

Financial Results for FY2021 ended March 2022

Appendix

May 24, 2022
THE CHIBA BANK, LTD.

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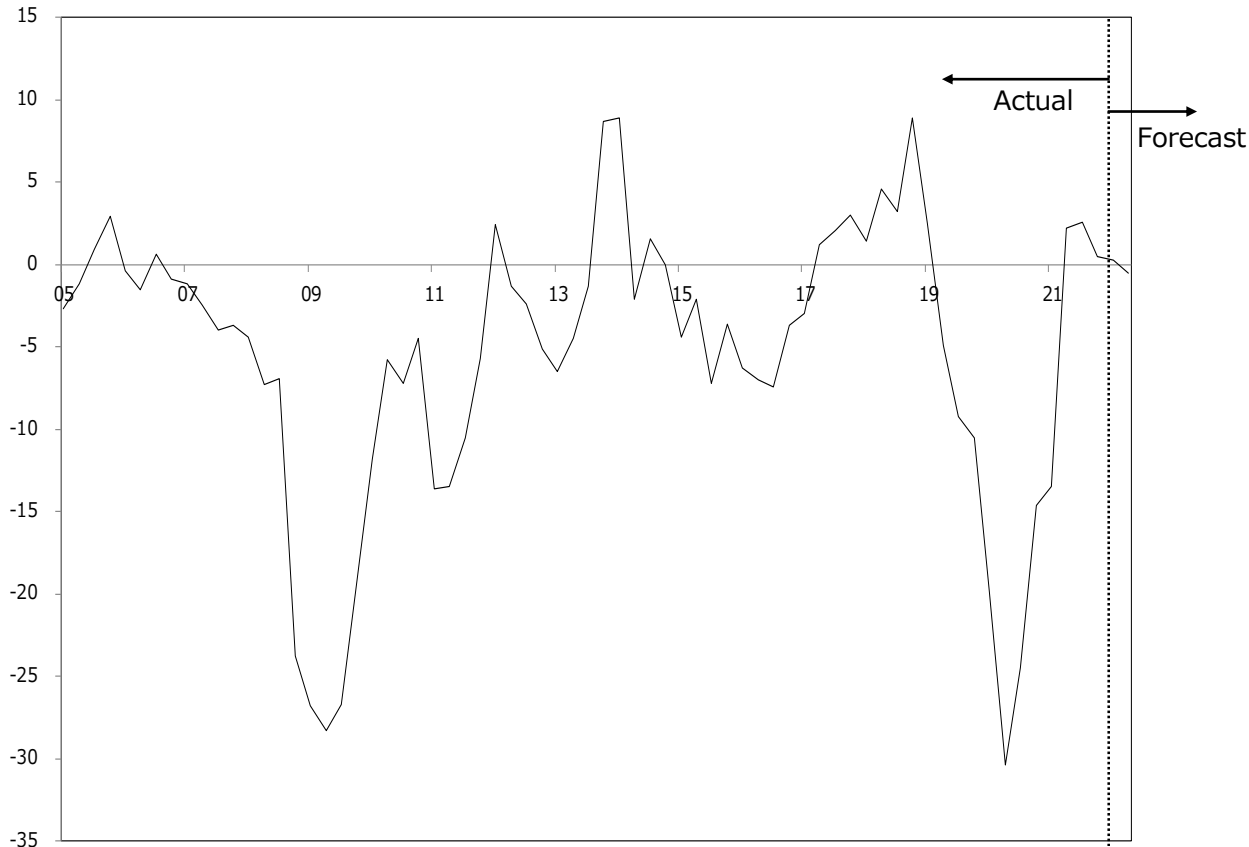
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Regional Economy

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



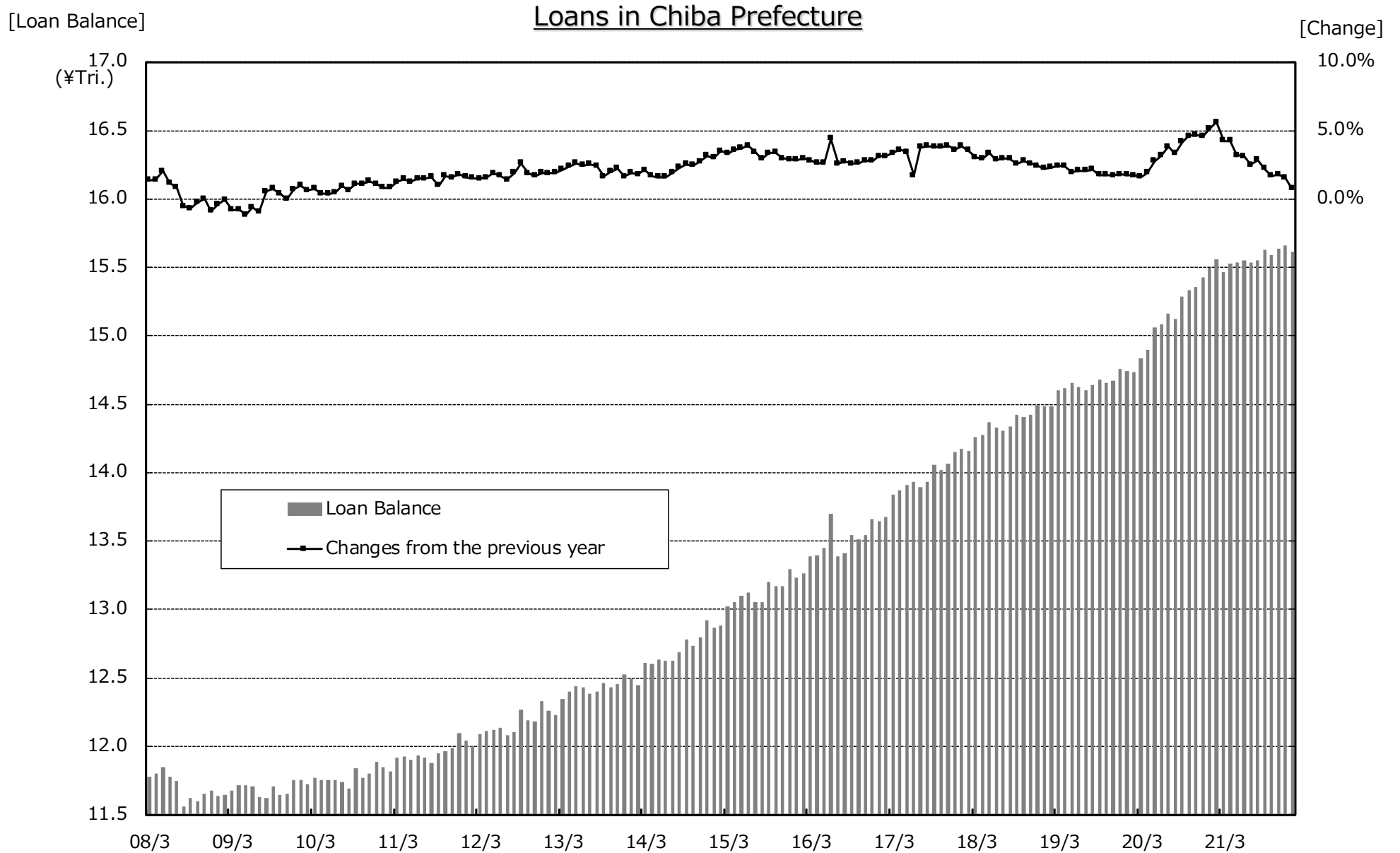
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" ,"no change", and "downward/decrease/worsen".
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2021			2022	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	4.8	-2.3	2.3	-7.5	2.5
Petroleum & Chemicals	-5.0	0.0	6.3	-15.0	-20.0
Plastics	-7.2	16.7	7.1	25.0	12.5
Glass	5.6	5.0	18.8	12.5	6.3
Steel & Non-ferrous Metals	-22.3	9.1	0.0	5.0	15.0
products	3.6	10.8	11.6	8.4	12.5
Machinery	0.0	5.6	-5.6	-12.5	-12.5
Electrical machinery	5.6	12.5	18.8	30.0	10.0
Transportation equipment	8.4	11.2	-5.6	6.3	-6.3
Other manufacturing	-5.0	4.6	5.6	0.0	0.0
Construction	-7.2	0.0	-10.7	6.7	-3.4
Transportation	0.0	4.6	6.3	-7.2	0.0
Wholesaling	10.0	-14.7	3.6	-9.1	-18.2
Retailing	22.2	-13.4	-26.7	-3.6	-21.5
Hotels	10.0	5.0	0.0	11.2	22.3
Services	-3.0	7.9	0.0	-3.6	3.6

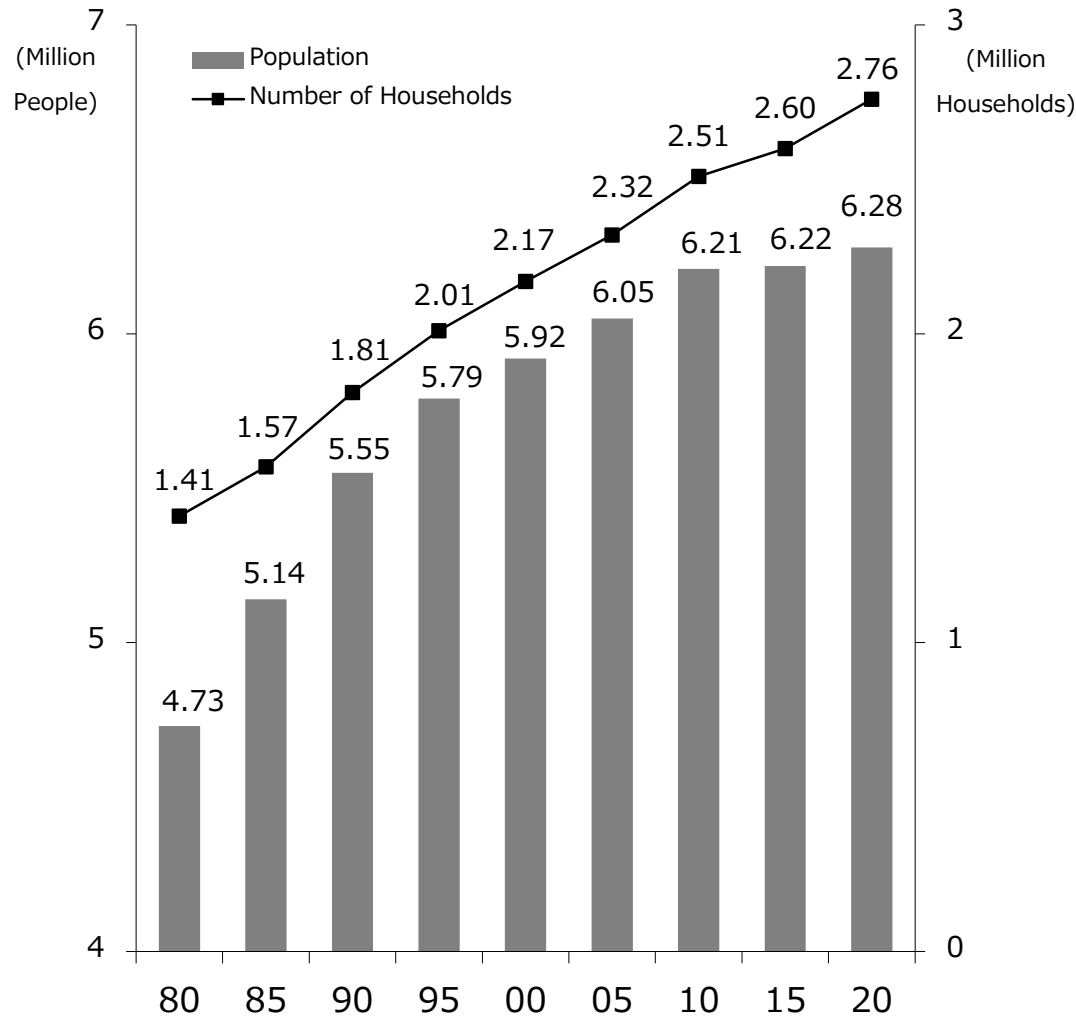
Source: Chiba Economy Center "BSI survey in Chiba (January to March 2022)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: March 2022
 Answers: 558 enterprises surveyed, 179 effective answers

