

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2019, ended March 31, 2020

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	https://www.chibabank.co.jp/
Representative:	Hidetoshi Sakuma, President
For Inquiry:	Masayasu Ono, Executive Officer, General Manager of Corporate Planning Division
Date of General Meeting of Shareholders:	June 26, 2020 (scheduled)
Payment Date of cash dividends:	June 29, 2020 (scheduled)
Filing Date of Financial Statements:	June 29, 2020 (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, 2019 to March 31, 2020)

(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, 2020	242,982	1.8	72,617	0.2	48,037	(4.8)
Ended March 31, 2019	238,616	1.9	72,467	(7.6)	50,478	(6.1)

(Note) Comprehensive Income Fiscal Year 2019: ¥(1,064 million) [-%] Fiscal Year 2018: ¥35,933 million [(47.5%)]

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, 2020	63.99	63.91	5.1	0.4	29.8
Ended March 31, 2019	65.30	65.23	5.3	0.4	30.3

(Reference) Equity in earnings (losses) of affiliates Fiscal Year 2019: ¥509 million Fiscal Year 2018: ¥410 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, 2020	15,609,936	929,334	5.9	1,250.41
Ended March 31, 2019	14,964,129	952,267	6.3	1,250.05

(Reference) Capital assets Fiscal Year 2019: ¥928,819 million Fiscal Year 2018: ¥951,787 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, 2020	20,951	(102,947)	(22,034)	1,878,861
Ended March 31, 2019	251,619	60,524	(27,061)	1,982,786

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, 2019	—	8.00	—	8.00	16.00	12,294	24.5	1.3
Ended March 31, 2020	—	8.00	—	10.00	18.00	13,370	28.1	1.4
Ending March 31, 2021 (Projection)	—	9.00	—	9.00	18.00		27.5	

3. Consolidated Earnings Projections for Fiscal Year 2020, ending March 31, 2021

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

Six Months Ending September 30, 2020	Ordinary Profit		Profit attributable to Owners of Parent		Profit per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2020	40,500	1.5	28,000	0.3	37.69
Fiscal Year Ending March 31, 2021	69,500	(4.2)	48,500	0.9	65.29

(Note) The above projections are not included the impact of spreading COVID-19 as it is difficult to estimate currently.

***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, 2020	815,521,087 shares	March 31, 2019	840,521,087 shares
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 - ② Number of treasury shares:

March 31, 2020	72,709,778 shares	March 31, 2019	79,121,719 shares
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 - ③ Average number of shares:

Fiscal Year 2019	750,592,354 shares	Fiscal Year 2018	772,954,616 shares
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(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2019 to March 31, 2020)****(1) Non-consolidated Operating Results**

(%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Profit	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2020	212,269	0.9	67,872	1.2	45,937	(4.3)
Ended March 31, 2019	210,218	2.4	67,051	(5.0)	48,006	(3.3)

Fiscal Year	Profit per Share		Profit per Share (Diluted)	
	¥		¥	
Ended March 31, 2020	61.20		61.12	
Ended March 31, 2019	62.10		62.03	

(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, 2020	15,537,059	865,042	5.5	1,163.85
Ended March 31, 2019	14,891,602	886,658	5.9	1,163.88

(Reference) Capital assets

Fiscal Year 2019: ¥864,527 million

Fiscal Year 2018: ¥886,179 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 2020, ending March 31, 2021

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

Six Months Ending September 30, 2020	Ordinary Profit		Profit		Profit per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2020	40,000	0.8	29,000	0.4	39.04
Fiscal Year Ending March 31, 2021	64,000	(5.7)	46,000	0.1	61.92

(Note) The above projections are not included the impact of spreading COVID-19 as it is difficult to estimate currently.

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.

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Supplementary Information

1. Operating Results

(1) Analysis of Operating Results and Financial Conditions

(i) Operating Results

The consolidated operating results for FY2019 were as follows.

Ordinary income increased by ¥4,366 million compared with the previous fiscal year, to ¥242,982 million mainly due to an increase in interest and dividends on securities. Ordinary expenses increased by ¥4,216 million compared with the previous fiscal year, to ¥170,365 million due to an increase in other expenses.

As a result, ordinary profit increased by ¥149 million from the previous fiscal year, to ¥72,617 million, and profit attributable to owners of parent decreased by ¥2,441 million to ¥48,037 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, 2020 increased by ¥645.8 billion compared with the previous fiscal year-end, to ¥15,609.9 billion. The balance of net assets as of March 31, 2020 decreased by ¥22.9 billion compared with the previous fiscal year-end, to ¥929.3 billion.

The balance of deposits as of March 31, 2020 was ¥12,772.6 billion, an increase of ¥456.5 billion from the position as of March 31, 2019, 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 ¥475.6 billion from the previous fiscal year-end, to ¥10,565.6 billion. The balance of securities as of March 31, 2020 was ¥2,118.5 billion, an increase of ¥23.5 billion from the previous fiscal year-end.

■ Status of cash flow

The status of consolidated cash flow for FY2019 was as follows.

The cash flow from operating activities was a net inflow of ¥20.9 billion reflecting an increase in deposits, and cash flow from investing activities was a net outflow of ¥102.9 billion mainly due to the purchase of securities. Also the cash flow from financing activities was a net outflow of ¥22.0 billion mainly due to the payments of cash dividends. This resulted in a decrease of ¥103.9 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥1,878.8 billion.

(2) Projections for FY2020

The consolidated ordinary profit and profit attributable to owners of parent for FY2020, ending March 31, 2021 are projected to be ¥69.5 billion and ¥48.5 billion respectively.

The non-consolidated ordinary profit and profit for FY2020, ending March 31, 2021 are projected to be ¥64.0 billion and ¥46.0 billion respectively.

(Note) The above projections are not included the impact of spreading COVID-19 as it is difficult to estimate currently. We will promptly announce when there is the possibility that the projections will be seriously affected with attention paid to future trend.

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, 2019	As of March 31, 2020
Assets			
(資産の部)			
Cash and due from banks	現金預け金	2,068,231	1,928,656
Call loans and bills bought	コールローン及び買入手形	109,047	152,307
Receivables under resale agreements	買現先勘定	14,999	19,999
Monetary claims bought	買入金銭債権	22,012	21,245
Trading assets	特定取引資産	188,905	418,373
Money held in trust	金銭の信託	28,526	28,684
Securities	有価証券	2,095,049	2,118,588
Loans and bills discounted	貸出金	10,090,072	10,565,697
Foreign exchanges	外国為替	3,829	6,394
Other assets	その他資産	198,301	199,995
Tangible fixed assets	有形固定資産	107,017	116,118
Buildings, net	建物	26,683	24,795
Land	土地	63,678	62,371
Construction in progress	建設仮勘定	11,125	22,979
Other tangible fixed assets	その他の有形固定資産	5,530	5,973
Intangible fixed assets	無形固定資産	12,870	14,593
Software	ソフトウェア	8,948	12,047
Other intangible fixed assets	その他の無形固定資産	3,922	2,546
Net defined benefit asset	退職給付に係る資産	-	536
Deferred tax assets	繰延税金資産	4,503	4,776
Customers' liabilities for acceptances and guarantees	支払承諾見返	50,608	45,259
Allowance for loan losses	貸倒引当金	(29,845)	(31,291)
Total assets	資産の部合計	14,964,129	15,609,936
Liabilities			
(負債の部)			
Deposits	預金	12,316,183	12,772,684
Negotiable certificates of deposit	譲渡性預金	531,811	444,293
Call money and bills sold	コールマネー及び売渡手形	170,000	220,000
Payables under repurchase agreements	売現先勘定	29,404	30,657
Payables under securities lending transactions	債券貸借取引受入担保金	213,345	287,159
Trading liabilities	特定取引負債	22,216	25,641
Borrowed money	借入金	374,830	522,514
Foreign exchanges	外国為替	727	834
Bonds payable	社債	116,578	115,229
Borrowed money from trust account	信託勘定借	2,383	2,790
Other liabilities	その他負債	143,217	195,755
Net defined benefit liability	退職給付に係る負債	2,049	1,655
Provision for directors' retirement benefits	役員退職慰労引当金	155	192
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,377	1,692
Provision for point card certificates	ポイント引当金	495	576
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	24,602	3,129
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,850	10,511
Acceptances and guarantees	支払承諾	50,608	45,259
Total liabilities	負債の部合計	14,011,861	14,680,602

