

November 8, 2021

The Chiba Bank, Ltd.

Financial Results for the Second Quarter (First Half) of Fiscal Year 2021, ending March 31, 2022

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:	November 26, 2021 (scheduled)
Payment date of cash dividends:	December 3, 2021 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2021 to September 30, 2021)

(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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2021	120,520	5.8	45,486	17.7	31,888	17.8
Ended September 30, 2020	113,848	(8.3)	38,619	(3.2)	27,061	(2.9)

Note: Comprehensive Income First half ended September 30, 2021: ¥46,133 million [(25.4)%] First half ended September 30, 2020: ¥61,890 million [108.6%]

	Profit per Share 1株当たり中間純利益		Profit per Share (Diluted) 潜在株式調整後1株当たり 中間純利益	
	¥		¥	
First half Ended September 30, 2021	42.87		42.84	
Ended September 30, 2020	36.42		36.37	

(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		%	
First half Ended September 30, 2021	18,471,662		1,079,292		5.8	
Fiscal year 2020	17,898,168		1,041,756		5.8	

(Reference) Capital assets First half ended September 30, 2021: ¥1,079,292 million Fiscal year 2020: ¥1,041,128 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 "Capital assets to total assets".

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 2020	—	9.00	—	11.00	20.00
Fiscal year 2021	—	11.00	—	—	—
Fiscal year 2021 (Projection)	—	—	—	11.00	22.00

Note: Revisions of released cash dividends projections: No

3. Consolidated Earnings Projections for Fiscal year 2021 (from April 1, 2021 to March 31, 2022)

(%: 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	%	¥	
Fiscal year Ending March 31, 2022	75,500	5.1	52,000	4.7	70.19	

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 November 8, 2021.

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) Changes in accounting principles, accounting estimates and restatement:

- ① Changes in accounting principles 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 12.

(3) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):
 September 30, 2021 815,521,087 shares March 31, 2021 815,521,087 shares
 ② Number of treasury shares:
 September 30, 2021 71,095,385 shares March 31, 2021 72,602,717 shares
 ③ Average number of shares:
 For the six months ended September 30, 2021 743,791,222 shares
 For the six months ended September 30, 2020 742,865,321 shares

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2021 to September 30, 2021)**

(1) Non-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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half						
Ended September 30, 2021	106,417	6.7	45,262	20.7	33,109	20.7
Ended September 30, 2020	99,709	(10.0)	37,480	(5.5)	27,412	(5.0)

	Profit per Share 1株当たり中間純利益
First half	¥
Ended September 30, 2021	44.51
Ended September 30, 2020	36.90

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
First half	¥Million	¥Million	%
Ended September 30, 2021	18,374,250	1,000,273	5.4
Fiscal year 2020	17,795,820	962,119	5.4

(Reference) Capital assets First half ended September 30, 2021: ¥1,000,273 million Fiscal year 2020: ¥961,491 million

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

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

2. Non-consolidated Earnings Projections for Fiscal year 2021 (from April 1, 2021 to March 31, 2022)

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

	Ordinary Profit 経常利益		Profit 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year					
Ending March 31, 2022	69,000	7.4	49,000	7.2	66.14

Note: The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on November 8, 2021.

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

Statement relating to the status of the interim audit procedures

This interim report is not subject to the interim audit procedures, which are based on the Financial Instruments and Exchange Law. The interim audit procedures are not finished at the time of release of these interim financial statements.

Explanation for proper use of projections and other notes

1. Chiba Bank falls under the category of “Specified Business Corporation” under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2021.
2. For information related to the projections, please refer to “1. Qualitative Information related to the Interim Financial Results (3) Qualitative Information related to the Earnings Projections” on page 5.

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Supplementary Information

1. Qualitative Information related to the Interim Financial Results

(1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY 2021 ending March 31, 2022 were as follows.

Ordinary income increased by ¥6,671 million compared with the corresponding period of the previous fiscal year, to ¥120,520 million mainly due to an increase in interest income such as interest and dividends on securities. Ordinary expenses decreased by ¥195 million compared with the corresponding period of the previous fiscal year, to ¥75,034 million mainly due to decrease in interest expenses such as interest on deposits.

As a result, ordinary profit increased by ¥6,867 million compared with the corresponding period of the previous fiscal year, to ¥45,486 million and profit attributable to owners of parent increased by ¥4,826 million compared with the corresponding period of the previous fiscal year, to ¥31,888 million.

(2) Qualitative Information related to the Consolidated Financial Conditions

The balance of total assets as of September 30, 2021 increased by ¥573.4 billion from the previous fiscal year-end, to ¥18,471.6 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of September 30, 2021 was ¥14,122.5 billion, an increase of ¥34.7 billion mainly in personal deposits from the position as of March 31, 2021. 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 September 30, 2021 increased by ¥311.2 billion from the position as of March 31, 2021, to ¥11,477.5 billion. The amount of securities held increased by ¥45.1 billion from the position as of March 31, 2021, to ¥2,446.4 billion.

(3) Qualitative Information related to the Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2022 released on May 11, 2021.

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. Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2021	As of Sep. 30, 2021
Assets: (資産の部)			
Cash and due from banks	現金預け金	3,615,356	3,884,178
Call loans and bills bought	コールローン及び買入手形	81,039	69,502
Receivables under resale agreements	買現先勘定	19,999	24,999
Monetary claims bought	買入金銭債権	20,600	20,424
Trading assets	特定取引資産	157,955	137,008
Money held in trust	金銭の信託	21,647	22,711
Securities	有価証券	2,401,246	2,446,432
Loans and bills discounted	貸出金	11,66,329	11,477,558
Foreign exchanges	外国為替	6,725	6,244
Other assets	その他資産	248,729	229,430
Tangible fixed assets	有形固定資産	126,881	127,952
Intangible fixed assets	無形固定資産	14,447	14,501
Net defined benefit asset	退職給付に係る資産	13,662	15,521
Deferred tax assets	繰延税金資産	4,015	4,007
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,388	25,152
Allowance for loan losses	貸倒引当金	(32,855)	(33,964)
Total assets	資産の部合計	17,898,168	18,471,662
Liabilities: (負債の部)			
Deposits	預金	14,087,833	14,122,575
Negotiable certificates of deposit	譲渡性預金	455,450	444,470
Call money and bills sold	コールマネー及び売渡手形	463,298	930,000
Payable under repurchase agreements	売現先勘定	10,792	5,324
Payables under securities lending transactions	債券貸借取引受入担保金	279,072	248,018
Trading liabilities	特定取引負債	16,792	16,327
Borrowed money	借入金	1,198,092	1,248,245
Foreign exchanges	外国為替	505	489
Bonds payable	社債	83,160	97,044
Borrowed money from trust account	信託勘定借	3,743	6,042
Other liabilities	その他負債	177,239	192,871
Net defined benefit liability	退職給付に係る負債	727	702
Provision for directors' retirement benefits	役員退職慰労引当金	190	132
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,140	965
Provision for point loyalty programs	ポイント引当金	634	742
Reserves under special laws	特別法上の引当金	21	24
Deferred tax liabilities	繰延税金負債	34,858	42,782
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,470	10,456
Acceptances and guarantees	支払承諾	32,388	25,152
Total liabilities	負債の部合計	16,856,412	17,392,369

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2021	As of Sep. 30, 2021
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	676,994	699,927
Treasury shares	自 己 株 式	(49,121)	(48,101)
Total shareholders' equity	株 主 資 本 合 計	895,076	919,028
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	139,614	152,583
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(5,762)	(4,312)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,931	9,898
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	2,268	2,095
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	146,051	160,264
Subscription rights to shares	新 株 予 約 権	628	-
Total net assets	純 資 産 の 部 合 計	1,041,756	1,079,292
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	17,898,168	18,471,662

