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# Financial Results for the Six Months (First Half) of FY2023 ending March 2024

Appendix



November 21, 2023

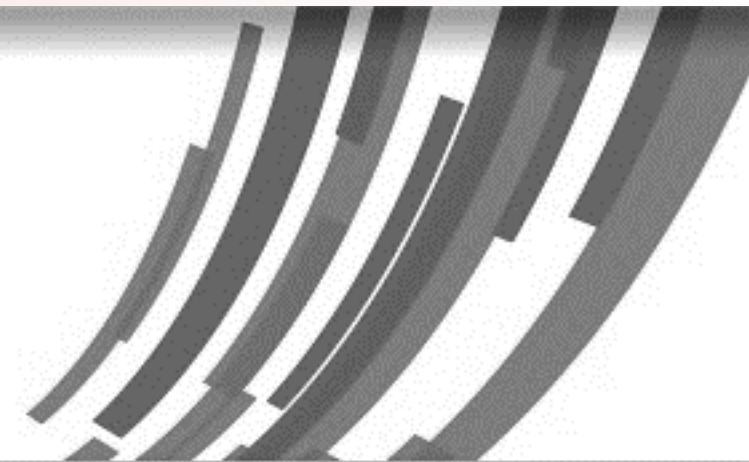
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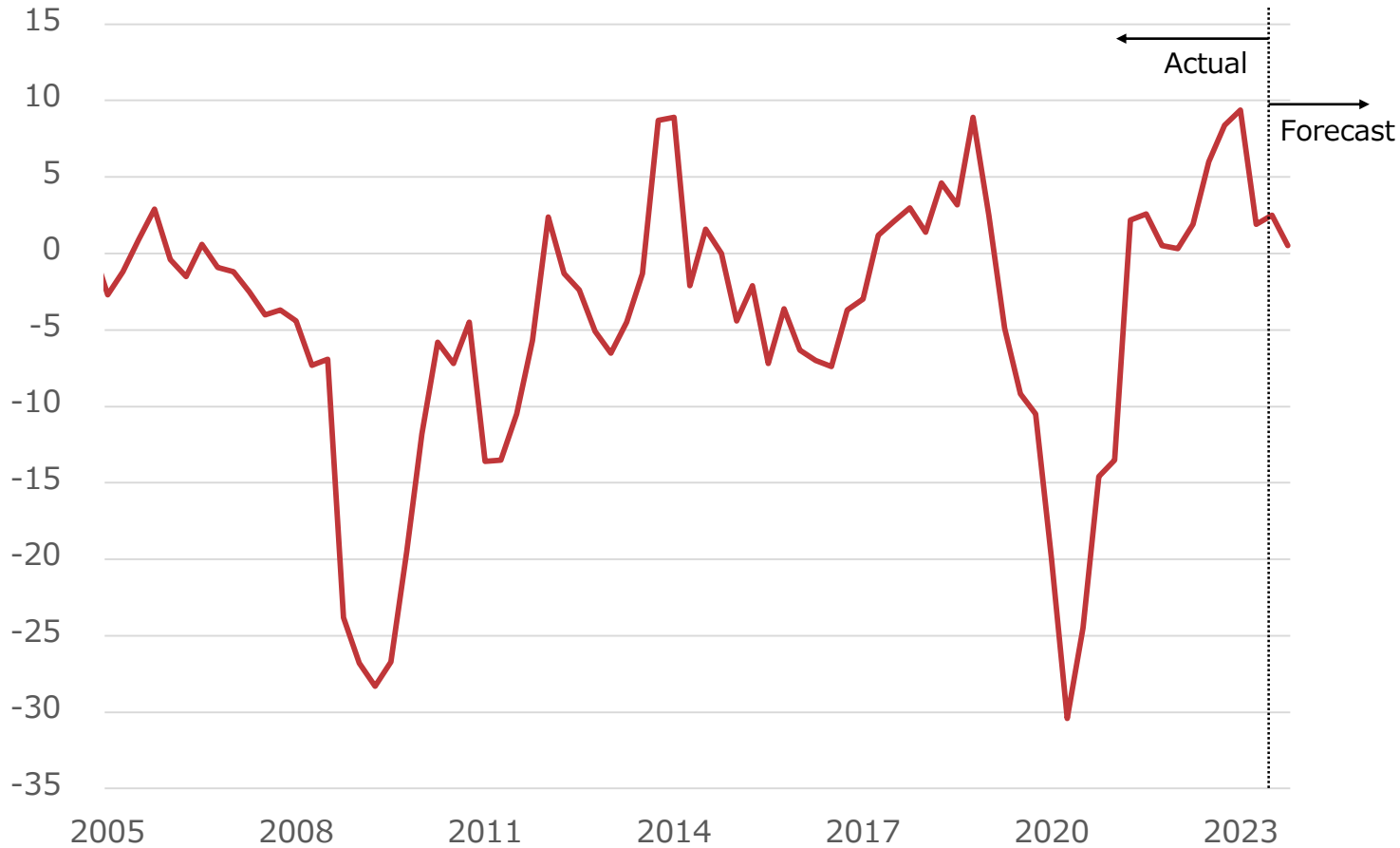
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# State of the Regional Economy



## BSI sales trend (all industries)



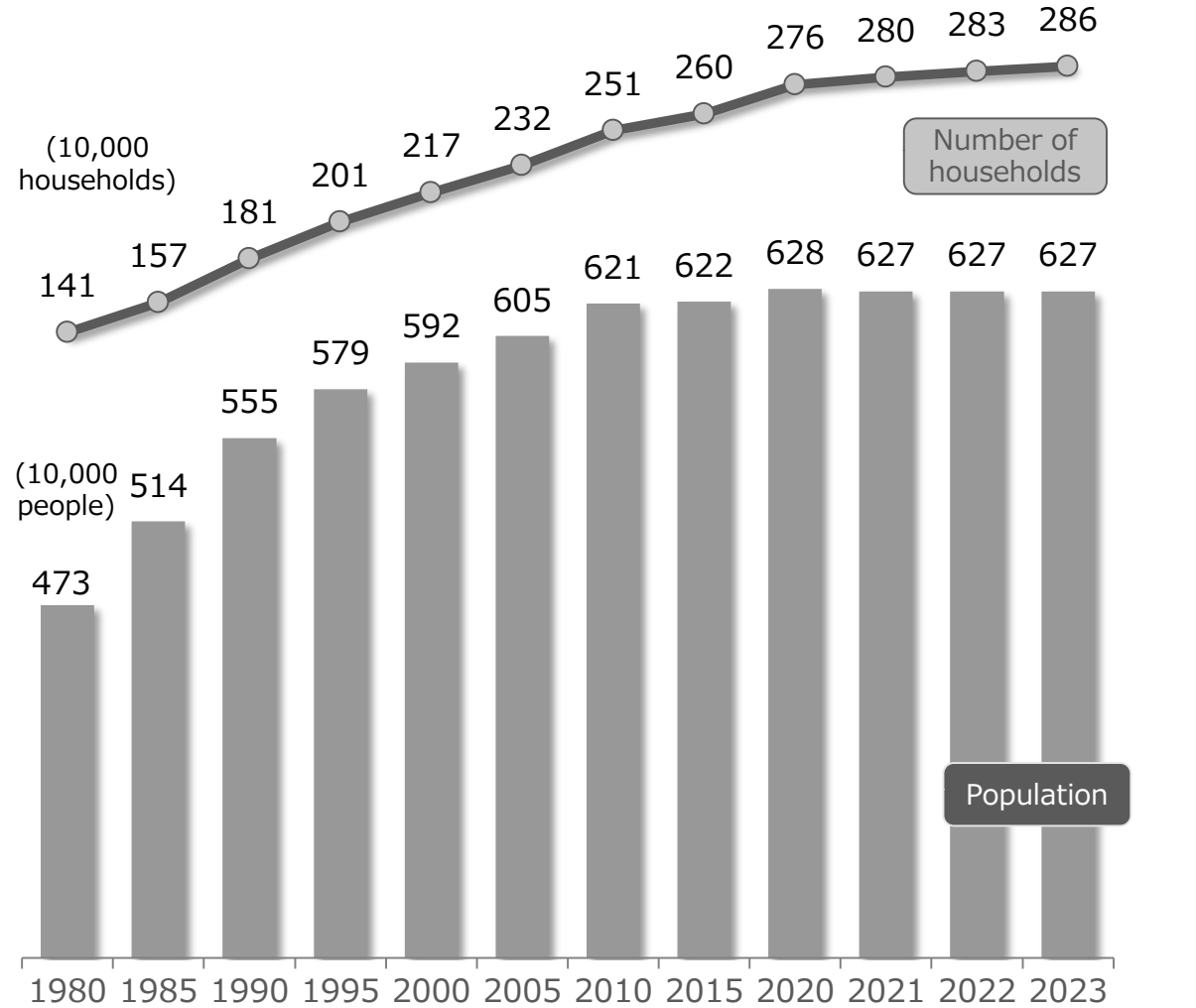
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".  
 $BSI = ("upward/ increase/improve" - "downward/decrease/worsen") \times 1/2$

## BSI sales trend (by industry)

	Actual				Forecast
	2022	2023			Oct.-Dec.
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	
Food	5.0	8.3	22.0	6.3	10.4
Petroleum and chemicals	18.8	-15.0	-25.0	-25.0	-25.0
Plastics	14.3	0.0	-20.0	-7.2	-7.2
Glass	4.6	11.1	-15.0	-5.6	-11.1
Steel and non-ferrous metals	11.2	7.1	-18.8	0.0	-6.3
Metal products	21.5	4.6	0.0	-11.6	-11.6
Machinery	0.0	16.7	-12.5	7.2	7.2
Electrical appliances	25.0	21.4	30.0	0.0	-21.4
Transportation equipment	-7.2	6.3	-10.0	-15.0	-5.6
Other manufacturing	0.0	21.4	5.6	5.6	-6.3
Construction	0.0	3.9	-19.3	-9.4	6.7
Transportation	20.0	15.0	27.8	10.0	10.0
Wholesale	-3.9	0.0	3.9	12.5	8.3
Retail	0.0	18.8	11.6	13.4	0.0
Hotel and hospitality	33.4	33.4	10.0	10.0	10.0
Services	6.5	7.6	4.2	13.2	5.9

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2023)"  
 Survey participants: Enterprises with a head office and/or an office in Chiba  
 As of: September 1, 2023 Data collected: October 10, 2023  
 Answers: 546 enterprises surveyed, 199 effective answers

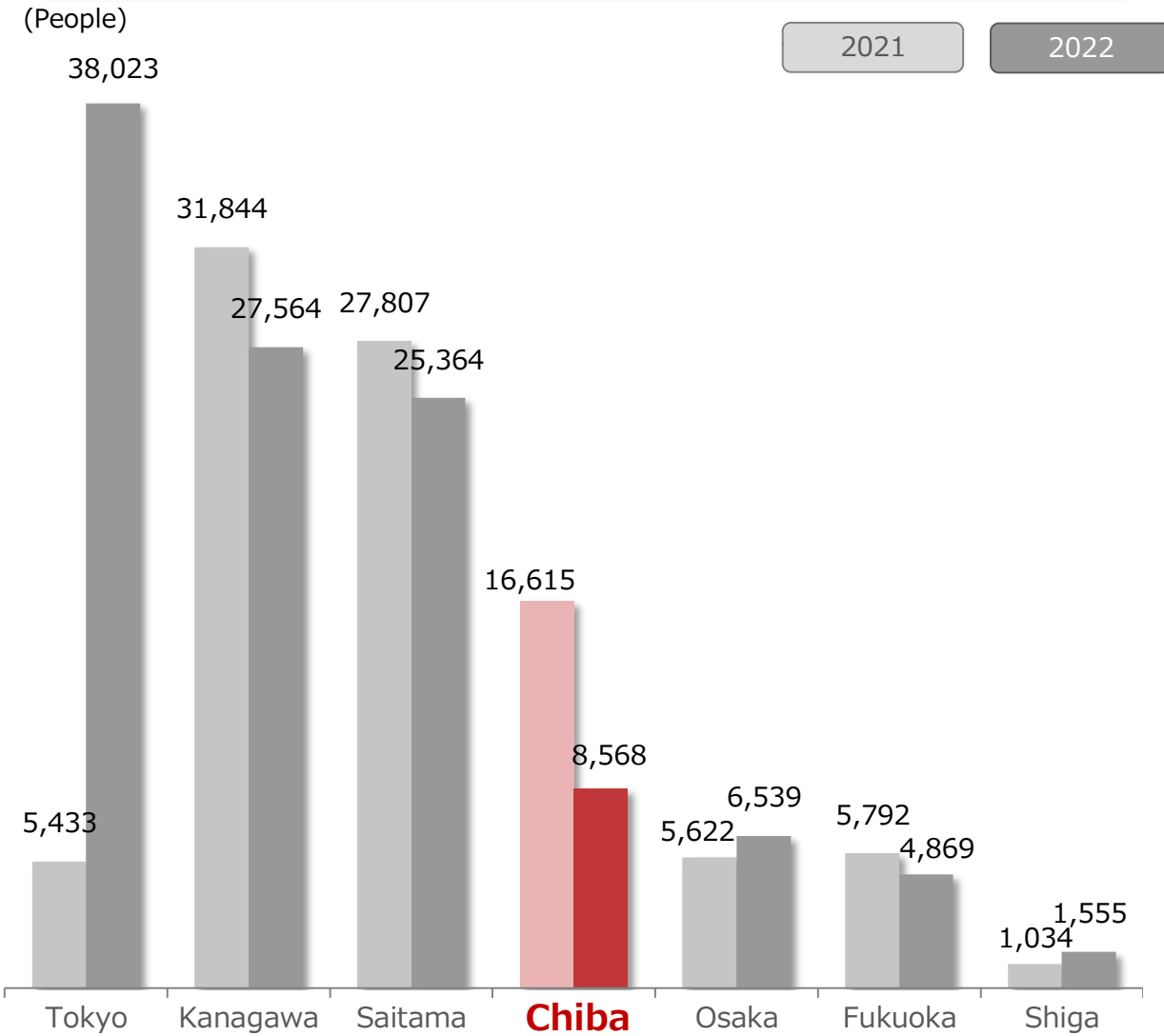
## Population and number of households in Chiba Prefecture



\*As of Oct. 1 of each year

Sources: Statistics Bureau, Ministry of Internal Affairs and Communications, "National Census" (~2020)  
Chiba Prefecture "Chiba Prefecture Monthly Permanent Resident Population Survey Monthly Report" (2021~)

