

November 9, 2020

The Chiba Bank, Ltd.

Financial Results for the Second Quarter (First Half) of Fiscal Year 2020, ending March 31, 2021

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Nobukazu Odaka, Executive Officer, General Manager, Corporate Planning Division
 Filing date of Financial Statements: November 25, 2020 (scheduled)
 Payment date of cash dividends: December 4, 2020 (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, 2020 to September 30, 2020)

(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	
First half	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2020	113,848	(8.3)	38,619	(3.2)	27,061	(2.9)
Ended September 30, 2019	124,282	2.1	39,900	(5.2)	27,888	(4.8)

Note: Comprehensive Income First half ended September 30, 2020: ¥61,890 million [108.6%] First half ended September 30, 2019: ¥29,659 million [(4.6%)]

	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, 2020	36.42	36.37
Ended September 30, 2019	36.77	36.72

(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
First half	¥Million	¥Million	%
Ended September 30, 2020	16,890,430	983,882	5.8
Fiscal year 2019	15,609,936	929,334	5.9

(Reference) Capital assets First half ended September 30, 2020: ¥983,340 million Fiscal year 2019: ¥928,819 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 2019	—	8.00	—	10.00	18.00
Fiscal year 2020	—	9.00			
Fiscal year 2020 (Projection)			—	9.00	18.00

Note: Revisions of released cash dividends projections: No

3. Consolidated Earnings Projections for Fiscal year 2020 (from April 1, 2020 to March 31, 2021)

(%: 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
Fiscal year	¥Million	%	¥Million	%	¥
Ending March 31, 2021	69,500	(4.2)	48,500	0.9	65.28

Note: Revisions of released earnings projections: No

***Notes**

(1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No

(2) Changes in accounting principles, accounting estimates and restatement:

- ① Changes in accounting principles accordance with changes in accounting standard, etc.: No
- ② Other changes in accounting principles: Yes
- ③ Changes in accounting estimates: Yes
- ④ Restatement: No

Note: The Chiba Bank and consolidated subsidiaries have changed the depreciation method from the current first half of consolidated fiscal year, and this change is applicable to “change in accounting principles that is difficult to distinguish from change in accounting estimates.” For information in detail, please refer to “2. Quarterly Consolidated Financial Statements and Notes (5) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates” on page 12.

(3) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):
September 30, 2020 815,521,087 shares March 31, 2020 815,521,087 shares
- ② Number of treasury shares:
September 30, 2020 72,601,738 shares March 31, 2020 72,709,778 shares
- ③ Average number of shares:
For the six months ended September 30, 2020 742,865,321 shares
For the six months ended September 30, 2019 758,372,907 shares

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2020 to September 30, 2020)****(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, 2020	99,709	(10.0)	37,480	(5.5)	27,412	(5.0)
Ended September 30, 2019	110,810	1.3	39,676	(4.0)	28,878	(3.9)

	Profit per Share 1株当たり中間純利益
	¥
First half	
Ended September 30, 2020	36.90
Ended September 30, 2019	38.07

(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
	¥Million	¥Million	%
First half			
Ended September 30, 2020	16,805,460	916,207	5.4
Fiscal year 2019	15,537,059	865,042	5.5

(Reference) Capital assets First half ended September 30, 2020: ¥915,666 million Fiscal year 2019: ¥864,527 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 2020 (from April 1, 2020 to March 31, 2021)

(%: 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, 2021	64,000	(5.7)	46,000	0.1	61.92

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, 2020.
2. For information related to the projections, please refer to “Qualitative Information related to the Earnings Projections” on page 5.

Table of Contents

1. Qualitative Information related to the Interim Financial Results	5
(1) Qualitative Information related to the Consolidated Operating Results.....	5
(2) Qualitative Information related to the Consolidated Financial Conditions	5
(3) Qualitative Information related to the Earnings Projections.....	5
2. Consolidated Interim Financial Statements.....	6
(1) Consolidated Interim Balance Sheet.....	6
(2) Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income.....	8
(3) Consolidated Interim Statement of Changes in Net Assets.....	10
(4) Note for the Assumption of Going Concern	12
(5) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates ...	12
(6) Additional Information	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 related to the Interim Financial Results

(1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY 2020 ending March 31, 2021 were as follows.

Ordinary income decreased by ¥10,434 million compared with the corresponding period of the previous fiscal year, to ¥113,848 million mainly due to decrease in interest income such as interest on loans and discounts. Ordinary expenses decreased by ¥9,153 million compared with the corresponding period of the previous fiscal year, to ¥75,229 million mainly due to decrease in interest expenses such as interest on deposits.

As a result, ordinary profit decreased by ¥1,281 million compared with the corresponding period of the previous fiscal year, to ¥38,619 million and profit attributable to owners of parent decreased by ¥826 million compared with the corresponding period of the previous fiscal year, to ¥27,061 million.

(2) Qualitative Information related to the Consolidated Financial Conditions

The balance of total assets as of September 30, 2020 increased by ¥1,280.4 billion from the previous fiscal year-end, to ¥16,890.4 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of September 30, 2020 was ¥13,467.2 billion, an increase of ¥694.5 billion mainly in personal deposits from the position as of March 31, 2020. 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, 2020 increased by ¥346.7 billion from the position as of March 31, 2020, to ¥10,912.4 billion. The amount of securities held increased by ¥90.8 billion from the position as of March 31, 2020, to ¥2,209.3 billion.

(3) Qualitative Information related to the Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2021 released on May 11, 2020.

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, 2020	As of Sep. 30, 2020
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,928,656	3,084,745
Call loans and bills bought	コールローン及び買入手形	152,307	67,106
Receivables under resale agreements	買現先勘定	19,999	24,999
Monetary claims bought	買入金銭債権	21,245	21,201
Trading assets	特定取引資産	418,373	192,264
Money held in trust	金銭の信託	28,684	19,189
Securities	有価証券	2,118,588	2,209,396
Loans and bills discounted	貸出金	10,565,697	10,912,406
Foreign exchanges	外国為替	6,394	4,188
Other assets	その他資産	199,995	215,171
Tangible fixed assets	有形固定資産	116,118	116,609
Intangible fixed assets	無形固定資産	14,593	14,367
Net defined benefit asset	退職給付に係る資産	536	2,055
Deferred tax assets	繰延税金資産	4,776	4,613
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,259	34,707
Allowance for loan losses	貸倒引当金	(31,291)	(32,594)
Total assets	資産の部合計	15,609,936	16,890,430
Liabilities:	(負債の部)		
Deposits	預金	12,772,684	13,467,247
Negotiable certificates of deposit	譲渡性預金	444,293	436,185
Call money and bills sold	コールマネー及び売渡手形	220,000	486,169
Payable under repurchase agreements	売現先勘定	30,657	13,546
Payables under securities lending transactions	債券貸借取引受入担保金	287,159	216,734
Trading liabilities	特定取引負債	25,641	22,681
Borrowed money	借入金	522,514	966,846
Foreign exchanges	外国為替	834	488
Bonds payable	社債	115,229	81,683
Borrowed money from trust account	信託勘定借	2,790	2,894
Other liabilities	その他負債	195,755	145,310
Net defined benefit liability	退職給付に係る負債	1,655	1,275
Provision for directors' retirement benefits	役員退職慰労引当金	192	155
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,692	1,451
Provision for point loyalty programs	ポイント引当金	576	665
Reserves under special laws	特別法上の引当金	21	17
Deferred tax liabilities	繰延税金負債	3,129	17,975
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,511	10,511
Acceptances and guarantees	支払承諾	45,259	34,707
Total liabilities	負債の部合計	14,680,602	15,906,547