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2019	As of March 31, 2020
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	621,548	641,387
Treasury shares	自 己 株 式	(56,260)	(49,194)
Total shareholders' equity	株 主 資 本 合 計	832,491	859,396
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,448	73,231
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,976)	(8,504)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,798	10,025
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(1,973)	(5,330)
Total accumulated other comprehensive income	その他の包括利益累計額合計	119,296	69,423
Share acquisition rights	新 株 予 約 権	479	514
Total net assets	純 資 産 の 部 合 計	952,267	929,334
Total liabilities and net assets	負債及び純資産の部合計	14,964,129	15,609,936

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

(¥ Million)

Item	科目 (Japanese)	FY2018 Ended March 31, 2019	FY2019 Ended March 31, 2020
Ordinary income	経常収益	238,616	242,982
Interest income	資金運用収益	144,196	144,681
Interest on loans and discounts	貸出金利息	110,899	109,516
Interest and dividends on securities	有価証券利息配当金	28,131	31,163
Interest on call loans and bills bought	コールローン利息及び買入手形利息	1,704	1,912
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	0	-
Interest on deposits with banks	預け金利息	3,253	1,742
Other interest income	その他の受入利息	206	344
Trust fees	信託報酬	23	8
Fees and commissions	役務取引等収益	51,752	52,666
Trading income	特定取引収益	5,106	5,457
Other ordinary income	その他業務収益	6,620	6,544
Other income	その他経常収益	30,916	33,623
Recoveries of written off claims	償却債権取立益	1,478	2,672
Other	その他の経常収益	29,438	30,951
Ordinary expenses	経常費用	166,148	170,365
Interest expenses	資金調達費用	25,127	24,150
Interest on deposits	預金利息	7,794	6,534
Interest on negotiable certificates of deposit	譲渡性預金利息	5,288	4,845
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	(167)	(203)
Interest on payables under repurchase agreements	売現先利息	805	550
Interest on payables under securities lending transactions	債券貸借取引支払利息	332	442
Interest on borrowings and rediscounts	借入金利息	2,970	2,455
Interest on bonds	社債利息	2,139	2,110
Other interest expenses	その他の支払利息	5,962	7,414
Fees and commissions payments	役務取引等費用	18,812	19,669
Trading expenses	特定取引費用	527	10
Other ordinary expenses	その他業務費用	581	1,952
General and administrative expenses	営業経費	89,113	89,029
Other expenses	その他経常費用	31,986	35,553
Provision of allowance for loan losses	貸倒引当金繰入額	4,253	3,988
Other	その他の経常費用	27,733	31,564
Ordinary profit	経常利益	72,467	72,617
Extraordinary income	特別利益	4	1
Gain on disposal of non-current assets	固定資産処分益	4	1
Extraordinary losses	特別損失	250	3,843
Loss on disposal of non-current assets	固定資産処分損	216	64
Impairment loss	減損損失	34	1,292
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	-	2,486
Profit before income taxes	税金等調整前当期純利益	72,221	68,775
Income taxes - current	法人税、住民税及び事業税	23,118	21,204
Income taxes - deferred	法人税等調整額	(1,375)	(465)
Total income taxes	法人税等合計	21,743	20,738
Profit	当期純利益	50,478	48,037
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	50,478	48,037

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY2018 Ended March 31, 2019	FY2019 Ended March 31, 2020
Profit	当期純利益	50,478	48,037
Other comprehensive income	その他の包括利益	(14,544)	(49,101)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(9,431)	(39,209)
Deferred gains or losses on hedges	繰延ヘッジ損益	(3,799)	(6,527)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(1,243)	(3,356)
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	(71)	(7)
Comprehensive income	包括利益	35,933	(1,064)
(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	35,933	(1,064)

(3) Consolidated Statement of Changes in Net Assets

FY2018 Ended March 31, 2019

(¥ 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	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

	(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	621,548	(56,260)	832,491
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(12,033)		(12,033)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			48,037		48,037
Purchase of treasury shares	自己株式の取得				(10,001)	(10,001)
Disposal of treasury shares	自己株式の処分			(22)	153	130
Retirement of treasury shares	自己株式の消却			(16,914)	16,914	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			772		772
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			19,838	7,066	26,904
Balance at end of current period	当期末残高	145,069	122,134	641,387	(49,194)	859,396

	(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	112,448	(1,976)	10,798	(1,973)	119,296	479	952,267
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(12,033)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							48,037
Purchase of treasury shares	自己株式の取得							(10,001)
Disposal of treasury shares	自己株式の処分							130
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							772
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)	(39,216)	(6,527)	(772)	(3,356)	(49,873)	35	(49,838)
Total changes of items during period	当期変動額合計	(39,216)	(6,527)	(772)	(3,356)	(49,873)	35	(22,933)
Balance at end of current period	当期末残高	73,231	(8,504)	10,025	(5,330)	69,423	514	929,334

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY2018 Ended March 31, 2019	FY2019 Ended March 31, 2020
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	72,221	68,775
Depreciation	減価償却費	8,724	8,034
Impairment loss	減損損失	34	1,292
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益 (△は益)	(410)	(509)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	2,131	1,445
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	(536)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	(12,848)	(393)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	23	36
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(696)	(685)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額 (△は減少)	13	80
Gain on fund management	資金運用収益	(144,196)	(144,681)
Financing expenses	資金調達費用	25,127	24,150
Loss (gain) related to securities	有価証券関係損益(△)	(6,387)	(5,450)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	(89)	249
Foreign exchange losses (gains)	為替差損益(△は益)	3	(105)
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	211	62
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	-	2,486
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(66,835)	(229,468)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	9,583	3,425
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(315,159)	(475,624)
Net increase (decrease) in deposit	預金の純増減(△)	312,775	456,501
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	66,839	(87,517)
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(△)	40,424	147,683
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	62,046	35,650
Net decrease (increase) in call loans	コールローン等の純増(△)減	(33,810)	(47,492)
Net increase (decrease) in call money	コールマネー等の純増減(△)	182,318	51,253
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の 純増減(△)	(47,041)	73,813
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	(641)	(2,565)
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	140	106
Increase (decrease) in issuance and redemption of straight bonds	普通社債発行及び償還による増減 (△)	-	(717)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	1,419	406
Proceeds from fund management	資金運用による収入	139,638	142,331
Payments for finance	資金調達による支出	(24,452)	(25,187)
Other, net	その他	3,477	47,547
Subtotal	小計	275,659	44,399
Income taxes paid	法人税等の支払額	(24,039)	(23,448)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	251,619	20,951

(¥ Million)

Item	科目 (Japanese)	FY2018 Ended March 31, 2019	FY2019 Ended March 31, 2020
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	(572,164)	(805,871)
Proceeds from sales of securities	有価証券の売却による収入	333,564	486,403
Proceeds from redemption of securities	有価証券の償還による収入	315,774	238,057
Increase in money held in trust	金銭の信託の増加による支出	(4,500)	(9,000)
Decrease in money held in trust	金銭の信託の減少による収入	6,772	8,500
Purchase of tangible fixed assets	有形固定資産の取得による支出	(13,869)	(15,147)
Payments for retirement of property, plant and equipment	有形固定資産の除却による支出	(104)	(43)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(4,949)	(5,847)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	60,524	(102,947)
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	(12,060)	(12,033)
Purchase of treasury shares	自己株式の取得による支出	(15,001)	(10,001)
Proceeds from sales of treasury shares	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(27,061)	(22,034)
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	(3)	105
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	285,079	(103,925)
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	1,697,707	1,982,786
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,982,786	1,878,861

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

Not applicable.

