

# The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2021, ending 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  
 Filing date of Financial Statements: February 10, 2022 (scheduled)  
 Trading Accounts: Established  
 Payment day of cash dividend: -  
 Supplementary Materials: Attached  
 IR Conference: Not scheduled

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

## 1. Financial Highlights for the Third Quarter (from April 1, 2021 to December 31, 2021)

### (1) Consolidated Operating Results

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

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Third quarter ended Dec. 31, 2021	177,636	2.3	65,031	11.8	45,366	11.9
ended Dec. 31, 2020	173,547	(5.5)	58,140	(1.2)	40,518	(1.2)

Note: Comprehensive income Third quarter ended Dec. 31, 2021: ¥50,738 million [(46.6%)]; Dec. 31, 2020: ¥95,093 million [90.1%]

	Profit per Share 1株当たり四半期純利益	Profit per Share(Diluted) 潜在株式調整後 1株当たり四半期純利益
	¥	¥
Third quarter ended Dec. 31, 2021	61.04	61.01
ended Dec. 31, 2020	54.54	54.45

### (2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
Dec. 31, 2021	18,514,359	1,070,708	5.7
Mar. 31, 2021	17,898,168	1,041,756	5.8

(Reference) Capital assets as of Dec. 31, 2021: ¥1,070,708 million; Mar. 31, 2021: ¥1,041,128 million

Note: "Capital assets to total assets" represents (Net assets - Subscription rights to shares - Non-controlling interests) / Total assets at term-end.

"Capital assets to total assets" stated above was not calculated based on the public notice of the capital adequacy ratio.

## 2. Cash Dividends for Shareholders

	Annual Cash Dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
Fiscal year	¥	¥	¥	¥	¥
ended Mar. 31, 2021	—	9.00	—	11.00	20.00
ending Mar. 31, 2022	—	11.00	—		
ending Mar. 31, 2022 (Projection)				13.00	24.00

Note: Revisions of released cash dividend projections: Yes

## 3. Consolidated Earnings Projections for Fiscal year 2021 (from April 1, 2021 to March 31, 2022)

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

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year ending Mar. 31, 2022	75,500	5.1	52,000	4.7	70.11

Note: Revisions of released earnings projections: No

**\* Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles in 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 “2. Quarterly Consolidated Financial Statements and Notes (5) Change in Accounting Principles” on page 9.

**(4) Number of Issued Shares (Common Stock)**

① Number of issued shares (including treasury shares):	Dec. 31, 2021	815,521,087 shares
	Mar. 31, 2021	815,521,087 shares
② Number of treasury shares:	Dec. 31, 2021	78,365,150 shares
	Mar. 31, 2021	72,602,717 shares
③ Average number of issued shares:	Nine months ended Dec. 31, 2021	743,194,880 shares
	Nine months ended Dec. 31, 2020	742,883,229 shares

**\* This quarterly report is not subject to the quarterly review****\* Explanation for the proper use of projections and other notes**

For information related to the projections, please refer to “1. Qualitative Information (3) Qualitative Information related to the Consolidated Earnings Projections” on page 4.

## Table of contents

<b>1. Qualitative Information.....</b>	<b>4</b>
(1) Qualitative Information related to the Consolidated Results of Operations .....	4
(2) Qualitative Information related to the Consolidated Financial Conditions .....	4
(3) Qualitative Information related to the Consolidated Earnings Projections .....	4
<b>2. Quarterly Consolidated Financial Statements and Notes.....</b>	<b>5</b>
(1) Quarterly Consolidated Balance Sheet .....	5
(2) Quarterly Consolidated Statements of Income and Comprehensive Income.....	7
(3) Note for the Assumption of Going Concern .....	9
(4) Note for Material Changes in Shareholders' Equity .....	9
(5) Change in Accounting Principles .....	9
(6) Subsequent Events .....	9
<b>Supplementary Information.....</b>	<b>10</b>

## 1. Qualitative Information

### (1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the third quarter of fiscal year ending March 31, 2022 were as follows.

Ordinary income increased by ¥4,088 million from the corresponding period of the previous fiscal year, to ¥177,636 million mainly due to an increase in interest income such as interest and dividends on securities. Ordinary expenses decreased by ¥2,801 million from the corresponding period of the previous fiscal year, to ¥112,605 million mainly due to decrease in interest expenses such as interest on deposits.

As a result, ordinary profit increased by ¥6,890 million to ¥65,031 million, and profit attributable to owners of parent increased by ¥4,847 million to ¥45,366 million compared with the corresponding period of the previous fiscal year.

