

# The Chiba Bank, Ltd.

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

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

## 1. Financial Highlights for the Third Quarter (from April 1, 2020 to December 31, 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 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Third quarter ended Dec. 31, 2020	173,547	(5.5)	58,140	(1.2)	40,518	(1.2)
ended Dec. 31, 2019	183,813	1.9	58,884	(1.3)	41,029	(1.0)

Note: Comprehensive income for the three months ended Dec. 31, 2020: ¥95,093 million [90.1%]; Dec. 31, 2019: ¥49,998 million [118.0%]

	Profit per Share 1株当たり四半期純利益	Profit per Share(Diluted) 潜在株式調整後 1株当たり四半期純利益
	¥	¥
Third quarter ended Dec. 31, 2020	54.54	54.45
ended Dec. 31, 2019	54.47	54.40

### (2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
Dec. 31, 2020	17,621,998	1,010,442	5.7
Mar. 31, 2020	15,609,936	929,334	5.9

(Reference) Capital assets as of Dec. 31, 2020: ¥1,009,857 million; Mar. 31, 2020: ¥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 the capital adequacy ratio.

## 2. Cash Dividends for Shareholders

	Annual Cash Dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year ended Mar. 31, 2020	—	8.00	—	10.00	18.00
ending Mar. 31, 2021	—	9.00	—		
ending Mar. 31, 2021 (Projection)				11.00	20.00

Note: Revisions of released cash dividend projections: Yes

## 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
	¥Million	%	¥Million	%	¥
Fiscal year ending Mar. 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) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: 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 first quarter 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 9.

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

① Number of issued shares (including treasury shares):	Dec. 31, 2020	815,521,087 shares
	Mar. 31, 2020	815,521,087 shares
② Number of treasury shares:	Dec. 31, 2020	72,602,135 shares
	Mar. 31, 2020	72,709,778 shares
③ Average number of issued shares:	Nine months ended Dec. 31, 2020	742,883,229 shares
	Nine months ended Dec. 31, 2019	753,185,974 shares

**\* This quarterly report is not subject to the quarterly review**

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

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

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## 1. Qualitative Information

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

Financial results for the third quarter of fiscal year ending March 31, 2021 were as follows.

Ordinary income decreased by ¥10,265 million from the corresponding period of the previous fiscal year, to ¥173,547 million mainly due to decrease in interest income such as interest on loans and discounts. Ordinary expenses decreased by ¥9,522 million from the corresponding period of the previous fiscal year, to ¥11,547 million mainly due to decrease in interest expenses such as interest on deposits.

As a result, ordinary profit decreased by ¥743 million to ¥58,140 million, and profit attributable to owners of parent decreased by ¥510 million to ¥40,518 million compared with the corresponding period of the previous fiscal year.

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

Total assets as of December 31, 2020 increased by ¥2,012.0 billion from the previous fiscal year-end, to ¥17,621.9 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of Dec. 31, 2020 was ¥13,668.6 billion, an increase of ¥895.9 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 December 31, 2020 increased by ¥465.9 billion from the position as of March 31, 2020, to ¥11,031.6 billion. The amount of securities held increased by ¥153.0 billion from the position as of March 31, 2020, to ¥2,271.6 billion.

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

#### ① Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2021 released on November 9, 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 Upward Revision of the Cash Dividend Projection

The Bank proposes to increase the year-end cash dividend for the fiscal year ending March 31, 2021, which was planned to be ¥9.00 per share, by ¥2.00 to ¥11.00 per share to show our appreciation for the ongoing assistance of our shareholders. For more details, please refer to the "Announcement regarding the upward revision of the cash dividend projection for FY2020 ending March 2021" released separately today.