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2020	As of Sep. 30, 2020
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	641,387	661,006
Treasury shares	自 己 株 式	(49,194)	(49,121)
Total shareholders' equity	株 主 資 本 合 計	859,396	879,089
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	73,231	107,825
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(8,504)	(8,557)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,025	10,025
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(5,330)	(5,041)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	69,423	104,251
Subscription rights to shares	新 株 予 約 権	514	541
Total net assets	純 資 産 の 部 合 計	929,334	983,882
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	15,609,936	16,890,430

(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, 2019	For the six months ended Sep. 30, 2020
Ordinary income	経 常 収 益	124,282	113,848
Interest income	資 金 運 用 収 益	73,646	66,771
Interest on loans and discounts	(う ち 貸 出 金 利 息)	55,078	51,887
Interest and dividends on securities	(う ち 有 価 証 券 利 息 配 当 金)	16,541	13,896
Trust fees	信 託 報 酬	6	3
Fees and commissions income	役 務 取 引 等 収 益	25,809	25,767
Trading income	特 定 取 引 収 益	2,729	2,545
Other ordinary income	そ の 他 業 務 収 益	3,149	2,767
Other income	そ の 他 経 常 収 益	18,940	15,992
Ordinary expenses	経 常 費 用	84,382	75,229
Interest expenses	資 金 調 達 費 用	12,550	7,103
Interest on deposits	(う ち 預 金 利 息)	3,686	1,013
Fees and commissions payments	役 務 取 引 等 費 用	9,722	7,949
Other ordinary expenses	そ の 他 業 務 費 用	820	284
General and administrative expenses	営 業 経 費	43,973	45,222
Other expenses	そ の 他 経 常 費 用	17,315	14,669
Ordinary profit	経 常 利 益	39,900	38,619
Extraordinary income	特 別 利 益	0	0
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	0
Extraordinary loss	特 別 損 失	17	9
Loss on disposal of non-current assets	固 定 資 産 処 分 損	17	9
Profit before income taxes	税 金 等 調 整 前 益 中 間 純 利	39,882	38,610
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,508	11,508
Income taxes-deferred	法 人 税 等 調 整 額	485	40
Total income taxes	法 人 税 等 合 計	11,994	11,548
Profit	中 間 純 利 益	27,888	27,061
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	27,888	27,061

Consolidated Interim Statement of Comprehensive Income

(¥ Million)			
Item	科目 (Japanese)	For the six months ended Sep. 30, 2019	For the six months ended Sep. 30, 2020
Profit	中 間 純 利 益	27,888	27,061
Other comprehensive income	そ の 他 の 包 括 利 益	1,771	34,828
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,972	34,539
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(3,192)	(53)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(10)	288
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	1	54
Comprehensive income	中 間 包 括 利 益	29,659	61,890
(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	29,659	61,890

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2019

(¥ 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	621,548	(56,260)	832,491
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(6,091)		(6,091)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			27,888		27,888
Purchase of treasury shares	自 己 株 式 の 取 得				(10,000)	(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分			(22)	153	130
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	-	-	21,774	(9,847)	11,927
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	643,323	(66,108)	844,418

	(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	112,448	(1,976)	10,798	(1,973)	119,296	479	952,267
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(6,091)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益							27,888
Purchase of treasury shares	自 己 株 式 の 取 得							(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分							130
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）	4,974	(3,192)	-	(10)	1,771	(49)	1,721
Total changes of items during the period	当中間期変動額合計	4,974	(3,192)	-	(10)	1,771	(49)	13,648
Balance at the end of current period	当 中 間 期 末 残 高	117,422	(5,168)	10,798	(1,984)	121,067	429	965,916

For the six months ended Sep. 30, 2020

(¥ 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	641,387	(49,194)	859,396
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(7,428)		(7,428)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			27,061		27,061
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
Disposal of treasury shares	自 己 株 式 の 処 分			(13)	73	59
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	-	-	19,619	73	19,693
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	661,006	(49,121)	879,089

	(Japanese)	Accumulated other comprehensive income					Subscripti- on 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	Revaluati- on reserve for land	Remeasu- rements of defined benefit plans	Total accumula- ted other compre- hensive 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	73,231	(8,504)	10,025	(5,330)	69,423	514	929,334
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(7,428)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益							27,061
Purchase of treasury shares	自 己 株 式 の 取 得							(0)
Disposal of treasury shares	自 己 株 式 の 処 分							59
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）	34,594	(53)	-	(288)	34,828	26	34,855
Total changes of items during the period	当中間期変動額合計	34,594	(53)	-	(288)	34,828	26	54,548
Balance at the end of current period	当 中 間 期 末 残 高	107,825	(8,557)	10,025	(5,041)	104,251	541	983,882

(4) Note for the Assumption of Going Concern

Not applicable.

(5) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates

The Chiba Bank and consolidated subsidiaries have changed the depreciation method for buildings, which had been adopted the declining balance method, to the straight-line method from the current first half of consolidated fiscal year.

With the launch of the 14th medium term management plan “NEXT STEP 2023 –connect and go beyond, for the future-” and the completion of new head office in the current fiscal year, we reviewed the depreciation method for buildings. We concluded that the straight-line method which allocates depreciation expense evenly over the useful lives would more appropriately reflect the actual condition of management to periodic profit, because buildings are used long-term and stable, and the value in use decrease approximately constantly through their duration.

As a result of this change, depreciation for the current first half of consolidated fiscal year decreased, and ordinary profit and profit before income taxes increased by ¥253 million respectively compared with the previous method.

(6) Additional Information

There were no significant changes in the assumptions of accounting estimates on the COVID-19 pandemic stated as additional information in the Securities Report for the previous consolidated fiscal year.

We currently expect that the COVID-19 pandemic will continue to have a certain negative impact on the credit risk of loans and that the repayment capacity of borrowers may decline. Allowance for loans losses was provided based on the expectation that the COVID-19 pandemic will converge gradually during this fiscal year and the net credit costs will not increase significantly.

This expiation is uncertain and there may be a negative impact on our operating results if the impact of the COVID-19 pandemic continues over a long period.

3. Non-consolidated Interim Financial Statements

(1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2020	As of Sep. 30, 2020
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,923,761	3,077,549
Call loans	コールローン	152,307	67,106
Receivables under resale agreements	買現先勘定	19,999	24,999
Monetary claims bought	買入金銭債権	10,650	10,553
Trading assets	特定取引資産	412,833	191,538
Money held in trust	金銭の信託	21,684	12,089
Securities	有価証券	2,103,737	2,189,520
Loans and bills discounted	貸出金	10,616,525	10,955,486
Foreign exchange	外国為替	6,394	4,188
Other assets	その他の資産	122,124	135,215
Other	その他の資産	122,124	135,215
Tangible fixed assets	有形固定資産	110,990	111,278
Intangible fixed assets	無形固定資産	14,377	14,167
Prepaid pension cost	前払年金費用	7,284	8,752
Customers' liabilities for acceptances and guarantees	支払承諾見返	37,204	27,083
Allowance for loan losses	貸倒引当金	(22,815)	(24,069)
Total assets	資産の部合計	15,537,059	16,805,460
Liabilities:	(負債の部)		
Deposits	預金	12,788,913	13,486,841
Negotiable certificates of deposit	譲渡性預金	496,293	487,685
Call money	コールマネー	220,000	486,169
Payables under repurchase agreements	売現先勘定	30,657	13,546
Payables under securities lending transactions	債券貸借取引受入担保金	287,159	216,734
Trading liabilities	特定取引負債	25,641	22,681
Borrowed money	借入金	521,711	954,196
Foreign exchanges	外国為替	834	488
Bonds payable	社債	115,229	81,683
Borrowed money from trust account	信託勘定借	2,790	2,894
Other liabilities	その他の負債	130,781	81,120
Income taxes payable	未払法人税等	7,371	8,884
Asset retirement obligations	資産除去債務	210	200
Other	その他の負債	123,199	72,036
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,692	1,451
Provision for point loyalty programs	ポイント引当金	278	366
Deferred tax liabilities	繰延税金負債	2,316	15,797
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,511	10,511
Acceptances and guarantees	支払承諾	37,204	27,083
Total liabilities	負債の部合計	14,672,016	15,889,252

