

Financial Highlights for the First Quarter of FY2018

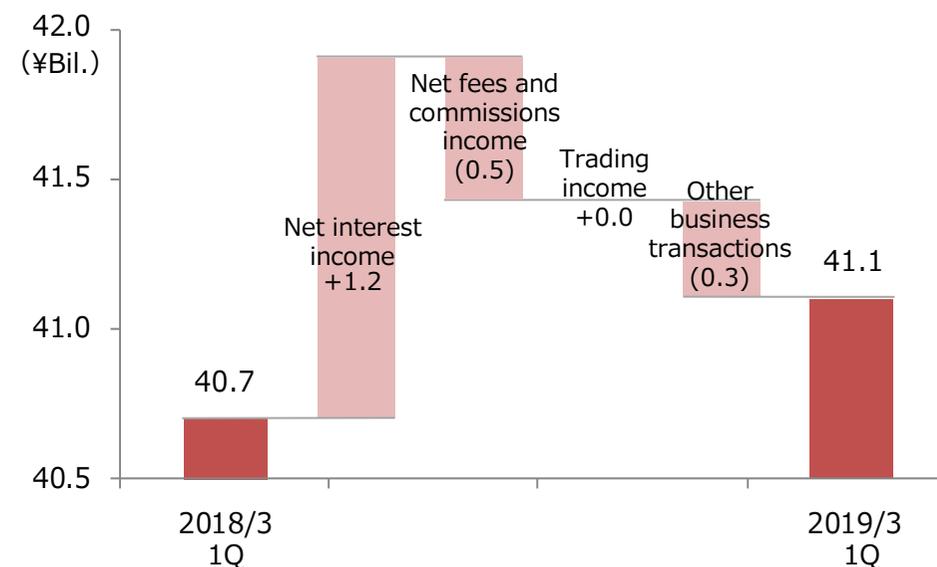
August 6, 2018

THE CHIBA BANK, LTD.

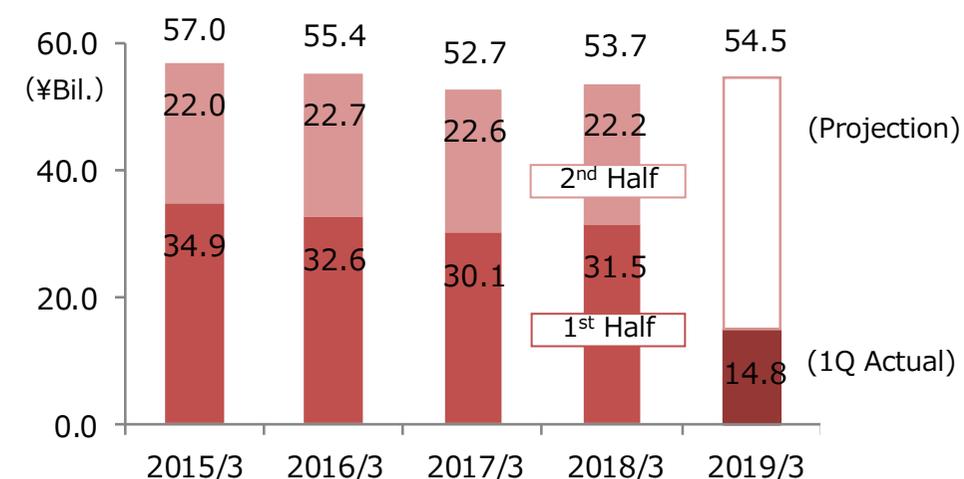
Summary of Financial Results

Non-consolidated	(¥Bil.)	2018/3	2019/3	Change
		1Q	1Q	
Gross business profits		40.7	41.1	0.4
Net interest income		33.7	35.0	1.2
Net fees and commissions income		5.1	4.5	△ 0.5
Trading income		0.3	0.4	0.0
Profit from other business transactions		1.5	1.2	△ 0.3
Gains (losses) related to bonds		1.1	1.0	△ 0.1
Expenses (-)		20.7	20.6	△ 0.1
Real net business income		19.9	20.5	0.5
Core net business income		18.7	19.4	0.6
Net transfer to general allowance for loan losses (-)		-	0.1	0.1
Net business income		19.9	20.3	0.3
Non-recurrent income and losses		4.9	1.8	△ 3.0
Disposal of non-performing loans (-)		△ 1.8	0.9	2.7
Gains (losses) related to stocks, etc.		0.3	0.9	0.5
Ordinary profit		24.9	22.2	△ 2.6
Extraordinary income (loss)		△ 0.0	△ 0.1	△ 0.0
Profit		18.5	16.8	△ 1.6
Net credit cost (-)		△ 1.8	1.1	2.9
Consolidated	(¥Bil.)	2018/3	2019/3	Change
		1Q	1Q	
Ordinary profit		24.2	21.0	△ 3.1
Profit attributable to owners of parent		17.0	14.8	△ 2.1