(ii) Segment Information

Fiscal Year 2019 (from April 1, 2019 to March 31, 2020)

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

(iii) Per Share Information

	FY2019 Ended March 31, 2020
Total net assets per share	¥1,250.41
Profit per share	¥63.99
Diluted profit per share	¥63.91

(Note 1) Basis for computing net assets per share

(¥ Million)

	As of March 31, 2020
Total net assets	929,334
Amounts to be deducted from total net assets	514
(Subscription rights to shares)	514
Net assets attributable to common stock	928,819
Number of common stock outstanding at the end of the fiscal period	742,811 thousand shares

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

(¥ Million)

	FY2019 Ended March 31, 2020
Profit per share	
Profit	48,037
Amount that does not belong to common shareholders	-
Profit attributable to common stock	48,037
Average number of shares	750,592 thousand shares
Diluted profit per common stock	
Adjustment in profit	-
Number of increased common stock	960 thousand shares
Subscription rights to shares	960 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, 2019	As of March 31, 2020
Assets	(資産の部)		
Cash and due from banks	現金預け金	2,063,517	1,923,761
Cash	現金	107,285	79,958
Due from banks	預け金	1,956,231	1,843,803
Call loans	コールローン	109,047	152,307
Receivables under resale agreements	買現先勘定	14,999	19,999
Monetary claims bought	買入金銭債権	10,981	10,650
Trading assets	特定取引資産	188,088	412,833
Trading account securities	商品有価証券	7,685	7,189
Derivatives of trading securities	商品有価証券派生商品	-	49
Trading-related financial derivatives	特定金融派生商品	25,732	29,100
Other trading assets	その他の特定取引資産	154,670	376,494
Money held in trust	金銭の信託	22,026	21,684
Securities	有価証券	2,082,715	2,103,737
Government bonds	国債	263,875	170,936
Local government bonds	地方債	348,004	351,980
Corporate bonds	社債	414,112	436,927
Stocks	株式	244,077	203,170
Other securities	その他の証券	812,644	940,723
Loans and bills discounted	貸出金	10,136,875	10,616,525
Bills discounted	割引手形	14,468	11,271
Loans on bills	手形貸付	157,478	140,459
Loans on deeds	証書貸付	9,213,081	9,763,374
Overdrafts	当座貸越	751,847	701,420
Foreign exchanges	外国為替	3,829	6,394
Due from foreign banks (our accounts)	外国他店預け	2,315	5,378
Foreign bills bought	買入外国為替	187	78
Foreign bills receivable	取立外国為替	1,326	937
Other assets	その他資産	123,001	122,124
Prepaid expenses	前払費用	300	409
Accrued income	未収収益	13,849	12,746
Initial margins of futures markets	先物取引差入証拠金	3,064	2,979
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	14,573	14,197
Cash collateral paid for financial instruments	金融商品等差入担保金	72,795	79,942
Other	その他の資産	18,406	11,848
Tangible fixed assets	有形固定資産	101,861	110,990
Buildings, net	建物	25,526	23,717
Land	土地	60,852	59,545
Construction in progress	建設仮勘定	11,090	22,758
Other tangible fixed assets	その他の有形固定資産	4,392	4,968
Intangible fixed assets	無形固定資産	12,726	14,377
Software	ソフトウェア	8,805	11,905
Other intangible fixed assets	その他の無形固定資産	3,921	2,471
Prepaid pension cost	前払年金費用	1,558	7,284
Customers' liabilities for acceptances and guarantees	支払承諾見返	41,689	37,204
Allowance for loan losses	貸倒引当金	(21,316)	(22,815)
Total assets	資産の部合計	14,891,602	15,537,059

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2019	As of March 31, 2020
Liabilities	(負債の部)		
Deposits	預 金	12,333,421	12,788,913
Current deposits	当 座 預 金	261,927	255,994
Ordinary deposits	普 通 預 金	8,081,502	8,620,655
Saving deposits	貯 蓄 預 金	253,224	260,236
Deposits at notice	通 知 預 金	5,771	6,111
Time deposits	定 期 預 金	3,464,506	3,369,894
Other deposits	そ の 他 の 預 金	266,490	276,020
Negotiable certificates of deposit	譲 渡 性 預 金	581,811	496,293
Call money	コ ー ル マ ネ ー	170,000	220,000
Payables under repurchase agreement	売 現 先 勘 定	29,404	30,657
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	213,345	287,159
Trading liabilities	特 定 取 引 負 債	22,216	25,641
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	11	-
Trading-related financial derivatives	特 定 金 融 派 生 商 品	22,205	25,641
Borrowed money	借 用 金	373,960	521,711
Borrowings from other banks	借 入 金	373,960	521,711
Foreign exchanges	外 国 為 替	727	834
Foreign bills sold	売 渡 外 国 為 替	414	634
Foreign bills payable	未 払 外 国 為 替	313	200
Bonds payable	社 債	116,578	115,229
Borrowed money from trust account	信 託 勘 定 借	2,383	2,790
Other liabilities	そ の 他 負 債	83,597	130,781
Domestic exchange settlement account, credit	未 決 済 為 替 借	49	27
Income taxes payable	未 払 法 人 税 等	9,798	7,371
Accrued expenses	未 払 費 用	11,012	10,307
Unearned revenue	前 受 収 益	2,055	2,270
Variation margins of futures markets	先 物 取 引 差 金 勘 定	-	46
Derivatives other than for trading - liabilities	金 融 派 生 商 品	20,603	27,032
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	1,565	1,325
Asset retirement obligations	資 産 除 去 債 務	211	210
Other	そ の 他 の 負 債	38,300	82,189
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	2,377	1,692
Provision for point card certificates	ポ イ ン ト 引 当 金	246	278
Deferred tax liabilities	繰 延 税 金 負 債	22,330	2,316
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	10,850	10,511
Acceptances and guarantees	支 払 承 諾	41,689	37,204
Total liabilities	負 債 の 部 合 計	14,004,943	14,672,016

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2019	As of March 31, 2020
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	563,190	580,928
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	512,259	529,998
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	465,971	485,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	45,937	43,676
Treasury shares	自 己 株 式	(56,260)	(49,194)
Total shareholders' equity	株 主 資 本 合 計	774,132	798,937
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	103,225	64,068
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,976)	(8,504)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,798	10,025
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	112,046	65,590
Share acquisition rights	新 株 予 約 権	479	514
Total net assets	純 資 産 の 部 合 計	886,658	865,042
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,891,602	15,537,059

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2018 Ended March 31, 2019	FY2019 Ended March 31, 2020
Ordinary income	経常収益	210,218	212,269
Interest income	資金運用収益	147,712	147,810
Interest on loans and discounts	貸出金利息	110,896	109,528
Interest and dividends on securities	有価証券利息配当金	31,770	34,370
Interest on call loans	コールローン利息	1,704	1,912
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	0	-
Interest on deposits with banks	預け金利息	3,248	1,738
Other interest income	その他の受入利息	91	259
Trust fees	信託報酬	23	8
Fees and commissions	役務取引等収益	42,830	43,235
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,564	7,951
Other fees and commissions	その他の役務収益	35,266	35,283
Trading income	特定取引収益	1,701	1,812
Gains on trading account securities transactions	商品有価証券収益	-	94
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	190	220
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,495	1,497
Other trading income	その他の特定取引収益	14	-
Other ordinary income	その他業務収益	6,601	6,548
Gains on foreign exchange transactions	外国為替売買益	1,857	1,835
Gains on sales of bonds	国債等債券売却益	4,743	4,700
Other	その他の業務収益	0	13
Other income	その他経常収益	11,348	12,854
Recoveries of written off claims	償却債権取立益	1,461	2,655
Gain on sales of stocks and other securities	株式等売却益	1,889	4,694
Gain on money held in trust	金銭の信託運用益	140	94
Other	その他の経常収益	7,857	5,409

(¥ Million)

Item	科目 (Japanese)	FY2018 Ended March 31, 2019	FY2019 Ended March 31, 2020
Ordinary expenses	経常費用	143,166	144,397
Interest expenses	資金調達費用	25,110	24,133
Interest on deposits	預金利息	7,795	6,534
Interest on negotiable certificates of deposit	譲渡性預金利息	5,293	4,850
Interest on call money	コールマネー利息	(167)	(203)
Interest on payables under repurchase agreements	売現先利息	805	550
Interest on payables under securities lending transactions	債券貸借取引支払利息	332	442
Interest on borrowings and rediscounts	借入金利息	2,969	2,454
Interest on bonds	社債利息	2,139	2,110
Interest on interest swaps	金利スワップ支払利息	5,365	6,751
Other interest expenses	その他の支払利息	577	641
Fees and commissions payments	役務取引等費用	20,421	20,601
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,513	1,545
Other fees and commissions	その他の役務費用	18,908	19,056
Trading expenses	特定取引費用	527	10
Expenses on trading securities and derivatives	商品有価証券費用	527	-
Other trading expenses	その他特定取引費用	-	10
Other ordinary expenses	その他業務費用	581	1,952
Loss on sales of bonds	国債等債券売却損	133	1,169
Loss on devaluation of bonds	国債等債券償却	90	269
Expenses on derivatives other than for trading or hedging	金融派生商品費用	357	512
General and administrative expenses	営業経費	82,995	82,560
Other expenses	その他経常費用	13,529	15,139
Provision of allowance for loan losses	貸倒引当金繰入額	3,435	2,646
Written-off of loans	貸出金償却	8,252	8,749
Losses on sales of stocks and other securities	株式等売却損	8	104
Losses on devaluation of stocks and other securities	株式等償却	1	1,904
Losses on money held in trust	金銭の信託運用損	52	345
Other	その他の経常費用	1,778	1,389
Ordinary profit	経常利益	67,051	67,872
Extraordinary income	特別利益	4	0
Gain on disposal of non-current assets	固定資産処分益	4	0
Extraordinary losses	特別損失	243	3,843
Loss on disposal of non-current assets	固定資産処分損	210	64
Impairment loss	減損損失	33	1,292
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	-	2,486
Profit before income taxes	税引前当期純利益	66,813	64,030
Income taxes - current	法人税、住民税及び事業税	20,321	18,318
Income taxes - deferred	法人税等調整額	(1,514)	(225)
Total income taxes	法人税等合計	18,806	18,092
Profit	当期純利益	48,006	45,937

