

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2022, ending March 31, 2023

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 For Inquiry: Taro Kanzawa, General Manager, Corporate Planning Division
 Filing date of Financial Statements: August 8, 2022 (scheduled)
 Trading Accounts: Established
 Payment day of cash dividend: -
 Supplementary Materials: Attached
 IR Conference: Not scheduled

(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

1. Financial Highlights for the First Quarter (from April 1, 2022 to June 30, 2022)

(1) Consolidated Operating Results (%: Changes from corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Three months ended Jun. 30, 2022	66,281	9.3	23,976	11.5	16,899	10.3
ended Jun. 30, 2021	60,625	4.5	21,484	17.4	15,320	18.0

Note: Comprehensive income for the three months ended Jun. 30, 2022: (¥8,451 million) [-%]; Jun. 30, 2021: ¥19,971 million [(52.0%)]

	Profit per Share 1株当たり四半期純利益	Profit per Share(Diluted) 潜在株式調整後 1株当たり四半期純利益
	¥	¥
Three months ended Jun. 30, 2022	22.92	-
ended Jun. 30, 2021	20.61	20.58

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
Jun. 30, 2022	18,779,170	1,041,056	5.5
Mar. 31, 2022	19,104,764	1,059,091	5.5

(Reference) Capital assets as of Jun. 30, 2022: ¥1,041,056 million; Mar. 31, 2022: ¥1,059,091 million

Note: "Capital assets to total assets" represents (Net assets - Subscription rights to shares - Non-controlling interests) / Total assets at term-end.

"Capital assets to total assets" stated above was not calculated based on the public notice of the capital adequacy ratio.

2. Cash Dividends for Shareholders

	Annual Cash Dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
Fiscal year	¥	¥	¥	¥	¥
ended Mar. 31, 2022	—	11.00	—	13.00	24.00
ending Mar. 31, 2023	—	—	—	—	—
ending Mar. 31, 2023 (Projection)	—	13.00	—	13.00	26.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2022 (from April 1, 2022 to March 31, 2023)

(%: Changes from corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six months ending Sep. 30, 2022	46,500	2.2	32,500	1.9	44.08
Fiscal year ending Mar. 31, 2023	86,500	9.7	60,000	10.0	82.01

Note: Revisions of released earnings projections: No

The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on August 5, 2022.

The impact of the acquisition was included in "Profit per share" stated above.

*** Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: Yes
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No

Note: For information in detail, please refer to “2. Quarterly Consolidated Financial Statements and Notes (5) Change in Accounting Principles” on page 9.

(4) Number of Issued Shares (Common Stock)

① Number of issued shares (including treasury shares):	Jun. 30, 2022	815,521,087 shares
	Mar. 31, 2022	815,521,087 shares
② Number of treasury shares:	Jun. 30, 2022	78,374,675 shares
	Mar. 31, 2022	78,374,065 shares
③ Average number of issued shares:	Three months ended Jun. 30, 2022	737,146,586 shares
	Three months ended Jun. 30, 2021	743,156,716 shares

*** This quarterly report is not subject to the quarterly review***** Explanation for the proper use of projections and other notes**

For information related to the projections, please refer to “1. Qualitative Information (3) Qualitative Information related to the Consolidated Earnings Projections” on page 4.

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1. Qualitative Information

(1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the first quarter of fiscal year ending March 31, 2023 were as follows.

Ordinary income increased by ¥5,656 million from the corresponding period of the previous fiscal year, to ¥66,281 million mainly due to an increase in interest income. Ordinary expenses increased by ¥3,164 million from the corresponding period of the previous fiscal year, to ¥42,305 million mainly due to an increase in other ordinary expenses.

As a result, ordinary profit increased by ¥2,491 million to ¥23,976 million, and profit attributable to owners of parent increased by ¥1,579 million to ¥16,899 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