Economic Conditions (2) Loans



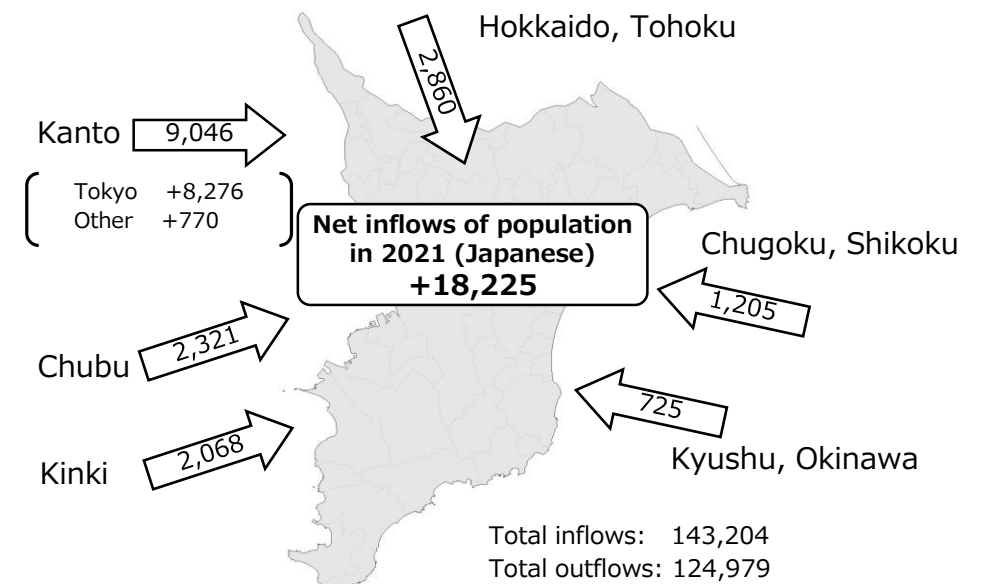
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



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

Inflows/Outflows of Population



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

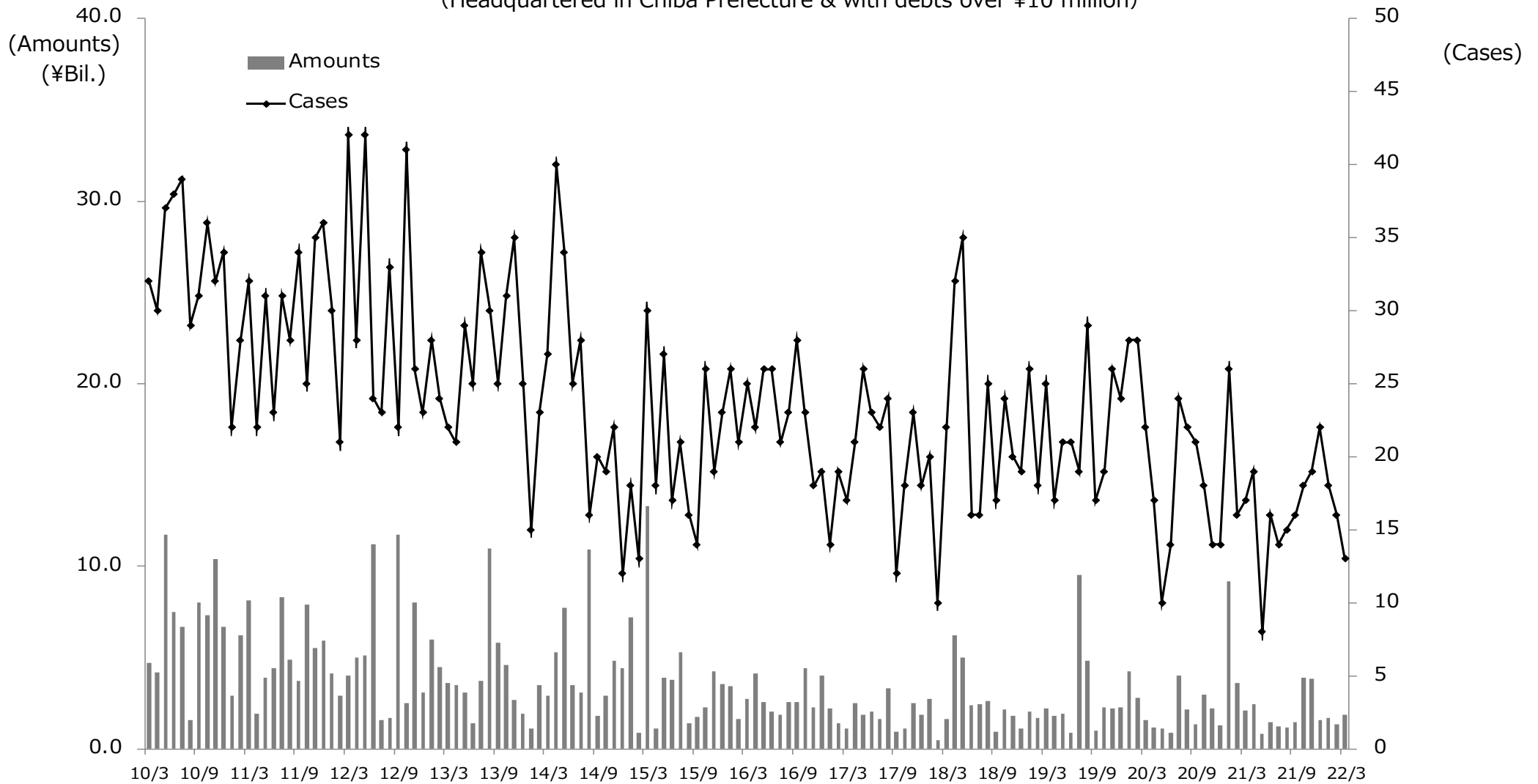
Sources: Statistics Bureau, Ministry of Internal Affairs and Communications "Report on Internal Migration in Japan"

Economic Conditions (4) Corporate Bankruptcies

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Default Cases/Amounts in Chiba Prefecture
 (Headquartered in Chiba Prefecture & with debts over ¥10 million)



Source: Made by Chiba Bank with data from Tokyo Shoko Research

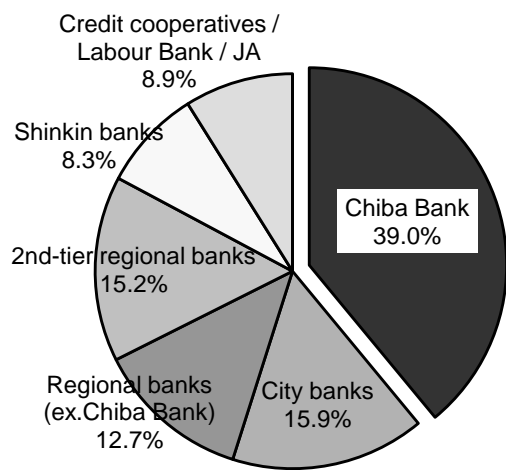
Business Share of Financial Institutions within Chiba Prefecture

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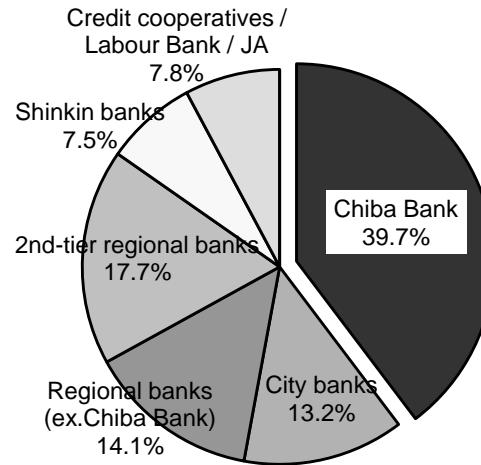
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Loan share of financial institutions in Chiba Prefecture

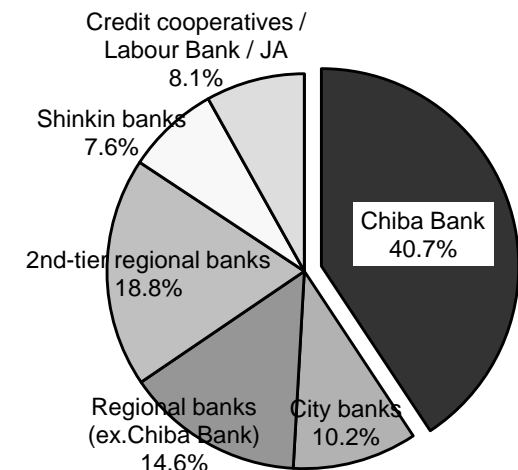
Source: KINYU JOURNAL



2011/3 ¥14.2 trillion

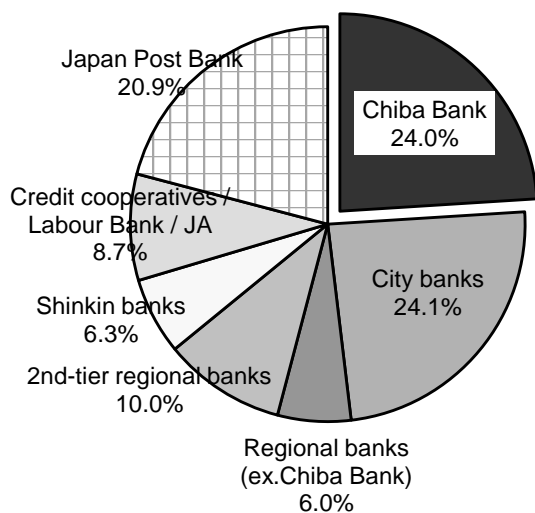


2016/3 ¥15.8 trillion

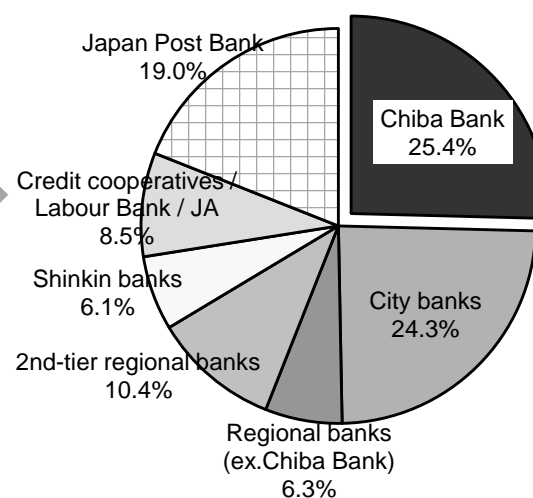


2021/3 ¥18.3 trillion

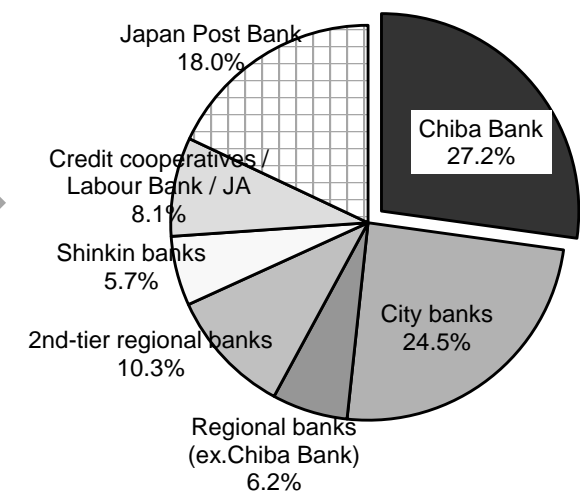
Deposit share of financial institutions in Chiba Prefecture



2011/3 ¥37.0 trillion



2016/3 ¥41.5 trillion



2021/3 ¥49.4 trillion

Economic Indicators for Chiba Prefecture (1)