(2) Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income

Consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
Ordinary income	経 常 収 益	113,848	120,520
Interest income	資 金 運 用 収 益	66,771	70,376
Interest on loans and discounts	(うち貸出金利息)	51,887	51,377
Interest and dividends on securities	(うち有価証券利息配当金)	13,896	17,998
Trust fees	信 託 報 酬	3	49
Fees and commissions income	役 務 取 引 等 収 益	25,767	28,184
Trading income	特 定 取 引 収 益	2,545	2,334
Other ordinary income	そ の 他 業 務 収 益	2,767	1,985
Other income	そ の 他 経 常 収 益	15,992	17,589
Ordinary expenses	経 常 費 用	75,229	75,034
Interest expenses	資 金 調 達 費 用	7,103	4,658
Interest on deposits	(うち預金利息)	1,013	363
Fees and commissions payments	役 務 取 引 等 費 用	7,949	8,051
Other ordinary expenses	そ の 他 業 務 費 用	284	542
General and administrative expenses	営 業 経 費	45,222	46,169
Other expenses	そ の 他 経 常 費 用	14,669	15,611
Ordinary profit	経 常 利 益	38,619	45,486
Extraordinary income	特 別 利 益	0	52
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	52
Extraordinary loss	特 別 損 失	9	72
Loss on disposal of non-current assets	固 定 資 産 処 分 損	9	72
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	38,610	45,465
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,508	11,612
Income taxes-deferred	法 人 税 等 調 整 額	40	1,964
Total income taxes	法 人 税 等 合 計	11,548	13,577
Profit	中 間 純 利 益	27,061	31,888
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す 中 間 純 利 益	27,061	31,888

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
Profit	中間純利益	27,061	31,888
Other comprehensive income	その他の包括利益	34,828	14,245
Valuation difference on available-for-sale securities	その他有価証券評価差額金	34,539	12,887
Deferred gains or losses on hedges	繰延ヘッジ損益	(53)	1,449
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	288	(173)
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	54	80
Comprehensive income	中間包括利益	61,890	46,133
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	61,890	46,133

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2020

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	641,387	(49,194)	859,396
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(7,428)		(7,428)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			27,061		27,061
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
Disposal of treasury shares	自 己 株 式 の 処 分			(13)	73	59
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	19,619	73	19,693
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	661,006	(49,121)	879,089

	(Japanese)	Accumulated other comprehensive income					Subscripti- on rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeas- urements of defined benefit plans	Total accumula- ted other compreh- ensive income		
		その他有 価証券評 価差額金	繰延 ヘッジ 損益	土 地 再評価 差額金	退職給付 に係る調 整累計額	その他の 包括利益 累計額 合計		
Balance at the beginning of current period	当 期 首 残 高	73,231	(8,504)	10,025	(5,330)	69,423	514	929,334
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(7,428)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益							27,061
Purchase of treasury shares	自 己 株 式 の 取 得							(0)
Disposal of treasury shares	自 己 株 式 の 処 分							59
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	34,594	(53)	-	288	34,828	26	34,855
Total changes of items during the period	当 中 間 期 変 動 額 合 計	34,594	(53)	-	288	34,828	26	54,548
Balance at the end of current period	当 中 間 期 末 残 高	107,825	(8,557)	10,025	(5,041)	104,251	541	983,882

For the six months ended Sep. 30, 2021

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	676,994	(49,121)	895,076
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			(639)		(639)
Restated balance	会計方針の変更を反映した当 期 首 残 高	145,069	122,134	676,355	(49,121)	894,437
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(8,172)		(8,172)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			31,888		31,888
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
Disposal of treasury shares	自 己 株 式 の 処 分			(177)	1,020	842
Reversal of revaluation reserve for land	土地再評価差額金の取崩			33		33
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	23,571	1,019	24,591
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	699,927	(48,101)	919,028

	(Japanese)	Accumulated other comprehensive income					Subscription rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計		
Balance at the beginning of current period	当 期 首 残 高	139,614	(5,762)	9,931	2,268	146,051	628	1,041,756
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							(639)
Restated balance	会計方針の変更を反映した当 期 首 残 高	139,614	(5,762)	9,931	2,268	146,051	628	1,041,117
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(8,172)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益							31,888
Purchase of treasury shares	自 己 株 式 の 取 得							(0)
Disposal of treasury shares	自 己 株 式 の 処 分							842
Reversal of revaluation reserve for land	土地再評価差額金の取崩							33
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間変動額(純額)	12,968	1,449	(33)	(173)	14,212	(628)	13,583
Total changes of items during the period	当 中 間 期 変 動 額 合 計	12,968	1,449	(33)	(173)	14,212	(628)	38,175
Balance at the end of current period	当 中 間 期 末 残 高	152,583	(4,312)	9,898	2,095	160,264	-	1,079,292

(4) Note for the Assumption of Going Concern

Not applicable.

(5) Change in Accounting Principles

(Application of Accounting Standard for Revenue Recognition)

The "Accounting Standard for Revenue Recognition" (Accounting Standards Board of Japan (ASBJ) Statement No. 29, March 31, 2020) was adopted from the beginning of the current interim consolidated period and recognized revenue when control of promised products or services is transferred to customers in an amount that is expected to be received in exchange for those products or services. There is no effect of this change on the interim consolidated financial statements.

(Application of Accounting Standard for Fair Value Measurement)

The "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30, July 4, 2019) was adopted from the beginning of the current interim consolidated period, and in accordance with paragraph 8 of the Accounting Standard for Fair Value Measurement, the method of adjusting the fair value of derivative transactions were revised to maximize the use of observable inputs estimated from derivatives, etc. traded in the market. This revision was made in accordance with the application of the Accounting Standard for Fair Value Measurement. According to the transitional treatment stipulated in paragraph 20 of the Accounting Standard for Fair Value Measurement, the cumulative effect of the new accounting standard adopted retrospectively prior to the beginning of the current interim consolidated period is reflected in retained earnings at the beginning of the current interim consolidated period.

As a result, retained earnings at the beginning of the current interim consolidated period decreased by ¥639 million, trading assets decreased by ¥170 million, other assets decreased by ¥1,033 million, trading liabilities decreased by ¥12 million, other liabilities decreased by ¥271 million, and deferred tax assets increased by ¥280 million, and net assets per share decreased by ¥0.85.

In addition, in accordance with the transitional treatment stipulated in paragraph 19 of the Accounting Standard for Fair Value Measurement and paragraph 44-2 of the Accounting Standard for Financial Instruments (ASBJ Statement No. 10, July 4, 2019), the Bank decided to adopt a new accounting standard stipulated by the Accounting Standard for Fair Value Measurement in the future.

As a result, domestic stocks and investment trusts, which are included in other securities, were changed from the market value method based on the average market prices during the month prior to the end of the current interim consolidated period to the market value method based on the market prices at the last day of the current interim consolidated period from the end of the current interim consolidated period.

