/2020		3/2021		3/2022		3/2023		3/2024*1		3/2025*1
	1H		1H		1H		1H		1H		1H
Assets	15,430.2	15,537.0	16,805.4	17,795.8	18,374.2	19,011.2	18,885.2	19,690.5	20,261.7	21,212.1	21,376.8
Cash and deposits	2,239.4	1,923.7	3,077.5	3,609.2	3,879.1	4,197.8	3,468.5	4,061.5	4,012.7	4,685.3	4,725.9
BOJ account	2,116.6	1,794.1	2,966.1	3,511.9	3,756.9	4,102.9	3,364.9	3,954.4	3,905.6	4,575.2	4,622.3
Loans and bills discounted	10,551.1	10,616.5	10,955.4	11,206.4	11,521.1	11,691.3	11,934.4	12,153.6	12,520.6	12,768.0	13,045.4
Domestic	10,309.3	10,376.2	10,736.5	10,962.6	11,280.6	11,425.9	11,623.5	11,836.7	12,143.8	12,345.8	12,633.6
Securities	2,087.3	2,103.7	2,189.5	2,380.6	2,424.4	2,463.2	2,537.0	2,554.3	2,583.9	2,876.8	3,018.1
Government bonds	187.9	170.9	178.6	187.0	142.6	163.3	230.4	284.8	217.0	420.3	563.8
Stocks	237.3	203.1	220.7	254.6	258.5	249.5	248.2	251.4	289.3	337.2	297.6
Liabilities	14,528.2	14,672.0	15,889.2	16,833.7	17,373.9	18,031.2	17,921.6	18,708.2	19,232.3	20,123.9	20,654.6
Deposits	12,315.3	12,788.9	13,486.8	14,104.5	14,138.8	14,787.6	15,024.5	15,424.4	15,424.2	15,951.6	15,829.8
Domestic	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4	15,420.1
Retail	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0	11,210.7	11,304.2
Corporate	2,323.2	2,410.3	2,721.4	2,822.3	2,854.4	3,003.7	3,003.4	3,055.5	3,114.9	3,174.8	3,275.0
Net assets	901.9	865.0	916.2	962.1	1,000.2	979.9	963.6	982.3	1,029.3	1,088.1	1,082.1
Loan-to-deposit ratio	85.6%	83.0%	81.2%	79.4%	81.4%	79.0%	79.4%	78.7%	81.1%	80.0%	82.4%
Loans and securities-to-deposit ratio	102.6%	99.4%	97.4%	96.3%	98.6%	95.7%	96.3%	95.3%	97.9%	98.0%	101.4%

Yen-denominated loan composition*2

(Billion yen)

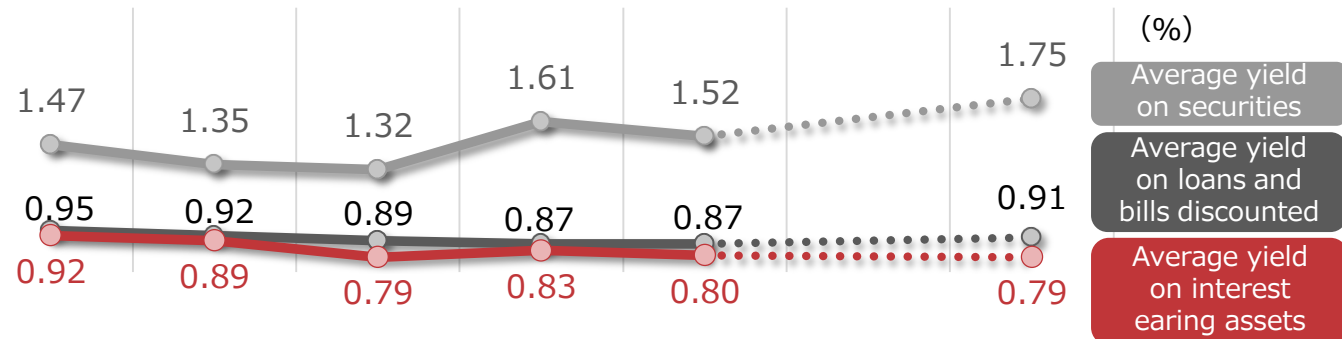
	3/2020		3/2021		3/2022		3/2023		3/2024		3/2025
	1H		1H		1H		1H		1H		1H
Market-linked	1,548.9	1,456.2	1,548.2	1,559.1	1,688.7	1,685.1	1,809.5	1,956.9	2,188.2	2,423.9	2,625.8
Short-term/long-term prime rate, etc.	4,221.6	4,229.0	4,222.9	4,251.0	4,350.4	4,340.2	4,437.7	4,552.6	4,762.5	4,936.5	5,268.4
Corporate	1,133.9	1,110.0	1,070.5	1,043.2	1,097.0	1,047.2	1,118.9	1,185.8	1,329.4	1,442.2	1,742.1
Residential	3,087.7	3,119.0	3,152.3	3,207.7	3,253.4	3,293.0	3,318.7	3,366.8	3,433.0	3,494.2	3,526.3
Fixed-rate	4,348.6	4,530.1	4,834.7	5,052.5	5,143.8	5,316.3	5,280.2	5,244.3	5,095.1	4,885.2	4,639.6
Corporate	3,892.2	4,060.7	4,356.7	4,569.9	4,654.6	4,821.5	4,779.8	4,740.8	4,604.8	4,400.6	4,158.3
Residential	456.3	469.4	478.0	482.5	489.1	494.8	500.4	503.4	490.3	484.5	481.2

*1 Change in accounting principles from FY2025 (retroactive application only for FY2024 full year) *2Internal management basis

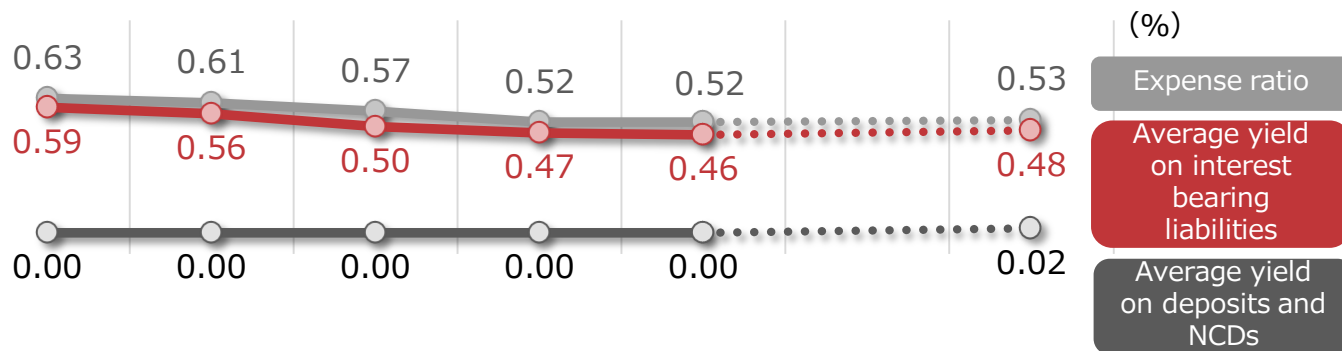
Domestic operations

Average yield on interest earning assets

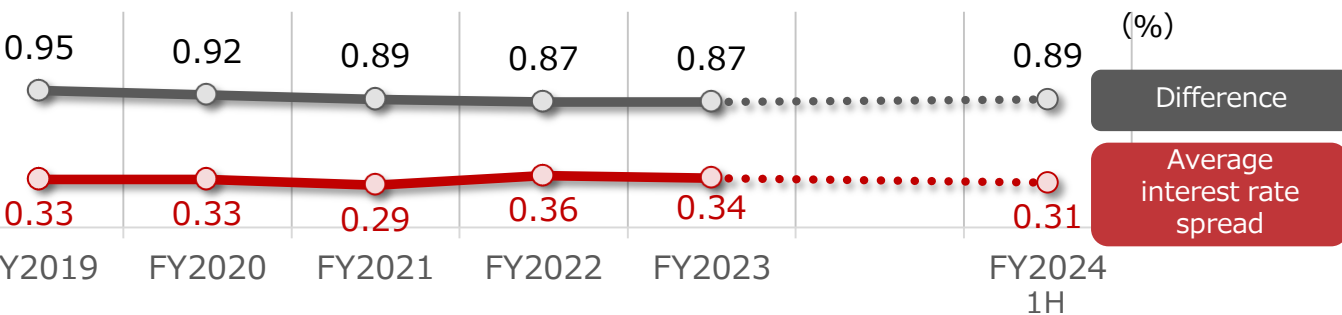
* Accounting basis



Average yield on interest bearing liabilities



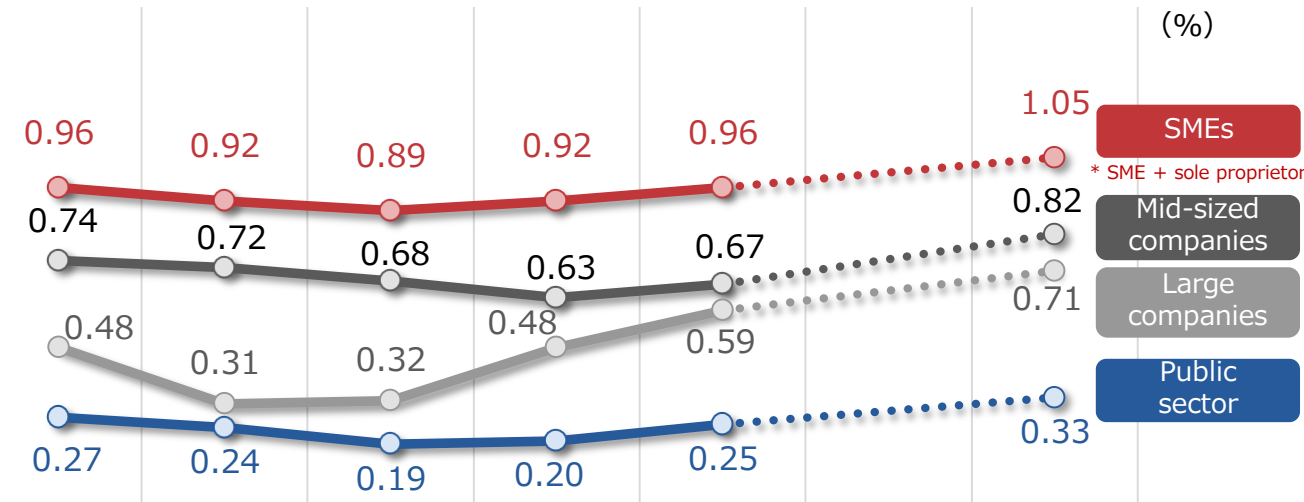
Average interest rate spread / diff. between average yield on loans and deposits



