

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2020, ended 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 of Corporate Planning Division
 Date of General Meeting of Shareholders: June 25, 2021 (scheduled)
 Payment Date of cash dividends: June 28, 2021 (scheduled)
 Filing Date of Financial Statements: June 28, 2021 (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 March 31, 2021)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profit		Profit attributable to Owners of Parent	
Fiscal Year	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2021	232,940	(4.1)	71,819	(1.0)	49,641	3.3
Ended March 31, 2020	242,982	1.8	72,617	0.2	48,037	(4.8)

(Note) Comprehensive Income

Fiscal Year 2020: ¥126,364 million [-%] Fiscal Year 2019: ¥(1,064 million) [-%]

	Profit per Share	Profit per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal Year	¥	¥	%	%	%
Ended March 31, 2021	66.82	66.71	5.0	0.4	30.8
Ended March 31, 2020	63.99	63.91	5.1	0.4	29.8

(Reference) Equity in earnings (losses) of affiliates

Fiscal Year 2020: ¥342 million

Fiscal Year 2019: ¥509 million

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
Fiscal Year	¥Million	¥Million	%	¥
Ended March 31, 2021	17,898,168	1,041,756	5.8	1,401.40
Ended March 31, 2020	15,609,936	929,334	5.9	1,250.41

(Reference) Capital assets

Fiscal Year 2020: ¥1,041,128 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 fiscal year-end. "Capital assets to total assets" stated above was not calculated based on the public notice of "Capital assets to total assets".

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
Fiscal Year	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2021	1,913,821	(182,832)	(14,115)	3,595,634
Ended March 31, 2020	20,951	(102,947)	(22,034)	1,878,861

2. Cash Dividends for Shareholders

	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
Fiscal Year	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2020	—	8.00	—	10.00	18.00	13,370	28.1	1.4
Ended March 31, 2021	—	9.00	—	11.00	20.00	14,858	29.9	1.5
Ending March 31, 2022 (Projection)	—	11.00	—	11.00	22.00		31.4	

3. Consolidated Earnings Projections for Fiscal Year 2021, ending March 31, 2022

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

	Ordinary Profit		Profit attributable to Owners of Parent		Profit per Share
	¥Million	%	¥Million	%	¥
Six Months Ending September 30, 2021	39,500	2.2	27,500	1.6	37.01
Fiscal Year Ending March 31, 2022	75,500	5.1	52,000	4.7	69.99

***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 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 “3. Consolidated Financial Information (5) Notes (ii) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates” on page 11.

(3) Number of issued shares (common stock)

- ① Number of issued shares (including treasury shares):

March 31, 2021	815,521,087 shares	March 31, 2020	815,521,087 shares
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- ② Number of treasury shares:

March 31, 2021	72,602,717 shares	March 31, 2020	72,709,778 shares
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- ③ Average number of shares:

Fiscal Year 2020	742,892,057 shares	Fiscal Year 2019	750,592,354 shares
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(Reference) Non-consolidated financial highlights

1. Financial Highlights (from April 1, 2020 to March 31, 2021)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profit		Profit	
Fiscal Year	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2021	199,206	(6.1)	64,237	(5.3)	45,698	(0.5)
Ended March 31, 2020	212,269	0.9	67,872	1.2	45,937	(4.3)

	Profit per Share		Profit per Share (Diluted)	
Fiscal Year	¥		¥	
Ended March 31, 2021	61.51		61.41	
Ended March 31, 2020	61.20		61.12	

(2) Non-consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
Fiscal Year	¥Million	¥Million	%	¥
Ended March 31, 2021	17,795,820	962,119	5.4	1,294.20
Ended March 31, 2020	15,537,059	865,042	5.5	1,163.85

(Reference) Capital assets

Fiscal Year 2020: ¥961,491 million

Fiscal Year 2019: ¥864,527 million

(Note) “Capital assets to total assets” represents (“Net assets”-“Subscription rights to shares”) / “Total assets” at fiscal year-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 2021, ending March 31, 2022

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

	Ordinary Profit		Profit		Profit per Share
	¥Million	%	¥Million	%	¥
Six Months Ending September 30, 2021	38,500	2.7	28,000	2.1	37.68
Fiscal Year Ending March 31, 2022	69,000	7.4	49,000	7.2	65.95

Statement relating to the status of the audit procedures

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

Explanation for proper use of projections and other notes

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors. For information related to the projections, please refer to “1. Operating Results (2) Projections” on page 2.

Table of Contents

1. Operating Results	2
(1) Analysis of Operating Results and Financial Conditions	2
(2) Projections	2
2. Basic Approach to the Accounting Standards	2
3. Consolidated Financial Information.....	3
(1) Consolidated Balance Sheet.....	3
(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income.....	5
(3) Consolidated Statement of Changes in Net Assets.....	7
(4) Consolidated Cash Flow Statement	9
(5) Notes	11
(i) Note for the Assumption of Going Concern	11
(ii) Change in Accounting Principles that is Difficult to Distinguish from Change in Accounting Estimates	11
(iii) Segment Information	11
(iv) Per Share Information	11
(v) Material Subsequent Events.....	11
4. Non-consolidated Financial Information	12
(1) Non-consolidated Balance Sheet	12
(2) Non-consolidated Statement of Income	15
(3) Non-consolidated Statement of Changes in Net Assets.....	17

Supplementary Information

1. Operating Results

(1) Analysis of Operating Results and Financial Conditions

(i) Operating Results

The consolidated operating results for FY2020 were as follows.

Ordinary income decreased by ¥10,042 million compared with the previous fiscal year, to ¥232,940 million mainly due to a decrease in interest income such as interest on loans and discounts. Ordinary expenses decreased by ¥9,243 million compared with the previous fiscal year, to ¥116,121 million mainly due to a decrease in funding costs such as interest on deposits.

As a result, ordinary profit decreased by ¥798 million from the previous fiscal year, to ¥71,819 million, and profit attributable to owners of parent increased by ¥1,604 million to ¥49,641 million.

(ii) Analysis of Financial Conditions

■ Status of assets, liabilities and net assets

The figures for the major accounts were as follows.

The balance of total assets as of March 31, 2021 increased by ¥2,288.2 billion compared with the previous fiscal year-end, to ¥17,898.1 billion. The balance of net assets as of March 31, 2021 increased by ¥112.4 billion compared with the previous fiscal year-end, to ¥1,041.7 billion.

The balance of deposits as of March 31, 2021 was ¥14,087.8 billion, an increase of ¥1,315.1 billion mainly in personal deposits from the position as of March 31, 2020. This growth reflects our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥600.6 billion from the previous fiscal year-end, to ¥11,166.3 billion. The balance of securities as of March 31, 2021 was ¥2,401.2 billion, an increase of ¥282.6 billion from the previous fiscal year-end.

■ Status of cash flow

The status of consolidated cash flow for FY2020 was as follows.

The cash flow from operating activities was a net inflow of ¥1,913.8 billion reflecting an increase in deposits, and cash flow from investing activities was a net outflow of ¥182.8 billion mainly due to the purchase of securities. Also the cash flow from financing activities was a net outflow of ¥14.1 billion mainly due to the payments of cash dividends. This resulted in an increase of ¥1,716.7 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥3,595.6 billion.

(2) Projections

The consolidated ordinary profit and profit attributable to owners of parent for FY2021, ending March 31, 2022 are projected to be ¥75.5 billion and ¥52.0 billion respectively.

The non-consolidated ordinary profit and profit for FY2021, ending March 31, 2022 are projected to be ¥69.0 billion and ¥49.0 billion respectively.

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. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standard. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

3. Consolidated Financial Information

(1) Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2020	As of March 31, 2021
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,928,656	3,615,356
Call loans and bills bought	コールローン及び買入手形	152,307	81,039
Receivables under resale agreements	買現先勘定	19,999	19,999
Monetary claims bought	買入金銭債権	21,245	20,600
Trading assets	特定取引資産	418,373	157,955
Money held in trust	金銭の信託	28,684	21,647
Securities	有価証券	2,118,588	2,401,246
Loans and bills discounted	貸出金	10,565,697	11,166,219
Foreign exchanges	外国為替	6,394	6,725
Other assets	その他資産	199,995	248,729
Tangible fixed assets	有形固定資産	116,118	126,881
Buildings, net	建物	24,795	54,643
Land	土地	62,371	62,235
Construction in progress	建設仮勘定	22,979	2,165
Other tangible fixed assets	その他の有形固定資産	5,973	7,836
Intangible fixed assets	無形固定資産	14,593	14,447
Software	ソフトウェア	12,047	11,580
Other intangible fixed assets	その他の無形固定資産	2,546	2,867
Net defined benefit asset	退職給付に係る資産	536	13,662
Deferred tax assets	繰延税金資産	4,776	4,015
Customers' liabilities for acceptances and guarantees	支払承諾見返	45,259	32,388
Allowance for loan losses	貸倒引当金	(31,291)	(32,855)
Total assets	資産の部合計	15,609,936	17,898,168
Liabilities	(負債の部)		
Deposits	預金	12,772,684	14,087,833
Negotiable certificates of deposit	譲渡性預金	444,293	455,450
Call money and bills sold	コールマネー及び売渡手形	220,000	463,298
Payables under repurchase agreements	売現先勘定	30,657	10,792
Payables under securities lending transactions	債券貸借取引受入担保金	287,159	279,072
Trading liabilities	特定取引負債	25,641	16,792
Borrowed money	借入金	522,514	1,198,092
Foreign exchanges	外国為替	834	505
Bonds payable	社債	115,229	83,160
Borrowed money from trust account	信託勘定借	2,790	3,743
Other liabilities	その他負債	195,755	177,239
Net defined benefit liability	退職給付に係る負債	1,655	727
Provision for directors' retirement benefits	役員退職慰労引当金	192	190
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,692	1,140
Provision for point card certificates	ポイント引当金	576	634
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	3,129	34,858
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,511	10,470
Acceptances and guarantees	支払承諾	45,259	32,388
Total liabilities	負債の部合計	14,680,602	16,856,412