## Net population shifts

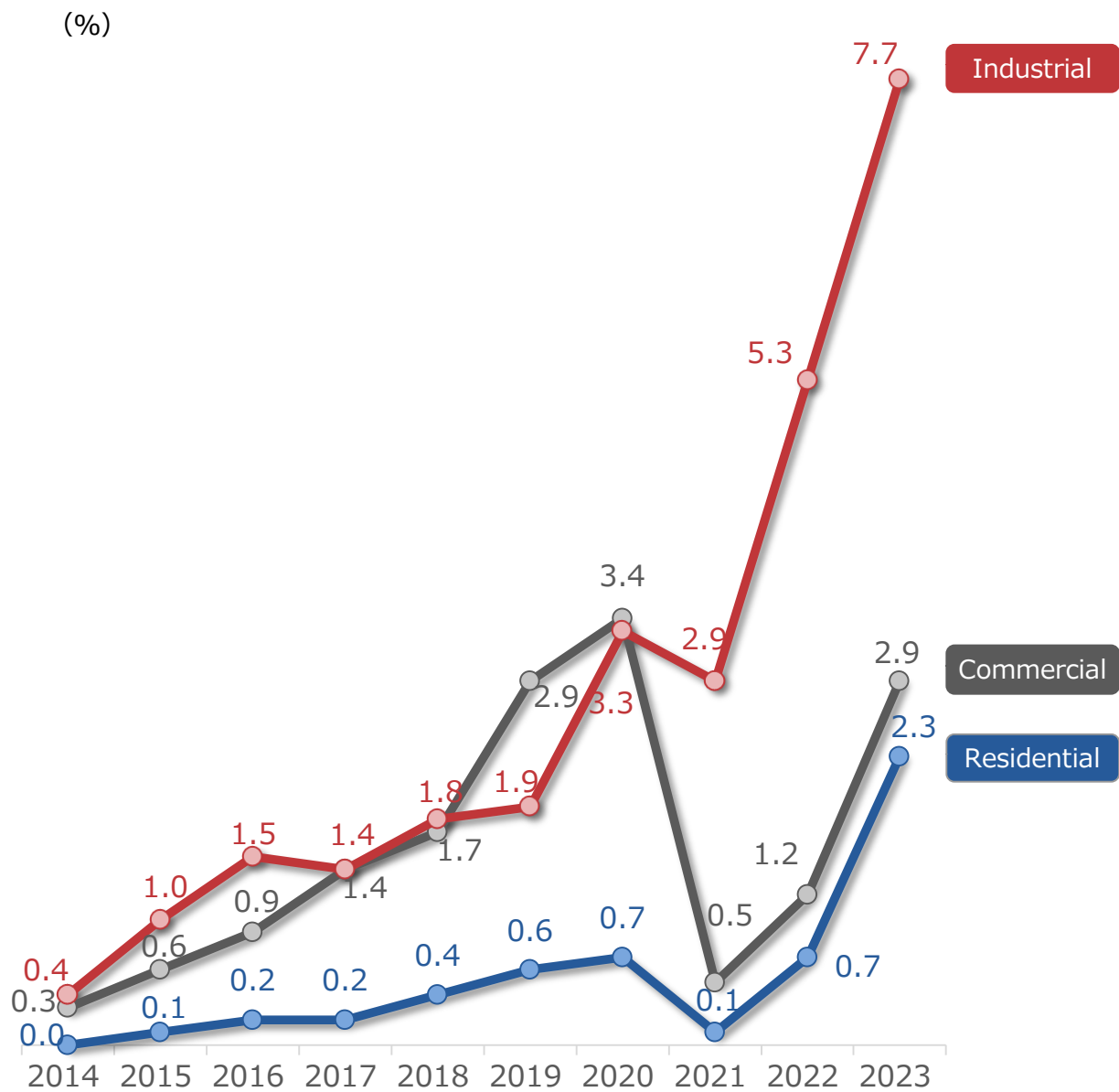


### Year-on-year

+32,590	-4,280	-2,443	-8,047	+917	-923	+917
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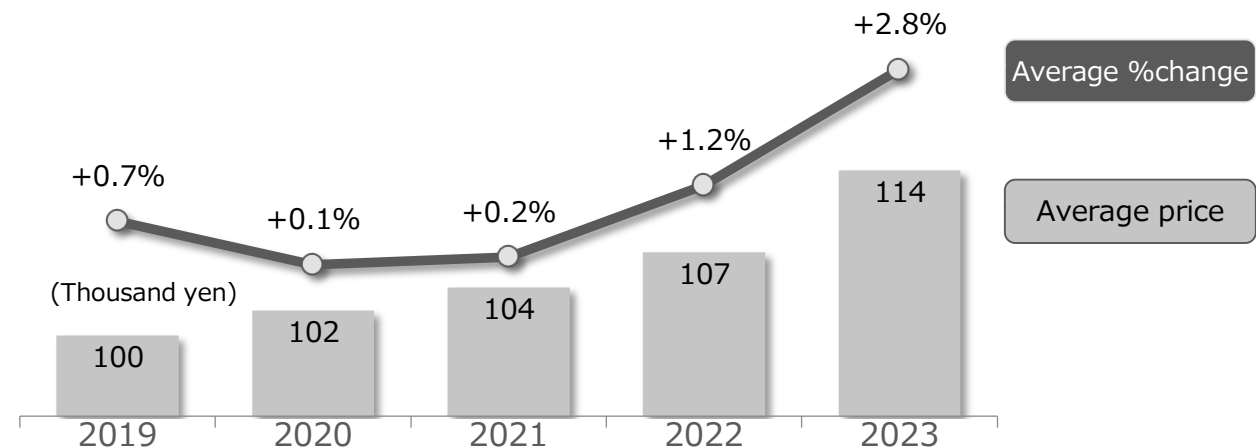
Source: Statistics Bureau, Ministry of Internal Affairs and Communications "Report on Internal Migration in Japan"

## Publicly-listed land prices (year-on-year ratio)



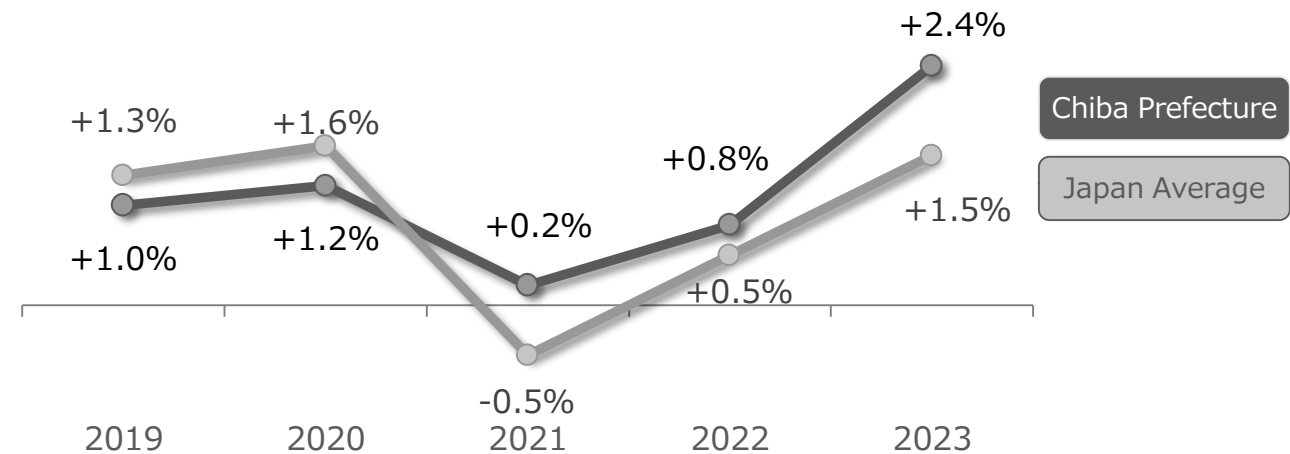
\*As of Jan. 1 of each year

## Standard land prices



\*As of Jul. 1 of each year

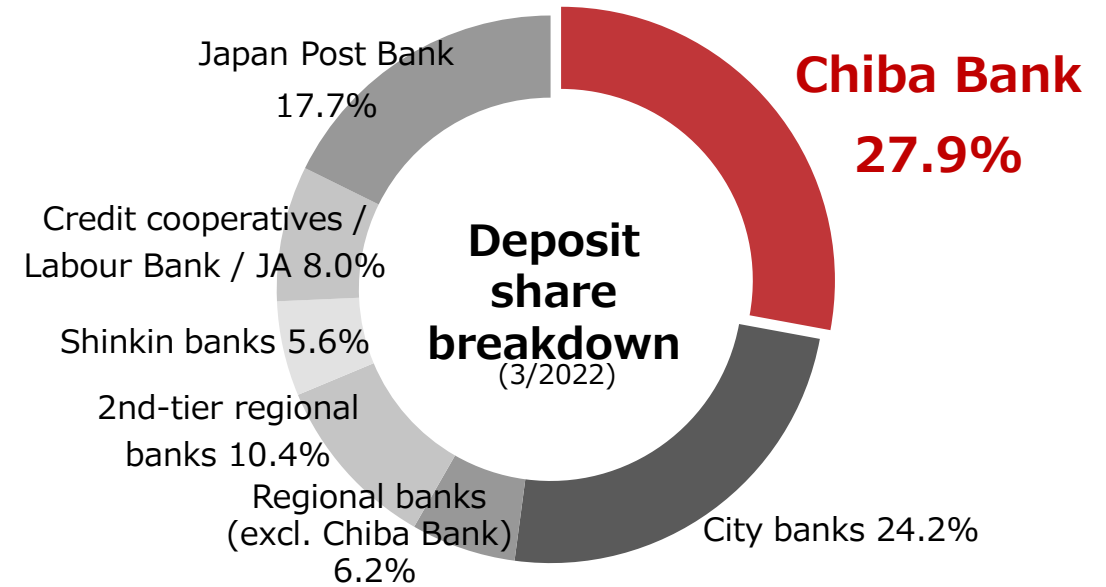
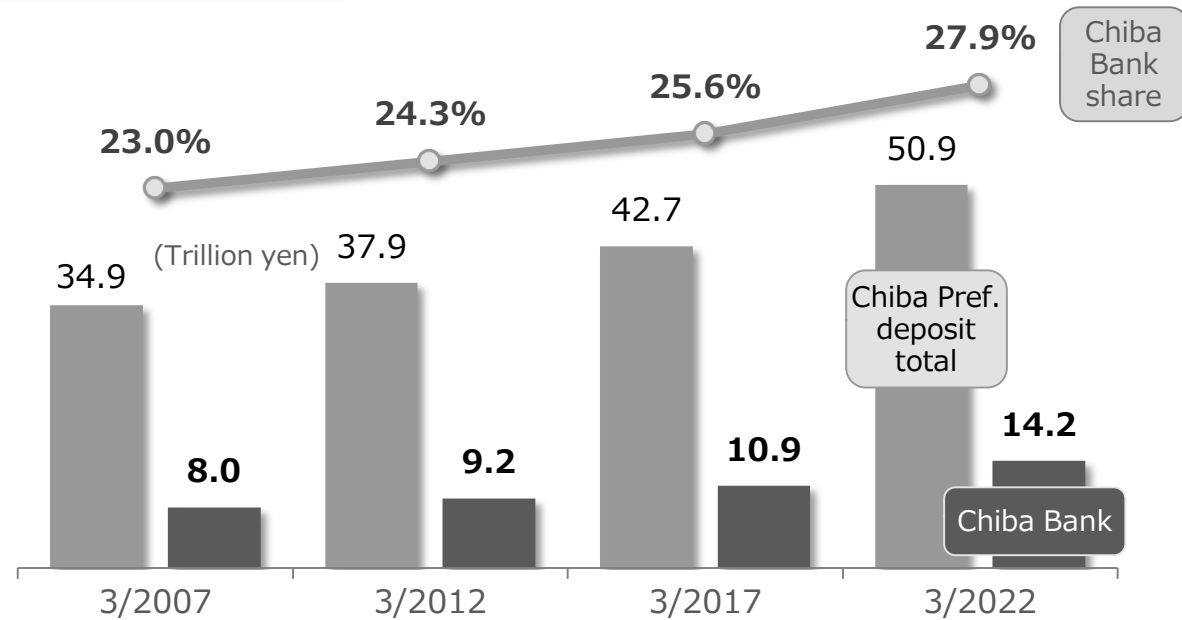
## Land assessments (year-on-year ratio)



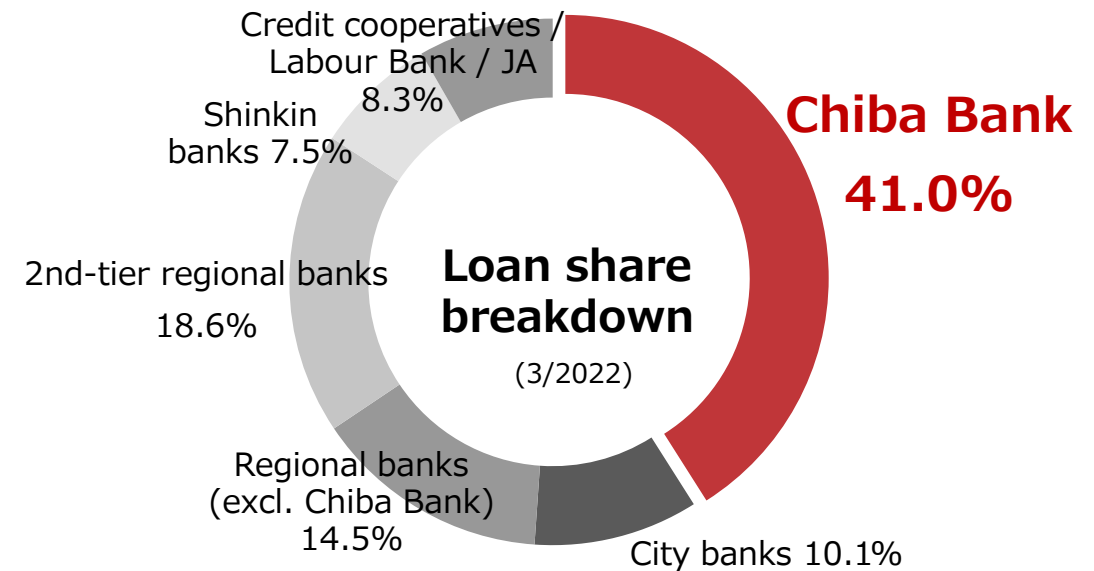
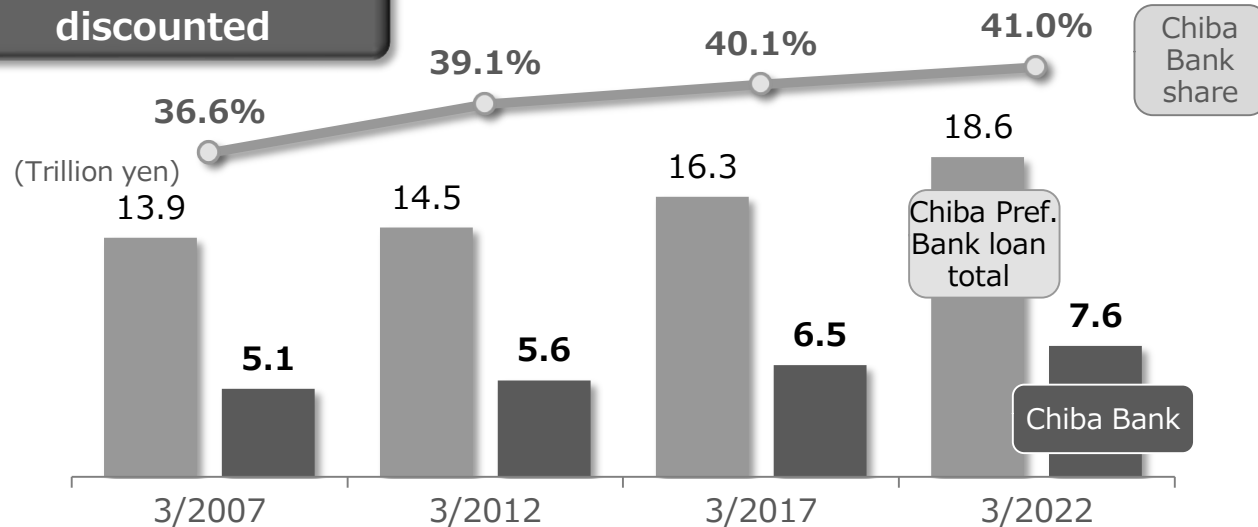
Source: Public information from each company (announced by the National Tax Agency in July)

\*As of Jan. 1 of each year

## Deposits



## Loans and bills discounted



# Key Data for Chiba Prefecture

To create a local community better suited to bringing each person's hope to life

	Population	Number of new housing developments	Prefectural income	Prefectural gross production				Balance of Deposits	Balance of Loans
					Primary industry	Secondary industry	3 <sup>rd</sup> -tier industry		
<b>Chiba</b>	<b>6.28 million</b> <small>6<sup>th</sup> nationwide</small>	<b>47 thousand</b> <small>6<sup>th</sup> nationwide</small>	<b>¥ 18 trillion</b> <small>6<sup>th</sup> nationwide</small>	<b>¥ 20 trillion</b> <small>7<sup>th</sup> nationwide</small>	<b>¥ 0.1 trillion</b> <small>5<sup>th</sup> nationwide</small>	<b>¥ 5.3 trillion</b> <small>9<sup>th</sup> nationwide</small>	<b>¥ 15.2 trillion</b> <small>7<sup>th</sup> nationwide</small>	<b>¥ 35 trillion</b> <small>6<sup>th</sup> nationwide</small>	<b>¥ 16 trillion</b> <small>7<sup>th</sup> nationwide</small>
No. 1 nationwide	Tokyo 14.06 million	Tokyo 135 thousand	Tokyo ¥ 73 trillion	Tokyo ¥ 109 trillion	Hokkaido ¥ 0.7 trillion	Aichi ¥ 15.8 trillion	Tokyo ¥ 97.6 trillion	Tokyo ¥ 350 trillion	Tokyo ¥ 246 trillion
No. 2 nationwide	Kanagawa 9.24 million	Osaka 73 Thousand	Kanagawa ¥ 27 trillion	Osaka ¥ 39 trillion	Ibaraki ¥ 0.2 trillion	Tokyo ¥ 12.2 trillion	Osaka ¥ 29.8 trillion	Osaka ¥ 79 trillion	Osaka ¥ 45 trillion
No. 3 nationwide	Osaka 8.84 million	Kanagawa 67 thousand	Aichi ¥ 25 trillion	Aichi ¥ 39 trillion	Kagoshima ¥ 0.2 trillion	Osaka ¥ 9.0 trillion	Kanagawa ¥ 25.2 trillion	Kanagawa ¥ 50 trillion	Aichi ¥ 25 trillion

Sources:

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

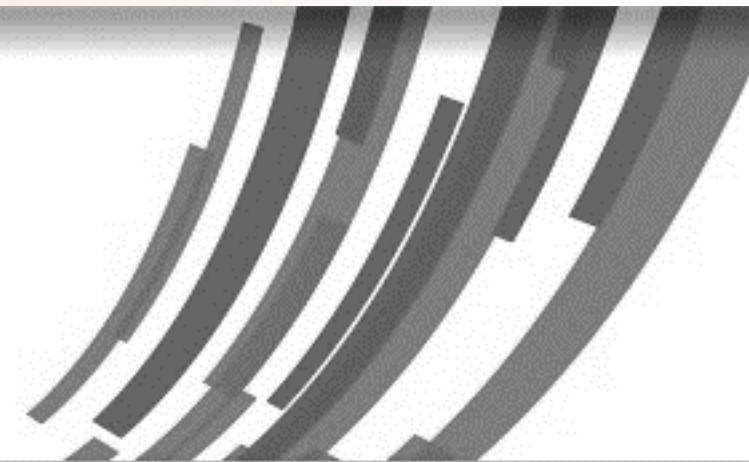
Number of new housing developments: Ministry of Land, Infrastructure and Transport (FY2022)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2020)

