

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2021, ended March 31, 2022

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	https://www.chibabank.co.jp/
Representative:	Tsutomu Yonemoto, President
For Inquiry:	Taro Kanzawa, General Manager, Corporate Planning Division
Date of General Meeting of Shareholders:	June 28, 2022 (scheduled)
Payment Date of cash dividends:	June 29, 2022 (scheduled)
Filing Date of Financial Statements:	June 29, 2022 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2021 to March 31, 2022)

(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, 2022	236,092	1.3	78,827	9.7	54,498	9.7
Ended March 31, 2021	232,940	(4.1)	71,819	(1.0)	49,641	3.3

(Note) Comprehensive Income Fiscal Year 2021: ¥39,127 million [(69.0%)] Fiscal Year 2020: 126,364 million [-%]

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, 2022	73.47	73.45	5.1	0.4	33.3
Ended March 31, 2021	66.82	66.71	5.0	0.4	30.8

(Reference) Equity in earnings (losses) of affiliates Fiscal Year 2021: ¥383 million Fiscal Year 2020: ¥342 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, 2022	19,104,764	1,059,091	5.5	1,436.74
Ended March 31, 2021	17,898,168	1,041,756	5.8	1,401.40

(Reference) Capital assets Fiscal Year 2021: ¥1,059,091 million Fiscal Year 2020: ¥1,041,128 million

(Note) "Capital assets to total assets" represents ("Net assets" - "Subscription rights to shares" - "Non-controlling interests") / "Total assets" at 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, 2022	710,040	(81,370)	(41,367)	4,183,054
Ended March 31, 2021	1,913,821	(182,832)	(14,115)	3,595,634

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, 2021	—	9.00	—	11.00	20.00	14,858	29.9	1.5
Ended March 31, 2022	—	11.00	—	13.00	24.00	17,771	32.6	1.6
Ending March 31, 2023 (Projection)	—	13.00	—	13.00	26.00		31.9	

3. Consolidated Earnings Projections for Fiscal Year 2022, ending March 31, 2023

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

Six Months Ending	Ordinary Profit		Profit attributable to Owners of Parent		Profit per Share
	¥Million	%	¥Million	%	¥
September 30, 2022	46,500	2.2	32,500	1.9	44.08
Fiscal Year Ending March 31, 2023	86,500	9.7	60,000	10.0	81.39

***Notes**

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

Note: For information in detail, please refer to “3. Consolidated Financial Information (5) Notes (ii) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates” on page 11.

- (3) Number of issued shares (common stock)
- ① Number of issued shares (including treasury shares):
- | | | | |
|----------------|--------------------|----------------|--------------------|
| March 31, 2022 | 815,521,087 shares | March 31, 2021 | 815,521,087 shares |
|----------------|--------------------|----------------|--------------------|
- ② Number of treasury shares:
- | | | | |
|----------------|-------------------|----------------|-------------------|
| March 31, 2022 | 78,374,065 shares | March 31, 2021 | 72,602,717 shares |
|----------------|-------------------|----------------|-------------------|
- ③ Average number of shares:
- | | | | |
|------------------|--------------------|------------------|--------------------|
| Fiscal Year 2021 | 741,684,365 shares | Fiscal Year 2020 | 742,892,057 shares |
|------------------|--------------------|------------------|--------------------|

(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2021 to March 31, 2022)**

(1) Non-consolidated Operating Results (%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Profit	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2022	203,209	2.0	73,650	14.6	52,328	14.5
Ended March 31, 2021	199,206	(6.1)	64,237	(5.3)	45,698	(0.5)

Fiscal Year	Profit per Share	Profit per Share (Diluted)
	¥	¥
Ended March 31, 2022	70.55	70.52
Ended March 31, 2021	61.51	61.41

(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, 2022	19,011,209	979,911	5.1	1,329.32
Ended March 31, 2021	17,795,820	962,119	5.4	1,294.20

(Reference) Capital assets Fiscal Year 2021: ¥979,911 million Fiscal Year 2020: ¥961,491 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 2022, ending March 31, 2023

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

Six Months Ending September 30, 2022	Ordinary Profit		Profit		Profit per Share ¥
	¥Million	%	¥Million	%	
	46,000	1.6	33,500	1.1	45.44
Fiscal Year Ending March 31, 2023	80,000	8.6	57,000	8.9	77.32

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 “1. Operating Results (2) Projections” 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 FY2021 were as follows.

Ordinary income increased by ¥3,152 million compared with the previous fiscal year, to ¥236,092 million mainly due to an increase in interest income such as Interest and dividends on securities. Ordinary expenses decreased by ¥3,856 million compared with the previous fiscal year, to ¥157,264 million mainly due to a decrease in general and administrative expenses.

As a result, ordinary profit increased by ¥7,008 million from the previous fiscal year, to ¥78,827 million, and profit attributable to owners of parent increased by ¥4,856 million to ¥54,498 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, 2022 increased by ¥1,206.5 billion compared with the previous fiscal year-end, to ¥19,104.7 billion. The balance of net assets as of March 31, 2022 increased by ¥17.3 billion compared with the previous fiscal year-end, to ¥1,059.0 billion.

The balance of deposits as of March 31, 2022 was ¥14,771.2 billion, an increase of ¥683.3 billion mainly in personal deposits from the position as of March 31, 2021. This growth reflects 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 ¥480.3 billion from the previous fiscal year-end, to ¥11,646.7 billion. The balance of securities as of March 31, 2022 was ¥2,482.2 billion, an increase of ¥80.9 billion from the previous fiscal year-end.

■ Status of cash flow

The status of consolidated cash flow for FY2021 was as follows.

The cash flow from operating activities was a net inflow of ¥710.0 billion reflecting an increase in deposits, and cash flow from investing activities was a net outflow of ¥81.3 billion mainly due to the purchase of securities. Also the cash flow from financing activities was a net outflow of ¥41.3 billion mainly due to the subordinated bonds redemption. This resulted in an increase of ¥587.4 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥4,183.0 billion.

(2) Projections

The consolidated ordinary profit and profit attributable to owners of parent for FY2022, ending March 31, 2023 are projected to be ¥86.5 billion and ¥60.0 billion respectively.

The non-consolidated ordinary profit and profit for FY2022, ending March 31, 2023 are projected to be ¥80.0 billion and ¥57.0 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. If the earnings projects require any revisions, it will be promptly announced.

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, 2021	As of March 31, 2022
Assets			
(資産の部)			
Cash and due from banks	現金預け金	3,615,356	4,201,429
Call loans and bills bought	コールローン及び買入手形	81,039	152,070
Receivables under resale agreements	買現先勘定	19,999	14,999
Monetary claims bought	買入金銭債権	20,600	21,404
Trading assets	特定取引資産	157,955	138,757
Money held in trust	金銭の信託	21,647	9,879
Securities	有価証券	2,401,246	2,482,224
Loans and bills discounted	貸出金	11,166,329	11,646,721
Foreign exchanges	外国為替	6,725	5,970
Other assets	その他資産	248,729	279,891
Tangible fixed assets	有形固定資産	126,881	125,937
Buildings, net	建物	54,643	54,793
Land	土地	62,235	62,496
Construction in progress	建設仮勘定	2,165	2,129
Other tangible fixed assets	その他の有形固定資産	7,836	6,518
Intangible fixed assets	無形固定資産	14,447	14,450
Software	ソフトウェア	11,580	10,726
Other intangible fixed assets	その他の無形固定資産	2,867	3,724
Net defined benefit asset	退職給付に係る資産	13,662	16,576
Deferred tax assets	繰延税金資産	4,015	3,924
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,388	25,771
Allowance for loan losses	貸倒引当金	(32,855)	(35,246)
Total assets	資産の部合計	17,898,168	19,104,764
Liabilities			
(負債の部)			
Deposits	預金	14,087,833	14,771,202
Negotiable certificates of deposit	譲渡性預金	455,450	552,959
Call money and bills sold	コールマネー及び売渡手形	463,298	681,777
Payables under repurchase agreements	売現先勘定	10,792	13,945
Payables under securities lending transactions	債券貸借取引受入担保金	279,072	262,547
Trading liabilities	特定取引負債	16,792	10,448
Borrowed money	借入金	1,198,092	1,336,732
Foreign exchanges	外国為替	505	576
Bonds payable	社債	83,160	103,331
Borrowed money from trust account	信託勘定借	3,743	8,883
Other liabilities	その他負債	177,239	233,541
Net defined benefit liability	退職給付に係る負債	727	732
Provision for directors' retirement benefits	役員退職慰労引当金	190	152
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,140	1,296
Provision for point card certificates	ポイント引当金	634	746
Reserves under special laws	特別法上の引当金	21	24
Deferred tax liabilities	繰延税金負債	34,858	30,595
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,470	10,407
Acceptances and guarantees	支払承諾	32,388	25,771
Total liabilities	負債の部合計	16,856,412	18,045,673