## 2. Quarterly Consolidated Financial Statements and Notes

## (1) Quarterly Consolidated Balance Sheet

		(¥ Million)	
Item	科目 (Japanese)	As of March 31, 2020	As of December 31, 2020
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,928,656	3,491,969
Call loans and bills bought	コールローン及び買入手形	152,307	118,924
Receivables under resale agreements	買現先勘定	19,999	24,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	11,097
Monetary claims bought	買入金銭債権	21,245	23,939
Trading assets	特定取引資産	418,373	215,262
Money held in trust	金銭の信託	28,684	21,616
Securities	有価証券	2,118,588	2,271,652
Loans and bills discounted	貸出金	10,565,697	11,031,634
Foreign exchanges	外国為替	6,394	4,516
Other assets	その他の資産	199,995	252,619
Tangible fixed assets	有形固定資産	116,118	127,797
Intangible fixed assets	無形固定資産	14,593	14,300
Net defined benefit asset	退職給付に係る資産	536	2,813
Deferred tax assets	繰延税金資産	4,776	4,203
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,259	37,070
Allowance for loan losses	貸倒引当金	(31,291)	(32,420)
Total assets	資産の部合計	15,609,936	17,621,998
Liabilities	(負債の部)		
Deposits	預金	12,772,684	13,668,673
Negotiable certificates of deposit	譲渡性預金	444,293	492,227
Call money and bills sold	コールマネー及び売渡手形	220,000	672,800
Payables under repurchase agreements	売現先勘定	30,657	17,745
Payables under securities lending transactions	債券貸借取引受入担保金	287,159	236,156
Trading liabilities	特定取引負債	25,641	31,506
Borrowed money	借入金	522,514	1,158,134
Foreign exchanges	外国為替	834	581
Bonds payable	社債	115,229	80,997
Borrowed money from trust account	信託勘定借	2,790	2,989
Other liabilities	その他の負債	195,755	171,172
Net defined benefit liability	退職給付に係る負債	1,655	1,086
Provision for directors' retirement benefits	役員退職慰労引当金	192	172
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,692	1,247
Provision for point loyalty programs	ポイント引当金	576	673
Reserves under special laws	特別法上の引当金	21	19
Deferred tax liabilities	繰延税金負債	3,129	27,788
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	37,070
Total liabilities	負債の部合計	14,680,602	16,611,556

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2020	As of December 31, 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	667,777
Treasury shares	自 己 株 式	(49,194)	(49,121)
Total shareholders' equity	株 主 資 本 合 計	859,396	885,859
Valuation difference on available-for-sale securities	その他有価証券評価差額金	73,231	126,209
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(8,504)	(7,338)
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)	(4,897)
Total accumulated other comprehensive income	その他の包括利益累計額合計	69,423	123,998
Subscription rights to shares	新 株 予 約 権	514	584
Total net assets	純 資 産 の 部 合 計	929,334	1,010,442
Total liabilities and net assets	負債及び純資産の部合計	15,609,936	17,621,998

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

## Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2019	For the nine months ended Dec. 31, 2020
Ordinary income	経 常 収 益	183,813	173,547
Interest income	資 金 運 用 収 益	110,316	101,680
Interest on loans and discounts	(うち貸出金利息)	82,661	77,684
Interest and dividends on securities	(うち有価証券利息配当金)	24,651	22,512
Trust fees	信 託 報 酬	7	5
Fees and commissions income	役 務 取 引 等 収 益	38,349	39,337
Trading income	特 定 取 引 収 益	4,403	4,068
Other ordinary income	そ の 他 業 務 収 益	4,216	5,255
Other income	そ の 他 経 常 収 益	26,520	23,200
Ordinary expenses	経 常 費 用	124,929	115,407
Interest expenses	資 金 調 達 費 用	18,666	9,608
Interest on deposits	(うち預金利息)	5,247	1,260
Fees and commissions payments	役 務 取 引 等 費 用	14,625	13,077
Other ordinary expenses	そ の 他 業 務 費 用	897	1,481
General and administrative expenses	営 業 経 費	65,945	70,496
Other expenses	そ の 他 経 常 費 用	24,794	20,742
Ordinary profit	経 常 利 益	58,884	58,140
Extraordinary income	特 別 利 益	1	0
Gains on disposal of non-current assets	固 定 資 産 処 分 益	1	0
Extraordinary losses	特 別 損 失	33	60
Loss on disposal of non-current assets	固 定 資 産 処 分 損	33	60
Profit before income taxes	税 金 等 調 整 前 益 四 半 期 純 利 益	58,851	58,080
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	16,107	16,009
Income taxes-deferred	法 人 税 等 調 整 額	1,715	1,553
Total income taxes	法 人 税 等 合 計	17,822	17,562
Profit	四 半 期 純 利 益	41,029	40,518
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	41,029	40,518

## Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2019	For the nine months ended Dec. 31, 2020
Profit	四 半 期 純 利 益	41,029	40,518
Other comprehensive income	そ の 他 の 包 括 利 益	8,969	54,575
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,067	52,811
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(2,151)	1,165
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(16)	432
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	69	165
Comprehensive income	四 半 期 包 括 利 益	49,998	95,093
(Comprehensive income attributable to)	( 内 訳 )		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	49,998	95,093



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

Not applicable.

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

Not applicable.

**(5) Change in Accounting Principles 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 quarter 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 third quarter of consolidated fiscal year decreased, and ordinary profit and profit before income taxes increased by ¥495 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 over the next 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.

**(7) Subsequent Events**

Not applicable.

## Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2020, ending March 31, 2021

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

- Non-consolidated core net business income increased by ¥0.7 billion compared with the corresponding period of the previous fiscal year to ¥53.5 billion, while ordinary profit decreased by ¥2.3 billion to ¥53.3 billion, and profit decreased by ¥1.5 billion to ¥38.4 billion.  
Consolidated ordinary profit decreased by ¥0.7 billion to ¥58.1 billion, and profit attributable to owners of parent decreased by ¥0.5 billion to ¥40.5 billion.
- Profit progressed steadily and achieved 83.6% of the full term projection on a non-consolidated basis and 83.5% on a consolidated basis.

## Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2020 (a)	(a - b)	For the nine months ended Dec. 31, 2019 (b)	FY 2020 ending Mar. 31, 2021 (Projection)	(Reference) FY 2019 ended Mar. 31, 2020
Gross business profit	業 務 粗 利 益	118,406	2,922	115,483		152,719
Net interest income	資 金 利 益	95,151	345	94,805		123,678
Net fees and commissions income	役 務 取 引 等 利 益	18,272	2,572	15,700		22,642
Trading income	特 定 取 引 利 益	1,215	(435)	1,650		1,802
Profit from other business transactions	そ の 他 業 務 利 益	3,766	439	3,327		4,596
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	112	(1,901)	2,013		3,260
Expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	64,730	4,060	60,670		81,911
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	53,675	(1,137)	54,813		70,808
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>53,563</b>	<b>763</b>	<b>52,800</b>		<b>67,547</b>
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	49,718	550	49,168		64,233
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	1,324	(982)	2,307		1,241
Net business income	業 務 純 益	52,351	(154)	52,506		69,567
Non-recurrent income and losses	臨 時 損 益	978	(2,184)	3,163		(1,694)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	3,371	(1,622)	4,994		8,266
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	4,466	(3)	4,469		2,685
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>53,330</b>	<b>(2,339)</b>	<b>55,669</b>	<b>64,000</b>	<b>67,872</b>
Extraordinary income (loss)	特 別 損 益	(49)	(16)	(32)		(3,842)
<b>Profit</b>	<b>四 半 期 (当 期) 純 利 益</b>	<b>38,465</b>	<b>(1,585)</b>	<b>40,051</b>	<b>46,000</b>	<b>45,937</b>
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	4,696	(2,605)	7,301		9,508

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

## Consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2020 (a)	(a - b)	For the nine months ended Dec. 31, 2019 (b)	FY 2020 ending Mar. 31, 2021 (Projection)	(Reference) FY 2019 ended Mar. 31, 2020
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>58,140</b>	<b>(743)</b>	<b>58,884</b>	<b>69,500</b>	<b>72,617</b>
<b>Profit attributable to owners of parent</b>	<b>親会社株主に帰属する 四半期(中間・当期)純利益</b>	<b>40,518</b>	<b>(510)</b>	<b>41,029</b>	<b>48,500</b>	<b>48,037</b>

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

- The balance of loans and bills discounted increased by ¥116.4 billion from the position as of September 30, 2020, to ¥11,071.9 billion mainly due to an increase in corporate loans.
- The balance of deposits increased by ¥198.8 billion from the position as of September 30, 2020, to ¥13,685.7 billion mainly due to an increase in personal deposits.