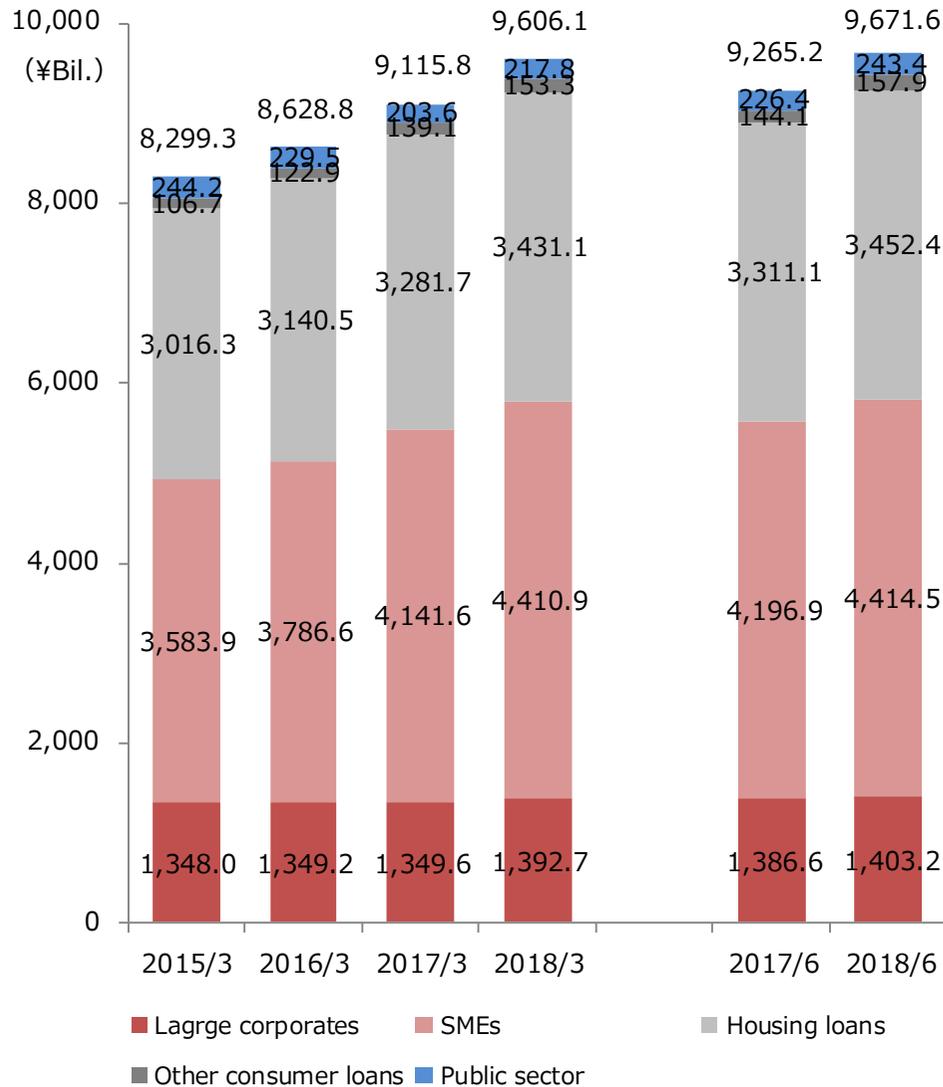
Breakdown of gross business profits



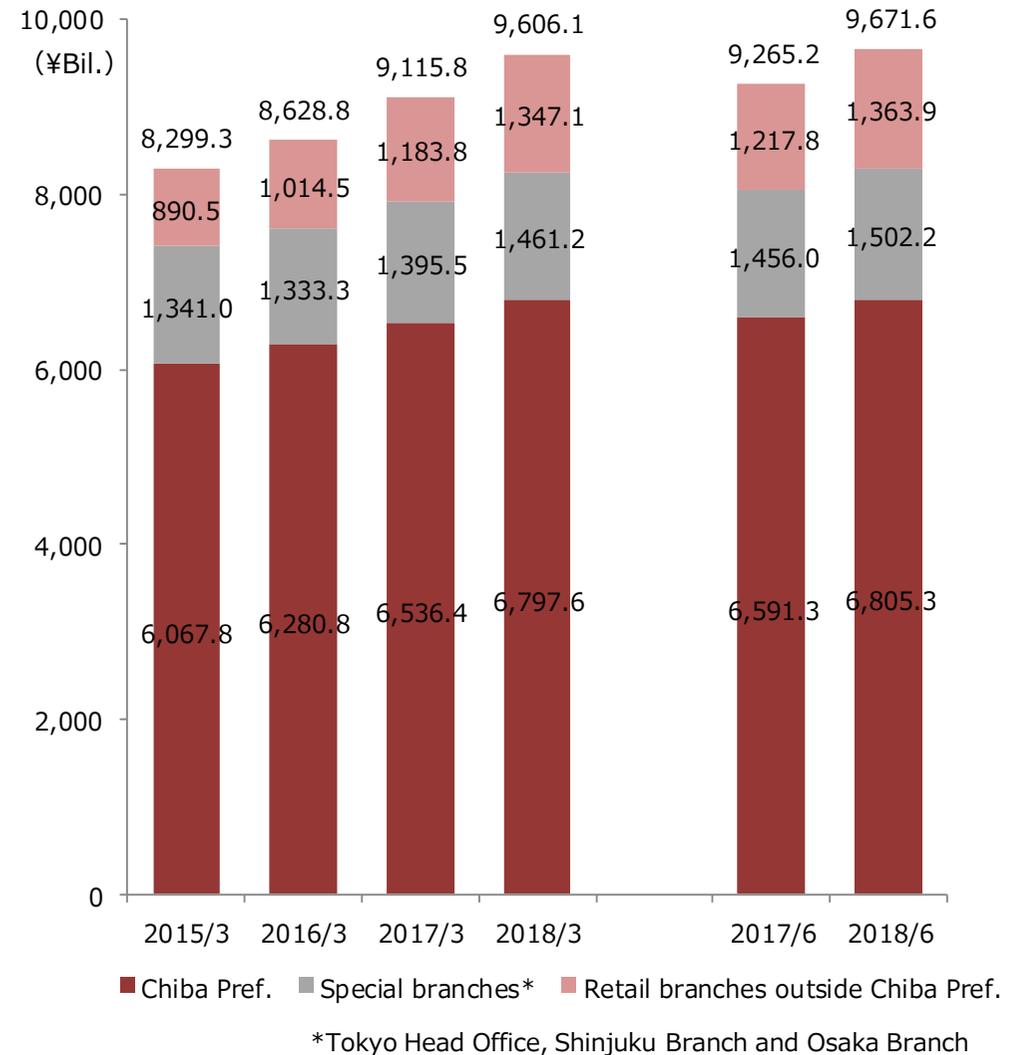