	Population Total	Industrial Production Index			Customer Price Index	New Car Registrations	Building Construction	
		Production	Shipment	Producers ' Inventory Ratio			Floor Area	New Housing starts
	As of Oct 1	2015 = 100			2020 = 100	Total	Thousand m ²	Total
2017	6,255,876	99.5	97.5	99.5	98.7	133,409	6,639	52,568
2018	6,268,585	99.6	97.7	101.6	99.4	133,965	6,826	46,807
2019	6,279,026	97.2	95.3	106.5	100.0	127,763	6,585	45,946
2020	※ 6,284,480	91.8	91.3	114.8	100.0	111,692	6,182	43,070
2021	6,278,007	94.6	94.5	109.2	99.4	106,524	6,783	45,042
2021/3	6,279,002	92.8	90.7	103.7	99.9	13,971	467	3,313
2021/4	6,281,173	95.3	91.8	110.5	98.8	8,400	716	4,134
2021/5	6,283,521	95.9	93.7	114.9	99.4	7,467	494	3,168
2021/6	6,282,019	98.1	100.0	96.5	99.3	8,758	912	4,197
2021/7	6,281,299	94.6	96.1	108.2	99.4	8,735	423	3,793
2021/8	6,279,903	93.4	93.0	107.9	99.2	7,832	527	4,526
2021/9	6,279,165	96.2	95.0	117.3	99.3	8,023	706	3,887
2021/10	6,278,007	96.1	98.0	113.6	99.5	6,755	685	3,753
2021/11	6,276,425	96.1	98.4	108.3	99.7	8,333	483	3,982
2021/12	6,275,572	95.6	96.9	109.1	99.5	8,011	503	3,580
2022/1	6,272,900	92.4	94.3	116.7	99.4	8,146	480	3,561
2022/2	6,269,105	-	-	-	99.7	8,624	653	4,418
2022/3	6,265,781	-	-	-	-	11,619	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Chiba Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

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

Economic Indicators for Chiba Prefecture (2)

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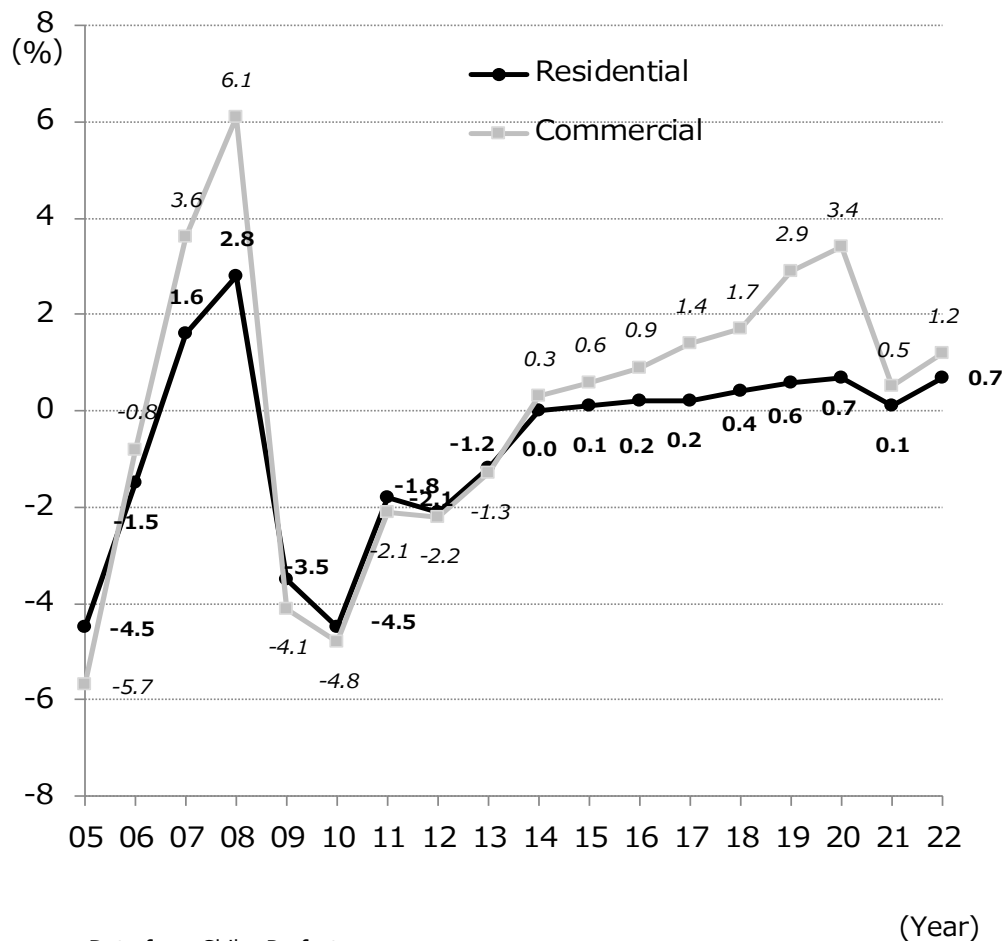
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	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥10 mil. or more)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Active Applicants	Active Job Openings	Active Opening Ratio	All industries	Manufacturi ng	All industries	Manufacturi ng
	¥ Million										
2017	1,059,454	4,127,243	237	22,440	68,212	84,520	1.24	102.2	108.5	98.9	91.0
2018	1,181,055	4,836,002	256	29,486	66,285	89,257	1.35	102.8	110.1	100.1	96.8
2019	958,075	4,193,019	262	32,615	64,946	85,317	1.31	100.0	100.3	102.7	101.4
2020	779,578	3,154,431	232	25,796	70,706	68,962	0.98	100.0	100.0	100.0	100.0
2021	1,078,830	4,561,139	206	32,777	78,446	66,869	0.85	98.8	96.7	99.1	100.6
2021/3	80,176	320,145	17	2,107	78,369	68,453	0.84	98.2	95.4	86.4	82.0
2021/4	74,904	305,680	19	2,428	84,314	66,789	0.85	99.0	96.1	84.6	81.3
2021/5	63,309	249,001	8	817	83,723	64,860	0.86	99.5	98.3	86.4	80.8
2021/6	83,289	332,274	16	1,443	82,399	64,578	0.87	99.1	95.8	145.5	155.7
2021/7	85,410	379,838	14	1,252	78,418	64,388	0.87	99.0	96.4	106.5	119.2
2021/8	99,656	427,807	15	1,185	77,326	65,058	0.86	98.2	96.5	84.5	80.4
2021/9	103,632	416,182	16	1,482	77,756	65,435	0.85	98.2	97.3	83.5	80.2
2021/10	104,275	383,973	18	3,890	79,292	67,645	0.85	98.2	96.2	85.5	80.1
2021/11	117,318	557,099	19	3,854	79,146	70,501	0.85	98.8	98.1	87.6	87.8
2021/12	121,186	578,685	22	1,581	75,574	70,579	0.84	98.5	97.8	171.4	198.2
2022/1	101,184	557,268	18	1,687	74,841	70,969	0.85	97.4	97.3	85.5	84.3
2022/2	p109,939	p539,605	16	1,335	75,093	72,008	0.89	-	-	-	-
2022/3	-	-	13	1,862	-	-	-	-	-	-	-
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

P :Preliminary figures

Land Price Trends in Chiba Prefecture

Standard Land Prices (Chiba Prefecture)



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

	City	Category	Area	21.1.1 ~ 21.4.1	21.4.1 ~ 21.7.1	21.7.1 ~ 21.10.1	21.10.1 ~ 22.1.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	4	4	4	4
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	4	4	4	3
C	Urayasu city	Residential	Shin-Urayasu	4	4	3	3
D	Funabashi city	Commercial	Around Funabashi Sta.	4	4	3	3
E	Kashiwa city	Residential	Kashiwanoha	4	4	4	3

<Legend>

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

<Research Area>



<Outline of the investigation>

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

Data from Chiba Prefecture
As of January 1 of each year

Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
Chiba	6.28 million (Ranked 6th nationwide)	45 thousand (Ranked 6th nationwide)	¥19 trillion (Ranked 6th nationwide)	¥33 trillion (Ranked 6th nationwide)	¥15 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 14.04 million	Tokyo 134 thousand	Tokyo ¥74 trillion	Tokyo ¥319 trillion	Tokyo ¥231 trillion
No. 2 nationwide	Kanagawa 9.23 million	Osaka 68 thousand	Kanagawa ¥29 trillion	Osaka ¥76 trillion	Osaka ¥41 trillion
No. 3 nationwide	Osaka 8.83 million	Kanagawa 65 thousand	Osaka ¥28 trillion	Kanagawa ¥47 trillion	Fukuoka ¥24 trillion

Sources:

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

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY2021)

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

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

Management Indices

Summary of Income and Expenses / Management Indicators

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(¥ Bil.)

	2017/3		2018/3		2019/3		2020/3		2021/3		2022/3	
	1H		1H		1H		1H		1H		1H	
Gross business income	75.3	144.0	78.2	149.4	79.1	152.2	78.7	152.7	79.0	156.0	86.4	161.5
Net interest income	62.6	121.1	63.4	121.5	64.1	122.6	64.4	123.6	62.9	124.5	69.7	131.8
Net fees and commissions income	9.4	19.1	11.4	23.7	10.9	22.4	10.8	22.6	12.7	26.1	14.7	27.5
Trading income	1.6	2.5	0.7	2.0	0.5	1.1	1.1	1.8	0.8	1.7	0.5	1.1
Profit from other business transactions	1.5	1.2	2.6	2.1	3.4	6.0	2.3	4.5	2.4	3.5	1.4	1.0
Gains (losses) related to bonds	0.2	△ 1.1	1.9	△ 0.5	2.3	4.5	1.5	3.2	0.9	△ 0.3	0.7	△ 1.4
Expenses (△)	41.1	83.1	41.2	82.8	40.6	81.1	40.4	81.9	41.4	86.0	42.9	84.5
Core net business income	33.9	62.1	35.0	67.1	36.0	66.5	36.7	67.5	36.7	70.3	42.7	78.3
Excluding gains (losses) on cancellation of investment trusts	32.9	60.7	32.9	63.7	33.5	62.6	33.9	64.2	34.4	66.2	39.6	75.1
Ordinary profit	41.5	70.0	43.5	70.6	41.3	67.0	39.6	67.8	37.4	64.2	45.2	73.6
Profit	29.5	48.6	31.7	49.6	30.0	48.0	28.8	45.9	27.4	45.6	33.1	52.3
Net credit costs (△)	△ 4.1	△ 3.7	△ 1.3	0.8	2.1	11.3	4.7	9.5	3.6	10.4	1.8	7.1
Profit attributable to owners of parent	30.1	52.7	31.5	53.7	29.2	50.4	27.8	48.0	27.0	49.6	31.8	54.4
ROA*1	0.43%	0.35%	0.45%	0.35%	0.41%	0.33%	0.38%	0.30%	0.33%	0.27%	0.37%	0.29%
ROE*2	7.20%	5.85%	7.39%	5.76%	6.74%	5.44%	6.44%	5.24%	6.13%	5.00%	6.73%	5.39%
OHR*3	55.10%	57.59%	54.11%	55.26%	52.98%	54.78%	52.17%	54.61%	52.97%	55.00%	50.02%	52.02%

*These figures are based on non-consolidated figures except for Profit attributable to owners of parent.

*1 ROA = Profit / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

*2 ROE = Profit / (Total net assets at beginning of fiscal year + Total net assets at end of fiscal(interim) year)/2)

*3 Overhead ratio = Expenses / (Net business income - Gains/losses on bonds, etc.
+ Net transfer to general allowance for loan losses + Expenses)

Domestic Operations

	2017/3		2018/3		2019/3		2020/3		2021/3		2022/3	
	1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.04%	1.00%	1.02%	0.98%	0.99%	0.94%	0.97%	0.92%	0.91%	0.89%	0.88%	0.79%
Average yield on loans and bills discounted	1.18%	1.16%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%	0.89%	0.89%
Average yield on securities	1.12%	0.95%	1.45%	1.19%	1.57%	1.25%	1.80%	1.47%	1.57%	1.35%	1.80%	1.32%
Average yield on interest-bearing liabilities	0.69%	0.69%	0.67%	0.67%	0.63%	0.62%	0.59%	0.59%	0.55%	0.56%	0.52%	0.50%
Average yield on deposits and NCDs	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expense ratio	0.71%	0.72%	0.69%	0.69%	0.65%	0.65%	0.62%	0.63%	0.59%	0.61%	0.58%	0.57%
Average interest rate spread	0.35%	0.31%	0.35%	0.31%	0.36%	0.32%	0.38%	0.33%	0.36%	0.33%	0.36%	0.29%
Difference between average yield on loans and deposits	1.17%	1.15%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%	0.89%	0.89%