### (2) Qualitative Information related to the Consolidated Financial Conditions

Total assets as of December 31, 2021 increased by ¥616.1 billion from the previous fiscal year-end, to ¥18,514.3 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of December 31, 2021 was ¥14,419.5 billion, an increase of ¥331.7 billion mainly in personal deposits from the position as of March 31, 2021. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as activities to encourage customers to make the Chiba Bank their main banking institution for household needs. We also continued to respond positively to the funding demand of customers. As a result, the balance of loans and bills discounted as of December 31, 2021 increased by ¥341.6 billion from the position as of March 31, 2021, to ¥11,508.0 billion. The amount of securities held increased by ¥68.3 billion from the position as of March 31, 2021, to ¥2,469.5 billion.

### (3) Qualitative Information related to the Consolidated Earnings Projections

#### ① Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2022 released on November 8, 2021.

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 Upward Revision of the Cash Dividend Projection

The Bank proposes to increase the year-end cash dividend for the fiscal year ending March 31, 2022, which was planned to be 11.00 per share, by ¥2.00 to ¥13.00 per share to show our appreciation for the ongoing assistance of our shareholders. For more details, please refer to the "Announcement regarding the upward revision of the cash dividend projection for FY2021 ending March 2022" released separately today.

## 2. Quarterly Consolidated Financial Statements and Notes

## (1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of December 31, 2021
Assets (資産の部)			
Cash and due from banks	現金預け金	3,615,356	3,739,684
Call loans and bills bought	コールローン及び買入手形	81,039	110,072
Receivables under resale agreements	買現先勘定	19,999	29,999
Monetary claims bought	買入金銭債権	20,600	24,727
Trading assets	特定取引資産	157,955	181,693
Money held in trust	金銭の信託	21,647	20,451
Securities	有価証券	2,401,246	2,469,598
Loans and bills discounted	貸出金	11,166,329	11,508,009
Foreign exchanges	外国為替	6,725	6,031
Other assets	その他資産	248,729	268,325
Tangible fixed assets	有形固定資産	126,881	126,825
Intangible fixed assets	無形固定資産	14,447	14,580
Net defined benefit asset	退職給付に係る資産	13,662	16,502
Deferred tax assets	繰延税金資産	4,015	4,014
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,388	27,980
Allowance for loan losses	貸倒引当金	(32,855)	(34,138)
Total assets	資産の部合計	17,898,168	18,514,359
Liabilities (負債の部)			
Deposits	預金	14,087,833	14,419,536
Negotiable certificates of deposit	譲渡性預金	455,450	434,225
Call money and bills sold	コールマネー及び売渡手形	463,298	616,827
Payables under repurchase agreements	売現先勘定	10,792	15,363
Payables under securities lending transactions	債券貸借取引受入担保金	279,072	267,340
Trading liabilities	特定取引負債	16,792	15,430
Borrowed money	借入金	1,198,092	1,298,284
Foreign exchanges	外国為替	505	362
Bonds payable	社債	83,160	98,908
Borrowed money from trust account	信託勘定借	3,743	7,100
Other liabilities	その他負債	177,239	189,055
Net defined benefit liability	退職給付に係る負債	727	730
Provision for directors' retirement benefits	役員退職慰労引当金	190	134
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,140	878
Provision for point loyalty programs	ポイント引当金	634	794
Reserves under special laws	特別法上の引当金	21	25
Deferred tax liabilities	繰延税金負債	34,858	40,246
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,470	10,425
Acceptances and guarantees	支払承諾	32,388	27,980
Total liabilities	負債の部合計	16,856,412	17,443,651

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of December 31, 2021
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	705,286
Treasury shares	自 己 株 式	(49,121)	(53,102)
Total shareholders' equity	株 主 資 本 合 計	895,076	919,388
Valuation difference on available-for-sale securities	その他有価証券評価差額金	139,614	142,556
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(5,762)	(3,072)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,931	9,827
Remeasurements of defined benefit plans	退職給付に係る調整累計額	2,268	2,008
Total accumulated other comprehensive income	その他の包括利益累計額合計	146,051	151,320
Subscription rights to shares	新 株 予 約 権	628	-
Total net assets	純 資 産 の 部 合 計	1,041,756	1,070,708
Total liabilities and net assets	負債及び純資産の部合計	17,898,168	18,514,359