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

FY2018 Ended March 31, 2019

(¥ 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	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

	(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	512,259	563,190	(56,260)	774,132
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当					(12,033)	(12,033)		(12,033)
Profit	当期純利益					45,937	45,937		45,937
Purchase of treasury shares	自己株式の取得							(10,001)	(10,001)
Disposal of treasury shares	自己株式の処分					(22)	(22)	153	130
Retirement of treasury share	自己株式の消却					(16,914)	(16,914)	16,914	
Reversal of revaluation reserve for land	土地再評価差額金の取崩					772	772		772
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					17,738	17,738	7,066	24,805
Balance at end of current period	当期末残高	145,069	122,134	122,134	50,930	529,998	580,928	(49,194)	798,937

	(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	103,225	(1,976)	10,798	112,046	479	886,658
Changes of items during period	当期変動額						
Dividends of surplus	剰余金の配当						(12,033)
Profit	当期純利益						45,937
Purchase of treasury shares	自己株式の取得						(10,001)
Disposal of treasury shares	自己株式の処分						130
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						772
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)	(39,156)	(6,527)	(772)	(46,456)	35	(46,421)
Total changes of items during period	当期変動額合計	(39,156)	(6,527)	(772)	(46,456)	35	(21,615)
Balance at end of current period	当期末残高	64,068	(8,504)	10,025	65,590	514	865,042

SUPPLEMENTARY INFORMATION
For Fiscal Year 2019
(Ended March 31, 2020)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

- Non-consolidated core net business income increased by ¥0.9 billion compared with the previous fiscal year to ¥67.5 billion, and ordinary profit also increased well by ¥0.8 billion to ¥67.8 billion, while profit decreased by ¥2.0 billion to ¥45.9 billion, mainly due to an increase in extraordinary losses, including forward expenses related to reconstruction of the Head Office.

Consolidated ordinary profit increased by ¥0.1 billion compared with the previous fiscal year to ¥72.6 billion, and profit attributable to owners of parent decreased by ¥2.4 billion to ¥48.0 billion.

- The average balance of loans increased by ¥530.9 billion to ¥10,527.6 billion from the previous fiscal year, and the average balance of deposits increased by ¥410.2 billion to ¥12,374.5 billion.

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY2019 Ended			FY2018 Ended	(Reference) FY2019 Projection
		March 31, 2020 (a)	(a-b)	(a-b)/b	March 31, 2019 (b)	
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	70.8	(0.2)	(0.4%)	71.1	70.5
Core net business income	コ ア 業 務 純 益	67.5	0.9	1.4%	66.5	68.5
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	64.2	1.5	2.5%	62.6	-
Net business income	業 務 純 益	69.5	1.0	1.5%	68.5	-
Ordinary profit	経 常 利 益	67.8	0.8	1.2%	67.0	70.0
Profit	当 期 純 利 益	45.9	(2.0)	(4.3%)	48.0	48.2

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

Net credit costs (-)	与 信 関 係 費 用	9.5	(1.8)		11.3	7.4
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<Consolidated>

(¥ Billion)

	(Japanese)	FY2019 Ended			FY2018 Ended	(Reference) FY2019 Projection
		March 31, 2020 (a)	(a-b)	(a-b)/b	March 31, 2019 (b)	
Ordinary profit	経 常 利 益	72.6	0.1	0.2%	72.4	76.0
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	48.0	(2.4)	(4.8%)	50.4	51.0

(2) Loans and Deposits <Non-consolidated>

(¥ Billion)

	(Japanese)	FY2019 Ended			FY2018 Ended
		March 31, 2020 (a)	(a-b)	(a-b)/b	March 31, 2019 (b)
Term-end balance	末 残				
Loans and bills discounted	貸 出 金	10,616.5	479.6	4.7%	10,136.8
Deposits	預 金	12,788.9	455.4	3.6%	12,333.4
Average balance	平 残				
Loans and bills discounted	貸 出 金	10,527.6	530.9	5.3%	9,996.7
Deposits	預 金	12,374.5	410.2	3.4%	11,964.2

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

	(Japanese)	As of			As of
		March 31, 2020 (a)	(a-b)	(a-b)/b	March 31, 2019 (b)
Consolidated total capital ratio	連結総自己資本比率	12.12%	(0.51%)		12.63%
Tier 1 capital ratio	T i e r 1 比 率	11.51%	(0.45%)		11.97%
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.51%	(0.45%)		11.97%
Non-consolidated total capital ratio	単体総自己資本比率	11.57%	(0.47%)		12.04%
Tier 1 capital ratio	T i e r 1 比 率	10.94%	(0.41%)		11.36%
Common equity Tier1 capital ratio	普通株式等Tier1比率	10.94%	(0.41%)		11.36%

2. Income and Expenses <Non-consolidated>

- Gross business profit increased by ¥0.4 billion compared with the previous fiscal year, to ¥152.7 billion.
Net interest income increased by ¥1.0 billion, reflecting a firm growth of loans. Net fees and commissions income increased by ¥0.2 billion, mainly due to higher income from corporate customers.
- Expenses increased by ¥0.7 billion to ¥81.9 billion, with an increase of depreciation expenses.
- Net credit costs decreased by ¥1.8 billion to ¥9.5 billion, mainly due to a decrease in net transfer to general allowance for loan losses.

(¥ Billion)

	(Japanese)	FY2019 Ended			FY2018 Ended
		March 31, 2020 (a)	(a-b)	(a-b)/b	March 31, 2019 (b)
Gross business profit	業 務 粗 利 益	152.7	0.4	0.3%	152.2
Net interest income	資 金 利 益	123.6	1.0		122.6
Net fees and commissions income	役 務 取 引 等 利 益	22.6	0.2		22.4
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.9	(0.0)		3.0
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	4.3	(1.5)		5.8
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	11.1	1.2		9.9
Guarantee charges and group insurance costs (-)	う ち 支 払 団 信 保 険 料 ・ 保 証 料	14.0	0.2		13.8
Trading income	特 定 取 引 利 益	1.8	0.6		1.1
Profit from other business transactions	そ の 他 業 務 利 益	4.5	(1.4)		6.0
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	3.2	(1.2)		4.5
Expenses (-)	経 費	81.9	0.7	0.9%	81.1
Personnel expenses (-)	人 件 費	40.8	(0.5)		41.4
Non-personnel expenses (-)	物 件 費	35.1	1.0		34.1
Taxes (-)	税 金	5.8	0.2		5.6
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70.8	(0.2)	(0.4%)	71.1
Core net business income	コ ア 業 務 純 益	67.5	0.9	1.4%	66.5
Excluding gains (losses) on cancellation of investment trusts	除 く 投 信 解 約 損 益	64.2	1.5	2.5%	62.6
Net transfer to general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額	1.2	(1.3)		2.5
Net business income	業 務 純 益	69.5	1.0	1.5%	68.5
Non-recurrent income and losses	臨 時 損 益	(1.6)	(0.2)		(1.4)
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額	8.2	(0.5)		8.7
Written-off of loans (-)	う ち 貸 出 金 償 却	8.7	0.4		8.2
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	-		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2.6	1.1		1.4
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	2.6	0.8		1.8
Ordinary profit	経 常 利 益	67.8	0.8	1.2%	67.0
Extraordinary income (loss)	特 別 損 益	(3.8)	(3.6)		(0.2)
Profit	当 期 純 利 益	45.9	(2.0)	(4.3%)	48.0

Net credit costs (i)+(ii) (-)	与 信 関 係 費 用	9.5	(1.8)	11.3
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Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
注. コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

(Reference) (参考)

	(Japanese)	As of		As of
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
Number of Branches	店 舗 数	186	1	185
Branches	本 支 店	165	1	164
Sub-branches	出 張 所	21	-	21
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	6	-	6
Number of employees	従 業 員 数	4,154	(70)	4,224

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)	FY2019 Ended		FY2018 Ended
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
Overhead ratio <Non-consolidated>	*1 O H R (単 体)	54.61%	(0.17%)	54.78%
Return on average total assets <Non-consolidated>	*2 R O A (単 体)	0.30%	(0.02%)	0.33%
Return on equity <Non-consolidated>	*3 R O E (単 体)	5.24%	(0.19%)	5.44%
Return on equity <Consolidated/based on shareholders' equity>	*4 R O E (連 結 ・ 株 主 資 本 ベ ー ス)	5.67%	(0.47%)	6.15%

*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 ¥479.6 billion from the previous fiscal year-end, to ¥10,616.5 billion. Corporate loans increased by ¥184.3 billion, and housing loans increased by ¥83.6 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥455.4 billion compared with the previous fiscal year-end, to ¥12,788.9 billion mainly due to an increase in personal deposits.
- The balance of investment trusts was ¥233.5 billion, and the balance of personal annuities was ¥875.3 billion.