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2020	As of March 31, 2021
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	641,387	676,994
Treasury shares	自 己 株 式	(49,194)	(49,121)
Total shareholders' equity	株 主 資 本 合 計	859,396	895,076
Valuation difference on available-for-sale securities	その他有価証券評価差額金	73,231	139,614
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(8,504)	(5,762)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,025	9,931
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(5,330)	2,268
Total accumulated other comprehensive income	その他の包括利益累計額合計	69,423	146,051
Share acquisition rights	新 株 予 約 権	514	628
Total net assets	純 資 産 の 部 合 計	929,334	1,041,756
Total liabilities and net assets	負債及び純資産の部合計	15,609,936	17,898,168

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

(¥ Million)

Item	科目 (Japanese)	FY2019 Ended March 31, 2020	FY2020 Ended March 31, 2021
Ordinary income	経 常 収 益	242,982	232,940
Interest income	資 金 運 用 収 益	144,681	134,097
Interest on loans and discounts	貸 出 金 利 息	109,516	103,312
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	31,163	28,876
Interest on call loans and bills bought	コ ー ル ロ ー ン 利 息 及 び 買 入 手 形 利 息	1,912	353
Interest on receivables under resale agreements	買 現 先 利 息	0	1
Interest on receivables under securities borrowing transactions	債 券 貸 借 取 引 受 入 利 息	-	0
Interest on deposits with banks	預 け 金 利 息	1,742	1,400
Other interest income	そ の 他 の 受 入 利 息	344	153
Trust fees	信 託 報 酬	8	23
Fees and commissions	役 務 取 引 等 収 益	52,666	55,094
Trading income	特 定 取 引 収 益	5,457	5,989
Other ordinary income	そ の 他 業 務 収 益	6,544	6,043
Other income	そ の 他 経 常 収 益	33,623	31,692
Recoveries of written off claims	償 却 債 権 取 立 益	2,672	1,213
Other	そ の 他 の 経 常 収 益	30,951	30,478
Ordinary expenses	経 常 費 用	170,365	161,121
Interest expenses	資 金 調 達 費 用	24,150	12,590
Interest on deposits	預 金 利 息	6,534	1,524
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	4,845	825
Interest on call money and bills sold	コ ー ル マ ネ ー 利 息 及 び 売 渡 手 形 利 息	(203)	(134)
Interest on payables under repurchase agreements	売 現 先 利 息	550	101
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	442	382
Interest on borrowings and rediscounts	借 用 金 利 息	2,455	827
Interest on bonds	社 債 利 息	2,110	1,483
Other interest expenses	そ の 他 の 支 払 利 息	7,414	7,579
Fees and commissions payments	役 務 取 引 等 費 用	19,669	18,316
Trading expenses	特 定 取 引 費 用	10	-
Other ordinary expenses	そ の 他 業 務 費 用	1,952	2,506
General and administrative expenses	営 業 経 費	89,029	93,955
Other expenses	そ の 他 経 常 費 用	35,553	33,751
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	3,988	3,850
Other	そ の 他 の 経 常 費 用	31,564	29,901
Ordinary profit	経 常 利 益	72,617	71,819
Extraordinary income	特 別 利 益	1	2
Gain on disposal of non-current assets	固 定 資 産 処 分 益	1	2
Extraordinary losses	特 別 損 失	3,843	359
Loss on disposal of non-current assets	固 定 資 産 処 分 損	64	124
Impairment loss	減 損 損 失	1,292	208
Loss on reconstruction of the Head Office	本 部 棟 建 替 に 伴 う 損 失	2,486	-
Other extraordinary losses	そ の 他 の 特 別 損 失	-	26
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	68,775	71,462
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	21,204	22,667
Income taxes - deferred	法 人 税 等 調 整 額	(465)	(846)
Total income taxes	法 人 税 等 合 計	20,738	21,820
Profit	当 期 純 利 益	48,037	49,641
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	48,037	49,641

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY2019 Ended March 31, 2020	FY2020 Ended March 31, 2021
Profit	当期純利益	48,037	49,641
Other comprehensive income	その他の包括利益	(49,101)	76,723
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(39,209)	66,177
Deferred gains or losses on hedges	繰延ヘッジ損益	(6,527)	2,741
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(3,356)	7,598
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	(7)	205
Comprehensive income	包括利益	(1,064)	126,364
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	(1,064)	126,364

(3) Consolidated Statement of Changes in Net Assets

FY2019 Ended March 31, 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 beginning of current period	当 期 首 残 高	145,069	122,134	621,548	(56,260)	832,491
Changes of items during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			(12,033)		(12,033)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			48,037		48,037
Purchase of treasury shares	自 己 株 式 の 取 得				(10,001)	(10,001)
Disposal of treasury shares	自 己 株 式 の 処 分			(22)	153	130
Retirement of treasury shares	自 己 株 式 の 消 却			(16,914)	16,914	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			772		772
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）					
Total changes of items during period	当 期 変 動 額 合 計	-	-	19,838	7,066	26,904
Balance at end of current period	当 期 末 残 高	145,069	122,134	641,387	(49,194)	859,396

	(Japanese)	Accumulated other comprehensive income					Share acquisition rights	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 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 period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当							(12,033)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							48,037
Purchase of treasury shares	自 己 株 式 の 取 得							(10,001)
Disposal of treasury shares	自 己 株 式 の 処 分							130
Retirement of treasury shares	自 己 株 式 の 消 却							
Reversal of revaluation reserve for land	土地再評価差額金の取崩							772
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	(39,216)	(6,527)	(772)	(3,356)	(49,873)	35	(49,838)
Total changes of items during period	当 期 変 動 額 合 計	(39,216)	(6,527)	(772)	(3,356)	(49,873)	35	(22,933)
Balance at end of current period	当 期 末 残 高	73,231	(8,504)	10,025	(5,330)	69,423	514	929,334

	(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 beginning of current period	当 期 首 残 高	145,069	122,134	641,387	(49,194)	859,396
Changes of items during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			(14,114)		(14,114)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			49,641		49,641
Purchase of treasury shares	自 己 株 式 の 取 得				(1)	(1)
Disposal of treasury shares	自 己 株 式 の 処 分			(13)	73	59
Reversal of revaluation reserve for land	土地再評価差額金の取崩			94		94
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）					
Total changes of items during period	当 期 変 動 額 合 計	-	-	35,607	72	35,680
Balance at end of current period	当 期 末 残 高	145,069	122,134	676,994	(49,121)	895,076

	(Japanese)	Accumulated other comprehensive income					Share acquisition rights	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 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 period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当							(14,114)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							49,641
Purchase of treasury shares	自己株式の取得							(1)
Disposal of treasury shares	自己株式の処分							59
Reversal of revaluation reserve for land	土地再評価差額金の取崩							94
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	66,382	2,741	(94)	7,598	76,628	113	76,742
Total changes of items during period	当 期 変 動 額 合 計	66,382	2,741	(94)	7,598	76,628	113	112,422
Balance at end of current period	当 期 末 残 高	139,614	(5,762)	9,931	2,268	146,051	628	1,041,756

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY2019 Ended March 31, 2020	FY2020 Ended March 31, 2021
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes and minority interests	税金等調整前当期純利益	68,775	71,462
Depreciation	減価償却費	8,034	9,360
Impairment loss	減損損失	1,292	208
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益 (△は益)	(509)	(342)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	1,445	1,564
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	(536)	(13,126)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	(393)	(928)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	36	(2)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(685)	(552)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額 (△は減少)	80	58
Gain on fund management	資金運用収益	(144,681)	(134,097)
Financing expenses	資金調達費用	24,150	12,590
Loss (gain) related to securities	有価証券関係損益(△)	(5,450)	(5,442)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	249	(174)
Foreign exchange losses (gains)	為替差損益(△は益)	(105)	100
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	62	122
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	2,486	-
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(229,468)	260,418
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	3,425	(8,849)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(475,624)	(600,632)
Net increase (decrease) in deposit	預金の純増減(△)	456,501	1,315,148
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	(87,517)	11,157
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く) の純増減(△)	147,683	675,578
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く) の純増(△)減	35,650	30,071
Net decrease (increase) in call loans	コールローン等の純増(△)減	(47,492)	71,912
Net increase (decrease) in call money	コールマネー等の純増減(△)	51,253	223,432
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金 の純増減(△)	73,813	(8,087)
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	(2,565)	(331)
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	106	(329)
Increase (decrease) in issuance and redemption of straight bonds	普通社債発行及び償還による増減 (△)	(717)	(32,646)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	406	953
Proceeds from fund management	資金運用による収入	142,331	130,403
Payments for finance	資金調達による支出	(25,187)	(14,385)
Other, net	その他	47,547	(60,811)
Subtotal	小計	44,399	1,933,803
Income taxes paid	法人税等の支払額	(23,448)	(19,982)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	20,951	1,913,821

(¥ Million)

Item	科目 (Japanese)	FY2019 Ended March 31, 2020	FY2020 Ended March 31, 2021
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(805,871)	(789,551)
Proceeds from sales of securities	有価証券の売却による収入	486,403	412,430
Proceeds from redemption of securities	有価証券の償還による収入	238,057	210,574
Increase in money held in trust	金銭の信託の増加による支出	(9,000)	(14,010)
Decrease in money held in trust	金銭の信託の減少による収入	8,500	21,509
Purchase of tangible fixed assets	有形固定資産の取得による支出	(15,147)	(18,934)
Payments for retirement of property, plant and equipment	有形固定資産の除却による支出	(43)	(79)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(5,847)	(4,771)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(102,947)	(182,832)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	(12,033)	(14,114)
Purchase of treasury shares	自己株式の取得による支出	(10,001)	(1)
Proceeds from sales of treasury shares	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(22,034)	(14,115)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	105	(100)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	(103,925)	1,716,772
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	1,982,786	1,878,861
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,878,861	3,595,634

(5) Notes**(i) Note for the Assumption of Going Concern**

Not applicable.

