

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2018, ended March 31, 2019

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	http://www.chibabank.co.jp/
Representative:	Hidetoshi Sakuma, President
For Inquiry:	Masayasu Ono, General Manager of Corporate Planning Division
Date of General Meeting of Shareholders:	June 26, 2019 (scheduled)
Payment Date of cash dividends:	June 27, 2019 (scheduled)
Filing Date of Financial Statements:	June 27, 2019 (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, 2018 to March 31, 2019)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Profit attributable to Owners of Parent	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2019	238,616	1.9	72,467	(7.6)	50,478	(6.1)
Ended March 31, 2018	234,096	2.7	78,484	1.1	53,796	2.0

(Note) Comprehensive Income Fiscal Year 2018: ¥35,933 million [(47.5%)] Fiscal Year 2017: ¥68,479 million [12.6%]

Fiscal Year	Profit per Share	Profit per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2019	65.30	65.23	5.3	0.4	30.3
Ended March 31, 2018	67.98	67.91	5.8	0.5	33.5

(Reference) Equity in earnings (losses) of affiliates Fiscal Year 2018: ¥410 million Fiscal Year 2017: ¥380 million

(2) Consolidated Financial Conditions

Fiscal Year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2019	14,964,129	952,267	6.3	1,250.05
Ended March 31, 2018	14,381,815	943,236	6.5	1,207.15

(Reference) Capital assets Fiscal Year 2018: ¥951,787 million Fiscal Year 2017: ¥942,724 million

(Note) "Capital assets to total assets" represents ("Net assets" - "Subscription rights to shares" - "Non-controlling interests") / "Total assets" at fiscal year-end. "Capital assets to total assets" stated above was not calculated based on the public notice of "Capital assets to total assets".

(3) Consolidated Cash Flows

Fiscal Year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2019	251,619	60,524	(27,061)	1,982,786
Ended March 31, 2018	(100,848)	210,197	(25,957)	1,697,707

2. Cash Dividends for Shareholders

Fiscal Year	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
Ended March 31, 2018	—	7.50	—	7.50	15.00	11,774	22.0	1.2
Ended March 31, 2019	—	8.00	—	8.00	16.00	12,294	24.5	1.3
Ending March 31, 2020 (Projection)	—	8.00	—	8.00	16.00		23.8	

3. Consolidated Earnings Projections for Fiscal Year 2019, ending March 31, 2020

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

Six Months Ending September 30, 2019	Ordinary Profit		Profit attributable to Owners of Parent		Profit per Share
	¥Million	%	¥Million	%	¥
Fiscal Year Ending March 31, 2020	36,200	(14.0)	25,000	(14.6)	32.83
	76,000	4.8	51,000	1.0	66.98

***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.: No
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (3) Number of issued shares (common stock)
- ① Number of issued shares (including treasury shares):

March 31, 2019	840,521,087 shares	March 31, 2018	865,521,087 shares
----------------	--------------------	----------------	--------------------
 - ② Number of treasury shares:

March 31, 2019	79,121,719 shares	March 31, 2018	84,573,449 shares
----------------	-------------------	----------------	-------------------
 - ③ Average number of shares:

Fiscal Year 2018	772,954,616 shares	Fiscal Year 2017	791,243,837 shares
------------------	--------------------	------------------	--------------------

(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2018 to March 31, 2019)**(1) Non-consolidated Operating Results (%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Profit	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2019	210,218	2.4	67,051	(5.0)	48,006	(3.3)
Ended March 31, 2018	205,169	1.9	70,607	0.8	49,655	2.1

Fiscal Year	Profit per Share		Profit per Share (Diluted)	
	¥		¥	
Ended March 31, 2019	62.10		62.03	
Ended March 31, 2018	62.75		62.68	

(2) Non-consolidated Financial Conditions

Fiscal Year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2019	14,891,602	886,658	5.9	1,163.88
Ended March 31, 2018	14,303,698	878,076	6.1	1,123.71

(Reference) Capital assets Fiscal Year 2018: ¥886,179 million Fiscal Year 2017: ¥877,564 million

(Note) "Capital assets to total assets" represents ("Net assets" - "Subscription rights to shares") / "Total assets" at fiscal year-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 2019, ending March 31, 2020(%: Changes from corresponding period of previous fiscal year)

Six Months	Ordinary Profit		Profit		Profit per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2019	35,200	(14.9)	25,400	(15.4)	33.35
Fiscal Year					
Ending March 31, 2020	70,000	4.3	48,200	0.4	63.30

Statement relating to the status of the audit procedures

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

Explanation for proper use of projections and other notes

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors. For information related to the projections, please refer to "The Analysis of Operating Results" on page 2.

How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net and the Bank's web site. Investor relations meeting for institutional investor or analyst is scheduled on May 22, 2019. Materials for the meeting will be available on the web site immediately after the meeting.

Table of Contents

1. Operating Results	2
(1) Analysis of Operating Results and Financial Conditions.....	2
(2) Projections for FY2019.....	2
2. Basic Approach to the Accounting Standards	2
3. Consolidated Financial Information	3
(1) Consolidated Balance Sheet	3
(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income	5
(3) Consolidated Statement of Changes in Net Assets	8
(4) Consolidated Cash Flow Statement	10
(5) Notes.....	12
(i) Note for the Assumption of Going Concern	12
(ii) Segment Information	12
(iii) Per Share Information	12
(iv) Material Subsequent Events	12
4. Non-consolidated Financial Information	13
(1) Non-consolidated Balance Sheet	13
(2) Non-consolidated Statement of Income.....	16
(3) Non-consolidated Statement of Changes in Net Assets	18

Supplementary Information

1. Operating Results

(1) Analysis of Operating Results and Financial Conditions

(i) Operating Results

The consolidated operating results for FY2018 were as follows.

Ordinary income increased by ¥4,520 million compared with the previous fiscal year, to ¥238,616 million mainly due to an increase in interest income, such as interest on loans and discounts. Ordinary expenses increased by ¥10,536 million compared with the previous fiscal year, to ¥166,148 million due to an increase in other expenses including provision of allowance for loan losses.

As a result, ordinary profit decreased by ¥6,016 million from the previous fiscal year, to ¥72,467 million, and profit attributable to owners of parent decreased by ¥3,317 million to ¥50,478 million.

(ii) Analysis of Financial Conditions

■ Status of assets, liabilities and net assets

The figures for the major accounts were as follows.

The balance of total assets as of March 31, 2019 increased by ¥582.3 billion compared with the previous fiscal year-end, to ¥14,964.1 billion. The balance of net assets as of March 31, 2019 increased by ¥9.0 billion compared with the previous fiscal year-end, to ¥952.2 billion.

The balance of deposits as of March 31, 2019 was ¥12,316.1 billion, an increase of ¥312.7 billion from the position as of March 31, 2018, reflecting our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥315.1 billion from the previous fiscal year-end, to ¥10,090.0 billion. The balance of securities as of March 31, 2019 was ¥2,095.0 billion, a decrease of ¥74.4 billion from the previous fiscal year-end.

■ Status of cash flow

The status of consolidated cash flow for FY2018 was as follows.

The cash flow from operating activities was a net inflow of ¥251.6 billion reflecting an increase in deposits, and cash flow from investing activities was a net inflow of ¥60.5 billion mainly due to the sales of securities. Also the cash flow from financing activities was a net outflow of ¥27.0 billion mainly due to the acquisitions of own shares. This resulted in an increase of ¥285.0 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥1,982.7 billion.

(2) Projections for FY2019

The consolidated ordinary profit and profit attributable to owners of parent for FY2019, ending March 31, 2020 are projected to be ¥76.0 billion and ¥51.0 billion respectively.

The non-consolidated ordinary profit and profit for FY2019, ending March 31, 2020 are projected to be ¥70.0 billion and ¥48.2 billion respectively.

(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 (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standard. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

3. Consolidated Financial Information

(1) Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2018	As of March 31, 2019
Assets			
	(資産の部)		
Cash and due from banks	現金預け金	1,845,198	2,068,231
Call loans and bills bought	コールローン及び買入手形	75,801	109,047
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	21,448	22,012
Trading assets	特定取引資産	122,069	188,905
Money held in trust	金銭の信託	30,911	28,526
Securities	有価証券	2,169,542	2,095,049
Loans and bills discounted	貸出金	9,774,912	10,090,072
Foreign exchanges	外国為替	3,187	3,829
Other assets	その他資産	185,943	198,301
Tangible fixed assets	有形固定資産	99,476	107,017
Buildings, net	建物	28,858	26,683
Land	土地	63,686	63,678
Construction in progress	建設仮勘定	496	11,125
Other tangible fixed assets	その他の有形固定資産	6,434	5,530
Intangible fixed assets	無形固定資産	11,858	12,870
Software	ソフトウェア	9,260	8,948
Other intangible fixed assets	その他の無形固定資産	2,598	3,922
Net defined benefit asset	退職給付に係る資産	1,072	-
Deferred tax assets	繰延税金資産	4,535	4,503
Customers' liabilities for acceptances and guarantees	支払承諾見返	48,569	50,608
Allowance for loan losses	貸倒引当金	(27,714)	(29,845)
Total assets	資産の部合計	14,381,815	14,964,129
Liabilities			
	(負債の部)		
Deposits	預金	12,003,407	12,316,183
Negotiable certificates of deposit	譲渡性預金	464,971	531,811
Call money and bills sold	コールマネー及び売渡手形	-	170,000
Payables under repurchase agreements	売現先勘定	17,085	29,404
Payables under securities lending transactions	債券貸借取引受入担保金	260,387	213,345
Trading liabilities	特定取引負債	12,632	22,216
Borrowed money	借入金	334,405	374,830
Foreign exchanges	外国為替	587	727
Bonds payable	社債	113,714	116,578
Borrowed money from trust account	信託勘定借	963	2,383
Other liabilities	その他負債	120,458	143,217
Net defined benefit liability	退職給付に係る負債	14,898	2,049
Provision for directors' retirement benefits	役員退職慰労引当金	132	155
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	3,074	2,377
Provision for point card certificates	ポイント引当金	482	495
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	31,930	24,602
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,852	10,850
Acceptances and guarantees	支払承諾	48,569	50,608
Total liabilities	負債の部合計	13,438,578	14,011,861