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

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
Loans and bills discounted	貸 出 金	10,616.5	479.6	10,136.8
Domestic operations	国 内 向 け 貸 出	10,376.2	472.2	9,903.9
Corporate loans	事 業 者 向 け 貸 出	6,155.3	184.3	5,971.0
Small and medium-sized enterprises (i)	う ち 中 小 企 業 向 け 貸 出	4,839.0	253.0	4,586.0
Consumer loans (ii)	消 費 者 ロ ー ン	3,810.9	94.6	3,716.3
Housing loans	う ち 住 宅 ロ ー ン	3,632.3	83.6	3,548.6
Public sectors	公 共 向 け 貸 出	409.8	193.2	216.5
Small and medium-sized enterprises, etc. (i)+(ii)	う ち 中 小 企 業 等 貸 出	8,650.0	347.6	8,302.3
[Ratio]	(中 小 企 業 等 貸 出 比 率)	[83.36%]	[(0.46%)]	[83.82%]
Overseas operations	海 外 向 け 貸 出	240.3	7.4	232.9
Deposits	預 金	12,788.9	455.4	12,333.4
Domestic operations	国 内	12,499.5	536.7	11,962.8
Personal Deposits	個 人	9,305.2	390.4	8,914.8
Corporate Deposits	法 人	2,410.3	95.1	2,315.2
Public sector deposits	公 共	783.8	51.1	732.6
Overseas operations	海 外 店 等	289.3	(81.2)	370.5

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥ Billion)

	(Japanese)	FY2019 Ended		FY2018 Ended
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
New housing loans	住 宅 ロ ー ン 実 行 額	328.1	(28.9)	357.0

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
Balance of investment trusts	投 資 信 託 残 高	233.5	(42.2)	275.8

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
Balance of personal annuities	個 人 年 金 保 険 等 残 高	875.3	(44.3)	919.6

(2)Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
Securities	有 価 証 券	2,011.2	77.4	1,933.7
Government bonds	国 債	169.4	(91.2)	260.6
Stocks	株 式	111.3	(2.8)	114.1
Corporate bonds and others	社 債 他	1,211.5	100.2	1,111.3
Foreign currency securities	外 貨 建 有 価 証 券	518.9	71.2	447.6
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	4.4 years	0.5 years	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 ¥4.4 billion compared with the previous fiscal year-end, to ¥118.3 billion. The non-performing loan ratio was 1.1% and remained at a low level.
- The coverage ratio, including allowances, was at a high level, 71.4% for total disclosed claims, 78.8% for doubtful claims, and 50.3% for substandard claims.

<Disclosed Claims under the Financial Reconstruction Law>

(¥ Million)

	(Japanese)	As of		As of
		March 31, 2020 (a)	(a-b)	March 31, 2019 (b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	18,563	201	18,361
Doubtful Claims	危 険 債 権	55,574	(7,913)	63,487
Substandard Claims	要 管 理 債 権	44,242	3,255	40,987
Total	合 計	118,380	(4,455)	122,836

Normal Claims	正 常 債 権	10,616,443	479,084	10,137,358
Total Claims	総 与 信 残 高	10,734,823	474,628	10,260,195
Non-performing loan ratio	不 良 債 権 比 率	1.10%	(0.09%)	1.19%
Coverage ratio	保 全 率	71.4%	0.3%	71.1%

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, 2019 (B)				
						債権額	担保・保証		貸倒引当金	引当率	保全率	(A-B)
												2019年3月末比
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	18,563	16,802	1,761	100.0%	100.0%	-	100.0%				
Doubtful Claims	危 険 債 権	55,574	38,468	5,329	31.1%	78.8%	2.4%	76.3%				
Substandard Claims	要 管 理 債 権	44,242	17,857*1	4,411	16.7%	50.3%	0.1%	50.1%				
Total	合 計	118,380	73,127	11,502	25.4%	71.4%	0.3%	71.1%				

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 2020, ending March 31, 2021, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY2020
		Ending September 30, 2020	Ending March 31, 2021
Ordinary profit	経 常 利 益	40.5	69.5
Profit attributable to owners of parent	親会社株主に帰属する 当期（中間）純利益	28.0	48.5

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY2020
		Ending September 30, 2020	Ending March 31, 2021
Ordinary profit	経 常 利 益	40.0	64.0
Profit	当 期 （ 中 間 ） 純 利 益	29.0	46.0

<Cash Dividends>

	(Japanese)	For the Six Months	FY2020
		Ending September 30, 2020	Ending March 31, 2021
Cash dividends per share	1 株 当 た り 配 当 金	¥9.00	¥18.00

(Reference)

	(Japanese)	For the Six Months	FY2019
		Ending September 30, 2019	Ended March 31, 2020
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥18.00

II. Financial Data
1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY2019 Ended March 31, 2020 (a)	(a-b)	FY2018 Ended March 31, 2019 (b)
Gross business profits	業 務 粗 利 益	152,719	489	152,229
Domestic gross business profits	国 内 業 務 粗 利 益	143,634	760	142,874
Net interest income	資 金 利 益	117,668	2,086	115,581
Net fees and commissions income	役 務 取 引 等 利 益	22,442	379	22,063
Net trading income	特 定 取 引 利 益	1,697	567	1,129
Profit from other business transactions	そ の 他 業 務 利 益	1,826	(2,272)	4,099
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,840	(2,255)	4,095
International gross business profits	国 際 業 務 粗 利 益	9,084	(271)	9,355
Net interest income	資 金 利 益	6,010	(1,011)	7,021
Net fees and commissions income	役 務 取 引 等 利 益	199	(169)	369
Net trading income	特 定 取 引 利 益	104	61	43
Profit from other business transactions	そ の 他 業 務 利 益	2,769	849	1,920
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,420	995	424
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	81,911	785	81,125
Personnel expenses (-)	人 件 費	40,892	(512)	41,405
Non-personnel expenses (-)	物 件 費	35,126	1,018	34,108
Taxes (-)	税 金	5,891	278	5,612
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70,808	(295)	71,103
Core net business income	コ ア 業 務 純 益	67,547	963	66,583
Excluding gains (losses) on cancellation of investment trusts	除 く 投 信 解 約 損 益	64,233	1,581	62,651
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額	1,241	(1,336)	2,577
Net business income	業 務 純 益	69,567	1,040	68,526
Non-recurrent income and losses	臨 時 損 益	(1,694)	(219)	(1,474)
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額	8,266	(509)	8,776
Written-off of loans (-)	貸 出 金 償 却	8,749	497	8,252
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額	1,404	547	857
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損	(45)	(476)	430
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	814	116	698
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written off claims	償 却 債 権 取 立 益	2,655	1,193	1,461
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,685	807	1,878
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,886	(1,536)	5,423
Ordinary profit	経 常 利 益	67,872	820	67,051
Extraordinary income (losses)	特 別 損 益	(3,842)	(3,603)	(238)
Profit before income taxes	税 引 前 当 期 純 利 益	64,030	(2,782)	66,813
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税	18,318	(2,003)	20,321
Income taxes-deferred (-)	法 人 税 等 調 整 額	(225)	1,289	(1,514)
Total income taxes (-)	法 人 税 等 合 計	18,092	(713)	18,806
Profit	当 期 純 利 益	45,937	(2,069)	48,006
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用	9,508	(1,845)	11,354

<Consolidated>

(On the basis of consolidated statement of income)

(¥ Million)