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of March 31, 2022
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	676,994	714,455
Treasury shares	自 己 株 式	(49,121)	(53,108)
Total shareholders' equity	株 主 資 本 合 計	895,076	928,550
Valuation difference on available-for-sale securities	その他有価証券評価差額金	139,614	114,391
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(5,762)	5,198
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,931	9,791
Remeasurements of defined benefit plans	退職給付に係る調整累計額	2,268	1,159
Total accumulated other comprehensive income	その他の包括利益累計額合計	146,051	130,541
Share acquisition rights	新 株 予 約 権	628	-
Total net assets	純 資 産 の 部 合 計	1,041,756	1,059,091
Total liabilities and net assets	負債及び純資産の部合計	17,898,168	19,104,764

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

(¥ Million)

Item	科目 (Japanese)	FY2020 Ended March 31, 2021	FY2021 Ended March 31, 2022
Ordinary income	経常収益	232,940	236,092
Interest income	資金運用収益	134,097	138,070
Interest on loans and discounts	貸出金利	103,312	103,344
Interest and dividends on securities	有価証券利息配当金	28,876	30,795
Interest on call loans and bills bought	コールローン利息及び買入手形利息	353	274
Interest on receivables under resale agreements	買現先利息	1	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	0
Interest on deposits with banks	預け金利	1,400	3,505
Other interest income	その他の受入利息	153	150
Trust fees	信託報酬	23	115
Fees and commissions	役務取引等収益	55,094	56,915
Trading income	特定取引収益	5,989	4,153
Other ordinary income	その他業務収益	6,043	4,148
Other income	その他経常収益	31,692	32,689
Recoveries of written off claims	償却債権取立益	1,213	1,777
Other	その他の経常収益	30,478	30,912
Ordinary expenses	経常費用	161,121	157,264
Interest expenses	資金調達費用	12,590	9,993
Interest on deposits	預金利息	1,524	703
Interest on negotiable certificates of deposit	譲渡性預金利息	825	346
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	(134)	(195)
Interest on payables under repurchase agreements	売現先利息	101	24
Interest on payables under securities lending transactions	債券貸借取引支払利息	382	248
Interest on borrowings and rediscounts	借入金利息	827	170
Interest on bonds	社債利息	1,483	1,518
Other interest expenses	その他の支払利息	7,579	7,177
Fees and commissions payments	役務取引等費用	18,316	18,338
Other ordinary expenses	その他業務費用	2,506	3,163
General and administrative expenses	営業経費	93,955	91,131
Other expenses	その他経常費用	33,751	34,637
Provision of allowance for loan losses	貸倒引当金繰入額	3,850	4,373
Other	その他の経常費用	29,901	30,264
Ordinary profit	経常利益	71,819	78,827
Extraordinary income	特別利益	2	92
Gain on disposal of non-current assets	固定資産処分益	2	92
Extraordinary losses	特別損失	359	542
Loss on disposal of non-current assets	固定資産処分損	124	456
Impairment loss	減損損失	208	85
Other extraordinary losses	その他の特別損失	26	-
Profit before income taxes	税金等調整前当期純利益	71,462	78,378
Income taxes - current	法人税、住民税及び事業税	22,667	21,130
Income taxes - deferred	法人税等調整額	(846)	2,750
Total income taxes	法人税等合計	21,820	23,880
Profit	当期純利益	49,641	54,498
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	49,641	54,498

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY2020 Ended March 31, 2021	FY2021 Ended March 31, 2022
Profit	当期純利益	49,641	54,498
Other comprehensive income	その他の包括利益	76,723	(15,370)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	66,177	(25,122)
Deferred gains or losses on hedges	繰延ヘッジ損益	2,741	10,961
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	7,598	(1,109)
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	205	(100)
Comprehensive income	包括利益	126,364	39,127
(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	126,364	39,127

(3) Consolidated Statement of Changes in Net Assets

FY2020 Ended March 31, 2021

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当期首残高	145,069	122,134	641,387	(49,194)	859,396
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(14,114)		(14,114)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			49,641		49,641
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分			(13)	73	59
Reversal of revaluation reserve for land	土地再評価差額金の取崩			94		94
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	-	-	35,607	72	35,680
Balance at end of current period	当期末残高	145,069	122,134	676,994	(49,121)	895,076

	(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	73,231	(8,504)	10,025	(5,330)	69,423	514	929,334
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(14,114)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							49,641
Purchase of treasury shares	自己株式の取得							(1)
Disposal of treasury shares	自己株式の処分							59
Reversal of revaluation reserve for land	土地再評価差額金の取崩							94
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)	66,382	2,741	(94)	7,598	76,628	113	76,742
Total changes of items during period	当期変動額合計	66,382	2,741	(94)	7,598	76,628	113	112,422
Balance at end of current period	当期末残高	139,614	(5,762)	9,931	2,268	146,051	628	1,041,756

	(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	676,994	(49,121)	895,076
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			(639)		(639)
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	676,355	(49,121)	894,437
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(16,360)		(16,360)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			54,498		54,498
Purchase of treasury shares	自己株式の取得				(5,006)	(5,006)
Disposal of treasury shares	自己株式の処分			(177)	1,020	842
Reversal of revaluation reserve for land	土地再評価差額金の取崩			139		139
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	-	-	38,099	(3,986)	34,112
Balance at end of current period	当期末残高	145,069	122,134	714,455	(53,108)	928,550

	(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	139,614	(5,762)	9,931	2,268	146,051	628	1,041,756
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							(639)
Restated balance	会計方針の変更を反映した当期首残高	139,614	(5,762)	9,931	2,268	146,051	628	1,041,117
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(16,360)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							54,498
Purchase of treasury shares	自己株式の取得							(5,006)
Disposal of treasury shares	自己株式の処分							842
Reversal of revaluation reserve for land	土地再評価差額金の取崩							139
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)	(25,223)	10,961	(139)	(1,109)	(15,510)	(628)	(16,138)
Total changes of items during period	当期変動額合計	(25,223)	10,961	(139)	(1,109)	(15,510)	(628)	17,974
Balance at end of current period	当期末残高	114,391	5,198	9,791	1,159	130,541	-	1,059,091

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY2020 Ended March 31, 2021	FY2021 Ended March 31, 2022
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	71,462	78,378
Depreciation	減価償却費	9,360	9,909
Impairment loss	減損損失	208	85
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益 (△は益)	(342)	(383)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	1,564	2,390
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	(13,126)	(2,914)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	(928)	5
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	(2)	(37)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(552)	156
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額 (△は減少)	58	112
Gain on fund management	資金運用収益	(134,097)	(138,070)
Financing expenses	資金調達費用	12,590	9,993
Loss (gain) related to securities	有価証券関係損益(△)	(5,442)	(1,290)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	(174)	(191)
Foreign exchange losses (gains)	為替差損益(△は益)	100	(116)
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	122	363
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	260,418	19,197
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(8,849)	(6,344)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(600,632)	(480,392)
Net increase (decrease) in deposit	預金の純増減(△)	1,315,148	683,369
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	11,157	97,508
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(△)	675,578	138,639
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	30,071	1,347
Net decrease (increase) in call loans	コールローン等の純増(△)減	71,912	(66,835)
Net increase (decrease) in call money	コールマネー等の純増減(△)	223,432	221,631
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	(8,087)	(16,524)
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	(331)	754
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	(329)	71
Increase (decrease) in issuance and redemption of straight bonds	普通社債発行及び償還による増減 (△)	(32,646)	36,655
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	953	5,140
Proceeds from fund management	資金運用による収入	130,403	134,595
Payments for finance	資金調達による支出	(14,385)	(10,168)
Other, net	その他	(60,811)	17,109
Subtotal	小計	1,933,803	734,148
Income taxes paid	法人税等の支払額	(19,982)	(24,107)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	1,913,821	710,040

(¥ Million)

Item	科目 (Japanese)	FY2020 Ended March 31, 2021	FY2020 Ended March 31, 2021
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	(789,551)	(862,001)
Proceeds from sales of securities	有価証券の売却による収入	412,430	484,387
Proceeds from redemption of securities	有価証券の償還による収入	210,574	294,668
Increase in money held in trust	金銭の信託の増加による支出	(14,010)	(6,560)
Decrease in money held in trust	金銭の信託の減少による収入	21,509	18,260
Purchase of tangible fixed assets	有形固定資産の取得による支出	(18,934)	(5,803)
Sales of property, plant and equipment	有形固定資産の売却による収入	-	326
Payments for retirement of property, plant and equipment	有形固定資産の除却による支出	(79)	-
Purchase of intangible fixed assets	無形固定資産の取得による支出	(4,771)	(4,647)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(182,832)	(81,370)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Redemption of subordinated bonds	劣後特約付社債の償還による支出	-	(20,000)
Cash dividends paid	配当金の支払額	(14,114)	(16,360)
Purchase of treasury shares	自己株式の取得による支出	(1)	(5,006)
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	(14,115)	(41,367)
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	(100)	116
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	1,716,772	587,420
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	1,878,861	3,595,634
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	3,595,634	4,183,054

(5) Notes

(i) Note for the Assumption of Going Concern

Not applicable.

(ii) Change in Accounting Principles

(Application of Accounting Standard for Revenue Recognition)

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

(Application of Accounting Standard for Fair Value Measurement)

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

As a result, retained earnings at the beginning of the current fiscal year decreased by ¥639 million, trading assets decreased by ¥170 million, other assets decreased by ¥1,033 million, trading liabilities decreased by ¥12 million, other liabilities decreased by ¥271 million, deferred tax assets increased by ¥280 million, and total net assets per share decreased by ¥0.86.