Balance of Deposits and Loans: The Bank of Japan (As of March 2023)



# Management Indices



# Summary of Income and Expenses / Management Indices

To create a local community better suited to bringing each person's hope to life

(Billion yen)

**Non-consolidated**

	FY2018		FY2019		FY2020		FY2021		FY2022		FY2023
	1H		1H		1H		1H		1H		1H
Gross business profit	79.1	152.2	78.7	152.7	79.0	156.0	86.4	161.5	82.6	155.5	86.9
Net interest income	64.1	122.6	64.4	123.6	62.9	124.5	69.7	131.8	72.3	140.3	70.2
Net fees and commissions	10.9	22.4	10.8	22.6	12.7	26.1	14.7	27.5	14.7	28.6	14.9
Trading account income	0.5	1.1	1.1	1.8	0.8	1.7	0.5	1.1	0.6	1.3	0.8
Net other ordinary income	34.0	6.0	2.3	4.5	2.4	3.5	1.4	1.0	-5.1	-14.8	0.8
Bond-related gains/losses	2.3	4.5	1.5	3.2	0.9	-0.3	0.7	-1.4	-8.5	-20.0	-2.0
G&A expenses (-)	40.6	81.1	40.4	81.9	41.4	86.0	42.9	84.5	41.0	82.5	42.1
Business profit (before provisions to general reserves)	38.4	71.1	38.3	70.8	37.6	70.0	43.5	76.9	41.6	73.0	44.7
Core business income	36.0	66.5	36.7	67.5	36.7	70.3	42.7	78.3	50.2	93.0	46.8
Excl. gains/losses on the cancellation of investment trusts	33.5	62.6	33.9	64.2	34.4	66.2	39.6	75.1	47.3	85.3	46.0
Net provisions to general allowance for loan losses (-)	0.6	2.5	1.9	1.2	1.1	3.2	0.5	1.5	-	-	-
Net business income	37.7	68.5	36.3	69.5	36.5	66.7	42.9	75.4	41.6	73.0	44.7
Non-recurring gains/losses	3.5	-1.4	3.2	-1.6	0.9	-2.5	2.2	-1.7	8.2	8.7	5.4
Disposal of non-performing loans (-)	1.4	8.7	2.8	8.2	2.5	7.1	1.2	5.6	-2.9	0.3	-0.7
Reversal of allowance for loan losses	-	-	-	-	-	-	-	-	2.0	0.9	1.9
Gains/losses related to stocks, etc.	1.0	1.8	2.2	2.6	3.3	5.8	2.7	2.7	4.8	8.3	4.6
Ordinary profit	41.3	67.0	39.6	67.8	37.4	64.2	45.2	73.6	49.8	81.7	50.1
Extraordinary profit/loss	-0.1	-0.2	-0.0	-3.8	-0.0	-0.3	0.0	-0.3	-0.1	-0.3	-0.0
Net income	30.0	48.0	28.8	45.9	27.4	45.6	33.1	52.3	36.1	58.1	36.4
Credit-related expenses (-)	2.1	11.3	4.7	9.5	3.6	10.4	1.8	7.1	-2.9	0.3	-0.7

(Billion yen)

**Consolidated**

Ordinary profit	42.1	72.4	39.9	72.6	38.6	71.8	45.4	78.8	50.7	86.9	49.9
Profit attributable to owners of parent	29.2	50.4	27.8	48.0	27.0	49.6	31.8	54.4	35.2	60.2	34.7
Consolidated net business income	41.1	80.1	41.6	81.0	41.2	81.8	46.5	87.0	43.8	81.8	47.0
Consolidated ROE* <sup>1</sup> (shareholders' equity basis)	7.14%	6.15%	6.63%	5.67%	6.20%	5.65%	7.01%	5.97%	7.49%	6.38%	7.13%
Consolidated OHR* <sup>2</sup>	52.88%	53.42%	51.91%	52.99%	52.45%	52.94%	50.21%	50.90%	46.64%	47.37%	48.50%

\*1 Profit attributable to owners of parent ÷ (total net assets at beginning of fiscal year + total net assets at end of term)/2)

\*2 Expenses ÷ (net business income - bond-related gains/losses + net provisions to general allowance for loan losses + expenses)

## Balance sheet (non-consolidated)

**Total assets: ¥ 20.2 trillion**

(+ ¥ 0.5 trillion) (): as compared to 3/23

Loans and bills discounted

**¥ 12.5 trillion**

(+ ¥ 0.3 trillion)

Deposits and NCDs

**¥ 15.9 trillion**

(- ¥ 0.0 trillion)

Securities

**¥ 2.5 trillion**

(+ ¥ 0.0 trillion)

Other

**¥ 3.3 trillion**

(+ ¥ 0.5 trillion)

Other

**¥ 5.1 trillion**

(¥ +0.1 trillion)

Net assets

**¥ 1.0 trillion**

(+ ¥ 0.0 trillion)

(Billion yen)

	3/2019		3/2020		3/2021		3/2022		3/2023		3/2024
	1H		1H		1H		1H		1H		1H
Assets	14,611.9	14,891.6	15,430.2	1,553.7	16,805.4	17,795.8	18,374.2	19,011.2	18,885.2	19,690.5	20,261.7
Cash and deposits	1,965.1	2,063.5	2,239.4	1,923.7	3,077.5	3,609.2	3,879.1	4,197.8	3,468.5	4,061.5	4,012.7
BOJ account	1,746.4	1,872.2	2,116.6	1,794.1	2,966.1	3,511.9	3,756.9	4,102.9	3,364.9	3,954.4	3,905.6
Loans and bills discounted	9,995.8	10,136.8	10,551.1	10,616.5	10,955.4	11,206.4	11,521.1	11,691.3	11,934.4	12,153.6	12,520.6
Domestic	9,761.4	9,903.9	10,309.3	10,376.2	10,736.5	10,962.6	11,280.6	11,425.9	11,623.5	11,836.7	12,143.8
Securities	2,119.4	2,082.7	2,087.3	2,103.7	2,189.5	2,380.6	2,424.4	2,463.2	2,537.0	2,554.3	2,583.9
Government bonds	335.7	263.8	187.9	170.9	178.6	187.0	142.6	163.3	230.4	284.8	217.0
Stocks	265.8	244.0	237.3	203.1	220.7	254.6	258.5	249.5	248.2	251.4	289.3
Liabilities	13,712.9	14,004.9	14,528.2	14,672.0	15,889.2	16,833.7	17,373.9	18,031.2	17,921.6	18,708.2	19,232.3
Deposits	12,032.2	12,333.4	12,315.3	12,788.9	13,486.8	14,104.5	14,138.8	14,787.6	15,024.5	15,424.4	15,424.2
Domestic	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1
Retail	8,804.9	8,914.8	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0
Corporate	2,263.6	2,315.2	2,323.2	2,410.3	2,721.4	2,822.3	2,854.4	3,003.7	3,003.4	3,055.5	3,114.9
Net assets	899.0	886.6	901.9	865.0	916.2	962.1	1,000.2	979.9	963.6	982.3	1,029.3
Loan-to-deposit ratio	83.0%	82.1%	85.6%	83.0%	81.2%	79.4%	81.4%	79.0%	79.4%	78.7%	81.1%
Loans and securities-to-deposit ratio	100.6%	99.0%	102.6%	99.4%	97.4%	96.3%	98.6%	95.7%	96.3%	95.3%	97.9%

## Yen-denominated loan composition

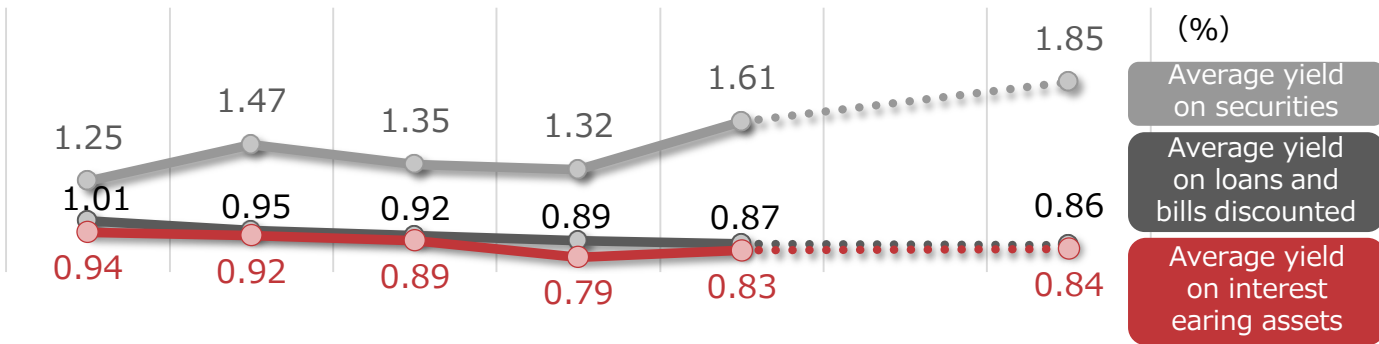
(Billion yen)

	3/2019		3/2020		3/2021		3/2022		3/2023		3/2024
	1H		1H		1H		1H		1H		1H
Market-linked	1,525.3	1,501.1	1,548.9	1,456.2	1,548.2	1,559.1	1,688.7	1,685.1	1,809.5	1,956.9	2,188.2
Short-term/long-term prime rate, etc.	4,073.2	4,151.5	4,221.6	4,229.0	4,222.9	4,251.0	4,350.4	4,340.2	4,437.7	4,552.6	4,762.5
Corporate	1,105.4	1,109.2	1,133.9	1,110.0	1,070.5	1,043.2	1,097.0	1,047.2	1,118.9	1,185.8	1,329.4
Residential	2,967.8	3,042.3	3,087.7	3,119.0	3,152.3	3,207.7	3,253.4	3,293.0	3,318.7	3,366.8	3,433.0
Fixed-rate	3,938.5	4,045.6	4,348.6	4,530.1	4,834.7	5,052.5	5,143.8	5,316.3	5,280.2	5,244.3	5,095.1
Corporate	3,466.4	3,581.3	3,892.2	4,060.7	4,356.7	4,569.9	4,654.6	4,821.5	4,779.8	4,740.8	4,604.8
Residential	472.0	464.3	456.3	469.4	478.0	482.5	489.1	494.8	500.4	503.4	490.3

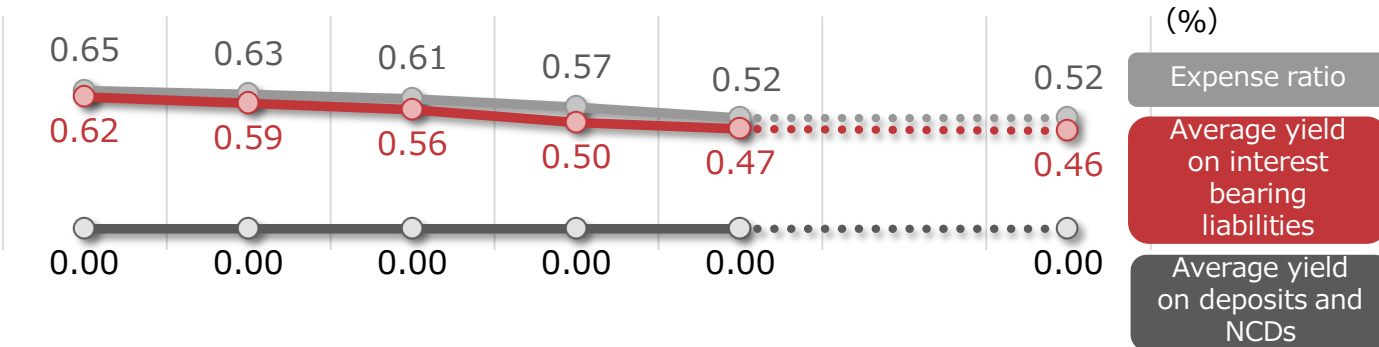
## Domestic operations

### Average yield on interest earning assets

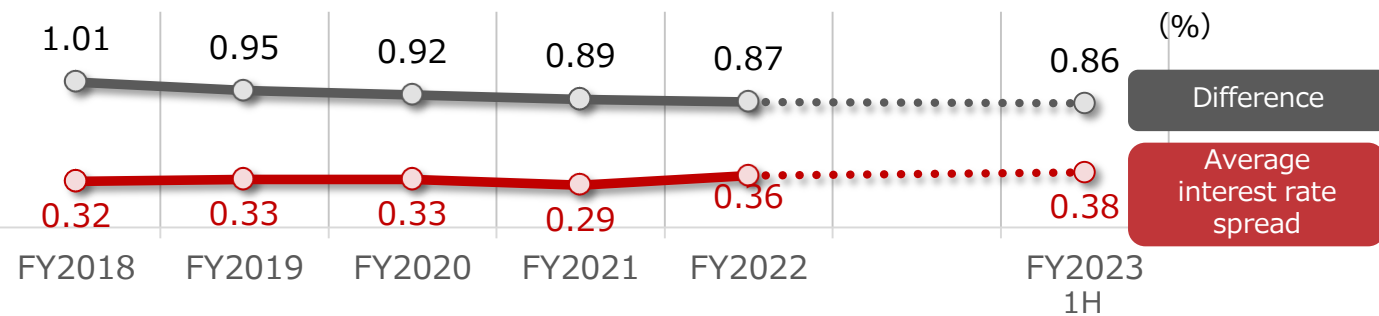
\* Accounting basis



### Average yield on interest bearing liabilities



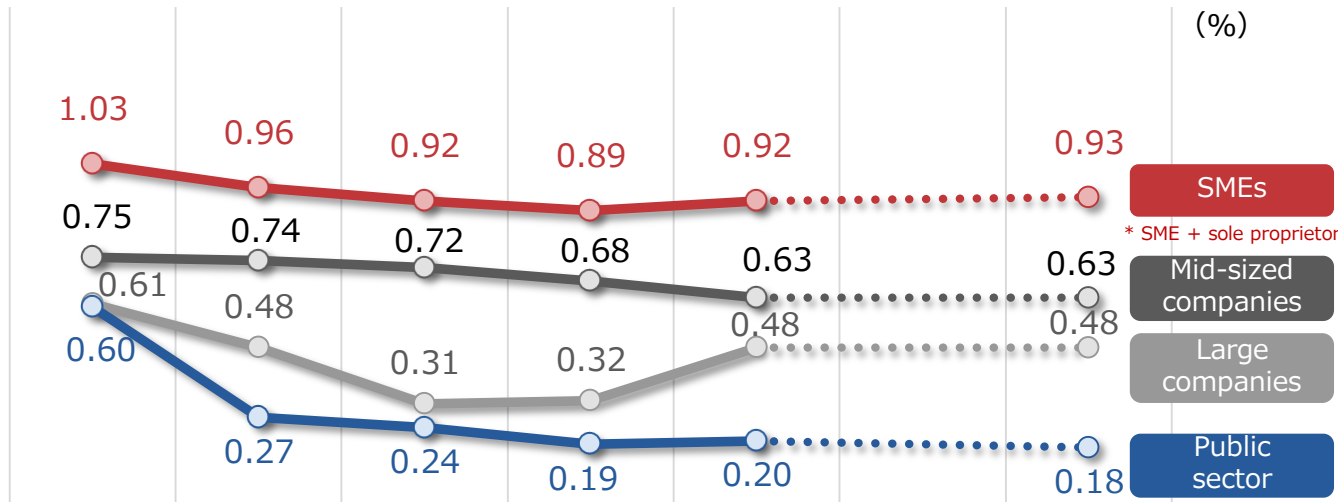
### Average interest rate spread / diff. between average yield on loans and deposits



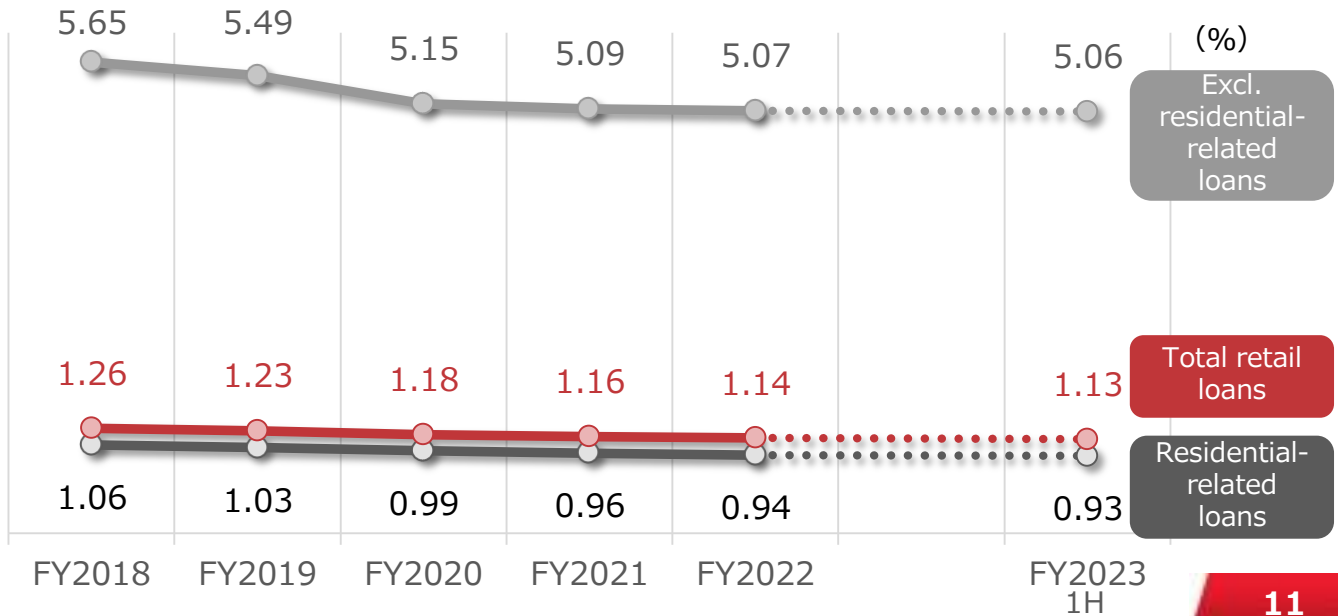
## Contract rate by borrower category

\* Internal management basis (weighted average at term-end, stock basis)