(6) Subsequent Events

At the Board of Directors' Meeting held on November 8, 2021, 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 10 million shares |
| (3) Total cost of acquisition | Up to 5,000 million yen |
| (4) Period of acquisition | From November 9, 2021 to December 9, 2021 |

3. Non-consolidated Interim Financial Statements

(1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2021	As of Sep. 30, 2021
Assets: (資産の部)			
Cash and due from banks	現金預け金	3,609,203	3,879,185
Call loans	コールローン	81,039	69,502
Receivables under resale agreements	買現先勘定	19,999	24,999
Monetary claims bought	買入金銭債権	10,120	10,014
Trading assets	特定取引資産	157,387	136,426
Money held in trust	金銭の信託	12,147	12,651
Securities	有価証券	2,380,625	2,424,408
Loans and bills discounted	貸出金	11,206,449	11,521,160
Foreign exchange	外国為替	6,725	6,244
Other assets	その他資産	166,114	145,139
Tangible fixed assets	有形固定資産	121,234	120,690
Intangible fixed assets	無形固定資産	14,129	14,191
Prepaid pension cost	前払年金費用	10,398	12,506
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,125	23,004
Allowance for loan losses	貸倒引当金	(24,882)	(25,876)
Total assets	資産の部合計	17,795,820	18,374,250
Liabilities: (負債の部)			
Deposits	預金	14,104,504	14,138,873
Negotiable certificates of deposit	譲渡性預金	509,450	498,970
Call money	コールマネー	463,298	930,000
Payables under repurchase agreements	売現先勘定	10,792	5,324
Payables under securities lending transactions	債券貸借取引受入担保金	279,072	248,018
Trading liabilities	特定取引負債	16,792	16,327
Borrowed money	借入金	1,185,635	1,235,964
Foreign exchanges	外国為替	505	489
Bonds payable	社債	83,160	97,044
Borrowed money from trust account	信託勘定借	3,743	6,042
Other liabilities	その他負債	110,185	124,853
Income taxes payable	未払法人税等	9,716	8,420
Asset retirement obligations	資産除去債務	183	118
Other	その他の負債	100,286	116,315
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,140	965
Provision for point loyalty programs	ポイント引当金	328	434
Deferred tax liabilities	繰延税金負債	29,493	37,208
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,470	10,456
Acceptances and guarantees	支払承諾	25,125	23,004
Total liabilities	負債の部合計	16,833,700	17,373,977

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2021	As of Sep. 30, 2021
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
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	612,593	636,747
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	561,663	585,817
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	351	351
General reserve	別 途 積 立 金	510,971	540,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	50,340	44,494
Treasury shares	自 己 株 式	(49,121)	(48,101)
Total shareholders' equity	株 主 資 本 合 計	830,674	855,848
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	126,647	138,839
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(5,762)	(4,312)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,931	9,898
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	130,816	144,424
Subscription rights to shares	新 株 予 約 権	628	-
Total net assets	純 資 産 の 部 合 計	962,119	1,000,273
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	17,795,820	18,374,250

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
Ordinary income	経 常 収 益	99,709	106,417
Interest income	資 金 運 用 収 益	70,064	74,337
Interest on loans and discounts	(うち貸出金利息)	51,907	51,387
Interest and dividends on securities	(うち有価証券利息配当金)	17,216	21,995
Trust fees	信 託 報 酬	3	49
Fees and commissions income	役 務 取 引 等 収 益	21,110	22,991
Trading income	特 定 取 引 収 益	874	598
Other ordinary income	そ の 他 業 務 収 益	2,767	2,015
Other income	そ の 他 経 常 収 益	4,888	6,423
Ordinary expenses	経 常 費 用	62,229	61,154
Interest expenses	資 金 調 達 費 用	7,084	4,637
Interest on deposits	(うち預金利息)	1,013	363
Fees and commissions payments	役 務 取 引 等 費 用	8,354	8,337
Other ordinary expenses	そ の 他 業 務 費 用	284	542
General and administrative expenses	営 業 経 費	42,119	42,791
Other expenses	そ の 他 経 常 費 用	4,386	4,844
Ordinary profit	経 常 利 益	37,480	45,262
Extraordinary income	特 別 利 益	0	52
Extraordinary loss	特 別 損 失	8	47
Profit before income taxes	税 引 前 中 間 純 利 益	37,472	45,267
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,021	10,182
Income taxes-deferred	法 人 税 等 調 整 額	38	1,975
Total income taxes	法 人 税 等 合 計	10,060	12,157
Profit	中 間 純 利 益	27,412	33,109

(3) Non-consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2020

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
資本金	Legal capital surplus 資本準備金	Total capital surplus 資本剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金	Total Retained earnings 利益剰余金合計	自己株式	株主資本合計		
Balance at the beginning of current period	当 期 首 残 高	50,930	529,998	580,928	(49,194)	798,937
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(7,428)	(7,428)		(7,428)
Profit	中 間 純 利 益		27,412	27,412		27,412
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
Disposal of treasury shares	自 己 株 式 の 処 分		(13)	(13)	73	59
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	19,970	19,970	73	20,043
Balance at the end of current period	当 中 間 期 末 残 高	50,930	549,968	600,899	(49,121)	818,981

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計		
Balance at the beginning of current period	当 期 首 残 高	64,068	(8,504)	10,025	65,590	514	865,042
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(7,428)
Profit	中 間 純 利 益						27,412
Purchase of treasury shares	自 己 株 式 の 取 得						(0)
Disposal of treasury shares	自 己 株 式 の 処 分						59
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	31,148	(53)	-	31,095	26	31,121
Total changes of items during the period	当 中 間 期 変 動 額 合 計	31,148	(53)	-	31,095	26	51,164
Balance at the end of current period	当 中 間 期 末 残 高	95,217	(8,557)	10,025	96,685	541	916,207

For the six months ended Sep. 30, 2021

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
資本金	Legal capital surplus	Total capital surplus	資本剰余金合計	
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			
Restated balance	会計方針の変更を反映した当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Reversal of revaluation reserve for land	土地再評価差額金の取崩			
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
		Legal retained earnings	Other retained earnings	Total Retained earnings	自己株式	株主資本合計
利益準備金	その他利益剰余金	利益剰余金合計				
Balance at the beginning of current period	当 期 首 残 高	50,930	561,663	612,593	(49,121)	830,674
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額		(639)	(639)		(639)
Restated balance	会計方針の変更を反映した当 期 首 残 高	50,930	561,024	611,954	(49,121)	830,035
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(8,172)	(8,172)		(8,172)
Profit	中 間 純 利 益		33,109	33,109		33,109
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
Disposal of treasury shares	自 己 株 式 の 処 分		(177)	(177)	1,020	842
Reversal of revaluation reserve for land	土地再評価差額金の取崩		33	33		33
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	24,793	24,793	1,019	25,812
Balance at the end of current period	当 中 間 期 末 残 高	50,930	585,817	636,747	(48,101)	855,848

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
	その他 有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	評価・換算 差額等合計	新株予約権	純資産合計	
Balance at the beginning of current period	当 期 首 残 高	126,647	(5,762)	9,931	130,816	628	962,119
Cumulative effects of changes in accounting policies	会計方針の変更による 累 積 的 影 響 額						(639)
Restated balance	会計方針の変更を反映した 当 期 首 残 高	126,647	(5,762)	9,931	130,816	628	961,480
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(8,172)
Profit	中 間 純 利 益						33,109
Purchase of treasury shares	自 己 株 式 の 取 得						(0)
Disposal of treasury shares	自 己 株 式 の 処 分						842
Reversal of revaluation reserve for land	土地再評価差額金の取崩						33
Net changes of items other than shareholders' equity	株主資本以外の項目の 当 中 間 期 変 動 額 (純額)	12,191	1,449	(33)	13,608	(628)	12,980
Total changes of items during the period	当 中 間 期 変 動 額 合 計	12,191	1,449	(33)	13,608	(628)	38,793
Balance at the end of current period	当 中 間 期 末 残 高	138,839	(4,312)	9,898	144,424	-	1,000,273

SUPPLEMENTARY INFORMATION
for the Second Quarter (First Half) of
Fiscal Year 2021, ending March 31, 2022

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

- Non-consolidated core net business income increased by ¥6.0 billion compared with the corresponding period of the previous fiscal year to ¥42.7 billion. Ordinary profit increased by ¥7.7 billion to ¥45.2 billion, and profit increased by ¥5.6 billion to ¥31.1 billion. Consolidated ordinary profit increased by ¥6.8 billion compared with the corresponding period of the previous fiscal year to ¥45.4 billion, and profit attributable to owners of parent increased by ¥4.8 billion to ¥31.8 billion.
- The average balance of loans increased by ¥440.8 billion from the previous fiscal year and the average balance of deposits increased by ¥800.8 billion.