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

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

(iii) Segment Information

Fiscal Year 2021(from April 1, 2021 to March 31, 2022)

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

(iv) Per Share Information

	FY2021 Ended March 31, 2022
Total net assets per share	¥1,436.74
Profit per share	¥73.47
Diluted profit per share	¥73.45

(Note 1) Basis for computing net assets per share

(¥ Million)

	As of March 31, 2022
Total net assets	1,059,091
Amounts to be deducted from total net assets	-
(Subscription rights to shares)	-
Net assets attributable to common stock	1,059,091
Number of common stock outstanding at the end of the fiscal period	737,147 thousand shares

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

(¥ Million)

	FY2021 Ended March 31, 2022
Profit per share	
Profit	54,498
Amount that does not belong to common shareholders	-
Profit attributable to common stock	54,498
Average number of shares	741,684 thousand shares
Diluted profit per common stock	
Adjustment in profit	-
Number of increased common stock	250 thousand shares
Subscription rights to shares	250 thousand shares
Convertible securities not diluting earnings per common share	-

(v) Material Subsequent Events

Not applicable.

Non-consolidated Financial Information
(1) Non-consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of March 31, 2022
Assets	(資産の部)		
Cash and due from banks	現金預け金	3,609,203	4,197,816
Cash	現金	80,164	78,492
Due from banks	預け金	3,529,039	4,119,323
Call loans	コールローン	81,039	152,070
Receivables under resale agreements	買現先勘定	19,999	14,999
Monetary claims bought	買入金銭債権	10,120	10,400
Trading assets	特定取引資産	157,387	137,929
Trading account securities	商品有価証券	6,467	5,622
Derivatives of trading securities	商品有価証券派生商品	-	12
Trading-related financial derivatives	特定金融派生商品	20,241	13,474
Other trading assets	その他の特定取引資産	130,678	118,818
Money held in trust	金銭の信託	12,147	2,079
Securities	有価証券	2,380,625	2,463,245
Government bonds	国債	187,008	163,323
Local government bonds	地方債	374,191	365,453
Corporate bonds	社債	467,959	524,890
Stocks	株式	254,688	249,507
Other securities	その他の証券	1,096,777	1,160,070
Loans and bills discounted	貸出金	11,206,449	11,691,342
Bills discounted	割引手形	8,394	10,096
Loans on bills	手形貸付	146,944	158,461
Loans on deeds	証書貸付	10,258,840	10,620,393
Overdrafts	当座貸越	792,270	902,391
Foreign exchanges	外国為替	6,725	5,970
Due from foreign banks (our accounts)	外国他店預け	5,978	4,862
Foreign bills bought	買入外国為替	-	2
Foreign bills receivable	取立外国為替	747	1,105
Other assets	その他資産	166,114	191,539
Prepaid expenses	前払費用	1,013	899
Accrued income	未収収益	12,439	12,593
Initial margins of futures markets	先物取引差入証拠金	3,514	4,202
Variation margins of futures markets	先物取引差金勘定	6	87
Derivatives other than for trading - assets	金融派生商品	46,160	56,533
Cash collateral paid for financial instruments	金融商品等差入担保金	85,957	86,787
Other	その他の資産	17,022	30,435
Tangible fixed assets	有形固定資産	121,234	118,724
Buildings, net	建物	53,597	51,834
Land	土地	59,409	59,238
Construction in progress	建設仮勘定	1,293	2,129
Other tangible fixed assets	その他の有形固定資産	6,933	5,522
Intangible fixed assets	無形固定資産	14,129	14,164
Software	ソフトウェア	11,260	10,437
Other intangible fixed assets	その他の無形固定資産	2,869	3,727
Prepaid pension cost	前払年金費用	10,398	14,908
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,125	23,657
Allowance for loan losses	貸倒引当金	(24,882)	(27,638)
Total assets	資産の部合計	17,795,820	19,011,209

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of March 31, 2022
Liabilities	(負債の部)		
Deposits	預 金	14,104,504	14,787,688
Current deposits	当 座 預 金	301,141	317,470
Ordinary deposits	普 通 預 金	9,843,916	10,447,199
Saving deposits	貯 蓄 預 金	278,563	291,744
Deposits at notice	通 知 預 金	5,305	6,183
Time deposits	定 期 預 金	3,444,087	3,415,830
Other deposits	そ の 他 の 預 金	231,489	309,260
Negotiable certificates of deposit	譲 渡 性 預 金	509,450	608,959
Call money	コ ー ル マ ネ ー	463,298	681,777
Payables under repurchase agreement	売 現 先 勘 定	10,792	13,945
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	279,072	262,547
Trading liabilities	特 定 取 引 負 債	16,792	10,448
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	4	-
Trading-related financial derivatives	特 定 金 融 派 生 商 品	16,788	10,448
Borrowed money	借 用 金	1,185,635	1,324,536
Borrowings from other banks	借 入 金	1,185,635	1,324,536
Foreign exchanges	外 国 為 替	505	576
Foreign bills sold	売 渡 外 国 為 替	135	100
Foreign bills payable	未 払 外 国 為 替	369	475
Bonds payable	社 債	83,160	103,331
Borrowed money from trust account	信 託 勘 定 借	3,743	8,883
Other liabilities	そ の 他 負 債	110,185	166,519
Domestic exchange settlement account, credit	未 決 済 為 替 借	5	54
Income taxes payable	未 払 法 人 税 等	9,716	7,352
Accrued expenses	未 払 費 用	8,176	7,939
Unearned revenue	前 受 収 益	2,465	2,716
Variation margins of futures markets	先 物 取 引 差 金 勘 定	-	15
Derivatives other than for trading - liabilities	金 融 派 生 商 品	61,899	74,566
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	953	5,603
Asset retirement obligations	資 産 除 去 債 務	183	-
Other	そ の 他 の 負 債	26,784	68,270
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	1,140	1,296
Provision for point card certificates	ポ イ ン ト 引 当 金	328	432
Deferred tax liabilities	繰 延 税 金 負 債	29,493	26,290
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	10,470	10,407
Acceptances and guarantees	支 払 承 諾	25,125	23,657
Total liabilities	負 債 の 部 合 計	16,833,700	18,031,298

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of March 31, 2022
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	612,593	647,883
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	561,663	596,953
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	351	351
General reserve	別 途 積 立 金	510,971	540,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	50,340	55,630
Treasury shares	自 己 株 式	(49,121)	(53,108)
Total shareholders' equity	株 主 資 本 合 計	830,674	861,978
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	126,647	102,942
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(5,762)	5,198
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,931	9,791
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	130,816	117,932
Share acquisition rights	新 株 予 約 権	628	-
Total net assets	純 資 産 の 部 合 計	962,119	979,911
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	17,795,820	19,011,209

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2020 Ended March 31, 2021	FY2021 Ended March 31, 2022
Ordinary income	経常収益	199,206	203,209
Interest income	資金運用収益	137,128	141,776
Interest on loans and discounts	貸出金利息	103,339	103,378
Interest and dividends on securities	有価証券利息配当金	31,971	34,560
Interest on call loans	コールローン利息	353	274
Interest on receivables under resale agreements	買現先利息	1	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	0
Interest on deposits with banks	預け金利息	1,397	3,502
Other interest income	その他の受入利息	66	59
Trust fees	信託報酬	23	115
Fees and commissions	役務取引等収益	45,013	46,303
Fees and commissions on domestic and foreign exchanges	受入為替手数料	8,136	7,273
Other fees and commissions	その他の役務収益	36,876	39,030
Trading income	特定取引収益	1,763	1,113
Gains on trading account securities transactions	商品有価証券収益	256	156
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,420	937
Other trading income	その他の特定取引収益	86	19
Other ordinary income	その他業務収益	6,034	4,207
Gains on foreign exchange transactions	外国為替売買益	3,890	2,046
Gains on sales of bonds	国債等債券売却益	2,129	1,648
Income from trading-related financial derivatives transactions	金融派生商品収益	0	410
Other	その他の業務収益	13	102
Other income	その他経常収益	9,242	9,693
Recoveries of written off claims	償却債権取立益	1,200	1,745
Gain on sales of stocks and other securities	株式等売却益	6,435	6,021
Gain on money held in trust	金銭の信託運用益	173	189
Other	その他の経常収益	1,432	1,736

(¥ Million)