	(Japanese)	FY2019 Ended March 31, 2020 (a)	(a-b)	FY2018 Ended March 31, 2019 (b)
Consolidated gross profits	連 結 粗 利 益	163,576	926	162,650
Net interest income	資 金 利 益	120,531	1,462	119,069
Net fees and commissions income	役 務 取 引 等 利 益	33,006	42	32,963
Net trading income	特 定 取 引 利 益	5,447	868	4,578
Profit from other business transactions	そ の 他 業 務 利 益	4,591	(1,446)	6,038
General and administrative expenses (-)	営 業 経 費	89,029	(83)	89,113
Net credit costs (i) (-)	与 信 関 係 費 用	11,020	(1,365)	12,385
Written-off of loans (-)	貸 出 金 償 却	8,931	518	8,413
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額	2,368	757	1,611
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	1,619	(1,021)	2,641
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損	(42)	(541)	498
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	814	116	698
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written off claims	償 却 債 権 取 立 益	2,672	1,193	1,478
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,189	322	1,867
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	509	98	410
Others	そ の 他	6,391	(2,646)	9,037
Ordinary profit	経 常 利 益	72,617	149	72,467
Extraordinary income (losses)	特 別 損 益	(3,841)	(3,595)	(246)
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	68,775	(3,445)	72,221
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税	21,204	(1,914)	23,118
Income taxes-deferred (-)	法 人 税 等 調 整 額	(465)	910	(1,375)
Total income taxes (-)	法 人 税 等 合 計	20,738	(1,004)	21,743
Profit	当 期 純 利 益	48,037	(2,441)	50,478
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	48,037	(2,441)	50,478

Net Credit Costs (i) (-)	与 信 関 係 費 用	11,020	(1,365)	12,385
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Consolidated net business income (before transfer to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	81,046	874	80,172
Consolidated net business income	連 結 業 務 純 益	79,426	1,896	77,530

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)	FY2019 Ended March 31, 2020 (a)	(a-b)	FY2018 Ended March 31, 2019 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70,808	(295)	71,103
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	17,600	325	17,274
(2) Net business income	業 務 純 益	69,567	1,040	68,526
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	17,292	643	16,648

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)	FY2019 Ended March 31, 2020 (a)	(a-b)	FY2018 Ended March 31, 2019 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.92%	(0.03%)	0.94%
Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.95%	(0.05%)	1.01%
Average yield on securities	有 価 証 券 利 回	1.47%	0.21%	1.25%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.59%	(0.05%)	0.62%
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	0.63%	(0.01%)	0.65%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.33%	0.00%	0.32%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.95%	(0.06%)	1.01%

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

注: (1) 及び (2) については小数点第 2 位未満切捨て、(3) については、(1) 及び (2) で計算した小数点第 2 位未満切捨て後の数値を差引算出しております。

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

(¥ Million)

	(Japanese)	FY2019 Ended March 31, 2020 (a)	(a-b)	FY2018 Ended March 31, 2019 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	3,260	(1,259)	4,520
Gains on sales	売 却 益	4,700	(43)	4,743
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損	1,169	1,036	133
Losses on redemptions (-)	償 還 損	-	-	-
Write-offs (-)	償 却	269	179	90
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,685	807	1,878
Gains on sales	売 却 益	4,694	2,805	1,889
Losses on sales (-)	売 却 損	104	95	8
Write-offs (-)	償 却	1,904	1,902	1

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 (<https://www.chibabank.co.jp/company/>).

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2020 (a)		As of September 30, 2019 (b)	As of March 31, 2019 (c)	
		[Preliminary figures]	(a-b)			(a-c)
(1) Total capital ratio (4)/(7)	総自己資本比率	11.57%	(0.49%)	(0.47%)	12.06%	12.04%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	10.94%	(0.45%)	(0.41%)	11.40%	11.36%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	10.94%	(0.45%)	(0.41%)	11.40%	11.36%
(4) Total capital	総自己資本の額	853.9	(43.3)	(27.0)	897.2	880.9
(5) Tier 1 capital	Tier 1 資本の額	807.4	(40.3)	(23.4)	847.7	830.9
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	807.4	(40.3)	(23.4)	847.7	830.9
(7) Total risk-weighted assets	リスク・アセットの額	7,378.0	(56.7)	65.6	7,434.8	7,312.3
(8) Total required capital	総所要自己資本額	590.2	(4.5)	5.2	594.7	584.9

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2020 (a)		As of September 30, 2019 (b)	As of March 31, 2019 (c)	
		[Preliminary figures]	(a-b)			(a-c)
(1) Total capital ratio (4)/(7)	総自己資本比率	12.12%	(0.48%)	(0.51%)	12.61%	12.63%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.51%	(0.45%)	(0.45%)	11.97%	11.97%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.51%	(0.45%)	(0.45%)	11.97%	11.97%
(4) Total capital	総自己資本の額	934.3	(40.5)	(24.7)	974.8	959.0
(5) Tier 1 capital	Tier 1 資本の額	887.6	(37.5)	(21.2)	925.2	908.8
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	887.6	(37.5)	(21.2)	925.2	908.8
(7) Total risk-weighted assets	リスク・アセットの額	7,705.5	(23.7)	117.7	7,729.2	7,587.7
(8) Total required capital	総所要自己資本額	616.4	(1.8)	9.4	618.3	607.0

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)	FY2019 Ended March 31, 2020 (a)		For the Six Months Ended September 30, 2019 (b)	FY2018 Ended March 31, 2019 (c)	
		(a-b)	(a-c)			
Net business income basis (Annual)	業務純益ベース（年率）	7.94%	(0.17%)	0.17%	8.11%	7.76%
Profit basis (Annual)	当期純利益ベース（年率）	5.24%	(1.19%)	(0.19%)	6.44%	5.44%

<Consolidated>

	(Japanese)	FY2019 Ended March 31, 2020 (a)		For the Six Months Ended September 30, 2019 (b)	FY2018 Ended March 31, 2019 (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）	5.10%	(0.69%)	(0.22%)	5.80%	5.32%
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）	5.67%	(0.95%)	(0.47%)	6.63%	6.15%

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)	FY2019 Ended March 31, 2020 (a)			For the Six Months Ended September 30, 2019 (b)	FY2018 Ended March 31, 2019 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預 金 (末 残)	12,788.9	473.5	455.4	12,315.3	12,333.4
Domestic	う ち 国 内	12,499.5	543.5	536.7	11,955.9	11,962.8
In Chiba Prefecture	う ち 県 内	11,962.8	530.4	509.7	11,432.4	11,453.1
Personal deposits	う ち 個 人	9,305.2	246.6	390.4	9,058.6	8,914.8
Corporate deposits	う ち 法 人	2,410.3	87.1	95.1	2,323.2	2,315.2
Public sectors	う ち 公 共	783.8	209.7	51.1	574.1	732.6
Deposits (Average balance)	預 金 (平 残)	12,374.5	81.0	410.2	12,293.5	11,964.2
Domestic	う ち 国 内	12,031.7	70.7	412.6	11,960.9	11,619.0
In Chiba Prefecture	う ち 県 内	11,510.5	65.7	383.1	11,444.8	11,127.4
Loans and bills discounted (Term-end balance)	貸 出 金 (末 残)	10,616.5	65.3	479.6	10,551.1	10,136.8
Domestic	う ち 国 内	10,376.2	66.8	472.2	10,309.3	9,903.9
In Chiba Prefecture	う ち 県 内	7,172.1	107.2	209.0	7,064.8	6,963.0
Loans and bills discounted (Average balance)	貸 出 金 (平 残)	10,527.6	121.7	530.9	10,405.8	9,996.7
Domestic	う ち 国 内	10,284.0	111.9	516.1	10,172.1	9,767.8
In Chiba Prefecture	う ち 県 内	7,053.5	53.2	210.3	7,000.2	6,843.1

(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, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国 内 貸 出 金	10,376.2	66.8	472.2	10,309.3	9,903.9
[Excluding loans to public sectors]	(除 公 共 向 け 貸 出)	[9,966.3]	[84.4]	[278.9]	[9,881.8]	[9,687.3]
Large enterprises	大 企 業	1,164.1	(84.5)	(47.9)	1,248.7	1,212.1
Mid-sized enterprises	中 堅 企 業	152.1	(8.8)	(20.7)	161.0	172.9
Small and medium-sized enterprises, etc. (B)	中 小 企 業 等	8,650.0	177.9	347.6	8,472.0	8,302.3
Small and medium-sized enterprises	中 小 企 業	4,839.0	128.7	253.0	4,710.2	4,586.0
Consumer loans	消 費 者 ロ ー ン	3,810.9	49.1	94.6	3,761.8	3,716.3
Public sectors	公 共	409.8	(17.6)	193.2	427.4	216.5

Small and medium-sized enterprises loans ratio (B/A)	中 小 企 業 等 貸 出 比 率	83.36%	1.18%	(0.46%)	82.17%	83.82%
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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, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	3,810.9	49.1	94.6	3,761.8	3,716.3
Housing loans	住 宅 ロ ー ン 残 高	3,632.3	45.5	83.6	3,586.8	3,548.6
Other consumer loans	そ の 他 の ロ ー ン 残 高	178.6	3.6	10.9	174.9	167.6