(1) Summary of income <Non-consolidated><Consolidated>

						(¥ Billion)	
<Non-consolidated>							
	(Japanese)	For the six months ended Sep. 30, 2021 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2020 (b)	Projection for the first half of FY2021 (released on May 2021)	
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	43.5	5.8	15.5%	37.6	39.3	
Core net business income	コ ア 業 務 純 益	42.7	6.0	16.5%	36.7	38.6	
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	39.6	5.2	15.1%	34.4	-	
Net business income	業 務 純 益	42.9	6.4	17.7%	36.5	-	
Ordinary profit	経 常 利 益	45.2	7.7	20.7%	37.4	38.5	
Profit	中 間 純 利 益	33.1	5.6	20.7%	27.4	28.0	

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

Net credit costs (-)	与 信 関 係 費 用	1.8	(1.8)		3.6	4.5
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<Consolidated>						(¥ Billion)	
	(Japanese)	As of Sep. 30, 2021 (a)	(a-b)	(a-c)	As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)	
Ordinary profit	経 常 利 益	45.4	6.8	17.7%	38.6	39.5	
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	31.8	4.8	17.8%	27.0	27.5	

(2) Loans and Deposits <Non-Consolidated>

						(¥ Billion)	
	(Japanese)	As of Sep. 30, 2021 (a)	(a-b)	(a-c)	As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)	
Term-end balance 末 残	Loans and bills discounted	貸 出 金	11,521.1	314.7	565.6	11,206.4	10,955.4
	Deposits	預 金	14,138.8	34.3	652.0	14,104.5	13,486.8
Average balance 平 残	Loans and bills discounted	貸 出 金	11,330.7	328.1	440.8	11,002.6	10,889.9
	Deposits	預 金	14,076.3	640.0	800.8	13,436.2	13,275.4

(3) Capital ratio (BIS guidelines) <Non-consolidated><Consolidated>

						(¥ Billion)	
	(Japanese)	As of Sep. 30, 2021 (a)	(a-b)	(a-c)	As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)	
Consolidated total capital ratio	連結総自己資本比率	12.60%	(0.18%)	0.15%	12.79%	12.44%	
Tier 1 capital ratio	連結Tier1比率	12.39%	0.10%	0.49%	12.28%	11.89%	
Common equity Tier1 capital ratio	連結普通株式等Tier1比率	12.39%	0.10%	0.49%	12.28%	11.89%	
Non-consolidated total capital ratio	単体総自己資本比率	11.94%	(0.14%)	0.04%	12.09%	11.90%	
Tier 1 capital ratio	T i e r 1 比 率	11.72%	0.15%	0.39%	11.57%	11.33%	
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.72%	0.15%	0.39%	11.57%	11.33%	

2. Income and Expenses <Non-consolidated>

- Gross business profits increased by ¥7.3 billion to ¥86.4 billion compared with the corresponding period of the previous fiscal year. Net interest income increased ¥6.7 billion mainly due to an increase in interest and dividends on securities. Net fees and commissions income increased by 1.9 billion mainly due to an increase Fees and commissions income of investment trusts.
- Expenses increased by ¥1.5 billion to ¥42.9 billion, with an increase of expenses related to the new head office building completed in September, 2020, etc.
- Net credit costs decreased by ¥1.8 billion compared with the corresponding period of the previous fiscal year to ¥1.8 billion, due to a decrease in net transfer to general allowance for loan losses and new downgrades of non-performing loan.

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended
		Sep. 30, 2021 (a)	(a-b)	(a-b)/b	Sep. 30, 2020 (b)
Gross business profits	業 務 粗 利 益	86.4	7.3	9.3%	79.0
Net interest income	資 金 利 益	69.7	6.7		62.9
Net fees and commissions income	役 務 取 引 等 利 益	14.7	1.9		12.7
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.2	0.9		1.3
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	1.4	(0.3)		1.7
Fees and commissions income of corporate solutions	う ち 法 人 ソ リ ュ ー シ ョ ン 関 連 手 数 料	5.7	0.5		5.1
Trading income	特 定 取 引 利 益	0.5	(0.2)		0.8
Profit from other business transactions	そ の 他 業 務 利 益	1.4	(1.0)		2.4
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	0.7	(0.2)		0.9
Expenses (-)	経 費	42.9	1.5	3.6%	41.4
Personnel expenses (-)	人 件 費	20.0	(0.2)		20.3
Non-personnel expenses (-)	物 件 費	18.8	0.8		17.9
Taxes (-)	税 金	4.0	0.9		3.1
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	43.5	5.8	15.5%	37.6
Core net business income	コ ア 業 務 純 益	42.7	6.0	16.5%	36.7
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	39.6	5.2	15.1%	34.4
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 ①	0.5	(0.6)		1.1
Net business income	業 務 純 益	42.9	6.4	17.7%	36.5
Non-recurrent income and losses	臨 時 損 益	2.2	1.3		0.9
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額 ②	1.2	(1.2)		2.5
Written-off of loans (-)	う ち 貸 出 金 償 却	1.1	(0.8)		2.0
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	-		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	0.9	0.4		0.4
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2.7	(0.6)		3.3
Ordinary profit	経 常 利 益	45.2	7.7	20.7%	37.4
Extraordinary income (loss)	特 別 損 益	0.0	0.0		(0.0)
Profit	中 間 純 利 益	33.1	5.6	20.7%	27.4

Net credit costs (-) (i) + (ii)	与 信 関 係 費 用 (①+②)	1.8	(1.8)		3.6
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Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds

注: コア業務純益=業務純益(一般貸引繰入前)-債券関係損益

(Reference)

	(Japanese)	As of		As of
		Sep. 30, 2021 (a)	(a-b)	Mar. 31, 2021 (b)
Number of Branches	店 舗 数	185	(1)	186
Branches	本 支 店	165	-	165
Sub-branches	出 張 所	20	(1)	21
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	-	6
Number of employees	従 業 員 数	4,236	68	4,168

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注:従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

3. Management Indices

	(Japanese)	For the six months ended Sep. 30, 2021 (a)			FY2020 ended Mar. 31, 2021 (b)	For the six months ended Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) <Non-consolidated> *1	O H R	50.02%	(4.97%)	(2.94%)	55.00%	52.97%
Return on average total assets (ROA)<Non-consolidated> *2	R O A	0.37%	0.09%	0.03%	0.27%	0.33%
Return on equity (ROE) <Non-consolidated> *3	R O E	6.73%	1.73%	0.59%	5.00%	6.13%
Return on equity (ROE) <Consolidated / based on total shareholders' equity> *4	R O E	7.01%	1.35%	0.80%	5.65%	6.20%

*1 OHR =
$$\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expense}}$$
 (The lower figure indicates better efficiency.)

*2 ROA =
$$\frac{\text{Profit for the current fiscal (interim) year}}{\text{Average total assets}}$$

*3 ROE =
$$\frac{\text{Profit for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

*4 ROE =
$$\frac{\text{Profit attributable to owners of parent for the current fiscal (interim) year}}{(\text{Total shareholders' equity at beginning of fiscal year} + \text{Total shareholders' equity at end of fiscal (interim) year}) / 2}$$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥314.7 billion from the previous fiscal year-end, to ¥1,521.1 billion. Corporate loans and housing loans increased by ¥221.6 billion and ¥51.6 billion respectively.
- The balance of deposits increased by ¥34.3 billion from the previous fiscal year-end, to ¥14,138.8 billion, due to an increase of personal deposits etc.,.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021 (a)	(a-b)	(a-c)	As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
Loans and bills discounted (Term-end balance)	貸出金 (末残)	11,521.1	314.7	565.6	11,206.4	10,955.4
Domestic operations	国内向け貸出	11,280.6	317.9	544.0	10,962.6	10,736.5
Corporate loans	事業者向け貸出	6,854.1	221.6	379.7	6,632.5	6,474.4
Small and medium-sized enterprises (i)	うち中小企業向け貸出①	5,328.1	148.8	283.3	5,179.3	5,044.8
Consumer loans (ii)	消費者ローン②	3,974.5	54.1	116.6	3,920.4	3,857.9
Housing loans	うち住宅ローン	3,787.7	51.6	112.5	3,736.1	3,675.1
Public sector	公共向け貸出	451.8	42.1	47.6	409.7	404.1
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業向け貸出 (①+②)	9,302.7	202.9	399.9	9,099.7	8,902.7
[Ratio]	(中小企業等貸出比率)	[82.46%]	[(0.53%)]	[(0.45%)]	[83.00%]	[82.92%]
Overseas operations	海外向け貸出	240.5	(3.2)	21.6	243.7	218.9
Deposits (Term-end balance)	預金 (末残)	14,138.8	34.3	652.0	14,104.5	13,486.8
Domestic operations	国内	13,867.6	45.1	675.8	13,822.4	1,319.17
Personal deposits	個人	10,290.9	247.2	546.3	10,043.7	9,744.6
Corporate deposits	法人	2,854.4	32.0	133.0	2,822.3	2,721.4
Public sector deposits	公共	722.1	(234.1)	(3.4)	956.3	725.6
Overseas operations	海外店等	271.2	(10.8)	(23.8)	282.0	295.1