Item	科目 (Japanese)	FY2020 Ended March 31, 2021	FY2021 Ended March 31, 2021
Ordinary expenses	経常費用	134,968	129,559
Interest expenses	資金調達費用	12,548	9,952
Interest on deposits	預金利息	1,524	703
Interest on negotiable certificates of deposit	譲渡性預金利息	828	347
Interest on call money	コールマネー利息	(134)	(195)
Interest on payables under repurchase agreements	売現先利息	101	24
Interest on payables under securities lending transactions	債券貸借取引支払利息	382	248
Interest on borrowings and rediscounts	借入金利息	803	134
Interest on bonds	社債利息	1,483	1,518
Interest on interest swaps	金利スワップ支払利息	7,404	7,030
Other interest expenses	その他の支払利息	152	140
Fees and commissions payments	役務取引等費用	18,865	18,866
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,560	1,194
Other fees and commissions	その他の役務費用	17,304	17,672
Other ordinary expenses	その他業務費用	2,506	3,163
Loss on sales of bonds	国債等債券売却損	2,444	3,092
Loss on devaluation of bonds	国債等債券償却	61	8
Other ordinary expenses	その他の業務費用	-	61
General and administrative expenses	営業経費	87,415	84,299
Other expenses	その他経常費用	13,632	13,277
Provision of allowance for loan losses	貸倒引当金繰入額	3,816	3,815
Written-off of loans	貸出金償却	7,033	4,550
Losses on sales of stocks and other securities	株式等売却損	114	212
Losses on devaluation of stocks and other securities	株式等償却	501	3,098
Other	その他の経常費用	2,166	1,600
Ordinary profit	経常利益	64,237	73,650
Extraordinary income	特別利益	2	92
Gain on disposal of non-current assets	固定資産処分益	2	92
Extraordinary losses	特別損失	317	481
Loss on disposal of non-current assets	固定資産処分損	109	409
Impairment loss	減損損失	208	71
Profit before income taxes	税引前当期純利益	63,922	73,261
Income taxes - current	法人税、住民税及び事業税	19,464	18,375
Income taxes - deferred	法人税等調整額	(1,240)	2,558
Total income taxes	法人税等合計	18,223	20,933
Profit	当期純利益	45,698	52,328

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

FY2020 Ended March 31, 2021

(¥ 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	529,998	580,928	(49,194)	798,937
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当					(14,114)	(14,114)		(14,114)
Profit	当期純利益					45,698	45,698		45,698
Purchase of treasury shares	自己株式の取得							(1)	(1)
Disposal of treasury shares	自己株式の処分					(13)	(13)	73	59
Reversal of revaluation reserve for land	土地再評価差額金の取崩					94	94		94
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	-	-	-	-	31,664	31,664	72	31,737
Balance at end of current period	当期末残高	145,069	122,134	122,134	50,930	561,663	612,593	(49,121)	830,674

	(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		
Balance at beginning of current period	当期首残高	64,068	(8,504)	10,025	65,590	514	865,042
Changes of items during period	当期変動額						
Dividends of surplus	剰余金の配当						(14,114)
Profit	当期純利益						45,698
Purchase of treasury shares	自己株式の取得						(1)
Disposal of treasury shares	自己株式の処分						59
Reversal of revaluation reserve for land	土地再評価差額金の取崩						94
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)	62,578	2,741	(94)	65,226	113	65,339
Total changes of items during period	当期変動額合計	62,578	2,741	(94)	65,226	113	97,076
Balance at end of current period	当期末残高	126,647	(5,762)	9,931	130,816	628	962,119

	(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	561,663	612,593	(49,121)	830,674
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額					(639)	(639)		(639)
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	122,134	50,930	561,024	611,954	(49,121)	830,035
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当					(16,360)	(16,360)		(16,360)
Profit	当期純利益					52,328	52,328		52,328
Purchase of treasury shares	自己株式の取得							(5,006)	(5,006)
Disposal of treasury shares	自己株式の処分					(177)	(177)	1,020	842
Reversal of revaluation reserve for land	土地再評価差額金の取崩					139	139		139
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	-	-	-	-	35,929	35,929	(3,986)	31,942
Balance at end of current period	当期末残高	145,069	122,134	122,134	50,930	596,953	647,883	(53,108)	861,978

	(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	126,647	(5,762)	9,931	130,816	628	962,119
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額						(639)
Restated balance	会計方針の変更を反映した当期首残高	126,647	(5,762)	9,931	130,816	628	961,480
Changes of items during period	当期変動額						
Dividends of surplus	剰余金の配当						(16,360)
Profit	当期純利益						52,328
Purchase of treasury shares	自己株式の取得						(5,006)
Disposal of treasury shares	自己株式の処分						842
Reversal of revaluation reserve for land	土地再評価差額金の取崩						139
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)	(23,704)	10,961	(139)	(12,883)	(628)	(13,511)
Total changes of items during period	当期変動額合計	(23,704)	10,961	(139)	(12,883)	(628)	18,431
Balance at end of current period	当期末残高	102,942	5,198	9,791	117,932	-	979,911

SUPPLEMENTARY INFORMATION
For Fiscal Year 2021
(Ended March 31, 2022)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

- Non-consolidated core net business income increased by ¥8.0 billion compared with the previous fiscal year to ¥78.3 billion, while ordinary profit increased by ¥9.4 billion to ¥73.6 billion, and profit also increased by ¥6.6 billion to ¥52.3 billion.

Consolidated ordinary profit increased by ¥7.0 billion compared with the previous fiscal year to ¥78.8 billion, and profit attributable to owners of parent increased by ¥4.8 billion to ¥54.4 billion.

- The average balance of loans increased by ¥451.8 billion from the previous fiscal year, and the average balance of deposits increased by ¥763.2 billion.

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY2021 Ended			FY2020 Ended	(Reference) FY2022 Projection
		March 31, 2022 (a)	(a-b)	(a-b)/b	March 31, 2021 (b)	
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	76.9	6.9	9.9%	70.0	76.3
Core net business income	コア業務純益	78.3	8.0	11.3%	70.3	75.2
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	75.1	8.9	13.4%	66.2	-
Net business income	業 務 純 益	75.4	8.6	12.9%	66.7	-
Ordinary profit	経 常 利 益	73.6	9.4	14.6%	64.2	69.0
Profit	当 期 純 利 益	52.3	6.6	14.5%	45.6	49.0

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

Net credit costs (-)	与 信 関 係 費 用	7.1	(3.2)		10.4	10.0
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<Consolidated>

(¥ Billion)

	(Japanese)	FY2021 Ended			FY2020 Ended	(Reference) FY2022 Projection
		March 31, 2022 (a)	(a-b)	(a-b)/b	March 31, 2021 (b)	
Ordinary profit	経 常 利 益	78.8	7.0	9.7%	71.8	75.5
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	54.4	4.8	9.7%	49.6	52.0

(2) Loans and Deposits <Non-consolidated>

(¥ Billion)

	(Japanese)	FY2021 Ended			FY2020 Ended
		March 31, 2022 (a)	(a-b)	(a-b)/b	March 31, 2021 (b)
Term-end balance	末 残				
Loans and bills discounted	貸 出 金	11,691.3	484.8	4.3%	11,206.4
Deposits	預 金	14,787.6	683.1	4.8%	14,104.5
Average balance	平 残				
Loans and bills discounted	貸 出 金	11,454.5	451.8	4.1%	11,002.6
Deposits	預 金	14,199.5	763.2	5.6%	13,436.2

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

	(Japanese)	As of			As of
		March 31, 2022 (a)	(a-b)	(a-b)/b	March 31, 2021 (b)
Consolidated total capital ratio	連結総自己資本比率	12.11%	(0.67%)		12.79%
Tier 1 capital ratio	T i e r 1 比 率	11.94%	(0.34%)		12.28%
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.94%	(0.34%)		12.28%
Non-consolidated total capital ratio	単体総自己資本比率	11.44%	(0.64%)		12.09%
Tier 1 capital ratio	T i e r 1 比 率	11.27%	(0.30%)		11.57%
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.27%	(0.30%)		11.57%

2. Income and Expenses <Non-consolidated>

- Gross business profit increased by ¥5.4 billion compared with the previous fiscal year, to ¥161.5 billion. Net interest income increased by ¥7.2 billion, reflecting a firm growth of loans. Net fees and commissions income increased by ¥1.3 billion, mainly due to higher income from corporate customers.
- Expenses decreased by ¥1.4 billion to ¥84.5 billion, with expenses related to the new head office building completed last term, etc.
- Net credit costs decreased by ¥3.2 billion to ¥7.1 billion due to a decrease in written-off of loans.

(¥ Billion)

	(Japanese)	FY2021 Ended			FY2020 Ended
		March 31, 2022	(a-b)	(a-b)/b	March 31, 2021
		(a)			(b)
Gross business profit	業 務 粗 利 益	161.5	5.4	3.5%	156.0
Net interest income	資 金 利 益	131.8	7.2		124.5
Net fees and commissions income	役 務 取 引 等 利 益	27.5	1.3		26.1
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	3.7	(0.1)		3.8
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	2.7	(0.8)		3.6
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	12.8	1.2		11.6
Trading income	特 定 取 引 利 益	1.1	(0.6)		1.7
Profit from other business transactions	そ の 他 業 務 利 益	1.0	(2.4)		3.5
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(1.4)	(1.0)		(0.3)
Expenses (-)	経 費	84.5	(1.4)	(1.6%)	86.0
Personnel expenses (-)	人 件 費	39.9	(0.8)		40.7
Non-personnel expenses (-)	物 件 費	38.2	0.7		37.5
Taxes (-)	税 金	6.3	(1.4)		7.7
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	76.9	6.9	9.9%	70.0
Core net business income	コ ア 業 務 純 益	78.6	8.0	11.3%	70.3
Excluding gains (losses) on cancellation of investment trusts	除 く 投 信 解 約 損 益	75.1	8.9	13.4%	66.2
Net transfer to general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額	1.5	(1.7)		3.2
Net business income	業 務 純 益	75.4	8.6	12.9%	66.7
Non-recurrent income and losses	臨 時 損 益	(1.7)	0.7		(2.5)
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額	5.6	(1.5)		7.1
Written-off of loans (-)	う ち 貸 出 金 償 却	4.5	(2.4)		7.0
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	-		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.7	0.5		1.2
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	2.7	(3.1)		5.8
Ordinary profit	経 常 利 益	73.6	9.4	14.6%	64.2
Extraordinary income (loss)	特 別 損 益	(0.3)	(0.0)		(0.3)
Profit	当 期 純 利 益	52.3	6.6	14.5%	45.6