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2020	As of Sep. 30, 2020
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	580,928	600,899
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	529,998	549,968
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	485,971	510,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	43,676	38,646
Treasury shares	自 己 株 式	(49,194)	(49,121)
Total shareholders' equity	株 主 資 本 合 計	798,937	818,981
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	64,068	95,217
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(8,504)	(8,557)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,025	10,025
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	65,590	96,685
Subscription rights to shares	新 株 予 約 権	514	541
Total net assets	純 資 産 の 部 合 計	865,042	916,207
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	15,537,059	16,805,460

(2) Non-consolidated Interim Statement of Income

		(¥ Million)	
Item	科目 (Japanese)	For the six months ended Sep. 30, 2019	For the six months ended Sep. 30, 2020
Ordinary income	経 常 収 益	110,810	99,709
Interest income	資 金 運 用 収 益	76,967	70,064
Interest on loans and discounts	(う ち 貸 出 金 利 息)	55,070	51,907
Interest and dividends on securities	(う ち 有 価 証 券 利 息 配 当 金)	19,915	17,216
Trust fees	信 託 報 酬	6	3
Fees and commissions income	役 務 取 引 等 収 益	21,253	21,110
Trading income	特 定 取 引 収 益	1,186	874
Other ordinary income	そ の 他 業 務 収 益	3,164	2,767
Other income	そ の 他 経 常 収 益	8,232	4,888
Ordinary expenses	経 常 費 用	71,133	62,229
Interest expenses	資 金 調 達 費 用	12,542	7,084
Interest on deposits	(う ち 預 金 利 息)	3,686	1,013
Fees and commissions payments	役 務 取 引 等 費 用	10,421	8,354
Other ordinary expenses	そ の 他 業 務 費 用	820	284
General and administrative expenses	営 業 経 費	40,768	42,119
Other expenses	そ の 他 経 常 費 用	6,580	4,386
Ordinary profit	経 常 利 益	39,676	37,480
Extraordinary income	特 別 利 益	0	0
Extraordinary loss	特 別 損 失	17	8
Profit before income taxes	税 引 前 中 間 純 利 益	39,659	37,472
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	9,966	10,021
Income taxes-deferred	法 人 税 等 調 整 額	814	38
Total income taxes	法 人 税 等 合 計	10,780	10,060
Profit	中 間 純 利 益	28,878	27,412

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

For the six months ended Sep. 30, 2019

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
			Legal capital surplus	Total capital surplus
		資本金	資本準備金	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			
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	Other retained earnings	Total Retained earnings		
		利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	50,930	512,259	563,190	(56,260)	774,132
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(6,091)	(6,091)		(6,091)
Profit	中 間 純 利 益		28,878	28,878		28,878
Purchase of treasury shares	自 己 株 式 の 取 得				(10,000)	(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分		(22)	(22)	153	130
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	-	22,764	22,764	(9,847)	12,916
Balance at the end of current period	当 中 間 期 末 残 高	50,930	535,024	585,954	(66,108)	787,049

	(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	103,225	(1,976)	10,798	112,046	479	886,658
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(6,091)
Profit	中 間 純 利 益						28,878
Purchase of treasury shares	自 己 株 式 の 取 得						(10,000)
Disposal of treasury shares	自 己 株 式 の 処 分						130
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）	5,600	(3,192)	-	2,408	(49)	2,358
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,600	(3,192)	-	2,408	(49)	15,275
Balance at the end of current period	当 中 間 期 末 残 高	108,825	(5,168)	10,798	114,454	429	901,933

For the six months ended Sep. 30, 2020

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
			Legal capital surplus	Total capital surplus
		資本金	資本準備金	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			
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	Other retained earnings	Total Retained earnings		
		利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	50,930	529,998	580,928	(49,194)	798,937
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(7,428)	(7,428)		(7,428)
Profit	中 間 純 利 益		27,412	27,412		27,412
Purchase of treasury shares	自 己 株 式 の 取 得				(0)	(0)
Disposal of treasury shares	自 己 株 式 の 処 分		(13)	(13)	73	59
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	-	19,970	19,970	73	20,043
Balance at the end of current period	当 中 間 期 末 残 高	50,930	549,968	600,899	(49,121)	818,981

	(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	64,068	(8,504)	10,025	65,590	514	865,042
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(7,428)
Profit	中 間 純 利 益						27,412
Purchase of treasury shares	自 己 株 式 の 取 得						(0)
Disposal of treasury shares	自 己 株 式 の 処 分						59
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）	31,148	(53)	-	31,095	26	31,121
Total changes of items during the period	当 中 間 期 変 動 額 合 計	31,148	(53)	-	31,095	26	51,164
Balance at the end of current period	当 中 間 期 末 残 高	95,217	(8,557)	10,025	96,685	541	916,207

**SUPPLEMENTARY INFORMATION
for the Second Quarter (First Half) of
Fiscal Year 2020, ending March 31, 2021**

THE CHIBA BANK, LTD.

Table of Contents

<i>I. Financial Highlights</i>	<i>1</i>
1. Summary	1
(1) Summary of income.....	1
(2) Loans and Deposits <Non-Consolidated>	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	5
5. Assets Quality	5
6. Earnings Projections for Fiscal Year 2020, ending March 31, 2021, etc.	6
<i>II. Financial Data</i>	<i>7</i>
1. Income and Expenses	7
2. Net Business Income	9
3. Interest Rate Spread (Domestic Business)	9
4. Gains and Losses on Securities	9
5. Capital Ratio (BIS Guidelines)	10
6. Return on Equity	10
7. Outstanding Balance of Deposits and Loans	11
(1) Outstanding balance	11
(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises	11
(3) Consumer loans	11
8. Risk-Monitored Loans	12
9. Allowance and Coverage Ratio against Risk-monitored Loans	13
10. Disclosed Claims under the Financial Reconstruction Law	14
11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law	14
12. Allowance for Loan Losses	15
(1) Charge-off/Allowance criteria.....	15
(2) Breakdown of allowance for loan losses	15
13. Loan Breakdown by Industry	16
(1) Loan breakdown by industry	16
(2) Breakdown of Risk-Monitored Loans by industry	16
14. 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
15. Gains and Losses on Valuation of Securities	18
(1) Basis of securities valuation	18
(2) Gains and losses on valuation	18
16. Earnings Projections	19

I. Financial Highlights

1. Summary

- Non-consolidated core net business income excluding gains (losses) on cancellation of investment trust increased by ¥0.5 billion compared with the corresponding period of the previous fiscal year to ¥34.4 billion. Ordinary profit decreased by ¥2.1 billion to ¥37.4 billion, and profit decreased by ¥1.4 billion to ¥27.4 billion. Consolidated ordinary profit decreased by ¥1.2 billion compared with the corresponding period of the previous fiscal year to ¥38.6 billion, and profit attributable to owners of parent decreased by ¥0.8 billion to ¥27.0 billion.
- The average balance of loans increased by ¥484.0 billion from the previous fiscal year and the average balance of deposits increased by ¥981.8 billion.