Contract Rate by Borrowers' Category

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Large enterprises	0.41%	0.48%	0.50%	0.56%	0.60%	0.61%	0.53%	0.48%	0.32%	0.31%	0.30%	0.32%
Mid-sized enterprises	0.84%	0.79%	0.79%	0.78%	0.79%	0.75%	0.76%	0.74%	0.72%	0.72%	0.70%	0.68%
Small and medium-sized enterprises	1.21%	1.15%	1.11%	1.08%	1.05%	1.03%	0.99%	0.96%	0.93%	0.92%	0.89%	0.89%
Consumer loans	1.40%	1.37%	1.34%	1.31%	1.28%	1.26%	1.25%	1.23%	1.20%	1.18%	1.17%	1.16%
Housing loans	1.24%	1.19%	1.16%	1.12%	1.09%	1.06%	1.04%	1.03%	1.01%	0.99%	0.98%	0.96%
Others	5.89%	5.85%	5.83%	5.78%	5.73%	5.65%	5.59%	5.49%	5.20%	5.15%	5.13%	5.09%
Public sector	0.70%	0.77%	0.65%	0.64%	0.60%	0.60%	0.27%	0.27%	0.25%	0.24%	0.20%	0.19%

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

Working Assets and Liabilities

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Overall

	Average balance (¥Bil.)						Interest yield					
	2020/3		2021/3		2022/3		2020/3		2021/3		2022/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	13,525.0	13,681.5	14,048.0	14,250.7	15,370.0	16,485.8	1.13%	1.08%	0.99%	0.96%	0.96%	0.85%
Loans and bills discounted	10,405.8	10,527.6	10,889.9	11,002.6	11,330.7	11,454.5	1.05%	1.04%	0.95%	0.93%	0.90%	0.90%
Securities	1,943.9	1,969.1	2,011.9	2,076.3	2,215.2	2,271.9	2.04%	1.74%	1.70%	1.53%	1.98%	1.52%
Interest-bearing liabilities	13,981.3	14,191.6	15,264.3	15,605.7	16,707.4	16,893.4	0.17%	0.17%	0.09%	0.08%	0.05%	0.05%
Deposits	12,293.5	12,374.5	13,275.4	13,436.2	14,076.3	14,199.5	0.05%	0.05%	0.01%	0.01%	0.00%	0.00%
Borrowed money	396.0	459.8	819.9	908.1	1,211.5	1,239.1	0.69%	0.53%	0.15%	0.08%	0.01%	0.01%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	2020/3		2021/3		2022/3		2020/3		2021/3		2022/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	12,655.5	12,781.6	13,250.2	13,440.8	14,579.0	15,630.4	0.97%	0.92%	0.91%	0.89%	0.88%	0.79%
Loans and bills discounted	9,928.3	10,049.3	10,458.7	10,584.5	10,939.2	11,048.2	0.96%	0.95%	0.92%	0.92%	0.89%	0.89%
Securities	1,454.1	1,446.5	1,487.1	1,528.5	1,643.0	1,670.0	1.80%	1.47%	1.57%	1.35%	1.80%	1.32%
Interest-bearing liabilities	13,111.1	13,291.5	14,465.4	14,807.6	15,923.1	16,055.9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Deposits	11,876.9	11,949.4	12,930.4	13,083.6	13,749.2	13,853.9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowed money	287.3	352.4	697.5	803.5	1,148.2	1,180.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Domestic Loans – Balance

(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Domestic loans	8,829.8	9,115.8	9,370.5	9,606.1	9,761.4	9,903.9	10,309.3	10,376.2	10,736.5	10,962.6	11,280.6	11,425.9
Large enterprises	1,153.3	1,184.0	1,191.4	1,231.7	1,245.8	1,212.1	1,248.7	1,164.1	1,266.7	1,292.7	1,360.5	1,328.1
Mid-sized enterprises	159.7	165.6	168.3	161.0	163.9	172.9	161.0	152.1	162.8	160.4	165.4	176.1
Small and med-sized enterprises, etc.	7,275.3	7,562.5	7,782.4	7,995.4	8,126.4	8,302.3	8,472.0	8,650.0	8,902.7	9,099.7	9,302.7	9,450.6
Small and med-sized enterprises*	3,952.8	4,141.6	4,292.0	4,410.9	4,486.2	4,586.0	4,710.2	4,839.0	5,044.8	5,179.3	5,328.1	5,426.3
Comsumer loans	3,322.5	3,420.9	3,490.3	3,584.5	3,640.2	3,716.3	3,761.8	3,810.9	3,857.9	3,920.4	3,974.5	4,024.3
Housing loans	3,192.0	3,281.7	3,342.6	3,431.1	3,479.8	3,548.6	3,586.8	3,632.3	3,675.1	3,736.1	3,787.7	3,834.3
Public sector	241.3	203.6	228.3	217.8	225.1	216.5	427.4	409.8	404.1	409.7	451.8	470.9

*Including sole proprietors

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Domestic loans	8,829.8	9,115.8	9,370.5	9,606.1	9,761.4	9,903.9	10,309.3	10,376.2	10,736.5	10,962.6	11,280.6	11,425.9
Chiba Prefecture	6,391.8	6,536.4	6,682.0	6,797.6	6,855.5	6,963.0	7,064.8	7,172.1	7,331.9	7,465.0	7,623.2	7,650.7
Others	2,437.9	2,579.4	2,688.5	2,808.4	2,905.8	2,940.9	3,244.4	3,204.0	3,404.6	3,497.5	3,657.3	3,775.1

Domestic Loans - Proportion

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Large enterprises	13.1%	13.0%	12.7%	12.8%	12.7%	12.2%	12.1%	11.2%	11.8%	11.8%	12.0%	11.6%
Mid-sized enterprises	1.8%	1.8%	1.8%	1.7%	1.6%	1.8%	1.6%	1.5%	1.5%	1.5%	1.5%	1.6%
Small and med-sized enterprises, etc.	82.4%	83.0%	83.1%	83.2%	83.2%	83.8%	82.2%	83.4%	82.9%	83.0%	82.5%	82.7%
Small and med-sized enterprises	44.8%	45.5%	45.8%	45.9%	45.9%	46.3%	45.7%	46.7%	47.0%	47.2%	47.2%	47.5%
Consumer loans	37.6%	37.5%	37.3%	37.3%	37.2%	37.5%	36.5%	36.7%	35.9%	35.8%	35.3%	35.2%
Housing loans	36.1%	36.0%	35.6%	35.7%	35.6%	35.8%	34.8%	35.0%	34.2%	34.0%	33.6%	33.5%
Public sector	2.7%	2.2%	2.4%	2.3%	2.3%	2.2%	4.1%	3.9%	3.8%	3.7%	4.0%	4.1%

*Including sole proprietors

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2020/9	2022/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	72.4%	71.7%	71.3%	70.8%	70.2%	70.3%	68.5%	69.1%	68.3%	68.1%	67.6%	67.0%
Others	27.6%	28.3%	28.7%	29.2%	29.8%	29.7%	31.5%	30.9%	31.7%	31.9%	32.4%	33.0%

Loan Breakdown by Industry

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Domestic Operations

(¥ Bil.)

	2019/9		2020/3		2020/9		2021/3		2021/9		2022/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	725.3	7.03%	685.2	6.60%	736.3	6.86%	740.3	6.75%	763.9	6.77%	726.8	6.36%
Agriculture and Forestry	15.2	0.15%	16.3	0.16%	16.5	0.15%	17.1	0.16%	17.8	0.16%	18.5	0.16%
Fishery	1.5	0.01%	1.4	0.01%	1.3	0.01%	1.3	0.01%	1.5	0.01%	1.2	0.01%
Mining, quarrying and gravel	17.7	0.17%	17.3	0.17%	16.8	0.16%	17.0	0.15%	17.8	0.16%	15.4	0.14%
Construction	325.4	3.16%	338.8	3.27%	362.5	3.38%	388.0	3.54%	395.0	3.50%	419.0	3.67%
Electricity, Gas, Heat Supply and Water	98.8	0.96%	107.4	1.04%	117.4	1.09%	132.1	1.21%	149.0	1.32%	174.7	1.53%
Information and Communication	70.2	0.68%	48.3	0.47%	51.4	0.48%	48.2	0.44%	48.8	0.43%	47.2	0.42%
Transport and postal service	255.6	2.48%	258.6	2.49%	293.4	2.73%	312.0	2.85%	321.1	2.85%	323.7	2.83%
Wholesale and retail trade	743.9	7.22%	759.2	7.32%	782.5	7.29%	799.8	7.30%	821.8	7.29%	837.8	7.33%
Finance and Insurance	409.9	3.98%	379.5	3.66%	427.7	3.99%	430.1	3.92%	488.2	4.33%	455.0	3.98%
Real Estate and leasing	2,896.5	28.10%	2,967.0	28.59%	3,008.4	28.02%	3,073.2	28.03%	3,143.3	27.86%	3,205.3	28.05%
Real Estate	2,648.2	25.69%	2,720.4	26.22%	2,751.6	25.63%	2,810.7	25.64%	2,854.8	25.30%	2,910.8	25.47%
Real estate rental and management	2,308.5	22.39%	2,369.5	22.84%	2,397.9	22.34%	2,453.3	22.38%	2,472.9	21.92%	2,515.3	22.01%
Real estate trading, etc.	339.6	3.30%	350.8	3.38%	353.6	3.29%	357.4	3.26%	381.8	3.38%	395.4	3.46%
Leasing	248.2	2.41%	246.5	2.37%	256.8	2.39%	262.5	2.39%	288.5	2.56%	294.5	2.58%
Medical, welfare and other services	591.3	5.73%	609.5	5.87%	693.1	6.46%	705.0	6.43%	718.4	6.37%	738.6	6.47%
Government, local public sector	412.5	4.00%	394.4	3.80%	391.2	3.64%	398.9	3.64%	444.0	3.94%	464.1	4.06%
Others (mainly consumer loans)	3,745.0	36.33%	3,792.8	36.55%	3,837.3	35.74%	3,899.0	35.57%	3,949.1	35.01%	3,997.9	34.99%
Total	10,309.3	100.00%	10,376.2	100.00%	10,736.5	100.00%	10,962.6	100.00%	11,280.6	100.00%	11,425.9	100.00%

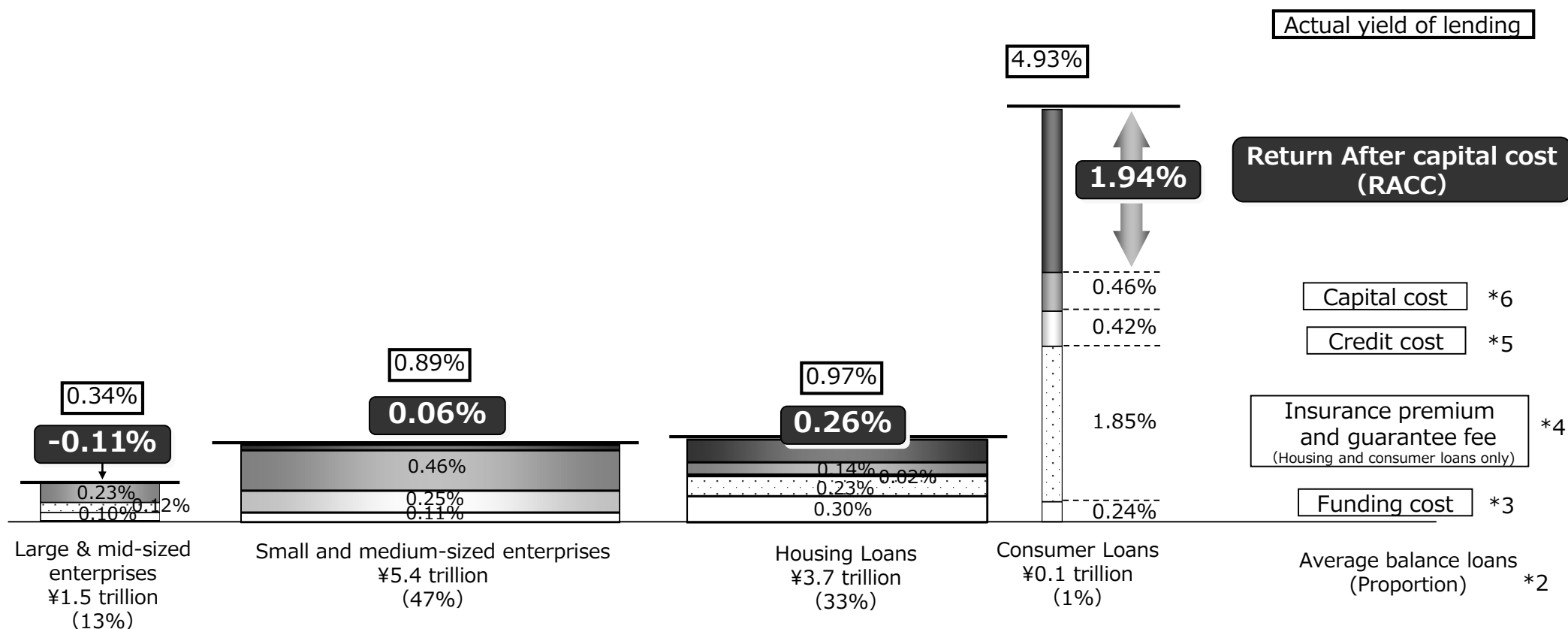
Details of Loans to the Real Estate Industry

(¥ Bil.)