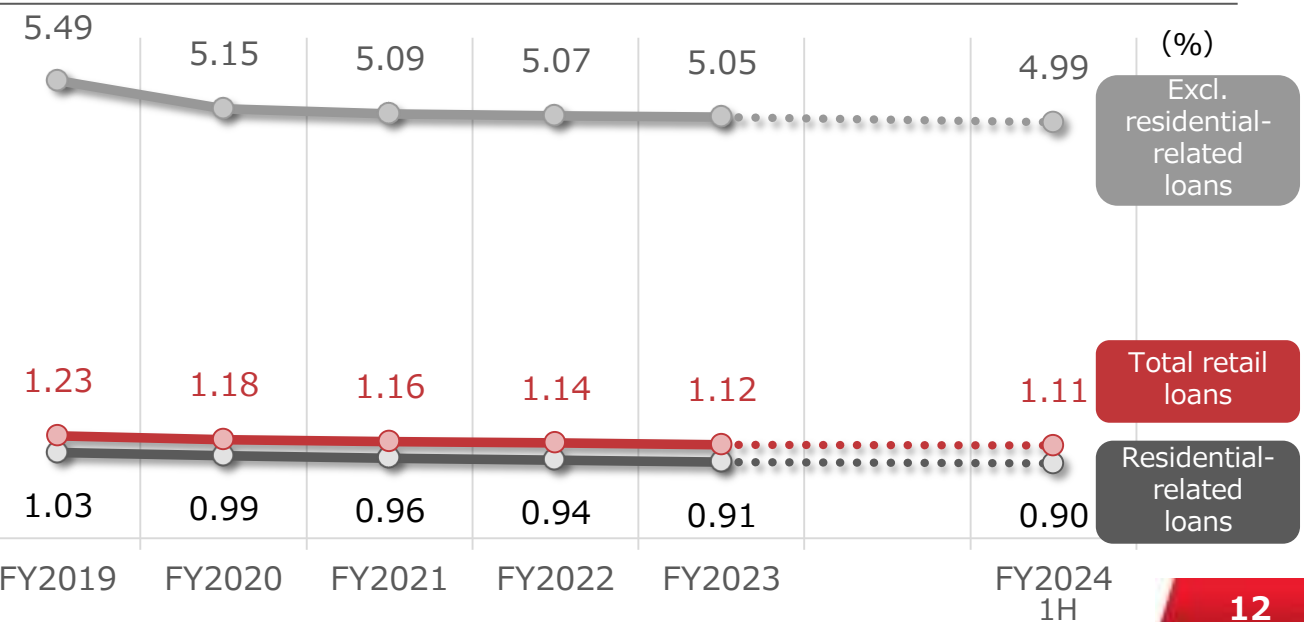
Contract rate by borrower category

* Internal management basis (weighted average at term-end, stock basis)

Corporate



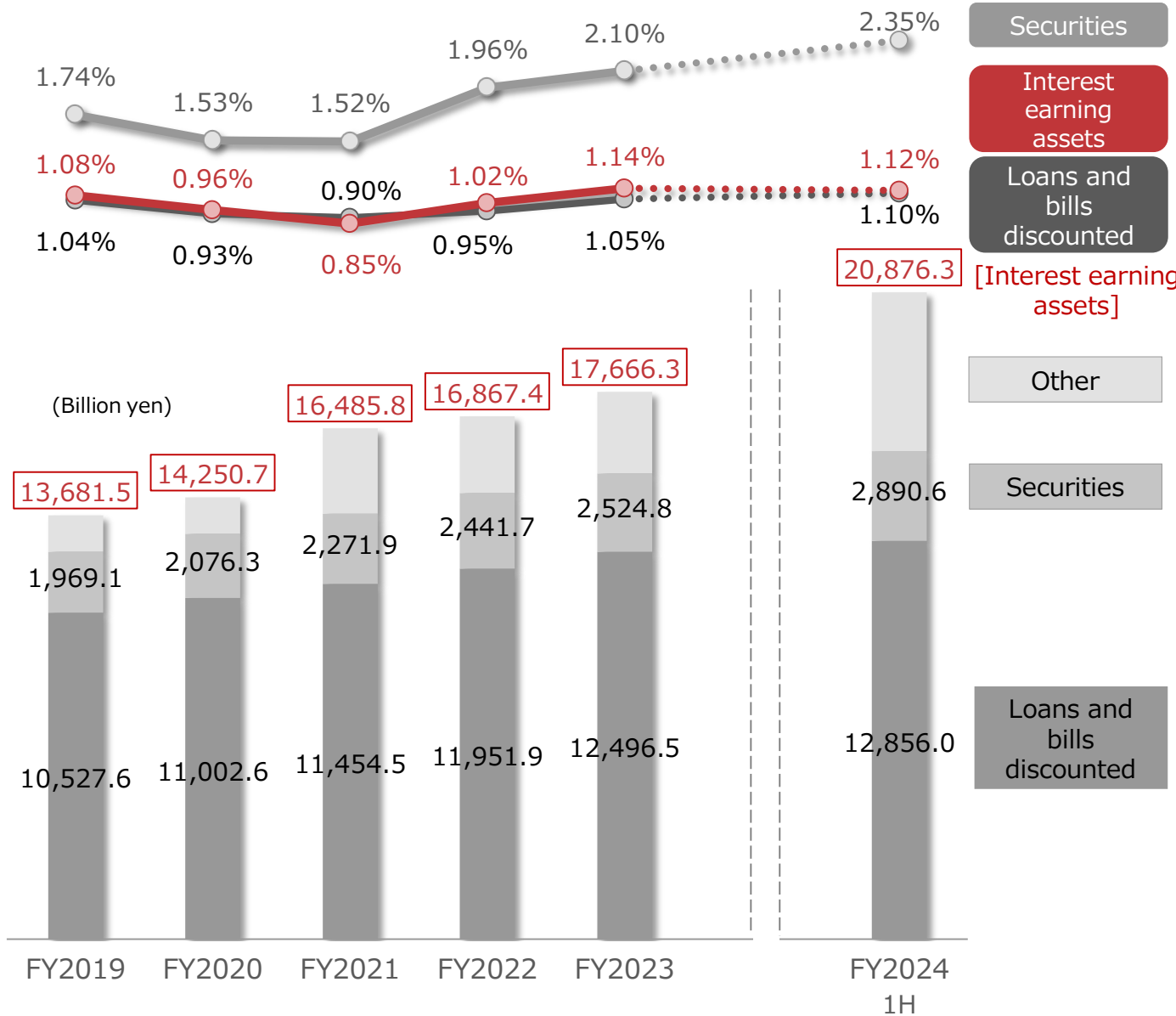
Retail (consumer loans)



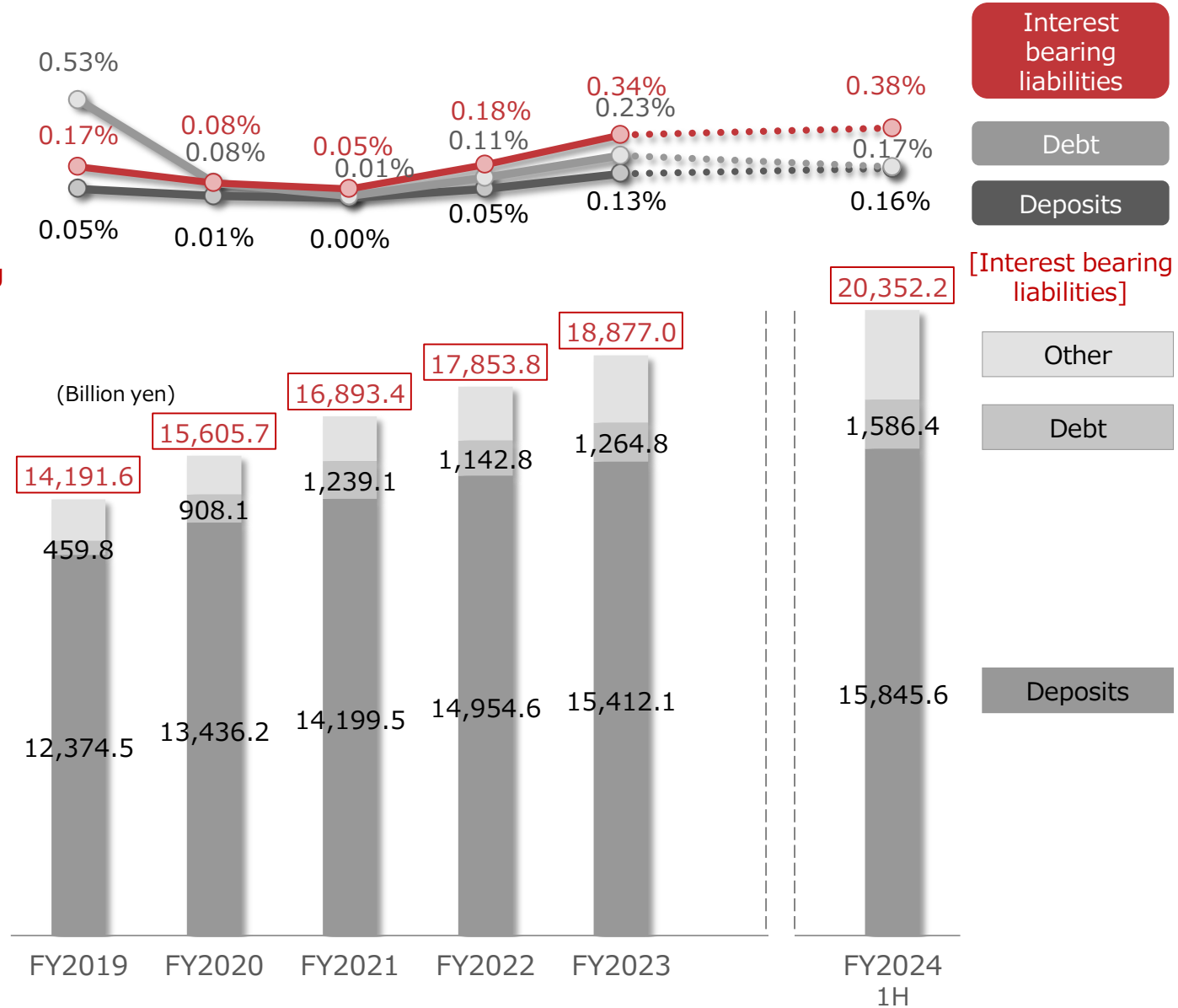
Interest Earning Assets / Interest Bearing Liabilities (Total)

To create a local community better suited to bringing each person's hope to life

Interest earning assets (average balance)



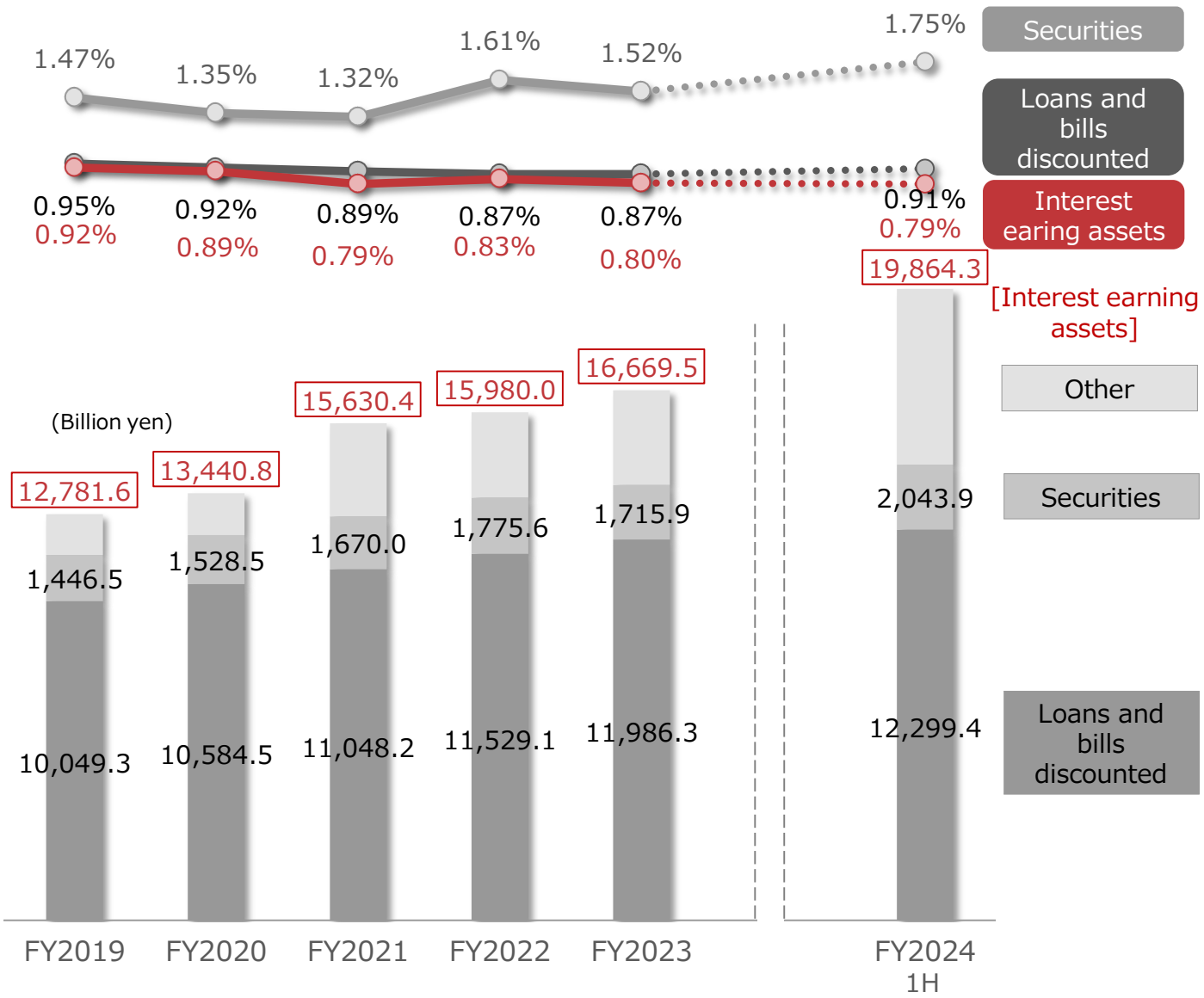
Interest bearing liabilities (average balance)