						(¥ Billion)
	(Japanese)	As of Dec. 31, 2020 (a)	(a - b)	As of Sep. 30, 2020 (b)	(Reference) As of Dec. 31, 2019	
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>11,071.9</b>	<b>116.4</b>	<b>10,955.4</b>	<b>10,634.0</b>	
Domestic operations	国 内 向 け 貸 出	10,853.9	117.4	10,736.5	10,387.2	
Corporate loans	事 業 者 向 け 貸 出	6,552.7	78.3	6,474.4	6,241.4	
Consumer loans	消 費 者 ロ ー ン	3,893.0	35.0	3,857.9	3,777.2	
Housing loans	う ち 住 宅 ロ ー ン	3,709.0	33.8	3,675.1	3,601.5	
Public sector loans	公 共 向 け 貸 出	408.1	3.9	404.1	368.5	
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [中小企業等貸出比率]	8,987.3 [82.80%]	84.6 [(0.11%)]	8,902.7 [82.92%]	8,566.8 [82.47%]	
Overseas operations	海 外 向 け 貸 出	217.9	(0.9)	218.9	246.7	
<b>Deposits</b>	<b>預 金</b>	<b>13,685.7</b>	<b>198.8</b>	<b>13,486.8</b>	<b>12,595.3</b>	
Domestic operations	国 内	13,401.4	209.6	13,191.7	12,239.0	
Personal deposits	個 人	10,005.2	260.5	9,744.6	9,357.6	
Corporate deposits	法 人	2,751.9	30.4	2,721.4	2,372.0	
Public sector deposits	公 共	644.2	(81.4)	725.6	509.3	
Overseas operations	海 外 店 等	284.3	(10.7)	295.1	356.2	

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

						(¥ Billion)
(Reference) Investment trusts, etc.	(参考) 投資信託等	As of Dec. 31, 2020 (a)	(a - b)	As of Sep. 30, 2020 (b)	(Reference) As of Dec. 31, 2019	
Balance of investment trusts	投 資 信 託 残 高	272.6	14.5	258.0	267.7	

						(¥ Billion)
	(Japanese)	As of Dec. 31, 2020 (a)	(a - b)	As of Sep. 30, 2020 (b)	(Reference) As of Dec. 31, 2019	
Balance of personal annuities	個 人 年 金 保 険 等 残 高	881.7	1.7	879.9	902.5	

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

	(Japanese)	For the nine months ended Dec. 31, 2020 (a)	(a-b)	For the nine months ended Dec 31, 2019 (b)	(Reference) FY 2019 ended Mar. 31, 2020
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.90%	(0.04%)	0.94%	0.92%
Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.92%	(0.03%)	0.96%	0.95%
Average yield on securities	有 価 証 券 利 回	1.41%	(0.22%)	1.63%	1.47%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.56%	(0.02%)	0.59%	0.59%
Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.00%	0.00%
Expense ratio	経 費 率	0.61%	(0.01%)	0.62%	0.63%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.34%	(0.01%)	0.35%	0.33%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.92%	(0.04%)	0.96%	0.95%

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

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

	(Japanese)	As of Dec. 31, 2020 (a)	(a - b)	As of Sep. 30, 2020 (b)	(¥ Million) (Reference) As of Dec. 31, 2019
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	15,316	(1,383)	16,700	17,795
Doubtful Claims	危 険 債 権	56,151	1,624	54,527	58,899
Substandard Claims	要 管 理 債 権	43,904	(140)	44,044	43,857
Total	合 計	115,372	100	115,271	120,551

  