## (2) Quarterly Consolidated Statements of Income and Comprehensive Income

## Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec.31, 2020	For the nine months ended Dec.31, 2021
Ordinary income	経常収益	173,547	177,636
Interest income	資金運用収益	101,680	105,276
Interest on loans and discounts	(うち貸出金利息)	77,684	77,494
Interest and dividends on securities	(うち有価証券利息配当金)	22,512	25,270
Trust fees	信託報酬	5	75
Fees and commissions income	役務取引等収益	39,337	41,081
Trading income	特定取引収益	4,068	3,532
Other ordinary income	その他業務収益	5,255	3,275
Other income	その他経常収益	23,200	24,395
Ordinary expenses	経常費用	115,407	112,605
Interest expenses	資金調達費用	9,608	7,059
Interest on deposits	(うち預金利息)	1,260	511
Fees and commissions payments	役務取引等費用	13,077	13,227
Other ordinary expenses	その他業務費用	1,481	885
General and administrative expenses	営業経費	70,496	68,502
Other expenses	その他経常費用	20,742	22,929
Ordinary profit	経常利益	58,140	65,031
Extraordinary income	特別利益	0	88
Gains on disposal of non-current assets	固定資産処分益	0	88
Extraordinary losses	特別損失	60	202
Loss on disposal of non-current assets	固定資産処分損	60	188
Impairment losses	減損損失	-	13
Profit before income taxes	税金等調整前 四半期純利益	58,080	64,917
Income taxes-current	法人税、住民税 及び事業税	16,009	16,249
Income taxes-deferred	法人税等調整額	1,553	3,302
Total income taxes	法人税等合計	17,562	19,551
Profit	四半期純利益	40,518	45,366
Profit attributable to owners of parent	親会社株主に帰属する 四半期純利益	40,518	45,366

## Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec.31, 2020	For the nine months ended Dec.31, 2021
Profit	四 半 期 純 利 益	40,518	45,366
Other comprehensive income	そ の 他 の 包 括 利 益	54,575	5,372
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	52,811	2,898
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,165	2,689
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	432	(259)
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	165	43
Comprehensive income	四 半 期 包 括 利 益	95,093	50,738
(Comprehensive income attributable to)	( 内 訳 )		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	95,093	50,738

**(3) Note for the Assumption of Going Concern**

Not applicable.

**(4) Note for Material Changes in Shareholders' Equity**

Not applicable.

**(5) 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 interim 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 third quarter 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 first quarter 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 first quarter of the current fiscal year is reflected in retained earnings at the beginning of the first quarter of the current fiscal year.

As a result, retained earnings at the beginning of the third quarter 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, and deferred tax assets increased by ¥280 million.

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 each quarterly consolidated period to the market value method based on the market prices at the last day of each quarterly consolidated period from the end of the first quarter of the current fiscal year.

**(6) Subsequent Events**

Not applicable.

## Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2021, ending March 31, 2022

## 1. Summary of Income (Non-consolidated / Consolidated)

- Non-consolidated core net business income increased by ¥6.7 billion compared with the corresponding period of the previous fiscal year, to ¥60.2 billion, ordinary profit increased by ¥8.7 billion to ¥62.0 billion, and profit increased by ¥6.3 billion to ¥44.8 billion. Consolidated ordinary profit increased by ¥6.8 billion compared with the corresponding period of the previous fiscal year, to ¥65.0 billion, and profit attributable to owners of parent increased by ¥4.8 billion to ¥45.3 billion.
- Profit progressed steadily and achieved 91.4% of the full term projection on a non-consolidated basis and 87.2% on a consolidated basis.

## Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended		For the nine months ended	FY2021 ending Mar. 31, 2022 (Projection)	(Reference) FY 2020 ended Mar. 31, 2021
		Dec. 31, 2021 (a)	(a - b)	Dec. 31, 2020 (b)		
Gross business profit	業 務 粗 利 益	124,852	6,446	118,406		156,044
Net interest income	資 金 利 益	101,970	6,819	95,151		124,581
Net fees and commissions income	役 務 取 引 等 利 益	19,558	1,285	18,272		26,171
Trading income	特 定 取 引 利 益	878	(336)	1,215		1,763
Profit from other business transactions	そ の 他 業 務 利 益	2,445	(1,321)	3,766		3,527
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	863	751	112		(376)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	63,719	(1,011)	64,730		86,033
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	61,133	7,458	53,675		70,011
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>60,269</b>	<b>6,706</b>	<b>53,563</b>		<b>70,387</b>
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	57,011	7,292	49,718		66,241
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	383	(940)	1,324		3,239
Net business income	業 務 純 益	60,750	8,399	52,351		66,771
Non-recurrent income and losses	臨 時 損 益	1,306	327	978		(2,533)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	2,362	(1,009)	3,371		7,171
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	2,417	(2,048)	4,466		5,819
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>62,056</b>	<b>8,726</b>	<b>53,330</b>	<b>69,000</b>	<b>64,237</b>
Extraordinary income (loss)	特 別 損 益	(52)	(2)	(49)		(315)
<b>Profit</b>	<b>四 半 期 (当 期) 純 利 益</b>	<b>44,833</b>	<b>6,368</b>	<b>38,465</b>	<b>49,000</b>	<b>45,698</b>
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	2,745	(1,950)	4,696		10,411