Total assets as of June 30, 2022 decreased by ¥325.5 billion from the previous fiscal year-end, to ¥18,779.1 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2022 was ¥15,111.3 billion, an increase of ¥340.1 billion mainly in personal deposits from the position as of March 31, 2022. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as activities to encourage customers to make the Chiba Bank their main banking institution for household needs. We also continued to respond positively to the funding demand of customers. As a result, the balance of loans and bills discounted as of June 30, 2022 increased by ¥141.3 billion from the position as of March 31, 2022, to ¥11,788.1 billion. The amount of securities held decreased by ¥29.4 billion from the position as of March 31, 2022, to ¥2,452.8 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2023 released on May 12, 2022.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors. If the earnings projects require any revisions, it will be promptly announced.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2022	As of June 30, 2022
Assets (資産の部)			
Cash and due from banks	現金預け金	4,201,429	3,553,743
Call loans and bills bought	コールローン及び買入手形	152,070	222,856
Receivables under resale agreements	買現先勘定	14,999	24,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	2,960
Monetary claims bought	買入金銭債権	21,404	22,248
Trading assets	特定取引資産	138,757	225,859
Money held in trust	金銭の信託	9,879	9,599
Securities	有価証券	2,482,224	2,452,803
Loans and bills discounted	貸出金	11,646,721	11,788,120
Foreign exchanges	外国為替	5,970	5,218
Other assets	その他資産	279,891	310,056
Tangible fixed assets	有形固定資産	125,937	125,808
Intangible fixed assets	無形固定資産	14,450	14,471
Net defined benefit asset	退職給付に係る資産	16,576	16,580
Deferred tax assets	繰延税金資産	3,924	3,663
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,771	34,825
Allowance for loan losses	貸倒引当金	(35,246)	(34,644)
Total assets	資産の部合計	19,104,764	18,779,170
Liabilities (負債の部)			
Deposits	預金	14,771,202	15,111,312
Negotiable certificates of deposit	譲渡性預金	552,959	489,198
Call money and bills sold	コールマネー及び売渡手形	681,777	156,829
Payables under repurchase agreements	売現先勘定	13,945	14,457
Payables under securities lending transactions	債券貸借取引受入担保金	262,547	299,464
Trading liabilities	特定取引負債	10,448	15,530
Borrowed money	借入金	1,336,732	1,187,990
Foreign exchanges	外国為替	576	932
Bonds payable	社債	103,331	111,901
Borrowed money from trust account	信託勘定借	8,883	10,193
Other liabilities	その他負債	233,541	270,947
Net defined benefit liability	退職給付に係る負債	732	698
Provision for directors' retirement benefits	役員退職慰労引当金	152	104
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,296	1,167
Provision for point loyalty programs	ポイント引当金	746	819
Reserves under special laws	特別法上の引当金	24	24
Deferred tax liabilities	繰延税金負債	30,595	21,319
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,407	10,407
Acceptances and guarantees	支払承諾	25,771	34,825
Total liabilities	負債の部合計	18,045,673	17,738,114

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2022	As of June 30, 2022
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	714,455	721,772
Treasury shares	自 己 株 式	(53,108)	(53,108)
Total shareholders' equity	株 主 資 本 合 計	928,550	935,866
Valuation difference on available-for-sale securities	その他有価証券評価差額金	114,391	82,535
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	5,198	12,370
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,791	9,791
Remeasurements of defined benefit plans	退職給付に係る調整累計額	1,159	491
Total accumulated other comprehensive income	その他の包括利益累計額合計	130,541	105,190
Total net assets	純 資 産 の 部 合 計	1,059,091	1,041,056
Total liabilities and net assets	負債及び純資産の部合計	19,104,764	18,779,170

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2021	For the three months ended June 30, 2022
Ordinary income	経 常 収 益	60,625	66,281
Interest income	資 金 運 用 収 益	35,897	41,690
Interest on loans and discounts	(うち貸出金利息)	25,554	26,449
Interest and dividends on securities	(うち有価証券利息配当金)	9,856	13,423
Trust fees	信 託 報 酬	14	31
Fees and commissions income	役 務 取 引 等 収 益	12,926	12,982
Trading income	特 定 取 引 収 益	1,042	731
Other ordinary income	そ の 他 業 務 収 益	1,121	1,990
Other income	そ の 他 経 常 収 益	9,623	8,855
Ordinary expenses	経 常 費 用	39,141	42,305
Interest expenses	資 金 調 達 費 用	2,413	4,306
Interest on deposits	(うち預金利息)	197	674
Fees and commissions payments	役 務 取 引 等 費 用	3,433	3,921
Trading expenses	特 定 取 引 費 用	-	9
Other ordinary expenses	そ の 他 業 務 費 用	397	5,746
General and administrative expenses	営 業 経 費	22,455	22,055
Other expenses	そ の 他 経 常 費 用	10,441	6,266
Ordinary profit	経 常 利 益	21,484	23,976
Extraordinary income	特 別 利 益	49	-
Gains on disposal of non-current assets	固 定 資 産 処 分 益	49	-
Extraordinary losses	特 別 損 失	35	33
Loss on disposal of non-current assets	固 定 資 産 処 分 損	35	33
Profit before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	21,498	23,943
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	3,732	4,990
Income taxes-deferred	法 人 税 等 調 整 額	2,445	2,052
Total income taxes	法 人 税 等 合 計	6,177	7,043
Profit	四 半 期 純 利 益	15,320	16,899
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	15,320	16,899