Net credit costs (i)+(ii) (-)	与 信 関 係 費 用	7.1	(3.2)	10.4
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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, 2022(a)	(a-b)	March 31, 2021(b)
Number of Branches	店舗数	185	(1)	186
Branches	本店	165	-	165
Sub-branches	出張所	20	(1)	21
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	-	6
Number of employees	従業員数	4,070	(98)	4,168

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.
注:従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

3. Management Indices

	(Japanese)	FY2021 Ended		FY2020 Ended
		March 31, 2022 (a)	(a-b)	March 31, 2021 (b)
Overhead ratio <Non-consolidated>	*1 O H R (単 体)	52.02%	(2.97%)	55.00%
Return on average total assets <Non-consolidated>	*2 R O A (単 体)	0.29%	0.01%	0.27%
Return on equity <Non-consolidated>	*3 R O E (単 体)	5.39%	0.38%	5.00%
Return on equity <Consolidated/based on shareholders' equity>	*4 R O E (連 結 ・ 株 主 資 本 ベ ー ス)	5.97%	0.32%	5.65%

*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 ¥484.8 billion from the previous fiscal year-end, to ¥11,691.3 billion. Corporate loans increased by ¥298.0 billion, and housing loans increased by ¥98.2 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥683.1 billion compared with the previous fiscal year-end, to ¥14,787.6 billion mainly due to an increase in personal deposits.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of March 31, 2022 (a)	(a-b)	As of March 31, 2021 (b)
Loans and bills discounted (Term-end balance)	貸出金 (末残)	11,691.3	484.8	11,206.4
Domestic operations	国内向け貸出	11,425.9	463.2	10,962.6
Corporate loans	事業者向け貸出	6,930.5	298.0	6,632.5
Small and medium-sized enterprises (i)	うち中小企業向け貸出	5,426.3	246.9	5,179.3
Consumer loans (ii)	消費者ローン	4,024.3	103.9	3,920.4
Housing loans	うち住宅ローン	3,834.3	98.2	3,736.1
Public sectors	公共向け貸出	470.9	61.2	409.7
Small and medium-sized enterprises, etc. (i)+(ii) [Ratio]	うち中小企業等貸出 (中小企業等貸出比率)	9,450.6 [82.71%]	350.9 [(0.29%)]	9,099.7 [83.00%]
Overseas operations	海外向け貸出	265.4	21.6	243.7
Deposits (Term-end balance)	預金 (末残)	14,787.6	683.1	14,104.5
Domestic operations	国内	14,521.1	698.7	13,822.4
Personal Deposits	個人	10,535.3	491.5	10,043.7
Corporate Deposits	法人	3,003.7	181.3	2,822.3
Public sector deposits	公共	982.0	25.7	956.3
Overseas operations	海外店等	266.5	(15.5)	282.0
Loans and bills discounted (average balance)	貸出金 (平残)	11,454.5	451.8	11,002.6
Deposits (average balance)	預金 (平残)	14,199.5	763.2	13,436.2

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥ Billion)

	(Japanese)	FY2021 Ended March 31, 2022 (a)	(a-b)	FY2020 Ended March 31, 2021 (b)
New housing loans	住宅ローン実行額	352.4	3.2	349.2

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	As of March 31, 2022 (a)	(a-b)	As of March 31, 2021 (b)
Balance of investment trusts	投資信託残高	342.6	46.3	296.3

(¥ Billion)

	(Japanese)	As of March 31, 2022 (a)	(a-b)	As of March 31, 2021 (b)
Balance of personal annuities	個人年金保険等残高	867.6	(10.2)	877.8

(2)Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of		As of
		March 31, 2022 (a)	(a-b)	March 31, 2021 (b)
Securities	有 価 証 券	2,315.1	116.7	2,198.4
Government bonds	国 債	165.8	(20.9)	186.8
Stocks	株 式	105.0	(5.5)	110.5
Corporate bonds and others	社 債 他	1,468.8	99.3	1,369.4
Foreign currency securities	外 貨 建 有 価 証 券	575.4	43.8	531.6
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	5.7 years	0.4 years	5.3 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 ¥2.1 billion compared with the previous fiscal year-end, to ¥113.2 billion. The non-performing loan ratio decreased by 0.05% to 0.96%.
- The coverage ratio, including allowances, was at a high level, 73.2% for total disclosed claims, 78.5% for doubtful claims, and 55.0% for substandard claims.

<Disclosed Claims under the Financial Reconstruction Law>

(¥ Million)

	(Japanese)	As of		As of
		March 31, 2022 (a)	(a-b)	March 31, 2021 (b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,107	874	16,233
Doubtful Claims	危険債権	54,927	(1,993)	56,921
Substandard Claims	要管理債権	41,178	(1,027)	42,205
Loans past due 3 months or more	三月以上延滞債権	656	(422)	1,078
Restructured Loans	貸出条件緩和債権	40,521	(605)	41,127
Total	合計	113,212	(2,147)	115,359

Normal Claims	正常債権	11,666,778	478,952	11,187,825
Total Claims	総与信残高	11,779,991	476,805	11,303,185
Non-performing loan ratio	不良債権比率	0.96%	(0.05%)	1.02%
Coverage ratio	保全率	73.2%	1.3%	71.8%

Note 1: 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.

Note 2: Breakdown of substandard claims is shown due to the "Cabinet Office Ordinance Partially Revising Enforcement Regulations of the Banking Law, and others" which came into effect on March 31, 2022.

注1. 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。

注2. 「銀行法施行規則等の一部を改正する内閣府令」が2022年3月31日から施行されたことに伴い、要管理債権の内訳を表示しております。

(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, 2021 (B)				
						債権額	担保・保証		貸倒引当金	引当率	保全率	
											2021年3月末比	2021年3月末
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,107	16,077	1,030	100.0%	100.0%	-	100.0%				
Doubtful Claims	危険債権	54,927	37,024	6,117	34.1%	78.5%	1.0	77.4%				
Substandard Claims	要管理債権	41,178	16,947 ^{*1}	5,711	23.5%	55.0%	1.4	53.5%				
Loans past due 3 months or more	三月以上延滞債権	656	270 ^{*1}	91 ^{*1}	23.5%	55.0%	1.4	53.5%				
Restructured Loans	貸出条件緩和債権	40,521	16,677 ^{*1}	5,620 ^{*1}	23.5%	55.0%	1.4	53.5%				
Total	合計	113,212	70,049	12,859	29.7%	73.2%	1.3	71.8%				

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 2022, ending March 31, 2023, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY2022
		Ending September 30, 2022	Ending March 31, 2023
Ordinary profit	経 常 利 益	46.5	86.5
Profit attributable to owners of parent	親会社株主に帰属する 当期（中間）純利益	32.5	60.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY2022
		Ending September 30, 2022	Ending March 31, 2023
Ordinary profit	経 常 利 益	46.0	80.0
Profit	当 期 （ 中 間 ） 純 利 益	33.5	57.0

<Cash Dividends>

	(Japanese)	For the Six Months	FY2022
		Ending September 30, 2022	Ending March 31, 2023
Cash dividends per share	1 株 当 た り 配 当 金	¥13.00	¥26.00

(Reference)

	(Japanese)	For the Six Months	FY2021
		Ended September 30, 2021	Ended March 31, 2022
Cash dividends per share	1 株 当 た り 配 当 金	¥11.00	¥24.00

II. Financial Data
1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY2021 Ended March 31, 2022 (a)	(a-b)	FY2020 Ended March 31, 2021 (b)
Gross business profits	業 務 粗 利 益	161,534	5,489	156,044
Domestic gross business profits	国 内 業 務 粗 利 益	152,629	6,828	145,801
Net interest income	資 金 利 益	123,686	4,960	118,725
Net fees and commissions income	役 務 取 引 等 利 益	27,465	1,444	26,020
Net trading income	特 定 取 引 利 益	1,100	(650)	1,751
Profit from other business transactions	そ の 他 業 務 利 益	377	1,074	(696)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	162	896	(734)
International gross business profits	国 際 業 務 粗 利 益	8,904	(1,338)	10,243
Net interest income	資 金 利 益	8,138	2,282	5,856
Net fees and commissions income	役 務 取 引 等 利 益	86	(63)	150
Net trading income	特 定 取 引 利 益	12	0	12
Profit from other business transactions	そ の 他 業 務 利 益	666	(3,557)	4,224
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(1,615)	(1,973)	357
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	84,588	(1,445)	86,033
Personnel expenses (-)	人 件 費	39,928	(808)	40,736
Non-personnel expenses (-)	物 件 費	38,269	768	37,501
Taxes (-)	税 金	6,390	(1,405)	7,795
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	76,946	6,935	70,011
Core net business income	コ ア 業 務 純 益	78,399	8,011	70,387
Excluding gains (losses) on cancellation of investment trusts	除 く 投 信 解 約 損 益	75,176	8,934	66,241
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額	1,518	(1,721)	3,239
Net business income	業 務 純 益	75,427	8,656	66,771
Non-recurrent income and losses	臨 時 損 益	(1,776)	756	(2,533)
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額	5,610	(1,560)	7,171
Written-off of loans (-)	貸 出 金 償 却	4,550	(2,483)	7,033
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額	2,296	1,720	576
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損	(18)	(4)	(13)
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	527	(248)	776
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	1,745	544	1,200
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,711	(3,108)	5,819
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	1,123	2,304	(1,181)
Ordinary profit	経 常 利 益	73,650	9,412	64,237
Extraordinary income (losses)	特 別 損 益	(388)	(72)	(315)
Profit before income taxes	税 引 前 当 期 純 利 益	73,261	9,339	63,922
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税	18,375	(1,088)	19,464
Income taxes-deferred (-)	法 人 税 等 調 整 額	2,558	3,799	(1,240)
Total income taxes (-)	法 人 税 等 合 計	20,933	2,710	18,223
Profit	当 期 純 利 益	52,328	6,629	45,698
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用	7,129	(3,281)	10,411