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

(Change in the depreciation method for buildings)

The Chiba Bank and consolidated subsidiaries have changed the depreciation method for buildings, which had been mainly adopted the declining balance method, to the straight-line method from the current 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 consolidated fiscal year decreased, and ordinary profit and profit before income taxes increased by ¥961 million respectively compared with the previous method.

(iii) Segment Information

Fiscal Year 2020 (from April 1, 2020 to March 31, 2021)

Since the Chiba Bank group operates solely within the banking segment, segment information is omitted.

(iv) Per Share Information

	FY2020 Ended March 31, 2021
Total net assets per share	¥1,401.40
Profit per share	¥66.82
Diluted profit per share	¥66.71

(Note 1) Basis for computing net assets per share

(¥ Million)

	As of March 31, 2021
Total net assets	1,041,756
Amounts to be deducted from total net assets	628
(Subscription rights to shares)	628
Net assets attributable to common stock	1,041,128
Number of common stock outstanding at the end of the fiscal period	742,918 thousand shares

(Note 2) Basis for computing profit per share and diluted profit per share

(¥ Million)

	FY2020 Ended March 31, 2021
Profit per share	
Profit	49,641
Amount that does not belong to common shareholders	-
Profit attributable to common stock	49,641
Average number of shares	742,892 thousand shares
Diluted profit per common stock	
Adjustment in profit	-
Number of increased common stock	1,195 thousand shares
Subscription rights to shares	1,195 thousand shares
Convertible securities not diluting earnings per common share	-

(v) Material Subsequent Events

Not applicable.

4.Non-consolidated Financial Information

(1)Non-consolidated Balance Sheet

		(¥ Million)	
Item	科目 (Japanese)	As of March 31, 2020	As of March 31, 2021
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,923,761	3,609,203
Cash	現金	79,958	80,164
Due from banks	預け金	1,843,803	3,529,039
Call loans	コールローン	152,307	81,039
Receivables under resale agreements	買現先勘定	19,999	19,999
Monetary claims bought	買入金銭債権	10,650	10,120
Trading assets	特定取引資産	412,833	157,387
Trading account securities	商品有価証券	7,189	6,467
Derivatives of trading securities	商品有価証券派生商品	49	-
Trading-related financial derivatives	特定金融派生商品	29,100	20,241
Other trading assets	その他の特定取引資産	376,494	130,678
Money held in trust	金銭の信託	21,684	12,147
Securities	有価証券	2,103,737	2,380,625
Government bonds	国債	170,936	187,008
Local government bonds	地方債	351,980	374,191
Corporate bonds	社債	436,927	467,959
Stocks	株式	203,170	254,688
Other securities	その他の証券	940,723	1,096,777
Loans and bills discounted	貸出金	10,616,525	11,206,449
Bills discounted	割引手形	11,271	8,394
Loans on bills	手形貸付	140,459	146,944
Loans on deeds	証書貸付	9,763,374	10,258,840
Overdrafts	当座貸越	701,420	792,270
Foreign exchanges	外国為替	6,394	6,725
Due from foreign banks (our accounts)	外国他店預け	5,378	5,978
Foreign bills bought	買入外国為替	78	-
Foreign bills receivable	取立外国為替	937	747
Other assets	その他の資産	122,124	166,114
Prepaid expenses	前払費用	409	1,013
Accrued income	未収収益	12,746	12,439
Initial margins of futures markets	先物取引差入証拠金	2,979	3,514
Variation margins of futures markets	先物取引差金勘定	-	6
Derivatives other than for trading - assets	金融派生商品	14,197	46,160
Cash collateral paid for financial instruments	金融商品等差入担保金	79,942	85,957
Other	その他の資産	11,848	17,022
Tangible fixed assets	有形固定資産	110,990	121,234
Buildings, net	建物	23,717	53,597
Land	土地	59,545	59,409
Construction in progress	建設仮勘定	22,758	1,293
Other tangible fixed assets	その他の有形固定資産	4,968	6,933
Intangible fixed assets	無形固定資産	14,377	14,129
Software	ソフトウェア	11,905	11,260
Other intangible fixed assets	その他の無形固定資産	2,471	2,869
Prepaid pension cost	前払年金費用	7,284	10,398
Customers' liabilities for acceptances and guarantees	支払承諾見返	37,204	25,125
Allowance for loan losses	貸倒引当金	(22,815)	(24,882)
Total assets	資産の部合計	15,537,059	17,795,820

					(¥ Million)	
Item	科目 (Japanese)				As of March 31, 2020	As of March 31, 2021
Liabilities	(負債の部)					
Deposits	預			金	12,788,913	14,104,504
Current deposits	当	座	預	金	255,994	301,141
Ordinary deposits	普	通	預	金	8,620,655	9,843,916
Saving deposits	貯	蓄	預	金	260,236	278,563
Deposits at notice	通	知	預	金	6,111	5,305
Time deposits	定	期	預	金	3,369,894	3,444,087
Other deposits	そ	の	他	の 預 金	276,020	231,489
Negotiable certificates of deposit	譲	渡	性	預 金	496,293	509,450
Call money	コ	ー	ル	マ ネ ー	220,000	463,298
Payables under repurchase agreement	売	現	先	勘 定	30,657	10,792
Payables under securities lending transactions	債	券	貸	借 取 引 受 入 担 保 金	287,159	279,072
Trading liabilities	特	定	取	引 負 債	25,641	16,792
Derivatives of trading securities - assets	商	品	有	価 証 券 派 生 商 品	-	4
Trading-related financial derivatives	特	定	金	融 派 生 商 品	25,641	16,788
Borrowed money	借			用 金	521,711	1,185,635
Borrowings from other banks	借			入 金	521,711	1,185,635
Foreign exchanges	外	国	為	替	834	505
Foreign bills sold	売	渡	外	国 為 替	634	135
Foreign bills payable	未	払	外	国 為 替	200	369
Bonds payable	社			債	115,229	83,160
Borrowed money from trust account	信	託	勘	定 借	2,790	3,743
Other liabilities	そ	の	他	負 債	130,781	110,185
Domestic exchange settlement account, credit	未	決	済	為 替 借	27	5
Income taxes payable	未	払	法	人 税 等	7,371	9,716
Accrued expenses	未	払	費	用	10,307	8,176
Unearned revenue	前	受	収	益	2,270	2,465
Variation margins of futures markets	先	物	取	引 差 金 勘 定	46	-
Derivatives other than for trading - liabilities	金	融	派	生 商 品	27,032	61,899
Cash collateral received for financial instruments	金	融	商	品 等 受 入 担 保 金	1,325	953
Asset retirement obligations	資	産	除	去 債 務	210	183
Other	そ	の	他	の 負 債	82,189	26,784
Provision for reimbursement of deposits	睡	眠	預	金 払 戻 損 失 引 当 金	1,692	1,140
Provision for point card certificates	ポ	イ	ン	ト 引 当 金	278	328
Deferred tax liabilities	繰	延	税	金 負 債	2,316	29,493
Deferred tax liabilities for land revaluation	再	評	価	に 係 る 繰 延 税 金 負 債	10,511	10,470
Acceptances and guarantees	支	払	承	諾	37,204	25,125
Total liabilities	負	債	の	部 合 計	14,672,016	16,833,700

					(¥ Million)	
Item	科目 (Japanese)				As of March 31, 2020	As of March 31, 2021
Net assets	(純資産の部)					
Capital stock	資	本	金		145,069	145,069
Capital surplus	資	本	剰 余 金		122,134	122,134
Legal capital surplus	資	本	準 備 金		122,134	122,134
Retained earnings	利	益	剰 余 金		580,928	612,593
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	561,663
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	50,340
Treasury shares	自 己	株 式			(49,194)	(49,121)
Total shareholders' equity	株 主	資 本	合 計		798,937	830,674
Valuation difference on available-for-sale securities	そ の 他	有 価 証 券	評 価 差 額 金		64,068	126,647
Deferred gains or losses on hedges	繰 延	ヘ ッ ジ	損 益		(8,504)	(5,762)
Revaluation reserve for land	土 地	再 評 価	差 額 金		10,025	9,931
Total valuation and translation adjustments	評 価 ・ 換 算	差 額 等	合 計		65,590	130,816
Share acquisition rights	新 株	予 約 権			514	628
Total net assets	純 資 産	の 部	合 計		865,042	962,119
Total liabilities and net assets	負 債 及 び	純 資 産	の 部	合 計	15,537,059	17,795,820

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2019 Ended March 31, 2020	FY2020 Ended March 31, 2021
Ordinary income	経 常 収 益	212,269	199,206
Interest income	資 金 運 用 収 益	147,810	137,128
Interest on loans and discounts	貸 出 金 利 息	109,528	103,339
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	34,370	31,971
Interest on call loans	コ ー ル ロ ー ン 利 息	1,912	353
Interest on receivables under resale agreements	買 現 先 利 息	0	1
Interest on receivables under securities borrowing transactions	債 券 貸 借 取 引 受 入 利 息	-	0
Interest on deposits with banks	預 け 金 利 息	1,738	1,397
Other interest income	そ の 他 の 受 入 利 息	259	66
Trust fees	信 託 報 酬	8	23
Fees and commissions	役 務 取 引 等 収 益	43,235	45,013
Fees and commissions on domestic and foreign exchanges	受 入 為 替 手 数 料	7,951	8,136
Other fees and commissions	そ の 他 の 役 務 収 益	35,283	36,876
Trading income	特 定 取 引 収 益	1,812	1,763
Gains on trading account securities transactions	商 品 有 価 証 券 収 益	94	256
Income from securities and derivatives related to trading transactions	特 定 取 引 有 価 証 券 収 益	220	-
Income from trading-related financial derivatives transactions	特 定 金 融 派 生 商 品 収 益	1,497	1,420
Other trading income	そ の 他 の 特 定 取 引 収 益	-	86
Other ordinary income	そ の 他 業 務 収 益	6,548	6,034
Gains on foreign exchange transactions	外 国 為 替 売 買 益	1,835	3,890
Gains on sales of bonds	国 債 等 債 券 売 却 益	4,700	2,129
Income from trading-related financial derivatives transactions	金 融 派 生 商 品 収 益	-	0
Other	そ の 他 の 業 務 収 益	13	13
Other income	そ の 他 経 常 収 益	12,854	9,242
Recoveries of written off claims	償 却 債 権 取 立 益	2,655	1,200
Gain on sales of stocks and other securities	株 式 等 売 却 益	4,694	6,435
Gain on money held in trust	金 銭 の 信 託 運 用 益	94	173
Other	そ の 他 の 経 常 収 益	5,409	1,432