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2018	As of March 31, 2019
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	600,931	621,548
Treasury shares	自 己 株 式	(59,256)	(56,260)
Total shareholders' equity	株 主 資 本 合 計	808,878	832,491
Valuation difference on available-for-sale securities	その他有価証券評価差額金	121,950	112,448
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,822	(1,976)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,802	10,798
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(730)	(1,973)
Total accumulated other comprehensive income	その他の包括利益累計額合計	133,846	119,296
Share acquisition rights	新 株 予 約 権	511	479
Total net assets	純 資 産 の 部 合 計	943,236	952,267
Total liabilities and net assets	負債及び純資産の部合計	14,381,815	14,964,129

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

(¥ Million)

Item	科目 (Japanese)	FY2017 Ended March 31, 2018	FY2018 Ended March 31, 2019
Ordinary income	経常収益	234,096	238,616
Interest income	資金運用収益	137,498	144,196
Interest on loans and discounts	貸出金利	107,058	110,899
Interest and dividends on securities	有価証券利息配当金	25,684	28,131
Interest on call loans and bills bought	コールローン利息及び買入手形利息	1,227	1,704
Interest on receivables under resale agreements	買現先利息	0	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	1	0
Interest on deposits with banks	預け金利	3,245	3,253
Other interest income	その他の受入利息	281	206
Trust fees	信託報酬	16	23
Fees and commissions	役務取引等収益	52,701	51,752
Trading income	特定取引収益	5,686	5,106
Other ordinary income	その他業務収益	5,378	6,620
Other income	その他経常収益	32,815	30,916
Reversal of allowance for loan losses	貸倒引当金戻入益	3,476	-
Recoveries of written off claims	償却債権取立益	1,662	1,478
Other	その他の経常収益	27,675	29,438
Ordinary expenses	経常費用	155,612	166,148
Interest expenses	資金調達費用	18,925	25,127
Interest on deposits	預金利息	5,348	7,794
Interest on negotiable certificates of deposit	譲渡性預金利息	3,025	5,288
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	(83)	(167)
Interest on payables under repurchase agreements	売現先利息	180	805
Interest on payables under securities lending transactions	債券貸借取引支払利息	667	332
Interest on borrowings and rediscounts	借入金利息	1,847	2,970
Interest on bonds	社債利息	2,098	2,139
Other interest expenses	その他の支払利息	5,839	5,962
Fees and commissions payments	役務取引等費用	17,777	18,812
Trading expenses	特定取引費用	-	527
Other ordinary expenses	その他業務費用	3,249	581
General and administrative expenses	営業経費	91,193	89,113
Other expenses	その他経常費用	24,466	31,986
Provision of allowance for loan losses	貸倒引当金繰入額	-	4,253
Other	その他の経常費用	24,466	27,733
Ordinary profit	経常利益	78,484	72,467

(¥ Million)

Item	科目 (Japanese)	FY2017 Ended March 31, 2018	FY2018 Ended March 31, 2019
Extraordinary income	特 別 利 益	70	4
Gain on disposal of non-current assets	固 定 資 産 処 分 益	70	4
Extraordinary losses	特 別 損 失	1,465	250
Loss on disposal of non-current assets	固 定 資 産 処 分 損	449	216
Impairment loss	減 損 損 失	107	34
Loss on reconstruction of the Head Office	本 部 棟 建 替 に 伴 う 損 失	907	-
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	77,089	72,221
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	22,969	23,118
Income taxes - deferred	法 人 税 等 調 整 額	323	(1,375)
Total income taxes	法 人 税 等 合 計	23,293	21,743
Profit	当 期 純 利 益	53,796	50,478
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	53,796	50,478

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY2017 Ended March 31, 2018	FY2018 Ended March 31, 2019
Profit	当期純利益	53,796	50,478
Other comprehensive income	その他の包括利益	14,683	(14,544)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	12,371	(9,431)
Deferred gains or losses on hedges	繰延ヘッジ損益	312	(3,799)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	1,847	(1,243)
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	151	(71)
Comprehensive income	包括利益	68,479	35,933
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	68,479	35,933

(3) Consolidated Statement of Changes in Net Assets

FY2017 Ended March 31, 2018

(¥ 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 beginning of current period	当期首残高	145,069	122,134	566,050	(52,219)	781,033
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(11,900)		(11,900)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			53,796		53,796
Purchase of treasury shares	自己株式の取得				(14,058)	(14,058)
Disposal of treasury shares	自己株式の処分			(14)	91	77
Retirement of treasury shares	自己株式の消却			(6,930)	6,930	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(69)		(69)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during period	当期変動額合計	-	-	34,881	(7,036)	27,844
Balance at end of current period	当期末残高	145,069	122,134	600,931	(59,256)	808,878

	(Japanese)	Accumulated other comprehensive income					Share acquisition rights	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		
		その他の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	新株予約権	純資産合計
Balance at beginning of current period	当期首残高	109,427	1,510	10,733	(2,577)	119,093	423	900,550
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(11,900)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							53,796
Purchase of treasury shares	自己株式の取得							(14,058)
Disposal of treasury shares	自己株式の処分							77
Retirement of treasury shares	自己株式の消却							
Reversal of revaluation reserve for land	土地再評価差額金の取崩							(69)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	12,523	312	69	1,847	14,752	88	14,841
Total changes of items during period	当期変動額合計	12,523	312	69	1,847	14,752	88	42,686
Balance at end of current period	当期末残高	121,950	1,822	10,802	(730)	133,846	511	943,236

	(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 beginning of current period	当期首残高	145,069	122,134	600,931	(59,256)	808,878
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(12,060)		(12,060)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			50,478		50,478
Purchase of treasury shares	自己株式の取得				(15,001)	(15,001)
Disposal of treasury shares	自己株式の処分			(28)	219	191
Retirement of treasury shares	自己株式の消却			(17,776)	17,776	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			4		4
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during period	当期変動額合計	-	-	20,616	2,995	23,612
Balance at end of current period	当期末残高	145,069	122,134	621,548	(56,260)	832,491

	(Japanese)	Accumulated other comprehensive income					Share acquisition rights	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		
		その他の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	新株予約権	純資産合計
Balance at beginning of current period	当期首残高	121,950	1,822	10,802	(730)	133,846	511	943,236
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(12,060)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							50,478
Purchase of treasury shares	自己株式の取得							(15,001)
Disposal of treasury shares	自己株式の処分							191
Retirement of treasury shares	自己株式の消却							
Reversal of revaluation reserve for land	土地再評価差額金の取崩							4
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	(9,502)	(3,799)	(4)	(1,243)	(14,549)	(31)	(14,580)
Total changes of items during period	当期変動額合計	(9,502)	(3,799)	(4)	(1,243)	(14,549)	(31)	9,031
Balance at end of current period	当期末残高	112,448	(1,976)	10,798	(1,973)	119,296	479	952,267

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY2017 Ended March 31, 2018	FY2018 Ended March 31, 2019
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes and minority interests	税金等調整前当期純利益	77,089	72,221
Depreciation	減価償却費	8,605	8,724
Impairment loss	減損損失	107	34
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益 (△は益)	(380)	(410)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(4,836)	2,131
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	(1,072)	1,072
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	(7,940)	(12,848)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	(37)	23
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	153	(696)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額 (△は減少)	(24)	13
Gain on fund management	資金運用収益	(137,498)	(144,196)
Financing expenses	資金調達費用	18,925	25,127
Loss (gain) related to securities	有価証券関係損益(△)	(1,022)	(6,387)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	(604)	(89)
Foreign exchange losses (gains)	為替差損益(△は益)	(16)	3
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	379	211
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	907	-
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	7,751	(66,835)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(3,841)	9,583
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(506,058)	(315,159)
Net increase (decrease) in deposit	預金の純増減(△)	452,815	312,775
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	30,779	66,839
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く) の純増減(△)	54,963	40,424
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く) の純増(△)減	44,723	62,046
Net decrease (increase) in call loans	コールローン等の純増(△)減	78,455	(33,810)
Net increase (decrease) in call money	コールマネー等の純増減(△)	(232,914)	182,318
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の 純増減(△)	(58,605)	(47,041)
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	1,375	(641)
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	(105)	140
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	901	1,419
Proceeds from fund management	資金運用による収入	134,598	139,638
Payments for finance	資金調達による支出	(19,071)	(24,452)
Other, net	その他	(20,786)	3,477
Subtotal	小計	(82,284)	275,659
Income taxes paid	法人税等の支払額	(18,563)	(24,039)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(100,848)	251,619

(¥ Million)

Item	科目 (Japanese)	FY2017 Ended March 31, 2018	FY2018 Ended March 31, 2019
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(459,681)	(572,164)
Proceeds from sales of securities	有価証券の売却による収入	489,124	333,564
Proceeds from redemption of securities	有価証券の償還による収入	192,439	315,774
Increase in money held in trust	金銭の信託の増加による支出	(11,600)	(4,500)
Decrease in money held in trust	金銭の信託の減少による収入	10,191	6,772
Purchase of tangible fixed assets	有形固定資産の取得による支出	(4,632)	(13,869)
Proceeds from sales of property, plant and equipment	有形固定資産の売却による支出	165	-
Payments for retirement of property, plant and equipment	有形固定資産の除却による支出	-	(104)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(5,809)	(4,949)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	210,197	60,524
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	(11,900)	(12,060)
Purchase of treasury shares	自己株式の取得による支出	(14,058)	(15,001)
Proceeds from sales of treasury shares	自己株式の売却による収入	1	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(25,957)	(27,061)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	16	(3)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	83,407	285,079
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	1,614,299	1,697,707
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,697,707	1,982,786

(5) Notes**(i) Note for the Assumption of Going Concern**

Not applicable.