<Consolidated>

(On the basis of consolidated statement of income)

(¥ Million)

	(Japanese)	FY2021 Ended March 31, 2022 (a)	(a-b)	FY2020 Ended March 31, 2021 (b)
Consolidated gross profits	連 結 粗 利 益	171,908	4,073	167,834
Net interest income	資 金 利 益	128,077	6,571	121,506
Net fees and commissions income	役 務 取 引 等 利 益	38,691	1,890	36,801
Net trading income	特 定 取 引 利 益	4,153	(1,836)	5,989
Profit from other business transactions	そ の 他 業 務 利 益	985	(2,551)	3,536
General and administrative expenses (-)	営 業 経 費	91,131	(2,823)	93,955
Net credit costs (i) (-)	与 信 関 係 費 用	7,834	(2,767)	10,602
Written-off of loans (-)	貸 出 金 償 却	4,728	(2,450)	7,179
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額	2,692	2,186	506
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	1,680	(1,663)	3,344
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損	(16)	(26)	10
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	527	(248)	776
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	1,777	564	1,213
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,743	(3,075)	5,819
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	383	40	342
Others	そ の 他	2,759	378	2,380
Ordinary profit	経 常 利 益	78,827	7,008	71,819
Extraordinary income (losses)	特 別 損 益	(449)	(92)	(356)
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	78,378	6,916	71,462
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税	21,130	(1,536)	22,667
Income taxes-deferred (-)	法 人 税 等 調 整 額	2,750	3,596	(846)
Total income taxes (-)	法 人 税 等 合 計	23,880	2,059	21,820
Profit	当 期 純 利 益	54,498	4,856	49,641
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	54,498	4,856	49,641

Net Credit Costs (i) (-)	与 信 関 係 費 用	7,834	(2,767)	10,602
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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)	87,039	5,207	81,831
Consolidated net business income	連 結 業 務 純 益	85,359	6,871	78,487

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	6	1	5

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY2021 Ended March 31, 2022 (a)	(a-b)	FY2020 Ended March 31, 2021 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	76,946	6,935	70,011
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	19,465	2,040	17,424
(2) Net business income	業 務 純 益	75,427	8,656	66,771
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	19,081	2,463	16,618

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

注: 職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平均人員を使用しております。

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

	(Japanese)	FY2021 Ended March 31, 2022 (a)	(a-b)	FY2020 Ended March 31, 2021 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.79%	(0.09%)	0.89%
Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.89%	(0.02%)	0.92%
Average yield on securities	有 価 証 券 利 回	1.32%	(0.02%)	1.35%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.50%	(0.05%)	0.56%
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	0.57%	(0.04%)	0.61%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.29%	(0.04%)	0.33%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.89%	(0.03%)	0.92%

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し算出しております。

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

(¥ Million)

	(Japanese)	FY2021 Ended March 31, 2022 (a)	(a-b)	FY2020 Ended March 31, 2021 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(1,453)	(1,076)	(376)
Gains on sales	売 却 益	1,648	(481)	2,129
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損	3,092	647	2,444
Losses on redemptions (-)	償 還 損	-	-	-
Write-offs (-)	償 却	8	(52)	61
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,711	(3,108)	5,819
Gains on sales	売 却 益	6,021	(414)	6,435
Losses on sales (-)	売 却 損	212	97	114
Write-offs (-)	償 却	3,098	2,596	501

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, 2022 (a)		As of September 30, 2021 (b)	As of March 31, 2021 (c)	
		[Preliminary figures]	(a-b)			(a-c)
(1) Total capital ratio (4)/(7)	総自己資本比率	11.44%	(0.49%)	(0.64%)	11.94%	12.09%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.27%	(0.45%)	(0.30%)	11.72%	11.57%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.27%	(0.45%)	(0.30%)	11.72%	11.57%
(4) Total capital	総自己資本の額	936.6	(26.0)	(11.8)	962.6	948.4
(5) Tier 1 capital	Tier 1 資本の額	922.1	(23.0)	14.1	945.1	907.9
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	922.1	(23.0)	14.1	945.1	907.9
(7) Total risk-weighted assets	リスク・アセットの額	8,181.7	123.9	339.2	8,057.7	7,842.5
(8) Total required capital	総所要自己資本額	654.5	9.9	27.1	644.6	627.4

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2022 (a)		As of September 30, 2021 (b)	As of March 31, 2021 (c)	
		[Preliminary figures]	(a-b)			(a-c)
(1) Total capital ratio (4)/(7)	総自己資本比率	12.11%	(0.49%)	(0.67%)	12.60%	12.79%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.94%	(0.45%)	(0.34%)	12.39%	12.28%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.94%	(0.45%)	(0.34%)	12.39%	12.28%
(4) Total capital	総自己資本の額	1,024.3	(25.3)	(11.4)	1,049.7	1,035.8
(5) Tier 1 capital	Tier 1 資本の額	1,009.8	(22.3)	14.5	1,032.1	995.2
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,009.8	(22.3)	14.5	1,032.1	995.2
(7) Total risk-weighted assets	リスク・アセットの額	8,455.9	128.6	357.1	8,327.2	8,098.7
(8) Total required capital	総所要自己資本額	676.4	10.2	28.5	666.1	647.8

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

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

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

注. 自己資本比率の算出にあたっては、以下の手法を採用しております。

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

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

6. Return on Equity

<Non-consolidated>

	(Japanese)	FY2021 Ended March 31, 2022 (a)		For the Six Months Ended September 30, 2021 (b)	FY2020 Ended March 31, 2021 (c)	
		(a-b)	(a-c)			
Net business income basis (Annual)	業務純益ベース（年率）	7.77%	(0.97%)	0.46%	8.74%	7.30%
Profit basis (Annual)	当期純利益ベース（年率）	5.39%	(1.34%)	0.38%	6.73%	5.00%

<Consolidated>

	(Japanese)	FY2021 Ended March 31, 2022(a)		For the Six Months Ended September 30, 2021 (b)	FY2020 Ended March 31, 2021 (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）	5.19%	(0.80%)	0.15%	6.00%	5.03%
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）	5.97%	(1.03%)	0.32%	7.01%	5.65%

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)	FY2021 Ended March 31, 2022 (a)			For the Six Months Ended September 30, 2021 (b)	FY2020 Ended March 31, 2021 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預 金 (末 残)	14,787.6	648.8	683.1	14,138.8	14,104.5
Domestic	う ち 国 内	14,521.1	653.5	698.7	13,867.6	13,822.4
In Chiba Prefecture	う ち 県 内	13,807.4	583.1	615.9	13,224.3	13,191.5
Personal deposits	う ち 個 人	10,535.3	244.3	491.5	10,290.9	10,043.7
Corporate deposits	う ち 法 人	3,003.7	149.2	181.3	2,854.4	2,822.3
Public sectors	う ち 公 共	982.0	259.8	25.7	722.1	956.3
Deposits (Average balance)	預 金 (平 残)	14,199.5	123.2	763.2	14,076.3	13,436.2
Domestic	う ち 国 内	13,922.0	109.6	761.7	13,812.4	13,160.3
In Chiba Prefecture	う ち 県 内	13,268.1	94.5	698.1	13,173.5	12,569.9
Loans and bills discounted (Term-end balance)	貸 出 金 (末 残)	11,691.3	170.1	484.8	11,521.1	11,206.4
Domestic	う ち 国 内	11,425.9	145.3	463.2	11,280.6	10,962.6
In Chiba Prefecture	う ち 県 内	7,650.7	27.5	185.7	7,623.2	7,465.0
Loans and bills discounted (Average balance)	貸 出 金 (平 残)	11,454.5	123.7	451.8	11,330.7	11,002.6
Domestic	う ち 国 内	11,189.8	103.6	427.5	11,086.1	10,762.2
In Chiba Prefecture	う ち 県 内	7,537.3	36.7	213.4	7,500.6	7,323.9