	2019/9		2020/3		2020/9		2021/3		2021/9		2022/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Real Estate Rental and Management	2,308.5	87.17%	2,369.5	87.10%	2,397.9	87.15%	2,453.3	87.28%	2,472.9	86.62%	2,515.3	86.41%
Apartment and condominium rental	1,907.1	72.01%	1,965.6	72.25%	1,996.1	72.55%	2,040.7	72.60%	2,062.6	72.25%	2,088.1	71.74%
Office and Commercial rental	246.2	9.30%	241.8	8.89%	231.8	8.43%	233.5	8.31%	231.0	8.09%	235.6	8.09%
Land rental and Real estate management, etc.	155.1	5.86%	162.0	5.96%	169.8	6.17%	179.0	6.37%	179.3	6.28%	191.6	6.58%
Real Estate Trading, etc.	339.6	12.83%	350.8	12.90%	353.6	12.85%	357.4	12.72%	381.8	13.38%	395.4	13.59%
Home construction and development	246.3	9.30%	249.5	9.18%	251.3	9.13%	249.4	8.87%	270.2	9.47%	280.0	9.62%
Real estate brokerage and Land trading, etc.	88.3	3.34%	96.8	3.56%	99.5	3.62%	105.0	3.74%	109.2	3.83%	113.5	3.90%
Public corporations	4.9	0.19%	4.3	0.16%	2.8	0.10%	2.9	0.11%	2.3	0.08%	1.8	0.07%
Total	2,648.2	100.00%	2,720.4	100.00%	2,751.6	100.00%	2,810.7	100.00%	2,854.8	100.00%	2,910.8	100.00%

Profit Structure of Loans

Return After Capital Cost*1 (2nd half of FY2021)



*1. Before deducting operating costs

*2. Average balance : Segmented by Internal management base. Housing loans are before securitization and consumer loans do not include credit cards.

*3. Funding cost : Internal transfer rate × Average balance

*4. Insurance premium and guarantee fee: Actual expenditure. Only guarantee fees for external guarantee companies are included.

*5. Credit cost : Internally used notional allowance. (EL=PD×LGD×balance)

*6. Capital cost : Unexpected loss as of 2022/3 (UL:BaselⅢ base) ×6%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

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(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Domestic deposits	10,619.3	11,116.2	11,138.6	11,604.1	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1
Personal	8,159.6	8,350.3	8,521.1	8,660.6	8,804.9	8,914.8	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3
Corporate (incl. quasi-sovereig)	1,952.4	2,038.5	2,071.1	2,129.7	2,179.1	2,216.4	2,238.3	2,316.1	2,635.6	2,745.8	2,788.7	2,847.4
National & local governme	447.7	668.8	509.6	721.4	565.6	732.6	574.1	783.8	725.6	956.3	722.1	982.0
Financial institutions (incl. BOJ)	59.5	58.4	36.6	92.2	84.5	98.7	84.8	94.2	85.7	76.5	65.6	156.2
Liquid deposits	7,248.0	7,801.8	7,810.3	8,275.3	8,287.1	8,666.8	8,662.0	9,238.1	9,876.7	10,531.1	10,540.1	11,195.2
Current	227.6	254.3	254.0	278.2	252.4	261.3	240.5	255.2	277.5	300.6	295.4	316.9
Savings	6,689.5	7,187.1	7,262.7	7,677.8	7,711.0	8,079.6	8,067.2	8,619.0	9,236.0	9,841.3	9,859.9	10,444.7
Personal	5,233.7	5,456.3	5,625.3	5,791.2	5,942.4	6,088.4	6,235.5	6,505.0	6,917.5	7,210.0	7,459.3	7,732.1
Current	2.2	2.0	1.8	1.9	1.7	1.5	1.4	1.5	1.6	1.6	1.5	1.4
Savings	4,986.3	5,206.0	5,373.5	5,537.2	5,687.5	5,832.3	5,978.2	6,241.8	6,643.9	6,928.4	7,170.9	7,437.2
Corporate (incl. quasi-sovereig)	1,555.0	1,643.0	1,680.7	1,730.4	1,776.4	1,814.2	1,846.1	1,925.4	2,228.9	2,329.2	2,364.7	2,419.9
Current	221.4	247.6	247.2	270.9	244.5	254.6	233.2	249.0	271.7	294.9	289.6	311.4
Savings	1,277.4	1,335.8	1,412.9	1,441.0	1,490.1	1,539.7	1,545.7	1,616.7	1,891.4	1,976.7	2,007.9	2,046.2
National & local governme	405.7	650.3	474.3	705.6	530.8	712.1	542.5	761.3	697.0	937.0	677.0	963.3
Current	0.3	0.4	0.4	0.5	0.8	0.4	0.4	0.3	0.5	0.2	0.4	0.2
Savings	399.4	638.4	469.6	693.0	525.9	699.6	536.5	751.7	692.1	926.3	671.8	950.5
Financial institutions (incl. BOJ)	53.4	52.1	29.9	48.0	37.2	51.9	37.7	46.3	33.2	54.8	38.9	79.7
Current	3.5	4.1	4.5	4.7	5.4	4.6	5.2	4.3	3.5	3.8	3.7	3.8
Savings	26.3	6.8	6.5	6.5	7.3	7.8	6.7	8.6	8.4	9.7	9.2	10.7
Time deposits	3,325.3	3,269.4	3,283.5	3,241.8	3,259.4	3,211.7	3,212.4	3,184.4	3,222.4	3,231.4	3,269.8	3,221.1
Personal	2,892.1	2,860.8	2,861.7	2,836.2	2,829.9	2,796.0	2,792.9	2,770.9	2,796.6	2,802.9	2,803.5	2,777.2
Corporate (incl. quasi-sovereig)	385.1	383.7	379.7	382.8	387.1	387.2	379.0	381.2	387.4	399.1	406.2	409.9
National & local governme	42.0	18.4	35.3	15.8	34.7	20.5	31.5	22.5	28.6	19.2	45.1	18.6
Financial institutions (incl. BOJ)	6.0	6.2	6.6	6.9	7.4	7.9	8.9	9.6	9.5	10.0	14.9	15.1
Foreign-currency deposits	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9	56.7	103.8
Personal	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7	28.0	25.8
Corporate (incl. quasi-sovereig)	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5	16.9	16.6
Financial institutions (incl. BOJ)	0.0	0.0	0.0	37.1	39.7	38.8	38.1	38.2	42.9	11.6	11.8	61.3

(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Domestic deposits	10,619.3	11,116.2	11,138.6	11,604.1	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1
Chiba Prefecture	10,199.0	10,699.6	10,714.3	11,120.5	11,127.6	11,453.1	11,432.4	11,962.8	12,586.4	13,191.5	13,224.3	13,807.4
Others	420.2	416.5	424.3	483.5	506.6	509.6	523.5	536.6	605.2	630.9	643.2	713.6