Profit attributable to owners of parent



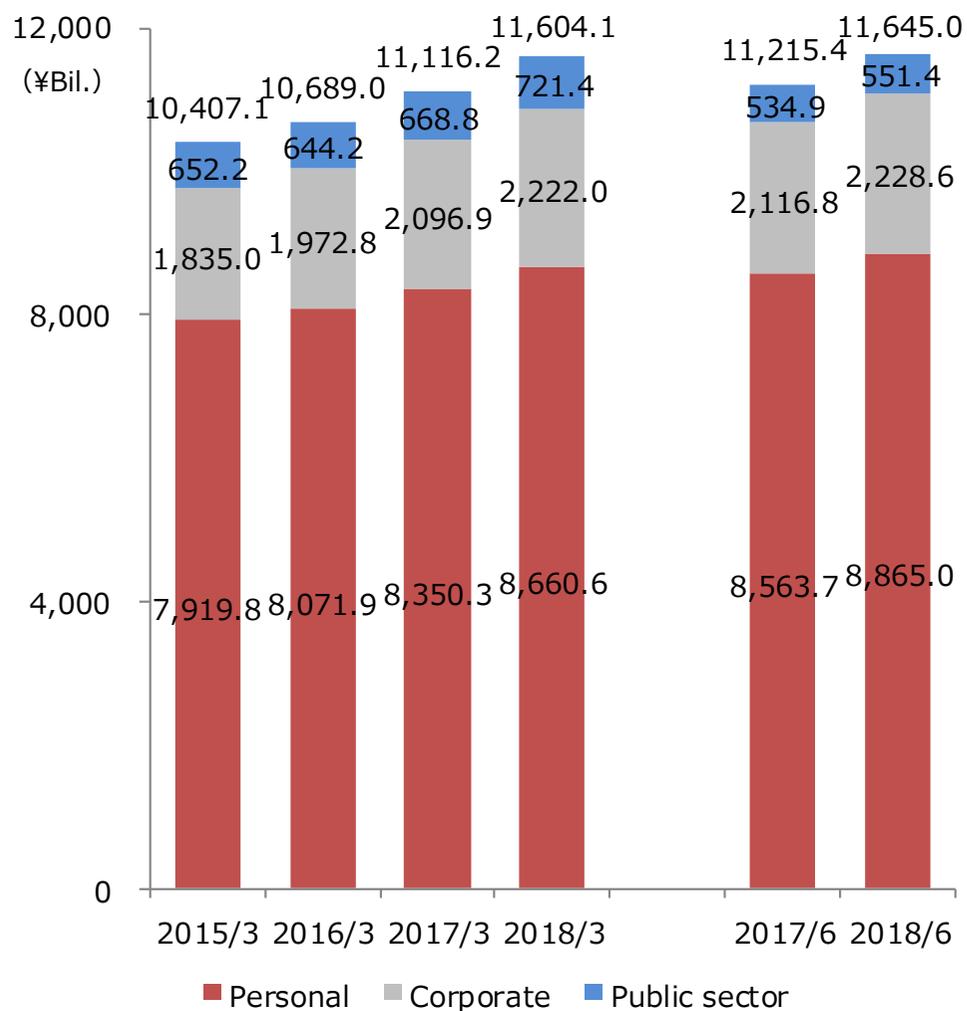