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

## Consolidated

(¥ Million)

	(Japanese)	For the nine months ended		For the nine months ended	FY2021 ending Mar. 31, 2022 (Projection)	(Reference) FY 2020 ended Mar. 31, 2021
		Dec. 31, 2021 (a)	(a - b)	Dec. 31, 2020 (b)		
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>65,031</b>	<b>6,890</b>	<b>58,140</b>	<b>75,500</b>	<b>71,819</b>
<b>Profit attributable to owners of parent</b>	<b>親 会 社 株 主 に 帰 属 す る 四 半 期 (当 期) 純 利 益</b>	<b>45,366</b>	<b>4,847</b>	<b>40,518</b>	<b>52,000</b>	<b>49,641</b>

## 2. Loans and Deposits (Non-consolidated / Term-end Balance)

- The balance of loans and bills discounted increased by ¥30.3 billion from the position as of September 30, 2021, to ¥11,551.5 billion mainly due to an increase in corporate loans.
- The balance of deposits increased by ¥297.5 billion from the position as of September 30, 2021, to ¥14,436.4 billion mainly due to an increase in personal deposits.

(¥ Billion)

	(Japanese)	As of		As of	(Reference) As of Dec. 31, 2020
		Dec. 31, 2021 (a)	(a - b)	Sep. 30, 2021 (b)	
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>11,551.5</b>	<b>30.3</b>	<b>11,521.1</b>	<b>11,071.9</b>
Domestic operations	国 内 向 け 貸 出	11,299.2	18.6	11,280.6	10,853.9
Corporate loans	事 業 者 向 け 貸 出	6,880.1	25.9	6,854.1	6,552.7
Consumer loans	消 費 者 ロ ー ン	4,000.3	25.8	3,974.5	3,893.0
Housing loans	う ち 住 宅 ロ ー ン	3,811.5	23.8	3,787.7	3,709.0
Public sector loans	公 共 向 け 貸 出	418.7	(33.1)	451.8	408.1
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [ 中 小 企 業 等 貸 出 比 率 ]	9,332.7 [82.59%]	29.9 [0.12%]	9,302.7 [82.46%]	8,987.3 [82.80%]
Overseas operations	海 外 向 け 貸 出	252.3	11.7	240.5	217.9
<b>Deposits</b>	<b>預 金</b>	<b>14,436.4</b>	<b>297.5</b>	<b>14,138.8</b>	<b>13,685.7</b>
Domestic operations	国 内	14,166.3	298.7	13,867.6	13,401.4
Personal deposits	個 人	10,550.9	260.0	10,290.9	10,005.2
Corporate deposits	法 人	2,912.7	58.3	2,854.4	2,751.9
Public sector deposits	公 共	702.5	(19.6)	722.1	644.2
Overseas operations	海 外 店 等	270.0	(1.1)	271.2	284.3

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

(Reference) Investment trusts, etc. (参考) 投資信託等

(¥ Billion)

	(Japanese)	As of		As of	(Reference) As of Dec. 31, 2020
		Dec. 31, 2021 (a)	(a - b)	Sep. 30, 2021 (b)	
Balance of investment trusts	投 資 信 託 残 高	333.8	18.9	314.8	272.6

(¥ Billion)

	(Japanese)	As of		As of	(Reference) As of Dec. 31, 2020
		Dec. 31, 2021 (a)	(a - b)	Sep. 30, 2021 (b)	
Balance of personal annuities	個 人 年 金 保 険 等 残 高	863.4	(1.9)	865.4	881.7

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

	(Japanese)	For the nine months ended Dec. 31, 2021		For the nine months ended Dec. 31, 2020	(Reference) FY 2020 ended Mar. 31, 2021
		(a)	(a-b)	(b)	
(1) Average yield on interest earning assets (A)	資金運用利回	0.83%	(0.06%)	0.90%	0.89%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.89%	(0.02%)	0.92%	0.92%
(ii) Average yield on securities	有価証券利回	1.56%	0.15%	1.41%	1.35%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.51%	(0.05%)	0.56%	0.56%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.00%	(0.00%)	0.00%	0.00%
(ii) Expense ratio	経費率	0.57%	(0.03%)	0.61%	0.61%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.32%	(0.02%)	0.34%	0.33%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.89%	(0.03%)	0.92%	0.92%

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

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

	(Japanese)	As of Dec. 31, 2021		As of Sep. 30, 2021	(Reference) As of Dec. 31, 2020
		(a)	(a - b)	(b)	(¥ Million)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	15,492	(1,063)	16,556	15,316
Doubtful Claims	危険債権	56,246	(69)	56,316	56,151
Substandard Claims	要管理債権	40,222	(859)	41,081	43,904
Total	合計	111,961	(1,992)	113,953	115,372
Normal Claims	正常債権	11,534,924	35,036	11,499,887	11,064,431
Total Claims	総与信残高	11,646,885	33,044	11,613,841	11,179,804
Non-performing loan ratio	不良債権比率	0.96%	(0.01%)	0.98%	1.03%

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

## 5. Risk-Monitored Loans (Non-consolidated / Consolidated)

## Non-consolidated

(¥ Million)

	(Japanese)	As of		As of Sep. 30, 2021 (b)	(Reference) As of Dec. 31, 2020
		Dec. 31, 2021 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,027	(211)	1,238	1,426
Delinquent Loans	延滞債権額	70,003	(961)	70,965	69,415
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,159	116	1,043	2,568
Restructured Loans	貸出条件緩和債権額	39,062	(975)	40,038	41,335
Total	合計	111,253	(2,032)	113,285	114,746

Total loan balance (Term-end balance)	貸出金残高(末残)	11,551,548	30,388	11,521,160	11,071,970
As a percentage of total loans	貸出金残高比	0.96%	(0.02%)	0.98%	1.03%

## Consolidated

(¥ Million)

	(Japanese)	As of		As of Sep. 30, 2021 (b)	(Reference) As of Dec. 31, 2020
		Dec. 31, 2021 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	845	(160)	1,005	1,281
Delinquent Loans	延滞債権額	68,618	(683)	69,302	68,519
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,159	116	1,043	2,568
Restructured Loans	貸出条件緩和債権額	39,063	(975)	40,039	41,337
Total	合計	109,687	(1,702)	111,390	113,706

Total loan balance (Term-end balance)	貸出金残高(末残)	11,508,009	30,450	11,477,558	11,031,634
As a percentage of total loans	貸出金残高比	0.95%	(0.01%)	0.97%	1.03%

## 6. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value  
(Non-consolidated / Consolidated)

Non-consolidated

(¥ Billion)

	(Japanese)	As of Dec. 31, 2021				As of Sep. 30, 2021			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	8.5	0.4	0.4	-	8.4	0.5	0.5	-
Other securities	その他有価証券	2,395.8	187.4	201.0	13.5	2,372.5	199.7	214.0	14.2
Stocks	株式	230.9	140.5	144.5	3.9	243.1	151.8	156.1	4.3
Bonds	債券	1,050.6	0.8	2.3	1.5	1,033.1	1.3	2.6	1.2
Others	その他	1,114.1	46.0	54.1	8.0	1,096.2	46.5	55.1	8.6
Foreign bonds	うち外国債券	539.6	2.6	5.9	3.2	528.1	6.2	8.4	2.2

Consolidated

(¥ Billion)

	(Japanese)	As of Dec. 31, 2021				As of Sep. 30, 2021			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	8.5	0.4	0.4	-	8.4	0.5	0.5	-
Other securities	その他有価証券	2,416.6	204.2	217.8	13.6	2,395.5	218.6	232.9	14.3
Stocks	株式	249.1	156.6	160.6	3.9	263.5	170.1	174.5	4.3
Bonds	債券	1,050.6	0.8	2.3	1.5	1,033.1	1.3	2.6	1.2
Others	その他	1,116.8	46.7	54.8	8.0	1,098.8	47.1	55.7	8.6
Foreign bonds	うち外国債券	539.6	2.6	5.9	3.2	528.1	6.2	8.4	2.2

Note 1: "Gains/losses" on held-to-maturity bonds are the difference between book value on the balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the balance sheet (market value) and acquisition cost.

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

## (2) Gains and Losses related to Securities (Non-consolidated)

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2021 (a)	(a - b)	For the nine months ended Dec. 31, 2020 (b)	(Reference) FY 2020 ended Mar. 31, 2021
		Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	863	
Gains on sales	売却益	1,574	54	1,520	2,129
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	699	(673)	1,373	2,444
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	10	(24)	34	61
Gains (losses) related to stocks, etc.	株式等関係損益	2,417	(2,048)	4,466	5,819
Gains on sales	売却益	5,050	404	4,645	6,435
Losses on sales (-)	売却損	0	0	-	114
Write-offs (-)	償却	2,632	2,452	179	501

This 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.