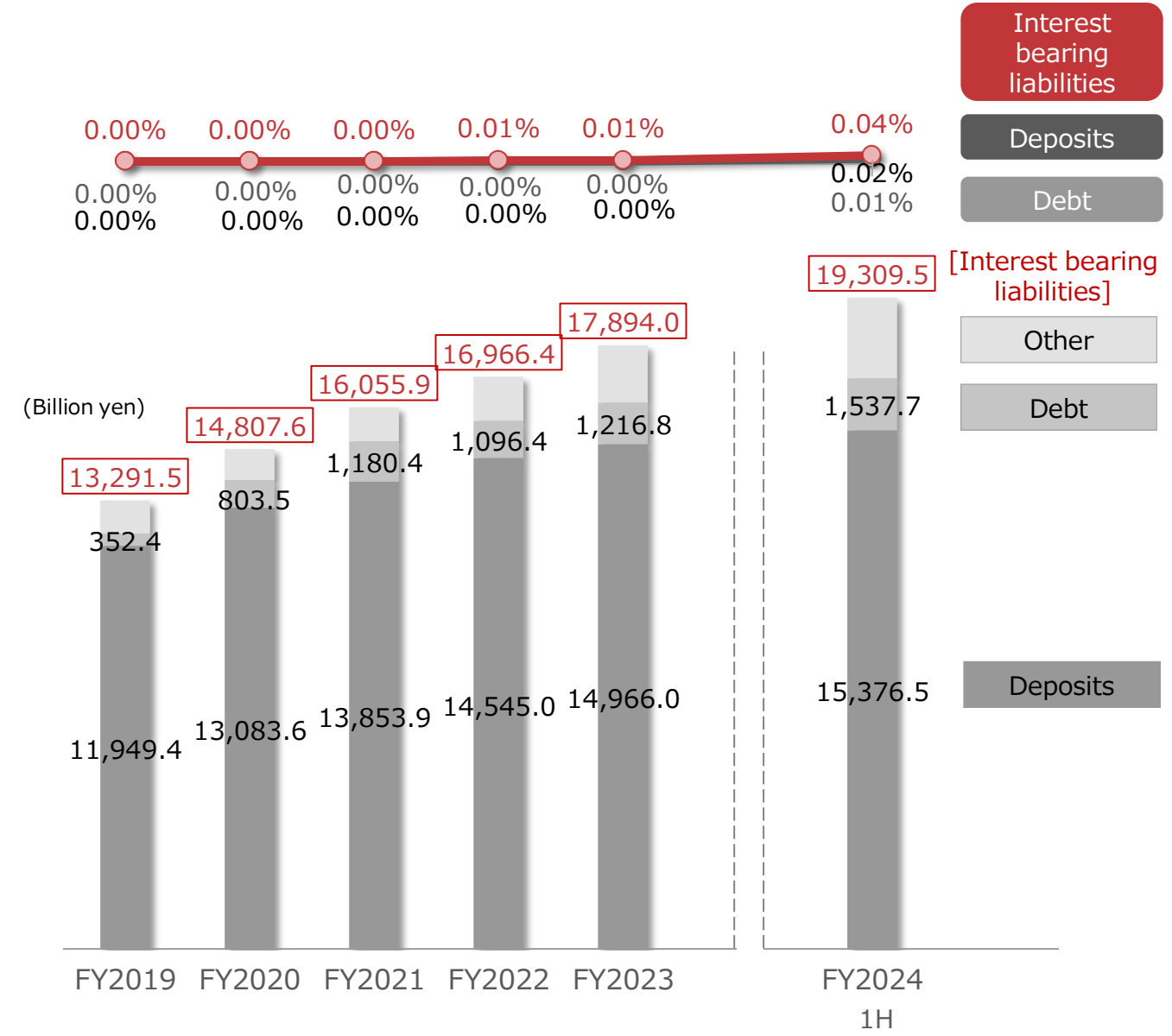
Interest Earning Assets / Interest Bearing Liabilities (Domestic Operations)

To create a local community better suited to bringing each person's hope to life

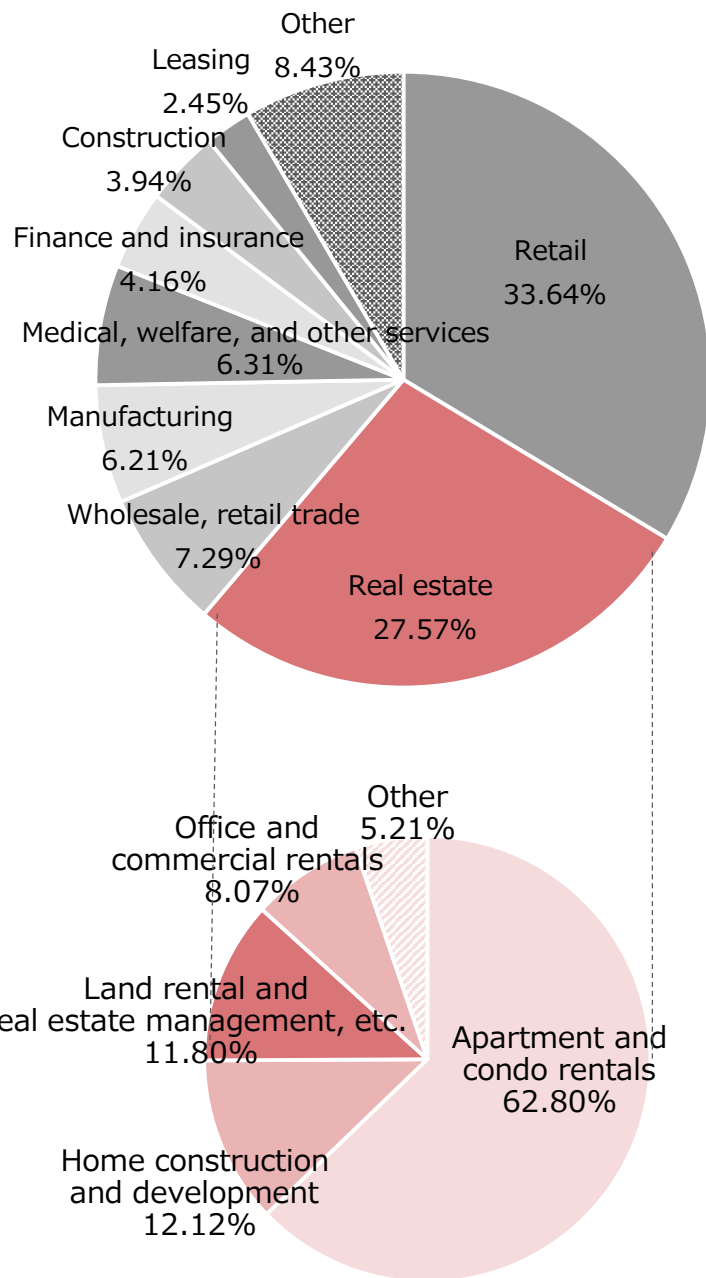
Interest earning assets (average balance)



Interest bearing liabilities (average balance)



[Loan balance composition by industry 9/2024]