Domestic loan balance



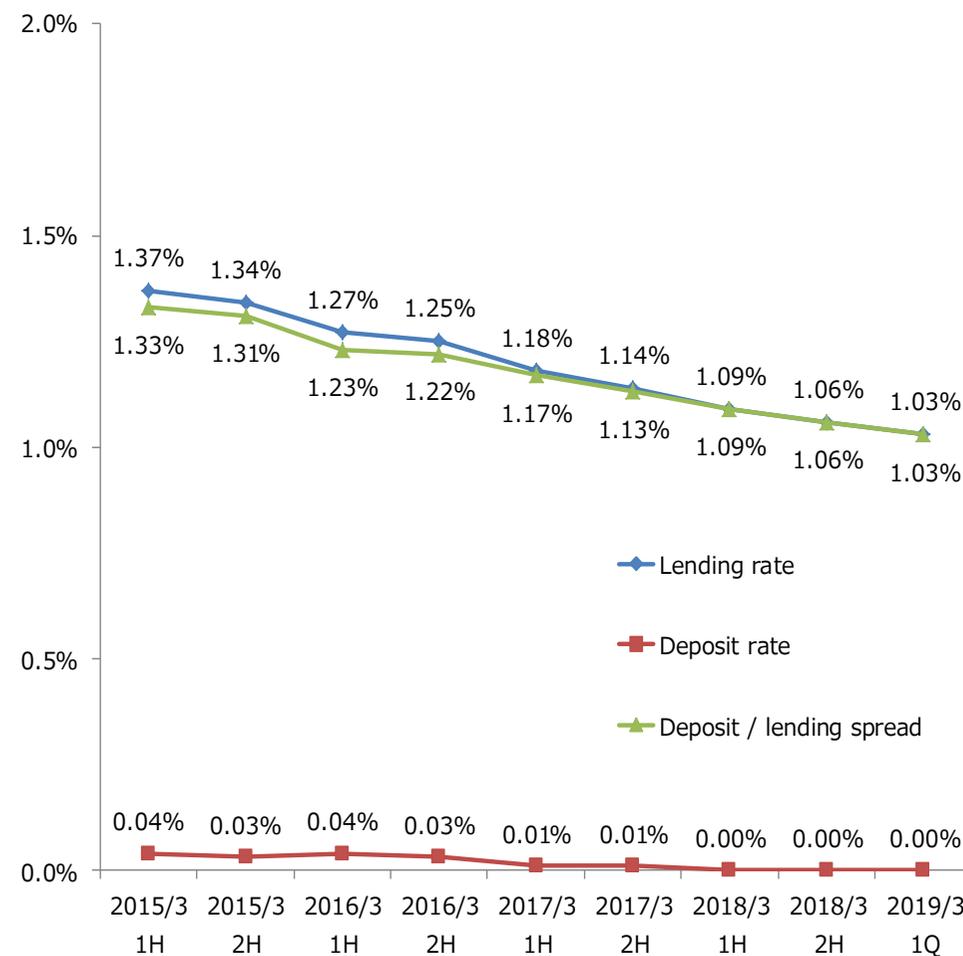
Domestic loan balance (by region)