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

(¥ Million)

	(Japanese)	As of March 31, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,378	(186)	(97)	1,564	1,475
Delinquent Loans	延滞債権額	71,882	(3,399)	(8,325)	75,282	80,207
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,646	1,025	973	620	672
Restructured Loans	貸出条件緩和債権額	42,596	1,704	2,282	40,891	40,314
Total Risk-Monitored Loans	リスク管理債権合計	117,504	(855)	(5,166)	118,360	122,670

Total loan balance (Term-end balance)	貸出金残高(末残)	10,616,525	65,393	479,649	10,551,131	10,136,875
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	(0.00%)	(0.00%)	0.01%	0.01%
Delinquent Loans	延滞債権額	0.67%	(0.03%)	(0.11%)	0.71%	0.79%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	0.00%	0.00%	0.00%
Restructured Loans	貸出条件緩和債権額	0.40%	0.01%	0.00%	0.38%	0.39%
As a percentage of total loans	貸出金残高比	1.10%	(0.01%)	(0.10%)	1.12%	1.21%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,174	(215)	(123)	1,389	1,298
Delinquent Loans	延滞債権額	70,096	(3,161)	(8,485)	73,258	78,582
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,646	1,025	973	620	672
Restructured Loans	貸出条件緩和債権額	42,598	1,704	2,281	40,893	40,316
Total Risk-Monitored Loans	リスク管理債権合計	115,515	(647)	(5,353)	116,162	120,869

Total loan balance (Term-end balance)	貸出金残高(末残)	10,565,697	62,255	475,624	10,503,441	10,090,072
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	(0.00%)	(0.00%)	0.01%	0.01%
Delinquent Loans	延滞債権額	0.66%	(0.03%)	(0.11%)	0.69%	0.77%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	0.00%	0.00%	0.00%
Restructured Loans	貸出条件緩和債権額	0.40%	0.01%	0.00%	0.38%	0.39%
As a percentage of total loans	貸出金残高比	1.09%	(0.01%)	(0.10%)	1.10%	1.19%

9. Allowance and Coverage Ratio against Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	117,504	(855)	(5,166)	118,360	122,670
Collateral/guarantees (B)	担保・保証等	72,928	(1,347)	(3,612)	74,276	76,540
Allowance for loan losses (C)	貸倒引当金	10,826	769	87	10,056	10,738
Allowance ratio (C)/(A)	引当率	9.2%	0.7%	0.4%	8.4%	8.7%
Coverage ratio (B+C)/(A)	保全率	71.2%	0.0%	0.1%	71.2%	71.1%
As a percentage of total loans	貸出金残高比	1.10%	(0.01%)	(0.10%)	1.12%	1.21%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	115,515	(647)	(5,353)	116,162	120,869
Collateral/guarantees (B)	担保・保証等	70,635	(1,095)	(3,758)	71,731	74,393
Allowance for loan losses (C)	貸倒引当金	11,021	728	45	10,293	10,975
Allowance ratio (C)/(A)	引当率	9.5%	0.6%	0.4%	8.8%	9.0%
Coverage ratio (B+C)/(A)	保全率	70.6%	0.0%	0.0%	70.6%	70.6%
As a percentage of total loans	貸出金残高比	1.09%	(0.01%)	(0.10%)	1.10%	1.19%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (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	18,563	482	201	18,080	18,361
Doubtful Claims	危険債権	55,574	(3,938)	(7,913)	59,512	63,487
Substandard Claims	要管理債権	44,242	2,730	3,255	41,512	40,987
Total	合計	118,380	(725)	(4,455)	119,105	122,836

Normal Claims	正常債権	10,616,443	57,771	479,084	10,558,671	10,137,358
Total Claims	総与信残高	10,734,823	57,046	474,628	10,677,777	10,260,195
Non-performing loan ratio	不良債権比率	1.10%	(0.01%)	(0.09%)	1.11%	1.19%

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, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	84,629	(13)	(2,757)	84,643	87,387
Allowance for loan losses	貸倒引当金	11,502	1,207	746	10,295	10,755
Value covered by collateral and guarantees	担保・保証等	73,127	(1,220)	(3,504)	74,347	76,631
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	118,380	(725)	(4,455)	119,105	122,836

Coverage ratio (A)/(B)	保全率	71.4%	0.4%	0.3%	71.0%	71.1%
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(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, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,547	(28)	59	1,576	1,488
Effectively Bankrupt Assets (B)	実質破綻先債権	17,015	511	142	16,504	16,872
Potentially Bankrupt Assets (C)	破綻懸念先債権	55,574	(3,938)	(7,913)	59,512	63,487
Assets Requiring Caution (D)	要注意先債権	811,029	653	(11,846)	810,376	822,876
Substandard Assets	要管理先債権	51,501	3,465	4,607	48,036	46,894
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	44,242	2,730	3,255	41,512	40,987
Other Assets Requiring Caution	その他要注意先債権	759,527	(2,811)	(16,454)	762,339	775,981
Normal Assets (E)	正常先債権	9,849,656	59,848	494,187	9,789,808	9,355,469
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	10,734,823	57,046	474,628	10,677,777	10,260,195

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			As of	As of
		March 31, 2020 (a)	(a-b)	(a-c)	September 30, 2019 (b)	March 31, 2019 (c)
Allowance for loan losses	貸倒引当金	22.8	0.0	1.4	22.7	21.3
General allowance	一般貸倒引当金	15.4	(0.7)	1.2	16.2	14.2
Specific allowance	個別貸倒引当金	7.3	0.7	0.2	6.5	7.0
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of			As of	As of
		March 31, 2020 (a)	(a-b)	(a-c)	September 30, 2019 (b)	March 31, 2019 (c)
Normal Assets	正常先債権	9,382.1	80.6	300.5	9,301.5	9,081.5
Assets Requiring Caution	要注意先債権	808.7	(0.3)	(13.3)	809.1	822.1
Substandard Assets	要管理先債権	51.4	3.4	4.5	48.0	46.8
Other Assets Requiring Caution	その他要注意先債権	757.3	(3.7)	(17.9)	761.0	775.2

<Consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		March 31, 2020 (a)	(a-b)	(a-c)	September 30, 2019 (b)	March 31, 2019 (c)
Allowance for loan losses	貸倒引当金	31.2	(0.3)	1.4	31.5	29.8
General allowance	一般貸倒引当金	19.0	(0.7)	1.2	19.8	17.8
Specific allowance	個別貸倒引当金	12.2	0.4	0.2	11.7	11.9
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, 2020		As of September 30, 2019		As of March 31, 2019	
		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)	103,762	100.00%	103,093	100.00%	99,039	100.00%
Manufacturing	製造業	6,852	6.60%	7,253	7.03%	6,933	7.00%
Agriculture and forestry	農業, 林業	163	0.16%	152	0.15%	141	0.14%
Fishery	漁業	14	0.01%	15	0.01%	15	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	173	0.17%	177	0.17%	184	0.19%
Construction	建設業	3,388	3.27%	3,254	3.16%	3,244	3.27%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	871	0.84%	820	0.79%	780	0.79%
Information and communications	情報通信業	483	0.47%	702	0.68%	640	0.65%
Transport and postal service	運輸業, 郵便業	2,586	2.49%	2,556	2.48%	2,575	2.60%
Wholesale and retail trade	卸売業, 小売業	7,592	7.32%	7,439	7.22%	7,348	7.42%
Finance and insurance	金融業, 保険業	3,795	3.66%	4,099	3.98%	4,055	4.09%
Real estate and leasing	不動産業, 物品賃貸業	29,670	28.59%	28,965	28.10%	28,115	28.39%
Real estate	不動産業	27,204	26.22%	26,482	25.69%	25,652	25.90%
Real estate rental and management	不動産賃貸業・管理業	23,695	22.84%	23,085	22.39%	22,502	22.72%
Real estate trading, etc.	不動産取引業等	3,508	3.38%	3,396	3.30%	3,150	3.18%
Leasing	物品賃貸業	2,465	2.37%	2,482	2.41%	2,462	2.49%
Medical, welfare and other services	医療, 福祉その他サービス業	6,298	6.07%	6,081	5.90%	5,992	6.05%
Government, local public sector	国・地方公共団体	3,944	3.80%	4,125	4.00%	1,998	2.02%
Others (mainly consumer loans)	その他(個人)	37,928	36.55%	37,450	36.33%	37,013	37.37%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of March 31, 2020		As of September 30, 2019		As of March 31, 2019	
		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)	1,175	100.00%	1,179	100.00%	1,222	100.00%
Manufacturing	製造業	132	11.28%	118	10.05%	123	10.09%
Agriculture and forestry	農業, 林業	2	0.19%	2	0.21%	1	0.16%
Fishery	漁業	0	0.00%	0	0.00%	0	0.00%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	2	0.21%	2	0.21%	2	0.21%
Construction	建設業	48	4.14%	44	3.79%	47	3.86%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	2	0.23%	2	0.23%	0	0.01%
Information and communications	情報通信業	3	0.30%	3	0.31%	2	0.24%
Transport and postal service	運輸業, 郵便業	114	9.75%	115	9.80%	112	9.23%
Wholesale and retail trade	卸売業, 小売業	146	12.49%	153	13.03%	161	13.18%
Finance and insurance	金融業, 保険業	1	0.12%	1	0.16%	1	0.15%
Real estate and leasing	不動産業, 物品賃貸業	301	25.63%	310	26.37%	342	28.02%
Real estate	不動産業	295	25.14%	300	25.47%	336	27.54%
Real estate rental and management	不動産賃貸業・管理業	286	24.36%	287	24.40%	325	26.60%
Real estate trading, etc.	不動産取引業等	9	0.78%	12	1.07%	11	0.94%
Leasing	物品賃貸業	5	0.49%	10	0.90%	5	0.48%
Medical, welfare and other services	医療, 福祉その他サービス業	146	12.48%	138	11.78%	144	11.78%
Government, local public sector	国・地方公共団体	—	—	—	—	—	—
Others (mainly consumer loans)	その他(個人)	272	23.18%	283	24.06%	281	23.07%