(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, 2022 (a)			As of September 30, 2021 (b)	As of March 31, 2021 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国 内 貸 出 金	11,425.9	145.3	463.2	11,280.6	10,962.6
[Excluding loans to public sectors]	(除 公 共 向 け 貸 出)	[10,954.9]	[126.1]	[401.9]	[10,828.7]	[10,552.9]
Large enterprises	大 企 業	1,328.1	(32.4)	35.3	1,360.5	1,292.7
Mid-sized enterprises	中 堅 企 業	176.1	10.6	15.6	165.4	160.4
Small and medium-sized enterprises, etc. (B)	中 小 企 業 等	9,450.6	147.9	350.9	9,302.7	9,099.7
Small and medium-sized enterprises	中 小 企 業	5,426.3	98.1	246.9	5,328.1	5,179.3
Consumer loans	消 費 者 ロ ー ン	4,024.3	49.7	103.9	3,974.5	3,920.4
Public sectors	公 共	470.9	19.1	61.2	451.8	409.7

Small and medium-sized enterprises loans ratio (B/A)	中 小 企 業 等 貸 出 比 率	82.71%	0.24%	(0.29%)	82.46%	83.00%
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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, 2022 (a)			As of September 30, 2021 (b)	As of March 31, 2021 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	4,024.3	49.7	103.9	3,974.5	3,920.4
Housing loans	住 宅 ロ ー ン 残 高	3,834.3	46.6	98.2	3,787.7	3,736.1
Other consumer loans	そ の 他 の ロ ー ン 残 高	189.9	3.1	5.6	186.8	184.2

8. Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2022 (a)			As of September 30, 2021 (b)	As of March 31, 2021 (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	17,107	551	874	16,556	16,233
Doubtful Claims	危険債権	54,927	(1,388)	(1,993)	56,316	56,921
Substandard Claims	要管理債権	41,178	96	(1,027)	41,081	42,205
Loans past due 3 months or more	三月以上延滞債権	656	(386)	(422)	1,043	1,078
Restructured Loans	貸出条件緩和債権	40,521	483	(605)	40,038	41,127
Total	合計	113,212	(741)	(2,147)	113,953	115,359

Normal Claims	正常債権	11,666,778	166,891	478,952	11,499,887	11,187,825
Total Claims	総与信残高	11,779,991	166,149	476,805	11,613,841	11,303,185
Non-performing loan ratio	不良債権比率	0.96%	(0.02%)	(0.05%)	0.98%	1.02%

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。

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2022 (a)			As of September 30, 2021 (b)	As of March 31, 2021 (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	15,242	689	685	14,552	14,556
Doubtful Claims	危険債権	55,091	(1,389)	(2,031)	56,480	57,122
Substandard Claims	要管理債権	41,181	98	(1,025)	41,082	42,207
Loans past due 3 months or more	三月以上延滞債権	656	(386)	(422)	1,043	1,078
Restructured Loans	貸出条件緩和債権	40,525	485	(603)	40,039	41,128
Total	合計	111,514	(601)	(2,371)	112,116	113,886

Normal Claims	正常債権	11,626,000	165,681	469,505	11,460,319	11,156,494
Total Claims	総与信残高	11,737,515	165,079	467,134	11,572,435	11,270,380
Non-performing loan ratio	不良債権比率	0.95%	(0.01%)	(0.06%)	0.96%	1.01%

9. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2022 (a)			As of September 30, 2021 (b)	As of March 31, 2021 (c)
			(a-b)	(a-c)		
Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans (A)	金融再生法開示債権及びリスク管理債権額	113,212	(741)	(2,147)	113,953	115,359
Collateral/guarantees (B)	担保・保証等	70,049	(455)	(2,201)	70,504	72,251
Allowance for loan losses (C)	貸倒引当金	12,859	729	2,170	12,130	10,689
Allowance ratio (C)/(A)	引当率	11.3%	0.7%	2.0%	10.6%	9.2%
Coverage ratio (B+C)/(A)	保全率	73.2%	0.7%	1.3%	72.5%	71.8%
Non-performing loan ratio	不良債権比率	0.96%	(0.02%)	(0.05%)	0.98%	1.02%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2022 (a)			As of September 30, 2021 (b)	As of March 31, 2021 (c)
			(a-b)	(a-c)		
Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans (A)	金融再生法開示債権及びリスク管理債権額	111,514	(601)	(2,371)	112,116	113,886
Collateral/guarantees (B)	担保・保証等	67,982	(379)	(2,494)	68,362	70,477
Allowance for loan losses (C)	貸倒引当金	13,111	795	2,228	12,315	10,883
Allowance ratio (C)/(A)	引当率	11.7%	0.7%	2.2%	10.9%	9.5%
Coverage ratio (B+C)/(A)	保全率	72.7%	0.7%	1.2%	71.9%	71.4%
Non-performing loan ratio	不良債権比率	0.95%	(0.01%)	(0.06%)	0.96%	1.01%

(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, 2022 (a)			As of September 30, 2021 (b)	As of March 31, 2021 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,491	241	176	1,249	1,314
Effectively Bankrupt Assets (B)	実質破綻先債権	15,615	309	697	15,306	14,918
Potentially Bankrupt Assets (C)	破綻懸念先債権	54,927	(1,388)	(1,993)	56,316	56,921
Assets Requiring Caution (D)	要注意先債権	945,003	(36,318)	(12,238)	981,322	957,242
Substandard Assets	要管理先債権	48,149	(1,342)	(3,046)	49,492	51,196
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	41,178	96	(1,027)	41,081	42,205
Other Assets Requiring Caution	その他要注意先債権	896,854	(34,975)	(9,191)	931,830	906,046
Normal Assets (E)	正常先債権	10,762,952	203,306	490,163	10,559,646	10,272,788
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	11,779,991	166,149	476,805	11,613,841	11,303,185

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。

10. 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, 2022 (a)	(a-b)	(a-c)	September 30, 2021 (b)	March 31, 2021 (c)
Allowance for loan losses	貸倒引当金	27.6	1.7	2.7	25.8	24.8
General allowance	一般貸倒引当金	20.2	0.9	1.5	19.2	18.7
Specific allowance	個別貸倒引当金	7.3	0.7	1.2	6.5	6.1
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, 2022 (a)	(a-b)	(a-c)	September 30, 2021 (b)	March 31, 2021 (c)
Normal Assets	正常先債権	10,241.2	187.8	430.8	10,053.4	9,810.4
Assets Requiring Caution	要注意先債権	943.0	(36.0)	(11.1)	979.1	954.1
Substandard Assets	要管理先債権	48.1	(1.2)	(2.9)	49.3	51.0
Other Assets Requiring Caution	その他要注意先債権	894.9	(34.7)	(8.1)	929.7	903.0

<Consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		March 31, 2022 (a)	(a-b)	(a-c)	September 30, 2021 (b)	March 31, 2021 (c)
Allowance for loan losses	貸倒引当金	35.2	1.2	2.3	33.9	32.8
General allowance	一般貸倒引当金	23.2	0.8	1.3	22.4	21.9
Specific allowance	個別貸倒引当金	11.9	0.4	1.0	11.5	10.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

11. Loan Breakdown by Industry <Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2022		As of Sep. 30, 2021		As of Mar. 31, 2021	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	11,425.9	100.00%	11,280.6	100.00%	10,962.6	100.00%
Manufacturing	製造業	726.8	6.36%	763.9	6.77%	740.3	6.75%
Agriculture and forestry	農業, 林業	18.5	0.16%	17.8	0.16%	17.1	0.16%
Fishery	漁業	1.2	0.01%	1.5	0.01%	1.3	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	15.4	0.14%	17.8	0.16%	17.0	0.15%
Construction	建設業	419.0	3.67%	395.0	3.50%	388.0	3.54%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	174.7	1.53%	149.0	1.32%	132.1	1.21%
Information and communications	情報通信業	47.2	0.42%	48.8	0.43%	48.2	0.44%
Transport and postal service	運輸業, 郵便業	323.7	2.83%	321.1	2.85%	312.0	2.85%
Wholesale and retail trade	卸売業, 小売業	837.8	7.33%	821.8	7.29%	799.8	7.30%
Finance and insurance	金融業, 保険業	455.0	3.98%	488.2	4.33%	430.1	3.92%
Real estate and leasing	不動産業, 物品賃貸業	3,205.3	28.05%	3,143.3	27.86%	3,073.2	28.03%
Real estate	不動産業	2,910.8	25.47%	2,854.8	25.30%	2,810.7	25.64%
Real estate rental and management	不動産賃貸業・管理業	2,515.3	22.01%	2,472.9	21.92%	2,453.3	22.38%
Real estate trading, etc.	不動産取引業等	395.4	3.46%	381.8	3.38%	357.4	3.26%
Leasing	物品賃貸業	294.5	2.58%	288.5	2.56%	262.5	2.39%
Medical, welfare and other services	医療, 福祉その他サービス業	738.6	6.47%	718.4	6.37%	705.0	6.43%
Government, local public sector	国・地方公共団体	464.1	4.06%	444.0	3.94%	398.9	3.64%
Others (mainly consumer loans)	その他(個人)	3,997.9	34.99%	3,949.1	35.01%	3,899.0	35.57%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2022		As of Sep. 30, 2021		As of Mar. 31, 2021	
		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)	112.4	100.00%	113.2	100.00%	114.6	100.00%
Manufacturing	製造業	10.0	8.89%	11.9	10.57%	11.9	10.45%
Agriculture and forestry	農業, 林業	0.1	0.16%	0.1	0.15%	0.1	0.15%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.1	0.17%	0.1	0.17%	0.2	0.21%
Construction	建設業	4.7	4.20%	4.4	3.96%	5.7	5.04%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.03%	0.0	0.01%	0.0	0.01%
Information and communications	情報通信業	0.6	0.55%	0.3	0.35%	0.3	0.29%
Transport and postal service	運輸業, 郵便業	11.7	10.48%	11.7	10.39%	11.2	9.79%
Wholesale and retail trade	卸売業, 小売業	13.7	12.20%	13.9	12.31%	13.5	11.78%
Finance and insurance	金融業, 保険業	0.0	0.02%	0.0	0.02%	0.1	0.12%
Real estate and leasing	不動産業, 物品賃貸業	26.0	23.19%	28.4	25.15%	29.3	25.60%
Real estate	不動産業	25.6	22.78%	27.9	24.67%	28.8	25.18%
Real estate rental and management	不動産賃貸業・管理業	25.0	22.28%	27.3	24.17%	27.9	24.39%
Real estate trading, etc.	不動産取引業等	0.5	0.50%	0.5	0.50%	0.9	0.79%
Leasing	物品賃貸業	0.4	0.41%	0.5	0.48%	0.4	0.42%
Medical, welfare and other services	医療, 福祉その他サービス業	18.2	16.21%	14.3	12.63%	14.4	12.60%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	26.8	23.90%	27.5	24.29%	27.4	23.96%