Domestic loan breakdown by industry

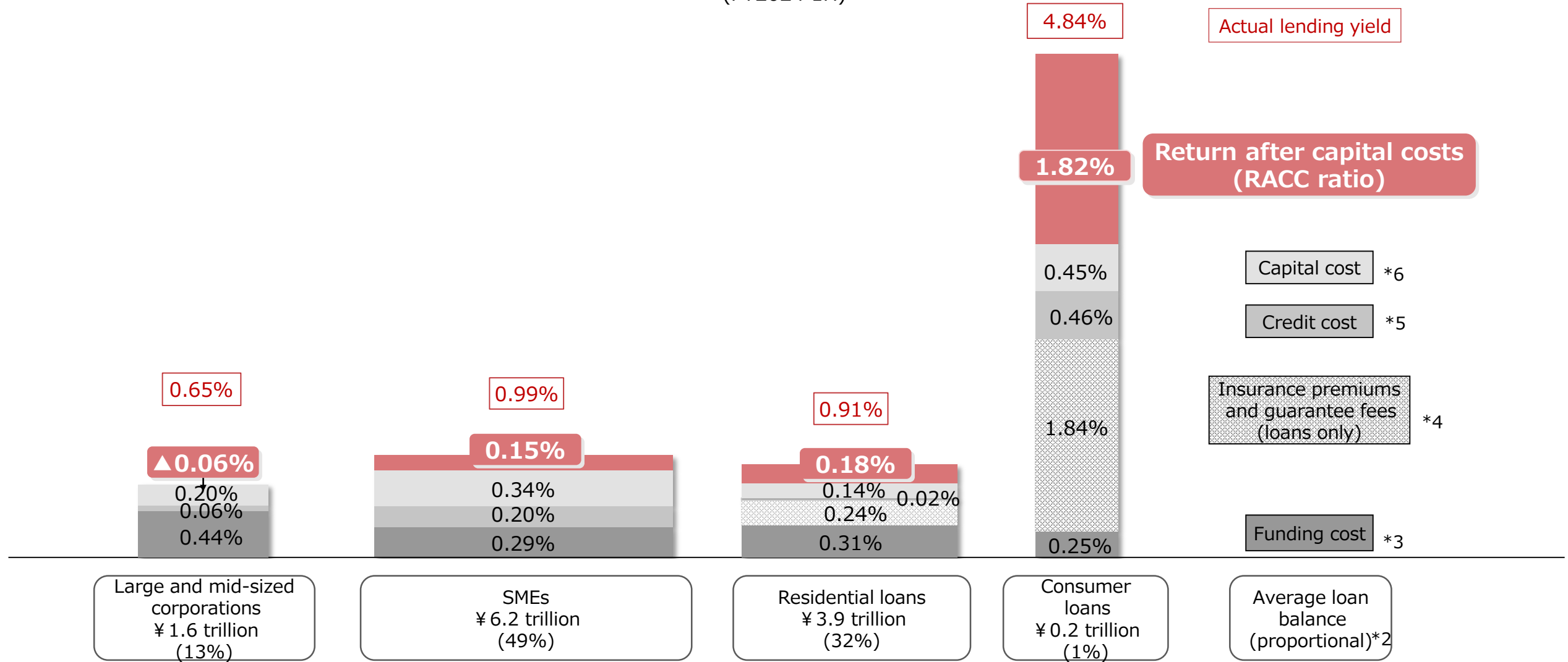
	3/2022		9/2022		3/2023		9/2023		3/2024		9/2024	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	726.8	6.36%	794.7	6.84%	782.3	6.61%	780.6	6.43%	807.2	6.54%	784.3	6.21%
Agriculture and forestry	18.5	0.16%	17.0	0.15%	17.0	0.14%	17.4	0.14%	16.6	0.13%	16.3	0.13%
Fishery	1.2	0.01%	1.3	0.01%	1.4	0.01%	1.1	0.01%	1.2	0.01%	1.2	0.01%
Mining, quarry, and gravel	15.4	0.14%	22.0	0.19%	18.9	0.16%	20.7	0.17%	16.2	0.13%	11.2	0.09%
Construction	419.0	3.67%	427.5	3.68%	442.4	3.74%	459.7	3.79%	481.7	3.90%	497.2	3.94%
Electricity, gas, heat, and water	174.7	1.53%	180.3	1.55%	195.9	1.66%	206.5	1.70%	216.8	1.76%	231.2	1.83%
Information/communications	47.2	0.42%	49.0	0.42%	58.5	0.50%	93.8	0.77%	96.5	0.78%	92.5	0.73%
Transport and postal service	323.7	2.83%	286.9	2.47%	292.9	2.47%	303.0	2.50%	316.8	2.57%	307.6	2.43%
Wholesale and retail trade	837.8	7.33%	859.7	7.40%	880.0	7.43%	907.4	7.47%	904.5	7.33%	920.7	7.29%
Finance and insurance	455.0	3.98%	487.7	4.19%	499.2	4.22%	519.2	4.28%	518.4	4.20%	525.5	4.16%
Real estate and leasing	3,205.3	28.05%	3,282.5	28.24%	3,389.9	28.64%	3,476.1	28.62%	3,616.6	29.29%	3,792.6	30.02%
Real estate	2,910.8	25.47%	2,995.0	25.77%	3,101.9	26.21%	3,180.5	26.19%	3,311.8	26.82%	3,483.3	27.57%
Rental and management	2,515.3	22.01%	2,551.1	21.95%	2,629.9	22.22%	2,683.0	22.09%	2,773.3	22.46%	2,879.6	22.79%
Real estate trading, etc.	395.4	3.46%	443.8	3.82%	471.9	3.99%	497.4	4.10%	538.4	4.36%	603.6	4.78%
Leasing	294.5	2.58%	287.4	2.47%	288.0	2.43%	295.6	2.43%	304.8	2.47%	309.3	2.45%
Medical, welfare, and other services	738.6	6.47%	747.2	6.43%	752.7	6.36%	766.2	6.31%	779.8	6.32%	796.6	6.31%
Government, local public sector	464.1	4.06%	433.9	3.73%	415.5	3.51%	442.0	3.64%	358.9	2.91%	405.8	3.21%
Other (retail)	3,997.9	34.99%	4,033.2	34.70%	4,089.5	34.55%	4,149.5	34.17%	4,213.9	34.13%	4,250.3	33.64%
Total	11,425.9	100.00%	11,623.5	100.00%	11,836.7	100.00%	12,143.8	100.00%	12,345.8	100.00%	12,633.6	100.00%

Real-estate loan breakdown

	3/2022		9/2022		3/2023		9/2023		3/2024		9/2024	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Rental and management	2,515.3	86.41%	2,551.1	85.18%	2,629.9	84.78%	2,683.0	84.36%	2,773.3	83.74%	2,879.6	82.67%
Apartment and condo rentals	2,088.1	71.74%	2,105.9	70.32%	2,113.5	68.14%	2,124.5	66.80%	2,162.6	65.30%	2,187.5	62.80%
Office and commercial rentals	235.6	8.09%	238.4	7.96%	255.3	8.23%	262.3	8.25%	257.8	7.78%	281.0	8.07%
Land rental and real estate management	191.6	6.58%	206.7	6.90%	261.0	8.41%	296.1	9.31%	352.8	10.66%	411.0	11.80%
Real estate trading, etc.	395.4	13.59%	443.8	14.82%	471.9	15.22%	497.4	15.64%	538.4	16.26%	603.6	17.33%
Home construction and development	280.0	9.62%	312.9	10.45%	330.0	10.64%	346.9	10.91%	374.2	11.30%	422.0	12.12%
Real estate brokerage and land trading, etc.	113.5	3.90%	129.4	4.32%	140.6	4.54%	149.1	4.69%	162.7	4.92%	179.9	5.17%
Public organizations	1.8	0.07%	1.4	0.05%	1.3	0.04%	1.2	0.04%	1.4	0.04%	1.5	0.04%
Total	2,910.8	100.00%	2,995.0	100.00%	3,101.9	100.00%	3,180.5	100.00%	3,311.8	100.00%	3,483.3	100.00%

Return after capital costs*1

(FY2024 1H)

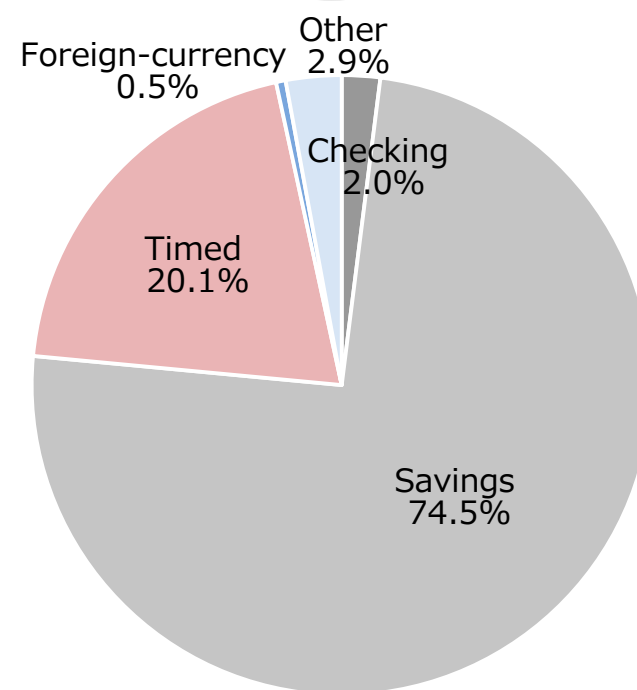
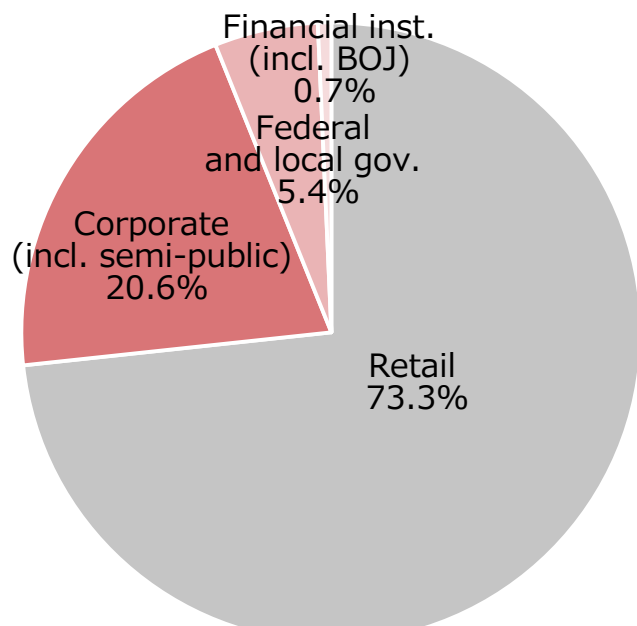


*1. Before deducting G&A expenses.
 *2. Average balance: segmented on internal management basis. Residential loans are before securitization and consumer loans excludes credit cards.
 *3. Funding cost: internal transfer rate x average balance during the period.
 *4. Insurance premiums and guarantee fees: actual expenditure during the period. Only includes guarantee fees from external guarantee companies.
 *5. Credit cost: internally used notional allowance. (EL=PD x LGD x balance)
 *6. Capital cost: unexpected losses as of 9/2024. (UL (Basel III finalization basis) x 6% (capital cost) ÷ (1-tax rate))

Balance of Domestic Deposits

To create a local community better suited to bringing each person's hope to life

[Domestic deposits composition 9/2024]



(Billion yen)

	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023	3/2024	9/2024
Domestic deposits	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4	15,420.1
Retail	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0	11,210.7	11,304.2
Corporate (incl. semi-public)	2,238.3	2,316.1	2,635.6	2,745.8	2,788.7	2,847.4	2,885.7	2,950.0	3,036.0	3,067.9	3,170.6
National and local gov.	574.1	783.8	725.6	956.3	722.1	982.0	901.8	1,117.7	883.1	1,161.7	840.8
Financial inst. (incl. BOJ)	84.8	94.2	85.7	76.5	65.6	156.2	117.6	105.4	78.8	106.9	104.3
Liquid deposits	8,662.0	9,238.1	9,876.7	10,531.1	10,540.1	11,195.2	11,325.1	11,848.1	11,857.1	12,396.3	12,249.1
Checking	240.5	255.2	277.5	300.6	295.4	316.9	300.2	315.0	326.3	336.5	314.0
Savings	8,067.2	8,619.0	9,236.0	9,841.3	9,859.9	10,444.7	10,622.2	11,113.0	11,170.0	11,676.2	11,491.8
Retail	6,235.5	6,505.0	6,917.5	7,210.0	7,459.3	7,732.1	7,969.9	8,179.1	8,381.1	8,572.0	11,304.2
Checking	1.4	1.5	1.6	1.6	1.5	1.4	1.6	1.6	1.7	1.6	1.5
Savings	5,978.2	6,241.8	6,643.9	6,928.4	7,170.9	7,437.2	7,668.0	7,871.1	8,069.7	8,258.3	8,364.7
Corporate (incl. semi-public)	1,846.1	1,925.4	2,228.9	2,329.2	2,364.7	2,419.9	2,459.8	2,525.9	2,606.3	2,640.0	3,170.6
Checking	233.2	249.0	271.7	294.9	289.6	311.4	293.9	312.1	322.5	332.8	310.7
Savings	1,545.7	1,616.7	1,891.4	1,976.7	2,007.9	2,046.2	2,095.2	2,148.1	2,257.3	2,276.9	2,321.6
National and local gov.	542.5	761.3	697.0	937.0	677.0	963.3	853.9	1,094.8	837.5	1,140.0	840.8
Checking	0.4	0.3	0.5	0.2	0.4	0.2	0.5	0.4	0.3	0.2	0.3
Savings	536.5	751.7	692.1	926.3	671.8	950.5	849.0	1,083.5	833.7	1,129.8	797.4
Financial inst. (incl. BOJ)	37.7	46.3	33.2	54.8	38.9	79.7	41.4	48.2	32.0	44.1	104.3
Checking	5.2	4.3	3.5	3.8	3.7	3.8	4.0	0.7	1.7	1.8	1.3
Savings	6.7	8.6	8.4	9.7	9.2	10.7	10.0	10.2	9.1	11.0	7.9
Timed deposits	3,212.4	3,184.4	3,222.4	3,231.4	3,269.8	3,221.1	3,225.7	3,163.6	3,148.6	3,068.6	3,091.5
Retail	2,792.9	2,770.9	2,796.6	2,802.9	2,803.5	2,777.2	2,754.9	2,720.4	2,677.4	2,623.0	2,611.6
Corporate (incl. semi-public)	379.0	381.2	387.4	399.1	406.2	409.9	407.3	404.5	409.5	407.6	424.8
National and local gov.	31.5	22.5	28.6	19.2	45.1	18.6	47.9	22.9	45.5	21.6	38.8
Financial inst. (incl. BOJ)	8.9	9.6	9.5	10.0	14.9	15.1	15.5	15.7	16.0	16.2	16.2
Foreign currency deposits	81.4	76.7	90.0	58.9	56.7	103.8	100.3	78.9	68.1	82.2	79.1
Retail	30.1	29.2	30.4	30.7	28.0	25.8	22.0	18.8	17.4	15.6	14.6
Corporate (incl. semi-public)	13.1	9.2	16.7	16.5	16.9	16.6	11.7	18.7	19.9	20.0	20.6
Financial inst. (incl. BOJ)	38.1	38.2	42.9	11.6	11.8	61.3	60.5	41.4	30.7	46.5	30.7