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

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2019 (b)	Projection for the first half of FY2020 (released on May 2020)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸倒繰入前)	37.6	(0.6)	(1.7%)	38.3	38.1
Core net business income	コ ア 業 務 純 益	36.7	(0.0)	(0.0%)	36.7	37.3
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	34.4	0.5	1.6%	33.9	-
Net business income	業 務 純 益	36.5	0.1	0.3%	36.3	-
Ordinary profit	経 常 利 益	37.4	(2.1)	(5.5%)	39.6	40.0
Profit	中 間 純 利 益	27.4	(1.4)	(5.0%)	28.8	29.0

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

Net credit costs (-)	与 信 関 係 費 用	3.6	(1.1)		4.7	3.6
----------------------	-------------	-----	-------	--	-----	-----

<Consolidated>

					(¥ Billion)	
Ordinary profit	経 常 利 益	38.6	(1.2)	(3.2%)	39.9	40.5
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益	27.0	(0.8)	(2.9%)	27.8	28.0

(2) Loans and Deposits <Non-Consolidated>

		(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Term-end balance 末 残	Loans and bills discounted	貸 出 金	10,955.4	338.9	404.3	10,616.5	10,551.1
	Deposits	預 金	13,486.8	697.9	1,171.5	12,788.9	12,315.3
Average balance 平 残	Loans and bills discounted	貸 出 金	10,889.9	362.2	484.0	10,527.6	10,405.8
	Deposits	預 金	13,275.4	900.8	981.8	12,374.5	12,293.5

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

		(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Consolidated total capital ratio		連結総自己資本比率	12.44%	0.32%	(0.16%)	12.12%	12.61%
	Tier 1 capital ratio	T i e r 1 比 率	11.89%	0.37%	(0.07%)	11.51%	11.97%
	Common equity Tier1 capital ratio	普通株式等Tier1比率	11.89%	0.37%	(0.07%)	11.51%	11.97%
Non-consolidated total capital ratio		単体総自己資本比率	11.90%	0.32%	(0.16%)	11.57%	12.06%
	Tier 1 capital ratio	T i e r 1 比 率	11.33%	0.38%	(0.07%)	10.94%	11.40%
	Common equity Tier1 capital ratio	普通株式等Tier1比率	11.33%	0.38%	(0.07%)	10.94%	11.40%

2. Income and Expenses <Non-consolidated>

- Gross business profits increased by ¥0.3 billion to ¥79.0 billion compared with the corresponding period of the previous fiscal year due to an increase in net fees and commissions income etc., while net interest income, etc. decreased.
- Expenses increased by ¥0.9 billion to ¥41.4 billion, with an increase of depreciation expense and the impact of consumption tax increase.
- Net credit costs decreased by ¥1.1 billion compared with the corresponding period of the previous fiscal year to ¥3.6 billion, due to a decrease in net transfer to general allowance for loan losses and written-off of loans.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2019 (b)
Gross business profits	業 務 粗 利 益	79.0	0.3	0.3%	78.7
Net interest income	資 金 利 益	62.9	(1.4)		64.4
Net fees and commissions income	役 務 取 引 等 利 益	12.7	1.9		10.8
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	1.7	(0.4)		2.2
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	5.7	0.5		5.1
Trading income	特 定 取 引 利 益	0.8	(0.3)		1.1
Profit from other business transactions	そ の 他 業 務 利 益	2.4	0.1		2.3
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	0.9	(0.6)		1.5
Expenses (-)	経 費	41.4	0.9	2.4%	40.4
Personnel expenses (-)	人 件 費	20.3	(0.1)		20.4
Non-personnel expenses (-)	物 件 費	17.9	0.8		17.1
Taxes (-)	税 金	3.1	0.3		2.8
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	37.6	(0.6)	(1.7%)	38.3
Core net business income	コ ア 業 務 純 益	36.7	(0.0)	(0.0%)	36.7
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	34.4	0.5	1.6%	33.9
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	1.1	(0.8)		1.9
Net business income	業 務 純 益	36.5	0.1	0.3%	36.3
Non-recurrent income and losses	臨 時 損 益	0.9	(2.3)		3.2
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	2.5	(0.3)		2.8
Written-off of loans (-)	う ち 貸 出 金 償 却	2.0	(1.6)		3.6
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	-		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	0.4	(0.8)		1.2
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	3.3	1.0		2.2
Ordinary profit	経 常 利 益	37.4	(2.1)	(5.5%)	39.6
Extraordinary income (loss)	特 別 損 益	(0.0)	0.0		(0.0)
Profit	中 間 純 利 益	27.4	(1.4)	(5.0%)	28.8

Net credit costs (-) (i) + (ii)	与 信 関 係 費 用	3.6	(1.1)		4.7
--	--------------------	------------	--------------	--	------------

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 Sep. 30, 2020 (a)	(a-b)	As of Mar. 31, 2020 (b)
Number of Branches	店 舗 数	186	-	186
Branches	本 支 店	165	-	165
Sub-branches	出 張 所	21	-	21
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	-	6
Number of employees	従 業 員 数	4,300	146	4,154

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, 2020 (a)	(a-b)	(a-c)	FY2019 ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2019 (c)
Overhead ratio (OHR) ＜Non-consolidated＞ *1	O H R	52.97%	(1.64%)	0.79%	54.61%	52.17%
Return on average total assets (ROA)＜Non-consolidated＞ *2	R O A	0.33%	0.03%	(0.04%)	0.30%	0.38%
Return on equity (ROE) ＜Non-consolidated＞ *3	R O E	6.13%	0.89%	(0.30%)	5.24%	6.44%
Return on equity (ROE) ＜Consolidated / based on total shareholders' equity＞ *4	R O E	6.20%	0.53%	(0.42%)	5.67%	6.63%

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

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

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

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

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 ¥338.9 billion from the previous fiscal year-end, to ¥10,955.4 billion. Corporate loans and housing loans increased by ¥319.0 billion and ¥42.7 billion respectively.
- The balance of deposits increased by ¥697.9 billion from the previous fiscal year-end, to ¥13,486.8 billion, due to an increase of personal deposits etc.,

(1) Loans and Deposits

					(¥ Billion)	
	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Loans and bills discounted (Term-end balance)	貸 出 金 (末 残)	10,955.4	338.9	404.3	10,616.5	10,551.1
Domestic operations	国 内 向 け 貸 出	10,736.5	360.3	427.1	10,376.2	10,309.3
Corporate loans	事 業 者 向 け 貸 出	6,474.4	319.0	354.3	6,155.3	6,120.0
Small and medium-sized enterprises (i)	うち中小企業向け貸出	5,044.8	205.7	334.5	4,839.0	4,710.2
Consumer loans (ii)	消 費 者 ロ ー ン	3,857.9	46.9	96.1	3,810.9	3,761.8
Housing loans	う ち 住 宅 ロ ー ン	3,675.1	42.7	88.3	3,632.3	3,586.8
Public sector	公 共 向 け 貸 出	4,04.1	(5.6)	(23.2)	409.8	427.4
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	8,902.7	252.7	430.6	8,650.0	8,472.0
[Ratio]	(中小企業等貸出比率)	[82.92%]	[(0.44%)]	[0.74%]	[83.36%]	[82.17%]
Overseas operations	海 外 向 け 貸 出	218.9	(21.3)	(22.8)	240.3	241.7
Deposits (Term-end balance)	預 金 (末 残)	13,486.8	697.9	1,171.5	12,788.9	12,315.3
Domestic operations	国 内	13,191.7	692.1	1,235.7	12,499.5	11,955.9
Personal deposits	個 人	9,744.6	439.3	685.9	9,305.2	9,058.6
Corporate deposits	法 人	2,721.4	311.0	398.1	2,410.3	2,323.2
Public sector deposits	公 共	725.6	(58.2)	151.5	783.8	574.1
Overseas operations	海 外 店 等	295.1	5.7	(64.2)	289.3	359.3
Loans and bills discounted (Average balance)	貸 出 金 (平 残)	10,889.9	362.2	484.0	10,527.6	10,405.8
Deposits (Average balance)	預 金 (平 残)	13,275.4	900.8	981.8	12,374.5	12,293.5

(Reference)

New housing loans

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2019 (c)
New housing loans	住 宅 ロ ー ン 実 行 額	163.2	(2.5)	0.8	165.7	162.3

Investment trusts, etc.