(¥ Million)

Item	科目 (Japanese)	FY2019 Ended March 31, 2020	FY2020 Ended March 31, 2021
Ordinary expenses	経 常 費 用	144,397	134,968
Interest expenses	資 金 調 達 費 用	24,133	12,548
Interest on deposits	預 金 利 息	6,534	1,524
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	4,850	828
Interest on call money	コ ー ル マ ネ ー 利 息	(203)	(134)
Interest on payables under repurchase agreements	売 現 先 利 息	550	101
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	442	382
Interest on borrowings and rediscounts	借 用 金 利 息	2,454	803
Interest on bonds	社 債 利 息	2,110	1,483
Interest on interest swaps	金 利 ス ワ ッ プ 支 払 利 息	6,751	7,404
Other interest expenses	そ の 他 の 支 払 利 息	641	152
Fees and commissions payments	役 務 取 引 等 費 用	20,601	18,865
Fees and commissions on domestic and foreign exchanges	支 払 為 替 手 数 料	1,545	1,560
Other fees and commissions	そ の 他 の 役 務 費 用	19,056	17,304
Trading expenses	特 定 取 引 費 用	10	-
Other trading expenses	そ の 他 特 定 取 引 費 用	10	-
Other ordinary expenses	そ の 他 業 務 費 用	1,952	2,506
Loss on sales of bonds	国 債 等 債 券 売 却 損	1,169	2,444
Loss on devaluation of bonds	国 債 等 債 券 償 却	269	61
Expenses on derivatives other than for trading or hedging	金 融 派 生 商 品 費 用	512	-
General and administrative expenses	営 業 経 費	82,560	87,415
Other expenses	そ の 他 経 常 費 用	15,139	13,632
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	2,646	3,816
Written-off of loans	貸 出 金 償 却	8,749	7,033
Losses on sales of stocks and other securities	株 式 等 売 却 損	104	114
Losses on devaluation of stocks and other securities	株 式 等 償 却	1,904	501
Losses on money held in trust	金 銭 の 信 託 運 用 損	345	-
Other	そ の 他 の 経 常 費 用	1,389	2,166
Ordinary profit	経 常 利 益	67,872	64,237
Extraordinary income	特 別 利 益	0	2
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	2
Extraordinary losses	特 別 損 失	3,843	317
Loss on disposal of non-current assets	固 定 資 産 処 分 損	64	109
Impairment loss	減 損 損 失	1,292	208
Loss on reconstruction of the Head Office	本 部 棟 建 替 に 伴 う 損 失	2,486	-
Profit before income taxes	税 引 前 当 期 純 利 益	64,030	63,922
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	18,318	19,464
Income taxes - deferred	法 人 税 等 調 整 額	(225)	(1,240)
Total income taxes	法 人 税 等 合 計	18,092	18,223
Profit	当 期 純 利 益	45,937	45,698

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

FY2019 Ended March 31, 2020

(¥ Million)

	(Japanese)	Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings			Treasury shares	Total shareholders' equity
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings		
		資本金	資本準備金	資本剰余金合計	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 beginning of current period	当 期 首 残 高	145,069	122,134	122,134	50,930	512,259	563,190	(56,260)	774,132
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当					(12,033)	(12,033)		(12,033)
Profit	当 期 純 利 益					45,937	45,937		45,937
Purchase of treasury shares	自 己 株 式 の 取 得							(10,001)	(10,001)
Disposal of treasury shares	自 己 株 式 の 処 分					(22)	(22)	153	130
Retirement of treasury share	自 己 株 式 の 消 却					(16,914)	(16,914)	16,914	
Reversal of revaluation reserve for land	土地再評価差額金の取崩					772	772		772
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）								
Total changes of items during period	当 期 変 動 額 合 計	-	-	-	-	17,738	17,738	7,066	24,805
Balance at end of current period	当 期 末 残 高	145,069	122,134	122,134	50,930	529,998	580,928	(49,194)	798,937

	(Japanese)	Valuation and translation adjustments				Share acquisition rights	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		
Balance at beginning of current period	当 期 首 残 高	103,225	(1,976)	10,798	112,046	479	886,658
Changes of items during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当						(12,033)
Profit	当 期 純 利 益						45,937
Purchase of treasury shares	自 己 株 式 の 取 得						(10,001)
Disposal of treasury shares	自 己 株 式 の 処 分						130
Retirement of treasury shares	自 己 株 式 の 消 却						
Reversal of revaluation reserve for land	土地再評価差額金の取崩						772
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	(39,156)	(6,527)	(772)	(46,456)	35	(46,421)
Total changes of items during period	当 期 変 動 額 合 計	(39,156)	(6,527)	(772)	(46,456)	35	(21,615)
Balance at end of current period	当 期 末 残 高	64,068	(8,504)	10,025	65,590	514	865,042

	(Japanese)	Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings			Treasury shares	Total shareholders' equity
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings		
		資本金	資本準備金	資本剰余金合計	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 beginning of current period	当 期 首 残 高	145,069	122,134	122,134	50,930	529,998	580,928	(49,194)	798,937
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当					(14,114)	(14,114)		(14,114)
Profit	当 期 純 利 益					45,698	45,698		45,698
Purchase of treasury shares	自 己 株 式 の 取 得							(1)	(1)
Disposal of treasury shares	自 己 株 式 の 処 分					(13)	(13)	73	59
Reversal of revaluation reserve for land	土地再評価差額金の取崩					94	94		94
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）								
Total changes of items during period	当 期 変 動 額 合 計	-	-	-	-	31,664	31,664	72	31,737
Balance at end of current period	当 期 末 残 高	145,069	122,134	122,134	50,930	561,663	612,593	(49,121)	830,674

	(Japanese)	Valuation and translation adjustments				Share acquisition rights	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		
Balance at beginning of current period	当 期 首 残 高	64,068	(8,504)	10,025	65,590	514	865,042
Changes of items during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当						(14,114)
Profit	当 期 純 利 益						45,698
Purchase of treasury shares	自 己 株 式 の 取 得						(1)
Disposal of treasury shares	自 己 株 式 の 処 分						59
Reversal of revaluation reserve for land	土地再評価差額金の取崩						94
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	62,578	2,741	(94)	65,226	113	65,339
Total changes of items during period	当 期 変 動 額 合 計	62,578	2,741	(94)	65,226	113	97,076
Balance at end of current period	当 期 末 残 高	126,647	(5,762)	9,931	130,816	628	962,119

SUPPLEMENTARY INFORMATION
For Fiscal Year 2020
(Ended March 31, 2021)

THE CHIBA BANK, LTD.

Table of Contents

I. Financial Highlights	1
1.Summary	1
(1) Summary of income	1
(2) Loans and Deposits	1
(3) Capital ratio (BIS guidelines)	1
2.Income and Expenses	2
3.Management Indices	3
4.Investment and Borrowing	4
(1) Loans and Deposits	4
(2) Securities (Term-end balance)	5
5.Assets Quality	5
6.Earnings Projections for Fiscal Year 2021, ending March 31, 2022, etc.....	6
II. Financial Data.....	7
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 - Self-Assessment Basis (After partial direct write-offs)	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 (After partial direct write-offs)	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.Others	19
(1) Retirement benefit.....	19
(2) Tax effect	20
17.Earnings Projections.....	21

I. Financial Highlights

1. Summary

- Non-consolidated core net business income increased by ¥2.8 billion compared with the previous fiscal year to ¥70.3 billion, while ordinary profit decreased by ¥3.6 billion to ¥64.2 billion, and profit also decreased by ¥0.2 billion to ¥45.6 billion.

Consolidated ordinary profit decreased by ¥0.7 billion compared with the previous fiscal year to ¥71.8 billion, and profit attributable to owners of parent increased by ¥1.6 billion to ¥49.6 billion.

- The average balance of loans increased by ¥475.0 billion from the previous fiscal year, and the average balance of deposits increased by ¥1,061.7 billion.