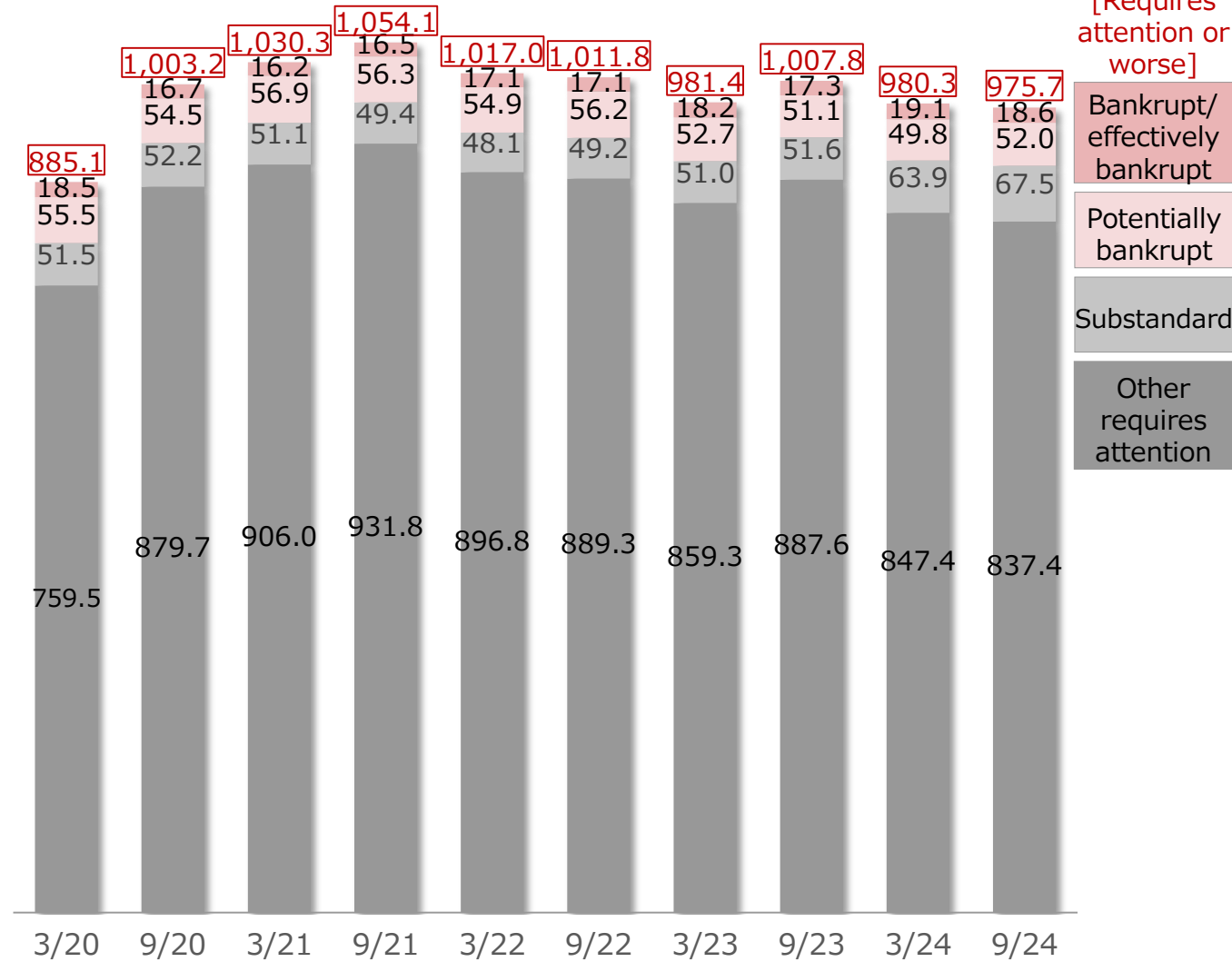
(Billion yen)

	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023	3/2024	9/2024
Domestic deposits	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4	15,420.1
Chiba Prefecture	11,432.4	11,962.8	12,586.4	13,191.5	13,224.3	13,807.4	13,927.7	14,367.4	14,324.5	14,778.3	14,636.5
Other	523.5	536.6	605.2	630.9	643.2	713.6	724.4	724.2	749.6	769.0	783.6

Self-assessment results (non-consolidated)

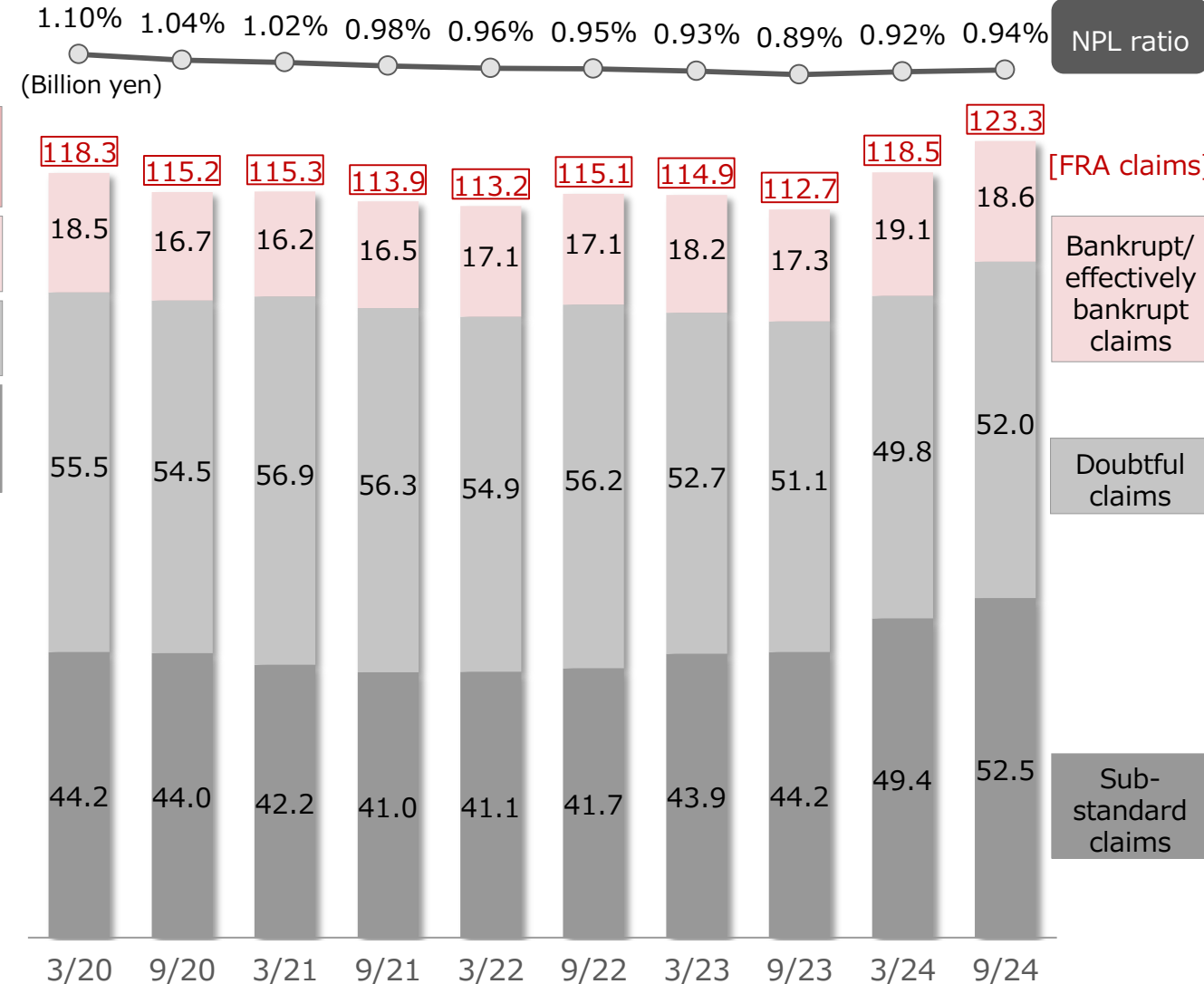
(Billion yen)

*Including loans with no borrower classification



Disclosed claims under the Financial Reconstruction Act (FRA) (non-consolidated)

(Billion yen)