					(¥ Billion)	
	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Balance of Investment trusts	投 資 信 託 残 高	258.0	24.4	(15.8)	233.5	273.8

					(¥ Billion)	
	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Balance of Personal annuities	個 人 年 金 保 険 等 残 高	879.9	4.6	(20.3)	875.3	900.2

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020 (a)			As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	2,052.4	41.1	122.4	2,011.2	1,929.9
Government bonds	国 債	177.7	8.3	(7.0)	169.4	184.8
Stocks	株 式	112.5	1.2	(0.7)	111.3	1,13.3
Corporate bonds and others	社 債 他	1,267.6	56.0	126.5	1,211.5	1,141.1
Foreign currency securities	外 貨 建 有 価 証 券	494.4	(24.5)	3.7	518.9	490.7
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	4.9 years	0.4 years	0.6 years	4.4 years	4.2 years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注 1. 評価損益を除いた取得原価で表示しております。

注 2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥3.1 billion from the previous fiscal year-end, to ¥115.2 billion, and non-performing loan ratio decreased by 0.06% to 1.04%.
- The coverage ratio, including allowances, was 71.3% for total disclosed claims, 78.0% for doubtful claims, and 52.1% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2020 (a)			As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (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	16,700	(1,863)	(1,380)	18,563	18,080
Doubtful Claims	危 険 債 権	54,527	(1,046)	(4,985)	55,574	59,512
Substandard Claims	要 管 理 債 権	44,044	(198)	2,531	44,242	41,512
Total	合 計	115,271	(3,108)	(3,834)	118,380	119,105

Normal Claims	正 常 債 権	10,945,529	329,086	386,857	10,616,443	10,558,671
Total Claims Outstandings	総 与 信 残 高	11,060,801	325,977	383,023	10,734,823	10,677,777
Non-performing loan ratio	不 良 債 権 比 率	1.04%	(0.06%)	(0.07%)	1.10%	1.11%
Coverage ratio	保 全 率	71.3%	(0.1%)	0.2%	71.4%	71.0%

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

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio *2 c/(a-b)	Coverage ratio (b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	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	16,700	15,348	1,351	100.0%	100.0%
Doubtful Claims	危 険 債 権	54,527	36,717	5,845	32.8%	78.0%
Substandard Claims	要 管 理 債 権	44,044	*1 18,090	4,886	18.8%	52.1%
Total	合 計	115,271	70,156	12,082	26.7%	71.3%

*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 2020, ending March 31, 2021, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2020 ending Mar. 31, 2021
Ordinary profit	経 常 利 益	69.5
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	48.5

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2020 ending Mar. 31, 2021
Ordinary profit	経 常 利 益	64.0
Profit	当 期 純 利 益	46.0

<Cash dividends>

	(Japanese)	FY 2020 ending Mar. 31, 2021	
		For the six months ended Sep. 30, 2020	
Cash dividends per share	1 株 当 た り 配 当 金	¥9.00	¥18.00

(Referene)

	(Japanese)	FY 2019 ended Mar. 31, 2020	
		For the six months ended Sep. 30, 2019	
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥18.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

		(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	For the six months ended Sep. 30, 2019 (b)
Gross business profits		業 務 粗 利 益	79,097	303	78,794
	Domestic gross business profits	国 内 業 務 粗 利 益	74,068	171	73,896
	Net interest income	資 金 利 益	60,454	(731)	61,185
	Net fees and commissions income	役 務 取 引 等 利 益	12,684	1,942	10,741
	Net trading income	特 定 取 引 利 益	866	(242)	1,108
	Profit from other business transactions	そ の 他 業 務 利 益	63	(797)	860
	Gains (losses) related to bonds	う ち 債 券 関 係 損 益	62	(834)	896
	International gross business profits	国 際 業 務 粗 利 益	5,029	132	4,897
	Net interest income	資 金 利 益	2,526	(713)	3,240
	Net fees and commissions income	役 務 取 引 等 利 益	74	(21)	96
	Net trading income	特 定 取 引 利 益	8	(69)	77
Profit from other business transactions	そ の 他 業 務 利 益	2,419	936	1,483	
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	873	188	685	
Expenses (excluding non-recurrent expenses) (-)		経費（除く臨時処理分）（△）	41,428	979	40,448
	Personnel expenses (-)	人 件 費 （ △ ）	20,305	(155)	20,460
	Non-personnel expenses (-)	物 件 費 （ △ ）	17,999	833	17,166
	Taxes (-)	税 金 （ △ ）	3,123	302	2,821
Net business income (before transfer to general allowance for loan losses)		業 務 純 益 （ 一 般 貸 引 繰 入 前 ）	37,669	(676)	38,345
	Core net business income	コ ア 業 務 純 益	36,733	(29)	36,763
	Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	34,464	552	33,911
Net transfer to (from) general allowance for loan losses (-) (i)		一般貸倒引当金純繰入額（△）	1,149	(806)	1,956
Net business income		業 務 純 益	36,519	130	36,389
Non-recurrent income and losses		臨 時 損 益	961	(2,326)	3,287
	Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 （ △ ）	2,510	(309)	2,820
	Written-off of loans (-)	貸 出 金 償 却 （ △ ）	2,014	(1,611)	3,626
	Net transfer to specific allowance for loan losses (-)	個別貸倒引当金純繰入額（△）	542	487	55
	Losses on sales of non-performing loans (-)	延滞債権等売却損（△）	(9)	42	(51)
	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 （ △ ）	403	(45)	449
	Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
	Recoveries of written-off claims	償 却 債 権 取 立 益	439	(818)	1,258
	Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	3,366	1,097	2,268
	Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	105	(3,734)	3,839
Ordinary profit		経 常 利 益	37,480	(2,196)	39,676
Extraordinary income (loss)		特 別 損 益	(8)	9	(17)
Profit before income taxes		税 引 前 中 間 純 利 益	37,472	(2,186)	39,659
	Income taxes-current (-)	法人税、住民税及び事業税（△）	10,021	55	9,966
	Income taxes-deferred (-)	法 人 税 等 調 整 額 （ △ ）	38	(775)	814
Total income taxes (-)		法 人 税 等 合 計 （ △ ）	10,060	(720)	10,780
Profit		中 間 純 利 益	27,412	(1,465)	28,878
Net Credit Costs (-) (i) + (ii)		与 信 関 係 費 用 （ △ ）	3,660	(1,116)	4,776

<Consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	For the six months ended Sep. 30, 2019 (b)
Consolidated gross profits	連 結 粗 利 益	82,518	269	82,249
Net interest income	資 金 利 益	59,667	(1,428)	61,096
Net fees and commissions income	役 務 取 引 等 利 益	17,822	1,729	16,093
Net trading income	特 定 取 引 利 益	2,545	(184)	2,729
Profit from other business transactions	そ の 他 業 務 利 益	2,483	153	2,329
General and administrative expenses (-)	営 業 経 費 (△)	45,222	1,249	43,973
Net Credit Costs (-)	(i) 与 信 関 係 費 用 ① (△)	4,079	(1,893)	5,973
Written-off of loans (-)	貸 出 金 償 却 (△)	2,064	(1,574)	3,639
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	603	(261)	865
Net transfer to general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	1,463	(873)	2,337
Losses on sales of non-performing loans (-)	延滞債権等売却損 (△)	(9)	42	(51)
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 (△)	403	(45)	449
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written off claims	償 却 債 権 取 立 益	445	(819)	1,265
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	3,366	1,097	2,268
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	141	(111)	253
Others	そ の 他	1,895	(3,181)	5,076
Ordinary profit	経 常 利 益	38,619	(1,281)	39,900
Extraordinary income (loss)	特 別 損 益	(8)	8	(17)
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	38,610	(1,272)	39,882
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	11,508	(0)	11,508
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	40	(445)	485
Total income taxes (-)	法 人 税 等 合 計 (△)	11,548	(445)	11,994
Profit	中 間 純 利 益	27,061	(826)	27,888
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	27,061	(826)	27,888