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	(a-b)/b	FY2019 Ended March 31, 2020 (b)	(Reference) FY2020 Projection
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	70.0	(0.7)	(1.1%)	70.8	68.9
Core net business income	コ ア 業 務 純 益	70.3	2.8	4.2%	67.5	67.2
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	66.2	2.0	3.1%	64.2	-
Net business income	業 務 純 益	66.7	(2.7)	(4.0%)	69.5	-
Ordinary profit	経 常 利 益	64.2	(3.6)	(5.3%)	67.8	64.0
Profit	当 期 純 利 益	45.6	(0.2)	(0.5%)	45.9	46.0

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	10.4	0.9		9.5	8.0
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<Consolidated>

(¥ Billion)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	(a-b)/b	FY2019 Ended March 31, 2020 (b)	(Reference) FY2020 Projection
Ordinary profit	経 常 利 益	71.8	(0.7)	(1.0%)	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	49.6	1.6	3.3%	48.0	48.5

(2) Loans and Deposits <Non-consolidated>

(¥ Billion)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	(a-b)/b	FY2019 Ended March 31, 2020 (b)
Term-end balance	末 残				
Loans and bills discounted	貸 出 金	11,206.4	589.9	5.5%	10,616.5
Deposits	預 金	14,104.5	1,315.5	10.2%	12,788.9
Average balance	平 残				
Loans and bills discounted	貸 出 金	11,002.6	475.0	4.5%	10,527.6
Deposits	預 金	13,436.2	1,061.7	8.5%	12,374.5

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

	(Japanese)	As of March 31, 2021 (a)	(a-b)	As of March 31, 2020 (b)
Consolidated total capital ratio	連結総自己資本比率	12.79%	0.66%	12.12%
Tier 1 capital ratio	T i e r 1 比 率	12.28%	0.76%	11.51%
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.28%	0.76%	11.51%
Non-consolidated total capital ratio	単体総自己資本比率	12.09%	0.52%	11.57%
Tier 1 capital ratio	T i e r 1 比 率	11.57%	0.63%	10.94%
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.57%	0.63%	10.94%

2. Income and Expenses <Non-consolidated>

- Gross business profit increased by ¥3.3 billion compared with the previous fiscal year, to ¥156.0 billion.
Net interest income increased by ¥0.9 billion, reflecting a firm growth of loans. Net fees and commissions income increased by ¥3.5 billion, mainly due to higher income from corporate customers.
- Expenses increased by ¥4.1 billion to ¥86.0 billion, with expenses related to the new head office building completed this term, etc.
- Net credit costs increased by ¥0.9 billion to ¥10.4 billion due to an increase in net transfer to general allowance for loan losses.

(¥ Billion)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	(a-b)/b	FY2019 Ended March 31, 2020 (b)
Gross business profit	業 務 粗 利 益	156.0	3.3	2.1%	152.7
Net interest income	資 金 利 益	124.5	0.9		123.6
Net fees and commissions income	役 務 取 引 等 利 益	26.1	3.5		22.6
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	3.8	0.9		2.9
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	3.6	(0.6)		4.3
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	12.9	1.7		11.1
Trading income	特 定 取 引 利 益	1.7	(0.0)		1.8
Profit from other business transactions	そ の 他 業 務 利 益	3.5	(1.0)		4.5
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(0.3)	(3.6)		3.2
Expenses (-)	経 費	86.0	4.1	5.0%	81.9
Related to new head office (-)	う ち 新 本 店 関 連 費 用	4.0	4.0		0.0
Personnel expenses (-)	人 件 費	40.7	(0.1)		40.8
Non-personnel expenses (-)	物 件 費	37.5	2.3		35.1
Taxes (-)	税 金	7.7	1.9		5.8
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70.0	(0.7)	(1.1%)	70.8
Core net business income	コ ア 業 務 純 益	70.3	2.8	4.2%	67.5
Excluding gains (losses) on cancellation of investment trusts	除 く 投 信 解 約 損 益	66.2	2.0	3.1%	64.2
Net transfer to general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額	3.2	1.9		1.2
Net business income	業 務 純 益	66.7	(2.7)	(4.0%)	69.5
Non-recurrent income and losses	臨 時 損 益	(2.5)	(0.8)		(1.6)
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額	7.1	(1.0)		8.2
Written-off of loans (-)	う ち 貸 出 金 償 却	7.0	(1.7)		8.7
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	1.2	(1.4)		2.6
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	5.8	3.1		2.6
Ordinary profit	経 常 利 益	64.2	(3.6)	(5.3%)	67.8
Extraordinary income (loss)	特 別 損 益	(0.3)	3.5		(3.8)
Profit	当 期 純 利 益	45.6	(0.2)	(0.5%)	45.9

Net credit costs (i)+(ii) (-)	与 信 関 係 費 用	10.4	0.9	9.5
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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) (参考)

	(Japanese)	As of March 31, 2021(a)	(a-b)	As of March 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	4,168	14	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)	FY2020 Ended March 31, 2021 (a)	(a-b)	FY2019 Ended March 31, 2020 (b)
Overhead ratio <Non-consolidated> *1	O H R (単 体)	55.00%	0.38%	54.61%
Return on average total assets <Non-consolidated> *2	R O A (単 体)	0.27%	(0.02%)	0.30%
Return on equity <Non-consolidated> *3	R O E (単 体)	5.00%	(0.24%)	5.24%
Return on equity <Consolidated/based on shareholders' equity> *4	R O E (連 結 ・ 株 主 資 本 ベ ー ス)	5.65%	(0.01%)	5.67%

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

*2 ROA = $\frac{\text{Profit}}{\text{Average total assets}}$
(Non-consolidated)

*3 ROE = $\frac{\text{Profit}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$
(Non-consolidated)

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

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 ¥589.9 billion from the previous fiscal year-end, to ¥11,206.4 billion. Corporate loans increased by ¥477.1 billion, and housing loans increased by ¥103.7 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥1,315.5 billion compared with the previous fiscal year-end, to ¥14,104.5 billion mainly due to an increase in personal deposits.
- The balance of investment trusts was ¥296.3 billion, and the balance of personal annuities was ¥877.8 billion.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	As of March 31, 2020 (b)
Loans and bills discounted (Term-end balance)	貸 出 金 (末 残)	11,206.4	589.9	10,616.5
Domestic operations	国 内 向 け 貸 出	10,962.6	586.4	10,376.2
Corporate loans	事 業 者 向 け 貸 出	6,632.5	477.1	6,155.3
Small and medium-sized enterprises (i)	う ち 中 小 企 業 向 け 貸 出	5,179.3	340.3	4,839.0
Consumer loans (ii)	消 費 者 ロ ー ン	3,920.4	109.4	3,810.9
Housing loans	う ち 住 宅 ロ ー ン	3,736.1	103.7	3,632.3
Public sectors	公 共 向 け 貸 出	409.7	(0.1)	409.8
Small and medium-sized enterprises, etc. (i)+(ii)	う ち 中 小 企 業 等 貸 出	9,099.7	449.7	8,650.0
[Ratio]	(中 小 企 業 等 貸 出 比 率)	[83.00%]	[(0.35%)]	[83.36%]
Overseas operations	海 外 向 け 貸 出	243.7	3.4	240.3
Deposits (Term-end balance)	預 金 (末 残)	14,104.5	1,315.5	12,788.9
Domestic operations	国 内	13,822.4	1,322.8	12,499.5
Personal Deposits	個 人	10,043.7	738.4	9,305.2
Corporate Deposits	法 人	2,822.3	411.9	2,410.3
Public sector deposits	公 共	956.3	172.4	783.8
Overseas operations	海 外 店 等	282.0	(7.2)	289.3
Loans and bills discounted (average balance)	貸 出 金 (平 残)	11,002.6	475.0	10,527.6
Deposits (average balance)	預 金 (平 残)	13,436.2	1,061.7	12,374.5

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥ Billion)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	FY2019 Ended March 31, 2020 (b)
New housing loans	住 宅 ロ ー ン 実 行 額	349.2	21.0	328.1

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	As of March 31, 2020 (b)
Balance of investment trusts	投 資 信 託 残 高	296.3	62.8	233.5

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	As of March 31, 2020 (b)
Balance of personal annuities	個 人 年 金 保 険 等 残 高	877.8	2.5	875.3

(2)Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	As of March 31, 2020 (b)
Securities	有 価 証 券	2,198.4	187.1	2,011.2
Government bonds	国 債	186.8	17.4	169.4
Stocks	株 式	110.5	(0.7)	111.3
Corporate bonds and others	社 債 他	1,369.4	157.8	1,211.5
Foreign currency securities	外 貨 建 有 価 証 券	531.6	12.6	518.9
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	5.3 years	0.9 years	4.4 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 ¥3.0 billion compared with the previous fiscal year-end, to ¥115.3 billion. The non-performing loan ratio decreased by 0.08% to 1.02%.
- The coverage ratio, including allowances, was at a high level, 71.8% for total disclosed claims, 77.4% for doubtful claims, and 53.5% for substandard claims.

<Disclosed Claims under the Financial Reconstruction Law>

(¥ Million)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	As of March 31, 2020 (b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	16,233	(2,330)	18,563
Doubtful Claims	危 険 債 権	56,921	1,346	55,574
Substandard Claims	要 管 理 債 権	42,205	(2,037)	44,242
Total	合 計	115,359	(3,020)	118,380

Normal Claims	正 常 債 権	11,187,825	571,382	10,616,443
Total Claims	総 与 信 残 高	11,303,185	568,361	10,734,823
Non-performing loan ratio	不 良 債 権 比 率	1.02%	(0.08%)	1.10%
Coverage ratio	保 全 率	71.8%	0.4%	71.4%

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

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

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio *2 c/(a-b)	Coverage ratio (b+c)/a (A)		Coverage ratio as of March 31, 2020 (B)
						(A-B)		
		債権額	担保・保証	貸倒引当金	引当率	保全率	2020年3月末比	保全率 2020年3月末
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	16,233	15,306	926	100.0%	100.0%	-	100.0%
Doubtful Claims	危 険 債 権	56,921	39,094	4,992	28.0%	77.4%	(1.3%)	78.8%
Substandard Claims	要 管 理 債 権	42,205	17,849 *1	4,770	19.5%	53.5%	3.2%	50.3%
Total	合 計	115,359	72,251	10,689	24.7%	71.8%	0.4%	71.4%

Note 1: Approximate data

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

注 1. 概算数値

注 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 2021, ending March 31, 2022, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending September 30, 2021	FY2021 Ending March 31, 2022
Ordinary profit	経 常 利 益	39.5	75.5
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	27.5	52.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending September 30, 2021	FY2021 Ending March 31, 2022
Ordinary profit	経 常 利 益	38.5	69.0
Profit	当 期 (中 間) 純 利 益	28.0	49.0