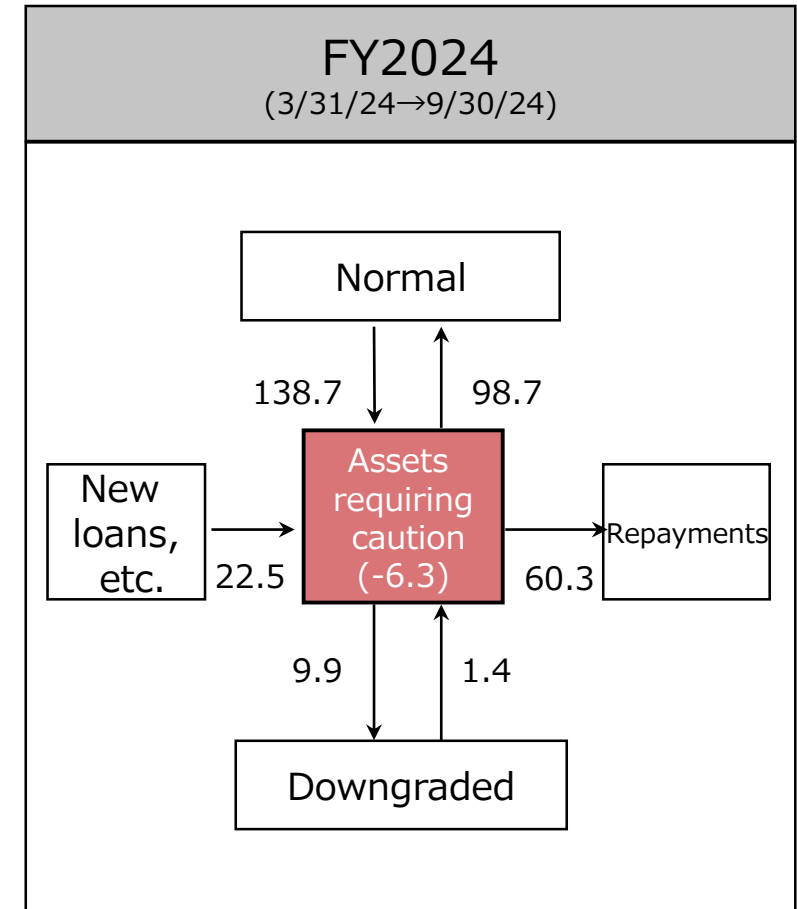
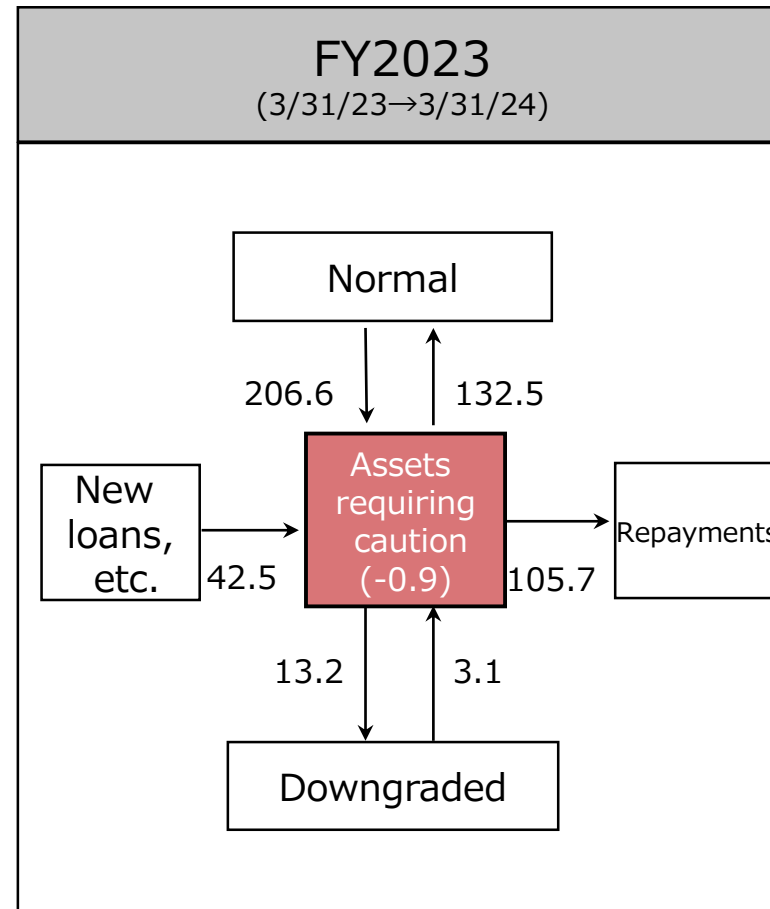
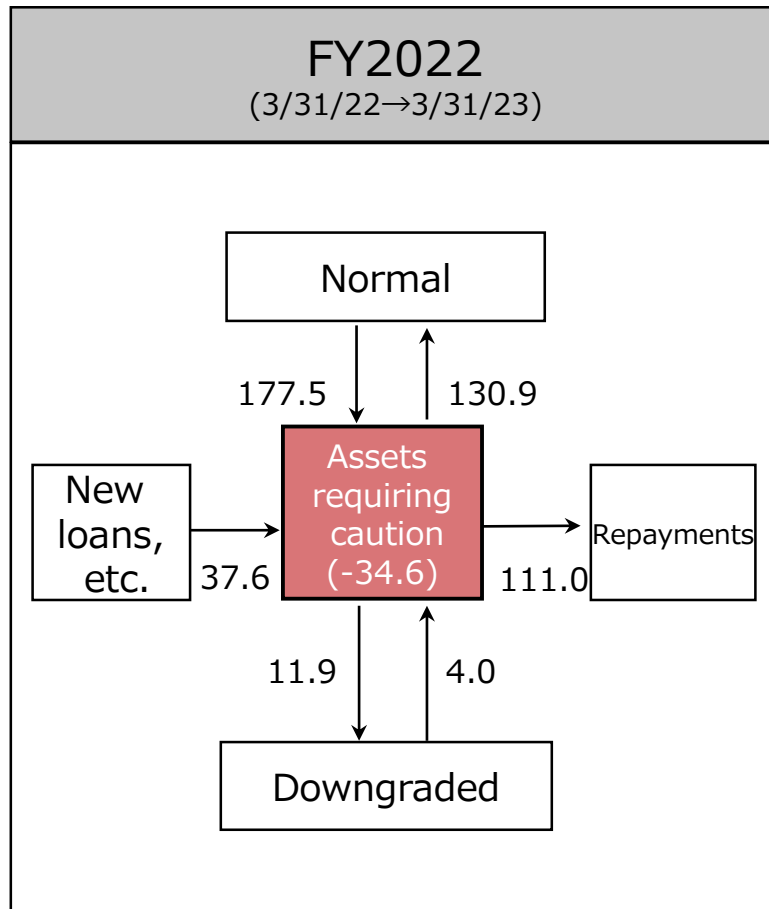
	3/20	9/20	3/21	9/21	3/22	9/22	3/23	9/23	3/24	9/24
Total	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7	12,844.9	13,117.0
Normal	9,849.6	10,057.5	10,272.7	10,559.6	10,762.9	11,015.1	11,259.6	11,596.9	11,864.5	12,141.2
Requires attention or worse	885.1	1,003.2	1,030.3	1,054.1	1,017.0	1,011.8	981.4	1,007.8	980.3	975.7

	3/20	9/20	3/21	9/21	3/22	9/22	3/23	9/23	3/24	9/24
Total	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7	12,844.9	13,117.0
Normal claims	10,616.4	10,945.5	11,187.8	11,499.8	11,666.7	11,911.8	12,126.1	12,491.9	12,726.3	12,993.6
FRA claims	118.3	115.2	115.3	113.9	113.2	115.1	114.9	112.7	118.5	123.3

Analysis of change in assets requiring caution

(includes substandard loans)

(Billion yen)



Non-consolidated

(Million yen)

	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit obligation	79,276	80,268	79,529	78,071	76,408
Plan assets at fair value	-78,891	-93,931	-96,106	-92,891	-105,116

	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit costs	766	1,640	-535	-1,066	-4
Service costs	2,684	2,653	2,683	2,298	2,195
Interest costs	160	158	160	160	156
Expected return on plan assets	-2,394	-2,381	-3,296	-3,368	-3,255
Amortization of actuarial gains/losses	-31	829	-497	-674	363
Amortization of past service costs	-	-	-	81	81
Other	348	380	414	437	454

Consolidated

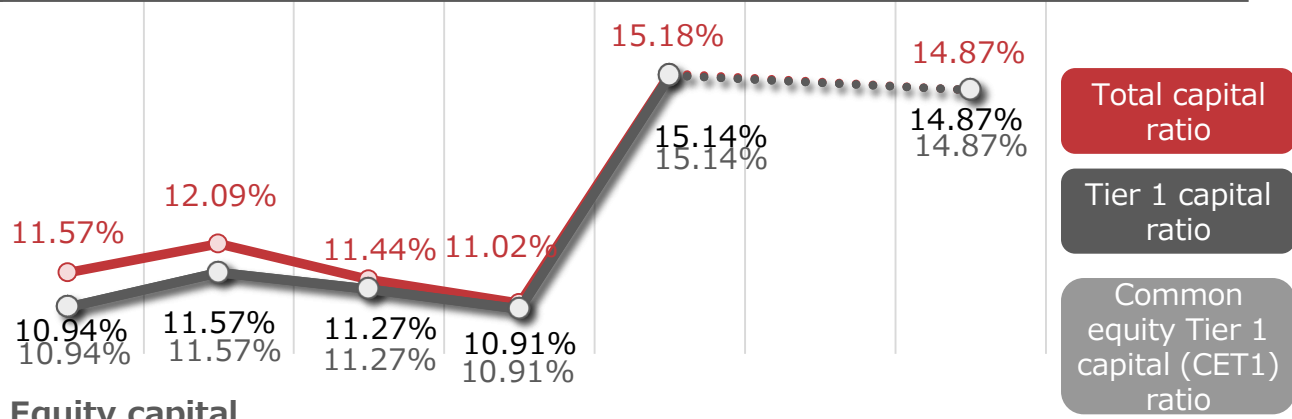
(Million yen)

	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit obligation	80,010	80,995	80,261	78,789	77,097
Plan assets at fair value	-78,891	-93,931	-96,106	-92,891	-105,116

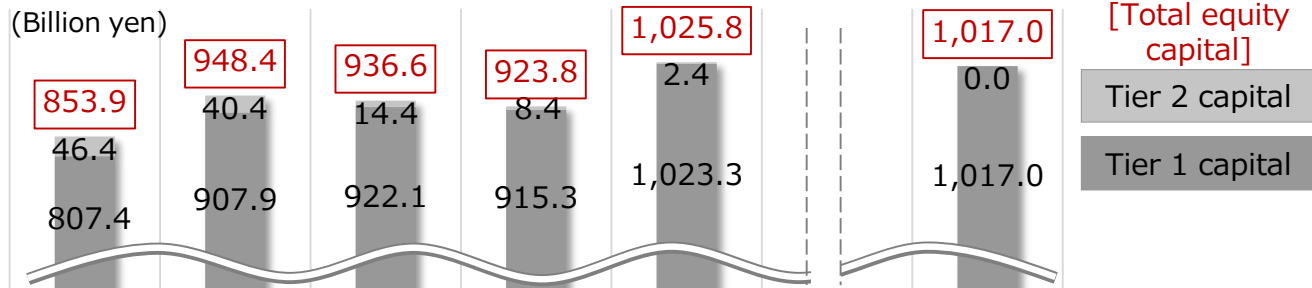
	3/2020	3/2021	3/2022	3/2023	3/2024
Retirement benefit costs	869	1,748	-431	-960	106