(ii) Segment Information

Fiscal Year 2018 (from April 1, 2018 to March 31, 2019)

Since the Chiba Bank group operates solely within the banking segment, segment information is omitted.

(iii) Per Share Information

	FY2018 Ended March 31, 2019
Total net assets per share	¥1,250.05
Profit per share	¥65.30
Diluted profit per share	¥65.23

(Note 1) Basis for computing net assets per share

	(¥ Million) As of March 31, 2019
Total net assets	952,267
Amounts to be deducted from total net assets	479
(Subscription rights to shares)	479
Net assets attributable to common stock	951,787
Number of common stock outstanding at the end of the fiscal period	761,399 thousand shares

(Note 2) Basis for computing profit per share and diluted profit per share

	(¥ Million) FY2018 Ended March 31, 2019
Profit per share	
Profit	50,478
Amount that does not belong to common shareholders	-
Profit attributable to common stock	50,478
Average number of shares	772,954 thousand shares
Diluted profit per common stock	
Adjustment in profit	-
Number of increased common stock	882 thousand shares
Subscription rights to shares	882 thousand shares
Convertible securities not diluting earnings per common share	-

(iv) Material Subsequent Events

Not applicable.

5. Non-consolidated Financial Information

(1) Non-consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2018	As of March 31, 2019
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,841,522	2,063,517
Cash	現金	111,708	107,285
Due from banks	預け金	1,729,813	1,956,231
Call loans	コールローン	75,801	109,047
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	11,328	10,981
Trading assets	特定取引資産	121,585	188,088
Trading account securities	商品有価証券	7,833	7,685
Trading-related financial derivatives	特定金融派生商品	16,057	25,732
Other trading assets	その他の特定取引資産	97,693	154,670
Money held in trust	金銭の信託	22,111	22,026
Securities	有価証券	2,156,704	2,082,715
Government bonds	国債	452,069	263,875
Local government bonds	地方債	394,301	348,004
Corporate bonds	社債	364,620	414,112
Stocks	株式	259,669	244,077
Other securities	その他の証券	686,044	812,644
Loans and bills discounted	貸出金	9,816,065	10,136,875
Bills discounted	割引手形	14,739	14,468
Loans on bills	手形貸付	153,645	157,478
Loans on deeds	証書貸付	8,926,536	9,213,081
Overdrafts	当座貸越	721,143	751,847
Foreign exchanges	外国為替	3,187	3,829
Due from foreign banks (our accounts)	外国他店預け	1,946	2,315
Foreign bills bought	買入外国為替	327	187
Foreign bills receivable	取立外国為替	914	1,326
Other assets	その他資産	114,360	123,001
Prepaid expenses	前払費用	305	300
Accrued income	未収収益	12,250	13,849
Initial margins of futures markets	先物取引差入証拠金	1,883	3,064
Variation margins of futures markets	先物取引差金勘定	-	11
Derivatives other than for trading - assets	金融派生商品	14,668	14,573
Cash collateral paid for financial instruments	金融商品等差入担保金	67,229	72,795
Other	その他の資産	18,023	18,406
Tangible fixed assets	有形固定資産	94,415	101,861
Buildings, net	建物	27,606	25,526
Land	土地	60,861	60,852
Construction in progress	建設仮勘定	481	11,090
Other tangible fixed assets	その他の有形固定資産	5,466	4,392
Intangible fixed assets	無形固定資産	11,675	12,726
Software	ソフトウェア	9,090	8,805
Other intangible fixed assets	その他の無形固定資産	2,585	3,921
Prepaid pension cost	前払年金費用	442	1,558
Customers' liabilities for acceptances and guarantees	支払承諾見返	38,477	41,689
Allowance for loan losses	貸倒引当金	(18,978)	(21,316)
Total assets	資産の部合計	14,303,698	14,891,602

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2018	As of March 31, 2019
Liabilities	(負債の部)		
Deposits	預 金	12,017,034	12,333,421
Current deposits	当 座 預 金	279,027	261,927
Ordinary deposits	普 通 預 金	7,679,749	8,081,502
Saving deposits	貯 蓄 預 金	250,625	253,224
Deposits at notice	通 知 預 金	5,350	5,771
Time deposits	定 期 預 金	3,528,453	3,464,506
Other deposits	そ の 他 の 預 金	273,828	266,490
Negotiable certificates of deposit	譲 渡 性 預 金	513,471	581,811
Call money	コ ー ル マ ネ ー	-	170,000
Payables under repurchase agreement	売 現 先 勘 定	17,085	29,404
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	260,387	213,345
Trading liabilities	特 定 取 引 負 債	12,632	22,216
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	1	11
Trading-related financial derivatives	特 定 金 融 派 生 商 品	12,631	22,205
Borrowed money	借 用 金	333,334	373,960
Borrowings from other banks	借 入 金	333,334	373,960
Foreign exchanges	外 国 為 替	587	727
Foreign bills sold	売 渡 外 国 為 替	428	414
Foreign bills payable	未 払 外 国 為 替	158	313
Bonds payable	社 債	113,714	116,578
Borrowed money from trust account	信 託 勘 定 借	963	2,383
Other liabilities	そ の 他 負 債	62,395	83,597
Domestic exchange settlement account, credit	未 決 済 為 替 借	36	49
Income taxes payable	未 払 法 人 税 等	10,254	9,798
Accrued expenses	未 払 費 用	11,131	11,012
Unearned revenue	前 受 収 益	1,923	2,055
Variation margins of futures markets	先 物 取 引 差 金 勘 定	28	-
Derivatives other than for trading - liabilities	金 融 派 生 商 品	11,277	20,603
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	3,923	1,565
Asset retirement obligations	資 産 除 去 債 務	213	211
Other	そ の 他 の 負 債	23,606	38,300
Provision for retirement benefits	退 職 給 付 引 当 金	12,486	-
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	3,074	2,377
Provision for point card certificates	ポ イ ン ト 引 当 金	239	246
Deferred tax liabilities	繰 延 税 金 負 債	28,884	22,330
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	10,852	10,850
Acceptances and guarantees	支 払 承 諾	38,477	41,689
Total liabilities	負 債 の 部 合 計	13,425,622	14,004,943

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2018	As of March 31, 2019
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	545,044	563,190
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	494,114	512,259
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	445,971	465,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	47,792	45,937
Treasury shares	自 己 株 式	(59,256)	(56,260)
Total shareholders' equity	株 主 資 本 合 計	752,991	774,132
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	111,947	103,225
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,822	(1,976)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,802	10,798
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	124,572	112,046
Share acquisition rights	新 株 予 約 権	511	479
Total net assets	純 資 産 の 部 合 計	878,076	886,658
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,303,698	14,891,602

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2017 Ended March 31, 2018	FY2018 Ended March 31, 2019
Ordinary income	経常収益	205,169	210,218
Interest income	資金運用収益	140,401	147,712
Interest on loans and discounts	貸出金利息	106,996	110,896
Interest and dividends on securities	有価証券利息配当金	28,795	31,770
Interest on call loans	コールローン利息	1,227	1,704
Interest on receivables under resale agreements	買現先利息	0	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	1	0
Interest on deposits with banks	預け金利息	3,241	3,248
Other interest income	その他の受入利息	139	91
Trust fees	信託報酬	16	23
Fees and commissions	役務取引等収益	43,476	42,830
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,646	7,564
Other fees and commissions	その他の役務収益	35,830	35,266
Trading income	特定取引収益	2,001	1,701
Gains on trading account securities transactions	商品有価証券収益	516	-
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	309	190
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,159	1,495
Other trading income	その他の特定取引収益	15	14
Other ordinary income	その他業務収益	5,375	6,601
Gains on foreign exchange transactions	外国為替売買益	2,687	1,857
Gains on sales of bonds	国債等債券売却益	2,662	4,743
Income from derivatives other than for trading or hedging	金融派生商品収益	24	-
Other	その他の業務収益	0	0
Other income	その他経常収益	13,897	11,348
Reversal of allowance for loan losses	貸倒引当金戻入益	3,340	-
Recoveries of written off claims	償却債権取立益	1,642	1,461
Gain on sales of stocks and other securities	株式等売却益	1,903	1,889
Gain on money held in trust	金銭の信託運用益	603	140
Other	その他の経常収益	6,408	7,857

(¥ Million)