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2021	For the three months ended June 30, 2022
Profit	四 半 期 純 利 益	15,320	16,899
Other comprehensive income	そ の 他 の 包 括 利 益	4,651	(25,351)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	4,187	(31,878)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	545	7,172
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(86)	(667)
Share of other comprehensive income of entities accounted for using equity method	持 分 法 適 用 会 社 に 対 す る 持 分 相 当 額	5	22
Comprehensive income	四 半 期 包 括 利 益	19,971	(8,451)
(Comprehensive income attributable to)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	19,971	(8,451)

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Change in Accounting Principles

(Implementation Guidance on Accounting Standard for Fair Value Measurement)

The Bank has applied "Implementation Guidance on Accounting Standard for Fair Value Measurement" (Accounting Standards Board of Japan (ASBJ) Guidance No.31, June 17, 2021 ("Fair Value Accounting Standard Implementation Guidance")) from the beginning of the first quarter of the current fiscal year. In accordance with the transitional treatment set out in Article 27-2 of "Fair Value Accounting Standard Implementation Guidance", the Bank decided to apply the new accounting policy set forth in "Fair Value Accounting Standard Implementation Guidance" prospectively. As a result, investment trusts for which no trading prices exist in the market, the Bank applies the treatment of reference value as fair value and reference value as regard as fair value after determining whether there are material restrictions that would require compensation for risk from market participants with respect to cancellations, etc.

There is no impact on the consolidated financial statements for the first quarter of the current fiscal year.

(6) Subsequent Events

At the Board of Directors' Meeting held on August 5, 2022, the Bank resolved to acquire its own shares under Article 156 of the Companies Act, as applied pursuant to Paragraph 3, Article 165, to enhance shareholder returns by improving its capital efficiency.

(1) Type of shares to be acquired	Common stock
(2) Total number of shares to be acquired	Up to 20 million shares
(3) Total cost of acquisition	Up to 10,000 million yen
(4) Period of acquisition	From August 8, 2022 to November 28, 2022

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2022, ending March 31, 2023

1. Summary of Income (Non-consolidated / Consolidated)

- Non-consolidated core net business income increased by ¥5.2 billion compared with the corresponding period of the previous fiscal year, to ¥29.2 billion, and Ordinary profit increased by ¥2.6 billion to ¥26.0 billion, and profit increased by ¥1.8 billion to ¥19.7 billion. Consolidated ordinary profit increased by ¥2.4 billion compared with the corresponding period of the previous fiscal year, to ¥23.9 billion, and profit attributable to owners of parent increased by ¥1.5 billion to ¥16.8 billion.
- The progress in profit was 59.0% of the projection for the six months ending September 2022 on a non-consolidated basis and 51.9% on a consolidated basis.

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended		For the three months ended	For the six months ending Sep. 30, 2022 (Projection)	(Reference) FY 2021
		Jun. 30, 2022 (a)	(a - b)	Jun. 30, 2021 (b)		
Gross business profit	業 務 粗 利 益	44,266	(943)	45,209		161,534
Net interest income	資 金 利 益	41,486	4,015	37,470		131,824
Net fees and commissions income	役 務 取 引 等 利 益	6,151	(647)	6,799		27,552
Trading income	特 定 取 引 利 益	381	173	207		1,113
Profit from other business transactions	そ の 他 業 務 利 益	(3,753)	(4,484)	731		1,043
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	(5,493)	(5,773)	279		(1,453)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	20,499	(399)	20,898		84,588
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	23,766	(544)	24,311		76,946
Core net business income	コ ア 業 務 純 益	29,260	5,229	24,031		78,399
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	26,527	4,106	22,420		75,176
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	(1,656)	1,656		1,518
Net business income	業 務 純 益	23,766	1,112	22,654		75,427
Non-recurrent income and losses	臨 時 損 益	2,297	1,530	767		(1,776)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	(1,085)	(2,128)	1,042		5,610
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	1,062	1,062	-		-
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	1,046	(89)	1,135		2,711
Ordinary profit	経 常 利 益	26,064	2,642	23,421	46,000	73,650
Extraordinary income (loss)	特 別 損 益	(26)	(64)	38		(388)
Profit	四 半 期 (中 間 ・ 当 期) 純 利 益	19,768	1,801	17,966	33,500	52,328
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	(1,085)	(3,784)	2,698		7,129

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds (Government bonds, etc.)