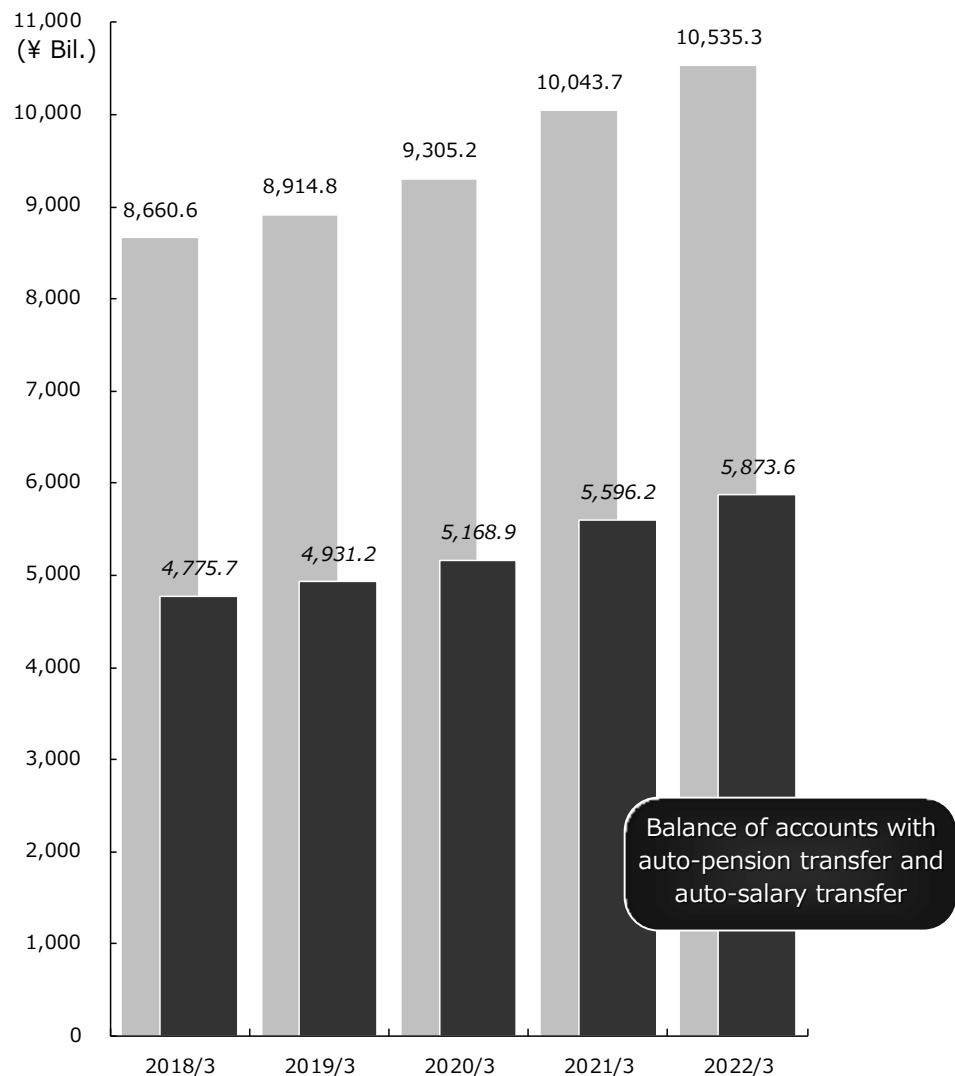
Domestic Deposits - Proportion

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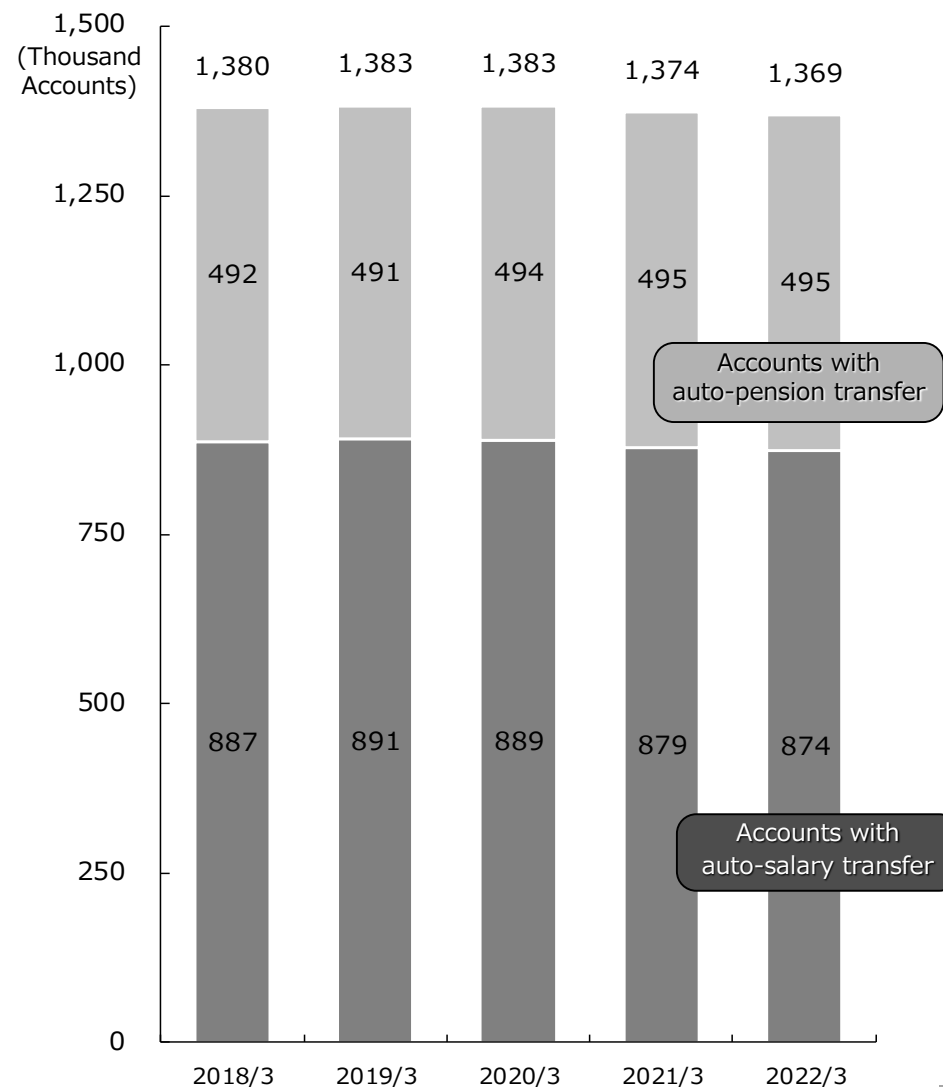
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	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	76.8%	75.1%	76.5%	74.6%	75.7%	74.5%	75.8%	74.4%	73.9%	72.7%	74.2%	72.5%
Corporate (incl. quasi-sovereig)	18.4%	18.4%	18.6%	18.4%	18.7%	18.6%	18.7%	18.5%	20.0%	19.9%	20.1%	19.6%
National & local government	4.2%	6.0%	4.6%	6.2%	4.9%	6.1%	4.8%	6.3%	5.5%	6.9%	5.2%	6.8%
Financial institutions (incl. BOJ)	0.6%	0.5%	0.3%	0.8%	0.7%	0.8%	0.7%	0.8%	0.6%	0.5%	0.5%	1.1%
Liquid deposits	68.3%	70.1%	70.1%	71.3%	71.2%	72.4%	72.4%	73.9%	74.9%	76.2%	76.0%	77.1%
Current	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	2.0%	2.0%	2.1%	2.2%	2.1%	2.2%
Savings	63.0%	64.6%	65.2%	66.1%	66.2%	67.5%	67.4%	68.9%	70.0%	71.2%	71.1%	71.9%
Personal	49.3%	49.1%	50.5%	49.9%	51.1%	50.9%	52.2%	52.0%	52.4%	52.2%	53.8%	53.2%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	47.0%	46.8%	48.2%	47.7%	48.8%	48.7%	50.0%	49.9%	50.4%	50.1%	51.7%	51.2%
Corporate (incl. quasi-sovereig)	14.7%	14.8%	15.1%	14.9%	15.3%	15.2%	15.4%	15.4%	16.9%	16.8%	17.0%	16.7%
Current	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	1.9%	1.9%	2.1%	2.1%	2.1%	2.2%
Savings	12.0%	12.0%	12.6%	12.4%	12.8%	12.8%	12.9%	12.9%	14.3%	14.3%	14.5%	14.1%
National & local government	3.8%	5.8%	4.2%	6.1%	4.5%	5.9%	4.5%	6.1%	5.3%	6.8%	4.9%	6.6%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.8%	5.7%	4.2%	5.9%	4.5%	5.8%	4.4%	6.0%	5.2%	6.7%	4.8%	6.5%
Financial institutions (incl. BOJ)	0.5%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.6%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Savings	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Time deposits	31.3%	29.4%	29.5%	27.9%	28.0%	26.8%	26.9%	25.5%	24.4%	23.4%	23.6%	22.2%
Personal	27.2%	25.7%	25.7%	24.4%	24.3%	23.4%	23.3%	22.2%	21.2%	20.3%	20.2%	19.1%
Corporate (incl. quasi-sovereig)	3.6%	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.0%	2.9%	2.9%	3.0%	2.8%
National & local government	0.4%	0.2%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%	0.3%	0.2%
Financial institutions (incl. BOJ)	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.4%	0.4%	0.4%	0.8%	0.8%	0.7%	0.7%	0.6%	0.7%	0.4%	0.4%	0.7%
Personal	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
Corporate (incl. quasi-sovereig)	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.4%
	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.0%	96.3%	96.2%	95.8%	95.6%	95.7%	95.6%	95.7%	95.4%	95.4%	95.4%	95.1%
Others	4.0%	3.7%	3.8%	4.2%	4.4%	4.3%	4.4%	4.3%	4.6%	4.6%	4.6%	4.9%

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

NEXT STEP 2023

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(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Investment trusts	327.3	312.5	297.0	281.0	282.8	275.8	273.8	233.5	258.0	296.3	314.8	342.6
Bond funds	2.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Stock funds	324.9	312.2	296.7	280.7	282.6	275.5	273.6	233.3	257.7	296.1	314.6	342.4
Personal Investors	320.0	306.5	291.2	275.5	276.5	268.0	267.0	227.3	251.2	288.1	306.4	328.4
Bond funds	1.8	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
Stock funds	318.2	306.2	291.0	275.2	276.2	267.8	266.8	227.1	251.0	288.0	306.3	328.2

(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Foreign-currency deposits	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9	56.7	103.8
Personal	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7	28.0	25.8
Corporate (incl. quasi-sovereign)	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5	16.9	16.6
Financial institutions	-	-	-	37.1	39.7	38.8	38.1	38.2	42.9	11.6	11.8	61.3

(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Insurance	936.2	946.5	943.7	904.4	929.7	919.6	900.2	875.3	879.9	877.8	865.4	867.6
Annuity insurance	520.5	513.9	497.7	471.6	462.6	451.7	436.4	417.3	420.7	418.3	412.2	395.8
Whole life insurance	415.6	432.5	446.0	432.8	467.1	467.9	463.8	457.9	459.2	459.4	453.2	471.7

(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Public bonds	138.1	130.2	123.3	117.5	116.2	112.9	110.4	106.4	105.6	101.4	96.0	97.4
Personal	86.4	78.5	73.1	67.4	64.8	59.9	54.3	50.0	48.6	45.9	44.3	41.7

*Trade basis

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Assets Requiring Caution or worse	1,081.0	1,042.6	1,016.2	958.5	922.1	904.7	887.9	885.1	1,003.2	1,030.3	1,054.1	1,017.0
Assets Requiring Caution	985.7	956.4	932.6	871.9	840.8	822.8	810.3	811.0	932.0	957.2	981.3	945.0
Other Assets Requiring Caution	929.6	895.8	878.3	826.2	796.8	775.9	762.3	759.5	879.7	906.0	931.8	896.8
Substandard Assets	56.1	60.5	54.3	45.6	44.0	46.8	48.0	51.5	52.2	51.1	49.4	48.1
Potentially Bankrupt Assets	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9	56.3	54.9
Bankrupt and Effectively Bankrupt Assets	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2	16.5	17.1
Normal Assets*	8,016.1	8,371.6	8,659.0	8,972.2	9,197.3	9,355.4	9,789.8	9,849.6	10,057.5	10,272.7	10,559.6	10,762.9
Total	9,097.2	9,414.3	9,675.3	9,930.7	10,119.4	10,260.1	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9

*Including loans with no debtor classification.

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

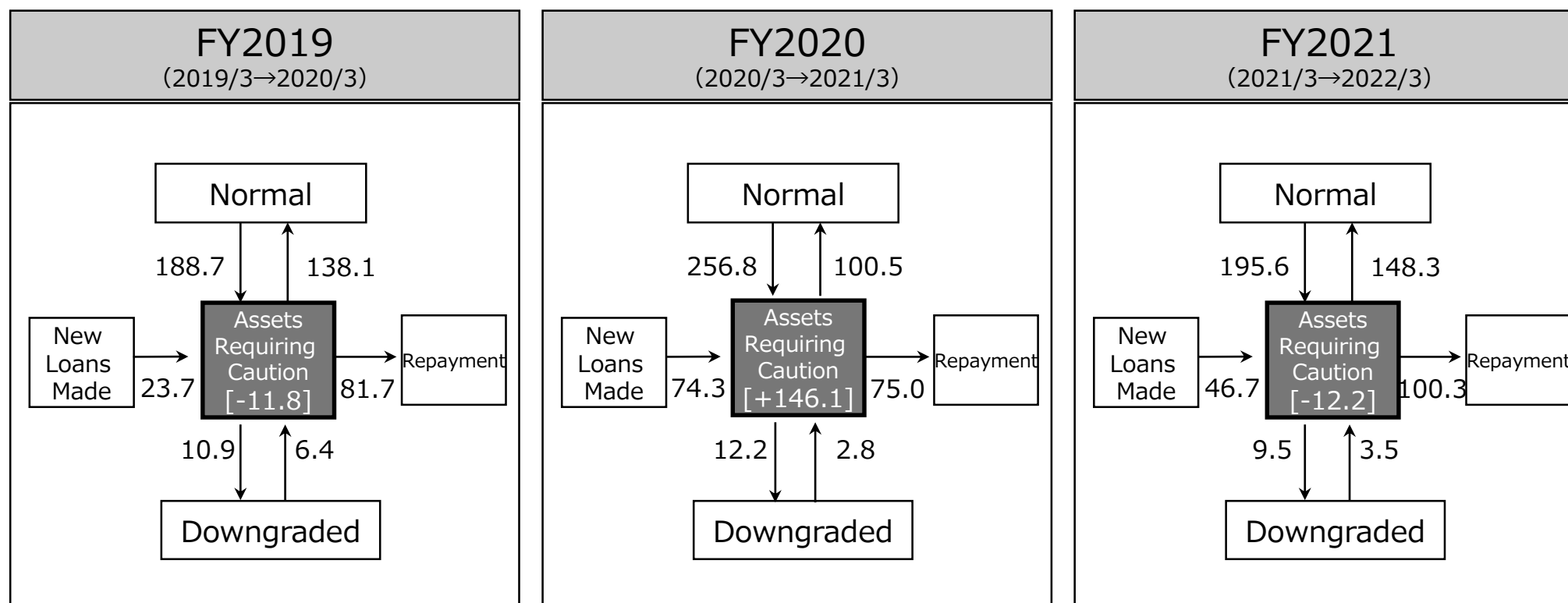
(¥ Bil.)