Net Credit Costs (-)	(i) 与 信 関 係 費 用 (△)	4,079	(1,893)	5,973
----------------------	-----------------------	-------	---------	-------

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)	41,216	(443)	41,660
Consolidated net business income	連 結 業 務 純 益	39,753	430	39,323

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	5	-	5

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	For the six months ended Sep. 30, 2019 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	37,669	(676)	38,345
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	9,271	(127)	9,398
(2) Net business income	業 務 純 益	36,519	130	36,389
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	8,988	69	8,918

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

注 職 員 数 は、実 働 人 員 (出 向 人 員、臨 時 雇 員 お よ び 嘱 託 を 除 く) の 平 残。

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

	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	For the six months ended Sep. 30, 2019 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.91%	(0.05%)	0.97%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.92%	(0.03%)	0.96%
(ii) Average yield on securities	有 価 証 券 利 回	1.57%	(0.23%)	1.80%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.55%	(0.04%)	0.59%
(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	0.59%	(0.03%)	0.62%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.36%	(0.02%)	0.38%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.92%	(0.04%)	0.96%

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

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	For the six months ended Sep. 30, 2019 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	935	(646)	1,581
Gains on sales	売 却 益	1,176	(915)	2,091
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	233	(276)	509
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	7	7	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	3,366	1,097	2,268
Gains on sales	売 却 益	3,533	1,002	2,531
Losses on sales (-)	売 却 損 (△)	-	(31)	31
Write-offs (-)	償 却 (△)	167	(64)	231

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/company/>).

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020 (a) [Preliminary figures]	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	12.44%	0.32%	(0.16%)	12.12%	12.61%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.89%	0.37%	(0.07%)	11.51%	11.97%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.89%	0.37%	(0.07%)	11.51%	11.97%
(4) Total capital	総自己資本の額	989.6	55.3	14.7	934.3	974.8
(5) Tier 1 capital	Tier 1 資本の額	946.0	58.3	20.7	887.6	925.2
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	946.0	58.3	20.7	887.6	925.2
(7) Total risk-weighted assets	リスクアセットの額	7,950.4	244.8	221.1	7,705.5	7,729.2
(8) Total required capital	総所要自己資本額	636.0	19.5	17.6	616.4	618.3

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020 (a) [Preliminary figures]	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	11.90%	0.32%	(0.16%)	11.57%	12.06%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.33%	0.38%	(0.07%)	10.94%	11.40%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.33%	0.38%	(0.07%)	10.94%	11.40%
(4) Total capital	総自己資本の額	905.9	52.0	8.7	853.9	897.2
(5) Tier 1 capital	Tier 1 資本の額	862.5	55.0	14.7	807.4	847.7
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	862.5	55.0	14.7	807.4	847.7
(7) Total risk-weighted assets	リスクアセットの額	7,611.1	233.0	176.3	7,378.0	7,434.8
(8) Total required capital	総所要自己資本額	608.8	18.6	14.1	590.2	594.7

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 ended Sep. 30, 2020 (a)	(a-b)	(a-c)	FY2019 ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2019 (c)
Net business income basis (Annual)	業務純益ベース (年率)	8.17%	0.23%	0.06%	7.94%	8.11%
Profit basis (Annual)	当期純利益ベース (年率)	6.13%	0.89%	(0.30%)	5.24%	6.44%

<Consolidated>

	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	(a-c)	FY2019 ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2019 (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)	5.64%	0.53%	(0.15%)	5.10%	5.80%
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)	6.20%	0.53%	(0.42%)	5.67%	6.63%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注 ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2020 (a)	(a-b)	(a-c)	FY2019 ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2019 (c)
Deposits (Term-end balance)	預金（末残）	13,486.8	697.9	1,171.5	12,788.9	12,315.3
Domestic	うち国内	13,191.7	692.1	1,235.7	12,499.5	11,955.9
In Chiba Prefecture	うち県内	12,586.4	623.5	1,154.0	11,962.8	11,432.4
Personal deposits	うち個人	9,744.6	439.3	685.9	9,305.2	9,058.6
Corporate Deposits	うち法人	2,721.4	311.0	398.1	2,410.3	2,323.2
Public sectors	うち公共	725.6	(58.2)	151.5	783.8	574.1
Deposits (Average balance)	預金（平残）	13,275.4	900.8	981.8	12,374.5	12,293.5
Domestic	うち国内	13,011.0	979.3	1,050.0	12,031.7	11,960.9
In Chiba Prefecture	うち県内	12,440.0	929.5	995.2	11,510.5	11,444.8
Loans and bills discounted (Term-end balance)	貸出金（末残）	10,955.4	338.9	404.3	10,616.5	10,551.1
Domestic	うち国内	10,736.5	360.3	427.1	10,376.2	10,309.3
In Chiba Prefecture	うち県内	7,331.9	159.7	267.0	7,172.1	7,064.8
Loans and bills discounted (average balance)	貸出金（平残）	10,889.9	362.2	484.0	10,527.6	10,405.8
Domestic	うち国内	10,653.1	369.1	481.0	10,284.0	10,172.1
In Chiba Prefecture	うち県内	7,256.6	203.1	256.3	7,053.5	7,000.2

(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, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Domestic loans and bills discounted (A)	国内貸出金	10,736.5	360.3	427.1	10,376.2	10,309.3
[Excluding loans to public sectors]	(除公共向け貸出)	[10,332.3]	[366.0]	[450.4]	[9,966.3]	[9,881.8]
Large enterprises	大企業	1,266.7	102.6	18.0	1,164.1	1,248.7
Mid-sized enterprises	中堅企業	162.8	10.6	1.7	152.1	161.0
Small and medium-sized enterprises, etc. (B)	中小企業等	8,902.7	252.7	430.6	8,650.0	8,472.0
Small and medium-sized enterprises	中小企業	5,044.8	205.7	334.5	4,839.0	4,710.2
Consumer loans	消費者ローン	3,857.9	46.9	96.1	3,810.9	3,761.8
Public sectors	公共	404.1	(5.6)	(23.2)	409.8	427.4
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	82.92%	(0.44%)	0.74%	83.36%	82.17%

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 <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Outstanding balance of consumer loans	消費者ローン残高	3,857.9	46.9	96.1	3,810.9	3,761.8
Housing loans	住宅ローン残高	3,675.1	42.7	88.3	3,632.3	3,586.8
Other consumer loans	その他のローン残高	182.7	4.1	7.7	178.6	174.9

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Loans to Bankrupt Borrowers	破綻先債権額	1,132	(245)	(432)	1,378	1,564
Delinquent Loans	延滞債権額	69,361	(2,521)	(5,921)	71,882	75,282
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,450	(195)	829	1,646	620
Restructured Loans	貸出条件緩和債権額	42,594	(2)	1,702	42,596	40,891
Total Risk-Monitored Loans	リスク管理債権合計	114,538	(2,966)	(3,822)	117,504	118,360

Total loan balance (Term-end balance)	貸出金残高（末残）	10,955,486	338,960	404,354	10,616,525	10,551,131
---------------------------------------	-----------	------------	---------	---------	------------	------------