### Corporate



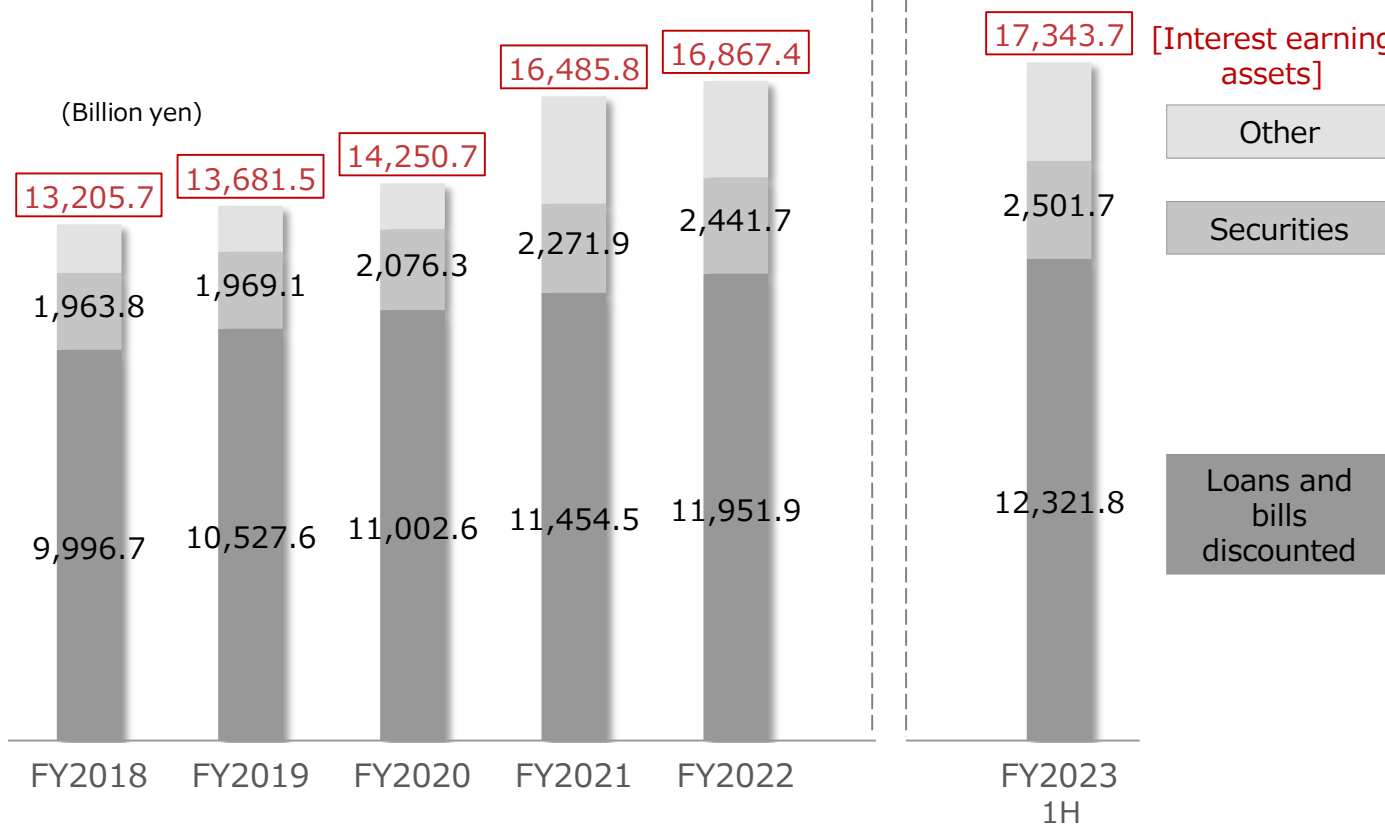
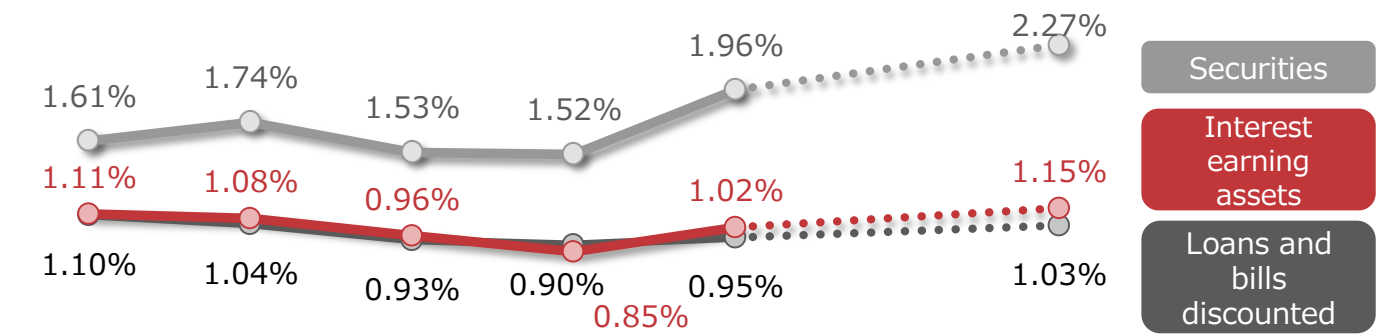
### Retail (consumer loans)



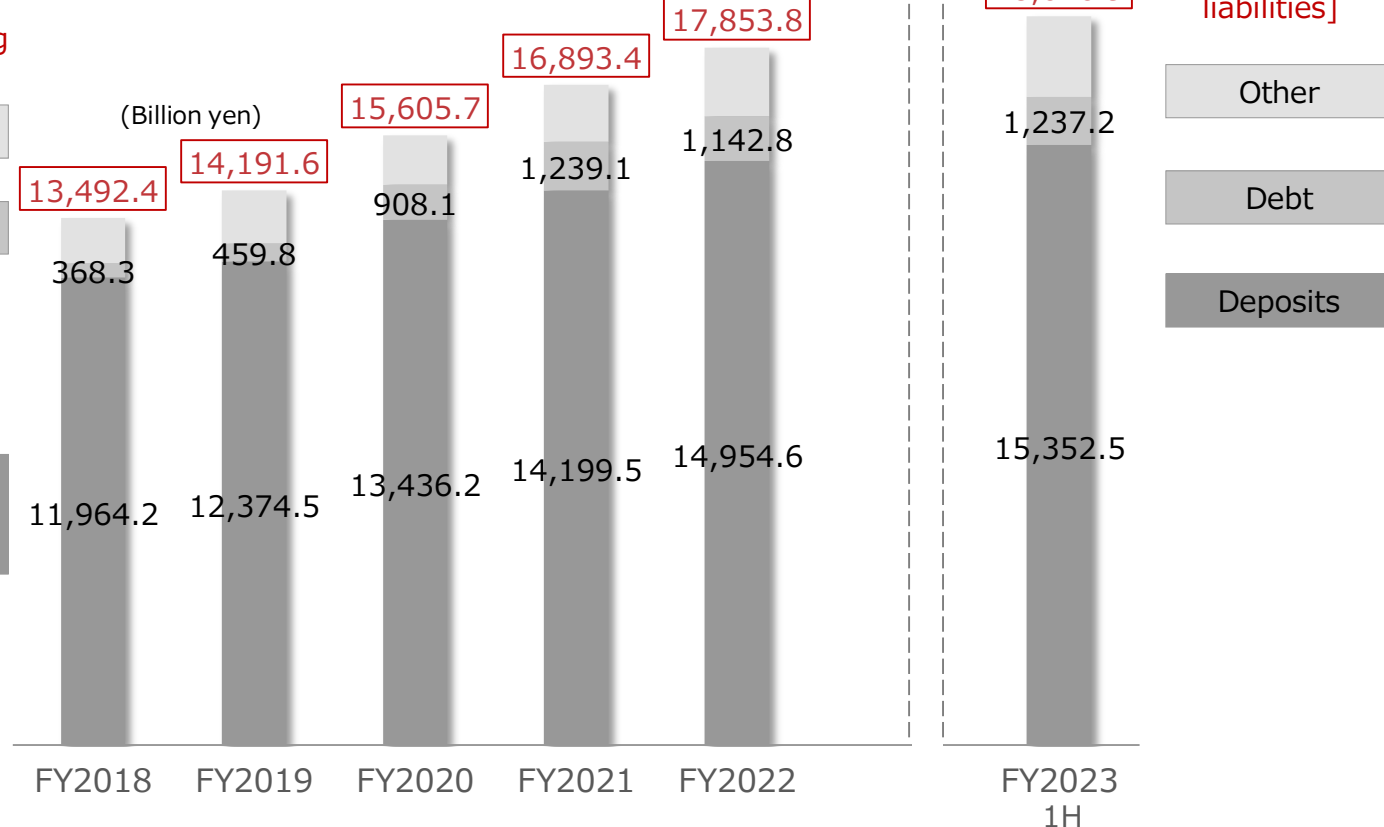
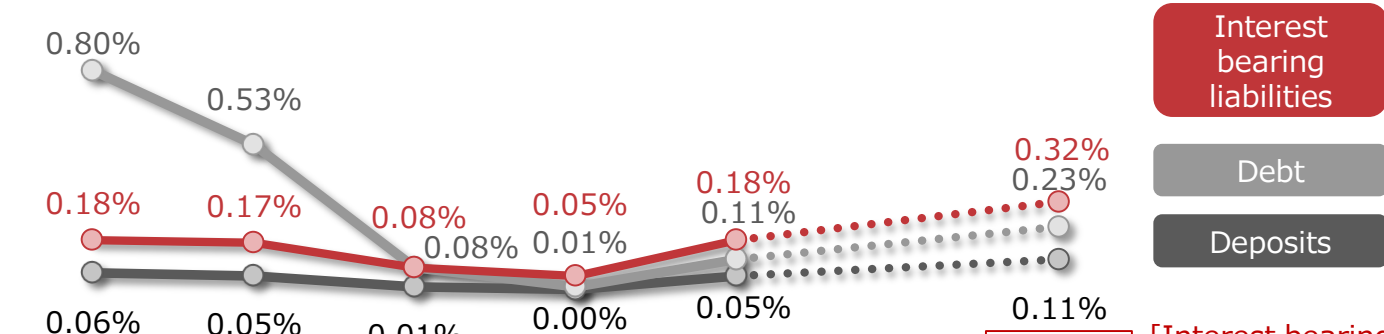
# Interest Earning Assets / Interest Bearing Liabilities (Total)

To create a local community better suited to bringing each person's hope to life

## Interest earning assets (average balance)



## Interest bearing liabilities (average balance)

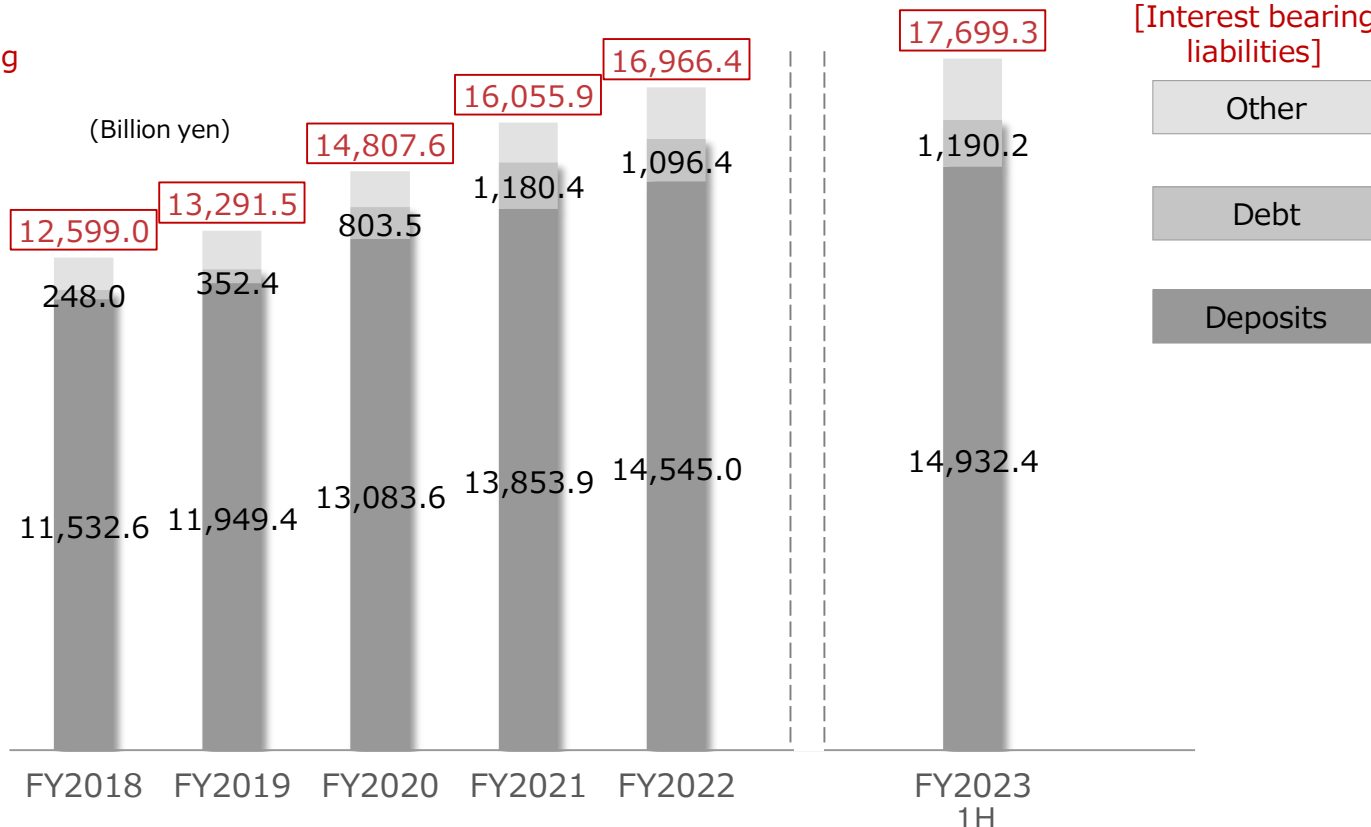
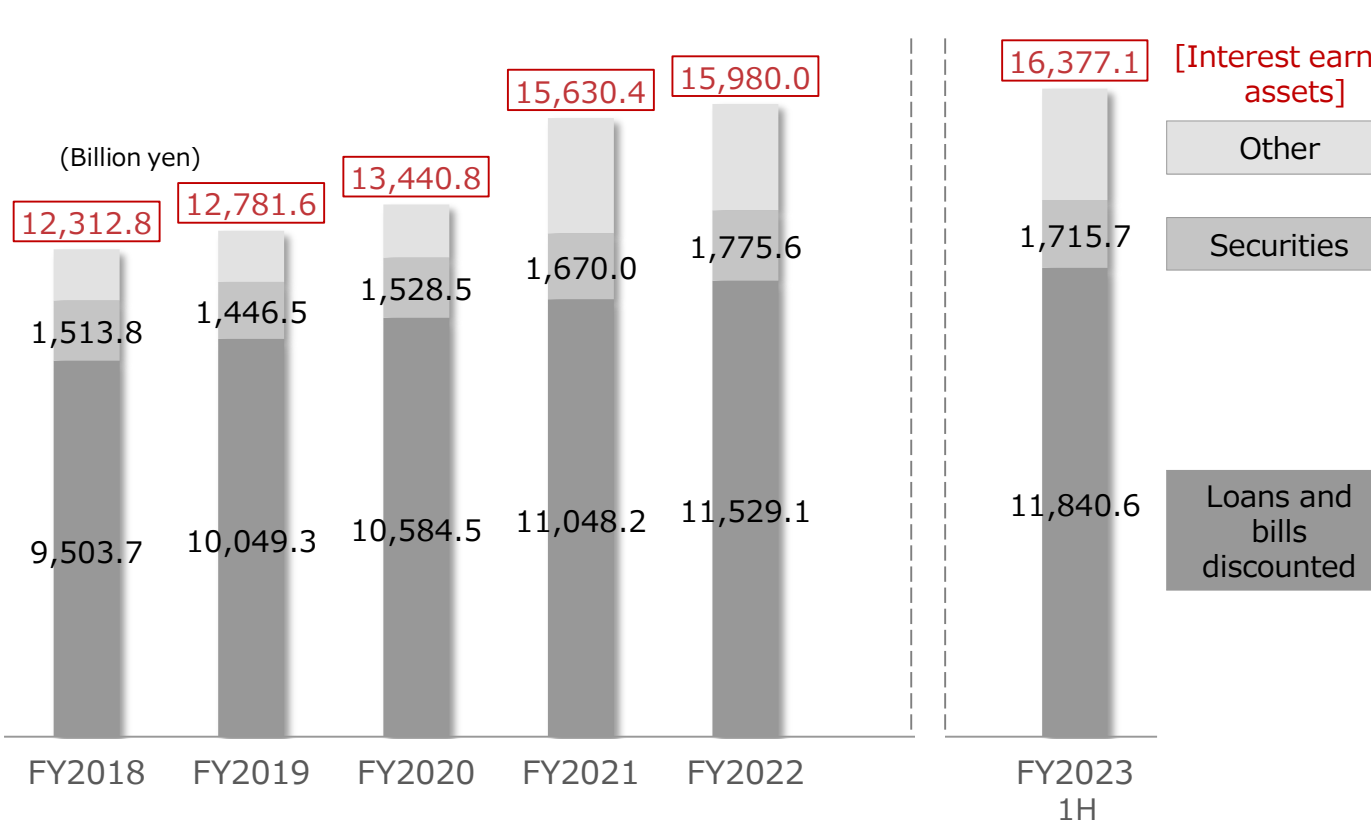
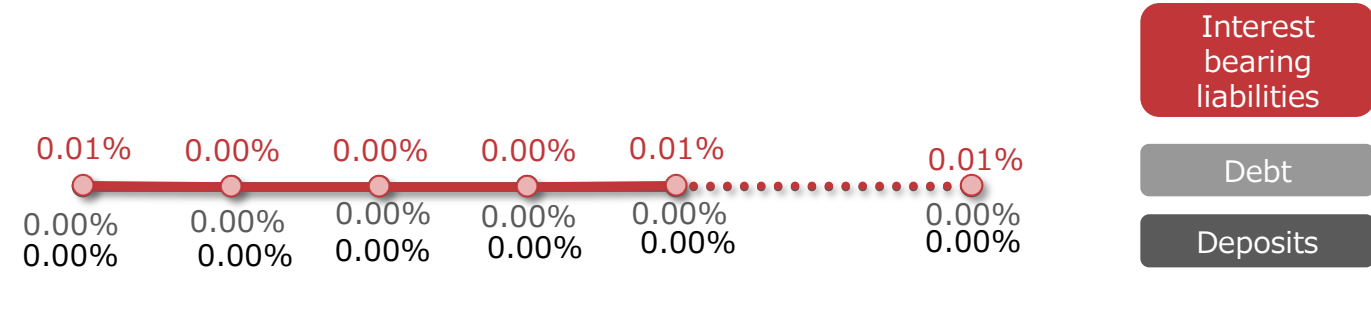
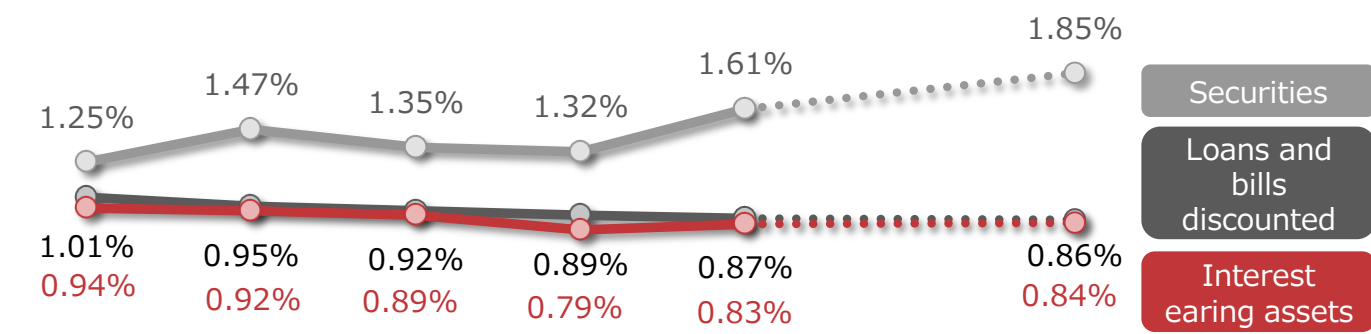


