

November 7, 2022

# The Chiba Bank, Ltd.

Financial Results for the Second Quarter (First Half) of Fiscal Year 2022, ending March 31, 2023

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: November 24, 2022 (scheduled)  
 Payment date of cash dividends: December 5, 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, 2022 to September 30, 2022)

(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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2022	137,345	13.9	50,762	11.5	35,264	10.5
Ended September 30, 2021	120,520	5.8	45,486	17.7	31,888	17.8

Note: Comprehensive Income First half ended September 30, 2022: (¥2,963 million) [- %] First half ended September 30, 2021: ¥46,133 million [(25.4)%]

	Profit per Share 1株当たり中間純利益	Profit per Share (Diluted) 潜在株式調整後1株当たり 中間純利益
	¥	¥
First half Ended September 30, 2022	47.93	-
Ended September 30, 2021	42.87	42.84

## (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	%
First half Ended September 30, 2022	18,978,310	1,041,828	5.4
Fiscal year 2021	19,104,764	1,059,091	5.5

(Reference) Capital assets First half ended September 30, 2022: ¥1,041,828 million Fiscal year 2021: ¥1,059,091 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 "Capital assets to total assets".

## 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 2021	—	11.00	—	13.00	24.00
Fiscal year 2022	—	13.00	—	—	—
Fiscal year 2022 (Projection)	—	—	—	13.00	26.00

Note: Revisions of released cash dividends projections: No

## 3. Consolidated Earnings Projections for Fiscal year 2021 (from April 1, 2022 to March 31, 2023)

(%: 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 March 31, 2023	86,500	9.7	60,000	10.0	82.15

Note: Revisions of released earnings projections: No

The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on August 5, 2022.  
 The impact of the acquisition was included in "Profit per share" stated above.

**\*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 “2. Quarterly Consolidated Financial Statements and Notes (5) Change in Accounting Principles” on page 12.

(3) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):  
 September 30, 2022 815,521,087 shares      March 31, 2022 815,521,087 shares  
 ② Number of treasury shares:  
 September 30, 2022 84,632,386 shares      March 31, 2022 78,374,065 shares  
 ③ Average number of shares:  
 For the six months ended September 30, 2022 735,670,717 shares  
 For the six months ended September 30, 2021 743,791,222 shares

**(Non-consolidated financial highlights)****1. Financial Highlights (from April 1, 2022 to September 30, 2022)**

(1) Non-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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half						
Ended September 30, 2022	122,688	15.2	49,844	10.1	36,128	9.1
Ended September 30, 2021	106,417	6.7	45,262	20.7	33,109	20.7

	Profit per Share 1株当たり中間純利益
First half	¥
Ended September 30, 2022	49.10
Ended September 30, 2021	44.51

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
First half	¥Million	¥Million	%
Ended September 30, 2022	18,885,287	963,645	5.1
Fiscal year 2021	19,011,209	979,911	5.1

(Reference) Capital assets      First half ended September 30, 2022: ¥963,645 million      Fiscal year 2021: ¥979,911 million

Note: “Capital assets to total assets” represents (“Net assets”-“Subscription rights to shares”)/ “Total assets” at term 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 (from April 1, 2022 to March 31, 2023)**

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

	Ordinary Profit 経常利益		Profit 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year					
Ending March 31, 2023	80,000	8.6	57,000	8.9	78.04

Note: The Bank will acquire its own shares based on a resolution at the Board of Directors’ Meeting held on August 5, 2022.

The impact of the acquisition was included in “Profit per share” stated above.

**Statement relating to the status of the interim audit procedures**

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

**Explanation for proper use of projections and other notes**

1. Chiba Bank falls under the category of “Specified Business Corporation” under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2022.
2. For information related to the projections, please refer to “1. Qualitative Information related to the Interim Financial Results (3) Qualitative Information related to the Earnings Projections” on page 5.

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**Supplementary Information**

## 1. Qualitative Information related to the Interim Financial Results

### (1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY 2022 ending March 31, 2023 were as follows.

Ordinary income increased by ¥16,824 million compared with the corresponding period of the previous fiscal year, to ¥137,345 million mainly due to an increase in interest income. Ordinary expenses increased by ¥11,548 million compared with the corresponding period of the previous fiscal year, to ¥86,583 million mainly due to an increase in other ordinary expenses such as losses on sales related to bonds (Government bonds, etc.).

As a result, ordinary profit increased by ¥5,275 million compared with the corresponding period of the previous fiscal year, to ¥50,762 million and profit attributable to owners of parent increased by ¥3,376 million compared with the corresponding period of the previous fiscal year, to ¥35,264 million.

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

The balance of total assets as of September 30, 2022 decreased by ¥126.4 billion from the previous fiscal year-end, to ¥18,978.3 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of September 30, 2022 was ¥15,007.5 billion, an increase of ¥236.3 billion mainly in personal deposits from the position as of March 31, 2022. 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 September 30, 2022 increased by ¥241.3 billion from the position as of March 31, 2022, to ¥11,888.0 billion. The amount of securities held increased by ¥75.0 billion from the position as of March 31, 2022, to ¥2,557.2 billion.

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

There are no changes in our earnings projections for the fiscal year ending March 31, 2023 released on May 12, 2022.

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. Consolidated Interim Financial Statements

## (1) Consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2022	As of Sep. 30, 2022
Assets:			
	(資産の部)		
Cash and due from banks	現金預け金	4,201,429	3,472,350
Call loans and bills bought	コールローン及び買入手形	152,070	236,472
Receivables under resale agreements	買現先勘定	14,999	24,999
Cash collateral provided for securities borrowed	債券貸借取引支払保証金	-	1,969
Monetary claims bought	買入金銭債権	21,404	21,940
Trading assets	特定取引資産	138,757	239,561
Money held in trust	金銭の信託	9,879	9,129
Securities	有価証券	2,482,224	2,557,249
Loans and bills discounted	貸出金	11,646,721	11,888,023
Foreign exchanges	外国為替	5,970	7,092
Other assets	その他資産	279,891	360,820
Tangible fixed assets	有形固定資産	125,937	123,441
Intangible fixed assets	無形固定資産	14,450	14,286
Net defined benefit asset	退職給付に係る資産	16,576	17,389
Deferred tax assets	繰延税金資産	3,924	3,364
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,771	32,325
Allowance for loan losses	貸倒引当金	(35,246)	(32,108)
Total assets	資産の部合計	19,104,764	18,978,310
Liabilities:			
	(負債の部)		
Deposits	預金	14,771,202	15,007,572
Negotiable certificates of deposit	譲渡性預金	552,959	440,346
Call money and bills sold	コールマネー及び売渡手形	681,777	746,698
Payable under repurchase agreements	売現先勘定	13,945	14,890
Payables under securities lending transactions	債券貸借取引受入担保金	262,547	345,333
Trading liabilities	特定取引負債	10,448	16,462
Borrowed money	借入金	1,336,732	877,002
Foreign exchanges	外国為替	576	1,934
Bonds payable	社債	103,331	116,782
Borrowed money from trust account	信託勘定借	8,883	11,484
Other liabilities	その他負債	233,541	294,995
Net defined benefit liability	退職給付に係る負債	732	717
Provision for directors' retirement benefits	役員退職慰労引当金	152	122
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,296	1,087
Provision for point loyalty programs	ポイント引当金	746	873
Reserves under special laws	特別法上の引当金	24	24
Deferred tax liabilities	繰延税金負債	30,595	17,423
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,407	10,402
Acceptances and guarantees	支払承諾	25,771	32,325
Total liabilities	負債の部合計	18,045,673	17,936,481

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2022	As of Sep. 30, 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	122,146
Retained earnings	利 益 剰 余 金	714,455	740,148
Treasury shares	自 己 株 式	(53,108)	(57,836)
Total shareholders' equity	株 主 資 本 合 計	928,550	949,527
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	114,391	59,333
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	5,198	22,799
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,791	9,780
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	1,159	388
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	130,541	92,301
Total net assets	純 資 産 の 部 合 計	1,059,091	1,041,828
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	19,104,764	18,978,310