Loans to Bankrupt Borrowers	破綻先債権額	0.01%	(0.00%)	(0.00%)	0.01%	0.01%
Delinquent Loans	延滞債権額	0.63%	(0.04%)	(0.08%)	0.67%	0.71%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.00%)	0.00%	0.01%	0.00%
Restructured Loans	貸出条件緩和債権額	0.38%	(0.01%)	0.00%	0.40%	0.38%
As a percentage of total loans	貸出金残高比	1.04%	(0.06%)	(0.07%)	1.10%	1.12%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Loans to Bankrupt Borrowers	破綻先債権額	947	(226)	(441)	1,174	1,389
Delinquent Loans	延滞債権額	67,741	(2,355)	(5,517)	70,096	73,258
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,450	(195)	829	1,646	620
Restructured Loans	貸出条件緩和債権額	42,596	(1)	1,703	42,598	40,893
Total Risk-Monitored Loans	リスク管理債権合計	112,735	(2,779)	(3,426)	115,515	116,162

Total loan balance (Term-end balance)	貸出金残高（末残）	10,912,406	346,709	408,964	10,565,697	10,503,441
---------------------------------------	-----------	------------	---------	---------	------------	------------

Loans to Bankrupt Borrowers	破綻先債権額	0.00%	(0.00%)	(0.00%)	0.01%	0.01%
Delinquent Loans	延滞債権額	0.62%	(0.04%)	(0.07%)	0.66%	0.69%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.00%)	0.00%	0.01%	0.00%
Restructured Loans	貸出条件緩和債権額	0.39%	(0.01%)	0.00%	0.40%	0.38%
As a percentage of total loans	貸出金残高比	1.03%	(0.06%)	(0.07%)	1.09%	1.10%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Risk-Monitored Loans (A)	リスク管理債権額	114,538	(2,966)	(3,822)	117,504	118,360
Collateral/guarantees (B)	担保・保証等	70,099	(2,829)	(4,177)	72,928	74,276
Allowance for loan losses (C)	貸倒引当金	11,406	580	1,350	10,826	10,056
Allowance ratio (C)/(A)	引当率	9.9%	0.7%	1.4%	9.2%	8.4%
Coverage ratio (B+C)/(A)	保全率	71.1%	(0.1%)	(0.0%)	71.2%	71.2%
As a percentage of total loans	貸出金残高比	1.04%	(0.06%)	(0.07%)	1.10%	1.12%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Risk-Monitored Loans (A)	リスク管理債権額	112,735	(2,779)	(3,426)	115,515	116,162
Collateral/guarantees (B)	担保・保証等	67,984	(2,650)	(3,746)	70,635	71,731
Allowance for loan losses (C)	貸倒引当金	11,623	602	1,330	11,021	10,293
Allowance ratio (C)/(A)	引当率	10.3%	0.7%	1.4%	9.5%	8.8%
Coverage ratio (B+C)/(A)	保全率	70.6%	(0.0%)	0.0%	70.6%	70.6%
As a percentage of total loans	貸出金残高比	1.03%	(0.06%)	(0.07%)	1.09%	1.10%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	16,700	(1,863)	(1,380)	18,563	18,080
Doubtful Claims	危険債権	54,527	(1,046)	(4,985)	55,574	59,512
Substandard Claims	要管理債権	44,044	(198)	2,531	44,242	41,512
Total	合計	115,271	(3,108)	(3,834)	118,380	119,105

Normal Claims	正常債権	10,945,529	329,086	386,857	10,616,443	10,558,671
Total Claims*	総与信残高	11,060,801	325,977	383,023	10,734,823	10,677,777
Non-performing loan ratio	不良債権比率	1.04%	(0.06%)	(0.07%)	1.10%	1.11%

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。

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Total coverage (A)	保全額	82,239	(2,390)	(2,403)	84,629	84,643
Allowance for loan losses	貸倒引当金	12,082	580	1,787	11,502	10,295
Value covered by collateral and guarantees	担保・保証等	70,156	(2,971)	(4,191)	73,127	74,347
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	115,271	(3,108)	(3,834)	118,380	119,105

Coverage ratio (A)/(B)	保全率	71.3%	(0.1%)	0.2%	71.4%	71.0%
------------------------	-----	-------	--------	------	-------	-------

(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, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Bankrupt Assets (A)	破綻先債権	1,140	(407)	(435)	1,547	1,576
Effectively Bankrupt Assets (B)	実質破綻先債権	15,559	(1,455)	(944)	17,015	16,504
Potentially Bankrupt Assets (C)	破綻懸念先債権	54,527	(1,046)	(4,985)	55,574	59,512
Assets Requiring Caution (D)	要注意先債権	932,007	120,978	121,631	811,029	810,376
Substandard Assets	要管理先債権	52,276	774	4,239	51,501	48,036
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	44,044	(198)	2,531	44,242	41,512
Other Assets Requiring Caution	その他要注意先債権	879,731	120,203	117,391	759,527	762,339
Normal Assets (E)	正常先債権	10,057,566	207,909	267,757	9,849,656	9,789,808
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	11,060,801	325,977	383,023	10,734,823	10,677,777

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。

12. 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 guaranties. 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 Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Allowance for loan losses	貸 倒 引 当 金	24.0	1.2	1.3	22.8	22.7
General allowance	一 般 貸 倒 引 当 金	16.6	1.1	0.4	15.4	16.2
Specific allowance	個 別 貸 倒 引 当 金	7.4	0.1	0.8	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, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Normal Assets	正 常 先 債 権	9,596.1	213.9	294.5	9,382.1	9,301.5
Assets Requiring Caution	要 注 意 先 債 権	928.7	119.9	119.6	808.7	809.1
Substandard Assets	要 管 理 先 債 権	52.2	0.7	4.1	51.4	48.0
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	876.5	119.2	115.4	757.3	761.0

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Allowance for loan losses	貸 倒 引 当 金	32.5	1.3	0.9	31.2	31.5
General allowance	一 般 貸 倒 引 当 金	20.1	1.1	0.3	19.0	19.8
Specific allowance	個 別 貸 倒 引 当 金	12.3	0.1	0.6	12.2	11.7
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown by Industry

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

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020		As of Mar. 31, 2020		As of Sep. 30, 2019	
		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)	10,736.5	100.00%	10,376.2	100.00%	10,309.3	100.00%
Manufacturing	製造業	736.3	6.86%	685.2	6.60%	725.3	7.03%
Agriculture and forestry	農業, 林業	16.5	0.15%	16.3	0.16%	15.2	0.15%
Fishery	漁業	1.3	0.01%	1.4	0.01%	1.5	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	16.8	0.16%	17.3	0.17%	17.7	0.17%
Construction	建設業	362.5	3.38%	338.8	3.27%	325.4	3.16%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	117.4	1.09%	107.4	1.04%	98.8	0.96%
Information and communications	情報通信業	51.4	0.48%	48.3	0.47%	70.2	0.68%
Transport and postal service	運輸業, 郵便業	293.4	2.73%	258.6	2.49%	255.6	2.48%
Wholesale and retail trade	卸売業, 小売業	782.5	7.29%	759.2	7.32%	743.9	7.22%
Finance and insurance	金融業, 保険業	427.7	3.99%	379.5	3.66%	409.9	3.98%
Real estate and leasing	不動産業, 物品賃貸業	3,008.4	28.02%	2,967.0	28.59%	2,896.5	28.10%
Real estate	不動産業	2,751.6	25.63%	2,720.4	26.22%	2,648.2	25.69%
Real estate rental and management	不動産賃貸業・管理業	2,397.9	22.34%	2,369.5	22.84%	2,308.5	22.39%
Real estate trading, etc.	不動産取引業等	353.6	3.29%	350.8	3.38%	339.6	3.30%
Leasing	物品賃貸業	256.8	2.39%	246.5	2.37%	248.2	2.41%
Medical, welfare and other services	医療, 福祉その他サービス業	693.1	6.46%	609.5	5.87%	591.3	5.73%
Government, local public sector	国・地方公共団体	391.2	3.64%	394.4	3.80%	412.5	4.00%
Others (mainly consumer loans)	その他(個人)	3,837.3	35.74%	3,792.8	36.55%	3,745.0	36.33%

Note: Starting from the end of September 2020, The Chiba Bank adjusted method of monitoring loan breakdown by industry. As a result, compared to the case of using conventional method, "Electricity, gas, heat supply and water" increased by ¥26.0 billion as of September 2020, ¥20.3 billion as of March 2020, and ¥16.8 billion as of September 2019. And "Medical, welfare and other services" decreased by the same amount.