Item	科目 (Japanese)	FY2017 Ended March 31, 2018	FY2018 Ended March 31, 2019
Ordinary expenses	経常費用	134,562	143,166
Interest expenses	資金調達費用	18,887	25,110
Interest on deposits	預金利息	5,348	7,795
Interest on negotiable certificates of deposit	譲渡性預金利息	3,030	5,293
Interest on call money	コールマネー利息	(83)	(167)
Interest on payables under repurchase agreements	売現先利息	180	805
Interest on payables under securities lending transactions	債券貸借取引支払利息	667	332
Interest on borrowings and rediscounts	借入金利息	1,846	2,969
Interest on bonds	社債利息	2,098	2,139
Interest on interest swaps	金利スワップ支払利息	5,087	5,365
Other interest expenses	その他の支払利息	710	577
Fees and commissions payments	役務取引等費用	19,735	20,421
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,452	1,513
Other fees and commissions	その他の役務費用	18,283	18,908
Trading expenses	特定取引費用	-	527
Expenses on trading securities and derivatives	商品有価証券費用	-	527
Other ordinary expenses	その他業務費用	3,249	581
Loss on sales of bonds	国債等債券売却損	2,583	133
Loss on redemption of bonds	国債等債券償還損	666	-
Loss on devaluation of bonds	国債等債券償却	-	90
Expenses on derivatives other than for trading or hedging	金融派生商品費用	-	357
General and administrative expenses	営業経費	85,082	82,995
Other expenses	その他経常費用	7,606	13,529
Provision of allowance for loan losses	貸倒引当金繰入額	-	3,435
Written-off of loans	貸出金償却	5,154	8,252
Losses on sales of stocks and other securities	株式等売却損	69	8
Losses on devaluation of stocks and other securities	株式等償却	224	1
Losses on money held in trust	金銭の信託運用損	-	52
Other	その他の経常費用	2,158	1,778
Ordinary profit	経常利益	70,607	67,051
Extraordinary income	特別利益	64	4
Gain on disposal of non-current assets	固定資産処分益	64	4
Extraordinary losses	特別損失	1,417	243
Loss on disposal of non-current assets	固定資産処分損	401	210
Impairment loss	減損損失	107	33
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	907	-
Profit before income taxes	税引前当期純利益	69,254	66,813
Income taxes - current	法人税、住民税及び事業税	19,783	20,321
Income taxes - deferred	法人税等調整額	(184)	(1,514)
Total income taxes	法人税等合計	19,598	18,806
Profit	当期純利益	49,655	48,006

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

FY2017 Ended March 31, 2018

(¥ Million)

	(Japanese)	Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings			Treasury shares	Total shareholders' equity
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings		
資本金	資本準備金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計		
Balance at beginning of current period	当期首残高	145,069	122,134	122,134	50,930	463,373	514,303	(52,219)	729,287
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当					(11,900)	(11,900)		(11,900)
Profit	当期純利益					49,655	49,655		49,655
Purchase of treasury shares	自己株式の取得							(14,058)	(14,058)
Disposal of treasury shares	自己株式の処分					(14)	(14)	91	77
Retirement of treasury share	自己株式の消却					(6,930)	(6,930)	6,930	
Reversal of revaluation reserve for land	土地再評価差額金の取崩					(69)	(69)		(69)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes of items during period	当期変動額合計	-	-	-	-	30,741	30,741	(7,036)	23,704
Balance at end of current period	当期末残高	145,069	122,134	122,134	50,930	494,114	545,044	(59,256)	752,991

	(Japanese)	Valuation and translation adjustments				Share acquisition rights	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 beginning of current period	当期首残高	102,326	1,510	10,733	114,570	423	844,280
Changes of items during period	当期変動額						
Dividends of surplus	剰余金の配当						(11,900)
Profit	当期純利益						49,655
Purchase of treasury shares	自己株式の取得						(14,058)
Disposal of treasury shares	自己株式の処分						77
Retirement of treasury shares	自己株式の消却						
Reversal of revaluation reserve for land	土地再評価差額金の取崩						(69)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	9,620	312	69	10,002	88	10,090
Total changes of items during period	当期変動額合計	9,620	312	69	10,002	88	33,795
Balance at end of current period	当期末残高	111,947	1,822	10,802	124,572	511	878,076

	(Japanese)	Shareholders' equity							Treasury shares	Total shareholders' equity	
		株主資本									
		Capital stock	Capital surplus		Retained earnings			自己株式			株主資本合計
			資本剰余金		利益剰余金						
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings				
資本金	資本準備金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計				
Balance at beginning of current period	当期首残高	145,069	122,134	122,134	50,930	494,114	545,044	(59,256)	752,991		
Changes of items during period	当期変動額										
Dividends of surplus	剰余金の配当					(12,060)	(12,060)		(12,060)		
Profit	当期純利益					48,006	48,006		48,006		
Purchase of treasury shares	自己株式の取得							(15,001)	(15,001)		
Disposal of treasury shares	自己株式の処分					(28)	(28)	219	191		
Retirement of treasury share	自己株式の消却					(17,776)	(17,776)	17,776			
Reversal of revaluation reserve for land	土地再評価差額金の取崩					4	4		4		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)										
Total changes of items during period	当期変動額合計	-	-	-	-	18,145	18,145	2,995	21,140		
Balance at end of current period	当期末残高	145,069	122,134	122,134	50,930	512,259	563,190	(56,260)	774,132		

	(Japanese)	Valuation and translation adjustments				Share acquisition rights	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 beginning of current period	当期首残高	111,947	1,822	10,802	124,572	511	878,076
Changes of items during period	当期変動額						
Dividends of surplus	剰余金の配当						(12,060)
Profit	当期純利益						48,006
Purchase of treasury shares	自己株式の取得						(15,001)
Disposal of treasury shares	自己株式の処分						191
Retirement of treasury shares	自己株式の消却						
Reversal of revaluation reserve for land	土地再評価差額金の取崩						4
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	(8,722)	(3,799)	(4)	(12,526)	(31)	(12,557)
Total changes of items during period	当期変動額合計	(8,722)	(3,799)	(4)	(12,526)	(31)	8,582
Balance at end of current period	当期末残高	103,225	(1,976)	10,798	112,046	479	886,658

SUPPLEMENTARY INFORMATION
For Fiscal Year 2018
(Ended March 31, 2019)

THE CHIBA BANK, LTD.

Table of Contents

I. Financial Highlights	1
1. Summary	1
(1) Summary of income	1
(2) Loans and Deposits (Term-end balance).....	1
(3) Capital ratio (BIS guidelines).....	1
2. Income and Expenses	2
(1) Net business income	2
(2) Ordinary profit and Profit.....	3
3. Management Indices	3
4. Investment and Borrowing	4
(1) Loans and Deposits (Term-end balance).....	4
(2) Securities (Term-end balance).....	5
5. Assets Quality	5
6. Earnings Projections for Fiscal Year 2019, ending March 31, 2020 etc	6
II. Financial Data	7
1. Income and Expenses	7
2. Net Business Income	9
3. Interest Rate Spread (Domestic Business)	9
4. Gains and Losses on Securities	9
5. Capital Ratio (BIS Guidelines)	10
6. Return on Equity	10
7. Outstanding Balance of Deposits and Loans	11
(1) Outstanding balance	11
(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to small and medium-sized enterprises	11
(3) Consumer loans	11
8. Risk-Monitored Loans - Self-Assessment Basis	12
9. Allowance and Coverage Ratio against Risk-Monitored Loans	13
10. Disclosed Claims under the Financial Reconstruction Law	14
11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law	14
12. Allowance for Loan Losses	15
(1) Charge-off/Allowance criteria	15
(2) Breakdown of allowance for loan losses	15
13. Loan Breakdown by Industry	16
(1) Loan breakdown by industry	16
(2) Breakdown of Risk-Monitored Loans by industry.....	16
14. Loan Breakdown by Domicile of Borrower	17
(1) Balance of loans to specific foreign countries.....	17
(2) Balance of loans to Asian countries	17
(3) Balance of loans to Latin American countries.....	17
(4) Balance of loans to Russia	17
15. Gains and Losses on Valuation of Securities	18
(1) Basis of securities valuation	18
(2) Gains and losses on valuation	18
16. Others	19
(1) Retirement benefit.....	19
(2) Tax effect	20
17. Earnings Projections	21

I. Financial Highlights

1. Summary

- Non-consolidated net business income (before transfer to general allowance for loan losses) increased by ¥4.5 billion compared with the previous fiscal year to ¥71.1 billion, while ordinary profit decreased by ¥3.5 billion to ¥67.0 billion, and profit decreased by ¥1.6 billion to ¥48.0 billion, mainly due to an increase in net credit costs.

Consolidated ordinary profit decreased by ¥6.0 billion compared with the previous fiscal year to ¥72.4 billion, and profit attributable to owners of parent decreased by ¥3.3 billion to ¥50.4 billion.

- The balance of loans and bills discounted reached ¥10,136.8 billion, surpassing ¥10 trillion at fiscal year-end for the first time, an increase of ¥320.8 billion from the position as of March 31, 2018. The balance of deposits increased by ¥316.3 billion to ¥12,333.4 billion.

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

<Non-consolidated >

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	(a-b)/b	FY2017 Ended March 31, 2018 (b)	(¥ Billion) (Reference) FY2018 Projection
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	71.1	4.5	6.8%	66.5	70.0
Ordinary profit	経 常 利 益	67.0	(3.5)	(5.0%)	70.6	72.5
Profit	当 期 純 利 益	48.0	(1.6)	(3.3%)	49.6	51.0
Net credit costs (-)	与 信 関 係 費 用 (△)	11.3	10.5		0.8	3.8

<Consolidated >

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	(a-b)/b	FY2017 Ended March 31, 2018 (b)	(¥ Billion) (Reference) FY2018 Projection
Ordinary profit	経 常 利 益	72.4	(6.0)	(7.6%)	78.4	80.0
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	50.4	(3.3)	(6.1%)	53.7	54.5

(2) Loans and Deposits <Non-consolidated >

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	(a-b)/b	FY2017 Ended March 31, 2018 (b)	(¥ Billion)
Term-end balance	末 残					
Loans and bills discounted	貸 出 金	10,136.8	320.8	3.2%	9,816.0	
Deposits	預 金	12,333.4	316.3	2.6%	12,017.0	
Average balance	平 残					
Loans and bills discounted	貸 出 金	9,996.7	448.4	4.6%	9,548.3	
Deposits	預 金	11,964.2	370.1	3.1%	11,594.1	

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

	(Japanese)	As of March 31, 2019 (a)	(a-b)	As of March 31, 2018 (b)
Consolidated total capital ratio	連 結 総 自 己 資 本 比 率	12.63%	(0.54%)	13.18%
Tier 1 capital ratio	T i e r 1 比 率	11.97%	(0.50%)	12.48%
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	11.97%	(0.50%)	12.48%
Non-consolidated total capital ratio	単 体 総 自 己 資 本 比 率	12.04%	(0.50%)	12.55%
Tier 1 capital ratio	T i e r 1 比 率	11.36%	(0.46%)	11.83%
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	11.36%	(0.46%)	11.83%

2. Income and Expenses <Non-consolidated>

- Gross business profit increased by ¥2.8 billion compared with the previous fiscal year, to ¥152.2 billion. Net interest income increased by ¥1.0 billion, reflecting a firm growth of loans and deposits. Net fees and commissions income decreased by ¥1.3 billion, mainly due to an increase in payments such as guarantee charges and group insurance costs with housing loans growth, and investment trust fees decreased while income from corporate customers increased steadily.
- Expenses decreased by ¥1.7 billion to ¥81.1 billion, getting lower through efficiency improvement.
- Net credit costs increased by ¥10.5 billion to ¥11.3 billion. This reflected a turn in net transfer to general allowance for loan losses, no longer reversal of allowance for loan losses with a provision rate decline, and the preventive provision for some customers as well.