# Interest Earning Assets / Interest Bearing Liabilities (Domestic Operations)

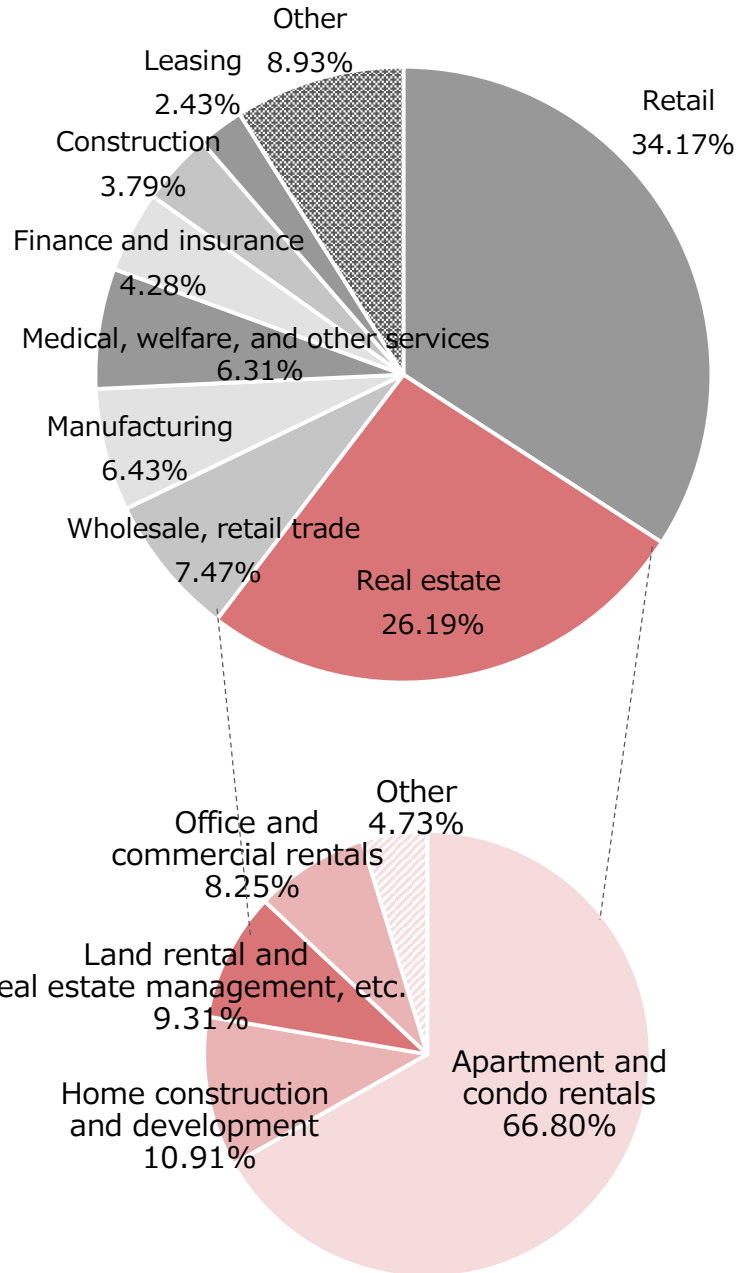
To create a local community better suited to bringing each person's hope to life

## Interest earning assets (average balance)

## Interest bearing liabilities (average balance)



[Loan balance composition by industry 9/2023]



Domestic loan breakdown by industry

(Billion yen)

	3/2021		9/2021		3/2022		9/2022		3/2023		9/2023	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	740.3	6.75%	763.9	6.77%	726.8	6.36%	794.7	6.84%	782.3	6.61%	780.6	6.43%
Agriculture and forestry	17.1	0.16%	17.8	0.16%	18.5	0.16%	17.0	0.15%	17.0	0.14%	17.4	0.14%
Fishery	1.3	0.01%	1.5	0.01%	1.2	0.01%	1.3	0.01%	1.4	0.01%	1.1	0.01%
Mining, quarry, and gravel	17.0	0.15%	17.8	0.16%	15.4	0.14%	22.0	0.19%	18.9	0.16%	20.7	0.17%
Construction	388.0	3.54%	395.0	3.50%	419.0	3.67%	427.5	3.68%	442.4	3.74%	459.7	3.79%
Electricity, gas, heat, and water	132.1	1.21%	149.0	1.32%	174.7	1.53%	180.3	1.55%	195.9	1.66%	206.5	1.70%
Information/communications	48.2	0.44%	48.8	0.43%	47.2	0.42%	49.0	0.42%	58.5	0.50%	93.8	0.77%
Transport and postal service	312.0	2.85%	321.1	2.85%	323.7	2.83%	286.9	2.47%	292.9	2.47%	303.0	2.50%
Wholesale and retail trade	799.8	7.30%	821.8	7.29%	837.8	7.33%	859.7	7.40%	880.0	7.43%	907.4	7.47%
Finance and insurance	430.1	3.92%	488.2	4.33%	455.0	3.98%	487.7	4.19%	499.2	4.22%	519.2	4.28%
Real estate and leasing	3,073.2	28.03%	3,143.3	27.86%	3,205.3	28.05%	3,282.5	28.24%	3,389.9	28.64%	3,476.1	28.62%
Real estate	2,810.7	25.64%	2,854.8	25.30%	2,910.8	25.47%	2,995.0	25.77%	3,101.9	26.21%	3,180.5	26.19%
Rental and management	2,453.3	22.38%	2,472.9	21.92%	2,515.3	22.01%	2,551.1	21.95%	2,629.9	22.22%	2,683.0	22.09%
Real estate trading, etc.	357.4	3.26%	381.8	3.38%	395.4	3.46%	443.8	3.82%	471.9	3.99%	497.4	4.10%
Leasing	262.5	2.39%	288.5	2.56%	294.5	2.58%	287.4	2.47%	288.0	2.43%	295.6	2.43%
Medical, welfare, and other services	705.0	6.43%	718.4	6.37%	738.6	6.47%	747.2	6.43%	752.7	6.36%	766.2	6.31%
Government, local public sector	398.9	3.64%	444.0	3.94%	464.1	4.06%	433.9	3.73%	415.5	3.51%	442.0	3.64%
Other (retail)	3,899.0	35.57%	3,949.1	35.01%	3,997.9	34.99%	4,033.2	34.70%	4,089.5	34.55%	4,149.5	34.17%
Total	10,962.6	100.00%	11,280.6	100.00%	11,425.9	100.00%	11,623.5	100.00%	11,836.7	100.00%	12,143.8	100.00%

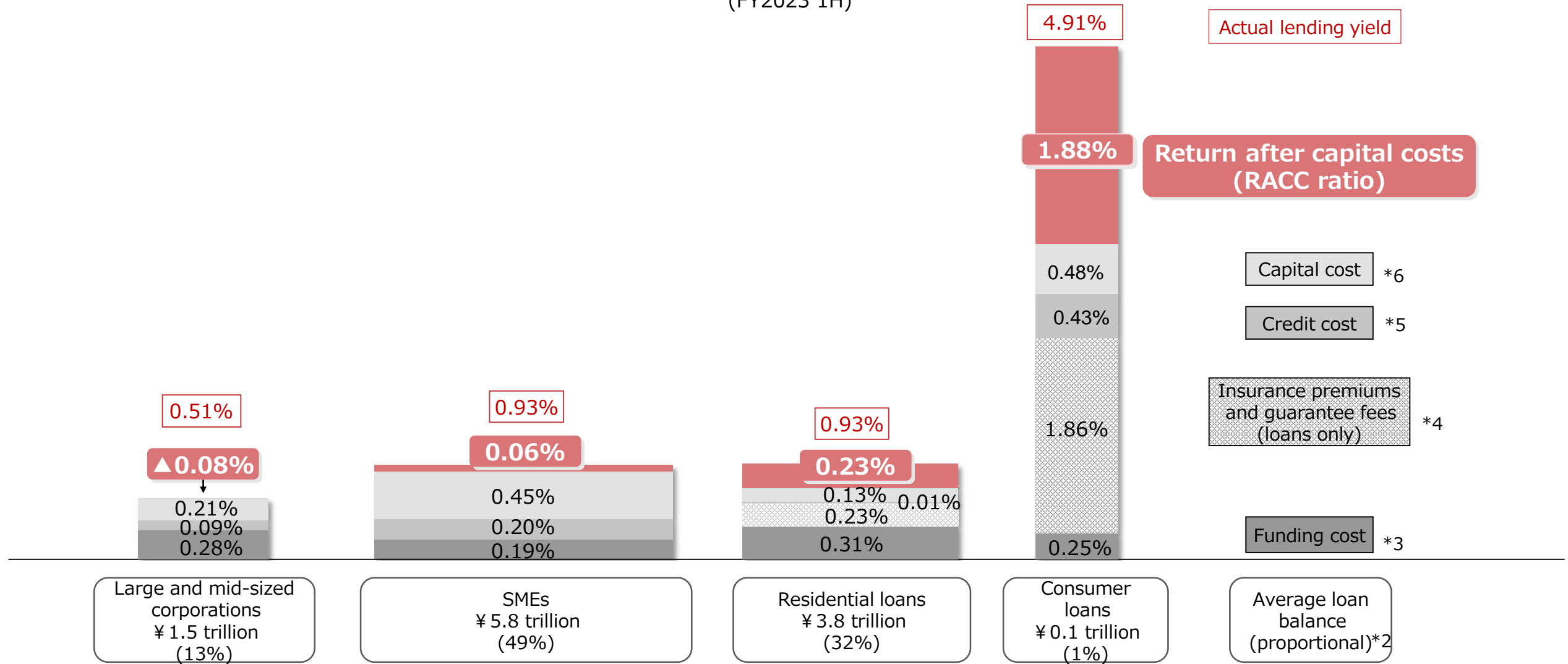
Real-estate loan breakdown

(Billion yen)

	3/2021		9/2021		3/2022		9/2022		3/2023		9/2023	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Rental and management	2,453.3	87.28%	2,472.9	86.62%	2,515.3	86.41%	2,551.1	85.18%	2,629.9	84.78%	2,683.0	84.36%
Apartment and condo rentals	2,040.7	72.60%	2,062.6	72.25%	2,088.1	71.74%	2,105.9	70.32%	2,113.5	68.14%	2,124.5	66.80%
Office and commercial rentals	233.5	8.31%	231.0	8.09%	235.6	8.09%	238.4	7.96%	255.3	8.23%	262.3	8.25%
Land rental and real estate management	179.0	6.37%	179.3	6.28%	191.6	6.58%	206.7	6.90%	261.0	8.41%	296.1	9.31%
Real estate trading, etc.	357.4	12.72%	381.8	13.38%	395.4	13.59%	443.8	14.82%	471.9	15.22%	497.4	15.64%
Home construction and development	249.4	8.87%	270.2	9.47%	280.0	9.62%	312.9	10.45%	330.0	10.64%	346.9	10.91%
Real estate brokerage and land trading, etc.	105.0	3.74%	109.2	3.83%	113.5	3.90%	129.4	4.32%	140.6	4.54%	149.1	4.69%
Public organizations	2.9	0.11%	2.3	0.08%	1.8	0.07%	1.4	0.05%	1.3	0.04%	1.2	0.04%
Total	2,810.7	100.00%	2,854.8	100.00%	2,910.8	100.00%	2,995.0	100.00%	3,101.9	100.00%	3,180.5	100.00%

## Return after capital costs\*1

(FY2023 1H)



\*1. Before deducting G&A expenses.

\*2. Average balance: segmented on internal management basis. Residential loans are before securitization and consumer loans excludes credit cards.

\*3. Funding cost: internal transfer rate x average balance during the period.

\*4. Insurance premiums and guarantee fees: actual expenditure during the period. Only includes guarantee fees from external guarantee companies.