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注: 要管理債権以下の債権を対象としております。

12. Loan Breakdown by Domicile of Borrower

(1) Balance of loans to specific foreign countries <Non-consolidated>

Not applicable

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

(¥ Billion)

	(Japanese)	As of			As of September	As of
		March 31, 2022	(a-b)	(a-c)	30, 2021	March 31, 2021
		(a)			(b)	(c)
Hong Kong	香港	2.2	0.9	0.8	1.2	1.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
India	インド	3.8	(0.6)	(1.7)	4.4	5.5
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	2.8	(0.1)	(0.4)	3.0	3.2
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.4	0.2	0.2	2.2	2.2
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	2.9	2.9	2.9	-	-
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	2.1	1.3	0.7	0.8	1.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	1.6	(0.1)	(0.6)	1.8	2.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	-	-	(1.0)	-	1.0
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	2.2	(0.5)	(0.7)	2.7	2.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.0	0.0	1.0	1.0	-
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	21.4	3.9	1.2	17.4	20.1
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注: 要管理債権以下の債権を対象としております。

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

(¥ Billion)

	(Japanese)	As of			As of September	As of
		March 31, 2022	(a-b)	(a-c)	30, 2021	March 31, 2021
		(a)			(b)	(c)
Panama	パナマ	0.6	0.6	0.6	-	-
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	1.0	0.0	0.0	0.9	0.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	1.6	0.7	0.7	0.9	0.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注: 要管理債権以下の債権を対象としております。

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

Not applicable

13. 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, 2022 (a)					As of September 30, 2021 (b)			As of March 31, 2021 (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	0.1	(0.4)	(0.5)	0.1	-	0.5	0.5	-	0.6	0.6	-
Other securities	その他有価証券	148.1	(51.6)	(34.1)	189.8	41.7	199.7	214.0	14.2	182.2	201.9	19.6
	株式	144.4	(7.3)	0.3	147.8	3.3	151.8	156.1	4.3	144.1	149.7	5.5
	債券	(8.3)	(9.6)	(8.4)	1.0	9.4	1.3	2.6	1.2	0.1	2.6	2.5
	その他	11.9	(34.6)	(26.0)	40.8	28.9	46.5	55.1	8.6	37.9	49.4	11.5
	うち外国債券	(14.5)	(20.7)	(22.4)	1.2	15.7	6.2	8.4	2.2	7.9	11.1	3.2
Total	合計	148.2	(52.1)	(34.6)	189.9	41.7	200.3	214.5	14.2	182.8	202.5	19.6

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. 市場価格のある子会社・関連会社株式は、該当ありません。

注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。

注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, 2022 (a)					As of September 30, 2021 (b)			As of March 31, 2021 (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	0.1	(0.4)	(0.5)	0.1	-	0.5	0.5	-	0.6	0.6	-
Other securities	その他有価証券	163.9	(54.7)	(36.2)	205.6	41.7	218.6	232.9	14.3	200.1	219.9	19.7
	株式	159.6	(10.5)	(1.8)	163.0	3.3	170.1	174.5	4.3	161.5	167.1	5.6
	債券	(8.3)	(9.6)	(8.4)	1.0	9.4	1.3	2.6	1.2	0.1	2.6	2.5
	その他	12.5	(34.5)	(25.9)	41.5	28.9	47.1	55.7	8.6	38.5	50.0	11.5
	うち外国債券	(14.5)	(20.7)	(22.4)	1.2	15.7	6.2	8.4	2.2	7.9	11.1	3.2
Total	合計	164.0	(55.1)	(36.7)	205.8	41.7	219.2	233.5	14.3	200.7	220.5	19.7

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。

注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。

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

※なお、外国債券については、時価変動リスクを低減する目的でデリバティブ取引による繰延ヘッジを行っており、これらの評価損益は次のとおりです。

(¥ Billion)

	(Japanese)	As of			As of September	As of
		March 31, 2022	(a-b)	(a-c)	30, 2021	March 31, 2021
		(a)			(b)	(c)
Total gains (losses) on valuation on foreign bonds and derivative transactions	外国債券とデリバティブ取引の評価損益合計	(10.2)	(10.8)	(10.5)	0.6	0.3
foreign bonds	外国債券	(14.5)	(20.7)	(22.4)	6.2	7.9
derivative transactions (deferred hedges)	デリバティブ取引(繰延ヘッジ)	4.3	9.9	11.9	(5.6)	(7.6)

14. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2022	As of March 31, 2021
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	79,529 [0.2%]	80,268 [0.2%]
Plan assets at fair value (B)	年金資産	(93,106)	(93,931)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	(1,668) [10 years]	3,263 [10 years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表計上額の純額	(14,908)	(10,398)
Prepaid pension cost	前払年金費用	14,908	10,398
Provision for retirement benefits	退職給付引当金	-	-

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2022	As of March 31, 2021
Projected benefit obligation (A)	退職給付債務	80,261	80,995
Plan assets at fair value (B)	年金資産	(96,106)	(93,931)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表計上額の純額	(15,844)	(12,935)
Net defined benefit asset	退職給付に係る資産	16,576	13,662
Net defined benefit liability	退職給付に係る負債	732	727

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2022	As of March 31, 2021
Retirement benefit cost (A)+(B)+(C)+(D) +(E)	退職給付費用	(535)	1,640
Service cost (A)	勤務費用	2,683	2,653
Interest cost (B)	利息費用	160	158
Expected return on plan assets (C)	期待運用収益	(3,296)	(2,381)
Amortization of actuarial gain or loss (D)	数理計算上の差異の 損益処理額	(497)	829
Other (E)	その他	414	380

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, 2022	As of March 31, 2021
Retirement benefit cost	退職給付費用	(431)	1,748

(2)Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2022	As of March 31, 2021
Allowance for loan losses	貸 倒 引 当 金	13,248	13,706
Provision for retirement benefits	退 職 給 付 引 当 金	5,001	5,289
Write-offs of securities	有 価 証 券 償 却	884	603
Others	そ の 他	6,826	9,907
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	25,960	29,506
Valuation allowance (B)	評 価 性 引 当 額	(1,090)	(796)
Total of deferred tax assets (A)+(B) (C)	繰 延 税 金 資 産 合 計	24,869	28,710
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	45,040	55,394
Prepaid pension cost	前 払 年 金 費 用	3,532	2,503
Other	そ の 他	2,586	305
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	51,160	58,204
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)	(26,290)	(29,493)

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2022	As of March 31, 2021
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)	(26,671)	(30,843)

15. Earnings Projections
 <Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending September 30, 2022	FY2022 Ending March 31, 2023
Gross business profits	業 務 粗 利 益	83.7	162.0
Net interest income	資 金 利 益	71.7	134.4
Net fees and commissions income	役 務 取 引 等 利 益	14.8	28.3
Trading income	特 定 取 引 利 益	1.2	2.4
Profit from other business transactions	そ の 他 業 務 利 益	(4.1)	(3.1)
Expenses (-)	経 費	41.2	82.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	42.5	79.5
Core net business income	コ ア 業 務 純 益	47.2	83.8
Ordinary profit	経 常 利 益	46.0	80.0
Profit	当 期 (中 間) 純 利 益	33.5	57.0
Net credit costs (-)	与 信 関 係 費 用	3.5	9.0

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending September 30, 2022	FY2022 Ending March 31, 2023
Ordinary profit	経 常 利 益	46.5	86.5
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	32.5	60.0
Cash dividends per share	1 株 当 た り 配 当 金	¥13.00	¥26.00
Dividend payout ratio	配 当 性 向 (連 結 ベ ー ス)	29.4%	31.9%

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