Loans and bills discounted (Average balance)	貸出金 (平残)	11,330.7	328.1	440.8	11,002.6	10,889.9
Deposits (Average balance)	預金 (平残)	14,076.3	640.0	800.8	13,436.2	13,275.4

(Reference)

New housing loans

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2021 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2021 (b)	For the six months ended Sep. 30, 2020 (c)
New housing loans	住宅ローン実行額	174.5	(11.4)	11.3	185.9	163.2

Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021 (a)	(a-b)	(a-c)	As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
Balance of Investment trusts	投資信託残高	314.8	18.4	56.8	296.3	258.0

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021 (a)	(a-b)	(a-c)	As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
Balance of Personal annuities	個人年金保険等 残高	865.4	(12.3)	(14.5)	877.8	879.9

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2021 (a)	(a-b)	(a-c)	Mar. 31, 2021 (b)	Sep. 30, 2020 (c)
Securities	有 価 証 券	2,224.6	26.2	172.2	2,198.4	2,052.4
Government bonds	国 債	142.4	(44.3)	(35.3)	186.8	177.7
Stocks	株 式	106.6	(3.8)	(5.9)	110.5	112.5
Corporate bonds and others	社 債 他	1,403.8	61.4	163.2	1,369.4	1,267.6
Foreign currency securities	外 貨 建 有 価 証 券	544.7	13.0	50.2	531.6	494.4
Average duration to maturity of yen bonds	円 貨 債 券 の 平均 残 存 期 間	5.6 years	0.3 years	0.7 years	5.3 years	4.9 years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注1. 評価損益を除いた取得原価で表示しております。

注2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥1.4 billion from the previous fiscal year-end, to ¥113.9 billion, and non-performing loan ratio decreased by 0.03% to 0.98%.
- The coverage ratio, including allowances, was 72.5% for total disclosed claims, 77.3% for doubtful claims, and 54.8% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2021 (a)	(a-b)	(a-c)	Mar. 31, 2021 (b)	Sep. 30, 2020 (c)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	16,556	322	(143)	16,233	16,700
Doubtful Claims	危 険 債 権	56,316	(605)	1,788	56,921	54,527
Substandard Claims	要 管 理 債 権	41,081	(1,123)	(2,962)	42,205	44,044
Total	合 計	113,953	(1,405)	(1,317)	115,359	115,271

Normal Claims	正 常 債 権	11,499,887	312,061	554,357	11,187,825	10,945,529
Total Claims Outstandings	総 与 信 残 高	11,613,841	310,655	553,039	11,303,185	11,060,801
Non-performing loan ratio	不 良 債 権 比 率	0.98%	(0.03%)	(0.06%)	1.02%	1.04%
Coverage ratio	保 全 率	72.5%	0.6%	1.1%	71.8%	71.3%

Note: Total Claims Outstandings 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.

注. 総与信残高：貸出金、外国為替、その他資産中の未取利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount	Collateral/	Allowance for	Allowance Ratio ^{*2}	Coverage ratio
		(a) 債権額	Guarantees (b) 担保・保証等	loan losses (c) 貸倒引当金	c/(a-b) 引当率	(b+c)/a 保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	16,556	15,728	827	100.0%	100.0%
Doubtful Claims	危 険 債 権	56,316	38,017	5,536	30.2%	77.3%
Substandard Claims	要 管 理 債 権	41,081	*1 16,758	5,766	23.7%	54.8%
Total	合 計	113,953	70,504	12,130	27.9%	72.5%

*1: Approximate data

*2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

*1. 概算数値。

*2. 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

6. Earnings Projections for Fiscal Year 2021, ending March 31, 2022, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2021 ending Mar. 31, 2022
Ordinary profit	経 常 利 益	75.5
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	52.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2021 ending Mar. 31, 2022
Ordinary profit	経 常 利 益	69.0
Profit	当 期 純 利 益	49.0

<Cash dividends>

	(Japanese)	FY 2021 ending Mar. 31, 2022	
		For the six months ended Sep. 30, 2021	
Cash dividends per share	1 株 当 た り 配 当 金	¥11.00	¥22.00

(Referene)

	(Japanese)	FY 2020 ended Mar. 31, 2021	
		For the six months ended Sep. 30, 2020	
Cash dividends per share	1 株 当 た り 配 当 金	¥9.00	¥20.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2021 (a)	(a-b)	For the six months ended Sep. 30, 2020 (b)
Gross business profits	業 務 粗 利 益	86,475	7,377	79,097
Domestic gross business profits	国 内 業 務 粗 利 益	80,040	5,972	74,068
Net interest income	資 金 利 益	64,497	4,042	60,454
Net fees and commissions income	役 務 取 引 等 利 益	14,666	1,982	12,684
Net trading income	特 定 取 引 利 益	590	(275)	866
Profit from other business transactions	そ の 他 業 務 利 益	286	223	63
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	278	216	62
International gross business profits	国 際 業 務 粗 利 益	6,434	1,404	5,029
Net interest income	資 金 利 益	5,203	2,676	2,526
Net fees and commissions income	役 務 取 引 等 利 益	36	(38)	74
Net trading income	特 定 取 引 利 益	7	(0)	8
Profit from other business transactions	そ の 他 業 務 利 益	1,186	(1,233)	2,419
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	454	(418)	873
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	42,943	1,515	41,428
Personnel expenses (-)	人 件 費 (△)	20,038	(266)	20,305
Non-personnel expenses (-)	物 件 費 (△)	18,843	844	17,999
Taxes (-)	税 金 (△)	4,061	937	3,123
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	43,531	5,861	37,669
Core net business income	コ ア 業 務 純 益	42,798	6,064	36,733
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	39,685	5,220	34,464
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 額 (△)	546	(602)	1,149
Net business income	業 務 純 益	42,984	6,464	36,519
Non-recurrent income and losses	臨 時 損 益	2,278	1,317	961
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	1,288	(1,222)	2,510
Written-off of loans (-)	貸 出 金 償 却 (△)	1,148	(866)	2,014
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	798	256	542
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(5)	4	(9)
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 金 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	267	(135)	403
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written-off claims	償 却 債 権 取 立 益	920	480	439
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,709	(656)	3,366
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	856	751	105
Ordinary profit	経 常 利 益	45,262	7,782	37,480
Extraordinary income (loss)	特 別 損 益	4	12	(8)
Profit before income taxes	税 引 前 中 間 純 利 益	45,267	7,794	37,472
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	10,182	160	10,021
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	1,975	1,936	38
Total income taxes (-)	法 人 税 等 合 計 (△)	12,157	2,097	10,060
Profit	中 間 純 利 益	33,109	5,697	27,412
Net Credit Costs (-)	(i) + (ii) 与 信 関 係 費 用 (△)	1,834	(1,825)	3,660

< Consolidated >

(¥ Million)