Consolidated

(¥ Million)

	(Japanese)	For the three months ended		For the three months ended	For the six months ending Sep. 30, 2022 (Projection)	(Reference) FY 2021
		Jun. 30, 2022 (a)	(a - b)	Jun. 30, 2021 (b)		
Ordinary profit	経 常 利 益	23,976	2,491	21,484	46,500	78,827
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 (中 間 ・ 当 期) 純 利 益	16,899	1,579	15,320	32,500	54,498

2. Loans and Deposits (Non-consolidated / Term-end Balance)

- The balance of loans and bills discounted increased by ¥379.2 billion from the position as of March 31, 2022, to ¥11,832.9 billion mainly due to an increase in corporate loans.
- The balance of deposits increased by ¥863.7 billion from the position as of March 31, 2022, to ¥15,126.9 billion mainly due to an increase in personal deposits.

(¥ Billion)

	(Japanese)	As of Jun. 30, 2022 (a)	As of		As of Jun. 30, 2021 (b)	As of Mar. 31, 2022 (c)
			(a - b)	(a - c)		
Loans and bills discounted	貸 出 金	11,832.9	379.2	141.5	11,453.6	11,691.3
Domestic operations	国 内 向 け 貸 出	11,548.7	333.6	122.8	11,215.1	11,425.9
Corporate loans	事 業 者 向 け 貸 出	7,022.4	166.3	91.8	6,856.0	6,930.5
Consumer loans	消 費 者 ロ ー ン	4,043.6	99.1	19.2	3,944.5	4,024.3
Housing loans	う ち 住 宅 ロ ー ン	3,851.1	92.1	16.7	3,758.9	3,834.3
Public sector loans	公 共 向 け 貸 出	482.7	68.1	11.7	414.5	470.9
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [中 小 企 業 等 貸 出 比 率]	9,516.4 [82.40%]	318.5 [0.38%]	65.7 [(0.31%)]	9,197.9 [82.01%]	9,450.6 [82.71%]
Overseas operations	海 外 向 け 貸 出	284.1	45.6	18.7	238.4	265.4
Deposits	預 金	15,126.9	863.7	339.2	14,263.2	14,787.6
Domestic operations	国 内	14,771.6	779.1	250.5	13,992.4	14,521.1
Personal deposits	個 人	10,756.7	471.8	221.4	10,284.8	10,535.3
Corporate deposits	法 人	3,030.5	103.3	26.7	2,927.1	3,003.7
Public sector deposits	公 共	984.4	204.0	2.3	780.4	982.0
Overseas operations	海 外 店 等	355.2	84.5	88.7	270.7	266.5

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

(Reference) Investment trusts, etc. (参考) 投資信託等

(¥ Billion)

	(Japanese)	As of Jun. 30, 2022 (a)	As of		As of Jun. 30, 2021 (b)	As of Mar. 31, 2022 (c)
			(a - b)	(a - c)		
Balance of investment trusts	投 資 信 託 残 高	342.1	34.6	(0.5)	307.4	342.6

(¥ Billion)

	(Japanese)	As of Jun. 30, 2022 (a)	As of		As of Jun. 30, 2021 (b)	As of Mar. 31, 2022 (c)
			(a - b)	(a - c)		
Balance of personal annuities	個 人 年 金 保 険 等 残 高	857.9	(11.7)	(9.6)	869.6	867.6

3. Interest Rate Spread (Domestic Business) (Non-consolidated)

	(Japanese)	For the three months ended Jun. 30, 2022		For the three months ended Jun. 30, 2021	(Reference) FY2021
		(a)	(a-b)	(b)	
(1) Average yield on interest earning assets (A)	資金運用利回	0.94%	(0.02%)	0.97%	0.79%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.86%	(0.03%)	0.90%	0.89%
(ii) Average yield on securities	有価証券利回	2.63%	0.11%	2.52%	1.32%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.47%	(0.02%)	0.50%	0.50%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.00%	(0.00%)	0.00%	0.00%
(ii) Expense ratio	経費率	0.53%	(0.02%)	0.55%	0.57%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.47%	-	0.47%	0.29%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.86%	(0.04%)	0.90%	0.89%

Note: (1) and (2) are rounded down to second decimal places, and (3) is the difference between (1) and (2).

4. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (Non-consolidated / Consolidated)

< Non-consolidated >

	(Japanese)	As of Jun. 30, 2022		As of Mar. 31, 2022	(Reference) As of Jun. 30, 2021
		(a)	(a-b)	(b)	(¥ Million)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	16,628	(479)	17,107	16,511
Doubtful Claims	危険債権	57,813	2,886	54,927	55,564
Substandard Claims	要管理債権	41,857	678	41,178	41,840
Loans past due 3 months or more	三月以上延滞債権	648	(7)	656	2,366
Restructured Loans	貸出条件緩和債権	41,208	686	40,521	39,473
Total	合計	116,299	3,086	113,212	113,916
Normal Claims	正常債権	11,814,189	147,411	11,666,778	11,436,414
Total Claims	総与信残高	11,930,488	150,497	11,779,991	11,550,330
Non-performing loan ratio	不良債権比率	0.97%	0.01%	0.96%	0.98%

Note: Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

< Consolidated >

(¥ Million)

	(Japanese)	As of Jun. 30, 2022 (a)	(a-b)	As of Mar. 31, 2022 (b)	(Reference) As of Jun. 30, 2021
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	15,548	306	15,242	15,144
Doubtful Claims	危険債権	57,976	2,885	55,091	55,782
Substandard Claims	要管理債権	41,861	679	41,181	41,841
Loans past due 3 months or more	三月以上延滞債権	648	(7)	656	2,366
Restructured Loans	貸出条件緩和債権	41,212	687	40,525	39,474
Total	合計	115,385	3,870	111,514	112,768
Normal Claims	正常債権	11,772,384	146,384	11,626,000	11,398,301
Total Claims	総与信残高	11,887,770	150,255	11,737,515	11,511,070
Non-performing loan ratio	不良債権比率	0.97%	0.02%	0.95%	0.97%

5. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value
(Non-consolidated / Consolidated)

Non-consolidated

(¥ Billion)

	(Japanese)	As of Jun. 30, 2022				As of Mar. 31, 2022			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	9.5	(0.0)	-	0.0	8.7	0.1	0.1	-
Other securities	その他有価証券	2,372.3	101.9	173.7	71.7	2,407.4	148.1	189.8	41.7
Stocks	株式	231.4	142.6	146.3	3.6	233.7	144.4	147.8	3.3
Bonds	債券	1,050.5	(13.2)	1.0	14.2	1,053.6	(8.3)	1.0	9.4
Others	その他	1,090.3	(27.4)	26.3	53.7	1,120.0	11.9	40.8	28.9
Foreign bonds	うち外国債券	552.3	(28.4)	0.5	29.0	533.9	(14.5)	1.2	15.7

Consolidated

(¥ Billion)

	(Japanese)	As of Jun. 30, 2022				As of Mar. 31, 2022			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	9.5	(0.0)	-	0.0	8.7	0.1	0.1	-
Other securities	その他有価証券	2,392.5	118.1	189.9	71.7	2,427.2	163.9	205.6	41.7
Stocks	株式	248.9	158.1	161.8	3.7	250.9	159.6	163.0	3.3
Bonds	債券	1,050.5	(13.2)	1.0	14.2	1,053.6	(8.3)	1.0	9.4
Others	その他	1,092.9	(26.7)	26.9	53.7	1,122.6	12.5	41.5	28.9
Foreign bonds	うち外国債券	552.3	(28.4)	0.5	29.0	533.9	(14.5)	1.2	15.7

Note 1: "Gains/losses" on held-to-maturity bonds are the difference between book value on the balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the balance sheet (market value) and acquisition cost.

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

*For foreign bonds, deferred hedging through derivative transactions is used to reduce the risk of market value fluctuations, and the gains (losses) on valuation on these are as follows.

(¥ Billion)

	(Japanese)	As of Jun 30, 2022	(a-b)	As of March 31, 2022
		(a)		(b)
Total gains (losses) on valuation on foreign bonds and derivative transactions	外国債券とデリバティブ取引の評価損益合計	(17.8)	(7.5)	(10.2)
foreign bonds	外国債券	(28.4)	(13.9)	(14.5)
derivative transactions (deferred hedges)	デリバティブ取引(繰延ヘッジ)	10.6	6.3	4.3

(2) Gains and Losses related to Securities (Non-consolidated)

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2022	(a - b)	For the three months ended Jun. 30, 2021	(Reference) FY 2021
		(a)		(b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(5,493)	(5,773)	279	(1,453)
Gains on sales	売却益	252	(407)	659	1,648
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	5,734	5,357	377	3,092
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	11	8	2	8
Gains (losses) related to stocks, etc.	株式等関係損益	1,046	(89)	1,135	2,711
Gains on sales	売却益	1,125	(1,873)	2,999	6,021
Losses on sales (-)	売却損	41	41	-	212
Write-offs (-)	償却	38	(1,825)	1,863	3,098

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.