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, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Hong Kong	香港	3.6	(0.0)	(0.2)	3.7	3.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
India	インド	6.1	0.2	(0.5)	5.9	6.6
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.3	(0.1)	(0.2)	1.4	1.6
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.1	0.0	1.0	2.1	1.1
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	4.2	(1.1)	(0.5)	5.3	4.8
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	2.7	(0.2)	(0.5)	3.0	3.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	1.7	0.1	0.1	1.5	1.6
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	2.6	0.1	1.6	2.4	0.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	25.3	(1.0)	0.6	26.3	24.6
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of March 31, 2020 (a)			As of September 30, 2019 (b)	As of March 31, 2019 (c)
			(a-b)	(a-c)		
Panama	パナマ	0.7	0.0	(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
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	1.0	0.0	(1.1)	1.0	2.2
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, 2020 (a)					As of September 30, 2019 (b)			As of March 31, 2019 (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	0.2	(0.0)	0.1	0.2	0.0	0.3	0.3	0.0	0.0	0.0	0.0
Other securities	その他有価証券	92.4	(64.9)	(56.4)	130.2	37.7	157.3	169.8	12.4	148.9	161.0	12.1
	株式	91.8	(32.1)	(38.0)	100.5	8.6	124.0	129.6	5.5	129.9	132.9	3.0
	債券	2.6	(6.0)	(5.7)	4.0	1.4	8.7	8.8	0.1	8.3	8.3	0.0
	その他	(2.0)	(26.6)	(12.6)	25.6	27.7	24.6	31.3	6.7	10.6	19.6	9.0
	うち外国債券	5.2	(3.7)	3.5	9.6	4.4	8.9	9.9	0.9	1.7	3.9	2.2
Total	合計	92.7	(64.9)	(56.2)	130.5	37.7	157.7	170.1	12.4	149.0	161.1	12.1

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.

注1. 時価のある子会社・関連会社株式は、該当ありません。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

3. 「評価損益」は、満期保有目的有価証券については（中間）貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）貸借対照表計上額（時価）と取得価額との差額を計上しております。

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2020 (a)					As of September 30, 2019 (b)			As of March 31, 2019 (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	0.2	(0.0)	0.1	0.2	0.0	0.3	0.3	0.0	0.0	0.0	0.0
Other securities	その他有価証券	105.2	(64.0)	(56.5)	143.0	37.8	169.3	181.7	12.4	161.7	173.8	12.1
	株式	104.1	(31.8)	(38.6)	112.8	8.7	135.9	141.5	5.6	142.7	145.8	3.0
	債券	2.6	(6.0)	(5.7)	4.0	1.4	8.7	8.8	0.1	8.3	8.3	0.0
	その他	(1.5)	(26.1)	(12.1)	26.1	27.7	24.6	31.3	6.7	10.6	19.6	9.0
	うち外国債券	5.2	(3.7)	3.5	9.6	4.4	8.9	9.9	0.9	1.7	3.9	2.2
Total	合計	105.4	(64.1)	(56.3)	143.3	37.8	169.6	182.1	12.4	161.8	173.9	12.1

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.

注1. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

2. 「評価損益」は、満期保有目的有価証券については（中間）連結貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）連結貸借対照表計上額（時価）と取得価額との差額を計上しております。

16. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2020	As of March 31, 2019
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	79,276 [0.2%]	80,178 [0.2%]
Plan assets at fair value (B)	年金資産	(78,891)	(78,897)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	(7,669) [10 years]	(2,839) [10 years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表計上額の純額	(7,284)	(1,558)
Prepaid pension cost	前払年金費用	7,284	1,558
Provision for retirement benefits	退職給付引当金	-	-

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2020	As of March 31, 2019
Projected benefit obligation (A)	退職給付債務	80,010	80,947
Plan assets at fair value (B)	年金資産	(78,891)	(78,897)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表計上額の純額	1,119	2,049
Net defined benefit asset	退職給付に係る資産	536	-
Net defined benefit liability	退職給付に係る負債	1,655	2,049

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2020	As of March 31, 2019
Retirement benefit cost (A)+(B)+(C)+(D) +(E)	退職給付費用	766	1,644
Service cost (A)	勤務費用	2,684	2,759
Interest cost (B)	利息費用	160	162
Expected return on plan assets (C)	期待運用収益	(2,394)	(2,134)
Amortization of actuarial gain or loss (D)	数理計算上の差異の 損益処理額	(31)	539
Other (E)	その他	348	317

Note: The other stated above is the premium contributions amount of defined contribution pension plans.

注.その他には、確定拠出年金掛金を計上しております。

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2020	As of March 31, 2019
Retirement benefit cost	退職給付費用	869	1,760

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2020	As of March 31, 2019
Allowance for loan losses	貸 倒 引 当 金	12,001	11,094
Provision for retirement benefits	退 職 給 付 引 当 金	5,494	5,598
Write-offs of securities	有 価 証 券 償 却	821	883
Others	そ の 他	10,301	6,835
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	28,618	24,412
Valuation allowance (B)	評 価 性 引 当 額	(706)	(831)
Total of deferred tax assets (A)+(B) (C)	繰 延 税 金 資 産 合 計	27,911	23,581
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	28,221	45,484
Prepaid pension cost	前 払 年 金 費 用	1,701	273
Other	そ の 他	305	154
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	30,227	45,911
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)	(2,316)	(22,330)

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2020	As of March 31, 2019
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)	1,647	(20,099)

17. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending	FY2020
		September 30, 2020	Ending March 31, 2021
Gross business profits	業 務 粗 利 益	80.3	154.3
Net interest income	資 金 利 益	64.3	123.1
Net fees and commissions income	役 務 取 引 等 利 益	12.5	25.0
Trading income	特 定 取 引 利 益	1.4	2.7
Profit from other business transactions	そ の 他 業 務 利 益	2.0	3.3
Expenses (-)	経 費	42.1	87.9
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	38.1	66.4
Core net business income	コ ア 業 務 純 益	37.3	64.9
Ordinary profit	経 常 利 益	40.0	64.0
Profit	当 期 (中 間) 純 利 益	29.0	46.0

Net credit costs (-)	与 信 関 係 費 用	3.6	8.0
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Note: The above projections are not included the impact of spreading COVID-19 as it is difficult to estimate currently.

注.新型コロナウイルス感染症による影響につきましては、現時点で合理的に算定することが困難なため織り込んでおりません。

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending	FY2020
		September 30, 2020	Ending March 31, 2021
Ordinary profit	経 常 利 益	40.5	69.5
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	28.0	48.5

Cash dividends per share	1 株 当 たり 配 当 金	¥9.00	¥18.00
Dividend payout ratio	配 当 性 向 (連 結 ベ ー ス)	23.8%	27.5%

Note: The above projections are not included the impact of spreading COVID-19 as it is difficult to estimate currently.

注.新型コロナウイルス感染症による影響につきましては、現時点で合理的に算定することが困難なため織り込んでおりません。

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