<Cash Dividends>

	(Japanese)	For the Six Months Ending September 30, 2021	FY2021 Ending March 31, 2022
Cash dividends per share	1 株 当 た り 配 当 金	¥11.00	¥22.00

(Reference)

	(Japanese)	For the Six Months Ending September 30, 2020	FY2020 Ended March 31, 2021
Cash dividends per share	1 株 当 た り 配 当 金	¥9.00	¥20.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	FY2019 Ended March 31, 2020 (b)
Gross business profits	業 務 粗 利 益	156,044	3,325	152,719
Domestic gross business profits	国 内 業 務 粗 利 益	145,801	2,166	143,634
Net interest income	資 金 利 益	118,725	1,056	117,668
Net fees and commissions income	役 務 取 引 等 利 益	26,020	3,578	22,442
Net trading income	特 定 取 引 利 益	1,751	54	1,697
Profit from other business transactions	そ の 他 業 務 利 益	(696)	(2,522)	1,826
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(734)	(2,574)	1,840
International gross business profits	国 際 業 務 粗 利 益	10,243	1,158	9,084
Net interest income	資 金 利 益	5,856	(153)	6,010
Net fees and commissions income	役 務 取 引 等 利 益	150	(48)	199
Net trading income	特 定 取 引 利 益	12	(92)	104
Profit from other business transactions	そ の 他 業 務 利 益	4,224	1,454	2,769
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	357	(1,063)	1,420
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	86,033	4,122	81,911
Personnel expenses (-)	人 件 費	40,736	(156)	40,892
Non-personnel expenses (-)	物 件 費	37,501	2,375	35,126
Taxes (-)	税 金	7,795	1,904	5,891
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70,011	(797)	70,808
Core net business income	コ ア 業 務 純 益	70,387	2,840	67,547
Excluding gains (losses) on cancellation of investment trusts	除 く 投 信 解 約 損 益	66,241	2,007	64,233
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額	3,239	1,998	1,241
Net business income	業 務 純 益	66,771	(2,795)	69,567
Non-recurrent income and losses	臨 時 損 益	(2,533)	(838)	(1,694)
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額	7,171	(1,095)	8,266
Written-off of loans (-)	貸 出 金 償 却	7,033	(1,715)	8,749
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額	576	(828)	1,404
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損	(13)	32	(45)
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	776	(38)	814
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	1,200	(1,454)	2,655
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	5,819	3,134	2,685
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,181)	(5,067)	3,886
Ordinary profit	経 常 利 益	64,237	(3,634)	67,872
Extraordinary income (losses)	特 別 損 益	(315)	3,526	(3,842)
Profit before income taxes	税 引 前 当 期 純 利 益	63,922	(108)	64,030
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税	19,464	1,146	18,318
Income taxes-deferred (-)	法 人 税 等 調 整 額	(1,240)	(1,015)	(225)
Total income taxes (-)	法 人 税 等 合 計	18,223	130	18,092
Profit	当 期 純 利 益	45,698	(238)	45,937
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用	10,411	903	9,508

<Consolidated>

(On the basis of consolidated statement of income)

(¥ Million)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	FY2019 Ended March 31, 2020 (b)
Consolidated gross profits	連 結 粗 利 益	167,834	4,257	163,576
Net interest income	資 金 利 益	121,506	975	120,531
Net fees and commissions income	役 務 取 引 等 利 益	36,801	3,795	33,006
Net trading income	特 定 取 引 利 益	5,989	542	5,447
Profit from other business transactions	そ の 他 業 務 利 益	3,536	(1,055)	4,591
General and administrative expenses (-)	営 業 経 費	93,955	4,925	89,029
Net credit costs (i) (-)	与 信 関 係 費 用	10,602	(417)	11,020
Written-off of loans (-)	貸 出 金 償 却	7,179	(1,752)	8,931
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額	506	(1,862)	2,368
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	3,344	1,724	1,619
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損	10	52	(42)
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	776	(38)	814
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	1,213	(1,458)	2,672
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	5,819	3,629	2,189
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	342	(166)	509
Others	そ の 他	2,380	(4,011)	6,391
Ordinary profit	経 常 利 益	71,819	(798)	72,617
Extraordinary income (losses)	特 別 損 益	(356)	3,484	(3,841)
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	71,462	2,686	68,775
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税	22,667	1,462	21,204
Income taxes-deferred (-)	法 人 税 等 調 整 額	(846)	(381)	(465)
Total income taxes (-)	法 人 税 等 合 計	21,820	1,081	20,738
Profit	当 期 純 利 益	49,641	1,604	48,037
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	49,641	1,604	48,037

Net Credit Costs (i) (-)	与 信 関 係 費 用	10,602	(417)	11,020
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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)	81,831	784	81,046
Consolidated net business income	連 結 業 務 純 益	78,487	(939)	79,426

Note 1: 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)

Note 2: 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)	FY2020 Ended March 31, 2021 (a)	(a-b)	FY2019 Ended March 31, 2020 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70,011	(797)	70,808
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	17,424	(176)	17,600
(2) Net business income	業 務 純 益	66,771	(2,795)	69,567
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	16,618	(674)	17,292

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

注. 職員数は、実働人員（出向人員、臨時雇用および嘱託を除く）の平均人員を使用しております。

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

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	FY2019 Ended March 31, 2020 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.89%	(0.03%)	0.92%
Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.92%	(0.03%)	0.95%
Average yield on securities	有 価 証 券 利 回	1.35%	(0.12%)	1.47%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.56%	(0.03%)	0.59%
Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.00%
Expense ratio	経 費 率	0.61%	(0.02%)	0.63%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.33%	-	0.33%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.92%	(0.03%)	0.95%

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

注. (1) 及び (2) については小数点第 2 位未満切捨て、(3) については、(1) 及び (2) で計算した小数点第 2 位未満切捨て後の数値を差引し算出しております。

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

(¥ Million)

	(Japanese)	FY2020 Ended March 31, 2021 (a)	(a-b)	FY2019 Ended March 31, 2020 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(376)	(3,637)	3,260
Gains on sales	売 却 益	2,129	(2,570)	4,700
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損	2,444	1,275	1,169
Losses on redemptions (-)	償 還 損	-	-	-
Write-offs (-)	償 却	61	(207)	269
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	5,819	3,134	2,685
Gains on sales	売 却 益	6,435	1,740	4,694
Losses on sales (-)	売 却 損	114	10	104
Write-offs (-)	償 却	501	(1,403)	1,904

5. Capital Ratio (BIS Guidelines)

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)			As of September 30, 2020 (b)	As of March 31, 2020 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	12.09%	0.19%	0.52%	11.90%	11.57%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	11.57%	0.24%	0.63%	11.33%	10.94%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.57%	0.24%	0.63%	11.33%	10.94%
(4) Total capital	総自己資本の額	948.4	42.4	94.5	905.9	853.9
(5) Tier 1 capital	T i e r 1 資 本 の 額	907.9	45.4	100.5	862.5	807.4
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	907.9	45.4	100.5	862.5	807.4
(7) Total risk-weighted assets	リスク・アセットの額	7,842.5	231.4	464.4	7,611.1	7,378.0
(8) Total required capital	総所要自己資本額	627.4	18.5	37.1	608.8	590.2

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)			As of September 30, 2020 (b)	As of March 31, 2020 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	12.79%	0.34%	0.66%	12.44%	12.12%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	12.28%	0.39%	0.76%	11.89%	11.51%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.28%	0.39%	0.76%	11.89%	11.51%
(4) Total capital	総自己資本の額	1,035.8	46.2	101.5	989.6	934.3
(5) Tier 1 capital	T i e r 1 資 本 の 額	995.2	49.2	107.5	946.0	887.6
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	995.2	49.2	107.5	946.0	887.6
(7) Total risk-weighted assets	リスク・アセットの額	8,098.7	148.3	393.1	7,950.4	7,705.5
(8) Total required capital	総所要自己資本額	647.8	11.8	31.4	636.0	616.4

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)	FY2020 Ended March 31, 2021 (a)			For the Six Months Ended September 30, 2020 (b)	FY2019 Ended March 31, 2020 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	7.30%	(0.86%)	(0.63%)	8.17%	7.94%
Profit basis (Annual)	当期純利益ベース（年率）	5.00%	(1.13%)	(0.24%)	6.13%	5.24%

<Consolidated>

	(Japanese)	FY2020 Ended March 31, 2021(a)			For the Six Months Ended September 30, 2020(b)	FY2019 Ended March 31, 2020 (c)
			(a-b)	(a-c)		
Profit attributable to owners of parent basis (based on total net assets) (Annual)	当期純利益ベース（純資産ベース）（年率）	5.03%	(0.60%)	(0.06%)	5.64%	5.10%
Profit attributable to owners of parent basis (based on shareholders' equity) (Annual)	当期純利益ベース（株主資本ベース）（年率）	5.65%	(0.55%)	(0.01%)	6.20%	5.67%

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)	FY2020 Ended March 31, 2021 (a)	(a-b)	(a-c)	For the Six Months Ended September 30, 2020 (b)	FY2019 Ended March 31, 2020 (c)
Deposits (Term-end balance)	預 金 (末 残)	14,104.5	617.6	1,315.5	13,486.8	12,788.9
Domestic	う ち 国 内	13,822.4	630.7	1,322.8	13,191.7	12,499.5
In Chiba Prefecture	う ち 県 内	13,191.5	605.0	1,228.6	12,586.4	11,962.8
Personal deposits	う ち 個 人	10,043.7	299.0	738.4	9,744.6	9,305.2
Corporate deposits	う ち 法 人	2,822.3	100.9	411.9	2,721.4	2,410.3
Public sectors	う ち 公 共	956.3	230.6	172.4	725.6	783.8
Deposits (Average balance)	預 金 (平 残)	13,436.2	160.8	1,061.7	13,275.4	12,374.5
Domestic	う ち 国 内	13,160.3	149.3	1,128.6	13,011.0	12,031.7
In Chiba Prefecture	う ち 県 内	12,569.9	129.9	1,059.4	12,440.0	11,510.5
Loans and bills discounted (Term-end balance)	貸 出 金 (末 残)	11,206.4	250.9	589.9	10,955.4	10,616.5
Domestic	う ち 国 内	10,962.6	226.1	586.4	10,736.5	10,376.2
In Chiba Prefecture	う ち 県 内	7,465.0	133.1	292.9	7,331.9	7,172.1
Loans and bills discounted (Average balance)	貸 出 金 (平 残)	11,002.6	112.7	475.0	10,889.9	10,527.6
Domestic	う ち 国 内	10,762.2	109.0	478.2	10,653.1	10,284.0
In Chiba Prefecture	う ち 県 内	7,323.9	67.2	270.3	7,256.6	7,053.5