(¥ Billion)

	(Japanese)	FY2018 Ended			FY2017 Ended
		March 31, 2019 (a)	(a-b)	(a-b)/b	March 31, 2018 (b)
Gross business profit	業 務 粗 利 益	152.2	2.8	1.8%	149.4
Net interest income	資 金 利 益	122.6	1.0		121.5
Net fees and commissions income	役 務 取 引 等 利 益	22.4	(1.3)		23.7
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	3.0	(2.1)		5.1
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	5.8	0.1		5.6
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	9.9	0.8		9.0
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	13.8	0.7		13.0
Trading income	特 定 取 引 利 益	1.1	(0.8)		2.0
Profit from other business transactions	そ の 他 業 務 利 益	6.0	3.8		2.1
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	4.5	5.1		(0.5)
Expenses (-)	経 費 (△)	81.1	(1.7)	(2.1%)	82.8
Personnel expenses (-)	人 件 費 (△)	41.4	(1.0)		42.4
Non-personnel expenses (-)	物 件 費 (△)	34.1	(0.3)		34.5
Taxes (-)	税 金 (△)	5.6	(0.2)		5.9
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	71.1	4.5	6.8%	66.5
Net transfer to general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	2.5	2.5		-
Core net business income	コ ア 業 務 純 益	66.5	(0.5)	(0.7%)	67.1
Net business income	業 務 純 益	68.5	2.0	3.0%	66.5
Non-recurrent income and losses	臨 時 損 益	(1.4)	(5.5)		4.0
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額 (△)	8.7	7.9		0.8
Written-off of loans (-)	う ち 貸 出 金 償 却 (△)	8.2	3.0		5.1
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	(3.3)		3.3
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.4	(0.1)		1.6
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	1.8	0.2		1.6
Ordinary profit	経 常 利 益	67.0	(3.5)	(5.0%)	70.6
Extraordinary income (loss)	特 別 損 益	(0.2)	1.1		(1.3)
Profit	当 期 純 利 益	48.0	(1.6)	(3.3%)	49.6
Net credit costs (i)+(ii) (-)	与 信 関 係 費 用 (△)	11.3	10.5		0.8

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) (参考)

	(Japanese)	As of			As of
		March 31, 2019 (a)	(a-b)		March 31, 2018 (b)
Number of Branches	店 舗 数	185	1		184
Branches	本 支 店	164	-		164
Sub-branches	出 張 所	21	1		20
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	4,224	(119)		4,343

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)	FY2018 Ended			FY2017 Ended
		March 31, 2019 (a)	(a-b)		March 31, 2018 (b)
Overhead ratio <Non-consolidated>	*1 O H R (単 体)	54.78 %	(0.47%)		55.26%
Return on average total assets <Non-consolidated>	*2 R O A (単 体)	0.33%	(0.02%)		0.35%
Return on equity <Non-consolidated>	*3 R O E (単 体)	5.44%	(0.32%)		5.76%
Return on equity <Consolidated/based on shareholders' equity>	*4 R O E (連 結 ・ 株 主 資 本 ベ ー ス)	6.15%	(0.61%)		6.76%

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

*2 ROA =
$$\frac{\text{Profit}}{\text{Average total assets}}$$

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

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

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 ¥320.8 billion from the previous fiscal year-end, to ¥10,136.8 billion. Corporate loans increased by ¥167.3 billion, and housing loans increased by ¥117.5 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥316.3 billion compared with the previous fiscal year-end, to ¥12,333.4 billion mainly due to an increase in personal deposits.
- The balance of investment trusts was ¥275.8 billion, and the balance of personal annuities was ¥919.6 billion.

(1) Loans and Deposits (Term-end balance)

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2019 (a)	(a-b)	March 31, 2018 (b)
Loans and bills discounted	貸 出 金	10,136.8	320.8	9,816.0
Domestic operations	国 内 向 け 貸 出	9,903.9	297.8	9,606.1
Corporate loans	事 業 者 向 け 貸 出	5,971.0	167.3	5,803.7
Small and medium-sized enterprises (i)	う ち 中 小 企 業 向 け 貸 出	4,586.0	175.0	4,410.9
Consumer loans (ii)	消 費 者 ロ ー ン	3,716.3	131.7	3,584.5
Housing loans	う ち 住 宅 ロ ー ン	3,548.6	117.5	3,431.1
Public sectors	公 共 向 け 貸 出	216.5	(1.2)	217.8
Small and medium-sized enterprises, etc. (i)+(ii)	う ち 中 小 企 業 等 貸 出	8,302.3	306.8	7,995.4
[Ratio]	(中 小 企 業 等 貸 出 比 率)	[83.82%]	[0.59%]	[83.23%]
Overseas operations	海 外 向 け 貸 出	232.9	22.9	209.9
Deposits	預 金	12,333.4	316.3	12,017.0
Domestic operations	国 内	11,962.8	358.7	11,604.1
Personal Deposits	う ち 個 人	8,914.8	254.2	8,660.6
Corporate Deposits	う ち 法 人	2,315.2	93.2	2,222.0
Overseas operations	海 外 店 等	370.5	(42.3)	412.9

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥ Billion)

	(Japanese)	FY2018 Ended		FY2017 Ended
		March 31, 2019 (a)	(a-b)	March 31, 2018 (b)
New housing loans	住 宅 ロ ー ン 実 行 額	357.0	(32.7)	389.8

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2019 (a)	(a-b)	March 31, 2018 (b)
Balance of investment trusts	投 資 信 託 残 高	275.8	(5.2)	281.0

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2019 (a)	(a-b)	March 31, 2018 (b)
Balance of personal annuities	個 人 年 金 保 険 等 残 高	919.6	15.2	904.4

(2)Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2019 (a)	(a-b)	March 31, 2018 (b)
Securities	有 価 証 券	1,933.7	(61.8)	1,995.6
Government bonds	国 債	260.6	(186.2)	446.9
Stocks	株 式	114.1	(1.3)	115.5
Corporate bonds and others	社 債 他	1,111.3	77.5	1,033.8
Foreign currency securities	外 貨 建 有 価 証 券	447.6	48.2	399.3
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.8 years	0.0 year	3.8 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 ¥4.2 billion compared with the previous fiscal year-end, to ¥122.8 billion. The non-performing loan ratio was 1.19% and remained at a low level.
- The coverage ratio, including allowances, was at a high level, 71.1% for total disclosed claims, 76.3% for doubtful claims, and 50.1% for substandard claims.

<Disclosed Claims under the Financial Reconstruction Law>

(¥ Million)

	(Japanese)	As of		As of
		March 31, 2019 (a)	(a-b)	March 31, 2018 (b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	18,361	1,290	17,071
Doubtful Claims	危 険 債 権	63,487	(6,003)	69,491
Substandard Claims	要 管 理 債 権	40,987	495	40,491
Total	合 計	122,836	(4,218)	127,054

Normal Claims	正 常 債 権	10,137,358	333,641	9,803,717
Total Claims	総 与 信 残 高	10,260,195	329,423	9,930,772
Non-performing loan ratio	不 良 債 権 比 率	1.19%	(0.08%)	1.27%
Coverage ratio	保 全 率	71.1%	(0.9%)	72.0%

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

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。

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio*2 c/(a-b)	Coverage ratio (b+c)/a (A)		Coverage ratio as of March 31, 2018 (B)
						保全率	(A-B) 2018年3月末比	
		債権額	担保・保証	貸倒引当金	引当率	保全率	2018年3月末比	2018年3月末
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	18,361	17,074	1,286	100.0%	100.0%	-	100.0%
Doubtful Claims	危 険 債 権	63,487	42,917	5,543	26.9%	76.3%	(1.0%)	77.4%
Substandard Claims	要 管 理 債 権	40,987	16,640 ^{*1}	3,924	16.1%	50.1%	(1.0%)	51.2%
Total	合 計	122,836	76,631	10,755	23.2%	71.1%	(0.9%)	72.0%

Note 1: Approximate data

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

注 1. 概算数値

注 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 2019, ending March 31, 2020, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY2019
		Ending September 30, 2019	Ending March 31, 2020
Ordinary profit	経 常 利 益	36.2	76.0
Profit attributable to owners of parent	親会社株主に帰属する 当期（中間）純利益	25.0	51.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY2019
		Ending September 30, 2019	Ending March 31, 2020
Ordinary profit	経 常 利 益	35.2	70.0
Profit	当 期 （ 中 間 ） 純 利 益	25.4	48.2