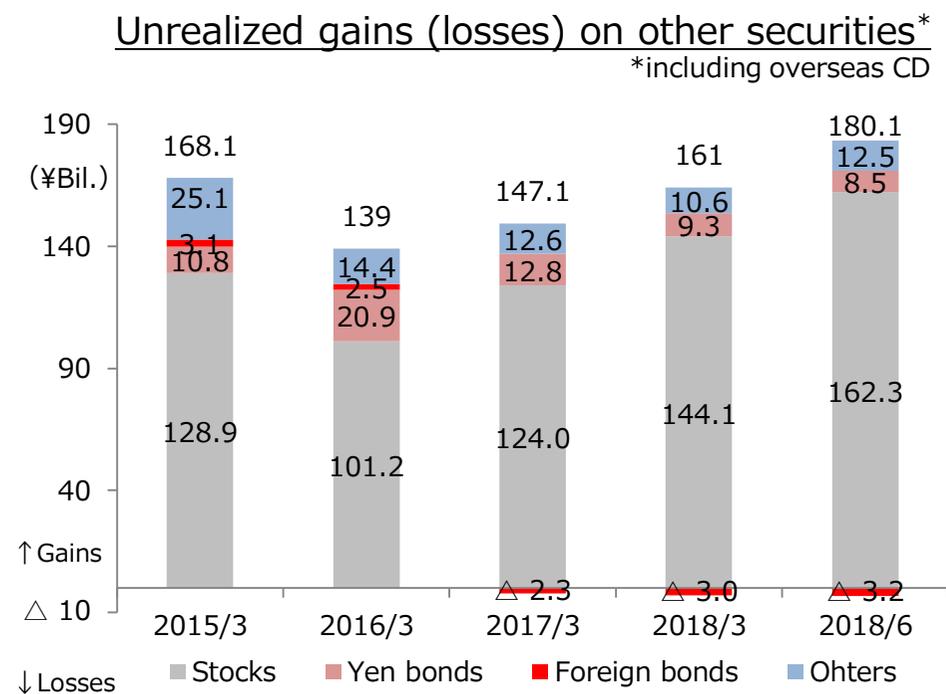
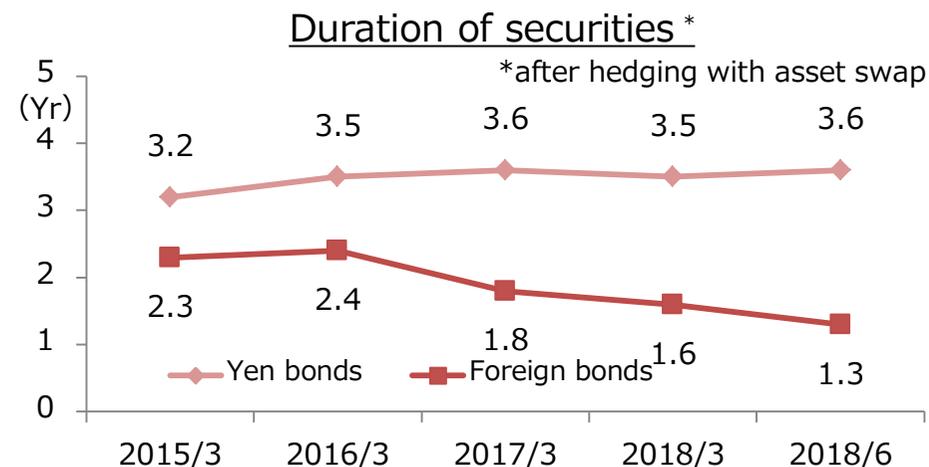
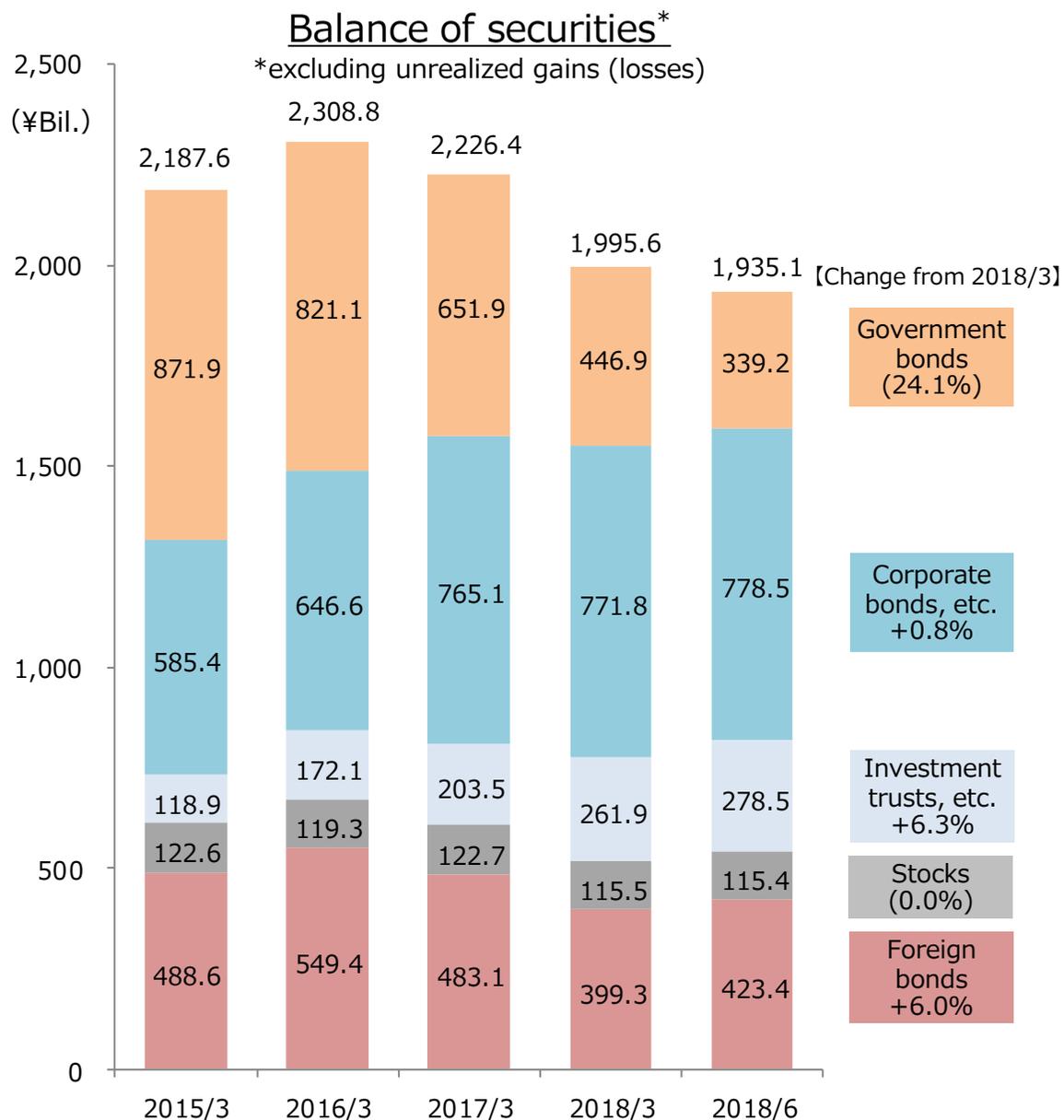


Domestic deposit balance



Changes in domestic deposit/lending rates





**Inquiries related to this presentation should be
addressed to**

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