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3
Disclosed Claims under the Financial Reconstruction Law	144.0	139.0	130.4	127.0	119.3	122.8	119.1	118.3	115.2	115.3	113.9	113.2
Bankrupt and Substantially Bankrupt Claims	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2	16.5	17.1
Doubtful Claims	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9	56.3	54.9
Substandard Claims	48.7	52.8	46.9	40.4	38.0	40.9	41.5	44.2	44.0	42.2	41.0	41.1
Normal Assets	8,953.1	9,275.2	9,544.8	9,803.7	10,000.1	10,137.3	10,558.6	10,616.4	10,945.5	11,187.8	11,499.8	11,666.7
Total	9,097.2	9,414.3	9,675.3	9,930.7	10,119.4	10,260.1	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9
Proportion to total claims	1.58%	1.47%	1.34%	1.27%	1.17%	1.19%	1.11%	1.10%	1.04%	1.02%	0.98%	0.96%

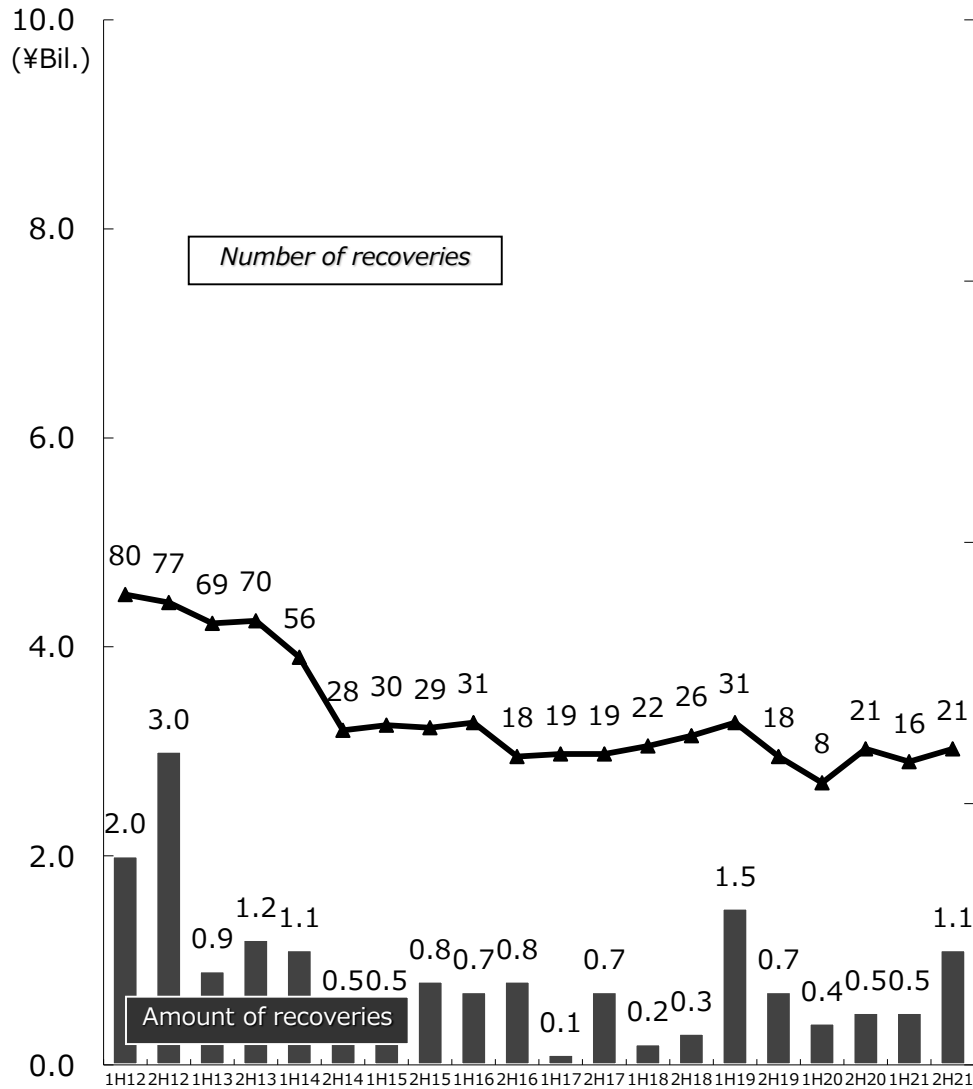
Factors for Fluctuations in Assets Requiring Caution

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

(¥ Bil.)

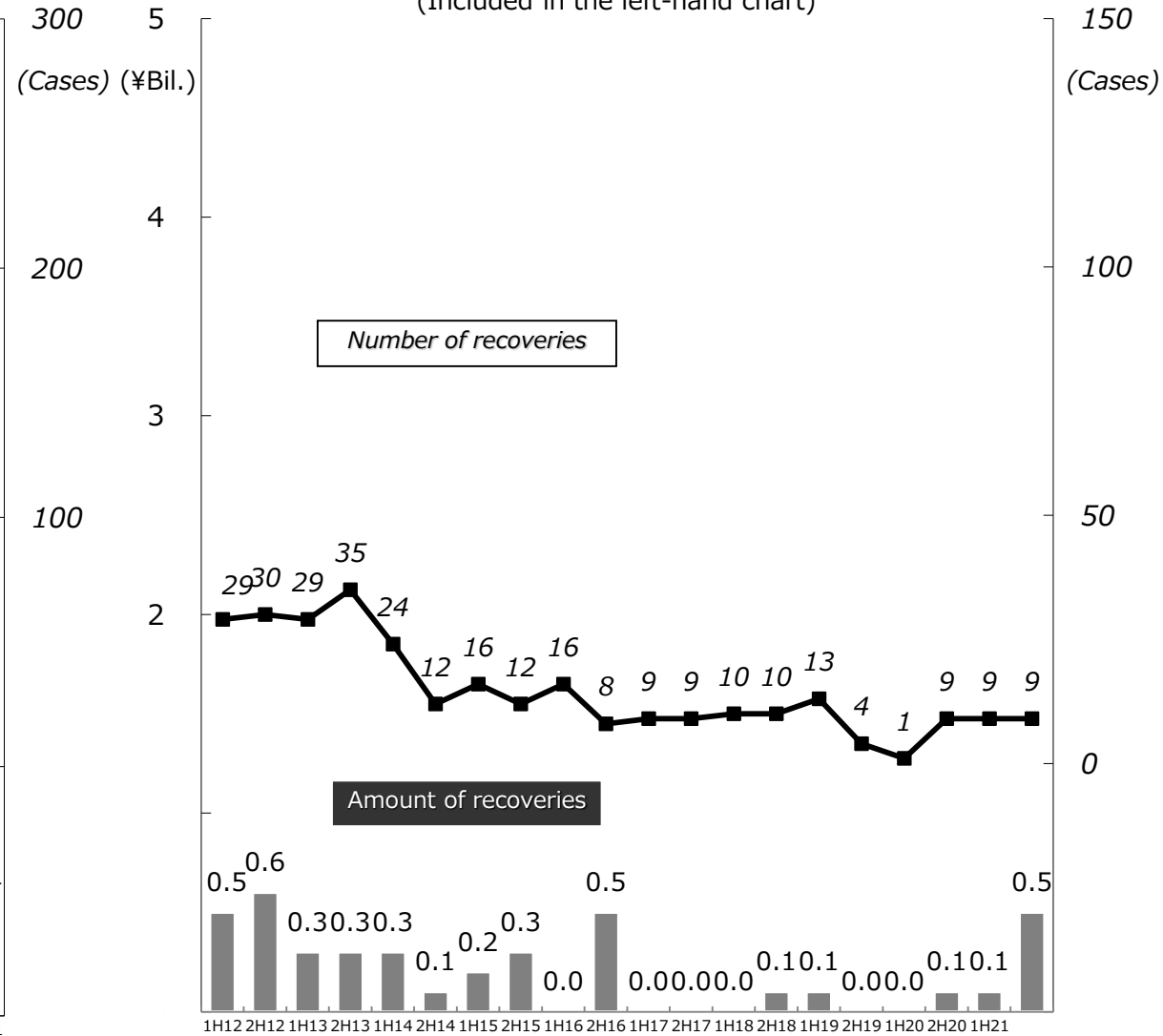


Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

NEXT STEP 2023

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Basel III

※Preliminary figures

Non-Consolidated

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3※
Total capital ratio	13.20%	13.03%	12.80%	12.55%	12.46%	12.04%	12.06%	11.57%	11.90%	12.09%	11.94%	11.44%
Tier1 capital ratio	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%	11.72%	11.27%
Common equity Tier1 capital ratio	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%	11.72%	11.27%

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3※
Total capital (¥Bil.)	801.1	820.3	848.8	867.2	890.1	880.9	897.2	853.9	905.9	948.4	962.6	936.6
Tier1 capital	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9	945.1	922.1
Common equity Tier1 capital	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9	945.1	922.1

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3※
Risk Weighted assets(¥Bil.)	6,066.6	6,292.9	6,629.4	6,907.6	7,143.4	7,312.3	7,434.8	7,378.0	7,611.1	7,842.5	8,057.7	8,181.7
Credit risk	5,314.4	5,654.2	5,769.1	5,951.8	6,037.7	6,080.4	6,085.9	6,143.6	6,171.8	6,569.2	6,624.8	6,752.3
Market risk	66.4	67.6	64.7	68.4	68.0	71.9	71.4	141.3	133.9	131.4	139.8	136.5
Operational risk	275.8	274.7	275.3	275.9	276.7	276.0	277.6	278.7	279.6	282.4	287.5	291.2

Consolidated

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3※
Total capital ratio	13.72%	13.59%	13.36%	13.18%	13.05%	12.63%	12.61%	12.12%	12.44%	12.79%	12.60%	12.11%
Tier1 capital ratio	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%	12.39%	11.94%
Common equity Tier1 capital ratio	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%	12.39%	11.94%

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3※
Total capital (¥Bil.)	866.8	890.0	920.8	943.7	965.8	959.0	974.8	934.3	989.6	1,035.8	1,049.7	1,024.3
Tier1 capital	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2	1,032.1	1,009.8
Common equity Tier1 capital	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2	1,032.1	1,009.8

	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	2022/3※
Risk Weighted assets(¥Bil.)	6,315.9	6,547.6	6,892.0	7,159.9	7,397.6	7,587.7	7,729.2	7,705.5	7,950.4	8,098.7	8,327.2	8,455.9
Credit risk	5,388.0	5,739.5	5,842.3	6,034.7	6,110.1	6,151.4	6,159.8	6,224.6	6,301.9	6,708.7	6,776.7	6,895.5
Market risk	66.5	68.1	65.1	68.9	68.6	72.8	72.2	144.4	134.8	132.3	140.8	137.8
Operational risk	295.7	294.9	294.5	295.4	295.4	294.9	296.1	297.2	297.8	300.9	305.7	309.5

Risk Capital Allocation

Risk Capital Allocation

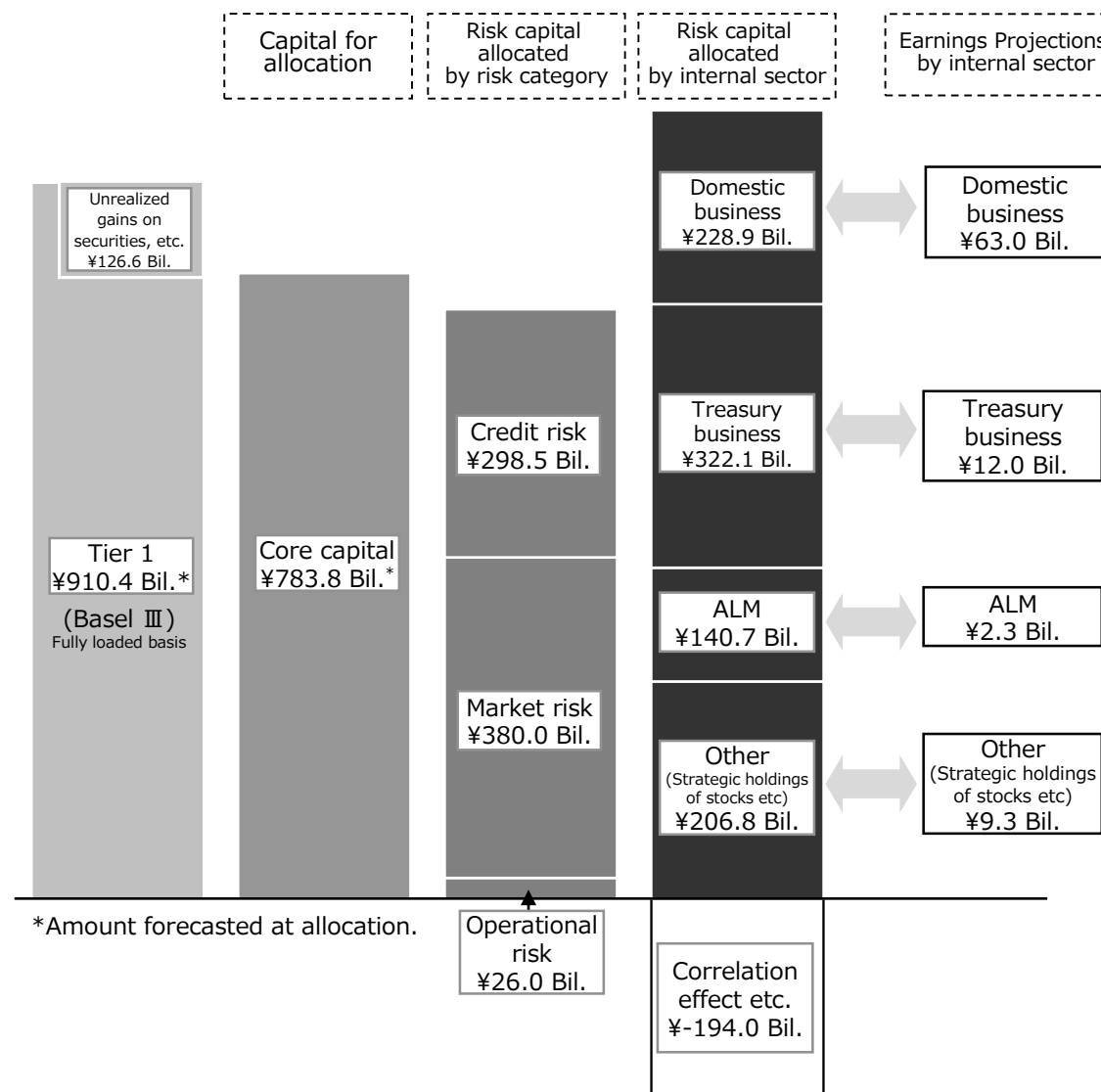
Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes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

Ratio regarding IRRBB (22/3) (IRRBB: Interest Rate Risk in the Banking Book)

✓Confirmed [Interest rate risk in the banking book < 15% of Tier1]

Interest rate risk in the banking book	①	¥81.8 Bil.
Tier1	②	¥922.1 Bil.
Ratio regarding IRRBB	①/②	8.86%

Risk capital allocation for the First half of FY2022



Financial Information of Chibagin Securities

NEXT STEP 2023

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1.Profits and Losses

(¥ Mil.)