<Cash Dividends>

	(Japanese)	For the Six Months	FY2019
		Ending September 30, 2019	Ending March 31, 2020
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥16.00

(Reference)

	(Japanese)	For the Six Months	FY2018
		Ending September 30, 2018	Ended March 31, 2019
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥16.00

II. Financial Data
1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	FY2017 Ended March 31, 2018 (b)
Gross business profits	業 務 粗 利 益	152,229	2,827	149,401
Domestic gross business profits	国 内 業 務 粗 利 益	142,874	(612)	143,486
Net interest income	資 金 利 益	115,581	(1,049)	116,631
Net fees and commissions income	役 務 取 引 等 利 益	22,063	(1,456)	23,520
Net trading income	特 定 取 引 利 益	1,129	(743)	1,873
Profit from other business transactions	そ の 他 業 務 利 益	4,099	2,637	1,461
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	4,095	2,795	1,300
International gross business profits	国 際 業 務 粗 利 益	9,355	3,440	5,915
Net interest income	資 金 利 益	7,021	2,135	4,885
Net fees and commissions income	役 務 取 引 等 利 益	369	132	237
Net trading income	特 定 取 引 利 益	43	(84)	127
Profit from other business transactions	そ の 他 業 務 利 益	1,920	1,256	664
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	424	2,311	(1,887)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	81,125	(1,755)	82,881
Personnel expenses (-)	人 件 費 (△)	41,405	(1,058)	42,463
Non-personnel expenses (-)	物 件 費 (△)	34,108	(399)	34,507
Taxes (-)	税 金 (△)	5,612	(297)	5,910
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 繰 入 前)	71,103	4,583	66,520
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	2,577	2,577	[(3,094)]
Core net business income	コ ア 業 務 純 益	66,583	(523)	67,107
Net business income	業 務 純 益	68,526	2,006	66,520
Non-recurrent income and losses	臨 時 損 益	(1,474)	(5,561)	4,087
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額 (△)	8,776	7,970	805
Written-off of loans (-)	貸 出 金 償 却 (△)	8,252	3,098	5,154
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	857	857	[(245)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	430	466	(35)
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 (△)	698	28	670
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(3,340)	3,340
Recoveries of written off claims	償 却 債 権 取 立 益	1,461	(180)	1,642
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,878	269	1,609
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	5,423	2,139	3,283
Ordinary profit	経 常 利 益	67,051	(3,555)	70,607
Extraordinary income (losses)	特 別 損 益	(238)	1,114	(1,352)
Profit before income taxes	税 引 前 当 期 純 利 益	66,813	(2,441)	69,254
Income taxes-current (-)	法 人 税、住 民 税 及 ひ 事 業 税 (△)	20,321	538	19,783
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	(1,514)	(1,329)	(184)
Total income taxes (-)	法 人 税 等 合 計 (△)	18,806	(791)	19,598
Profit	当 期 純 利 益	48,006	(1,649)	49,655
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用 (△)	11,354	10,548	805

< Consolidated >

(On the basis of consolidated statement of income)

(¥ Million)

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	FY2017 Ended March 31, 2018 (b)
Consolidated gross profits	連 結 粗 利 益	162,650	1,321	161,328
Net interest income	資 金 利 益	119,069	496	118,572
Net fees and commissions income	役 務 取 引 等 利 益	32,963	(1,977)	34,940
Net trading income	特 定 取 引 利 益	4,578	(1,107)	5,686
Profit from other business transactions	そ の 他 業 務 利 益	6,038	3,910	2,128
General and administrative expenses (-)	営 業 経 費 (△)	89,113	(2,080)	91,193
Net credit costs (i) (-)	与 信 関 係 費 用 (△)	12,385	11,476	909
Written-off of loans (-)	貸 出 金 償 却 (△)	8,413	3,073	5,339
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	1,611	1,611	[(311)]
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	2,641	2,641	[(3,164)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	498	459	39
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 (△)	698	28	670
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(3,476)	3,476
Recoveries of written off claims	償 却 債 権 取 立 益	1,478	(184)	1,662
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,867	258	1,609
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	410	29	380
Others	そ の 他	9,037	1,769	7,268
Ordinary profit	経 常 利 益	72,467	(6,016)	78,484
Extraordinary income (losses)	特 別 損 益	(246)	1,149	(1,395)
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	72,221	(4,867)	77,089
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	23,118	149	22,969
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	(1,375)	(1,699)	323
Total income taxes (-)	法 人 税 等 合 計 (△)	21,743	(1,549)	23,293
Profit	当 期 純 利 益	50,478	(3,317)	53,796
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	50,478	(3,317)	53,796

Net Credit Costs (i) (-)	与 信 関 係 費 用 (△)	12,385	11,476	909
--------------------------	-------------------	--------	--------	-----

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)	80,172	3,284	76,887
Consolidated net business income	連 結 業 務 純 益	77,530	642	76,887

Note 1: 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)

Note 2: 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	5	-	5

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	FY2017 Ended March 31, 2018 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	71,103	4,583	66,520
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	17,274	1,455	15,819
(2) Net business income	業 務 純 益	68,526	2,006	66,520
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	16,648	829	15,819

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、臨時雇用および嘱託を除く）の平均人員を使用しております。

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

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	FY2017 Ended March 31, 2018 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.94%	(0.03%)	0.98%
Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.01%	(0.06%)	1.07%
Average yield on securities	有 価 証 券 利 回	1.25%	0.05%	1.19%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.62%	(0.05%)	0.67%
Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.00%
Expense ratio	経 費 率	0.65%	(0.04%)	0.69%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.32%	0.01%	0.31%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.01%	(0.06%)	1.07%

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

(¥ Million)

	(Japanese)	FY2018 Ended March 31, 2019 (a)	(a-b)	FY2017 Ended March 31, 2018 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	4,520	5,106	(586)
Gains on sales	売 却 益	4,743	2,081	2,662
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	133	(2,449)	2,583
Losses on redemptions (-)	償 還 損 (△)	-	(666)	666
Write-offs (-)	償 却 (△)	90	90	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,878	269	1,609
Gains on sales	売 却 益	1,889	(14)	1,903
Losses on sales (-)	売 却 損 (△)	8	(61)	69
Write-offs (-)	償 却 (△)	1	(222)	224

5. Capital Ratio (BIS Guidelines)

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

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2019 (a)		As of September 30, 2018 (b)	As of March 31, 2018 (c)	
		[Preliminary figures]	(a-b)			(a-c)
(1) Total capital ratio (4)/(7)	総自己資本比率	12.63%	(0.41%)	(0.54%)	13.05%	13.18%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.97%	(0.40%)	(0.50%)	12.37%	12.48%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.97%	(0.40%)	(0.50%)	12.37%	12.48%
(4) Total capital	総自己資本の額	959.0	(6.8)	15.2	965.8	943.7
(5) Tier 1 capital	Tier 1 資本の額	908.8	(6.8)	15.2	915.7	893.5
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	908.8	(6.8)	15.2	915.7	893.5
(7) Total risk-weighted assets	リスク・アセットの額	7,587.7	190.1	427.7	7,397.6	7,159.9
(8) Total required capital	総所要自己資本額	607.0	15.2	34.2	591.8	572.7

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2019 (a)		As of September 30, 2018 (b)	As of March 31, 2018 (c)	
		[Preliminary figures]	(a-b)			(a-c)
(1) Total capital ratio (4)/(7)	総自己資本比率	12.04%	(0.41%)	(0.50%)	12.46%	12.55%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.36%	(0.39%)	(0.46%)	11.76%	11.83%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.36%	(0.39%)	(0.46%)	11.76%	11.83%
(4) Total capital	総自己資本の額	880.9	(9.1)	13.6	890.1	867.2
(5) Tier 1 capital	Tier 1 資本の額	830.9	(9.1)	13.6	840.1	817.2
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	830.9	(9.1)	13.6	840.1	817.2
(7) Total risk-weighted assets	リスク・アセットの額	7,312.3	168.9	404.6	7,143.4	6,907.6
(8) Total required capital	総所要自己資本額	584.9	13.5	32.3	571.4	552.6

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)	FY2018 Ended March 31, 2019 (a)		For the Six Months Ended September 30, 2018 (b)	FY2017 Ended March 31, 2018 (c)	
		(a-b)	(a-c)			
Net business income basis (Annual)	業務純益ベース（年率）	7.76%	(0.71%)	0.04%	8.48%	7.72%
Profit basis (Annual)	当期純利益ベース（年率）	5.44%	(1.30%)	(0.32%)	6.74%	5.76%

<Consolidated>

	(Japanese)	FY2018 Ended March 31, 2019 (a)		For the Six Months Ended September 30, 2018 (b)	FY2017 Ended March 31, 2018 (c)	
		(a-b)	(a-c)			
Profit attributable to owners of parent basis (based on total net assets) (Annual)	当期純利益ベース（純資産ベース）（年率）	5.32%	(0.80%)	(0.50%)	6.13%	5.83%
Profit attributable to owners of parent basis (based on shareholders' equity) (Annual)	当期純利益ベース（株主資本ベース）（年率）	6.15%	(0.99%)	(0.61%)	7.14%	6.76%