\*5. Credit cost: internally used notional allowance. (EL=PD x LGD x balance)

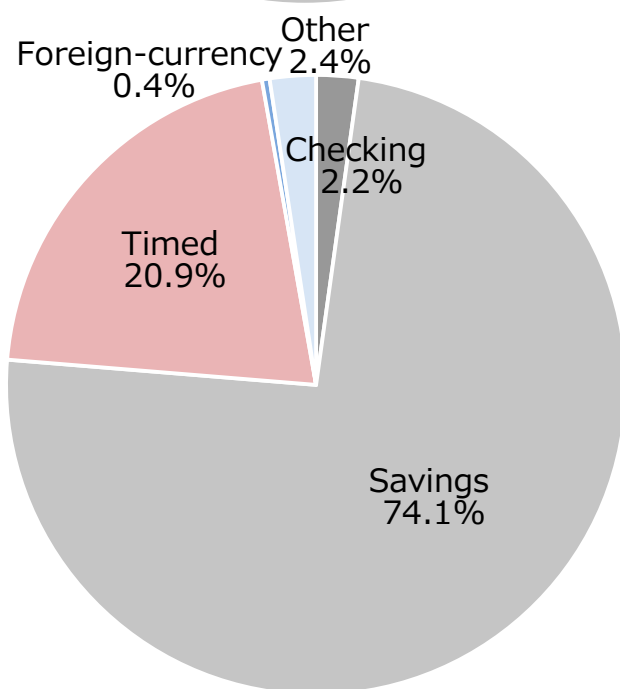
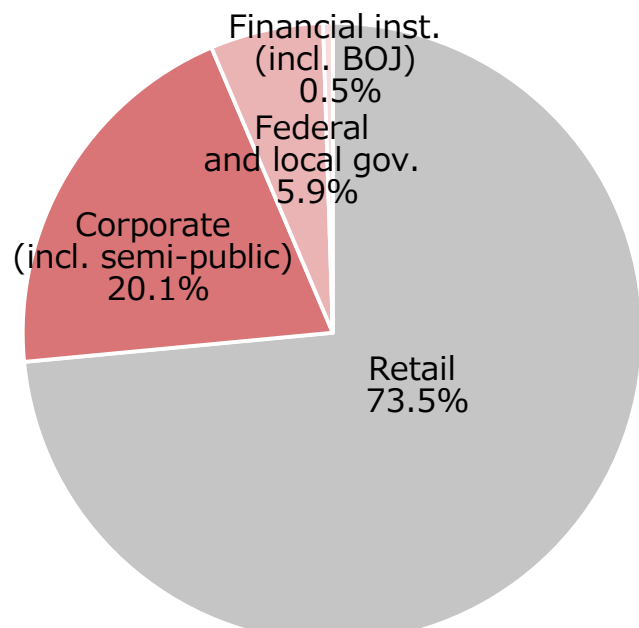
\*6. Capital cost: unexpected losses as of 9/2023. (UL (Basel III basis) x 6% (capital cost) ÷ (1-tax rate))



# Balance of Domestic Deposits

To create a local community better suited to bringing each person's hope to life

[Domestic deposits composition 9/2023]



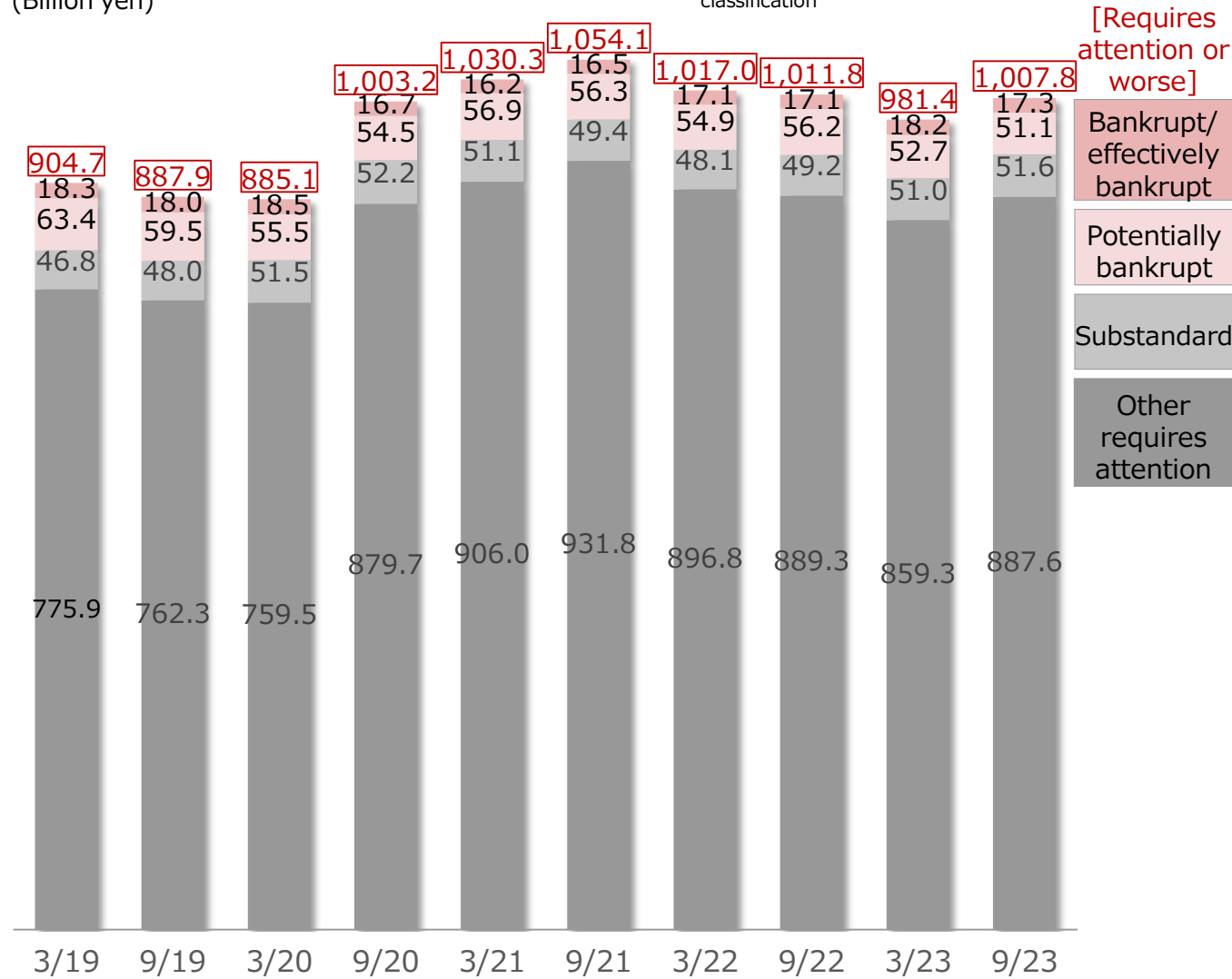
	3/2019	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023
Domestic deposits	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1
Retail	8,914.8	9,058.6	9,305.2	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0
Corporate (incl. semi-public)	2,216.4	2,238.3	2,316.1	2,635.6	2,745.8	2,788.7	2,847.4	2,885.7	2,950.0	3,036.0
National and local gov.	732.6	574.1	783.8	725.6	956.3	722.1	982.0	901.8	1,117.7	883.1
Financial inst. (incl. BOJ)	98.7	84.8	94.2	85.7	76.5	65.6	156.2	117.6	105.4	78.8
Liquid deposits	8,666.8	8,662.0	9,238.1	9,876.7	10,531.1	10,540.1	11,195.2	11,325.1	11,848.1	11,857.1
Checking	261.3	240.5	255.2	277.5	300.6	295.4	316.9	300.2	315.0	326.3
Savings	8,079.6	8,067.2	8,619.0	9,236.0	9,841.3	9,859.9	10,444.7	10,622.2	11,113.0	11,170.0
Retail	6,088.4	6,235.5	6,505.0	6,917.5	7,210.0	7,459.3	7,732.1	7,969.9	8,179.1	8,381.1
Checking	1.5	1.4	1.5	1.6	1.6	1.5	1.4	1.6	1.6	1.7
Savings	5,832.3	5,978.2	6,241.8	6,643.9	6,928.4	7,170.9	7,437.2	7,668.0	7,871.1	8,069.7
Corporate (incl. semi-public)	1,814.2	1,846.1	1,925.4	2,228.9	2,329.2	2,364.7	2,419.9	2,459.8	2,525.9	2,606.3
Checking	254.6	233.2	249.0	271.7	294.9	289.6	311.4	293.9	312.1	322.5
Savings	1,539.7	1,545.7	1,616.7	1,891.4	1,976.7	2,007.9	2,046.2	2,095.2	2,148.1	2,257.3
National and local gov.	712.1	542.5	761.3	697.0	937.0	677.0	963.3	853.9	1,094.8	837.5
Checking	0.4	0.4	0.3	0.5	0.2	0.4	0.2	0.5	0.4	0.3
Savings	699.6	536.5	751.7	692.1	926.3	671.8	950.5	849.0	1,083.5	833.7
Financial inst. (incl. BOJ)	51.9	37.7	46.3	33.2	54.8	38.9	79.7	41.4	48.2	32.0
Checking	4.6	5.2	4.3	3.5	3.8	3.7	3.8	4.0	0.7	1.7
Savings	7.8	6.7	8.6	8.4	9.7	9.2	10.7	10.0	10.2	9.1
Timed deposits	3,211.7	3,212.4	3,184.4	3,222.4	3,231.4	3,269.8	3,221.1	3,225.7	3,163.6	3,148.6
Retail	2,796.0	2,792.9	2,770.9	2,796.6	2,802.9	2,803.5	2,777.2	2,754.9	2,720.4	2,677.4
Corporate (incl. semi-public)	387.2	379.0	381.2	387.4	399.1	406.2	409.9	407.3	404.5	409.5
National and local gov.	20.5	31.5	22.5	28.6	19.2	45.1	18.6	47.9	22.9	45.5
Financial inst. (incl. BOJ)	7.9	8.9	9.6	9.5	10.0	14.9	15.1	15.5	15.7	16.0
Foreign currency deposits	84.1	81.4	76.7	90.0	58.9	56.7	103.8	100.3	78.9	68.1
Retail	30.3	30.1	29.2	30.4	30.7	28.0	25.8	22.0	18.8	17.4
Corporate (incl. semi-public)	14.9	13.1	9.2	16.7	16.5	16.9	16.6	11.7	18.7	19.9
Financial inst. (incl. BOJ)	38.8	38.1	38.2	42.9	11.6	11.8	61.3	60.5	41.4	30.7

	3/2019	9/2019	3/2020	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023
Domestic deposits	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1
Chiba Prefecture	11,453.1	11,432.4	11,962.8	12,586.4	13,191.5	13,224.3	13,807.4	13,927.7	14,367.4	14,324.5
Other	509.6	523.5	536.6	605.2	630.9	643.2	713.6	724.4	724.2	749.6

## Self-assessment results (non-consolidated)

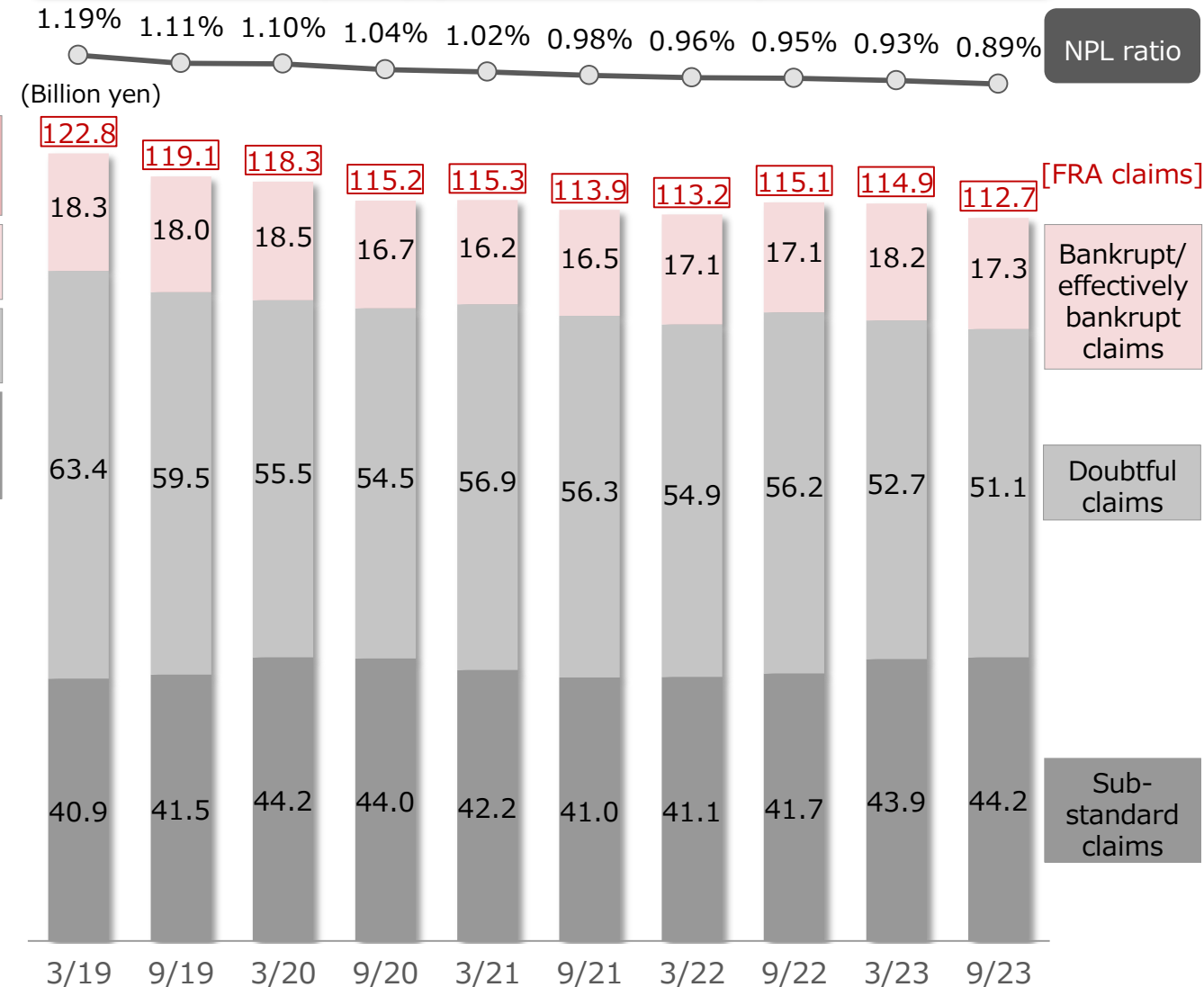
(Billion yen)

\*Including loans with no borrower classification



## Disclosed claims under the Financial Reconstruction Act (FRA) (non-consolidated)

(Billion yen)