Non-consolidated

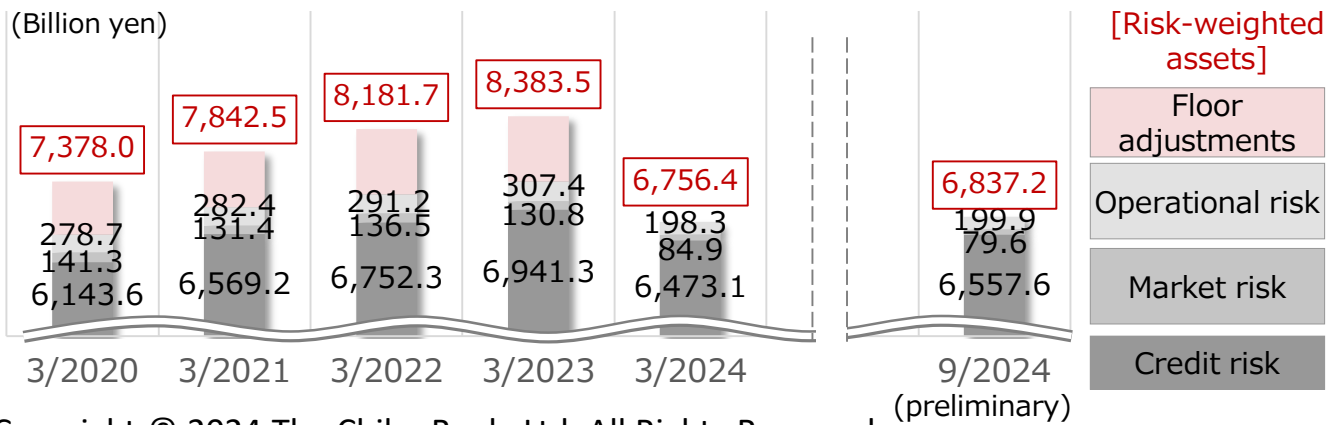
Capital ratio



Equity capital

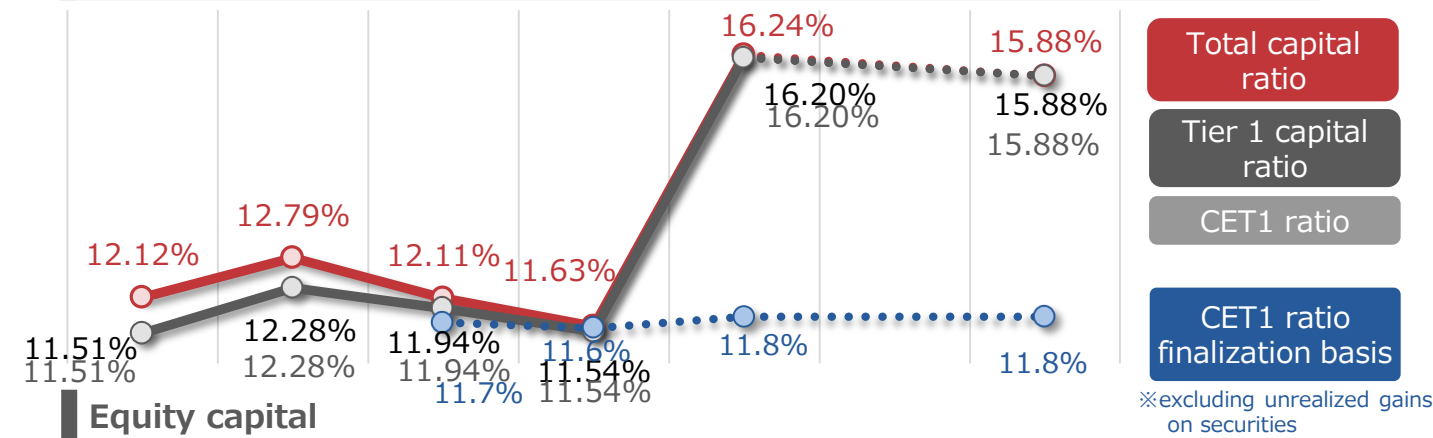


Risk-weighted assets

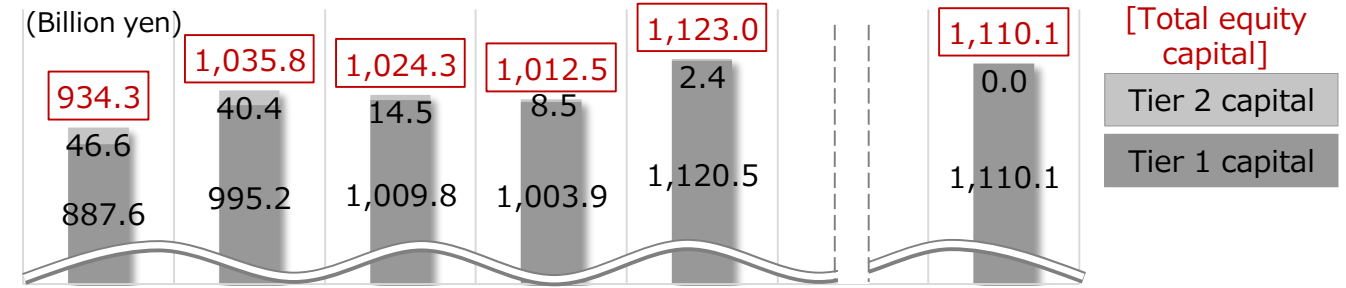


Consolidated

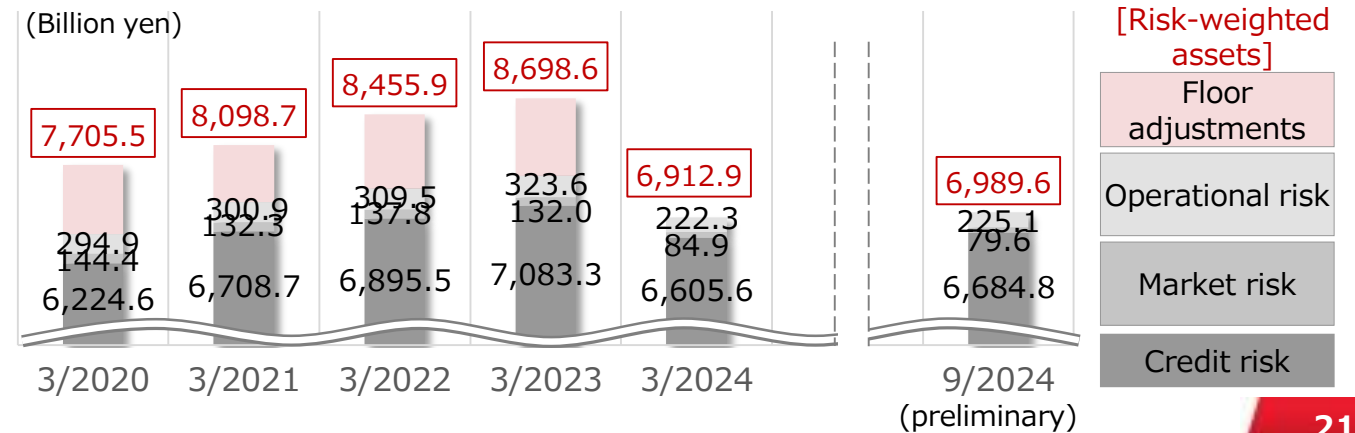
Capital ratio



Equity capital



Risk-weighted assets



Overview of system for risk capital allocation by sector

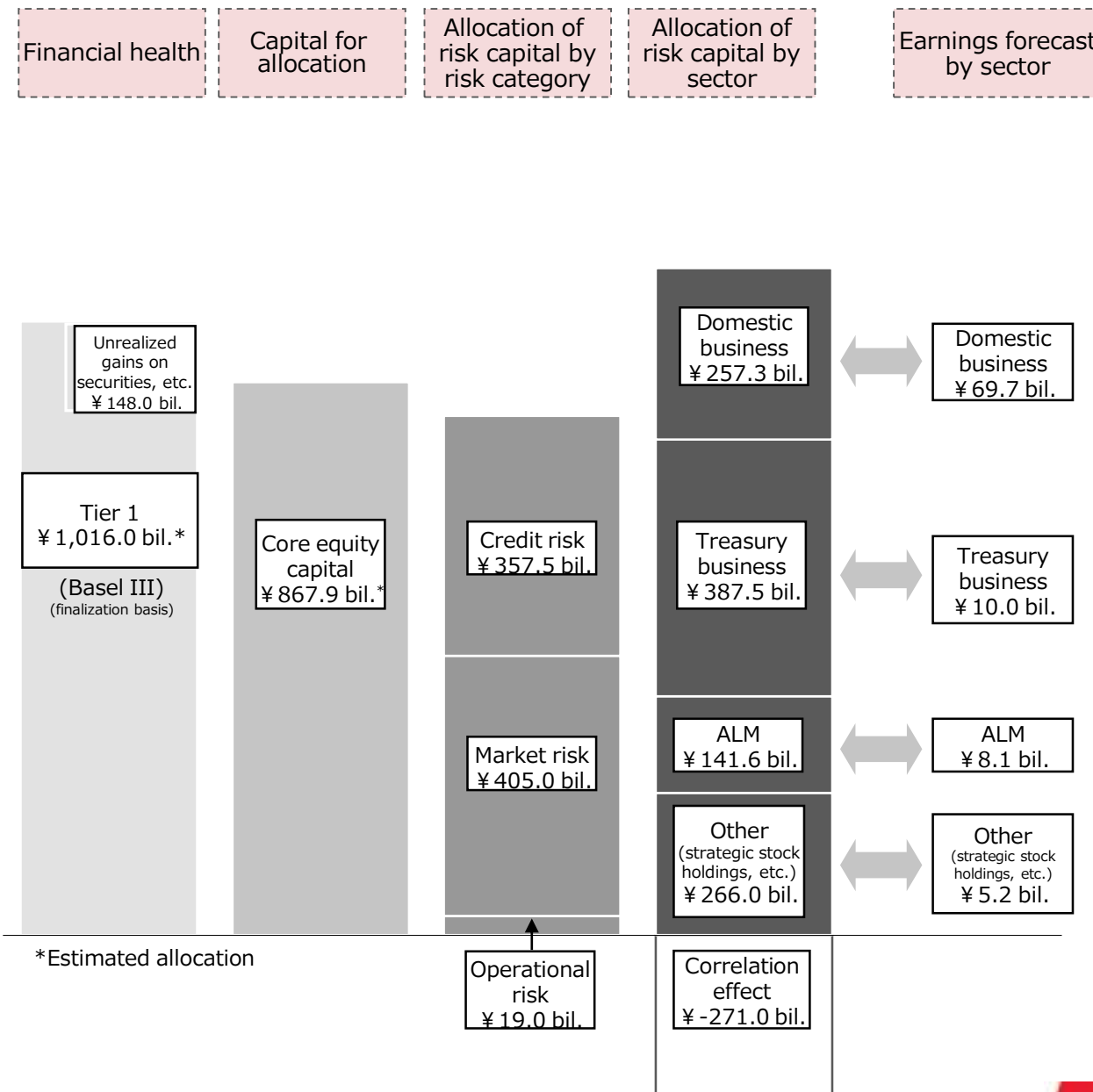
Capital for allocation	"Core equity capital" (CET1 capital after deduction of unrealized gains on securities, etc.)
Int. risk capital	99.9% confidence level, 1-year holding period
Credit risk	UL + change in EL during the period + direct write-offs + losses on the sale of claims
Market risk	VaR + change in unrealized gains during the period + gain/loss on sales
Operational risk	Standardized measurement approach to Basel

IRRBB ratio (9/2024)
(IRRBB: Interest Rate Risk in the Banking Book)

✓ Confirmed "IRRBB < 15% of Tier 1"

IRRBB	①	¥ 49.5 bil.
Tier 1	②	¥ 1,017.0 bil.
IRRBB ratio	①/②	4.87%

FY2024 2H risk capital allocation



Title The 15th Mid-term Plan Engagement Bank Group – Phase 1 –
(Plan Period: April 2023 ~ March 2026)

Operational Guideline: Evolution of the customer-focused business model

Basic Policies

■ Practice “Sustainable Management” by providing societal value to the community

I. Creating the optimal customer experience
Deliver personalized proposals utilizing a wide range of data.
Provide in-person, remote, and digital channels most-suited to the customer.

II. Enhancing the quality of existing business
Further increase the quality of solutions designed to address customer issues.

III. Providing new value
Provide new-found value to customers by entering into new business areas.

Bases

■ Expansion of “Value Creation Bases”



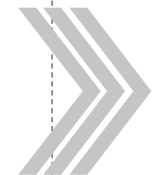
Management KPIs

Consolidated ROE* ¹	Profit attributable to owners of parent	Tier 1 common equity capital ratio* ²
Above 7%	75.0 billion yen	10.5% ~ 11.5%
	Consolidated net business income	Consolidated OHR
	120.0 billion yen	45%

*1 Shareholders' equity basis
*2 Basel III full implementation finalization basis (excluding valuation differences on securities)

Policy to aim for range convergence toward the end of March 2029

Phase 2~



Bank Group Development

Goals for FY2030



Number of Chiba Bank branches (total)

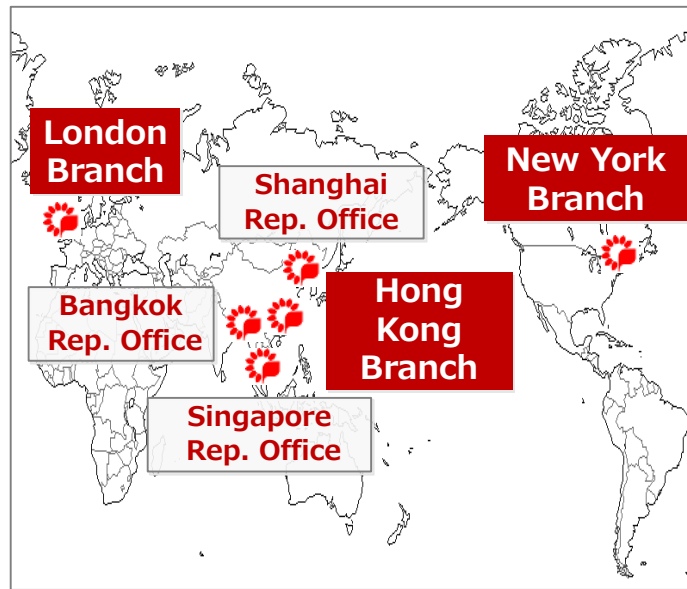
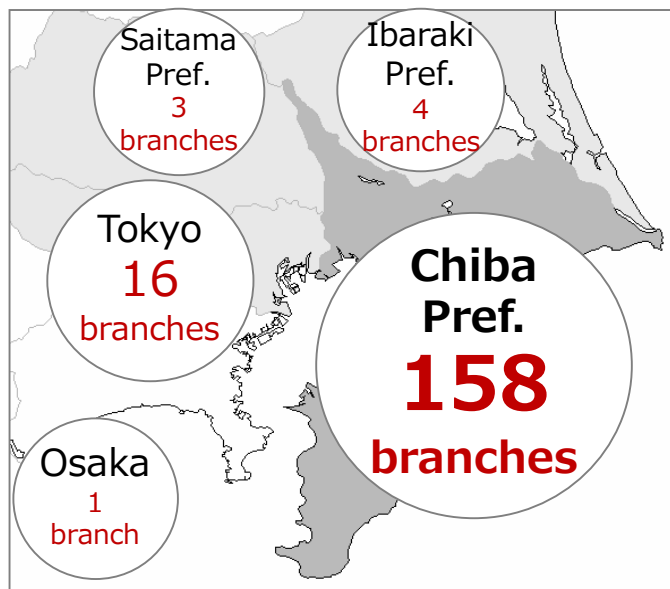
	9/30/2024	Change from 3/31/2005
Branches	185	+23
Domestic*	182	+23
Chiba Pref.	158	+8
Other	24	+15
Overseas	3	-
Money exchange counters	3	+1
Overseas representative offices	3	+2