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)	FY2018 Ended March 31, 2019 (a)			For the Six Months Ended September 30, 2018 (b)	FY2017 Ended March 31, 2018 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預 金 (末 残)	12,333.4	301.1	316.3	12,032.2	12,017.0
Domestic	う ち 国 内	11,962.8	328.5	358.7	11,634.2	11,604.1
In Chiba Prefecture	う ち 県 内	11,453.1	325.4	332.5	11,127.6	11,120.5
Personal deposits	う ち 個 人	8,914.8	109.9	254.2	8,804.9	8,660.6
Corporate deposits	う ち 法 人	2,315.2	51.5	93.2	2,263.6	2,222.0
Public sectors	う ち 公 共	732.6	167.0	11.2	565.6	721.4
Deposits (Average balance)	預 金 (平 残)	11,964.2	7.1	370.1	11,957.1	11,594.1
Domestic	う ち 国 内	11,619.0	36.3	430.5	11,582.7	11,188.5
In Chiba Prefecture	う ち 県 内	11,127.4	28.5	375.6	11,098.8	10,751.7
Loans and bills discounted (Term-end balance)	貸 出 金 (末 残)	10,136.8	141.0	320.8	9,995.8	9,816.0
Domestic	う ち 国 内	9,903.9	142.5	297.8	9,761.4	9,606.1
In Chiba Prefecture	う ち 県 内	6,963.0	107.4	165.3	6,855.5	6,797.6
Loans and bills discounted (Average balance)	貸 出 金 (平 残)	9,996.7	100.7	448.4	9,895.9	9,548.3
Domestic	う ち 国 内	9,767.8	104.2	415.9	9,663.5	9,351.9
In Chiba Prefecture	う ち 県 内	6,843.1	38.4	194.4	6,804.7	6,648.7

(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 March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国 内 貸 出 金	9,903.9	142.5	297.8	9,761.4	9,606.1
[Excluding loans to public sectors]	(除 公 共 向 け 貸 出)	[9,687.3]	[151.0]	[299.1]	[9,536.3]	[9,388.2]
Large enterprises	大 企 業	1,212.1	(33.7)	(19.6)	1,245.8	1,231.7
Mid-sized enterprises	中 堅 企 業	172.9	8.9	11.8	163.9	161.0
Small and medium-sized enterprises, etc. (B)	中 小 企 業 等	8,302.3	175.9	306.8	8,126.4	7,995.4
Small and medium-sized enterprises	中 小 企 業	4,586.0	99.7	175.0	4,486.2	4,410.9
Consumer loans	消 費 者 ロ ー ン	3,716.3	76.1	131.7	3,640.2	3,584.5
Public sectors	公 共	216.5	(8.5)	(1.2)	225.1	217.8

Small and medium-sized enterprises loans ratio (B/A)	中 小 企 業 等 貸 出 比 率	83.82%	0.57%	0.59%	83.25%	83.23%
--	-------------------	--------	-------	-------	--------	--------

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を含んでおります。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	3,716.3	76.1	131.7	3,640.2	3,584.5
Housing loans	住 宅 ロ ー ン 残 高	3,548.6	68.8	117.5	3,479.8	3,431.1
Other consumer loans	そ の 他 の ロ ー ン 残 高	167.6	7.2	14.2	160.3	153.3

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

(¥ Million)

	(Japanese)	As of March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,475	12	107	1,463	1,367
Delinquent Loans	延滞債権額	80,207	626	(4,697)	79,581	84,905
Loans past due 3 months or more	3ヵ月以上延滞債権額	672	(299)	(464)	972	1,137
Restructured Loans	貸出条件緩和債権額	40,314	3,252	960	37,061	39,354
Total Risk-Monitored Loans	リスク管理債権合計	122,670	3,592	(4,094)	119,078	126,765

Total loan balance (Term-end balance)	貸出金残高(末残)	10,136,875	141,069	320,810	9,995,806	9,816,065
--	-----------	------------	---------	---------	-----------	-----------

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	0.79%	(0.00%)	(0.07%)	0.79%	0.86%
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	0.39%	0.02%	(0.00%)	0.37%	0.40%
As a percentage of total loans	貸出金残高比	1.21%	0.01%	(0.08%)	1.19%	1.29%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,298	8	87	1,289	1,210
Delinquent Loans	延滞債権額	78,582	1,002	(4,155)	77,580	82,737
Loans past due 3 months or more	3ヵ月以上延滞債権額	672	(299)	(464)	972	1,137
Restructured Loans	貸出条件緩和債権額	40,316	3,251	956	37,065	39,359
Total Risk-Monitored Loans	リスク管理債権合計	120,869	3,962	(3,575)	116,906	124,445

Total loan balance (Term-end balance)	貸出金残高(末残)	10,090,072	139,295	315,159	9,950,776	9,774,912
--	-----------	------------	---------	---------	-----------	-----------

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	0.77%	(0.00%)	(0.06%)	0.77%	0.84%
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	0.39%	0.02%	(0.00%)	0.37%	0.40%
As a percentage of total loans	貸出金残高比	1.19%	0.02%	(0.07%)	1.17%	1.27%

9. Allowance and Coverage Ratio against Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	122,670	3,592	(4,094)	119,078	126,765
Collateral/guarantees (B)	担保・保証等	76,540	1,381	(3,950)	75,159	80,491
Allowance for loan losses (C)	貸倒引当金	10,738	767	(196)	9,971	10,935
Allowance ratio (C)/(A)	引当率	8.7%	0.3%	0.1%	8.3%	8.6%
Coverage ratio (B+C)/(A)	保全率	71.1%	(0.3%)	(0.9%)	71.4%	72.1%
As a percentage of total loans	貸出金残高比	1.21%	0.01%	(0.08%)	1.19%	1.29%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	120,869	3,962	(3,575)	116,906	124,445
Collateral/guarantees (B)	担保・保証等	74,393	1,724	(3,493)	72,669	77,886
Allowance for loan losses (C)	貸倒引当金	10,975	799	(122)	10,176	11,098
Allowance ratio (C)/(A)	引当率	9.0%	0.3%	0.1%	8.7%	8.9%
Coverage ratio (B+C)/(A)	保全率	70.6%	(0.2%)	(0.8%)	70.8%	71.5%
As a percentage of total loans	貸出金残高比	1.19%	0.02%	(0.07%)	1.17%	1.27%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (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	18,361	2,232	1,290	16,129	17,071
Doubtful Claims	危険債権	63,487	(1,674)	(6,003)	65,162	69,491
Substandard Claims	要管理債権	40,987	2,953	495	38,033	40,491
Total	合計	122,836	3,511	(4,218)	119,325	127,054

Normal Claims	正常債権	10,137,358	137,198	333,641	10,000,160	9,803,717
Total Claims	総与信残高	10,260,195	140,709	329,423	10,119,485	9,930,772
Non-performing loan ratio	不良債権比率	1.19%	0.01%	(0.08%)	1.17%	1.27%

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 March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	87,387	2,122	(4,212)	85,264	91,599
Allowance for loan losses	貸倒引当金	10,755	701	(316)	10,054	11,071
Value covered by collateral and guarantees	担保・保証等	76,631	1,421	(3,895)	75,210	80,527
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	122,836	3,511	(4,218)	119,325	127,054

Coverage ratio (A)/(B)	保全率	71.1%	(0.3%)	(0.9%)	71.4%	72.0%
------------------------	-----	-------	--------	--------	-------	-------

(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 March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,488	10	112	1,478	1,375
Effectively Bankrupt Assets (B)	実質破綻先債権	16,872	2,222	1,177	14,650	15,695
Potentially Bankrupt Assets (C)	破綻懸念先債権	63,487	(1,674)	(6,003)	65,162	69,491
Assets Requiring Caution (D)	要注意先債権	822,876	(17,977)	(49,061)	840,853	871,937
Substandard Assets	要管理先債権	46,894	2,872	1,242	44,022	45,652
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	40,987	2,953	495	38,033	40,491
Other Assets Requiring Caution	その他要注意先債権	775,981	(20,850)	(50,303)	796,831	826,284
Normal Assets (E)	正常先債権	9,355,469	158,129	383,198	9,197,340	8,972,271
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	10,260,195	140,709	329,423	10,119,485	9,930,772

Note: Total Assets 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

(a) 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 ¥0.5 billion and over, 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

(b) 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 ¥0.5 billion and over, 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 pertaining to Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets under the joint responsibility system of loans with the guarantee of credit guarantee corporations 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 March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	21.3	2.2	2.3	19.0	18.9
General allowance	一般貸倒引当金	14.2	1.9	2.5	12.3	11.6
Specific allowance	個別貸倒引当金	7.0	0.2	(0.2)	6.7	7.3
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 March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	9,081.5	164.7	382.7	8,916.8	8,698.8
Assets Requiring Caution	要注意先債権	822.1	(17.9)	(48.4)	840.1	870.6
Substandard Assets	要管理先債権	46.8	2.8	1.2	44.0	45.6
Other Assets Requiring Caution	その他要注意先債権	775.2	(20.8)	(49.7)	796.0	825.0