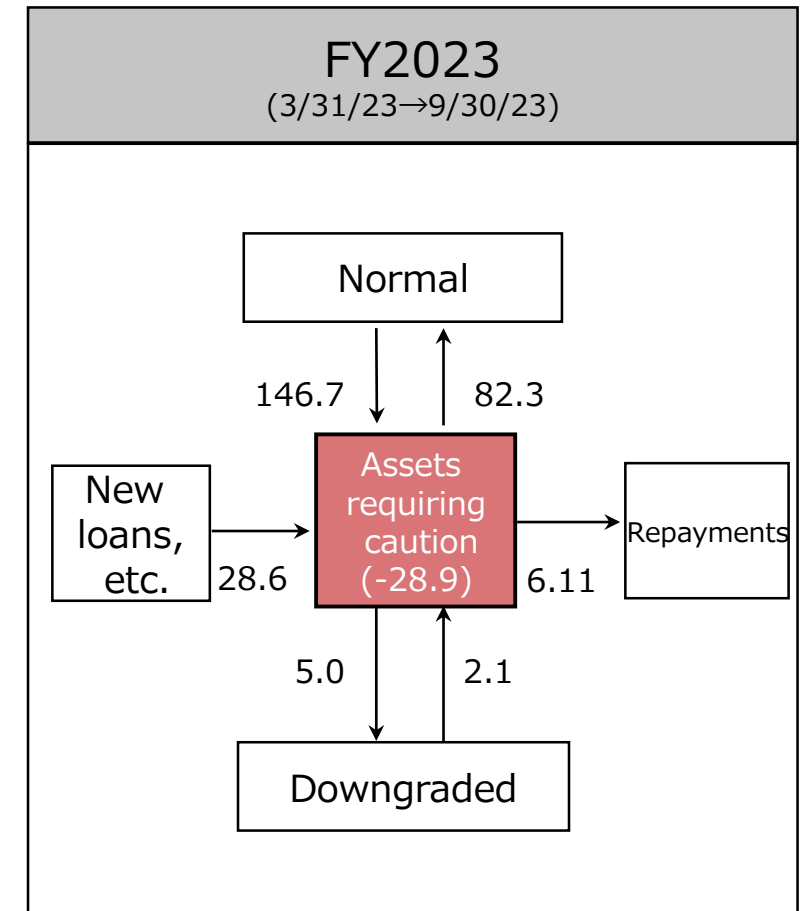
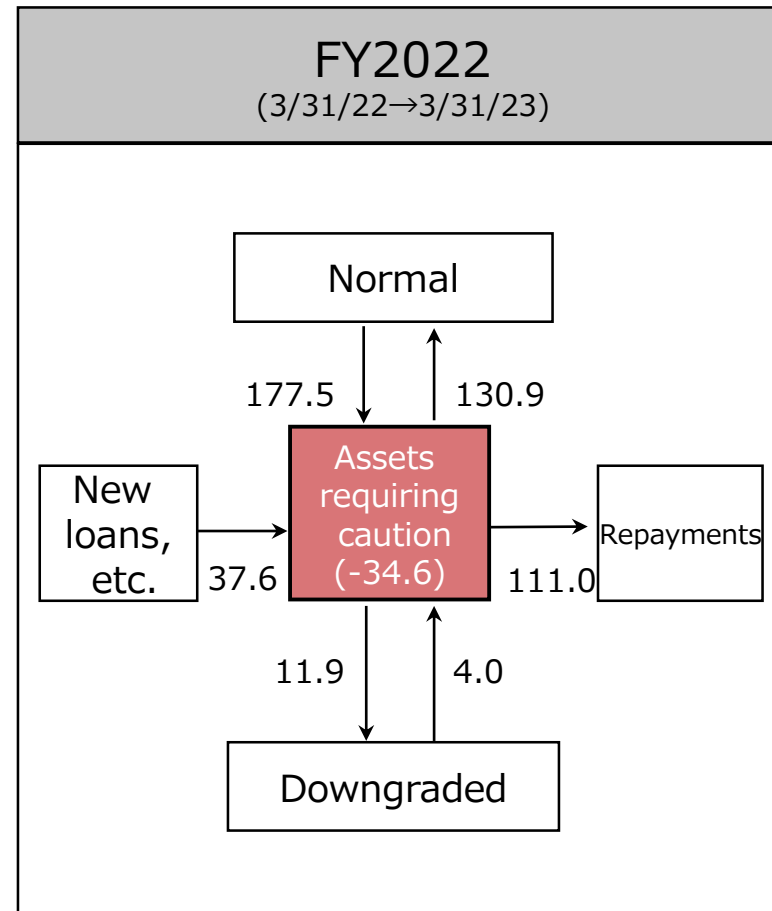
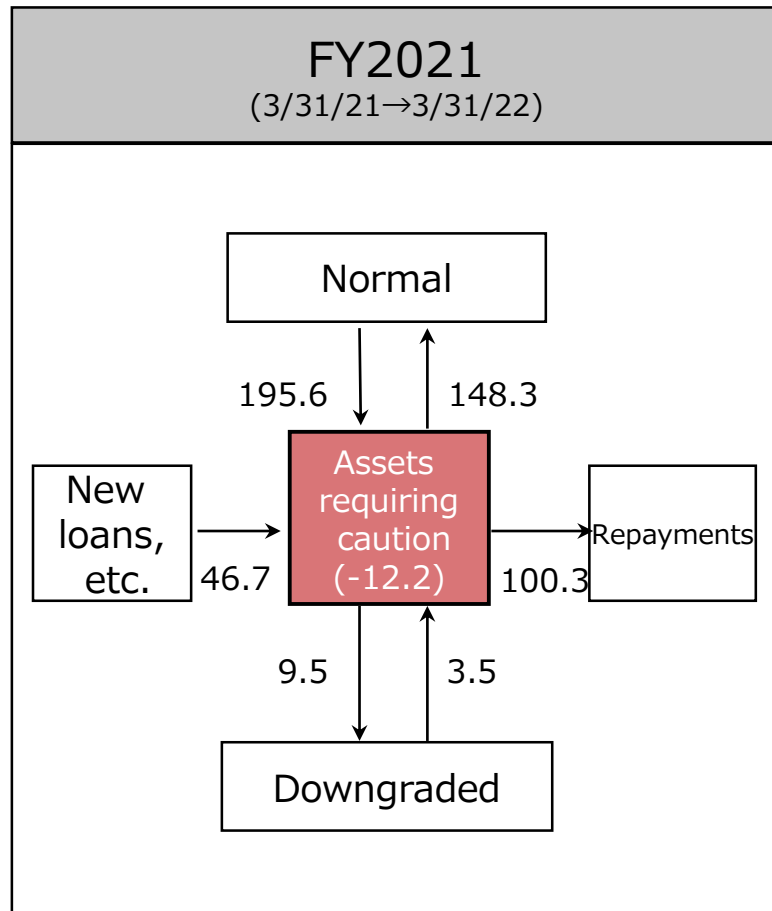
Total	1,260.1	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7
Normal	9,355.4	9,789.8	9,849.6	10,057.5	10,272.7	10,559.6	10,762.9	11,015.1	11,259.6	11,596.9
Requires attention or worse	904.7	887.9	885.1	1,003.2	1,030.3	1,054.1	1,017.0	1,011.8	981.4	1,007.8

Total	10,260.1	10,677.7	10,734.8	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7
Normal claims	10,137.3	10,558.6	10,616.4	10,945.5	11,187.8	11,499.8	11,666.7	11,911.8	12,126.1	12,491.9
FRA claims	122.8	119.1	118.3	115.2	115.3	113.9	113.2	115.1	114.9	112.7

## Analysis of change in assets requiring caution

(includes substandard loans)

(Billion yen)



## Non-consolidated

(Million yen)

	3/2019	3/2020	3/2021	3/2022	3/2023
Retirement benefit obligation	80,178	79,276	80,268	79,529	78,071
Plan assets at fair value	-78,897	-78,891	-93,931	-96,106	-92,891

	2019/3	3/2020	3/2021	3/2022	3/2023
Retirement benefit costs	1,644	766	1,640	-535	-1,066
Service costs	2,759	2,684	2,653	2,683	2,298
Interest costs	162	160	158	160	160
Expected return on plan assets	-2,134	-2,394	-2,381	-3,296	-3,368
Amortization of actuarial gains/losses	539	-31	829	-497	-674
Amortization of past service costs	-	-	-	-	81
Other	317	348	380	414	437

## Consolidated

(Million yen)

	3/2019	3/2020	3/2021	3/2022	3/2023
Retirement benefit obligation	80,947	80,010	80,995	80,261	78,789
Plan assets at fair value	-78,897	-78,891	-93,931	-96,106	-92,891

	2019/3	3/2020	3/2021	3/2022	3/2023
Retirement benefit costs	1,760	869	1,748	-431	-960

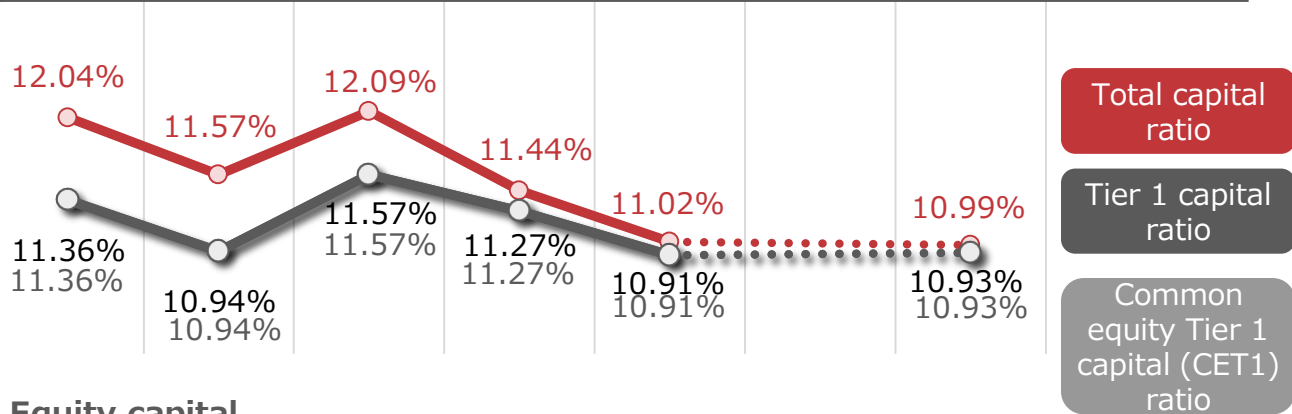
# Capital Ratio

Basel III standard

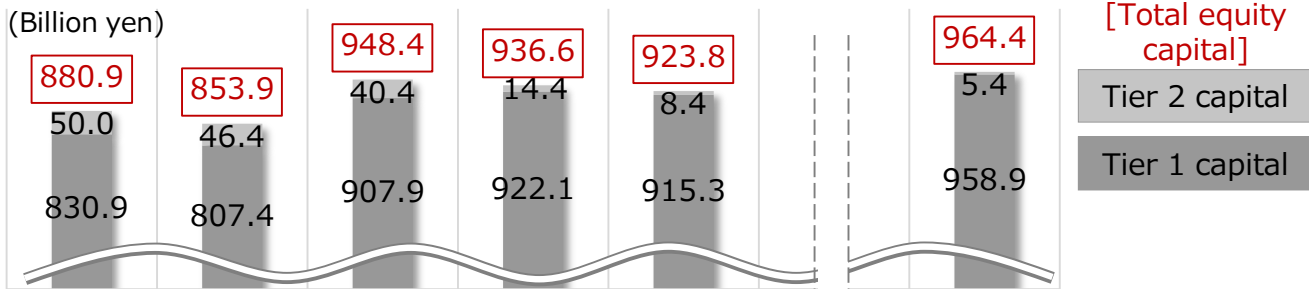
To create a local community better suited to bringing each person's hope to life

## Non-consolidated

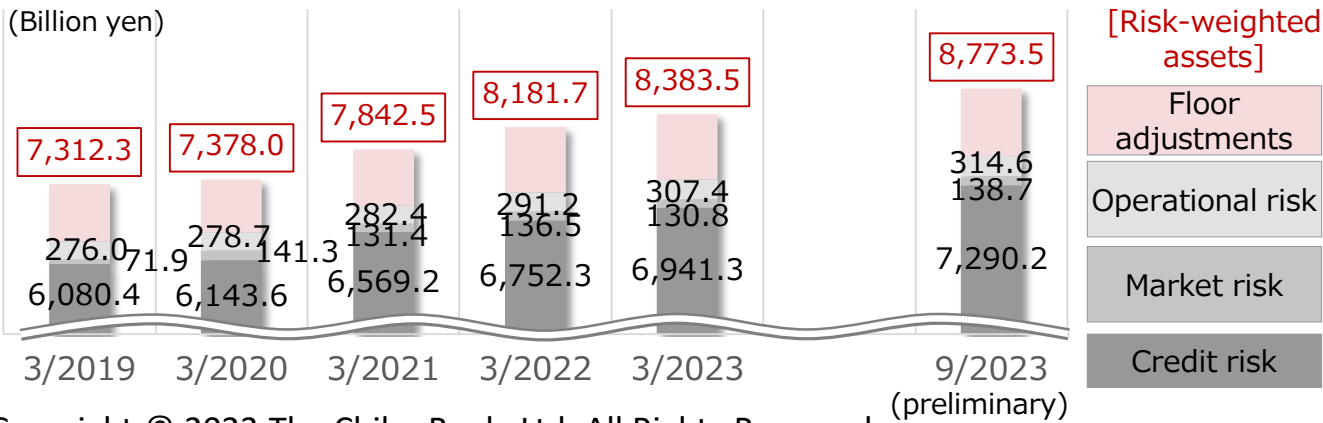
### Capital ratio



### Equity capital

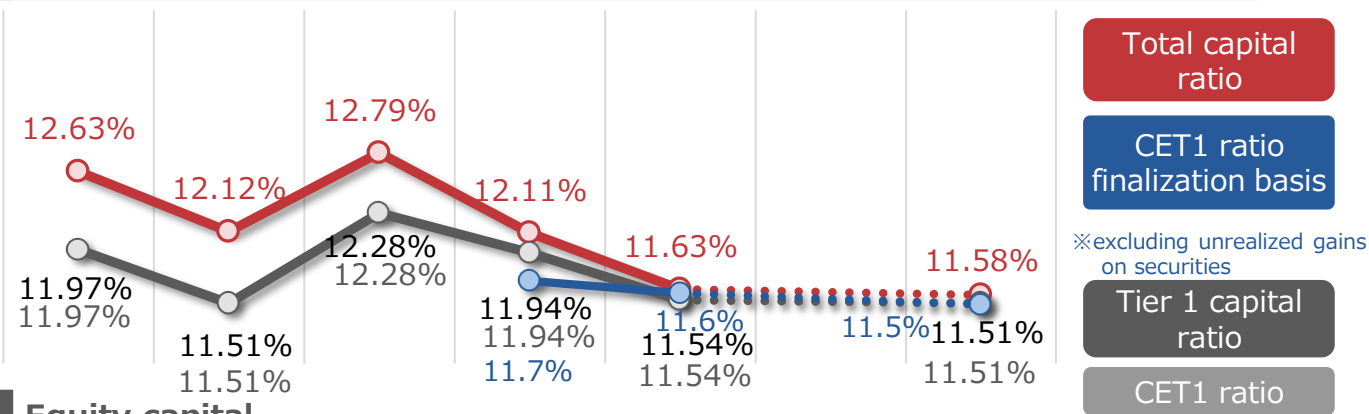


### Risk-weighted assets

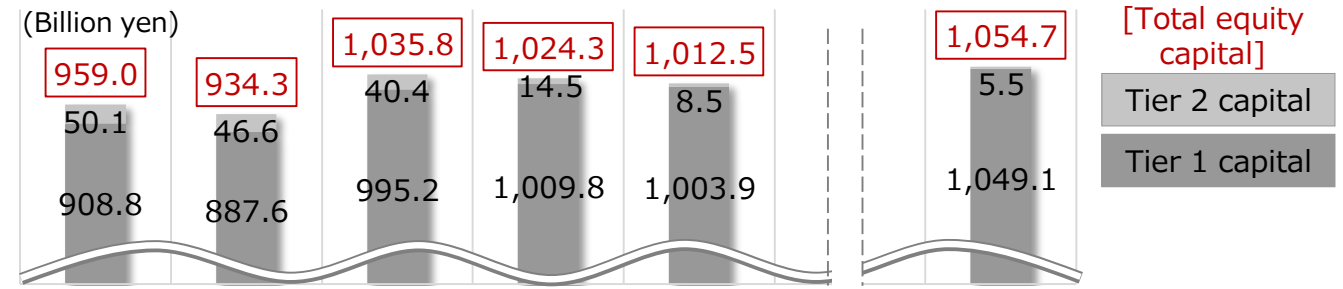


## Consolidated

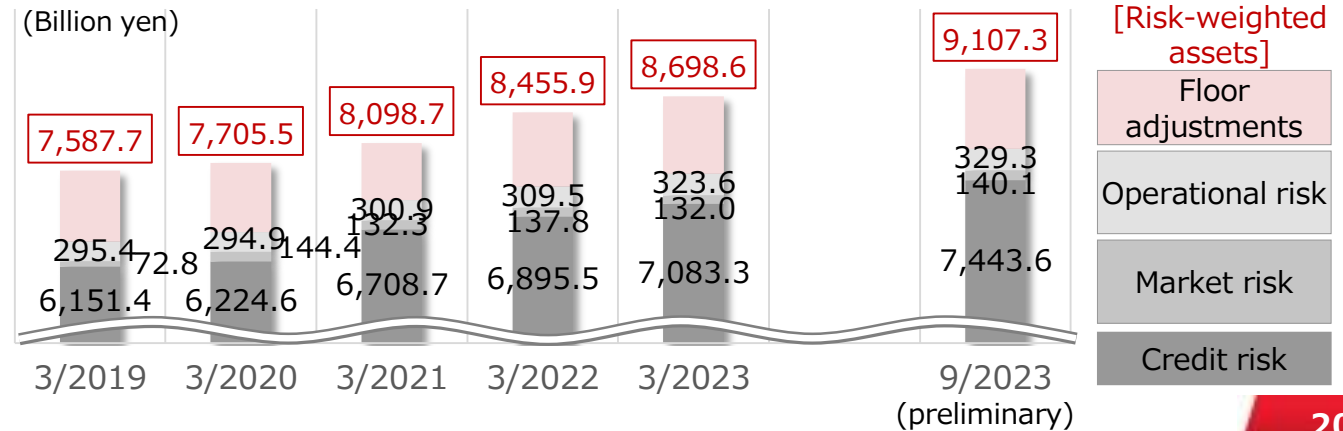
### Capital ratio



### Equity capital



### Risk-weighted assets



## Overview of system for risk capital allocation by sector

Capital for allocation	“Core equity capital” (CET1 capital after deduction of unrealized gains on securities, etc.)
Int. risk capital	99.9% confidence level, 1-year holding period
Credit risk	UL + change in EL during the period + direct write-offs + losses on the sale of claims
Market risk	VaR + change in unrealized gains during the period + gain/loss on sales
Operational risk	Standardized approach to Basel regulations