注 2020年9月末基準より、業種別貸出金の集計方法を一部変更しております。

これにより、従来の集計方法によった場合に比べ、「電気・ガス・熱供給・水道業」が2020年9月末は260億円、2020年3月末は203億円、2019年9月末は168億円それぞれ増加しており、「医療、福祉その他サービス業」が同額減少しております。

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020		As of Mar. 31, 2020		As of Sep. 30, 2019	
		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)	114.5	100.00%	117.5	100.0%	117.9	100.00%
Manufacturing	製造業	12.1	10.61%	13.2	11.28%	11.8	10.05%
Agriculture and forestry	農業, 林業	0.1	0.16%	0.2	0.19%	0.2	0.21%
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	0.2	0.22%	0.2	0.21%	0.2	0.21%
Construction	建設業	5.5	4.88%	4.8	4.14%	4.4	3.79%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.2	0.23%	0.2	0.23%	0.2	0.23%
Information and communications	情報通信業	0.2	0.24%	0.3	0.30%	0.3	0.31%
Transport and postal service	運輸業, 郵便業	11.2	9.81%	11.4	9.75%	11.5	9.80%
Wholesale and retail trade	卸売業, 小売業	14.4	12.64%	14.6	12.49%	15.3	13.03%
Finance and insurance	金融業, 保険業	0.1	0.12%	0.1	0.12%	0.1	0.16%
Real estate and leasing	不動産業, 物品賃貸業	28.5	24.90%	30.1	25.63%	31.0	26.37%
Real estate	不動産業	28.0	24.45%	29.5	25.14%	30.0	25.47%
Real estate rental and management	不動産賃貸業・管理業	27.1	23.73%	28.6	24.36%	28.7	24.40%
Real estate trading, etc.	不動産取引業等	0.8	0.72%	0.9	0.78%	1.2	1.07%
Leasing	物品賃貸業	0.5	0.45%	0.5	0.49%	1.0	0.90%
Medical, welfare and other services	医療, 福祉その他サービス業	14.4	12.66%	14.6	12.48%	13.8	11.78%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	26.9	23.53%	27.2	23.18%	28.3	24.06%

14. 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 Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Hong Kong	香港	3.4	(0.2)	(0.2)	3.6	3.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	4.3	(1.8)	(1.6)	6.1	5.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.1	(0.1)	(0.2)	1.3	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.1	(0.0)	(0.0)	2.1	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	(0.0)	(0.0)	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	2.0	(2.1)	(3.3)	4.2	5.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	2.4	(0.3)	(0.6)	2.7	3.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	1.0	(0.7)	(0.5)	1.7	1.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	1.4	(1.1)	(0.9)	2.6	2.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	18.6	(6.6)	(7.6)	25.3	26.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2020 (a)	(a-b)	(a-c)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2019 (c)
Panama	パナマ	0.7	(0.0)	(0.0)	0.7	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.3	(0.0)	(0.0)	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	1.0	(0.0)	(0.0)	1.0	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable

15. 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 Sep. 30, 2020					As of Mar. 31, 2020			As of Sep. 30, 2019		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.6	0.3	0.2	0.6	0.0	0.2	0.2	0.0	0.3	0.3	0.0
Other securities	その他有価証券	137.0	44.6	(20.2)	157.5	20.4	92.4	130.2	37.7	157.3	169.8	12.4
Stocks	株式	108.2	16.3	(15.8)	115.4	7.2	91.8	100.5	8.6	124.0	129.6	5.5
Bonds	債券	2.1	(0.4)	(6.5)	3.5	1.3	2.6	4.0	1.4	8.7	8.8	0.1
Others	その他	26.6	28.7	2.0	38.5	11.8	(2.0)	25.6	27.7	24.6	31.3	6.7
Foreign Bonds	うち外国債券	13.7	8.5	4.7	14.6	0.9	5.2	9.6	4.4	8.9	9.9	0.9
Total	合計	137.7	44.9	(20.0)	158.1	20.4	92.7	130.5	37.7	157.7	170.1	12.4

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 Sep. 30, 2020					As of Mar. 31, 2020			As of Sep. 30, 2019		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.6	0.3	0.2	0.6	0.0	0.2	0.2	0.0	0.3	0.3	0.0
Other securities	その他有価証券	154.6	49.3	(14.6)	175.1	20.5	105.2	143.0	37.8	169.3	181.7	12.4
Stocks	株式	125.1	21.0	(10.7)	132.4	7.2	104.1	112.8	8.7	135.9	141.5	5.6
Bonds	債券	2.1	(0.4)	(6.5)	3.5	1.3	2.6	4.0	1.4	8.7	8.8	0.1
Others	その他	27.2	28.8	2.6	39.1	11.8	(1.5)	26.1	27.7	24.6	31.3	6.7
Foreign Bonds	うち外国債券	13.7	8.5	4.7	14.6	0.9	5.2	9.6	4.4	8.9	9.9	0.9
Total	合計	155.2	49.7	(14.4)	175.7	20.5	105.4	143.3	37.8	169.6	182.1	12.4

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.

16. Earnings Projections

<Non-consolidated>

(¥ Billion)

		FY2020 ending March 31, 2021 (Projections) (a)	(a-b)	FY2019 ended March 31, 2020 (b)	(Reference) FY2020 ending March 31, 2021 (disclosed in May)
Gross business profits	業 務 粗 利 益	156.2	3.4	152.7	154.3
Net interest income	資 金 利 益	122.4	(1.2)	123.6	123.1
Net fees and commissions income	役 務 取 引 等 利 益	25.9	3.2	22.6	25.0
Trading income	特 定 取 引 利 益	2.8	0.9	1.8	2.7
Profit from other business transactions	そ の 他 業 務 利 益	5.1	0.5	4.5	3.3
Expenses (-)	経 費	87.3	5.3	81.9	87.9
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	68.9	(1.9)	70.8	66.4
Core net business income	コ ア 業 務 純 益	67.2	(0.3)	67.5	64.9
Ordinary profit	経 常 利 益	64.0	(3.8)	67.8	64.0
Profit	当 期 純 利 益	46.0	0.0	45.9	46.0
Net credit costs (-)	与 信 関 係 費 用	8.0	(1.4)	9.5	8.0

<Consolidated>

(¥ Billion)

		FY2020 ending March 31, 2021 (Projections) (a)	(a-b)	FY2019 ended March 31, 2020 (b)	(Reference) FY2020 ending March 31, 2021 (disclosed in May)
Ordinary profit	経 常 利 益	69.5	(3.1)	72.6	69.5
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	48.5	0.4	48.0	48.5
Cash dividends per share	1 株 当 た り 配 当 額	¥18.00	¥0.00	¥18.00	¥18.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	27.5%	(0.5%)	28.1%	27.5%

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
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
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