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

## Consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
Ordinary income	経常収益	120,520	137,345
Interest income	資金運用収益	70,376	80,163
Interest on loans and discounts	(うち貸出金利息)	51,377	54,626
Interest and dividends on securities	(うち有価証券利息配当金)	17,998	21,034
Trust fees	信託報酬	49	67
Fees and commissions income	役務取引等収益	28,184	28,980
Trading income	特定取引収益	2,334	1,179
Other ordinary income	その他業務収益	1,985	4,502
Other income	その他経常収益	17,589	22,451
Ordinary expenses	経常費用	75,034	86,583
Interest expenses	資金調達費用	4,658	11,885
Interest on deposits	(うち預金利息)	363	2,583
Fees and commissions payments	役務取引等費用	8,051	8,561
Other ordinary expenses	その他業務費用	542	9,655
General and administrative expenses	営業経費	46,169	44,259
Other expenses	その他経常費用	15,611	12,221
Ordinary profit	経常利益	45,486	50,762
Extraordinary income	特別利益	52	0
Gain on disposal of non-current assets	固定資産処分益	52	0
Extraordinary loss	特別損失	72	121
Loss on disposal of non-current assets	固定資産処分損	72	52
Impairment losses	減損損失	-	69
Profit before income taxes	税金等調整前 中間純利益	45,465	50,641
Income taxes-current	法人税、住民税 及び事業税	11,612	11,356
Income taxes-deferred	法人税等調整額	1,964	4,019
Total income taxes	法人税等合計	13,577	15,376
Profit	中間純利益	31,888	35,264
Profit attributable to owners of parent	親会社株主に帰属する 中間純利益	31,888	35,264



## Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
Profit	中間純利益	31,888	35,264
Other comprehensive income	その他の包括利益	14,245	(38,228)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	12,887	(55,095)
Deferred gains or losses on hedges	繰延ヘッジ損益	1,449	17,600
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(173)	(770)
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	80	36
Comprehensive income	中間包括利益	46,133	(2,963)
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	46,133	(2,963)

**(3) Consolidated Interim Statement of Changes in Net Assets**

For the six months ended Sep. 30, 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 the 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 the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(8,172)		(8,172)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			31,888		31,888
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
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			33		33
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	23,571	1,019	24,591
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	699,927	(48,101)	919,028

	(Japanese)	Accumulated other comprehensive income					Subscription rights to shares	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		
Balance at the 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 the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(8,172)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益							31,888
Purchase of treasury shares	自 己 株 式 の 取 得							(0)
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							33
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間変動額(純額)	12,968	1,449	(33)	(173)	14,212	(628)	13,583
Total changes of items during the period	当 中 間 期 変 動 額 合 計	12,968	1,449	(33)	(173)	14,212	(628)	38,175
Balance at the end of current period	当 中 間 期 末 残 高	152,583	(4,312)	9,898	2,095	160,264	-	1,079,292

For the six months ended Sep. 30, 2022

(¥ 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 the beginning of current period	当 期 首 残 高	145,069	122,134	714,455	(53,108)	928,550
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(9,582)		(9,582)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			35,264		35,264
Purchase of treasury shares	自 己 株 式 の 取 得				(4,898)	(4,898)
Disposal of treasury shares	自 己 株 式 の 処 分		12		170	182
Reversal of revaluation reserve for land	土地再評価差額金の取崩			11		11
Net changes of items other than shareholders' equity	株主資本以外の項目の 当 中 間 期 変 動 額 (純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	12	25,693	(4,728)	20,977
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,146	740,148	(57,836)	949,527

	(Japanese)	Accumulated other comprehensive income					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	
Balance at the beginning of current period	当 期 首 残 高	114,391	5,198	9,791	1,159	130,541	1,059,091
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(9,582)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益						35,264
Purchase of treasury shares	自 己 株 式 の 取 得						(4,898)
Disposal of treasury shares	自 己 株 式 の 処 分						182
Reversal of revaluation reserve for land	土地再評価差額金の取崩						11
Net changes of items other than shareholders' equity	株主資本以外の項目の 当 中 間 期 変 動 額 (純額)	(55,058)	17,600	(11)	(770)	(38,239)	(38,239)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(55,058)	17,600	(11)	(770)	(38,329)	(17,262)
Balance at the end of current period	当 中 間 期 末 残 高	59,333	22,799	9,780	388	92,301	1,041,828

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

Not applicable.

**(5) Change in Accounting Principles**

(Implementation Guidance on Accounting Standard for Fair Value Measurement)

The Bank has applied "Implementation Guidance on Accounting Standard for Fair Value Measurement" (Accounting Standards Board of Japan (ASBJ) Guidance No.31, June 17, 2021 ("Fair Value Accounting Standard Implementation Guidance")) from the beginning of the interim current fiscal year. In accordance with the transitional treatment set out in Article 27-2 of "Fair Value Accounting Standard Implementation Guidance", the Bank decided to apply the new accounting policy set forth in "Fair Value Accounting Standard Implementation Guidance" prospectively. As a result, investment trusts for which no trading prices exist in the market, the Bank applies the treatment of reference value as fair value and reference value as regard as fair value after determining whether there are material restrictions that would require compensation for risk from market participants with respect to cancellations, etc. There is no impact on the consolidated financial statements for the interim current fiscal year.

**(6) Subsequent Events**

Not applicable.

## Non-consolidated Interim Financial Statements

## (1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2022	As of Sep. 30, 2022
Assets: (資産の部)			
Cash and due from banks	現金預け金	4,197,816	3,468,549
Call loans	コールローン	152,070	236,472
Receivables under resale agreements	買現先勘定	14,999	24,999
Cash collateral provided for securities borrowed	債券貸借取引支払保証金	-	1,969
Monetary claims bought	買入金銭債権	10,400	10,658
Trading assets	特定取引資産	137,929	238,703
Money held in trust	金銭の信託	2,079	2,129
Securities	有価証券	2,463,245	2,537,026
Loans and bills discounted	貸出金	11,691,342	11,934,493
Foreign exchange	外国為替	5,970	7,092
Other assets	その他資産	191,539	270,854
Tangible fixed assets	有形固定資産	118,724	116,397
Intangible fixed assets	無形固定資産	14,164	14,028
Prepaid pension cost	前払年金費用	14,908	16,829
Customers' liabilities for acceptances and guarantees	支払承諾見返	23,657	30,267
Allowance for loan losses	貸倒引当金	(27,638)	(25,185)
Total assets	資産の部合計	19,011,209	18,885,287
Liabilities: (負債の部)			
Deposits	預金	14,787,688	15,024,542
Negotiable certificates of deposit	譲渡性預金	608,959	496,346
Call money	コールマネー	681,777	746,698
Payables under repurchase agreements	売現先勘定	13,945	14,890
Payables under securities lending transactions	債券貸借取引受入担保金	262,547	345,333
Trading liabilities	特定取引負債	10,448	16,462
Borrowed money	借入金	1,324,536	864,318
Foreign exchanges	外国為替	576	1,934
Bonds payable	社債	103,331	116,782
Borrowed money from trust account	信託勘定借	8,883	11,484
Other liabilities	その他負債	166,519	227,234
Income taxes payable	未払法人税等	7,352	7,115
Asset retirement obligations	資産除去債務	-	2
Other	その他の負債	159,166	220,117
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,296	1,087
Provision for point loyalty programs	ポイント引当金	432	542
Deferred tax liabilities	繰延税金負債	26,290	13,312
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,407	10,402
Acceptances and guarantees	支払承諾	23,657	30,267
Total liabilities	負債の部合計	18,031,298	17,921,641

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2022	As of Sep. 30, 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	122,146
Legal capital surplus	資 本 準 備 金	122,134	122,134
Other capital surplus	そ の 他 資 本 剰 余 金	-	12
Retained earnings	利 益 剰 余 金	647,883	674,440
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	596,953	623,509
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	540,971	575,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	55,630	47,187
Treasury shares	自 己 株 式	(53,108)	(57,836)
Total shareholders' equity	株 主 資 本 合 計	861,978	883,818
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	102,942	47,247
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	5,198	22,799
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,791	9,780
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	117,932	79,826
Total net assets	純 資 産 の 部 合 計	979,911	963,645
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	19,011,209	18,885,287

## (2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
Ordinary income	経 常 収 益	106,417	122,688
Interest income	資 金 運 用 収 益	74,337	84,238
Interest on loans and discounts	( うち 貸 出 金 利 息 )	51,387	54,638
Interest and dividends on securities	( うち 有 価 証 券 利 息 配 当 金 )	21,995	25,140
Trust fees	信 託 報 酬	49	67
Fees and commissions income	役 務 取 引 等 収 益	22,991	23,572
Trading income	特 定 取 引 収 益	598	698
Other ordinary income	そ の 他 業 務 収 益	2,015	4,502
Other income	そ の 他 経 常 収 益	6,423	9,608
Ordinary expenses	経 常 費 用	61,154	72,844
Interest expenses	資 金 調 達 費 用	4,637	11,863
Interest on deposits	( うち 預 金 利 息 )	363	2,583
Fees and commissions payments	役 務 取 引 等 費 用	8,337	8,931
Other ordinary expenses	そ の 他 業 務 費 用	542	9,655
General and administrative expenses	営 業 経 費	42,791	40,807
Other expenses	そ の 他 経 常 費 用	4,844	1,586
Ordinary profit	経 常 利 益	45,262	49,844
Extraordinary income	特 別 利 益	52	-
Extraordinary loss	特 別 損 失	47	144
Profit before income taxes	税 引 前 中 間 純 利 益	45,267	49,729
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,182	9,893
Income taxes-deferred	法 人 税 等 調 整 額	1,975	3,707
Total income taxes	法 人 税 等 合 計	12,157	13,601
Profit	中 間 純 利 益	33,109	36,128

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

For the six months ended Sep. 30, 2021

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
資本金	Legal capital surplus 資本準備金	Total capital surplus 資本剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			
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
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Reversal of revaluation reserve for land	土地再評価差額金の取崩			
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金	Total Retained earnings 利益剰余金合計	自己株式	株主資本合計		
Balance at the beginning of current period	当 期 首 残 高	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	50,930	561,024	611,954	(49,121)	830,035
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(8,172)	(8,172)		(8,172)
Profit	中 間 純 利 益		33,109	33,109		33,109
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
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		33	33		33
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	24,793	24,793	1,019	25,812
Balance at the end of current period	当 中 間 期 末 残 高	50,930	585,817	636,747	(48,101)	855,848



	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	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 the 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 the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(8,172)
Profit	中 間 純 利 益						33,109
Purchase of treasury shares	自 己 株 式 の 取 得						(0)
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						33
Net changes of items other than shareholders' equity	株主資本以外の項目の 当 中 間 期 変 動 額 ( 純 額 )	12,191	1,449	(33)	13,608	(628)	12,980
Total changes of items during the period	当 中 間 期 変 動 額 合 計	12,191	1,449	(33)	13,608	(628)	38,793
Balance at the end of current period	当 中 間 期 末 残 高	138,839	(4,312)	9,898	144,424	-	1,000,273

For the six months ended Sep. 30, 2022

(¥ Million)

	(Japanese)	Shareholders' equity			
		株主資本			
		Capital stock	Capital surplus		
			資本剰余金		
資本金	Legal capital surplus	Other capital surplus	Total capital surplus		
		資本準備金	その他資本剰余金	資本剰余金合計	
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	-	122,134
Changes of items during the period	当 中 間 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Profit	中 間 純 利 益				
Purchase of treasury shares	自 己 株 式 の 取 得				
Disposal of treasury shares	自 己 株 式 の 処 分			12	12
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩				
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純額)				
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	12	12
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	12	122,136

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
Legal retained earnings	Other retained earnings	Total Retained earnings	自己株式	株主資本合計		
	利益準備金	その他利益剰余金	利益剰余金合計			
Balance at the beginning of current period	当 期 首 残 高	50,930	596,953	647,883	(53,108)	861,978
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(9,582)	(9,582)		(9,582)
Profit	中 間 純 利 益		36,128	36,128		36,128
Purchase of treasury shares	自 己 株 式 の 取 得				(4,898)	(4,898)
Disposal of treasury shares	自 己 株 式 の 処 分				170	182
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		11	11		11
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	26,556	26,556	(4,728)	21,840
Balance at the end of current period	当 中 間 期 末 残 高	50,930	623,509	674,440	(57,836)	883,818

	(Japanese)	Valuation and translation adjustments				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	純資産合計	
Balance at the beginning of current period	当 期 首 残 高	102,942	5,198	9,791	117,932	979,911
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(9,582)
Profit	中 間 純 利 益					36,128
Purchase of treasury shares	自 己 株 式 の 取 得					(4,898)
Disposal of treasury shares	自 己 株 式 の 処 分					182
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩					11
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純額)	(55,695)	17,600	(11)	(38,106)	(38,106)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(55,695)	17,600	(11)	(38,106)	(16,265)
Balance at the end of current period	当 中 間 期 末 残 高	47,247	22,799	9,780	79,826	963,645

**SUPPLEMENTARY INFORMATION  
for the Second Quarter (First Half) of  
Fiscal Year 2022, ending March 31, 2023**

**THE CHIBA BANK, LTD.**

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## I. Financial Highlights

## 1. Summary

- Non-consolidated core net business income increased by ¥7.4 billion compared with the corresponding period of the previous fiscal year to ¥50.2 billion. Ordinary profit increased by ¥4.5 billion to ¥49.8 billion, and profit increased by ¥3.0 billion to ¥36.1 billion. Consolidated ordinary profit increased by ¥5.2 billion compared with the corresponding period of the previous fiscal year to ¥50.7 billion, and profit attributable to owners of parent increased by ¥3.3 billion to ¥35.2 billion.
- The average balance of loans increased by ¥515.3 billion from the previous fiscal year and the average balance of deposits increased by ¥859.5 billion.

## (1) Summary of income &lt;Non-consolidated&gt;&lt;Consolidated&gt;

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2022 (a)			For the six months ended Sep. 30, 2021 (b)	Projection for the first half of FY2022 (released on May 2022)
			(a-b)	(a-b)/b		
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	41.6	(1.9)	(4.4%)	43.5	42.5
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>50.2</b>	<b>7.4</b>	<b>17.3%</b>	<b>42.7</b>	<b>47.2</b>
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	47.3	7.6	19.2%	39.6	-
Net business income	業 務 純 益	41.6	(1.3)	(3.1%)	42.9	-
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>49.8</b>	<b>4.5</b>	<b>10.1%</b>	<b>45.2</b>	<b>46.0</b>
<b>Profit</b>	<b>中 間 純 利 益</b>	<b>36.1</b>	<b>3.0</b>	<b>9.1%</b>	<b>33.1</b>	<b>33.5</b>

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	(2.9)	(4.8)		1.8	3.5
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## &lt;Consolidated&gt;

(¥ Billion)

<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>50.7</b>	<b>5.2</b>	<b>11.5%</b>	<b>45.4</b>	<b>46.5</b>
<b>Profit attributable to owners of parent</b>	<b>親会社株主に帰属する 中 間 純 利 益</b>	<b>35.2</b>	<b>3.3</b>	<b>10.5%</b>	<b>31.8</b>	<b>32.5</b>

## (2) Loans and Deposits &lt;Non-Consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
			(a-b)	(a-c)		
Term-end balance	貸 出 金	11,934.4	243.1	413.3	11,691.3	11,521.1
末 残	預 金	15,024.5	236.8	885.6	14,787.6	14,138.8
Average balance	貸 出 金	<b>11,846.1</b>	<b>391.6</b>	<b>515.3</b>	<b>11,454.5</b>	<b>11,330.7</b>
平 残	預 金	<b>14,935.8</b>	<b>736.3</b>	<b>859.5</b>	<b>14,199.5</b>	<b>14,076.3</b>

## (3) Capital ratio (BIS guidelines) &lt;Non-consolidated&gt;&lt;Consolidated&gt;

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
			(a-b)	(a-c)		
Consolidated total capital ratio	連結総自己資本比率	10.82%	(0.62%)	(1.12%)	11.44%	11.94%
Tier 1 capital ratio	連結Tier1比率	10.68%	(0.58%)	(1.04%)	11.27%	11.72%
Common equity Tier1 capital ratio	連結普通株式等Tier1比率	10.68%	(0.58%)	(1.04%)	11.27%	11.72%
Non-consolidated total capital ratio	単体総自己資本比率	11.47%	(0.64%)	(1.13%)	12.11%	12.60%
Tier 1 capital ratio	T i e r 1 比 率	11.33%	(0.60%)	(1.05%)	11.94%	12.39%
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.33%	(0.60%)	(1.05%)	11.94%	12.39%

## 2. Income and Expenses &lt;Non-consolidated&gt;

- Gross business profits decreased by ¥3.8 billion to ¥82.6 billion compared with the corresponding period of the previous fiscal year. Net interest income increased by ¥2.6 billion mainly due to an increase in interest on loans and discounts. Whereas Gains (losses) related to bonds decreased by ¥9.3 billion due to the sale of foreign bonds and other securities.
- Expenses decreased by ¥1.9 billion compared with the corresponding period of the previous fiscal year to ¥41.0 billion, mainly due to a reduction in the deposit insurance premium rate.
- Net credit costs decreased by ¥4.8 billion compared with the corresponding period of the previous fiscal year to return of ¥2.9 billion, due to an increase reversal of allowance for loan losses and recoveries of written-off claims.

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended
		Sep. 30, 2022 (a)	(a-b)	(a-b)/b	Sep. 30, 2021 (b)
<b>Gross business profits</b>	<b>業 務 粗 利 益</b>	<b>82.6</b>	<b>(3.8)</b>	<b>(4.4%)</b>	<b>86.4</b>
Net interest income	資 金 利 益	72.3	2.6		69.7
Net fees and commissions income	役 務 取 引 等 利 益	14.7	0.0		14.7
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	1.3	(0.9)		2.2
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	1.6	0.1		1.4
Fees and commissions income of corporate solutions	う ち 法 人 ソ リ ュ ー シ ョ ン 関 連 手 数 料	7.0	1.3		5.7
Trading income	特 定 取 引 利 益	0.6	0.0		0.5
Profit from other business transactions	そ の 他 業 務 利 益	(5.1)	(6.6)		1.4
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(8.5)	(9.3)		0.7
<b>Expenses (-)</b>	<b>経 費</b>	<b>41.0</b>	<b>(1.9)</b>	<b>(4.4%)</b>	<b>42.9</b>
Personnel expenses (-)	人 件 費	19.7	(0.2)		20.0
Non-personnel expenses (-)	物 件 費	18.0	(0.7)		18.8
Taxes (-)	税 金	3.1	(0.8)		4.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	41.6	(1.9)	(4.4%)	43.5
Core net business income	コ ア 業 務 純 益	50.2	7.4	17.3%	42.7
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	47.3	7.6	19.2%	39.6
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 ①	-	(0.5)		0.5
Net business income	業 務 純 益	41.6	(1.3)	(3.1%)	42.9
Non-recurrent income and losses	臨 時 損 益	8.2	5.9		2.2
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額 ②	(2.9)	(4.2)		1.2
Written-off of loans (-)	う ち 貸 出 金 償 却	1.0	(0.0)		1.1
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	2.0	2.0		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2.2	1.3		0.9
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	4.8	2.1		2.7
Ordinary profit	経 常 利 益	49.8	4.5	10.1%	45.2
Extraordinary income (loss)	特 別 損 益	(0.1)	(0.1)		0.0
Profit	中 間 純 利 益	36.1	3.0	9.1%	33.1
<b>Net credit costs (-) (i) + (ii)</b>	<b>与 信 関 係 費 用 (①+②)</b>	<b>(2.9)</b>	<b>(4.8)</b>		<b>1.8</b>

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)

	(Japanese)	As of		As of
		Sep. 30, 2022 (a)	(a-b)	Mar. 31, 2022 (b)
Number of Branches	店舗数	185	-	185
Branches	本支店	165	-	165
Sub-branches	出張所	20	-	20
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	-	6
Number of employees	従業員数	4,106	36	4,070

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)	For the six months ended Sep. 30, 2022 (a)			FY2021 ended Mar. 31, 2022 (b)	For the six months ended Sep. 30, 2021 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) <Non-consolidated> *1	OHR	45.76%	(6.26%)	(4.26%)	52.02%	50.02%
Return on average total assets (ROA)<Non-consolidated> *2	ROA	0.38%	0.09%	0.00%	0.29%	0.37%
Return on equity (ROE) <Non-consolidated> *3	ROE	7.41%	2.02%	0.68%	5.39%	6.73%
Return on equity (ROE) <Consolidated / based on total shareholders' equity> *4	ROE	7.49%	1.51%	0.47%	5.97%	7.01%

\*1 OHR

Expenses

<Non-consolidated> =  $\frac{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expense}}{\text{Profit for the current fiscal (interim) year}}$  (The lower figure indicates better efficiency.)

\*2 ROA

<Non-consolidated> =  $\frac{\text{Profit for the current fiscal (interim) year}}{\text{Average total assets}}$

\*3 ROE

<Non-consolidated> =  $\frac{\text{Profit for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$

\*4 ROE

<Consolidated> =  $\frac{\text{Profit attributable to owners of parent for the current fiscal (interim) year}}{(\text{Total shareholders' equity at beginning of fiscal year} + \text{Total shareholders' equity at end of fiscal (interim) year}) / 2}$

## 4. Investment and Borrowing &lt;Non-consolidated&gt;

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥413.3 billion from the previous fiscal year-end, to ¥1,934.4 billion. Corporate loans and housing loans increased by ¥268.3 billion and ¥78.5 billion respectively.
- The balance of deposits increased by ¥885.6 billion from the previous fiscal year-end, to ¥15,024.5 billion, due to an increase of personal deposits etc.,

## (1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2022 (a)	(a-b)	(a-c)	Mar. 31, 2022 (b)	Sep. 30, 2021 (c)
<b>Loans and bills discounted (Term-end balance)</b>	<b>貸出金（末残）</b>	<b>11,934.4</b>	<b>243.1</b>	<b>413.3</b>	<b>11,691.3</b>	<b>11,521.1</b>
Domestic operations	国内向け貸出	11,623.5	197.6	342.9	11,425.9	11,280.6
<b>Corporate loans</b>	<b>事業者向け貸出</b>	<b>7,122.5</b>	<b>191.9</b>	<b>268.3</b>	<b>6,930.5</b>	<b>6,854.1</b>
Small and medium-sized enterprises (i)	うち中小企業向け貸出①	5,574.7	148.4	246.5	5,426.3	5,328.1
Consumer loans (ii)	消費者ローン②	4,060.7	36.4	86.1	4,024.3	3,974.5
<b>Housing loans</b>	<b>うち住宅ローン</b>	<b>3,866.2</b>	<b>31.8</b>	<b>78.5</b>	<b>3,834.3</b>	<b>3,787.7</b>
Public sector	公共向け貸出	440.2	(30.7)	(11.5)	470.9	451.8
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業向け貸出 (①+②)	9,635.5	184.8	332.7	9,450.6	9,302.7
[Ratio]	(中小企業等貸出比率)	[82.89%]	[0.18%]	[0.42%]	[82.71%]	[82.46%]
Overseas operations	海外向け貸出	310.9	45.5	70.3	265.4	240.5
<b>Deposits (Term-end balance)</b>	<b>預金（末残）</b>	<b>15,024.5</b>	<b>236.8</b>	<b>885.6</b>	<b>14,787.6</b>	<b>14,138.8</b>
Domestic operations	国内	14,652.2	131.0	784.6	14,521.1	13,867.6
Personal deposits	個人	10,746.9	211.6	455.9	10,535.3	10,290.9
Corporate deposits	法人	3,003.4	(0.3)	148.9	3,003.7	2,854.4
Public sector deposits	公共	901.8	(80.1)	179.7	982.0	722.1
Overseas operations	海外店等	372.3	105.7	101.0	266.5	271.2
Loans and bills discounted (Average balance)	貸出金（平残）	11,846.1	391.6	515.3	11,454.5	11,330.7
Deposits (Average balance)	預金（平残）	14,935.8	736.3	859.5	14,199.5	14,076.3

(Reference)

New housing loans

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended	For the six months ended
		Sep. 30, 2022 (a)	(a-b)	(a-c)	Mar. 31, 2022 (b)	Sep. 30, 2021 (c)
New housing loans	住宅ローン実行額	163.8	(14.0)	(10.6)	177.9	174.5

Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2022 (a)	(a-b)	(a-c)	Mar. 31, 2022 (b)	Sep. 30, 2021 (c)
Balance of Investment trusts	投資信託残高	348.0	5.3	33.1	342.6	314.8

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2022 (a)	(a-b)	(a-c)	Mar. 31, 2022 (b)	Sep. 30, 2021 (c)
Balance of Personal annuities	個人年金保険等残高	858.8	(8.7)	(6.6)	867.6	865.4



## (2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2022 (a)	(a-b)	(a-c)	Mar. 31, 2022 (b)	Sep. 30, 2021 (c)
Securities	有 価 証 券	2,469.0	153.8	244.3	2,315.1	2,224.6
Government bonds	国 債	237.5	71.7	95.1	165.8	142.4
Stocks	株 式	103.4	(1.5)	(3.2)	105.0	106.6
Corporate bonds and others	社 債 他	1,472.0	3.2	41.2	1,468.8	1,430.8
Foreign currency securities	外 貨 建 有 価 証 券	655.9	80.4	111.2	575.4	544.7
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	5.7 years	(0.0 years)	0.1 years	5.7 years	5.6 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 &lt;Non-consolidated&gt;

- Disclosed claims under the Financial Reconstruction Law and Risk-Monitored Loans increased by ¥1.8 billion from the previous fiscal year-end, to ¥115.1 billion, and non-performing loan ratio was 0.95%, unchanged from the the previous fiscal year-end.
- The coverage ratio, including allowances, was 72.7% for total disclosed claims, 78.4% for doubtful claims, and 53.8% for substandard claims. Thus, the coverage ratio was at a high level.

## Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2022 (a)	(a-b)	(a-c)	Mar. 31, 2022 (b)	Sep. 30, 2021 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,122	15	566	17,107	16,556
Doubtful Claims	危険債権	56,233	1,306	(82)	54,927	56,316
Substandard Claims	要管理債権	41,746	568	664	41,178	41,081
Loans past due 3 months or more	三月以上延滞債権	418	(237)	(624)	656	1,043
Restructured Loans	貸出条件緩和債権	41,328	806	1,289	40,521	40,038
<b>Total</b>	<b>合計</b>	<b>115,103</b>	<b>1,890</b>	<b>1,149</b>	<b>113,212</b>	<b>113,953</b>

Normal Claims	正常債権	11,911,891	245,112	412,004	11,666,778	11,499,887
Total Claims Outstandings	総与信残高	12,026,994	247,003	413,153	11,779,991	11,613,841
<b>Non-performing loan ratio</b>	<b>不良債権比率</b>	<b>0.95</b>	<b>(0.00)</b>	<b>(0.02)</b>	<b>0.96</b>	<b>0.98</b>
<b>Coverage ratio</b>	<b>保全率</b>	<b>72.7</b>	<b>(0.4)</b>	<b>0.2</b>	<b>73.2</b>	<b>72.5</b>

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

注.総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

## (Reference) Breakdown of coverage

	(Japanese)	Claim amount	Collateral/	Allowance	Allowance	Coverage ratio(d)		Coverage ratio As of Mar. 31, 2022 (e)
		(a)	Guarantees (b)	for loan losses (c)	Ratio*2 c/(a-b)	(b+c)/a	(d-e)	
		債権額	担保・保証等	貸倒引当金	引当率	保全率	(d-e)	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,122	16,035	1,087	100.0%	100.0%	-	100.0%
Doubtful Claims	危険債権	56,233	37,288	6,815	35.9%	78.4%	(0.1%)	78.5%
Substandard Claims	要管理債権	41,746	17,385 <sup>*1</sup>	5,112	20.9%	53.8%	(1.1%)	55.0%
Loans past due 3 months or more	三月以上延滞債権	418	174 <sup>*1</sup>	51 <sup>*1</sup>	20.9%	53.8%	(1.1%)	55.0%
Restructured Loans	貸出条件緩和債権	41,328	17,210 <sup>*1</sup>	5,061 <sup>*1</sup>	20.9%	53.8%	(1.1%)	55.0%
<b>Total</b>	<b>合計</b>	<b>115,103</b>	<b>70,708</b>	<b>13,015</b>	<b>29.3%</b>	<b>72.7%</b>	<b>(0.4%)</b>	<b>73.2%</b>

\*1: Approximate data

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

\* 1.概算数値。

\* 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.

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	FY 2022 ending Mar. 31, 2023
Ordinary profit	経 常 利 益	86.5
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	60.0

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	FY 2022 ending Mar. 31, 2023
Ordinary profit	経 常 利 益	80.0
Profit	当 期 純 利 益	57.0

## &lt;Cash dividends&gt;

	(Japanese)	FY 2022 ending Mar. 31, 2023	
		For the six months ended Sep. 30, 2022	
Cash dividends per share	1 株 当 た り 配 当 金	¥13.00	¥26.00

## (Referene)

	(Japanese)	FY 2021 ended Mar. 31, 2022	
		For the six months ended Sep. 30, 2021	
Cash dividends per share	1 株 当 た り 配 当 金	¥11.00	¥24.00

## II. Financial Data

## 1. Income and Expenses

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2022 (a)	(a-b)	For the six months ended Sep. 30, 2021 (b)
Gross business profits	業 務 粗 利 益	82,629	(3,845)	86,475
Domestic gross business profits	国 内 業 務 粗 利 益	82,153	2,112	80,040
Net interest income	資 金 利 益	66,293	1,796	64,497
Net fees and commissions income	役 務 取 引 等 利 益	14,675	9	14,666
Net trading income	特 定 取 引 利 益	683	92	590
Profit from other business transactions	そ の 他 業 務 利 益	500	214	286
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(423)	(702)	278
International gross business profits	国 際 業 務 粗 利 益	476	(5,957)	6,434
Net interest income	資 金 利 益	6,081	878	5,203
Net fees and commissions income	役 務 取 引 等 利 益	33	(3)	36
Net trading income	特 定 取 引 利 益	15	7	7
Profit from other business transactions	そ の 他 業 務 利 益	(5,653)	(6,840)	1,186
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(8,167)	(8,622)	454
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 け 臨 時 処 理 分) (△)	41,014	(1,929)	42,943
Personnel expenses (-)	人 件 費 (△)	19,767	(271)	20,038
Non-personnel expenses (-)	物 件 費 (△)	18,082	(761)	18,843
Taxes (-)	税 金 (△)	3,164	(896)	4,061
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	41,615	(1,916)	43,531
Core net business income	コ ア 業 務 純 益	50,206	7,408	42,798
Excluding gains (losses) on cancellation of investment trusts	除 け 投 資 信 託 解 約 損 益	47,321	7,635	39,685
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 引 当 金 純 繰 入 額 (△)	-	(546)	546
Net business income	業 務 純 益	41,615	(1,369)	42,984
Non-recurrent income and losses	臨 時 損 益	8,229	5,950	2,278
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	(2,967)	(4,255)	1,288
Written-off of loans (-)	貸 出 金 償 却 (△)	1,051	(96)	1,148
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 (△)	-	(798)	798
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(14)	(9)	(5)
Transfer to allowance for specific foreign borrowers/countries(-)	特 定 海 外 債 権 引 当 金 純 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 (△)	298	30	267
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	2,069	2,069	-
Recoveries of written-off claims	償 却 債 権 取 立 益	2,233	1,312	920
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	4,877	2,168	2,709
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	383	(472)	856
Ordinary profit	経 常 利 益	49,844	4,581	45,262
Extraordinary income (loss)	特 別 損 益	(144)	(119)	4
Profit before income taxes	税 引 前 中 間 純 利 益	49,729	4,462	45,267
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	9,893	(288)	10,182
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	3,707	1,732	1,975
Total income taxes (-)	法 人 税 等 合 計 (△)	13,601	1,444	12,157
Profit	中 間 純 利 益	36,128	3,018	33,109
Net Credit Costs (-)	(i) + (ii) 与 信 関 係 費 用 (△)	(2,967)	(4,802)	1,834

## &lt; Consolidated &gt;

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2022		For the six months ended Sep. 30, 2021
		(a)	(a-b)	(b)
Consolidated gross profits	連 結 粗 利 益	84,791	(4,885)	89,677
Net interest income	資 金 利 益	68,278	2,560	65,718
Net fees and commissions income	役 務 取 引 等 利 益	20,487	305	20,182
Net trading income	特 定 取 引 利 益	1,179	(1,155)	2,334
Profit from other business transactions	そ の 他 業 務 利 益	(5,153)	(6,596)	1,442
General and administrative expenses (-)	営 業 経 費 ( △ )	44,259	(1,909)	46,169
Net Credit Costs (-) (i)	与 信 関 係 費 用 ① ( △ )	(3,678)	(6,111)	2,432
Written-off of loans (-)	貸 出 金 償 却 ( △ )	1,106	(114)	1,221
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 ( △ )	-	(1,161)	1,161
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 ( △ )	-	(722)	722
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 ( △ )	(14)	(9)	(5)
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 ( △ )	298	30	267
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	2,812	2,812	-
Recoveries of written off claims	償 却 債 権 取 立 益	2,256	1,321	935
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	5,268	2,607	2,661
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	77	(19)	97
Others	そ の 他	1,204	(447)	1,651
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>50,762</b>	<b>5,275</b>	<b>45,486</b>
Extraordinary income (loss)	特 別 損 益	(120)	(100)	(20)
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	50,641	5,175	45,465
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 ( △ )	11,356	(256)	11,612
Income taxes-deferred (-)	法 人 税 等 調 整 額 ( △ )	4,019	2,055	1,964
Total income taxes (-)	法 人 税 等 合 計 ( △ )	15,376	1,799	13,577
Profit	中 間 純 利 益	35,264	3,376	31,888
<b>Profit attributable to owners of parent</b>	<b>親 会 社 株 主 に 帰 属 す る 中 間 純 利 益</b>	<b>35,264</b>	<b>3,376</b>	<b>31,888</b>

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 )	43,824	(2,694)	46,518
Consolidated net business income	連 結 業 務 純 益	43,824	(1,972)	45,796

Note1: 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)

Note2: 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	-	6

## 2. Net Business Income &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2022	(a-b)	ended Sep. 30, 2021
		(a)		(b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	41,615	(1,916)	43,531
Per head (in thousands of yen)	職員一人当たり(千円)	10,686	(125)	10,812
(2) Net business income	業 務 純 益	41,615	(1,369)	42,984
Per head (in thousands of yen)	職員一人当たり(千円)	10,686	10	10,676

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

注.職員数は、実働人員（出向人員、臨時雇用および嘱託を除く）の平均人員

## 3. Interest Rate Spread (Domestic Business) &lt;Non-consolidated&gt;

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2022	(a-b)	ended Sep. 30, 2021
		(a)		(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.84%	(0.04%)	0.88%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.87%	(0.02%)	0.89%
(ii) Average yield on securities	有 価 証 券 利 回	1.70%	(0.09%)	1.80%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.47%	(0.04%)	0.52%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.00%
(ii) Expense ratio	経 費 率	0.52%	(0.05%)	0.58%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.37%	0.01%	0.36%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.87%	(0.02%)	0.89%

## 4. Gains and Losses on Securities &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2022	(a-b)	ended Sep. 30, 2021
		(a)		(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(8,591)	(9,324)	732
Gains on sales	売 却 益	1,064	(50)	1,114
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	9,650	9,268	381
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	5	5	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	4,877	2,168	2,709
Gains on sales	売 却 益	4,967	417	4,550
Losses on sales (-)	売 却 損 (△)	52	52	-
Write-offs (-)	償 却 (△)	38	(1,802)	1,840

## 5. Capital Ratio (BIS Guidelines)

■ The Capital ratio has been calculated based on the BIS guidelines. Matters relating to the composition of capital disclosure is on our website (<https://www.chibabank.co.jp/english/>).

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022 (a) [Preliminary figures]		As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	10.82%	(0.62%)	(1.12%)	11.44%	11.94%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	10.68%	(0.58%)	(1.04%)	11.27%	11.72%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	10.68%	(0.58%)	(1.04%)	11.27%	11.72%
(4) Total capital	総自己資本の額	910.3	(26.2)	(52.2)	936.6	962.6
(5) Tier 1 capital	T i e r 1 資本の額	898.8	(23.2)	(46.2)	922.1	945.1
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	898.8	(23.2)	(46.2)	922.1	945.1
(7) Total risk-weighted assets	リスクアセットの額	8,411.7	230.0	353.9	8,181.7	8,057.7
(8) Total required capital	総所要自己資本額	672.9	18.4	28.3	654.5	644.6

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022 (a) [Preliminary figures]		As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	11.47%	(0.64%)	(1.13%)	12.11%	12.60%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	11.33%	(0.60%)	(1.05%)	11.94%	12.39%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.33%	(0.60%)	(1.05%)	11.94%	12.39%
(4) Total capital	総自己資本の額	997.0	(27.3)	(52.7)	1,024.3	1,049.7
(5) Tier 1 capital	T i e r 1 資本の額	985.4	(24.3)	(46.6)	1,009.8	1,032.1
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	985.4	(24.3)	(46.6)	1,009.8	1,032.1
(7) Total risk-weighted assets	リスクアセットの額	8,690.4	234.5	363.1	8,455.9	8,327.2
(8) Total required capital	総所要自己資本額	695.2	18.7	29.0	676.4	666.1

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

## &lt;Non-consolidated&gt;

	(Japanese)	For the six months ended Sep. 30, 2022 (a)		FY2021 ended Mar. 31, 2022 (b)	For the six months ended Sep. 30, 2021 (c)	
		(a-b)	(a-c)			
Net business income basis (Annual)	業務純益ベース (年率)	8.54%	0.77%	(0.19%)	7.77%	8.74%
Profit basis (Annual)	当期純利益ベース (年率)	7.41%	2.02%	0.68%	5.39%	6.73%

## &lt;Consolidated&gt;

	(Japanese)	For the six months ended Sep. 30, 2022 (a)		FY2021 ended Mar. 31, 2022 (b)	For the six months ended Sep. 30, 2021 (c)	
		(a-b)	(a-c)			
Profit attributable to owners of parent basis (Net assets basis)	当期純利益ベース (純資産ベース)	6.69%	1.50%	0.69%	5.19%	6.00%
Profit attributable to owners of parent basis (Shareholders' equity basis)	当期純利益ベース (株主資本ベース)	7.49%	1.51%	0.47%	5.97%	7.01%

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 &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2022 (a)			FY2021 ended Mar. 31, 2022 (b)	For the six months ended Sep. 30, 2021 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	15,024.5	236.8	885.6	14,787.6	14,138.8
Domestic	うち国内	14,652.2	131.0	784.6	14,521.1	13,867.6
In Chiba Prefecture	うち県内	13,927.7	120.2	703.4	13,807.4	13,224.3
Personal deposits	うち個人	10,746.9	211.6	455.9	10,535.3	10,290.9
Corporate Deposits	うち法人	3,003.4	(0.3)	148.9	3,003.7	2,854.4
Public sectors	うち公共	901.8	(80.1)	179.7	982.0	722.1
Deposits (Average balance)	預金 (平残)	14,935.8	736.3	859.5	14,199.5	14,076.3
Domestic	うち国内	14,594.0	671.9	781.6	13,922.0	13,812.4
In Chiba Prefecture	うち県内	13,881.1	613.0	707.5	13,268.1	13,173.5
Loans and bills discounted (Term-end balance)	貸出金 (末残)	11,934.4	243.1	413.3	11,691.3	11,521.1
Domestic	うち国内	11,623.5	197.6	342.9	11,425.9	11,280.6
In Chiba Prefecture	うち県内	7,752.0	101.2	128.7	7,650.7	7,623.2
Loans and bills discounted (average balance)	貸出金 (平残)	11,846.1	391.6	515.3	11,454.5	11,330.7
Domestic	うち国内	11,542.5	352.6	456.3	11,189.8	11,086.1
In Chiba Prefecture	うち県内	7,663.1	125.7	162.5	7,537.3	7,500.6

## (2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	11,623.5	197.6	3,429	11,425.9	11,280.6
[Excluding loans to public sectors]	(除公共向け貸出)	[11,183.3]	[228.3]	[354.5]	[10,954.9]	[10,828.7]
Large enterprises	大企業業	1,370.2	42.1	9.7	1,328.1	1,360.5
Mid-sized enterprises	中堅企業業	177.5	1.4	12.0	176.1	165.4
Small and medium-sized enterprises, etc. (B)	中小企業等	9,635.5	184.8	332.7	9,450.6	9,302.7
Small and medium-sized enterprises	中小企業業	5,574.7	148.4	246.5	5,426.3	5,328.1
Consumer loans	消費者ローン	4,060.7	36.4	86.1	4,024.3	3,974.5
Public sectors	公共	440.2	(30.7)	(11.5)	470.9	451.8
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	82.89%	0.18%	0.42%	82.71%	82.46%

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も含む。

## (3) Consumer loans &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	4,060.7	36.4	86.1	4,024.3	3,974.5
Housing loans	住宅ローン残高	3,866.2	31.8	78.5	3,834.3	3,787.7
Other consumer loans	その他のローン残高	194.5	4.5	7.6	189.9	186.8



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

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 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	17,122	15	566	17,107	16,556
Doubtful Claims	危険債権	56,233	1,306	(82)	54,927	56,316
Substandard Claims	要管理債権	41,746	568	664	41,178	41,081
Loans past due 3 months or more	三月以上延滞債権	418	(237)	(624)	656	1,043
Restructured Loans	貸出条件緩和債権	41,328	806	1,289	40,521	40,038
Total	合計	115,103	1,890	1,149	113,212	113,953

Normal Claims	正常債権	11,911,891	245,112	412,004	11,666,778	11,499,887
Total Claims*	総与信残高	12,026,994	247,003	413,153	11,779,991	11,613,841
Non-performing loan ratio	不良債権比率	0.95%	(0.00%)	(0.02%)	0.96%	0.98%

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。

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 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	15,634	392	1,081	15,242	14,552
Doubtful Claims	危険債権	56,401	1,310	(79)	55,091	56,480
Substandard Claims	要管理債権	41,750	569	667	41,181	41,082
Loans past due 3 months or more	三月以上延滞債権	418	(237)	(624)	656	1,043
Restructured Loans	貸出条件緩和債権	41,332	806	1,292	40,525	40,039
Total	合計	113,786	2,272	1,670	111,514	112,116

Normal Claims	正常債権	11,868,836	242,836	408,517	11,626,000	11,460,319
Total Claims	総与信残高	11,982,623	245,108	410,188	11,737,515	11,572,435
Non-performing loan ratio	不良債権比率	0.94%	(0.00%)	(0.01%)	0.95%	0.96%

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

### <Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 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 リスク管理債権額	115,103	1,890	1,149	113,212	113,953
Collateral/guarantees (B)	担保・保証等	70,708	659	204	70,049	70,504
Allowance for loan losses (C)	貸倒引当金	13,015	155	885	12,859	12,130
Allowance ratio (C)/(A)	引当率	29.3%	(0.4%)	1.3%	29.7%	27.9%
Coverage ratio (B+C)/(A)	保全率	72.7%	(0.4%)	0.2%	73.2%	72.5%
Non-performing loan ratio	不良債権比率	0.95%	(0.00%)	(0.02%)	0.96%	0.98%

### <Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 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 リスク管理債権額	113,786	2,272	1,670	111,514	112,116
Collateral/guarantees (B)	担保・保証等	69,068	1,085	705	67,982	68,362
Allowance for loan losses (C)	貸倒引当金	13,246	135	931	13,111	12,315
Allowance ratio (C)/(A)	引当率	29.6%	(0.4%)	1.4%	30.1%	28.1%
Coverage ratio (B+C)/(A)	保全率	72.3%	(0.3%)	0.3%	72.7%	71.9%
Non-performing loan ratio	不良債権比率	0.94%	(0.00%)	(0.01%)	0.95%	0.96%

### (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 Sep. 30, 2022 (a)			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,701	209	451	1,491	1,249
Effectively Bankrupt Assets (B)	実質破綻先債権	15,421	(194)	115	15,615	15,306
Potentially Bankrupt Assets (C)	破綻懸念先債権	56,233	1,306	(82)	54,927	56,316
Assets Requiring Caution (D)	要注意先債権	938,533	(6,470)	(42,788)	945,003	981,322
Substandard Assets	要管理先債権	49,207	1,057	(284)	48,149	49,492
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	41,746	568	664	41,178	41,081
Other Assets Requiring Caution	その他要注意先債権	889,326	(7,528)	(42,504)	896,854	931,830
Normal Assets (E)	正常先債権	11,015,104	252,151	455,458	10,762,952	10,559,646
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	12,026,994	247,003	413,153	11,779,991	11,613,841

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。

## 10. Allowance for Loan Losses

## (1) Charge-off/Allowance criteria

## ① 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 over ¥0.5 billion, 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

## ② 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 over ¥0.5 billion, 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 under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets 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

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	25.1	(2.4)	(0.6)	27.6	25.8
General allowance	一般貸倒引当金	17.0	(3.2)	(2.2)	20.2	19.2
Specific allowance	個別貸倒引当金	8.1	0.7	1.5	7.3	6.5
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 Sep. 30, 2022			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
		(a)	(a-b)	(a-c)		
Normal Assets	正常先債権	10,526.1	284.8	472.7	10,241.2	10,053.4
Assets Requiring Caution	要注意先債権	937.4	(5.6)	(41.7)	943.0	979.1
Substandard Assets	要管理先債権	49.1	1.0	(0.1)	48.1	49.3
Other Assets Requiring Caution	その他要注意先債権	888.2	(6.7)	(41.5)	894.9	929.7

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022			As of Mar. 31, 2022 (b)	As of Sep. 30, 2021 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	32.1	(3.1)	(1.8)	35.2	33.9
General allowance	一般貸倒引当金	19.6	(3.6)	(2.8)	23.2	22.4
Specific allowance	個別貸倒引当金	12.4	0.5	0.9	11.9	11.5
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

## 11. Loan Breakdown by Industry

&lt;Non-consolidated&gt; (After partial direct write-offs)

## (1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022		As of Mar. 31, 2022		As of Sep. 30, 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)	11,623.5	100.0%	11,425.9	100.00%	11,280.6	100.00%
Manufacturing	製造業	794.7	6.84%	726.8	6.36%	763.9	6.77%
Agriculture and forestry	農業, 林業	17.0	0.15%	18.5	0.16%	17.8	0.16%
Fishery	漁業	1.3	0.01%	1.2	0.01%	1.5	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	22.0	0.19%	15.4	0.14%	17.8	0.16%
Construction	建設業	427.5	3.68%	419.0	3.67%	395.0	3.50%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	180.3	1.55%	174.7	1.53%	149.0	1.32%
Information and communications	情報通信業	49.0	0.42%	47.2	0.42%	48.8	0.43%
Transport and postal service	運輸業, 郵便業	286.9	2.47%	323.7	2.83%	321.1	2.85%
Wholesale and retail trade	卸売業, 小売業	859.7	7.40%	837.8	7.33%	821.8	7.29%
Finance and insurance	金融業, 保険業	487.7	4.19%	455.0	3.98%	488.2	4.33%
Real estate and leasing	不動産業, 物品賃貸業	3,282.5	28.24%	3,205.3	28.05%	3,143.3	27.86%
Real estate	不動産業	2,995.0	25.77%	2,910.8	25.47%	2,854.8	25.30%
Real estate rental and management	不動産賃貸業・管理業	2,551.1	21.95%	2,515.3	22.01%	2,472.9	21.92%
Real estate trading, etc.	不動産取引業等	443.8	3.82%	395.4	3.46%	381.8	3.38%
Leasing	物品賃貸業	287.4	2.47%	294.5	2.58%	288.5	2.56%
Medical, welfare and other services	医療, 福祉その他サービス業	747.2	6.43%	738.6	6.47%	718.4	6.37%
Government, local public sector	国・地方公共団体	433.9	3.73%	464.1	4.06%	444.0	3.94%
Others (mainly consumer loans)	その他(個人)	4,033.2	34.70%	3,997.9	34.99%	3,949.1	35.01%

## (2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022		As of Mar. 31, 2022		As of Sep. 30, 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)	114.1	100.00%	1,124	100.00%	113.2	100.00%
Manufacturing	製造業	13.0	11.39%	10.0	8.89%	11.9	10.57%
Agriculture and forestry	農業, 林業	0.1	0.15%	0.1	0.16%	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	0.0	0.08%	0.1	0.17%	0.1	0.17%
Construction	建設業	4.6	4.03%	4.7	4.20%	4.4	3.96%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.03%	0.0	0.01%
Information and communications	情報通信業	0.7	0.65%	0.6	0.55%	0.3	0.35%
Transport and postal service	運輸業, 郵便業	12.1	10.67%	11.7	10.48%	11.7	10.39%
Wholesale and retail trade	卸売業, 小売業	13.6	11.95%	13.7	12.20%	13.9	12.31%
Finance and insurance	金融業, 保険業	0.0	0.04%	0.0	0.02%	0.0	0.02%
Real estate and leasing	不動産業, 物品賃貸業	25.1	22.02%	26.0	23.19%	28.4	25.15%
Real estate	不動産業	24.6	21.56%	25.6	22.78%	27.9	24.67%
Real estate rental and management	不動産賃貸業・管理業	24.1	21.11%	25.0	22.28%	27.3	24.17%
Real estate trading, etc.	不動産取引業等	0.5	0.45%	0.5	0.50%	0.5	0.50%
Leasing	物品賃貸業	0.5	0.46%	0.4	0.41%	0.5	0.48%
Medical, welfare and other services	医療, 福祉その他サービス業	18.0	15.82%	18.2	16.21%	14.3	12.63%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	26.4	23.20%	26.8	23.90%	27.5	24.29%

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	As of
		Sep. 30, 2022	(a-b)	(a-c)	Mar. 31, 2022	Sep. 30, 2021
		(a)			(b)	(c)
Hong Kong	香港	5.2	2.9	3.9	2.2	1.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	5.0	1.2	0.5	3.8	4.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	2.9	0.0	(0.0)	2.8	3.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.8	0.4	0.6	2.4	2.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	3.4	0.5	3.4	2.9	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	2.9	0.8	2.1	2.1	0.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	1.6	0.0	(0.1)	1.6	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	3.1	0.9	0.3	2.2	2.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.0	(0.0)	0.0	1.0	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	28.3	6.9	10.9	21.4	17.4
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. リスク管理債権は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	As of
		Sep. 30, 2022	(a-b)	(a-c)	Mar. 31, 2022	Sep. 30, 2021
		(a)			(b)	(c)
Panama	パナマ	0.7	0.1	0.7	0.6	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	1.2	0.1	0.2	1.0	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Peru	ペルー	1.4	1.4	1.4	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	3.4	1.7	2.4	1.6	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. リスク管理債権は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 &lt;Non-consolidated&gt; &lt;Consolidated&gt;

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits 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	その他の有価証券	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 profits 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

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022						
		Market value	Gains (losses) on valuation				Gains	Losses
			(a)	(a-b)	(a-c)			
Held-to-Maturity Bonds	満期保有目的	9.9	(0.2)	(0.3)	(0.8)	-	0.2	
Other securities	その他有価証券	2,473.8	67.9	(80.1)	(131.7)	173.3	105.3	
	Stocks	株式	231.8	144.7	0.3	(7.0)	148.6	3.8
	Bonds*	債券	1,109.9	(17.7)	(9.4)	(19.0)	0.8	18.5
	Others	その他	1,131.9	(59.0)	(71.0)	(105.6)	23.8	82.9
	Foreign Bonds*	うち外国債券	574.0	(48.3)	(33.7)	(54.5)	0.0	48.3
Total	合計	2,483.7	67.7	(80.4)	(132.5)	173.3	105.6	

	(Japanese)	As of Mar. 31, 2022				As of Sep. 30, 2021				
		Market value	Gains (losses) on valuation			Market value	Gains (losses) on valuation			
			(b)	Gains	Losses		(c)	Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	8.7	0.1	0.1	-	8.4	0.5	0.5	-	
Other securities	その他有価証券	2,407.4	148.1	189.8	41.7	2,372.5	199.7	214.0	14.2	
	Stocks	株式	233.7	144.4	147.8	3.3	243.1	151.8	156.1	4.3
	Bonds*	債券	1,053.6	(8.3)	1.0	9.4	1,033.1	1.3	2.6	1.2
	Others	その他	1,120.0	11.9	40.8	28.9	1,096.2	46.5	55.1	8.6
	Foreign Bonds*	うち外国債券	533.9	(14.5)	1.2	15.7	528.1	6.2	8.4	2.2
Total	合計	2,416.1	148.2	189.9	41.7	2,381.0	200.3	214.5	14.2	

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

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".

Note 3: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated 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 nonconsolidated balance sheet (market value) and acquisition cost.

## &lt; Consolidated &gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022						
		Market value	Gains (losses) on valuation				Gains	Losses
			(a)	(a-b)	(a-c)			
Held-to-Maturity Bonds	満期保有目的	9.9	(0.2)	(0.3)	(0.8)	-	0.2	
Other securities	その他有価証券	2,494.7	84.8	(79.1)	(133.8)	190.2	105.4	
	Stocks	株式	250.0	160.9	1.2	(9.2)	164.8	3.9
	Bonds*	債券	1,109.9	(17.7)	(9.4)	(19.0)	0.8	18.5
	Others	その他	1,134.6	(58.3)	(70.9)	(105.5)	24.5	82.9
	Foreign Bonds*	うち外国債券	574.0	(48.3)	(33.7)	(54.5)	0.0	48.3
Total	合計	2,504.6	84.5	(79.4)	(134.6)	190.2	105.6	

	(Japanese)	As of Mar. 31, 2022				As of Sep. 30, 2021				
		Market value	Gains (losses) on valuation			Market value	Gains (losses) on valuation			
			(b)	Gains	Losses		(c)	Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	8.7	0.1	0.1	-	8.4	0.5	0.5	-	
Other securities	その他有価証券	2,427.2	163.9	205.6	41.7	2,395.5	218.6	232.9	14.3	
	Stocks	株式	250.9	159.6	163.0	3.3	263.5	170.1	174.5	4.3
	Bonds*	債券	1,053.6	(8.3)	1.0	9.4	1,033.1	1.3	2.6	1.2
	Others	その他	1,122.6	12.5	41.5	28.9	1,098.8	47.1	55.7	8.6
	Foreign Bonds*	うち外国債券	533.9	(14.5)	1.2	15.7	528.1	6.2	8.4	2.2
Total	合計	2,436.0	164.0	205.8	41.7	2,404.0	219.2	233.5	14.3	

Note 1: 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".

Note 2: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated 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 nonconsolidated balance sheet (market value) and acquisition cost

\*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.

(¥ Billion)

	(Japanese)	As of Sep. 30, 2022			As of Mar. 31, 2022	As of Sep. 30, 2021
		(a)	(a-b)	(a-c)		
bonds	債券	(17.7)	(9.4)	(19.0)	(8.3)	1.3
foreign bonds	外国債券	(48.3)	(33.7)	(54.5)	(14.5)	6.2
derivative transactions (deferred hedges)	デリバティブ取引 (繰延ヘッジ)	32.0	24.5	37.4	7.4	(5.3)
Total gains (losses) on valuation	評価損益合計	(34.0)	(18.6)	(36.2)	(15.4)	2.2

## 14. Earnings Projections

### < Non-consolidated >

(¥ Billion)

		FY2022 ending March 31,2023 (Projections)	(a-b)	FY2021 ended March 31,2022	(Reference) FY2022 ending March 31,2023 (disclosed in May)
		(a)		(b)	
Gross business profits	業 務 粗 利 益	156.7	(4.8)	161.5	162.0
Net interest income	資 金 利 益	135.9	4.0	131.8	134.4
Net fees and commissions income	役 務 取 引 等 利 益	27.9	0.3	27.5	28.3
Trading income	特 定 取 引 利 益	1.9	0.8	1.1	2.4
Profit from other business transactions	そ の 他 業 務 利 益	(9.1)	(10.1)	1.0	(3.1)
Expenses (-)	経 費	82.5	(2.0)	84.5	82.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	74.1	(2.7)	76.9	79.5
Core net business income	コ ア 業 務 純 益	87.3	8.9	78.3	83.8
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>80.0</b>	<b>6.3</b>	<b>73.6</b>	<b>80.0</b>
<b>Profit</b>	<b>当 期 純 利 益</b>	<b>57.0</b>	<b>4.6</b>	<b>52.3</b>	<b>57.0</b>
Net credit costs (-)	与 信 関 係 費 用	2.5	(4.5)	7.1	9.0

### < Consolidated >

(¥ Billion)

		FY2022 ending March 31,2023 (Projections)	(a-b)	FY2021 ended March 31,2022	(Reference) FY2022 ending March 31,2023 (disclosed in May)
		(a)		(b)	
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>86.5</b>	<b>7.6</b>	<b>78.8</b>	<b>86.5</b>
<b>Profit attributable to owners of parent</b>	<b>親会社株主に帰属する当期純利益</b>	<b>60.0</b>	<b>5.5</b>	<b>54.4</b>	<b>60.0</b>
Cash dividends per share	1 株 当 た り 配 当 額	¥26.00	¥2.00	¥24.00	¥26.00
Dividend payout ratio (consolidated)	配 当 性 向 ( 連 結 ベ ー ス )	31.6%	(1.0%)	32.6%	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