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	29.8	1.9	2.1	27.9	27.7
General allowance	一般貸倒引当金	17.8	1.5	2.0	16.3	15.8
Specific allowance	個別貸倒引当金	11.9	0.3	0.1	11.6	11.8
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 March 31, 2019		As of September 30, 2018		As of March 31, 2018	
		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)	9,903.9	100.00%	9,761.4	100.00%	9,606.1	100.00%
Manufacturing	製造業	693.3	7.00%	713.2	7.31%	698.3	7.27%
Agriculture and forestry	農業, 林業	14.1	0.14%	13.5	0.14%	11.4	0.12%
Fishery	漁業	1.5	0.02%	1.3	0.01%	1.1	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	18.4	0.19%	18.6	0.19%	18.7	0.20%
Construction	建設業	324.4	3.27%	313.8	3.22%	314.1	3.27%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	78.0	0.79%	75.6	0.78%	67.0	0.70%
Information and communications	情報通信業	64.0	0.65%	75.0	0.77%	71.9	0.75%
Transport and postal service	運輸業, 郵便業	257.5	2.60%	247.5	2.54%	244.1	2.54%
Wholesale and retail trade	卸売業, 小売業	734.8	7.42%	744.2	7.62%	748.9	7.80%
Finance and insurance	金融業, 保険業	405.5	4.09%	409.7	4.20%	377.0	3.93%
Real estate and leasing	不動産業, 物品賃貸業	2,811.5	28.39%	2,748.1	28.15%	2,714.1	28.25%
Real estate	不動産業	2,565.2	25.90%	2,500.0	25.61%	2,472.3	25.73%
Real estate rental and management	不動産賃貸業・管理業	2,250.2	22.72%	2,201.5	22.55%	2,180.9	22.70%
Real estate trading, etc.	不動産取引業等	315.0	3.18%	298.4	3.06%	291.3	3.03%
Leasing	物品賃貸業	246.2	2.49%	248.1	2.54%	241.7	2.52%
Medical, welfare and other services	医療, 福祉その他サービス業	599.2	6.05%	563.2	5.77%	561.2	5.84%
Government, local public sector	国・地方公共団体	199.8	2.02%	209.3	2.14%	204.5	2.13%
Others (mainly consumer loans)	その他(個人)	3,701.3	37.37%	3,627.8	37.16%	3,572.8	37.19%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of March 31, 2019		As of September 30, 2018		As of March 31, 2018	
		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)	122.2	100.00%	119.0	100.00%	126.7	100.00%
Manufacturing	製造業	12.3	10.09%	11.7	9.89%	12.0	9.48%
Agriculture and forestry	農業, 林業	0.1	0.16%	0.1	0.17%	0.2	0.18%
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	0.2	0.21%	0.2	0.21%	0.2	0.20%
Construction	建設業	4.7	3.86%	5.0	4.27%	6.9	5.46%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.01%	0.0	0.01%	0.3	0.31%
Information and communications	情報通信業	0.2	0.24%	0.2	0.25%	0.3	0.31%
Transport and postal service	運輸業, 郵便業	11.2	9.23%	11.4	9.59%	13.1	10.36%
Wholesale and retail trade	卸売業, 小売業	16.1	13.18%	16.1	13.54%	16.7	13.22%
Finance and insurance	金融業, 保険業	0.1	0.15%	0.1	0.10%	0.1	0.09%
Real estate and leasing	不動産業, 物品賃貸業	34.2	28.02%	32.7	27.48%	34.2	27.04%
Real estate	不動産業	33.6	27.54%	32.1	26.99%	33.6	26.57%
Real estate rental and management	不動産賃貸業・管理業	32.5	26.60%	31.2	26.24%	32.7	25.84%
Real estate trading, etc.	不動産取引業等	1.1	0.94%	0.8	0.75%	0.9	0.73%
Leasing	物品賃貸業	0.5	0.48%	0.5	0.49%	0.5	0.47%
Medical, welfare and other services	医療, 福祉その他サービス業	14.4	11.78%	12.7	10.70%	13.5	10.70%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	28.1	23.07%	28.3	23.79%	28.7	22.65%

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 March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Hong Kong	香港	3.9	(0.2)	(2.8)	4.1	6.7
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	-	(1.3)	(1.8)	1.3	1.8
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
India	インド	6.6	(1.2)	(1.0)	7.9	7.7
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.6	(0.1)	(0.1)	1.7	1.7
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	-	(1.0)	(0.9)	1.0	0.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.1	(2.2)	(2.0)	3.4	3.1
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	(0.0)	0.0	0.5	0.5
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	4.8	0.9	1.1	3.8	3.6
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	3.3	(0.1)	0.1	3.4	3.1
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	1.6	0.3	0.3	1.2	1.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.9	(0.7)	(0.2)	1.7	1.1
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	24.6	(5.8)	(7.4)	30.5	32.0
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 March 31, 2019 (a)			As of September 30, 2018 (b)	As of March 31, 2018 (c)
			(a-b)	(a-c)		
Panama	パナマ	0.7	(0.0)	0.7	0.7	-
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.3	(0.0)	0.0	0.3	0.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Mexico	メキシコ	1.1	1.1	1.1	-	-
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	2.2	1.0	1.9	1.1	0.3
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 gains 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 gains 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 March 31, 2019 (a)					As of September 30, 2018 (b)			As of March 31, 2018 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-maturity bonds	満期保有目的	0.0	0.2	0.0	0.0	0.0	(0.1)	0.0	0.1	0.0	0.0	0.0
Other securities	その他有価証券	148.9	(13.5)	(12.1)	161.0	12.1	162.4	176.3	13.8	161.0	173.0	11.9
	Stocks 株式	129.9	(20.5)	(14.2)	132.9	3.0	150.4	151.4	0.9	144.1	145.0	0.8
	Bonds 債券	8.3	2.4	(0.9)	8.3	0.0	5.8	6.9	1.0	9.3	9.9	0.5
	Others その他	10.6	4.4	3.0	19.6	9.0	6.1	17.9	11.8	7.5	18.1	10.5
	Foreign bonds うち外国債券	1.7	6.2	4.7	3.9	2.2	(4.5)	0.9	5.4	(3.0)	1.3	4.3
Total	合計	149.0	(13.3)	(12.0)	161.1	12.1	162.3	176.3	14.0	161.0	173.0	11.9

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

Note 2: Beneficiary claims on loans in monetary claims bought are included in addition to securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2019 (a)					As of September 30, 2018 (b)			As of March 31, 2018 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-maturity bonds	満期保有目的	0.0	0.2	0.0	0.0	0.0	(0.1)	0.0	0.1	0.0	0.0	0.0
Other securities	その他有価証券	161.7	(14.6)	(13.1)	173.8	12.1	176.3	190.2	13.8	174.9	186.8	11.9
	Stocks 株式	142.7	(21.5)	(15.2)	145.8	3.0	164.3	165.3	1.0	158.0	158.8	0.8
	Bonds 債券	8.3	2.4	(0.9)	8.3	0.0	5.8	6.9	1.0	9.3	9.9	0.5
	Others その他	10.6	4.4	3.0	19.6	9.0	6.1	17.9	11.8	7.5	18.1	10.5
	Foreign bonds うち外国債券	1.7	6.2	4.7	3.9	2.2	(4.5)	0.9	5.4	(3.0)	1.3	4.3
Total	合計	161.8	(14.3)	(13.1)	173.9	12.1	176.2	190.2	14.0	174.9	186.9	11.9

Note 1: Beneficiary claims on loans in monetary claims bought are included in addition to securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

16. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2019	As of March 31, 2018
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	80,178 [0.2%]	81,079 [0.2%]
Plan assets at fair value (B)	年金資産	(78,897)	(67,984)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	(2,839) [10 years]	(1,050) [10 years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表計上額の純額	(1,558)	12,044
Prepaid pension cost	前払年金費用	1,558	442
Provision for retirement benefits	退職給付引当金	-	12,486

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2019	As of March 31, 2018
Projected benefit obligation (A)	退職給付債務	80,947	81,809
Plan assets at fair value (B)	年金資産	(78,897)	(67,984)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表計上額の純額	2,049	13,825
Net defined benefit asset	退職給付に係る資産	-	1,072
Net defined benefit liability	退職給付に係る負債	2,049	14,898

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2019	As of March 31, 2018
Retirement benefit cost (A)+(B)+(C)+(D) +(E)	退職給付費用	1,644	2,640
Service cost (A)	勤務費用	2,759	2,745
Interest cost (B)	利息費用	162	162
Expected return on plan assets (C)	期待運用収益	(2,134)	(1,774)
Amortization of actuarial gain or loss (D)	数理計算上の差異の 損益処理額	539	1,236
Other (E)	その他	317	269

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2019	As of March 31, 2018
Retirement benefit cost	退職給付費用	1,760	2,739

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2019	As of March 31, 2018
Allowance for loan losses	貸 倒 引 当 金	11,094	8,994
Provision for retirement benefits	退 職 給 付 引 当 金	5,598	5,729
Write-offs of securities	有 価 証 券 償 却	883	959
Others	そ の 他	6,835	6,321
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	24,412	22,005
Valuation allowance (B)	評 価 性 引 当 額	(831)	(962)
Total of deferred tax assets (A)+(B) (C)	繰 延 税 金 資 産 合 計	23,581	21,043
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額	45,484	48,858
Prepaid pension cost	前 払 年 金 費 用	273	115
Other	そ の 他	154	954
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	45,911	49,928
Net deferred tax assets (C)-(D) [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(22,330)	(28,884)

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2019	As of March 31, 2018
Net deferred tax assets [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(20,099)	(27,395)

17. Earnings Projections
<Non-consolidated>

(¥ Billion)

	(Japanese)	FY2019	
		For the Six Months Ending September 30, 2019	Ending March 31, 2020
Gross business profits	業 務 粗 利 益	77.4	152.5
Net interest income	資 金 利 益	61.6	119.8
Net fees and commissions income	役 務 取 引 等 利 益	12.0	24.0
Trading income	特 定 取 引 利 益	1.4	2.8
Profit from other business transactions	そ の 他 業 務 利 益	2.4	5.9
Expenses (-)	経 費 (△)	40.8	82.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	36.5	70.5
Core net business income	コ ア 業 務 純 益	35.4	67.1
Ordinary profit	経 常 利 益	35.2	70.0
Profit	当 期 (中 間) 純 利 益	25.4	48.2

Net credit costs (-)	与 信 関 係 費 用 (△)	6.9	7.8
----------------------	-------------------	-----	-----

<Consolidated>

(¥ Billion)

	(Japanese)	FY2019	
		For the Six Months Ending September 30, 2019	Ending March 31, 2020
Ordinary profit	経 常 利 益	36.2	76.0
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	25.0	51.0
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥16.00
Dividend payout ratio	配 当 性 向 (連 結 ベ ー ス)	24.3%	23.8%

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