	2017/3		2018/3		2019/3		2020/3		2021/3		2022/3	
	1H		1H		1H		1H		1H		1H	
Operating revenue	2,046	5,029	2,998	6,823	3,209	5,802	2,641	6,133	3,122	7,771	3,526	6,535
Commissions received	1,214	2,654	1,392	3,006	1,250	2,271	1,073	2,415	1,407	3,456	1,778	3,471
Stocks	603	1,451	850	1,888	702	1,263	498	1,166	709	1,751	848	1,725
Bonds	25	28	3	5	3	5	2	4	2	9	2	5
Beneficiary certificates	579	1,159	531	1,098	537	986	566	1,229	687	1,680	905	1,711
Net gain on trading	770	2,252	1,544	3,688	1,903	3,424	1,528	3,640	1,670	4,234	1,705	2,981
Stocks	5	11	18	42	14	15	14	84	85	247	328	630
Bonds	747	2,223	1,519	3,643	1,871	3,389	1,529	3,561	1,584	3,978	1,407	2,409
Financial revenue	61	122	61	128	54	106	39	76	43	79	42	82
Financial expenses (-)	10	32	19	38	7	17	8	18	14	20	2	4
Net operating revenue	2,035	4,996	2,979	6,785	3,202	5,784	2,633	6,114	3,107	7,750	3,524	6,530
Expenses (-)	1,975	4,326	2,378	5,236	2,607	5,161	2,617	5,532	2,764	6,178	2,968	5,900
Related to trading (-)	459	1,078	635	1,474	777	1,476	749	1,706	874	2,098	952	1,758
Personal expenses (-)	1,003	2,139	1,137	2,450	1,224	2,463	1,226	2,504	1,240	2,649	1,331	2,643
Operating profit	60	669	601	1,548	594	623	15	582	342	1,571	556	630
Ordinary profit	192	897	718	1,775	782	933	202	882	469	1,868	794	1,059
Profit	162	631	505	1,171	556	708	127	595	346	1,221	598	781

2.Sales amount of stocks (excluding futures trading)

(¥ Mil.)

	2017/3		2018/3		2019/3		2020/3		2021/3		2022/3	
	1H		1H		1H		1H		1H		1H	
(Principal trading)	41,379	91,967	41,150	79,089	19,062	36,378	11,226	40,722	7,642	22,353	27,663	51,695
(Agency transactions)	88,699	208,030	120,843	271,170	95,463	172,389	68,613	157,099	100,842	251,336	125,236	252,169
Total	130,079	299,997	161,994	350,260	114,525	208,768	79,840	197,822	108,484	273,689	152,900	303,865

The 14th Medium Term Management Plan

Our Group's Mission	Contribute to the sustainable development of regional economies through the provision of the latest financial services as a partner for customers and regional communities		
Title	The 14th Medium Term Management Plan NEXT STEP 2023 ~ connect and go beyond, for the future ~ (Plan period: April 1, 2020 to March 31, 2023)		
Vision	Enhance customer experience by deepening financial functions and creating new models for regional finance		
Basic Policies	Basic Policy I	Basic Policy II	
	<p>"We will continue to evolve closely with our customers"</p> <ul style="list-style-type: none"> ■ We will be a consulting partner that is closely linked to the lives of individual customers ■ We will be the best partner as solving the diverse management issues of corporate customers ■ We will continue to build branches that are both convenient and able to consult 	<p>"We will continue to create new value for our customers' future"</p> <ul style="list-style-type: none"> ■ We will provide new value to our customers by using digital technology and all kinds of information resources ■ We will create new value by taking on challenges that go beyond the framework of banking 	
	Basic Policy III	<p>"We will advance alliance strategies"</p> <ul style="list-style-type: none"> ■ In order to provide new value and stand with our customers, we will further strengthen collaboration with other banks and companies in other industries 	
	Basic Policy IV	<p>"We will realize sustainable management"</p> <ul style="list-style-type: none"> ■ We will strive to build a rewarding company by enhancing human resource development and realizing diverse work styles ■ We will further strengthen our internal control structures, including governance, compliance, and risk management 	

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Outlets in Chiba Prefecture

Name of Bank	2022/3
Chiba Bank	159
Chiba Kogyo Bank	72
Keiyo Bank	120
MUFG Bank	27
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	26
Resona Bank	14

Total number of Chiba Bank outlets

	2022/3	Change from 2005/3
Outlets	185	+ 23
Domestic	182	+ 23
Chiba Pref.	159	+ 9
Others	23	+ 14
Overseas	3	-
Money exchange counters	3	+ 1
Representative offices	3	+ 2

Composition of Shareholders

Composition of Shareholders

(Thousand shares)

	2021/3		2021/9		2022/3	
	Share unit	(Proportion)	Share unit	(Proportion)	Share unit	(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	346,246	42.48%	346,759	42.55%	349,068	42.83%
Trust banks	181,647	22.29%	182,633	22.41%	188,409	23.12%
Securities companies	18,489	2.27%	19,258	2.36%	18,413	2.26%
Other companies	119,113	14.61%	118,663	14.56%	113,170	13.88%
Foreign investors	153,467	18.83%	153,911	18.88%	151,713	18.61%
Individuals and others	105,122	12.90%	105,355	12.93%	104,307	12.80%
Treasury Stock, etc.	72,603	8.91%	71,096	8.72%	78,375	9.62%
Total	815,053	100.00%	815,054	100.00%	815,057	100.00%

Principal Shareholders*

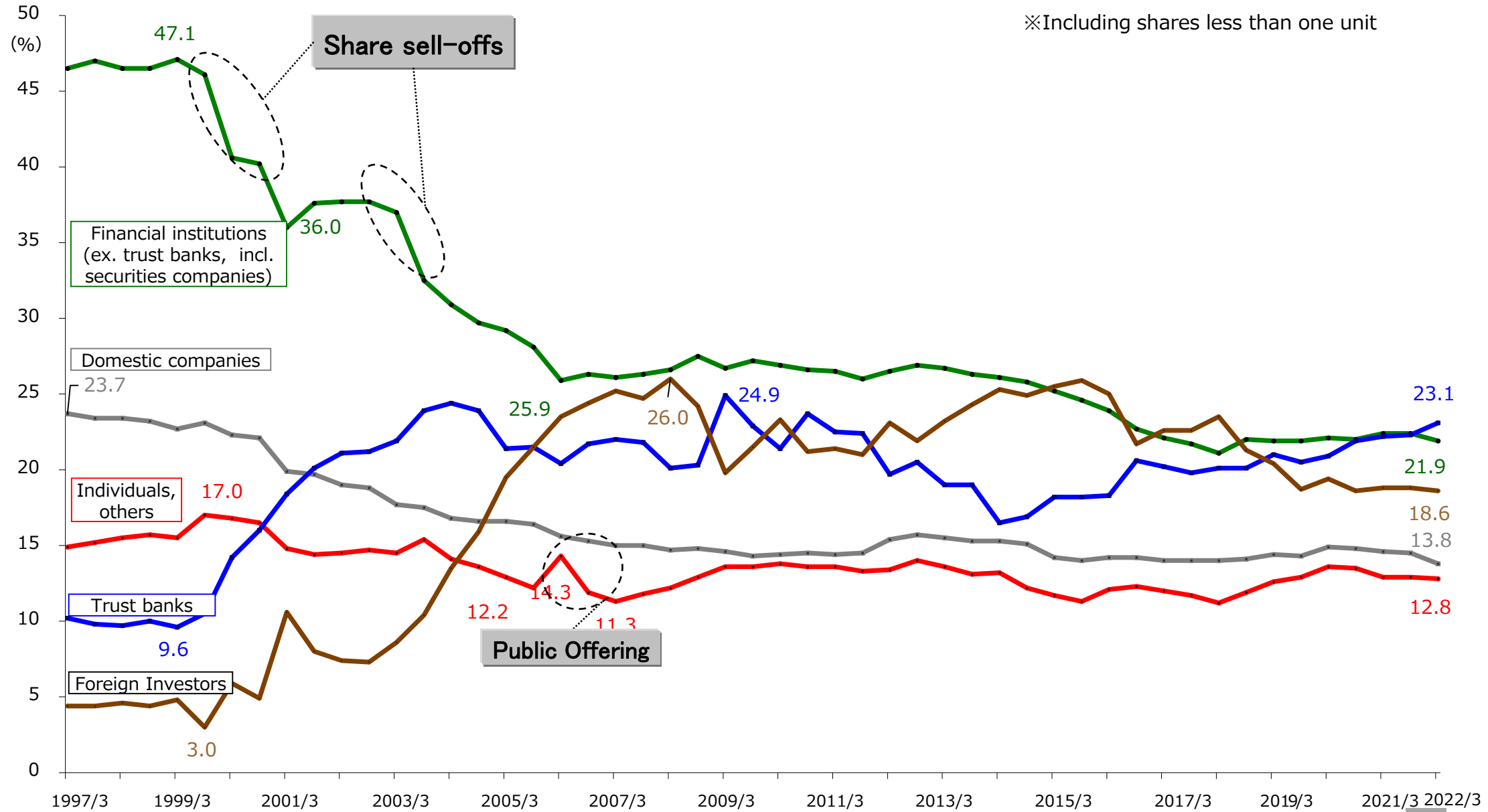
(Thousand shares)

2021/3			2021/9			2022/3		
	Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued
The Master Trust Bank of Japan, Ltd. (Trust Account)	68,577	9.23%	The Master Trust Bank of Japan, Ltd. (Trust Account)	103,264	13.87%	The Master Trust Bank of Japan, Ltd. (Trust Account)	120,515	16.34%
Custody Bank of Japan, Ltd. (Trust Account)	33,344	4.48%	Custody Bank of Japan, Ltd. (Trust Account)	34,228	4.59%	Custody Bank of Japan, Ltd. (Trust Account)	37,940	5.14%
Nippon Life Insurance Company	26,870	3.61%	Nippon Life Insurance Company	26,870	3.60%	Nippon Life Insurance Company	26,870	3.64%
The Dai-ichi Life Insurance Company, Limited	26,230	3.53%	The Dai-ichi Life Insurance Company, Limited	26,230	3.52%	The Dai-ichi Life Insurance Company, Limited	23,607	3.20%
Sompo Japan Insurance Inc.	18,537	2.49%	Sompo Japan Insurance Inc.	18,537	2.49%	Sompo Japan Insurance Inc.	18,537	2.51%
Meiji Yasuda Life Insurance Company	18,291	2.46%	Meiji Yasuda Life Insurance Company	18,291	2.45%	Meiji Yasuda Life Insurance Company	18,291	2.48%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.39%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.42%
MUFG Bank, Ltd.	17,707	2.38%	MUFG Bank, Ltd.	17,707	2.37%	MUFG Bank, Ltd.	17,707	2.40%
STATE STREET BANK AND TRUST COMPANY 505223	14,507	1.95%	STATE STREET BANK AND TRUST COMPANY 505223	14,435	1.93%	STATE STREET BANK AND TRUST COMPANY 505223	14,534	1.97%
Custody Bank of Japan, Ltd. (Trust Account 7)	11,195	1.50%	Custody Bank of Japan, Ltd. (Trust Account 7)	11,046	1.48%	The Keiyo Bank, Ltd.	10,187	1.38%

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

Changes in Composition of Shareholders

※Including shares less than one unit



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