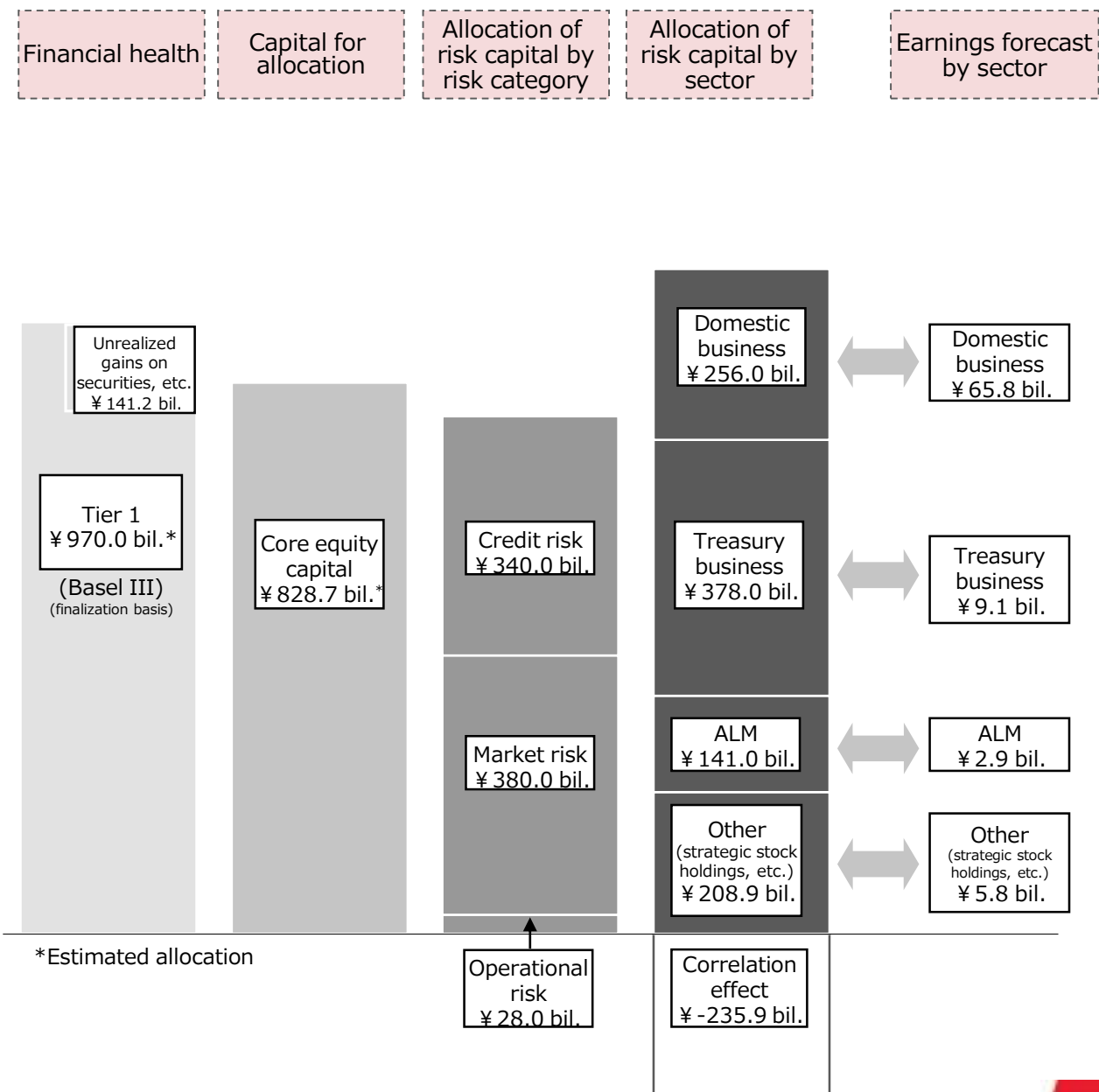
### IRRBB ratio (9/2023)

(IRRBB: Interest Rate Risk in the Banking Book)

✓ Confirmed “IRRBB < 15% of Tier 1”

IRRBB	①	¥ 53.0 bil.
Tier 1	②	¥ 958.9 bil.
IRRBB ratio	①/②	5.53%

## FY2023 2H risk capital allocation



**Title** The 15<sup>th</sup> Mid-term Plan Engagement Bank Group – Phase 1 –  
(Plan Period: April 2023 ~ March 2026)

**Operational Guideline: Evolution of the customer-focused business model**

Basic Policies

Practice "Sustainable Management" by providing societal value to the community

**I. Creating the optimal customer experience**  
Deliver personalized proposals utilizing a wide range of data.  
Provide in-person, remote, and digital channels most-suited to the customer.

**II. Enhancing the quality of existing business**  
Further increase the quality of solutions designed to address customer issues.

**III. Providing new value**  
Provide new-found value to customers by entering into new business areas.

Bases

Expansion of "Value Creation Bases"



Management KPIs

Consolidated ROE	Profit attributable to owners of parent	Tier 1 common equity capital ratio*
<b>Above 7%</b>	<b>75.0 billion yen</b>	<b>10.5% ~ 11.5%</b>
	Consolidated net business income	Consolidated OHR
	<b>120.0 billion yen</b>	<b>45%</b>

\*Basel III full implementation finalization basis (excluding valuation differences on securities)

**Phase 2~**

To create a local community better suited to bringing each person's hope to life

Bank Group Development

Goals for FY2030

Consolidated ROE **8%**  
Profit attributable to owners of parent **100 billion yen**

## Number of Chiba Bank branches (total)

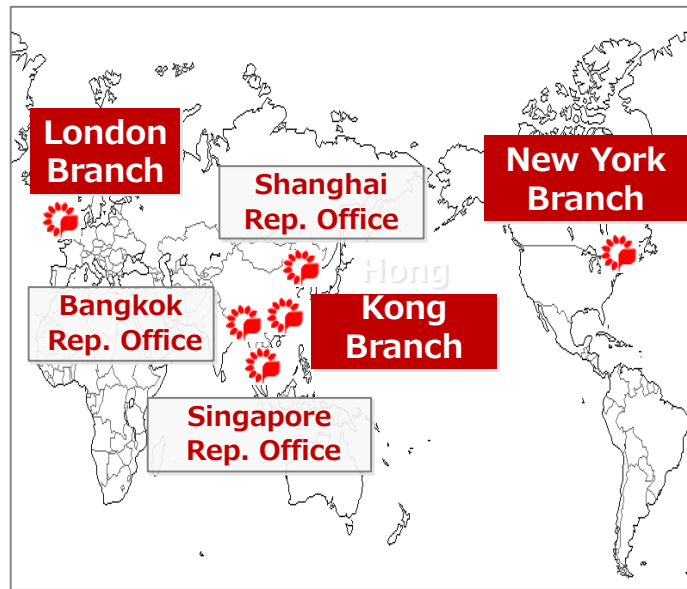
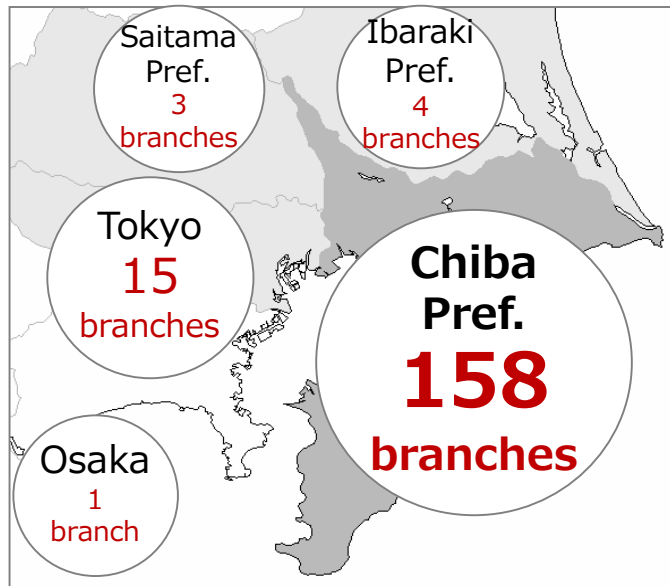
	9/30/2023	Change from 3/31/2005
Branches	184	+22
Domestic*	181	+22
Chiba Pref.	158	+8
Other	23	+14
Overseas	3	-
Money exchange counters	3	+1
Overseas representative offices	3	+2

### Domestic

181 branches\*, 3 money exchange counters

### Overseas

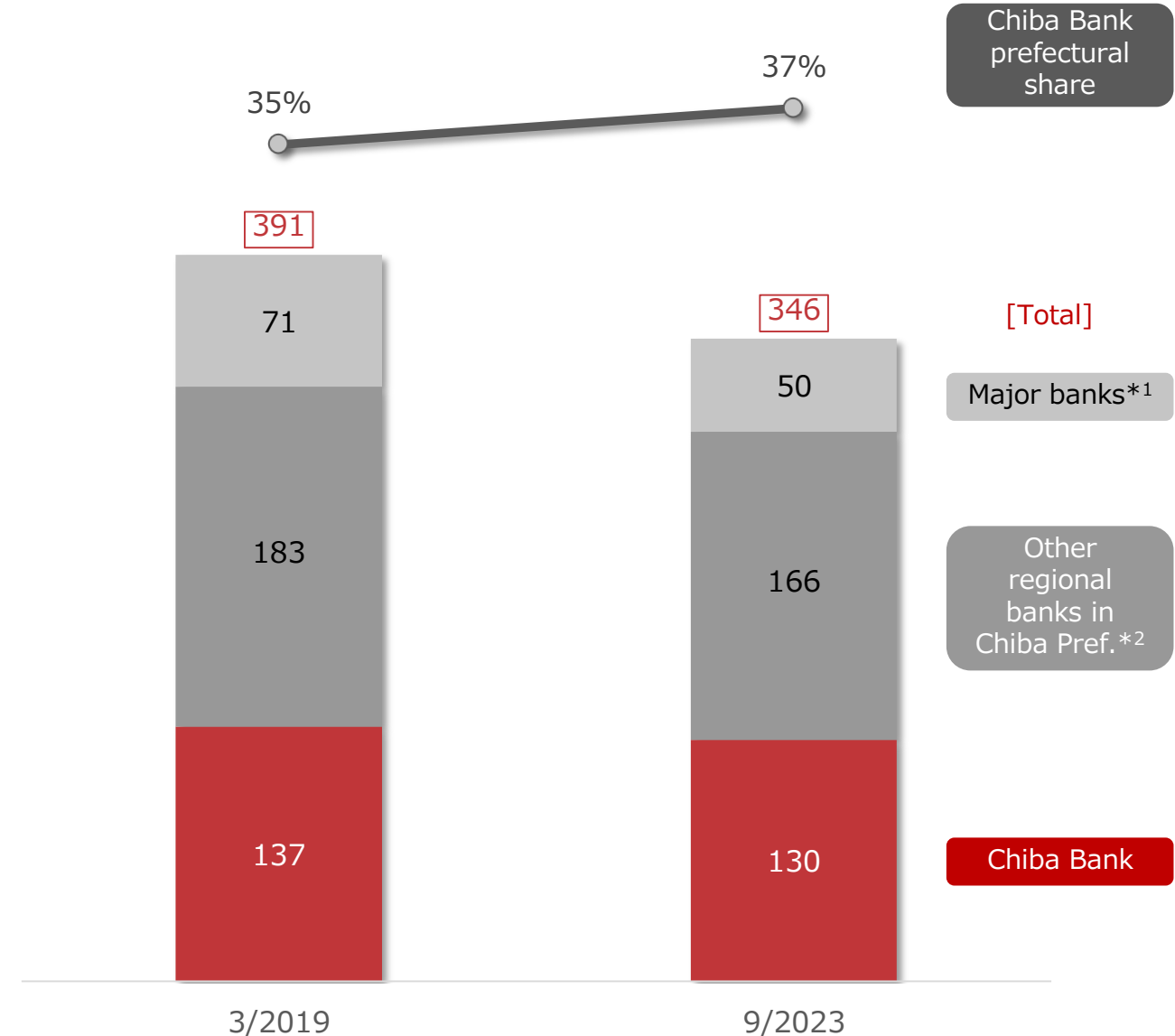
3 branches, 3 representative offices



\* Including 17 branch-in-branch

## Number of Major Bank branches in Chiba Pref.

\* Excluding branch-in-branch, sub branch, loan centers, etc.



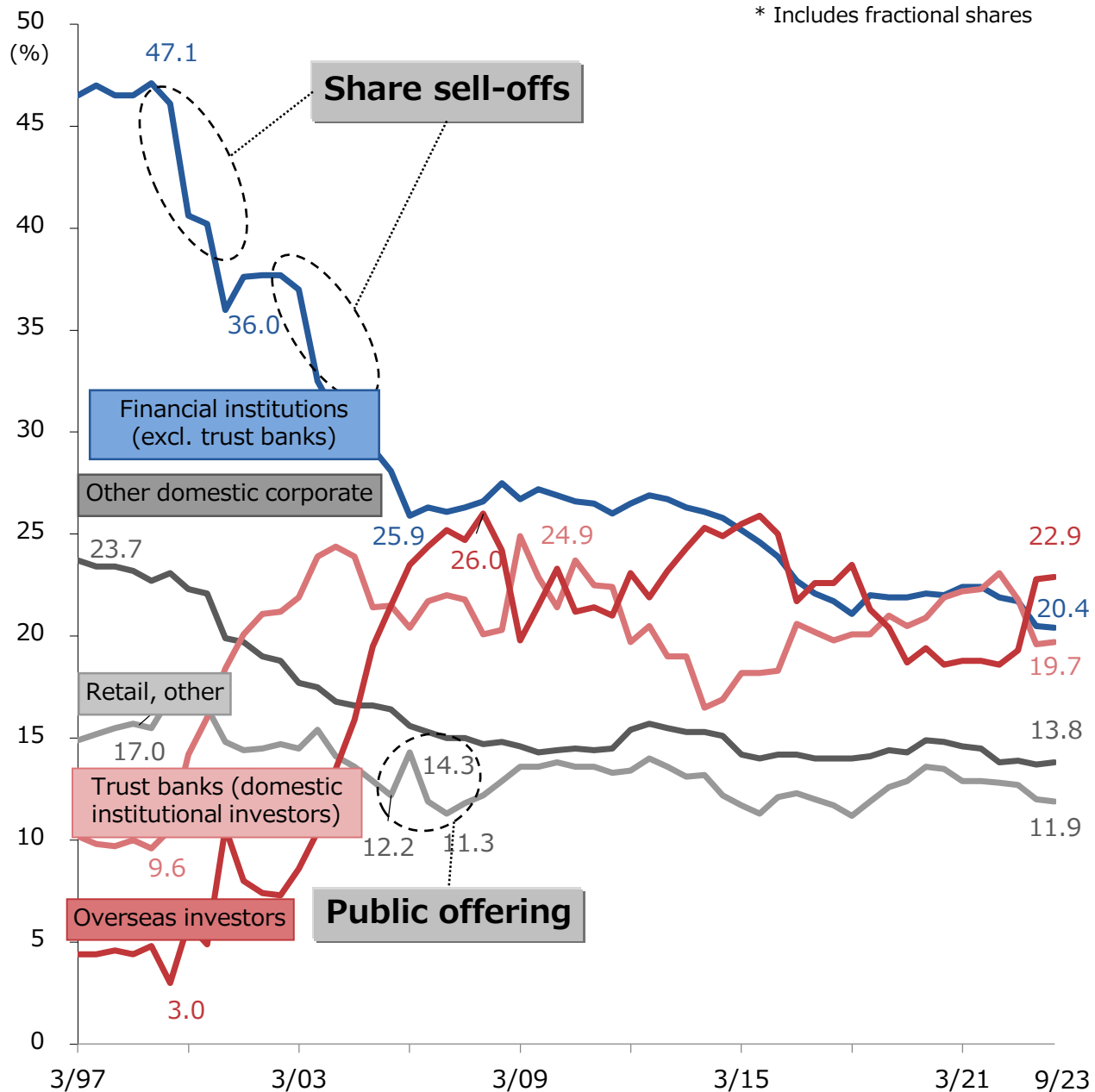
Source: Chiba Bankers Association

\*1 Mitsubishi UFJ, Mitsui Sumitomo, Mizuho, Resona

\*2 Keiyo, Chiba Kogyo



## Shareholder composition



## Shareholder composition

(Unit: thou. shares)

	9/30/22		3/31/23		9/30/23	
	Share unit	(ratio)	Share unit	(ratio)	Share unit	(ratio)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	333,743	40.95%	309,625	37.99%	303,165	37.20%
Trust banks	178,349	21.88%	160,101	19.64%	160,604	19.70%
Securities companies	21,783	2.67%	17,816	2.18%	24,087	2.95%
Other companies	113,452	13.92%	112,002	13.74%	112,966	13.86%
Overseas companies	157,810	19.36%	186,223	22.85%	187,156	22.96%
Retail, other	103,624	12.72%	98,437	12.08%	96,960	11.80%
Treasury stock, etc.	84,633	10.38%	90,942	11.16%	90,715	11.13%
Total	815,057	100.00%	815,057	100.00%	815,060	100.00%

\* Does not include fractional shares

## Principal shareholders

(Unit: thou. shares)

	9/30/22		3/31/23		9/30/23	
	Shares held	% of total shares	Shares held	% of total shares	Shares held	% of total shares
The Master Trust Bank of Japan, Ltd. (Trust Account)	110,764	15.15%	98,931	13.65%	97,146	13.40%
Custody Bank of Japan, Ltd. (Trust Account)	43,334	5.92%	40,574	5.59%	42,183	5.82%
Nippon Life Insurance Company	26,870	3.67%	26,870	3.70%	27,574	3.80%
The Dai-ichi Life Insurance Company, Limited	23,607	3.23%	25,923	3.57%	26,870	3.70%
Sompo Japan Insurance Inc.	18,537	2.53%	20,984	2.89%	18,361	2.53%
Meiji Yasuda Life Insurance Company	18,291	2.50%	18,291	2.52%	17,842	2.46%
Sumitomo Life Insurance Company	17,842	2.44%	17,842	2.46%	17,842	2.46%
STATE STREET BANK AND TRUST COMPANY 505223	16,086	2.20%	16,287	2.24%	14,166	1.95%
MUFG Bank, Ltd.	14,166	1.93%	14,166	1.95%	14,037	1.93%
The Keiyo Bank, Ltd.	10,187	1.39%	12,767	1.76%	13,678	1.88%

\* Excluding treasury shares. Calculated as percentage of total shares issued.

Inquiries related to this presentation should be addressed to:

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