(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 March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Domestic loans and bills discounted (A)	国 内 貸 出 金	10,962.6	226.1	586.4	10,736.5	10,376.2
[Excluding loans to public sectors]	(除 公 共 向 け 貸 出)	[10,552.9]	[220.6]	[586.6]	[10,332.3]	[9,966.3]
Large enterprises	大 企 業	1,292.7	26.0	128.6	1,266.7	1,164.1
Mid-sized enterprises	中 堅 企 業	160.4	(2.4)	8.2	162.8	152.1
Small and medium-sized enterprises, etc. (B)	中 小 企 業 等	9,099.7	196.9	449.7	8,902.7	8,650.0
Small and medium-sized enterprises	中 小 企 業	5,179.3	134.5	340.3	5,044.8	4,839.0
Consumer loans	消 費 者 ロ ー ン	3,920.4	62.4	109.4	3,857.9	3,810.9
Public sectors	公 共	409.7	5.5	(0.1)	404.1	409.8

Small and medium-sized enterprises loans ratio (B/A)	中 小 企 業 等 貸 出 比 率	83.00%	0.08%	(0.35 %)	82.92%	83.36%
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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を含んでおります。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	3,920.4	62.4	109.4	3,857.9	3,810.9
Housing loans	住 宅 ロ ー ン 残 高	3,736.1	60.9	103.7	3,675.1	3,632.3
Other consumer loans	そ の 他 の ロ ー ン 残 高	184.2	1.5	5.6	182.7	178.6

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Loans to Bankrupt Borrowers	破綻先債権額	1,302	170	(75)	1,132	1,378
Delinquent Loans	延滞債権額	71,162	1,801	(720)	69,361	71,882
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,078	(371)	(567)	1,450	1,646
Restructured Loans	貸出条件緩和債権額	41,127	(1,467)	(1,469)	42,594	42,596
Total Risk-Monitored Loans	リスク管理債権合計	114,671	133	(2,832)	114,538	117,504

Total loan balance (Term-end balance)	貸出金残高（末残）	11,206,449	250,963	589,923	10,955,486	10,616,525
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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%	0.00%	(0.04%)	0.63%	0.67%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.36%	(0.02%)	(0.03%)	0.38%	0.40%
As a percentage of total loans	貸出金残高比	1.02%	(0.02%)	(0.08%)	1.04%	1.10%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Loans to Bankrupt Borrowers	破綻先債権額	1,230	282	56	947	1,174
Delinquent Loans	延滞債権額	69,698	1,957	(398)	67,741	70,096
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,078	(371)	(567)	1,450	1,646
Restructured Loans	貸出条件緩和債権額	41,128	(1,467)	(1,469)	42,596	42,598
Total Risk-Monitored Loans	リスク管理債権合計	113,136	400	(2,378)	112,735	115,515

Total loan balance (Term-end balance)	貸出金残高（末残）	11,166,329	253,922	600,632	10,912,406	10,565,697
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	0.00%	(0.00%)	0.00%	0.01%
Delinquent Loans	延滞債権額	0.62%	0.00%	(0.03%)	0.62%	0.66%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.36%	(0.02%)	(0.03%)	0.39%	0.40%
As a percentage of total loans	貸出金残高比	1.01%	(0.01%)	(0.08%)	1.03%	1.09%

9. Allowance and Coverage Ratio against Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Risk-Monitored Loans (A)	リスク管理債権額	114,671	133	(2,832)	114,538	117,504
Collateral/guarantees (B)	担保・保証等	72,193	2,094	(735)	70,099	72,928
Allowance for loan losses (C)	貸倒引当金	10,420	(985)	(405)	11,406	10,826
Allowance ratio (C)/(A)	引当率	9.0%	(0.8%)	(0.1%)	9.9%	9.2%
Coverage ratio (B+C)/(A)	保全率	72.0%	0.8%	0.7%	71.1%	71.2%
As a percentage of total loans	貸出金残高比	1.02%	(0.02%)	(0.08%)	1.04%	1.10%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Risk-Monitored Loans (A)	リスク管理債権額	113,136	400	(2,378)	112,735	115,515
Collateral/guarantees (B)	担保・保証等	70,374	2,390	(260)	67,984	70,635
Allowance for loan losses (C)	貸倒引当金	10,617	(1,006)	(404)	11,623	11,021
Allowance ratio (C)/(A)	引当率	9.3%	(0.9%)	(0.1%)	10.3%	9.5%
Coverage ratio (B+C)/(A)	保全率	71.5%	0.9%	0.8%	70.6%	70.6%
As a percentage of total loans	貸出金残高比	1.01%	(0.01%)	(0.08%)	1.03%	1.09%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	16,233	(466)	(2,330)	16,700	18,563
Doubtful Claims	危険債権	56,921	2,393	1,346	54,527	55,574
Substandard Claims	要管理債権	42,205	(1,838)	(2,037)	44,044	44,242
Total	合計	115,359	88	(3,020)	115,271	118,380

Normal Claims	正常債権	11,187,825	242,296	571,382	10,945,529	10,616,443
Total Claims	総与信残高	11,303,185	242,384	568,361	11,060,801	10,734,823
Non-performing loan ratio	不良債権比率	1.02%	(0.02%)	(0.08%)	1.04%	1.10%

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 March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Total coverage (A)	保全額	82,940	701	(1,689)	82,239	84,629
Allowance for loan losses	貸倒引当金	10,689	(1,393)	(812)	12,082	11,502
Value covered by collateral and guarantees	担保・保証等	72,251	2,094	(876)	70,156	73,127
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	115,359	88	(3,020)	115,271	118,380

Coverage ratio (A)/(B)	保全率	71.8%	0.5%	0.4%	71.3%	71.4%
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(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 March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Bankrupt Assets (A)	破綻先債権	1,314	174	(233)	1,140	1,547
Effectively Bankrupt Assets (B)	実質破綻先債権	14,918	(641)	(2,097)	15,559	17,015
Potentially Bankrupt Assets (C)	破綻懸念先債権	56,921	2,393	1,346	54,527	55,574
Assets Requiring Caution (D)	要注意先債権	957,242	25,234	146,213	932,007	811,029
Substandard Assets	要管理先債権	51,196	(1,080)	(305)	52,276	51,501
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	42,205	(1,838)	(2,037)	44,044	44,242
Other Assets Requiring Caution	その他要注意先債権	906,046	26,315	146,518	879,731	759,527
Normal Assets (E)	正常先債権	10,272,788	215,222	423,131	10,057,566	9,849,656
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	11,303,185	242,384	568,361	11,060,801	10,734,823

Note: Total Assets 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

(a) 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 ¥0.5 billion and over, 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

(b) 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 ¥0.5 billion and over, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュ・フロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs pertaining to Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets under the joint responsibility system of loans with the guarantee of credit guarantee corporations 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 March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Allowance for loan losses	貸 倒 引 当 金	24.8	0.8	2.0	24.0	22.8
General allowance	一 般 貸 倒 引 当 金	18.7	2.0	3.2	16.6	15.4
Specific allowance	個 別 貸 倒 引 当 金	6.1	(1.2)	(1.1)	7.4	7.3
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 March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Normal Assets	正 常 先 債 権	9,810.4	214.3	428.2	9,596.1	9,382.1
Assets Requiring Caution	要 注 意 先 債 権	954.1	25.3	145.3	928.7	808.7
Substandard Assets	要 管 理 先 債 権	51.0	(1.1)	(0.3)	52.2	51.4
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	903.0	26.5	145.7	876.5	757.3

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020 (b)	As of March 31, 2020 (c)
Allowance for loan losses	貸 倒 引 当 金	32.8	0.2	1.5	32.5	31.2
General allowance	一 般 貸 倒 引 当 金	21.9	1.7	2.9	20.1	19.0
Specific allowance	個 別 貸 倒 引 当 金	10.8	(1.5)	(1.3)	12.3	12.2
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 Mar. 31, 2021		As of Sep. 30, 2020		As of Mar. 31, 2020	
		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)	10,962.6	100.00%	10,736.5	100.0%	10,376.2	100.00%
Manufacturing	製造業	740.3	6.75%	736.3	6.86%	685.2	6.60%
Agriculture and forestry	農業, 林業	17.1	0.16%	16.5	0.15%	16.3	0.16%
Fishery	漁業	1.3	0.01%	1.3	0.01%	1.4	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	17.0	0.15%	16.8	0.16%	17.3	0.17%
Construction	建設業	388.0	3.54%	362.5	3.38%	338.8	3.27%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	132.1	1.21%	117.4	1.09%	107.4	1.04%
Information and communications	情報通信業	48.2	0.44%	51.4	0.48%	48.3	0.47%
Transport and postal service	運輸業, 郵便業	312.0	2.85%	293.4	2.73%	258.6	2.49%
Wholesale and retail trade	卸売業, 小売業	799.8	7.30%	782.5	7.29%	759.2	7.32%
Finance and insurance	金融業, 保険業	430.1	3.92%	427.7	3.99%	379.5	3.66%
Real estate and leasing	不動産業, 物品賃貸業	3,073.2	28.03%	3,008.4	28.02%	2,967.0	28.59%
Real estate	不動産業	2,810.7	25.64%	2,751.6	25.63%	2,720.4	26.22%
Real estate rental and management	不動産賃貸業・管理業	2,453.3	22.38%	2,397.9	22.34%	2,369.5	22.84%
Real estate trading, etc.	不動産取引業等	357.4	3.26%	353.6	3.29%	350.8	3.38%
Leasing	物品賃貸業	262.5	2.39%	256.8	2.39%	246.5	2.37%
Medical, welfare and other services	医療, 福祉その他サービス業	705.0	6.43%	693.1	6.46%	609.5	5.87%
Government, local public sector	国・地方公共団体	398.9	3.64%	391.2	3.64%	394.4	3.80%
Others (mainly consumer loans)	その他(個人)	3,899.0	35.57%	3,837.3	35.74%	3,792.8	36.55%