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2021 (a)		ended Sep. 30, 2020 (b)
Consolidated gross profits	連 結 粗 利 益	89,677	7,159	82,518
Net interest income	資 金 利 益	65,718	6,050	59,667
Net fees and commissions income	役 務 取 引 等 利 益	20,182	2,359	17,822
Net trading income	特 定 取 引 利 益	2,334	(210)	2,545
Profit from other business transactions	そ の 他 業 務 利 益	1,442	(1,040)	2,483
General and administrative expenses (-)	営 業 経 費 (△)	46,169	946	45,222
Net Credit Costs (-)	(i) 与 信 関 係 費 用 ① (△)	2,432	(1,647)	4,079
Written-off of loans (-)	貸 出 金 償 却 (△)	1,221	(842)	2,064
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	1,161	557	603
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	722	(741)	1,463
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(5)	4	(9)
Transfer to allowance for specific foreign borrowers / countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	267	(135)	403
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written off claims	償 却 債 権 取 立 益	935	489	445
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,661	(705)	3,366
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	97	(43)	141
Others	そ の 他	1,651	(244)	1,895
Ordinary profit	経 常 利 益	45,486	6,867	38,619
Extraordinary income (loss)	特 別 損 益	(20)	(11)	(8)
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	45,465	6,855	38,610
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	11,612	104	11,508
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	1,964	1,924	40
Total income taxes (-)	法 人 税 等 合 計 (△)	13,577	2,028	11,548
Profit	中 間 純 利 益	31,888	4,826	27,061
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	31,888	4,826	27,061

Net Credit Costs (-)	(i) 与 信 関 係 費 用 (△)	2,432	(1,647)	4,079
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Consolidated net business income (before transfer to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	46,518	5,301	41,216
Consolidated net business income	連 結 業 務 純 益	45,796	6,043	39,753

Note1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	6	1	5

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2021	(a-b)	ended Sep. 30, 2020
		(a)		(b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	43,531	5,861	37,669
Per head (in thousands of yen)	職員一人当たり(千円)	10,812	1,541	9,271
(2) Net business income	業 務 純 益	42,984	6,464	36,519
Per head (in thousands of yen)	職員一人当たり(千円)	10,676	1,688	8,988

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平均人員

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

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2021	(a-b)	ended Sep. 30, 2020
		(a)		(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.88%	(0.02%)	0.91%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.89%	(0.02%)	0.92%
(ii) Average yield on securities	有 価 証 券 利 回	1.80%	0.22%	1.57%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.52%	(0.03%)	0.55%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.00%
(ii) Expense ratio	経 費 率	0.58%	(0.00%)	0.59%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.36%	-	0.36%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.89%	(0.03%)	0.92%

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2021	(a-b)	ended Sep. 30, 2020
		(a)		(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	732	(202)	935
Gains on sales	売 却 益	1,114	(61)	1,176
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	381	148	233
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	-	(7)	7
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,709	(656)	3,366
Gains on sales	売 却 益	4,550	1,016	3,533
Losses on sales (-)	売 却 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	1,840	1,673	167

5. Capital Ratio (BIS Guidelines)

■ The Capital ratio has been calculated based on the BIS guidelines. Matters relating to the composition of capital disclosure is on our website (<https://www.chibabank.co.jp/company/>).

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021 (a) [Preliminary figures]		As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	12.60%	(0.18%)	0.15%	12.79%	12.44%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	12.39%	0.10%	0.49%	12.28%	11.89%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.39%	0.10%	0.49%	12.28%	11.89%
(4) Total capital	総自己資本の額	1,049.7	13.9	60.1	1,035.8	989.6
(5) Tier 1 capital	Tier 1 資本の額	1,032.1	36.9	86.1	995.2	946.0
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,032.1	36.9	86.1	995.2	946.0
(7) Total risk-weighted assets	リスクアセットの額	8,327.2	228.5	376.8	8,098.7	7,950.4
(8) Total required capital	総所要自己資本額	666.1	18.2	30.1	647.8	636.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021 (a) [Preliminary figures]		As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	11.94%	(0.14%)	0.04%	12.09%	11.90%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.72%	0.15%	0.39%	11.57%	11.33%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.72%	0.15%	0.39%	11.57%	11.33%
(4) Total capital	総自己資本の額	962.6	14.1	56.6	948.4	905.9
(5) Tier 1 capital	Tier 1 資本の額	945.1	37.1	82.6	907.9	862.5
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	945.1	37.1	82.6	907.9	862.5
(7) Total risk-weighted assets	リスクアセットの額	8,057.7	215.2	446.6	7,842.5	7,611.1
(8) Total required capital	総所要自己資本額	644.6	17.2	35.7	627.4	608.8

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注. 自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity

<Non-consolidated>

	(Japanese)	For the six months ended Sep. 30, 2021 (a)		FY2020 ended Mar. 31, 2021 (b)	For the six months ended Sep. 30, 2020 (c)	
		(a-b)	(a-c)			
Net business income basis (Annual)	業務純益ベース (年率)	8.74%	1.43%	0.56%	7.30%	8.17%
Profit basis (Annual)	当期純利益ベース (年率)	6.73%	1.73%	0.59%	5.00%	6.13%

<Consolidated>

	(Japanese)	For the six months ended Sep. 30, 2021 (a)		FY2020 ended Mar. 31, 2021 (b)	For the six months ended Sep. 30, 2020 (c)	
		(a-b)	(a-c)			
Profit attributable to owners of parent basis (Net assets basis)	当期純利益ベース (純資産ベース)	6.00%	0.96%	0.35%	5.03%	5.64%
Profit attributable to owners of parent basis (Shareholders' equity basis)	当期純利益ベース (株主資本ベース)	7.01%	1.35%	0.80%	5.65%	6.20%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注. ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2021 (a)			FY2020 ended Mar. 31, 2021 (b)	For the six months ended Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	14,138.8	34.3	652.0	14,104.5	13,486.8
Domestic	うち国内	13,867.6	45.1	675.8	13,822.4	13,191.7
In Chiba Prefecture	うち県内	13,224.3	32.8	637.8	13,191.5	12,586.4
Personal deposits	うち個人	10,290.9	247.2	546.3	10,043.7	9,744.6
Corporate Deposits	うち法人	2,854.4	32.0	133.0	2,822.3	2,721.4
Public sectors	うち公共	722.1	(234.1)	(3.4)	956.3	725.6
Deposits (Average balance)	預金 (平残)	14,076.3	640.0	800.8	13,436.2	13,275.4
Domestic	うち国内	13,812.4	652.0	801.3	13,160.3	13,011.0
In Chiba Prefecture	うち県内	13,173.5	603.5	733.4	12,569.9	12,440.0
Loans and bills discounted (Term-end balance)	貸出金 (末残)	11,521.1	314.7	565.6	11,206.4	10,955.4
Domestic	うち国内	11,280.6	317.9	544.0	10,962.6	10,736.5
In Chiba Prefecture	うち県内	7,623.2	158.2	291.3	7,465.0	7,331.9
Loans and bills discounted (average balance)	貸出金 (平残)	11,330.7	328.1	440.8	11,002.6	10,889.9
Domestic	うち国内	11,086.1	323.9	433.0	10,762.2	10,653.1
In Chiba Prefecture	うち県内	7,500.6	176.6	243.9	7,323.9	7,256.6

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	11,280.6	317.9	544.0	10,962.6	10,736.5
[Excluding loans to public sectors]	(除公共向け貸出)	[10,828.7]	[275.8]	[496.4]	[10,552.9]	[10,332.3]
Large enterprises	大企業	1,360.5	67.7	93.8	1,292.7	1,266.7
Mid-sized enterprises	中堅企業	165.4	5.0	2.6	160.4	162.8
Small and medium-sized enterprises, etc. (B)	中小企業等	9,302.7	202.9	399.9	9,099.7	8,902.7
Small and medium-sized enterprises	中小企業	5,328.1	148.8	283.3	5,179.3	5,044.8
Consumer loans	消費者ローン	3,974.5	54.1	116.6	3,920.4	3,857.9
Public sectors	公共	451.8	42.1	47.6	409.7	404.1
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	82.46%	(0.53%)	(0.45%)	83.00%	82.92%

Note: In Small and medium-sized enterprises, loans to individual business owners are included.