Normal Claims	正 常 債 権	11,064,431	118,902	10,945,529	10,640,488
Total Claims	総 与 信 残 高	11,179,804	119,003	11,060,801	10,761,040
Non-performing loan ratio	不 良 債 権 比 率	1.03%	(0.01%)	1.04%	1.12%

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

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

## Non-consolidated

(¥ Million)

	(Japanese)	As of Dec. 31, 2020 (a)	(a - b)	As of Sep. 30, 2020 (b)	(Reference) As of Dec. 31, 2019
Loans to Bankrupt Borrowers	破綻先債権額	1,426	294	1,132	1,359
Delinquent Loans	延滞債権額	69,415	54	69,361	74,617
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,568	1,118	1,450	2,288
Restructured Loans	貸出条件緩和債権額	41,335	(1,258)	42,594	41,569
Total	合計	114,746	208	114,538	119,833

Total loan balance (Term-end balance)	貸出金残高（末残）	11,071,970	116,484	10,955,486	10,634,036
As a percentage of total loans	貸出金残高比	1.03%	(0.00%)	1.04%	1.12%

## Consolidated

(¥ Million)

	(Japanese)	As of Dec. 31, 2020 (a)	(a - b)	As of Sep. 30, 2020 (b)	(Reference) As of Dec. 31, 2019
Loans to Bankrupt Borrowers	破綻先債権額	1,281	333	947	1,121
Delinquent Loans	延滞債権額	68,519	778	67,741	73,364
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,568	1,118	1,450	2,288
Restructured Loans	貸出条件緩和債権額	41,337	(1,259)	42,596	41,570
Total	合計	113,706	970	112,735	118,344

Total loan balance (Term-end balance)	貸出金残高（末残）	11,031,634	119,227	10,912,406	10,585,647
As a percentage of total loans	貸出金残高比	1.03%	(0.00%)	1.03%	1.11%

## 6. Securities

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

## Non-consolidated

(¥ Billion)

	(Japanese)	As of Dec. 31, 2020				As of Sep. 30, 2020			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-maturity bonds	満期保有目的	8.2	0.6	0.6	0.0	8.4	0.6	0.6	0.0
Other securities	その他有価証券	2,204.3	163.5	183.9	20.3	2,143.2	137.0	157.5	20.4
Stocks	株式	222.2	126.0	133.6	7.5	205.0	108.2	115.4	7.2
Bonds	債券	993.6	1.8	3.2	1.3	989.7	2.1	3.5	1.3
Others	その他	988.4	35.6	47.0	11.4	948.4	26.6	38.5	11.8
Foreign bonds	うち外国債券	504.4	13.7	14.3	0.5	491.4	13.7	14.6	0.9

## Consolidated

(¥ Billion)

	(Japanese)	As of Dec. 31, 2020				As of Sep. 30, 2020			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-maturity bonds	満期保有目的	8.2	0.6	0.6	0.0	8.4	0.6	0.6	0.0
Other securities	その他有価証券	2,225.9	180.9	201.4	20.4	2,164.9	154.6	175.1	20.5
Stocks	株式	241.2	142.9	150.5	7.6	224.1	125.1	132.4	7.2
Bonds	債券	993.6	1.8	3.2	1.3	989.7	2.1	3.5	1.3
Others	その他	991.0	36.2	47.6	11.4	951.0	27.2	39.1	11.8
Foreign bonds	うち外国債券	504.4	13.7	14.3	0.5	491.4	13.7	14.6	0.9

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

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

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

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2020 (a)	(a - b)	For the nine months ended Dec. 31, 2019 (a)	(Reference) FY 2019 ended Mar. 31, 2020
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	112	(1,901)	2,013	3,260
Gains on sales	売却益	1,520	(1,230)	2,750	4,700
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	1,373	635	737	1,169
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	34	34	-	269
Gains (losses) related to stocks, etc.	株式等関係損益	4,466	(3)	4,469	2,685
Gains on sales	売却益	4,645	120	4,524	4,694
Losses on sales (-)	売却損	-	(38)	38	104
Write-offs (-)	償却	179	162	16	1,904

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.