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 ¥27.1 billion as of March 2021, ¥26.0 billion as of September 2020, and ¥20.3 billion as of March 2020. 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2021年3月末は271億円、2020年9月末は260億、2020年3月末は203億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 Mar. 31, 2021		As of Sep. 30, 2020		As of Mar. 31, 2020	
		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)	114.6	100.00%	114.5	100.00%	117.5	100.00%
Manufacturing	製造業	11.9	10.45%	12.1	10.61%	13.2	11.28%
Agriculture and forestry	農業, 林業	0.1	0.15%	0.1	0.16%	0.2	0.19%
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	0.21%	0.2	0.22%	0.2	0.21%
Construction	建設業	5.7	5.04%	5.5	4.88%	4.8	4.14%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.01%	0.2	0.23%	0.2	0.23%
Information and communications	情報通信業	0.3	0.29%	0.2	0.24%	0.3	0.30%
Transport and postal service	運輸業, 郵便業	11.2	9.79%	11.2	9.81%	11.4	9.75%
Wholesale and retail trade	卸売業, 小売業	13.5	11.78%	14.4	12.64%	14.6	12.49%
Finance and insurance	金融業, 保険業	0.1	0.12%	0.1	0.12%	0.1	0.12%
Real estate and leasing	不動産業, 物品賃貸業	29.3	25.60%	28.5	24.90%	30.1	25.63%
Real estate	不動産業	28.8	25.18%	28.0	24.45%	29.5	25.14%
Real estate rental and management	不動産賃貸業・管理業	27.9	24.39%	27.1	23.73%	28.6	24.36%
Real estate trading, etc.	不動産取引業等	0.9	0.79%	0.8	0.72%	0.9	0.78%
Leasing	物品賃貸業	0.4	0.42%	0.5	0.45%	0.5	0.49%
Medical, welfare and other services	医療, 福祉その他サービス業	14.4	12.60%	14.4	12.66%	14.6	12.48%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	27.4	23.96%	26.9	23.53%	27.2	23.18%

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 March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020(b)	As of March 31, 2020 (c)
Hong Kong	香港	1.3	(2.0)	(2.2)	3.4	3.6
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
India	インド	5.5	1.2	(0.6)	4.3	6.1
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	3.2	2.1	1.9	1.1	1.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.2	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)	(0.5)	0.5	0.5
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	1.3	(0.6)	(2.8)	2.0	4.2
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	2.3	(0.1)	(0.4)	2.4	2.7
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	1.0	0.0	(0.6)	1.0	1.7
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	2.9	1.4	0.2	1.4	2.6
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	20.1	1.4	(5.1)	18.6	25.3
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 March 31, 2021 (a)	(a-b)	(a-c)	As of September 30, 2020(b)	As of March 31, 2020 (c)
Panama	パナマ	-	(0.7)	(0.7)	0.7	0.7
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.9	0.6	0.6	0.3	0.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.9	(0.1)	(0.1)	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 gains 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 gains 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 March 31, 2021 (a)					As of September 30, 2020 (b)			As of March 31, 2020 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-maturity bonds	満期保有目的	0.6	0.0	0.3	0.6	-	0.6	0.6	0.0	0.2	0.2	0.0
Other securities	その他有価証券	182.2	45.1	89.7	201.9	19.6	137.0	157.5	20.4	92.4	130.2	37.7
Stocks	株式	144.1	35.9	52.3	149.7	5.5	108.2	115.4	7.2	91.8	100.5	8.6
Bonds	債券	0.1	(2.0)	(2.5)	2.6	2.5	2.1	3.5	1.3	2.6	4.0	1.4
Others	その他	37.9	11.2	39.9	49.4	11.5	26.6	38.5	11.8	(2.0)	25.6	27.7
Foreign bonds	うち外国債券	7.9	(5.8)	2.6	11.1	3.2	13.7	14.6	0.9	5.2	9.6	4.4
Total	合計	182.8	45.1	90.1	202.5	19.6	137.7	158.1	20.4	92.7	130.5	37.7

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

Note 2: Beneficiary claims on loans in monetary claims bought are included in addition to securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

注1. 時価のある子会社・関連会社株式は、該当ありません。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

3. 「評価損益」は、満期保有目的有価証券については（中間）貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）貸借対照表計上額（時価）と取得価額との差額を計上しております。

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2021 (a)					As of September 30, 2020 (b)			As of March 31, 2020 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-maturity bonds	満期保有目的	0.6	0.0	0.3	0.6	-	0.6	0.6	0.0	0.2	0.2	0.0
Other securities	その他有価証券	200.1	45.5	94.9	219.9	19.7	154.6	175.1	20.5	105.2	143.0	37.8
Stocks	株式	161.5	36.3	57.3	167.1	5.6	125.1	132.4	7.2	104.1	112.8	8.7
Bonds	債券	0.1	(2.0)	(2.5)	2.6	2.5	2.1	3.5	1.3	2.6	4.0	1.4
Others	その他	38.5	11.2	40.0	50.0	11.5	27.2	39.1	11.8	(1.5)	26.1	27.7
Foreign bonds	うち外国債券	7.9	(5.8)	2.6	11.1	3.2	13.7	14.6	0.9	5.2	9.6	4.4
Total	合計	200.7	45.5	95.2	220.5	19.7	155.2	175.7	20.5	105.4	143.3	37.8

Note 1: Beneficiary claims on loans in monetary claims bought are included in addition to securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

注1. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

2. 「評価損益」は、満期保有目的有価証券については（中間）連結貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）連結貸借対照表計上額（時価）と取得価額との差額を計上しております。

16. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021	As of March 31, 2020
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	80,268 [0.2%]	79,276 [0.2%]
Plan assets at fair value (B)	年金資産	(93,931)	(78,891)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	(3,263) [10 years]	(7,669) [10 years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表計上額の純額	(10,398)	(7,284)
Prepaid pension cost	前払年金費用	10,398	7,284
Provision for retirement benefits	退職給付引当金	-	-

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021	As of March 31, 2020
Projected benefit obligation (A)	退職給付債務	80,995	80,010
Plan assets at fair value (B)	年金資産	(93,931)	(78,891)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表計上額の純額	(12,935)	1,119
Net defined benefit asset	退職給付に係る資産	13,662	536
Net defined benefit liability	退職給付に係る負債	727	1,655

(ii) Retirement benefit cost

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021	As of March 31, 2020
Retirement benefit cost (A)+(B)+(C)+(D) +(E)	退職給付費用	1,640	766
Service cost (A)	勤務費用	2,653	2,684
Interest cost (B)	利息費用	158	160
Expected return on plan assets (C)	期待運用収益	(2,381)	(2,394)
Amortization of actuarial gain or loss (D)	数理計算上の差異の 損益処理額	829	(31)
Other (E)	その他	380	348

Note: The other stated above is the premium contributions amount of defined contribution pension plans.

注.その他には、確定拠出年金掛金を計上しております。

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021	As of March 31, 2020
Retirement benefit cost	退職給付費用	1,748	869

(2)Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021	As of March 31, 2020
Allowance for loan losses	貸 倒 引 当 金	13,706	12,001
Provision for retirement benefits	退 職 給 付 引 当 金	5,289	5,494
Write-offs of securities	有 価 証 券 償 却	603	821
Others	そ の 他	9,907	10,301
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	29,506	28,618
Valuation allowance (B)	評 価 性 引 当 額	(796)	(706)
Total of deferred tax assets (A)+(B) (C)	繰 延 税 金 資 産 合 計	28,710	27,911
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	55,394	28,221
Prepaid pension cost	前 払 年 金 費 用	2,503	1,701
Other	そ の 他	305	305
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	58,204	30,227
Net deferred tax assets (C)-(D) [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(29,493)	(2,316)

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2021	As of March 31, 2020
Net deferred tax assets [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(30,843)	1,647

17. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending September 30, 2021	FY2021 Ending March 31, 2022
Gross business profits	業 務 粗 利 益	82.9	159.5
Net interest income	資 金 利 益	65.4	126.4
Net fees and commissions income	役 務 取 引 等 利 益	14.7	28.0
Trading income	特 定 取 引 利 益	1.3	2.5
Profit from other business transactions	そ の 他 業 務 利 益	1.4	2.6
Expenses (-)	経 費	43.6	85.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	39.3	73.9
Core net business income	コ ア 業 務 純 益	38.6	72.9
Ordinary profit	経 常 利 益	38.5	69.0
Profit	当 期 (中 間) 純 利 益	28.0	49.0

Net credit costs (-)	与 信 関 係 費 用	4.5	10.0
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<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending September 30, 2021	FY2021 Ending March 31, 2022
Ordinary profit	経 常 利 益	39.5	75.5
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	27.5	52.0

Cash dividends per share	1 株 当 た り 配 当 金	¥11.00	¥22.00
Dividend payout ratio	配 当 性 向 (連 結 ベ ー ス)	29.7%	31.4%

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets			危険債権 Doubtful Claims
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権＊ Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more 貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	
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