Domestic

182 branches*, 3 money exchange counters

Overseas

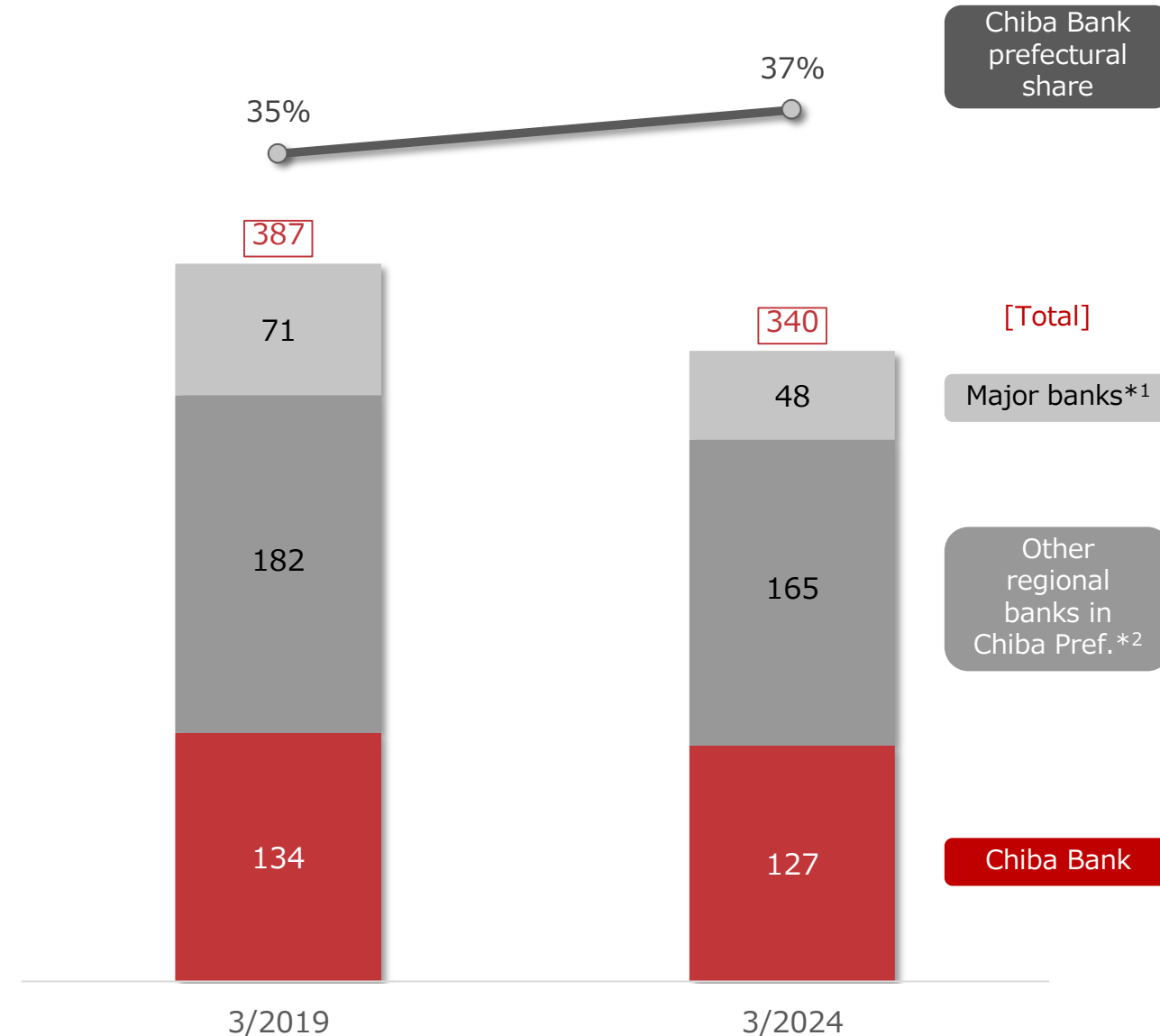
3 branches, 3 representative offices



* Including 18 branch-in-branch

Number of Major Bank branches in Chiba Pref.

* Excluding branch-in-branch, sub branch, loan centers, online branch etc.

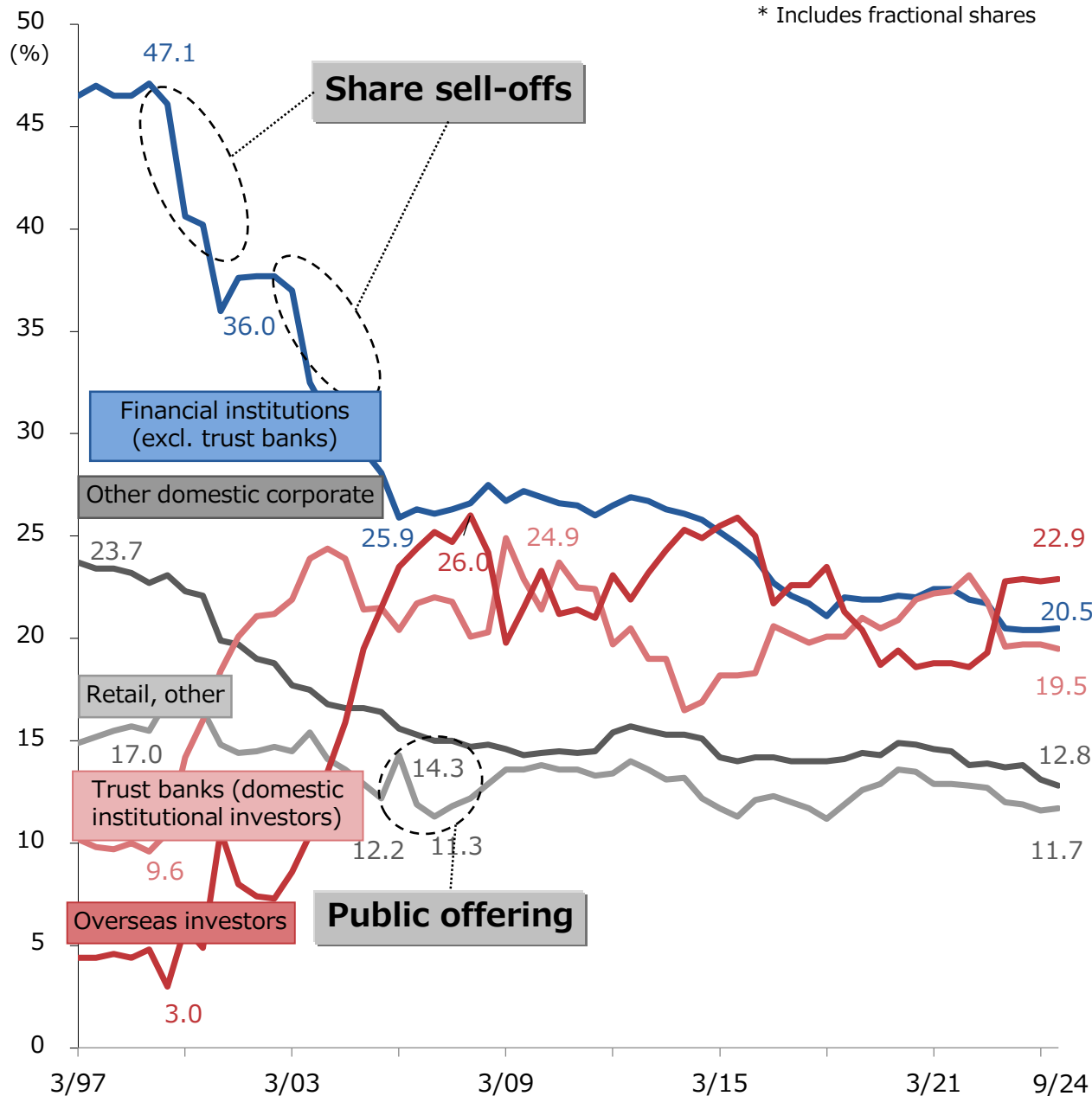


Source: Chiba Bankers Association

*1 Mitsubishi UFJ, Mitsui Sumitomo, Mizuho, Resona

*2 Keiyo, Chiba Kogyo

Shareholder composition



Shareholder composition

(Unit: thou. shares)

	9/30/23		3/31/24		9/30/24	
	Share unit	(ratio)	Share unit	(ratio)	Share unit	(ratio)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	303,165	37.20%	299,369	36.73%	298,803	36.66%
Trust banks	160,604	19.70%	160,684	19.71%	159,619	19.58%
Securities companies	24,087	2.95%	27,673	3.40%	28,521	3.50%
Other companies	112,966	13.86%	107,410	13.18%	104,800	12.86%
Overseas companies	187,156	22.96%	185,947	22.81%	187,110	22.96%
Retail, other	96,960	11.90%	94,551	11.60%	95,776	11.75%
Treasury stock, etc.	90,715	11.13%	100,094	12.28%	100,028	12.27%
Total	815,060	100.00%	815,057	100.00%	815,050	100.00%

* Does not include fractional shares

Principal shareholders

(Unit: thou. shares)

	9/30/23		3/31/24		9/30/24	
	Shares held	% of total shares	Shares held	% of total shares	Shares held	% of total shares
The Master Trust Bank of Japan, Ltd. (Trust Account)	97,146	13.40%	101,178	14.14%	101,008	14.11%
Custody Bank of Japan, Ltd. (Trust Account)	42,183	5.82%	40,452	5.65%	39,354	5.50%
STATE STREET BANK AND TRUST COMPANY 505223	27,574	3.80%	27,376	3.82%	26,870	3.75%
Nippon Life Insurance Company	26,870	3.70%	26,870	3.75%	23,175	3.23%
The Dai-ichi Life Insurance Company, Limited	18,361	2.53%	18,361	2.56%	18,361	2.56%
Meiji Yasuda Life Insurance Company	17,842	2.46%	18,302	2.55%	18,302	2.55%
Sumitomo Life Insurance Company	17,842	2.46%	17,842	2.49%	17,842	2.49%
MUFG Bank, Ltd.	14,166	1.95%	14,037	1.96%	15,626	2.18%
Sompo Japan Insurance Inc.	14,037	1.93%	13,747	1.92%	14,037	1.96%
STATE STREET BANK WEST CLIENT - TREATY 505234	13,678	1.88%	10,827	1.51%	13,433	1.87%

* Excluding treasury shares. Calculated as percentage of total shares issued.

Inquiries related to this presentation should be addressed to:

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