注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,974.5	54.1	116.6	3,920.4	3,857.9
Housing loans	住宅ローン残高	3,787.7	51.6	112.5	3,736.1	3,675.1
Other consumer loans	その他のローン残高	186.8	2.5	4.0	184.2	182.7

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,238	(63)	106	1,302	1,132
Delinquent Loans	延滞債権額	70,965	(197)	1,603	71,162	69,361
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,043	(35)	(406)	1,078	1,450
Restructured Loans	貸出条件緩和債権額	40,038	(1,088)	(2,555)	41,127	42,594
Total Risk-Monitored Loans	リスク管理債権合計	113,285	(1,385)	(1,252)	114,671	114,538

Total loan balance (Term-end balance)	貸出金残高(末残)	11,521,160	314,710	565,674	11,206,449	10,955,486
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	(0.00%)	0.00%	0.01%	0.01%
Delinquent Loans	延滞債権額	0.61%	(0.01%)	(0.01%)	0.63%	0.63%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.00%	0.01%
Restructured Loans	貸出条件緩和債権額	0.34%	(0.01%)	(0.04%)	0.36%	0.38%
As a percentage of total loans	貸出金残高比	0.98%	(0.03%)	(0.06%)	1.02%	1.04%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,005	(225)	57	1,230	947
Delinquent Loans	延滞債権額	69,302	(396)	1,560	69,698	67,741
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,043	(35)	(406)	1,078	1,450
Restructured Loans	貸出条件緩和債権額	40,039	(1,089)	(2,556)	41,128	42,596
Total Risk-Monitored Loans	リスク管理債権合計	111,390	(1,746)	(1,345)	113,136	112,735

Total loan balance (Term-end balance)	貸出金残高(末残)	11,477,558	311,229	565,152	11,166,329	10,912,406
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Loans to Bankrupt Borrowers	破綻先債権額	0.00%	(0.00%)	0.00%	0.01%	0.00%
Delinquent Loans	延滞債権額	0.60%	(0.02%)	(0.01%)	0.62%	0.62%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.00%	0.01%
Restructured Loans	貸出条件緩和債権額	0.34%	(0.01%)	(0.04%)	0.36%	0.39%
As a percentage of total loans	貸出金残高比	0.97%	(0.04%)	(0.06%)	1.01%	1.03%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	113,285	(1,385)	(1,252)	114,671	114,538
Collateral/guarantees (B)	担保・保証等	70,473	(1,719)	374	72,193	70,099
Allowance for loan losses (C)	貸倒引当金	11,825	1,404	418	10,420	11,406
Allowance ratio (C)/(A)	引当率	10.4%	1.3%	0.4%	9.0%	9.9%
Coverage ratio (B+C)/(A)	保全率	72.6%	0.6%	1.4%	72.0%	71.1%
As a percentage of total loans	貸出金残高比	0.98%	(0.03%)	(0.06%)	1.02%	1.04%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	111,390	(1,746)	(1,345)	113,136	112,735
Collateral/guarantees (B)	担保・保証等	68,286	(2,088)	302	70,374	67,984
Allowance for loan losses (C)	貸倒引当金	12,017	1,399	393	10,617	11,623
Allowance ratio (C)/(A)	引当率	10.7%	1.4%	0.4%	9.3%	10.3%
Coverage ratio (B+C)/(A)	保全率	72.0%	0.5%	1.4%	71.5%	70.6%
As a percentage of total loans	貸出金残高比	0.97%	(0.04%)	(0.06%)	1.01%	1.03%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	16,556	322	(143)	16,233	16,700
Doubtful Claims	危険債権	56,316	(605)	1,788	56,921	54,527
Substandard Claims	要管理債権	41,081	(1,123)	(2,962)	42,205	44,044
Total	合計	113,953	(1,405)	(1,317)	115,359	115,271

Normal Claims	正常債権	11,499,887	312,061	554,357	11,187,825	10,945,529
Total Claims*	総与信残高	11,613,841	310,655	553,039	11,303,185	11,060,801
Non-performing loan ratio	不良債権比率	0.98%	(0.03%)	(0.06%)	1.02%	1.04%

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, 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.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	82,635	(305)	395	82,940	82,239
Allowance for loan losses	貸倒引当金	12,130	1,440	47	10,689	12,082
Value covered by collateral and guarantees	担保・保証等	70,504	(1,746)	348	72,251	70,156
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法計開示債権合計	113,953	(1,405)	(1,317)	115,359	115,271
Coverage ratio (A)/(B)	保全率	72.5%	0.6%	1.1	71.8	71.3

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2021 (a)			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,249	(64)	109	1,314	1,140
Effectively Bankrupt Assets (B)	実質破綻先債権	15,306	387	(253)	14,918	15,559
Potentially Bankrupt Assets (C)	破綻懸念先債権	56,316	(605)	1,788	56,921	54,527
Assets Requiring Caution (D)	要注意先債権	981,322	24,079	49,314	957,242	932,007
Substandard Assets	要管理先債権	49,492	(1,704)	(2,784)	51,196	52,276
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	41,081	(1,123)	(2,962)	42,205	44,044
Other Assets Requiring Caution	その他要注意先債権	931,830	25,784	52,099	906,046	879,731
Normal Assets (E)	正常先債権	10,559,646	286,857	502,080	10,272,788	10,057,566
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	11,613,841	310,655	553,039	11,303,185	11,060,801

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, 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.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

① General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上

② Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
		Sep. 30, 2021 (a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	25.8	0.9	1.8	24.8	24.0
General allowance	一般貸倒引当金	19.2	0.5	2.6	18.7	16.6
Specific allowance	個別貸倒引当金	6.5	0.4	(0.8)	6.1	7.4
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
		Sep. 30, 2021 (a)	(a-b)	(a-c)		
Normal Assets	正常先債権	10,053.4	242.9	457.3	9,810.4	9,596.1
Assets Requiring Caution	要注意先債権	979.1	24.9	50.3	954.1	928.7
Substandard Assets	要管理先債権	49.3	(1.7)	(2.8)	51.0	52.2
Other Assets Requiring Caution	その他要注意先債権	929.7	26.6	53.2	903.0	876.5

<Consolidated>

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2021 (b)	As of Sep. 30, 2020 (c)
		Sep. 30, 2021 (a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	33.9	1.1	1.3	32.8	32.5
General allowance	一般貸倒引当金	22.4	0.4	2.2	21.9	20.1
Specific allowance	個別貸倒引当金	11.5	0.6	(0.8)	10.8	12.3
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown by Industry

<Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021		As of Mar. 31, 2021		As of Sep. 30, 2020	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	11,280.6	100.00%	10,962.6	100.00%	10,736.5	100.00%
Manufacturing	製造業	763.9	6.77%	740.3	6.75%	736.3	6.86%
Agriculture and forestry	農業, 林業	17.8	0.16%	17.1	0.16%	16.5	0.15%
Fishery	漁業	1.5	0.01%	1.3	0.01%	1.3	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	17.8	0.16%	17.0	0.15%	16.8	0.16%
Construction	建設業	395.0	3.50%	388.0	3.54%	362.5	3.38%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	149.0	1.32%	132.1	1.21%	117.4	1.09%
Information and communications	情報通信業	48.8	0.43%	48.2	0.44%	51.4	0.48%
Transport and postal service	運輸業, 郵便業	321.1	2.85%	312.0	2.85%	293.4	2.73%
Wholesale and retail trade	卸売業, 小売業	821.8	7.29%	799.8	7.30%	782.5	7.29%
Finance and insurance	金融業, 保険業	488.2	4.33%	430.1	3.92%	427.7	3.99%
Real estate and leasing	不動産業, 物品賃貸業	3,143.3	27.86%	3,073.2	28.03%	3,008.4	28.02%
Real estate	不動産業	2,854.8	25.30%	2,810.7	25.64%	2,751.6	25.63%
Real estate rental and management	不動産賃貸業・管理業	2,472.9	21.92%	2,453.3	22.38%	2,397.9	22.34%
Real estate trading, etc.	不動産取引業等	381.8	3.38%	357.4	3.26%	353.6	3.29%
Leasing	物品賃貸業	288.5	2.56%	262.5	2.39%	256.8	2.39%
Medical, welfare and other services	医療, 福祉その他サービス業	718.4	6.37%	705.0	6.43%	693.1	6.46%
Government, local public sector	国・地方公共団体	444.0	3.94%	398.9	3.64%	391.2	3.64%
Others (mainly consumer loans)	その他(個人)	3,949.1	35.01%	3,899.0	35.57%	3,837.3	35.74%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021		As of Mar. 31, 2021		As of Sep. 30, 2020	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	113.2	100.00%	114.6	100.00%	114.5	100.00%
Manufacturing	製造業	11.9	10.57%	11.9	10.45%	12.1	10.61%
Agriculture and forestry	農業, 林業	0.1	0.15%	0.1	0.15%	0.1	0.16%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.1	0.17%	0.2	0.21%	0.2	0.22%
Construction	建設業	4.4	3.96%	5.7	5.04%	5.5	4.88%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.01%	0.0	0.01%	0.2	0.23%
Information and communications	情報通信業	0.3	0.35%	0.3	0.29%	0.2	0.24%
Transport and postal service	運輸業, 郵便業	11.7	10.39%	11.2	9.79%	11.2	9.81%
Wholesale and retail trade	卸売業, 小売業	13.9	12.31%	13.5	11.78%	14.4	12.64%
Finance and insurance	金融業, 保険業	0.0	0.02%	0.1	0.12%	0.1	0.12%
Real estate and leasing	不動産業, 物品賃貸業	28.4	25.15%	29.3	25.60%	28.5	24.90%
Real estate	不動産業	27.9	24.67%	28.8	25.18%	28.0	24.45%
Real estate rental and management	不動産賃貸業・管理業	27.3	24.17%	27.9	24.39%	27.1	23.73%
Real estate trading, etc.	不動産取引業等	0.5	0.50%	0.9	0.79%	0.8	0.72%
Leasing	物品賃貸業	0.5	0.48%	0.4	0.42%	0.5	0.45%
Medical, welfare and other services	医療, 福祉その他サービス業	14.3	12.63%	14.4	12.60%	14.4	12.66%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	27.5	24.29%	27.4	23.96%	26.9	23.53%

14. Loan Breakdown by Domicile of Borrower**(1) Balance of loans to specific foreign countries <Non-consolidated>**

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2021 (a)	(a-b)	(a-c)	Mar. 31, 2021 (b)	Sep. 30, 2020 (c)
Hong Kong	香港	1.2	(0.0)	(2.1)	1.3	3.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	4.4	(1.0)	0.1	5.5	4.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	3.0	(0.2)	1.8	3.2	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.2	0.0	0.1	2.2	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	-	-	(0.5)	-	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	0.8	(0.5)	(1.2)	1.3	2.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	1.8	(0.4)	(0.6)	2.3	2.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	-	(1.0)	(1.0)	1.0	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	2.7	(0.2)	1.2	2.9	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.0	1.0	1.0	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	17.4	(2.7)	(1.2)	20.1	18.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2021 (a)	(a-b)	(a-c)	Mar. 31, 2021 (b)	Sep. 30, 2020 (c)
Panama	パナマ	-	-	(0.7)	-	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.9	0.0	0.6	0.9	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.9	0.0	(0.1)	0.9	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(4) Balance of loans to Russia <Non-consolidated>

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation <Non-consolidated><Consolidated>

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021					As of Mar. 31, 2021			As of Sep. 30, 2020		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.5	(0.0)	(0.0)	0.5	-	0.6	0.6	-	0.6	0.6	0.0
Other securities	その他有価証券	199.7	17.5	62.6	214.0	14.2	182.2	201.9	19.6	137.0	157.5	20.4
	Stocks 株式	151.8	7.6	43.6	156.1	4.3	144.1	149.7	5.5	108.2	115.4	7.2
	Bonds 債券	1.3	1.2	(0.8)	2.6	1.2	0.1	2.6	2.5	2.1	3.5	1.3
	Others その他	46.5	8.6	19.8	55.1	8.6	37.9	49.4	11.5	26.6	38.5	11.8
	Foreign Bonds うち外国債券	6.2	(1.6)	(7.5)	8.4	2.2	7.9	11.1	3.2	13.7	14.6	0.9
Total	合計	200.3	17.4	62.5	214.5	14.2	182.8	202.5	19.6	137.7	158.1	20.4

Note 1: There are no stocks of subsidiaries and affiliates with market values.

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".

Note 3: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated 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 nonconsolidated balance sheet (market value) and acquisition cost.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2021					As of Mar. 31, 2021			As of Sep. 30, 2020		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.5	(0.0)	(0.0)	0.5	-	0.6	0.6	-	0.6	0.6	0.0
Other securities	その他有価証券	218.6	18.5	64.0	232.9	14.3	200.1	219.9	19.7	154.6	175.1	20.5
	Stocks 株式	170.1	8.6	45.0	174.5	4.3	161.5	167.1	5.6	125.1	132.4	7.2
	Bonds 債券	1.3	1.2	(0.8)	2.6	1.2	0.1	2.6	2.5	2.1	3.5	1.3
	Others その他	47.1	8.6	19.9	55.7	8.6	38.5	50.0	11.5	27.2	39.1	11.8
	Foreign Bonds うち外国債券	6.2	(1.6)	(7.5)	8.4	2.2	7.9	11.1	3.2	13.7	14.6	0.9
Total	合計	219.2	18.4	63.9	233.5	14.3	200.7	220.5	19.7	155.2	175.7	20.5

Note 1: 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".

Note 2: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated 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 nonconsolidated balance sheet (market value) and acquisition cost.

16. Earnings Projections

< Non-consolidated >

(¥ Billion)

		FY2021 ending	(a-b)	FY2020 ended	(Reference)
		March 31, 2022 (Projections) (a)		March 31, 2021 (b)	
Gross business profits	業 務 粗 利 益	161.8	5.7	156.0	159.5
Net interest income	資 金 利 益	129.7	5.1	124.5	126.4
Net fees and commissions income	役 務 取 引 等 利 益	28.0	1.8	26.1	28.0
Trading income	特 定 取 引 利 益	1.7	(0.0)	1.7	2.5
Profit from other business transactions	そ の 他 業 務 利 益	2.3	(1.1)	3.5	2.6
Expenses (-)	経 費	85.5	(0.5)	86.0	85.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	76.3	6.2	70.0	73.9
Core net business income	コ ア 業 務 純 益	75.2	4.8	70.3	72.9
Ordinary profit	経 常 利 益	69.0	4.7	64.2	69.0
Profit	当 期 純 利 益	49.0	3.3	45.6	49.0
Net credit costs (-)	与 信 関 係 費 用	10.0	(0.4)	10.4	10.0

< Consolidated >

(¥ Billion)

		FY2021 ending	(a-b)	FY2020 ended	(Reference)
		March 31, 2022 (Projections) (a)		March 31, 2021 (b)	
Ordinary profit	経 常 利 益	75.5	3.6	71.8	75.5
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	52.0	2.3	49.6	52.0
Cash dividends per share	1 株 当 た り 配 当 額	¥22.00	¥2.00	¥20.00	¥22.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	31.3%	1.4%	29.9%	31.4%

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 be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material 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.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self- Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more 貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution		その他要注意 先債権 Other Assets Requiring Caution		
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors