

The Chiba Bank, Ltd.

Financial Results for the Six Months (First Half) of Fiscal Year 2023, ending March 31, 2024

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	https://www.chibabank.co.jp/
Representative:	Tsutomu Yonemoto, President
Contact:	Taro Kanzawa, General Manager, Corporate Planning Division
Filing date of Financial Statements:	November 24, 2023 (scheduled)
Payment date of cash dividends:	December 5, 2023 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Meeting:	Scheduled (for investors)

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

1. Financial Highlights for the First Six Months (from April 1, 2023 to September 30, 2023)

(1) Consolidated Business Results (%: Change compared to the 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	%
Six months ended September 30, 2023	152,979	11.3	49,987	(1.5)	34,789	(1.3)
September 30, 2022	137,345	13.9	50,762	11.5	35,264	10.5

Note: Comprehensive Income: Period ended September 30, 2023: ¥59,248 million [- %] Period ended September 30, 2022: (¥2,963 million) [- %]

	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
	¥	¥
Six months ended September 30, 2023	48.00	-
September 30, 2022	47.93	-

(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	%
September 30, 2023	20,373,698	1,109,691	5.4
March 31, 2023	19,787,882	1,061,115	5.3

(Reference) Capital assets Period ended September 30, 2023: ¥1,109,691million FY2022: ¥1,061,115 million

(Note) "Capital Assets to total assets" represents ("Net assets"- "Subscription rights to shares"- "Non-controlling interests") / "Total assets" at fiscal year-end. The "Capital Assets to Total Assets" stated above is different from the capital adequacy ratio as prescribed in the notice from the Financial Services Agency.

2. Dividends

	Annual Dividends 年間配当金				
	1Q end	2Q end	3Q end	Fiscal Year-end	Total
Fiscal Year	¥	¥	¥	¥	¥
Ended March 31, 2023	—	13.00	—	15.00	28.00
Ending March 31, 2024	—	15.00			
Ending March 31, 2024 (Forecast)			—	15.00	30.00

Note: Revisions of released cash dividends projections: None

3. Consolidated Earnings Forecasts for FY2023 (from April 1, 2023 to March 31, 2024)

(%: Change compared to the 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, 2024	88,000	1.1	61,000	1.1	84.43

(Note) Revision of earnings forecast compared to most recent announcement: None

The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on November 9, 2023.

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

***Notes**

- (1) Material changes in consolidated subsidiaries during the first six months (changes in specific subsidiaries related to changes in the scope of consolidation): None
- (2) Changes in accounting principles, accounting estimates, or restatements:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: None
 - ② Other changes in accounting principles: None
 - ③ Changes in accounting estimates: None
 - ④ Restatement: None
- (3) Number of Issued Shares (Common Stock)
- ① Number of issued shares (including treasury shares):

September 30, 2023	815,521,087 shares	March 31, 2023	815,521,087 shares
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 - ② Number of treasury shares:

September 30, 2023	90,714,482 shares	March 31, 2023	90,941,920 shares
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 - ③ Average number of shares:

For the first six months of FY2023	742,692,962 shares
For the first six months of FY2022	735,670,717 shares

(Reference) Non-consolidated Financial Highlights**1. Financial Highlights (from April 1, 2023 to September 30, 2023)****Non-consolidated Business Results**

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
Six months ended						
Ended September 30, 2023	138,626	12.9	50,182	0.6	36,442	0.8
Ended September 30, 2022	122,688	15.2	49,844	10.1	36,128	9.1

	Profit per Share 1株当たり中間純利益
Six months ended	¥
Ended September 30, 2023	50.28
Ended September 30, 2022	49.10

(1) 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, 2023	20,261,755	1,029,380	5.0
Fiscal year 2022	19,690,575	982,325	4.9

(Reference) Capital assets Period ended September 30, 2023: ¥1,029,380 million FY2022: ¥982,325 million

(Note) "Capital Assets to total assets" represents ("Net assets" – "Subscription rights to shares") / "Total assets" at fiscal year-end. The "Capital Assets to Total Assets" stated above is different from the capital adequacy ratio as prescribed in the notice from the Financial Services Agency.

2. Non-consolidated Earnings Forecasts for FY2023 (from April 1, 2023 to March 31, 2024)

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Net income 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, 2024	83,000	1.5	59,000	1.5	81.66

Note: The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on November 9, 2023.

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

Statement relating to the status of the audit procedures

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

Explanation for proper use of projections and other notes

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, 2023.
2. The above projections are based on information, which is presently available and certain assumptions which are considered

*to be reasonable. Actual results may differ from those projections depending on various future factors.
For information related to the projections, please refer to "1. Operating Results (2) Projections" on page 2.*

Table of contents

1. Qualitative Information.....	5
(1) Basic Management Policy.....	5
(2) Qualitative Information related to the Consolidated Business Operations	5
(3) Qualitative Information related to the Consolidated Financial Conditions	5
(4) Qualitative Information related to the Consolidated Earnings Forecast.....	5
2. Consolidated Interim Financial Statements and Main Notes	6
(1) Consolidated Interim Balance Sheet	6
(2) Consolidated Interim Statement of Income and Comprehensive Income	8
(3) Consolidated Interim Statement of Changes in Net Assets	10
(4) Note regarding the Going Concern Assumption	12
(5) Change in Accounting Principles.....	12
(6) Subsequent Events	12
3. Non-consolidated Interim Financial Statements.....	13
(1) Non-consolidated Interim Balance Sheet	13
(2) Non-consolidated Interim Statement of Income.....	15
(3) Non-consolidated Interim Statement of Changes in Net Assets	16

Supplementary Information

1. Qualitative Information

(1) Basic Management Policy

Chiba bank Group believes that its commitment to providing not only functional value mainly financial services such as deposits, loans, and exchange, but also societal value by contributing to the resolution of regional issues as its corporate group purpose. In order to align its views with the Bank's stakeholders, which include customers, shareholders, and employees, as well as continue to be a close presence for each person and company within the local community and "a place where our stakeholders' hopes can come to life", Chiba Bank has made its core purpose "to create a local community better suited to bringing each person's hope to life".

In order to achieve this purpose, the Bank Group has established a corporate vision of "an Engagement Bank Group that works closely with the community" while aiming to become "a Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees".

(2) Qualitative Information related to the Consolidated Business Results

As a result of our activities based on the above basic management policies, the consolidated business results for the first six months of FY2023 were as follows.

Ordinary income was 152,979 million yen, an increase of 15,634 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 102,992 million yen, an increase of 16,409 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 49,987 million yen, a decrease of 774 million yen, while profit attributable to owners of parent was 34,789 million yen, a decrease of 475 million yen compared to the previous year.

(3) Qualitative Information related to the Consolidated Financial Conditions

Total assets as of September 30, 2023 were 20,373.6 billion yen, an increase of 585.8 billion yen compared to March 31, 2023. Figures for the Bank's major accounts were as follows.

The balance of deposits as of September 30, 2023 was 15,407.5 billion yen, a decrease of 0.6 billion yen compared to March 31, 2023. This decrease reflects a decrease of public deposits while an increase of retail deposits as a result of our continued efforts to provide a full range of financial products and services as a means to encourage customers to make the Chiba Bank their main banking institution for household needs. The Bank also continued to proactively respond to the funding needs of its customers. As a result, the balance of loans and bills discounted as of September 30, 2023 was 12,475.9 billion yen, an increase of 368.8 billion yen compared to March 31, 2023. The balance of held of securities was 2,610.2 billion yen, an increase of 34.1 billion yen compared to March 31, 2023.

(4) Qualitative Information related to the Consolidated Earnings Forecast

There are no changes to the FY2023 Earnings Forecast released on May 15, 2023.

Note: The aforementioned forecast is based on presently-available information and assumptions coming from the judgment, assessment, and recognition of facts at the current point in time. Actual results may differ materially from the forecast based on a wide range of potential factors. If the earnings forecast requires any revisions, they will be promptly announced.

2. Consolidated Interim Financial Statements and Notes

(1) Consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of September 30, 2023
Assets: (資産の部)			
Cash and due from banks	現金預け金	4,065,850	4,017,636
Call loans and bills bought	コールローン及び買入手形	335,089	399,708
Receivables under resale agreements	買現先勘定	17,999	24,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,446	21,528
Monetary claims bought	買入金銭債権	22,612	23,163
Trading assets	特定取引資産	162,444	232,787
Money held in trust	金銭の信託	9,279	11,123
Securities	有価証券	2,576,106	2,610,214
Loans and bills discounted	貸出金	12,107,066	12,475,919
Foreign exchanges	外国為替	5,375	6,210
Other assets	その他資産	320,687	338,780
Tangible fixed assets	有形固定資産	124,473	123,822
Intangible fixed assets	無形固定資産	14,222	14,439
Net defined benefit asset	退職給付に係る資産	18,578	19,933
Deferred tax assets	繰延税金資産	3,088	3,008
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,822	30,445
Allowance for loan losses	貸倒引当金	(32,260)	(30,024)
Total assets	資産の部合計	19,787,882	20,373,698
Liabilities: (負債の部)			
Deposits	預金	15,408,192	15,407,547
Negotiable certificates of deposit	譲渡性預金	495,748	443,241
Call money and bills sold	コールマネー及び売渡手形	810,859	1,162,092
Payable under repurchase agreements	売現先勘定	17,160	64,870
Payables under securities lending transactions	債券貸借取引受入担保金	337,074	332,190
Trading liabilities	特定取引負債	18,618	33,580
Borrowed money	借入金	1,206,808	1,280,239
Foreign exchanges	外国為替	724	722
Bonds payable	社債	110,038	119,676
Borrowed money from trust account	信託勘定借	13,439	15,164
Other liabilities	その他負債	237,725	325,336
Net defined benefit liability	退職給付に係る負債	4,476	4,090
Provision for directors' retirement benefits	役員退職慰労引当金	160	150
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	910	736
Provision for loyalty point programs	ポイント引当金	838	878
Reserves under special laws	特別法上の引当金	24	26
Deferred tax liabilities	繰延税金負債	21,742	32,613
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,402	10,401
Acceptances and guarantees	支払承諾	31,822	30,445
Total liabilities	負債の部合計	18,726,767	19,264,007

(¥ Million)

Item	科目 (Japanese)	As of Mach. 31, 2023	As of September 30, 2023
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,146	122,185
Retained earnings	利 益 剰 余 金	755,517	779,439
Treasury shares	自 己 株 式	(62,943)	(62,786)
Total shareholders' equity	株 主 資 本 合 計	959,789	983,906
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	83,907	84,815
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	10,408	33,805
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,921	9,920
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(2,911)	(2,756)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	101,326	125,784
Total net assets	純 資 産 の 部 合 計	1,061,115	1,109,691
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	19,787,882	20,373,698

(2) Consolidated Interim Statement of Income and Comprehensive Income

Consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended September 30, 2022	For the six months ended September 30, 2023
Ordinary income	経 常 収 益	137,345	152,979
Interest income	資 金 運 用 収 益	80,163	96,499
Interest on loans and discounts	(うち貸出金利息)	54,626	64,100
Interest and dividends on securities	(うち有価証券利息配当金)	21,034	24,309
Trust fees	信 託 報 酬	67	53
Fees and commissions income	役 務 取 引 等 収 益	28,980	30,694
Trading income	特 定 取 引 収 益	1,179	1,162
Other ordinary income	そ の 他 業 務 収 益	4,502	3,238
Other income	そ の 他 経 常 収 益	22,451	21,331
Ordinary expenses	経 常 費 用	86,583	102,992
Interest expenses	資 金 調 達 費 用	11,885	30,478
Interest on deposits	(うち預金利息)	2,583	9,044
Fees and commissions payments	役 務 取 引 等 費 用	8,561	9,932
Other ordinary expenses	そ の 他 業 務 費 用	9,655	2,388
General and administrative expenses	営 業 経 費	44,259	45,916
Other expenses	そ の 他 経 常 費 用	12,221	14,275
Ordinary profit	経 常 利 益	50,762	49,987
Extraordinary income	特 別 利 益	0	2
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	2
Extraordinary losses	特 別 損 失	121	66
Loss on disposal of non-current assets	固 定 資 産 処 分 損	52	46
Impairment loss	減 損 損 失	69	19
Net income pre-tax adjustment	税 金 等 調 整 前 益 中 間 純 利 益	50,641	49,923
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,356	14,775
Income taxes-deferred	法 人 税 等 調 整 額	4,019	357
Total income taxes	法 人 税 等 合 計	15,376	15,133
Net income	中 間 純 利 益	35,264	34,789
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	35,264	34,789

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended September 30, 2022	For the six months ended September 30, 2023
Net income	中間純利益	35,264	34,789
Other comprehensive income	その他の包括利益	(38,228)	24,459
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(55,095)	845
Deferred gains or losses on hedges	繰延ヘッジ損益	17,600	23,396
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(770)	154
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	36	61
Comprehensive income	中間包括利益	(2,963)	59,248
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	(2,963)	59,248

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended September 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 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 当中間変動額 (純額)					
Total changes of items during 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	114,931	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)	(38,239)	(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

For the six months ended September 30, 2023

(¥ 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	122,146	755,517	(62,943)	959,789
Changes of items during period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(10,868)		(10,868)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			34,789		34,789
Purchase of treasury shares	自 己 株 式 の 取 得				(1)	(1)
Disposal of treasury shares	自 己 株 式 の 処 分		38		158	197
Reversal of revaluation reserve for land	土地再評価差額金の取崩			1		1
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 period	当 中 間 期 変 動 額 合 計	-	38	23,921	157	24,117
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,185	779,439	(62,786)	983,906

	(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	純資産合計
		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	83,907	10,408	9,921	(2,911)	101,326	1,061,115
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(10,868)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益						34,789
Purchase of treasury shares	自 己 株 式 の 取 得						(1)
Disposal of treasury shares	自 己 株 式 の 処 分						197
Reversal of revaluation reserve for land	土地再評価差額金の取崩						1
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)	907	23,396	(1)	154	24,457	24,457
Total changes of items during the period	当 中 間 期 変 動 額 合 計	907	23,396	(1)	154	24,457	48,575
Balance at the end of current period	当 中 間 期 末 残 高	84,815	33,805	9,920	(2,756)	125,784	1,109,691

(4) Note regarding the Going Concern Assumption

Not applicable.

(5) Change in Accounting Principles

Not applicable.

(6) Subsequent Events

In order to improve capital efficiency and enhance the return of profits to shareholders, Chiba Bank resolved at the Board of Directors' Meeting held on November 9, 2023 to acquire its own shares pursuant to Article 156 of the Companies Act as applied pursuant to Article 165-3 of the same act.

- ① Type of shares to be acquired
Common stock
- ② Total number of shares to be acquired
12,000,000 shares (maximum)
- ③ Total amount of shares to be acquired
10,000 million yen (maximum)
- ④ Period of acquisition
From November 10, 2023 to January 31, 2024

Non-consolidated Interim Financial Statements
(1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of September 30, 2023
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	4,061,582	4,012,789
Call loans	コールローン	335,089	399,708
Receivables under resale agreements	買現先勘定	17,999	24,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,446	21,528
Monetary claims bought	買入金銭債権	10,982	11,002
Trading assets	特定取引資産	161,660	231,967
Money held in trust	金銭の信託	2,079	2,123
Securities	有価証券	2,554,340	2,583,971
Loans and bills discounted	貸出金	12,153,618	12,520,677
Foreign exchange	外国為替	5,375	6,210
Other assets	その他資産	228,007	290,481
Tangible fixed assets	有形固定資産	117,499	116,898
Intangible fixed assets	無形固定資産	13,976	14,213
Prepaid pension cost	前払年金費用	19,009	20,487
Customers' liabilities for acceptances and guarantees	支払承諾見返	29,727	28,333
Allowance for loan losses	貸倒引当金	(25,819)	(23,640)
Total assets	資産の部合計	19,690,575	20,261,775
Liabilities:			
(負債の部)			
Deposits	預金	15,424,491	15,424,228
Negotiable certificates of deposit	譲渡性預金	554,748	501,241
Call money	コールマネー	810,859	1,162,092
Payables under repurchase agreements	売現先勘定	17,160	64,870
Payables under securities lending transactions	債券貸借取引受入担保金	337,074	332,190
Trading liabilities	特定取引負債	18,618	33,580
Borrowed money	借入金	1,194,268	1,262,980
Foreign exchanges	外国為替	724	722
Bonds payable	社債	110,038	119,676
Borrowed money from trust account	信託勘定借	13,439	15,164
Other liabilities	その他負債	166,448	247,188
Income taxes payable	未払法人税等	6,788	11,196
Asset retirement obligations	資産除去債務	30	-
Other	その他の負債	159,629	235,992
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	910	736
Provision for loyalty point programs	ポイント引当金	502	527
Deferred tax liabilities	繰延税金負債	18,834	28,437
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,402	10,401
Acceptances and guarantees	支払承諾	29,727	28,333
Total liabilities	負債の部合計	18,708,250	19,232,375

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2023	As of September 30, 2023
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,146	122,185
Legal capital surplus	資 本 準 備 金	122,134	122,134
Other capital surplus	そ の 他 資 本 剰 余 金	12	50
Retained earnings	利 益 剰 余 金	686,795	712,371
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	635,865	661,441
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	575,971	610,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	59,543	50,118
Treasury shares	自 己 株 式	(62,943)	(62,786)
Total shareholders' equity	株 主 資 本 合 計	891,067	916,839
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	70,926	68,815
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	10,408	33,805
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,921	9,920
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	91,257	112,541
Total net assets	純 資 産 の 部 合 計	982,325	1,029,380
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	19,690,575	20,261,755

(2) Non-consolidated Interim Statement of Income

		(¥ Million)	
Item	科目 (Japanese)	For the six months ended September 30, 2022	For the six months ended September 30, 2023
Ordinary income	経 常 収 益	122,688	138,626
Interest income	資 金 運 用 収 益	84,238	100,705
Interest on loans and discounts	(うち貸出金利息)	54,638	64,156
Interest and dividends on securities	(うち有価証券利息配当金)	25,140	28,514
Trust fees	信 託 報 酬	67	53
Fees and commissions income	役 務 取 引 等 収 益	23,572	25,017
Trading income	特 定 取 引 収 益	698	862
Other ordinary income	そ の 他 業 務 収 益	4,502	3,261
Other income	そ の 他 経 常 収 益	9,608	8,725
Ordinary expenses	経 常 費 用	72,844	88,444
Interest expenses	資 金 調 達 費 用	11,863	30,446
Interest on deposits	(うち預金利息)	2,583	9,044
Fees and commissions payments	役 務 取 引 等 費 用	8,931	10,127
Other ordinary expenses	そ の 他 業 務 費 用	9,655	2,388
General and administrative expenses	営 業 経 費	40,807	42,514
Other expenses	そ の 他 経 常 費 用	1,586	2,966
Ordinary profit	経 常 利 益	49,844	50,182
Extraordinary gains	特 別 利 益	-	2
Extraordinary losses	特 別 損 失	114	66
Net income pre-tax adjustment	税 引 前 中 間 純 利 益	49,729	50,118
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	9,893	13,228
Income taxes-deferred	法 人 税 等 調 整 額	3,707	446
Total income taxes	法 人 税 等 合 計	13,601	13,675
Net income	中 間 純 利 益	36,128	36,442

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

For the six months ended September 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 資本準備金	Other capital surplus その他資本剰余金	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
Changes of items during period	当 中 間 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Net income	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	122,146

	(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 period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(9,582)	(9,582)		(9,582)
Net income	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 period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(9,582)
Net income	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 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

For the six months ended September 30, 2023

(¥ 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	Other capital surplus その他資本剰余金	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	12	122,146
Changes of items during period	当 中 間 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Net income	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			38	38
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	-	-	38	38
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	50	122,185

	(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	635,865	686,795	(62,943)	891,067
Changes of items during period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(10,868)	(10,868)		(10,868)
Net income	中 間 純 利 益		36,442	36,442		36,442
Purchase of treasury shares	自 己 株 式 の 取 得				(1)	(1)
Disposal of treasury shares	自 己 株 式 の 処 分				158	197
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		1	1		1
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	-	25,575	25,575	157	25,771
Balance at the end of current period	当 中 間 期 末 残 高	50,930	661,441	712,371	(62,786)	916,839

	(Japanese)	Valuation and translation adjustments				Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at the beginning of current period	当 期 首 残 高	70,926	10,408	9,921	91,257	982,325
Changes of items during period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(10,868)
Net income	中 間 純 利 益					36,442
Purchase of treasury shares	自 己 株 式 の 取 得					(1)
Disposal of treasury shares	自 己 株 式 の 処 分					197
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩					1
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)	(2,111)	23,396	(1)	21,284	21,284
Total changes of items during period	当 中 間 期 変 動 額 合 計	(2,111)	23,396	(1)	21,284	47,055
Balance at the end of current period	当 中 間 期 末 残 高	68,815	33,805	9,920	112,541	1,029,380

SUPPLEMENTARY INFORMATION
For the First Six Months (First Half) of
Fiscal Year 2023
(Ending March 31, 2024)

THE CHIBA BANK, LTD.

Table of Contents

I. Financial Highlights	1
1. Summary	1
(1) Summary of income	1
(2) Loans and Deposits	1
(3) Capital ratio (BIS guidelines).....	1
2. Income and Expenses	2
3. Management Indices	3
4. Investment and Borrowing	4
(1) Loans and Deposits	4
(2) Securities (Term-end balance)	5
5. Assets Quality	6
6. Earnings Projections for Fiscal Year 2023, ending March 31, 2024, etc.	7
II. Financial Data	8
1. Income and Expenses	8
2. Net Business Income	10
3. Interest Rate Spread (Domestic Business)	10
4. Gains and Losses on Securities	10
5. Capital Ratio (BIS Guidelines)	11
6. Return on Equity	11
7. Outstanding Balance of Deposits and Loans	12
(1) Outstanding balance	12
(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises .	12
(3) Consumer loans	12
8. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans	13
9. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans	14
10. Allowance for Loan Losses	15
(1) Charge-off/Allowance criteria	15
(2) Breakdown of allowance for loan losses	15
11. Loan Breakdown by Industry	16
(1) Loan breakdown by industry	16
(2) Breakdown of Risk-Monitored Loans by industry	16
12. Loan Breakdown by Domicile of Borrower	17
(1) Balance of loans to specific foreign countries	17
(2) Balance of loans to Asian countries	17
(3) Balance of loans to Latin American countries	17
(4) Balance of loans to Russia	17
13. Gains and Losses on Valuation of Securities	18
(1) Basis of securities valuation.....	18
(2) Gains and losses on valuation	18
14. Earnings Projections	20

I. Financial Highlights

1. Summary

- As a result of our activities to achieve the purpose and vision, non-consolidated core net business income increased by ¥3.1 billion compared with the corresponding period of the previous fiscal year to ¥44.7 billion, while ordinary profit increased by ¥0.3 billion to ¥50.1 billion, and profit also increased by ¥0.3 billion to ¥36.4 billion.
Consolidated ordinary profit decreased by ¥0.7 billion compared with the corresponding period of the previous fiscal year to ¥49.9 billion, and profit attributable to owners of parent decreased by ¥0.4 billion to ¥34.7 billion.
- The average balance of loans increased by ¥475.6 billion from the previous fiscal year, and the average balance of deposits increased by ¥416.6 billion.

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2023 (a)			For the six months ended September 30, 2022 (b)	Projection for the first half of FY2023 (released on May 2023)
			(a-b)	(a-b)/b		
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	44.7	3.1	7.5%	41.6	44.4
Core net business income	コ ア 業 務 純 益	46.8	(3.3)	(6.7%)	50.2	43.7
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	46.0	(1.2)	(2.6%)	47.3	-
Net business income	業 務 純 益	44.7	3.1	7.5%	41.6	-
Ordinary profit	経 常 利 益	50.1	0.3	0.6%	49.8	46.0
Net income	中 間 純 利 益	36.4	0.3	0.8%	36.1	33.5

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds (government bonds, etc.)

Credit-related expenses (-)	与 信 関 係 費 用	(0.7)	2.1		(2.9)	3.0
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<Consolidated>

(¥ Billion)

Ordinary profit	経 常 利 益	49.9	(0.7)	(1.5%)	50.7	46.5
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	34.7	(0.4)	(1.3%)	35.2	32.5

(2) Loans and Deposits <Non-Consolidated>

(¥ Billion)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)	
			(a-b)	(a-c)			
Term-end balance 未残	Loans and bills discounted	貸 出 金	12,520.6	367.0	586.1	12,153.6	11,934.4
	Deposits	預 金	15,424.2	(0.2)	399.6	15,424.4	15,024.5
Average balance 平残	Loans and bills discounted	貸 出 金	12,321.8	369.9	475.6	11,951.9	11,846.1
	Deposits	預 金	15,352.5	397.9	416.6	14,954.6	14,935.8

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

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Non-consolidated total capital ratio	単体総自己資本比率	10.99%	(0.02%)	0.17%	11.02%	10.82%
Tier 1 capital ratio	単体Tier1比率	10.93%	0.01%	0.24%	10.91%	10.68%
Common equity Tier1 capital ratio	単体普通株式等Tier1比率	10.93%	0.01%	0.24%	10.91%	10.68%
Consolidated total capital ratio	連結総自己資本比率	11.58%	(0.05%)	0.10%	11.63%	11.47%
Tier 1 capital ratio	連結Tier1比率	11.51%	(0.02%)	0.17%	11.54%	11.33%
Common equity Tier1 capital ratio	連結普通株式等Tier1比率	11.51%	(0.02%)	0.17%	11.54%	11.33%

2. Income and Expenses <Non-consolidated>

- Gross business profits increased by ¥4.3 billion to ¥86.9 billion compared with the corresponding period of the previous fiscal year. While Net interest income decreased by ¥2.1 billion mainly due to a decrease in gains on cancellation of investment trusts, gains (losses) related to bonds decreased by ¥6.5 billion improved.
- Expenses increased by ¥1.1 billion compared with the corresponding period of the previous fiscal year to ¥42.1 billion, mainly due to an increase in personnel expenses from active investment in human resources.
- Credit-related expenses reversed by ¥0.7 billion due to a reversal of loan loss reserves of 1.9 billion.

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2023 (a)			For the six months ended September 30, 2022 (b)
			(a-b)	(a-b)/b	
Gross business profits	業 務 粗 利 益	86.9	4.3	5.2%	82.6
Net interest income	資 金 利 益	70.2	(2.1)		72.3
Net fees and commissions income	役 務 取 引 等 利 益	14.9	0.2		14.7
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	1.3	(0.0)		1.3
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	1.8	0.2		1.6
Fees and commissions income of corporate solutions	う ち 法 人 ソ リ ュ ー シ ョ ン 関 連 手 数 料	7.5	0.3		7.2
Net trading income	特 定 取 引 利 益	0.8	0.1		0.6
Net other ordinary income	そ の 他 業 務 利 益	0.8	6.0		(5.1)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(2.0)	6.5		(8.5)
General and administrative expenses (-)	経 費	42.1	1.1	2.8%	41.0
Personnel expenses (-)	人 件 費	20.2	0.4		19.7
Non-personnel expenses (-)	物 件 費	18.7	0.6		18.0
Taxes (-)	税 金	3.2	0.0		3.1
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	44.7	3.1	7.5%	41.6
Core net business income	コ ア 業 務 純 益	46.8	(3.3)	(6.7%)	50.2
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	46.0	(1.2)	(2.6%)	47.3
Net provisions to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 ①	-	-		-
Net business income	業 務 純 益	44.7	3.1	7.5%	41.6
Non-recurrent gains (losses)	臨 時 損 益	5.4	(2.7)		8.2
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額 ②	(0.7)	2.1		(2.9)
Written-off of loans (-)	う ち 貸 出 金 償 却	1.6	0.5		1.0
Reversal of loan loss reserves	う ち 貸 倒 引 当 金 戻 入 益	1.9	(0.1)		2.0
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	0.8	(1.3)		2.2
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	4.6	(0.2)		4.8
Ordinary profit	経 常 利 益	50.1	0.3	0.6%	49.8
Extraordinary gains (losses)	特 別 損 益	(0.0)	0.0		(0.1)
Net income	中 間 純 利 益	36.4	0.3	0.8%	36.1

Credit-related expenses (-) (i) + (ii)	与 信 関 係 費 用 (①+②)	(0.7)	2.1	(2.9)
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Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds

Effective from the interim of the FY2023, Chiba Bank has partially changed its method of calculating fees and commissions income of corporate solutions in net fees and commissions income. As a result, fees and commissions income of corporate solutions increased 0.1 billion yen for the six months ended September 30, 2022 and 0.2 billion yen for the six months ended September 30, 2023, compared with the previous method.

(Reference)

	(Japanese)	As of			As of
		September 30, 2023 (a)	(a-b)	March 31, 2023 (b)	
Number of Branches	店 舗 数	184	-		184
Branches	本 支 店	165	-		165
Sub-branches	出 張 所	19	-		19
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	4,061	96		3,965

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 September 30, 2023 (a)			FY2022 ended March 31, 2023 (b)	For the six months ended September 30, 2022 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) <Non-consolidated> *1	O H R	47.82%	0.09%	2.06%	47.73%	45.76%
Return on average total assets (ROA)<Non-consolidated> *2	R O A	0.36%	0.06%	(0.01%)	0.30%	0.38%
Return on equity (ROE) <Non-consolidated> *3	R O E	7.22%	1.30%	(0.18%)	5.92%	7.41%
Return on equity (ROE) <Consolidated / based on total shareholders' equity> *4	R O E	7.13%	0.75%	(0.35%)	6.38%	7.49%

*1 OHR =
$$\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net provision to general allowance for loan losses} + \text{Expense}}$$
 (The lower figure indicates better efficiency.)

*2 ROA =
$$\frac{\text{Net income for the current fiscal (interim) year}}{\text{Average total assets}}$$

*3 ROE =
$$\frac{\text{Net income for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

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

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥586.1 billion compared to September 30, 2022, to ¥12,520.6 billion. Corporate loans and housing loans increased by ¥393.2 billion and ¥104.5 billion respectively.
- The balance of deposits increased by ¥399.6 billion compared to September 30, 2022, to ¥15,424.2 billion, due to an increase of personal deposits etc.,

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of September 30, 2023		As of March 31, 2023	As of September 30, 2022	
		(a)	(a-b)			(a-c)
Loans and bills discounted (Term-end balance)	貸出金 (末残)	12,520.6	367.0	586.1	12,153.6	11,934.4
Domestic operations	国内向け貸出	12,143.8	307.0	520.2	11,836.7	11,623.5
Corporate loans	事業者向け貸出	7,515.8	219.6	393.2	7,296.1	7,122.5
Small and medium-sized enterprises (i)	うち中小企業向け貸出①	5,902.7	148.9	327.9	5,753.7	5,574.7
Consumer loans (ii)	消費者ローン②	4,177.4	60.0	116.7	4,117.4	4,060.7
Residential loans	うち住宅ローン	3,970.8	53.0	104.5	3,917.7	3,866.2
Public sector loans	公共向け貸出	450.4	27.3	10.2	423.1	440.2
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業向け貸出 (①+②)	10,080.1	209.0	444.6	9,871.1	9,635.5
[Ratio]	(中小企業等貸出比率)	[83.00%]	[(0.38)%]	[0.11%]	[83.39%]	[82.89%]
Overseas operations	海外向け貸出	376.8	59.9	65.9	316.9	310.9
Deposits (Term-end balance)	預金 (末残)	15,424.2	(0.2)	399.6	15,424.4	15,024.5
Domestic operations	国内	15,074.1	(17.5)	421.9	15,091.7	14,652.2
Personal deposits	個人	11,076.0	157.6	329.1	10,918.3	10,746.9
Corporate deposits	法人	3,114.9	59.3	111.5	3,055.5	3,003.4
Public sector deposits	公共	883.1	(234.6)	(18.7)	1,117.7	901.8
Overseas operations	海外店等	350.0	17.3	(22.2)	332.7	372.3

Loans and bills discounted (average balance)	貸出金 (平残)	12,321.8	369.9	475.6	11,951.9	11,846.1
Deposits (average balance)	預金 (平残)	15,352.5	397.9	416.6	14,954.6	14,935.8

(Reference)

New residential loans

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2023		For the six months ended March 31, 2023	For the six months ended September 30, 2022	
		(a)	(a-b)			(a-c)
New residential loans	住宅ローン実行額	184.9	1.5	21.1	183.4	163.8

Investment trusts and Personal annuities

(¥ Billion)

	(Japanese)	As of September 30, 2023		As of March 31, 2023	As of September 30, 2022	
		(a)	(a-b)			(a-c)
Balance of investment trusts	投資信託残高	391.5	15.6	43.5	375.9	348.0

(¥ Billion)

	(Japanese)	As of September 30, 2023		As of March 31, 2023	As of September 30, 2022	
		(a)	(a-b)			(a-c)
Balance of personal annuities	個人年金保険等残高	884.6	39.9	25.8	844.7	858.8

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of			As of	As of
		September 30, 2023 (a)	(a-b)	(a-c)	March 31, 2023 (b)	September 30, 2022 (c)
Securities	有 価 証 券	2,485.1	32.8	16.1	2,452.3	2,469.0
Government bonds	国 債	226.4	(56.3)	(11.1)	282.7	237.5
Stocks	株 式	99.8	(1.1)	(3.5)	101.0	103.4
Corporate bonds and others	社 債 他	1,396.6	(13.8)	(75.4)	1,410.4	1,472.0
Foreign currency securities	外 貨 建 有 価 証 券	762.3	104.2	106.3	658.1	655.9
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	4.2 years	0.0 years	(0.4 years)	4.1 years	4.6 years

Note : The above figures are acquisition costs except gains (losses) on valuation.
注. 評価損益を除いた取得原価で表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law and Risk-Monitored Loans increased by ¥2.1 billion from the previous fiscal year-end, to ¥112.7 billion, and non-performing loan ratio decreased by 0.04% to 0.89% from the the previous fiscal year-end.
- The coverage ratio, including allowances, was at high level, 71.0% for total disclosed claims, 75.5% for doubtful claims, and 54.4% for substandard claims.

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

	(Japanese)	As of			As of March 31, 2023 (b)	As of September 30, 2022 (c)
		September 30, 2023 (a)	(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	17,325	(954)	202	18,280	17,122
Doubtful Claims	危険債権	51,179	(1,615)	(5,053)	52,795	56,233
Substandard Claims	要管理債権	44,274	373	2,528	43,901	41,746
Loans past due 3 months or more	三月以上延滞債権	341	151	(76)	190	418
Restructured Loans	貸出条件緩和債権	43,933	221	2,604	43,711	41,328
Total	合計	112,780	(2,196)	(2,322)	144,977	115,103
Normal Claims	正常債権	12,491,977	365,851	580,085	12,126,125	11,911,891
Total Claims Outstandings	総与信残高	12,604,757	363,655	577,762	12,241,102	12,026,994
Non-performing loan ratio	不良債権比率	0.89%	(0.04%)	(0.06%)	0.93%	0.95%
Coverage ratio	保全率	71.0%	(0.8%)	(1.6%)	71.8%	72.7%

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

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

(Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio*2 c/(a-b)	Coverage ratio(d) (b+c)/a		Coverage ratio As of March 31, 2023 (e)
						債権額	担保・ 保証等	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,325	16,527	798	100.0%	100.0%	-	100.0%
Doubtful Claims	危険債権	51,179	32,032	6,651	34.7%	75.5%	(0.6%)	76.2%
Substandard Claims	要管理債権	44,274	19,015 ^{*1}	5,100	20.1%	54.4%	(0.3%)	54.8%
Loans past due 3 months or more	三月以上延滞債権	341	146 ^{*1}	39 ^{*1}	20.1%	54.4%	(0.3%)	54.8%
Restructured Loans	貸出条件緩和債権	43,933	18,869 ^{*1}	5,060 ^{*1}	20.1%	54.4%	(0.3%)	54.8%
Total	合計	112,780	67,575	12,550	27.7%	71.0%	(0.8%)	71.8%

*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 2023, ending March 31, 2024, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2023 ending March 31, 2024
Ordinary profit	経 常 利 益	88.0
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	61.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2023 ending March 31, 2024
Ordinary profit	経 常 利 益	83.0
Net income	当 期 純 利 益	59.0

<Dividends>

	(Japanese)	FY 2023 ending March 31, 2024	
		For the six months ended September 30, 2023	
Dividends per share	1 株 当 た り 配 当 金	¥15.00	¥30.00

(Referene)

	(Japanese)	FY 2022 ended March 31, 2023	
		For the six months ended September 30, 2022	
Dividends per share	1 株 当 た り 配 当 金	¥13.00	¥28.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended September 30, 2023 (a)	(a-b)	For the six months ended September 30, 2022 (b)
Gross business profits	業 務 粗 利 益	86,937	4,308	82,629
Domestic gross business profits	国 内 業 務 粗 利 益	84,616	2,463	82,153
Net interest income	資 金 利 益	68,265	1,971	66,293
Net fees and commissions income	役 務 取 引 等 利 益	14,823	148	14,675
Net trading income	特 定 取 引 利 益	914	230	683
Net other ordinary income	そ の 他 業 務 利 益	613	113	500
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(194)	229	(423)
International gross business profits	国 際 業 務 粗 利 益	2,321	1,845	476
Net interest income	資 金 利 益	1,993	(4,987)	6,081
Net fees and commissions income	役 務 取 引 等 利 益	120	86	33
Net trading income	特 定 取 引 利 益	(51)	(66)	15
Net other ordinary income	そ の 他 業 務 利 益	259	5,913	(5,653)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(1,888)	6,279	(8,167)
General and administrative expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	42,189	1,175	41,014
Personnel expenses (-)	人 件 費 (△)	20,244	477	19,767
Non-personnel expenses (-)	物 件 費 (△)	18,727	645	18,082
Taxes (-)	税 金 (△)	3,217	52	3,164
Net business income (before provision to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	44,748	3,133	41,615
Core net business income	コ ア 業 務 純 益	46,830	(3,375)	50,206
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	46,065	(1,255)	47,321
Net provisions to (from) general allowance for loan losses -(i)	一 般 貸 引 当 金 純 繰 入 額 (△)	-	-	-
Net business income	業 務 純 益	44,748	3,133	41,615
Non-recurrent income and losses	臨 時 損 益	5,433	(2,795)	8,229
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	(790)	2,177	(2,967)
Written-off of loans (-)	貸 出 金 償 却 (△)	1,645	594	1,051
Net provisions to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 (△)	-	-	-
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(24)	(9)	(14)
Provision 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 (△)	391	93	298
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	1,916	(153)	2,069
Recoveries of written-off claims	償 却 債 権 取 立 益	887	(1,345)	2,233
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	4,671	(205)	4,877
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(28)	(412)	383
Ordinary profit	経 常 利 益	50,182	337	49,844
Extraordinary gains (losses)	特 別 損 益	(63)	51	(144)
Net income pre-tax adjustment	税 引 前 中 間 純 利 益	50,118	389	49,729
Income taxes-current (-)	法 人 税、住 民 税 及 ひ 事 業 税 (△)	13,228	3,335	9,893
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	446	(3,260)	3,707
Total income taxes (-)	法 人 税 等 合 計 (△)	13,675	74	13,601
Net income	中 間 純 利 益	36,442	314	36,128
Credit-related expenses (-)	(i) + (ii) 与 信 関 係 費 用 (△)	(790)	2,177	(2,967)

<Consolidated>

	(Japanese)	For the six months ended September 30, 2023		For the six months ended September 30, 2022
		(a)	(a-b)	(b)
Consolidated net revenue	連 結 粗 利 益	88,848	4,056	84,791
Net interest income	資 金 利 益	66,020	(2,258)	68,278
Net fees and commissions income	役 務 取 引 等 利 益	20,815	328	20,487
Net trading income	特 定 取 引 利 益	1,162	(17)	1,179
Net other ordinary income	そ の 他 業 務 利 益	849	6,003	(5,153)
General and administrative expenses (-)	営 業 経 費 (△)	45,916	1,657	44,259
Credit-related expenses (-) (i)	与 信 関 係 費 用 ① (△)	(563)	3,114	(3,678)
Written-off of loans (-)	貸 出 金 償 却 (△)	1,697	591	1,106
Net provisions to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	-	-	-
Net provisions to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	-	-	-
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(24)	(9)	(14)
Provision 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 (△)	391	93	298
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	1,727	(1,085)	2,812
Recoveries of written off claims	償 却 債 権 取 立 益	902	(1,354)	2,256
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	5,026	(241)	5,268
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	133	55	77
Others	そ の 他	1,331	127	1,204
Ordinary profit	経 常 利 益	49,987	(774)	50,762
Extraordinary gains (losses)	特 別 損 益	(63)	56	(120)
Net income pre-tax adjustment	税 金 等 調 整 前 中 間 純 利 益	49,923	(718)	50,641
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	14,775	3,419	11,356
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	357	(3,661)	4,019
Total income taxes (-)	法 人 税 等 合 計 (△)	15,133	(242)	15,376
Profit	中 間 純 利 益	34,789	(475)	35,264
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	34,789	(475)	35,264

Net business income (before provisions to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	47,092	3,267	43,824
Net business income	連 結 業 務 純 益	47,092	3,267	43,824

Note1: Consolidated net revenue = (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

(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 <Non-consolidated>

	(Japanese)	For the six months ended September 30, 2023		For the six months ended September 30, 2022
		(a)	(a-b)	(b)
(1) Net business income (before provision to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	44,748	3,133	41,615
Per head (in thousands of yen)	職員一人当たり(千円)	11,735	1,048	10,686
(2) Net business income	業 務 純 益	44,748	3,133	41,615
Per head (in thousands of yen)	職員一人当たり(千円)	11,735	1,048	10,686

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) <Non-consolidated>

	(Japanese)	For the six months ended September 30, 2023		For the six months ended September 30, 2022
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.84%	(0.00%)	0.84%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.86%	(0.00%)	0.87%
(ii) Average yield on securities	有 価 証 券 利 回	1.85%	0.14%	1.70%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.46%	(0.00%)	0.47%
(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%	(0.00%)	0.52%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.38%	0.01%	0.37%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.86%	(0.01%)	0.87%

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

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

(¥ Million)

	(Japanese)	For the six months ended September 30, 2023		For the six months ended September 30, 2022
		(a)	(a-b)	(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(2,082)	6,508	(8,591)
Gains on sales	売 却 益	306	(758)	1,064
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	2,200	(7,450)	9,650
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	188	183	5
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	4,671	(205)	4,877
Gains on sales	売 却 益	5,409	441	4,967
Losses on sales (-)	売 却 損 (△)	735	683	52
Write-offs (-)	償 却 (△)	1	(36)	38

5. Capital Ratio (BIS Guidelines)

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		September 30, 2023 (a) [Preliminary figures]	(a-b)	(a-c)	March 31, 2023 (b)	September 30, 2022 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	10.99%	(0.02%)	0.17%	11.02%	10.82%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	10.93%	0.01%	0.24%	10.91%	10.68%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	10.93	0.01%	0.24%	10.91%	10.68%
(4) Total capital	総自己資本の額	964.4	40.5	54.0	923.8	910.3
(5) Tier 1 capital	T i e r 1 資本の額	958.9	43.5	60.0	915.3	898.8
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	958.9	43.5	60.0	915.3	898.8
(7) Total risk-weighted assets	リスクアセットの額	8,773.5	390.0	361.7	8,383.5	8,411.7
(8) Total required capital	総所要自己資本額	701.8	31.2	28.9	670.6	672.9

<Consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		September 30, 2023 (a) [Preliminary figures]	(a-b)	(a-c)	March 31, 2023 (b)	September 30, 2022 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	11.58%	(0.05%)	0.10%	11.63%	11.47%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	11.51%	(0.02%)	0.17%	11.54%	11.33%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.51%	(0.02%)	0.17%	11.54%	11.33%
(4) Total capital	総自己資本の額	1,054.7	42.2	57.6	1,012.5	997.0
(5) Tier 1 capital	T i e r 1 資本の額	1,049.1	45.2	63.6	1,003.9	985.4
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,049.1	45.2	63.6	1,003.9	985.4
(7) Total risk-weighted assets	リスクアセットの額	9,107.3	408.6	416.8	8,698.6	8,690.4
(8) Total required capital	総所要自己資本額	728.5	32.6	33.3	695.8	695.2

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

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

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

注.自己資本比率の算出にあたっては、以下の手法を採用しております。

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

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

6. Return on Equity

<Non-consolidated>

	(Japanese)	For the six months			FY2022 ended	For the six
		ended September 30, 2023 (a)	(a-b)	(a-c)	March 31, 2023 (b)	months ended September 30, 2022 (c)
Net business income basis (Annual)	業務純益ベース (年率)	8.87%	1.43%	0.33%	7.44%	8.54%
Net income basis (Annual)	当期純利益ベース (年率)	7.22%	1.30%	(0.18%)	5.92%	7.41%

<Consolidated>

	(Japanese)	For the six months			FY2022 ended	For the six
		ended September 30, 2023 (a)	(a-b)	(a-c)	March 31, 2023 (b)	months ended September 30, 2022 (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)	6.39%	0.70%	(0.30%)	5.68%	6.69%
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)	7.13%	0.75%	(0.35%)	6.38%	7.49%

Note: ROE is a metric that indicates the profitability of stockholders' equity.注.ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2023 (a)			FY2022 ended March 31, 2023 (b)	For the six months ended September 30, 2022 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	15,424.2	(0.2)	399.6	15,424.4	15,024.5
Domestic	うち国内	15,074.1	(17.5)	421.9	15,091.7	14,652.2
In Chiba Prefecture	うち県内	14,324.5	(42.9)	396.7	14,367.4	13,927.7
Personal deposits	うち個人	11,076.0	157.6	329.1	10,918.3	10,746.9
Corporate deposits	うち法人	3,114.9	59.3	111.5	3,055.5	3,003.4
Public sectors	うち公共	883.1	(234.6)	(18.7)	1,117.7	901.8
Deposits (Average balance)	預金 (平残)	15,352.5	397.9	416.6	14,954.6	14,935.8
Domestic	うち国内	14,999.8	377.6	405.8	14,622.1	14,594.0
In Chiba Prefecture	うち県内	14,268.1	355.7	387.0	13,912.4	13,881.1
Loans and bills discounted (Term-end balance)	貸出金 (末残)	12,520.6	367.0	586.1	12,153.6	11,934.4
Domestic	うち国内	12,143.8	307.0	520.2	11,836.7	11,623.5
In Chiba Prefecture	うち県内	7,985.0	132.5	232.9	7,852.4	7,752.0
Loans and bills discounted (average balance)	貸出金 (平残)	12,321.8	369.9	475.6	11,951.9	11,846.1
Domestic	うち国内	11,968.4	310.1	425.9	11,658.3	11,542.5
In Chiba Prefecture	うち県内	7,884.6	157.0	221.4	7,727.5	7,663.1

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2023 (a)			As of Mar. 31, 2023 (b)	As of Sep. 30, 2022 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	12,143.8	307.0	520.2	11,836.7	11,623.5
[Excluding loans to public sectors]	(除公共向け貸出)	[11,693.3]	[279.7]	[510.0]	[11,413.5]	[11,183.3]
Large enterprises	大企業業	1,443.1	68.0	72.9	1,375.1	1,370.2
Mid-sized enterprises	中堅企業業	169.9	2.7	(7.5)	167.2	177.5
Small and medium-sized enterprises, etc. (B)	中小企業等	10,080.1	209.0	444.6	9,871.1	9,635.5
Small and medium-sized enterprises	中小企業業	5,902.7	148.9	327.9	5,753.7	5,574.7
Consumer loans	消費者ローン	4,177.4	60.0	116.7	4,117.4	4,060.7
Public sectors	公共	450.4	27.3	10.2	423.1	440.2
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	83.00%	(0.38%)	0.11%	83.39%	82.89%

Note: Loans to individual business owners are included under "Small and medium sized enterprises".

注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	4,177.4	60.0	116.7	4,117.4	4,060.7
Residential loans	住宅ローン残高	3,970.8	53.0	104.5	3,917.7	3,866.2
Other consumer loans	その他のローン残高	206.6	6.9	12.1	199.6	194.5

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (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	17,325	(954)	202	18,280	17,122
Doubtful Claims	危険債権	51,179	(1,615)	(5,053)	52,795	56,233
Substandard Claims	要管理債権	44,274	373	2,528	43,901	41,746
Loans past due 3 months or more	三月以上延滞債権	341	151	(76)	190	418
Restructured Loans	貸出条件緩和債権	43,933	221	2,604	43,711	41,328
Total	合計	112,780	(2,196)	(2,322)	114,977	115,103

Normal Claims	正常債権	12,491,977	365,851	580,085	12,126,125	11,911,891
Total Claims*	総与信残高	12,604,757	363,655	577,762	12,241,102	12,026,994
Non-performing loan ratio	不良債権比率	0.89%	(0.04%)	(0.06%)	0.93%	0.95%

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

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

<Consolidated>

(¥ Million)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (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	15,581	(1,090)	(52)	16,672	15,634
Doubtful Claims	危険債権	51,352	(1,637)	(5,049)	52,989	56,401
Substandard Claims	要管理債権	44,284	374	2,533	43,909	41,750
Loans past due 3 months or more	三月以上延滞債権	341	151	(76)	190	418
Restructured Loans	貸出条件緩和債権	43,942	223	2,610	43,719	41,332
Total	合計	111,218	(2,353)	(2,568)	113,571	113,786

Normal Claims	正常債権	12,450,913	367,799	582,076	12,083,113	11,868,836
Total Claims	総与信残高	12,562,131	365,446	579,508	12,196,685	11,982,623
Non-performing loan ratio	不良債権比率	0.88%	(0.04%)	(0.06%)	0.93%	0.94%

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (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	112,780	(2,196)	(2,322)	114,977	115,103
Collateral/guarantees (B)	担保・保証等	67,575	(1,905)	(3,133)	69,480	70,708
Allowance for loan losses (C)	貸倒引当金	12,550	(588)	(465)	13,138	13,015
Allowance ratio (C)/(A-B)	引当率	27.7%	(1.1%)	(1.5%)	28.8%	29.3%
Coverage ratio (B+C)/(A)	保全率	71.0%	(0.8%)	(1.6%)	71.8%	72.7%
Non-performing loan ratio	不良債権比率	0.89%	(0.04%)	(0.06%)	0.93%	0.95%

<Consolidated>

(¥ Million)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (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	111,218	(2,353)	(2,568)	113,571	113,786
Collateral/guarantees (B)	担保・保証等	65,771	(1,990)	(3,296)	67,761	69,068
Allowance for loan losses (C)	貸倒引当金	12,705	(649)	(541)	13,354	13,246
Allowance ratio (C)/(A-B)	引当率	27.9%	(1.1%)	(1.6%)	29.1%	29.6%
Coverage ratio (B+C)/(A)	保全率	70.5%	(0.8%)	(1.7%)	71.4%	72.3%
Non-performing loan ratio	不良債権比率	0.88%	(0.04%)	(0.06%)	0.93%	0.94%

(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 September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,675	(673)	(25)	2,349	1,701
Effectively Bankrupt Assets (B)	実質破綻先債権	15,649	(281)	228	15,931	15,421
Potentially Bankrupt Assets (C)	破綻懸念先債権	51,179	(1,615)	(5,053)	52,795	56,233
Assets Requiring Caution (D)	要注意先債権	939,350	28,966	817	910,384	938,533
Substandard Assets	要管理先債権	51,685	603	2,478	51,081	49,207
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	44,274	373	2,528	43,901	41,746
Other Assets Requiring Caution	その他要注意先債権	887,665	28,362	(1,660)	859,302	889,326
Normal Assets (E)	正常先債権	11,596,901	337,259	581,796	11,259,642	11,015,104
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	12,604,757	363,655	577,762	12,241,102	12,026,994

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	23.6	(2.1)	(1.5)	25.8	25.1
General allowance	一般貸倒引当金	15.9	(1.9)	(1.1)	17.9	17.0
Specific allowance	個別貸倒引当金	7.6	(0.2)	(0.4)	7.9	8.1
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	11,108.3	313.7	582.1	10,794.5	10,526.1
Assets Requiring Caution	要注意先債権	938.0	28.9	0.6	909.0	937.4
Substandard Assets	要管理先債権	51.6	0.6	2.4	51.0	49.1
Other Assets Requiring Caution	その他要注意先債権	886.3	28.3	(1.8)	858.0	888.2

<Consolidated>

(¥ Billion)

	(Japanese)	As of September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	30.0	(2.2)	(2.0)	32.2	32.1
General allowance	一般貸倒引当金	18.4	(1.9)	(1.1)	20.4	19.6
Specific allowance	個別貸倒引当金	11.5	(0.2)	(0.9)	11.8	12.4
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

11. Loan Breakdown by Industry

<Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of September 30, 2023		As of March 31, 2023		As of September 30, 2022	
		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)	12,143.8	100.00%	11,836.7	100.00%	11,623.5	100.0%
Manufacturing	製造業	780.6	6.43%	782.3	6.61%	794.7	6.84%
Agriculture and forestry	農業, 林業	17.4	0.14%	17.0	0.14%	17.0	0.15%
Fishery	漁業	1.1	0.01%	1.4	0.01%	1.3	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	20.7	0.17%	18.9	0.16%	22.0	0.19%
Construction	建設業	459.7	3.79%	442.4	3.74%	427.5	3.68%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	206.5	1.70%	195.9	1.66%	180.3	1.55%
Information and communications	情報通信業	93.8	0.77%	58.5	0.50%	49.0	0.42%
Transport and postal service	運輸業, 郵便業	303.0	2.50%	292.9	2.47%	286.9	2.47%
Wholesale and retail trade	卸売業, 小売業	907.4	7.47%	880.0	7.43%	859.7	7.40%
Finance and insurance	金融業, 保険業	519.2	4.28%	499.2	4.22%	487.7	4.19%
Real estate and leasing	不動産業, 物品賃貸業	3,476.1	28.62%	3,389.9	28.64%	3,282.5	28.24%
Real estate	不動産業	3,180.5	26.19%	3,101.9	26.21%	2,995.0	25.77%
Real estate rental and management	不動産賃貸業・管理業	2,683.0	22.09%	2,629.9	22.22%	2,551.1	21.95%
Real estate trading, etc.	不動産取引業等	497.4	4.10%	471.9	3.99%	443.8	3.82%
Leasing	物品賃貸業	295.6	2.43%	288.0	2.43%	287.4	2.47%
Medical, welfare and other services	医療, 福祉その他サービス業	766.2	6.31%	752.7	6.36%	747.2	6.43%
Government, local public sector	国・地方公共団体	442.0	3.64%	415.5	3.51%	433.9	3.73%
Others (mainly consumer loans)	その他(個人)	4,149.5	34.17%	4,089.5	34.55%	4,033.2	34.70%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of September 30, 2023		As of March 31, 2023		As of September 30, 2022	
		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)	111.9	100.00%	114.2	100.00%	114.1	100.00%
Manufacturing	製造業	13.9	12.48%	14.3	12.56%	13.0	11.39%
Agriculture and forestry	農業, 林業	0.3	0.34%	0.8	0.77%	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	0.00%	0.0	0.00%	0.0	0.08%
Construction	建設業	4.7	4.27%	5.0	4.43%	4.6	4.03%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	0.7	0.68%	0.7	0.65%	0.7	0.65%
Transport and postal service	運輸業, 郵便業	13.4	11.98%	13.6	11.94%	12.1	10.67%
Wholesale and retail trade	卸売業, 小売業	13.1	11.78%	13.4	11.78%	13.6	11.95%
Finance and insurance	金融業, 保険業	0.0	0.04%	0.0	0.04%	0.0	0.04%
Real estate and leasing	不動産業, 物品賃貸業	21.1	18.87%	22.8	20.02%	25.1	22.02%
Real estate	不動産業	20.8	18.58%	22.5	19.70%	24.6	21.56%
Real estate rental and management	不動産賃貸業・管理業	20.3	18.16%	22.0	19.28%	24.1	21.11%
Real estate trading, etc.	不動産取引業等	0.4	0.42%	0.4	0.42%	0.5	0.45%
Leasing	物品賃貸業	0.3	0.29%	0.3	0.32%	0.5	0.46%
Medical, welfare and other services	医療, 福祉その他サービス業	18.7	16.79%	17.6	15.46%	18.0	15.82%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	25.4	22.77%	25.5	22.35%	26.4	23.20%

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 September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Hong Kong	香港	10.4	2.4	5.2	8.0	5.2
	Risk-monitored loans	-	-	-	-	-
India	インド	8.9	1.6	3.9	7.3	5.0
	Risk-monitored loans	-	-	-	-	-
Indonesia	インドネシア	4.7	0.5	4.7	4.2	-
	Risk-monitored loans	-	-	-	-	-
UAE	アラブ首長国連邦	3.4	(0.1)	0.5	3.5	2.9
	Risk-monitored loans	-	-	-	-	-
Malaysia	マレーシア	-	(2.6)	(2.8)	2.6	2.8
	Risk-monitored loans	-	-	-	-	-
Thailand	タイ	4.5	0.4	1.0	4.0	3.4
	Risk-monitored loans	-	-	-	-	-
Philippines	フィリピン	5.9	2.4	2.9	3.4	2.9
	Risk-monitored loans	-	-	-	-	-
Vietnam	ベトナム	1.2	(0.0)	(0.4)	1.2	1.6
	Risk-monitored loans	-	-	-	-	-
Singapore	シンガポール	7.0	2.8	3.9	4.2	3.1
	Risk-monitored loans	-	-	-	-	-
Taiwan	台湾	1.5	(0.0)	0.5	1.5	1.0
	Risk-monitored loans	-	-	-	-	-
Total	合計	47.9	7.4	19.5	40.4	28.3
	Risk-monitored loans	-	-	-	-	-

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 September 30, 2023 (a)			As of March 31, 2023 (b)	As of September 30, 2022 (c)
			(a-b)	(a-c)		
Panama	パナマ	0.7	0.0	0.0	0.6	0.7
	Risk-monitored loans	-	-	-	-	-
Chile	チリ	0.8	0.0	(0.4)	0.7	1.2
	Risk-monitored loans	-	-	-	-	-
Peru	ペルー	1.4	0.1	0.0	1.3	1.4
	Risk-monitored loans	-	-	-	-	-
Total	合計	3.0	0.3	(0.3)	2.7	3.4
	Risk-monitored loans	-	-	-	-	-

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 <Non-consolidated> <Consolidated>

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of September 30, 2023						
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)			Gains	Losses	
			(a)	(a-b)	(a-c)			
Held-to-Maturity Bonds	満期保有目的	10.3	(0.1)	0.0	0.0	-	0.1	
Other securities	その他有価証券	2,518.1	98.7	(3.2)	30.7	224.3	125.5	
	Stocks	株式	273.3	189.4	39.1	44.6	190.0	0.6
	Bonds*	債券	978.2	(32.6)	(21.2)	(14.9)	0.2	32.9
	Others	その他	1,266.6	(58.0)	(21.1)	1.0	33.9	91.9
	Foreign Bonds*	うち外国債券	664.0	(57.6)	(27.6)	(9.2)	0.0	57.6
Total	合計	2,528.5	98.6	(3.2)	30.8	224.3	125.6	

	(Japanese)	As of March 31, 2023				As of September 30, 2022				
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)			Market value	Gains (losses) on valuation/ Unrealized gains (losses)			
			(b)	Gains	Losses		(c)	Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	9.2	(0.1)	-	0.1	9.9	(0.2)	-	0.2	
Other securities	その他有価証券	2,489.7	101.9	181.4	79.4	2,473.8	67.9	173.3	105.3	
	Stocks	株式	235.5	150.3	152.4	2.0	231.8	144.7	148.6	3.8
	Bonds *	債券	1,095.0	(11.4)	4.7	16.1	1,109.9	(17.7)	0.8	18.5
	Others	その他	1,159.1	(36.9)	24.2	61.1	1,131.9	(59.0)	23.8	82.9
	Foreign Bonds*	うち外国債券	594.4	(30.0)	0.7	30.7	574.0	(48.3)	0.0	48.3
Total	合計	2,498.9	101.8	181.4	79.6	2,483.7	67.7	173.3	105.6	

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.

< Consolidated >

(¥ Billion)

	(Japanese)	As of September 30, 2023						
		Market value	Gains (losses) on valuation				Gains	Losses
			(a)	(a-b)	(a-c)			
Held-to-Maturity Bonds	満期保有目的	10.3	(0.1)	0.0	0.0	-	0.1	
Other securities	その他有価証券	2,544.5	121.0	1.1	36.2	246.6	125.5	
	Stocks	株式	296.9	211.0	43.3	50.1	211.6	0.6
	Bonds*	債券	978.2	(32.6)	(21.2)	(14.9)	0.2	32.9
	Others	その他	1,269.3	(57.3)	(21.1)	1.0	34.6	91.9
	Foreign Bonds*	うち外国債券	664.0	(57.6)	(27.6)	(9.2)	0.0	57.6
Total	合計	2,554.8	120.9	1.1	36.3	246.6	125.7	

	(Japanese)	As of March 31, 2023				As of September 30, 2022				
		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	9.2	(0.1)	-	0.1	9.9	(0.2)	-	0.2	
Other securities	その他有価証券	2,511.7	119.9	199.4	79.4	2,494.7	84.8	190.2	105.4	
	Stocks	株式	254.8	167.6	169.7	2.1	250.0	160.9	164.8	3.9
	Bonds*	債券	1,095.0	(11.4)	4.7	16.1	1,109.9	(17.7)	0.8	18.5
	Others	その他	1,161.8	(36.2)	24.9	61.1	1,134.6	(58.3)	24.5	82.9
	Foreign Bonds*	うち外国債券	594.4	(30.0)	0.7	30.7	574.0	(48.3)	0.0	48.3
Total	合計	2,520.9	119.8	199.4	79.6	2,504.6	84.5	190.2	105.6	

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			As of	As of
		September 30, 2023	(a-b)	(a-c)	March 31, 2023	September 30, 2022
		(a)			(b)	(c)
Bonds	債券	(32.6)	(21.2)	(14.9)	(14.4)	(17.7)
Foreign bonds	外国債券	(57.6)	(27.6)	(9.2)	(30.0)	(48.3)
Derivative transactions (deferred hedges)	デリバティブ取引 (繰延ヘッジ)	48.7	34.9	16.6	13.7	32.0
Total gains (losses) on valuation	評価損益合計	(41.5)	(13.8)	(7.5)	(27.7)	(34.0)

14. Earnings Projections

< Non-consolidated >

(¥ Billion)

		FY2023 ending March 31,2024 (Projections) (a)	(a-b)	FY2022 ended March 31,2023 (b)	(Reference) FY2023 ending March 31,2024 (disclosed in May)
Gross business profits	業 務 粗 利 益	166.3	10.7	155.5	170.3
Net interest income	資 金 利 益	135.9	(4.4)	140.3	133.5
Net fees and commissions income	役 務 取 引 等 利 益	29.8	1.2	28.6	31.3
Trading income	特 定 取 引 利 益	2.1	0.7	1.3	2.2
Profit from other business transactions	そ の 他 業 務 利 益	(1.5)	13.2	(14.8)	3.2
Expenses (-)	経 費	85.0	2.5	82.5	84.8
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	81.2	8.2	73.0	85.5
Core net business income	コ ア 業 務 純 益	86.2	(6.8)	93.0	83.9
Ordinary profit	経 常 利 益	83.0	1.2	81.7	83.0
Profit	当 期 純 利 益	59.0	0.8	58.1	59.0
Net credit costs (-)	与 信 関 係 費 用	7.0	6.6	0.3	7.0

< Consolidated >

(¥ Billion)

		FY2023 ending March 31,2024 (Projections) (a)	(a-b)	FY2022 ended March 31,2023 (b)	(Reference) FY2023 ending March 31,2024 (disclosed in May)
Ordinary profit	経 常 利 益	88.0	1.0	86.9	88.0
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	61.0	0.7	60.2	61.0
Cash dividends per share	1 株 当 た り 配 当 額	¥30.00	¥2.00	¥28.00	¥30.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	35.5%	1.6%	33.9%	35.6%

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