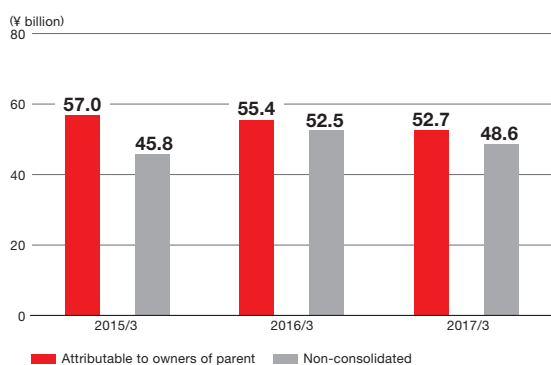


Financial Highlights

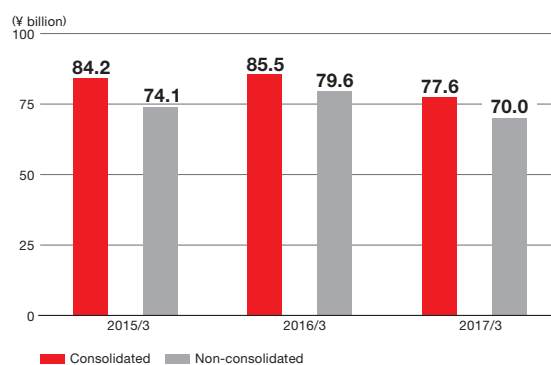
In the fiscal year ended March 31, 2017, due to the negative interest rate policy imposed by the Bank of Japan, consolidated ordinary profit decreased by ¥7.9 billion to ¥77.6 billion, profit attributable to owners of parent decreased by ¥2.7 billion to ¥52.7 billion. In general, the Chiba Bank achieved a solid performance as expected, and we were able to achieve our third-highest consolidated and non-consolidated profit.

The total capital ratio calculated based on the BIS guidelines was 13.59% on a consolidated basis and 13.03% on a non-consolidated basis.

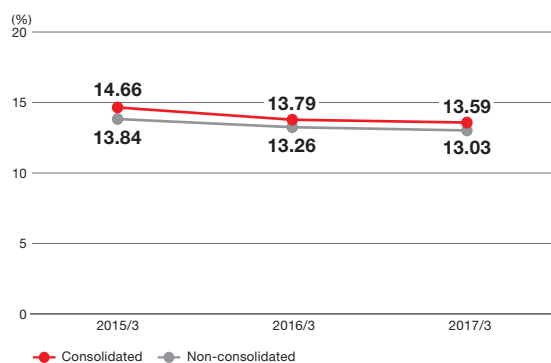
Profit



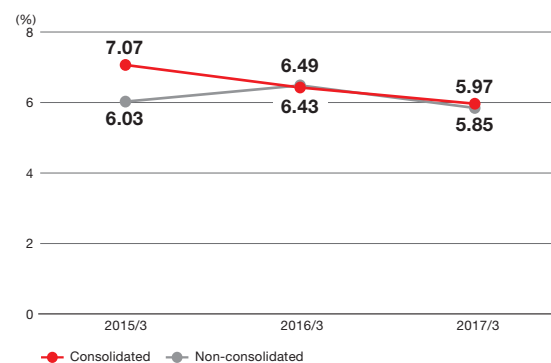
Ordinary Profit



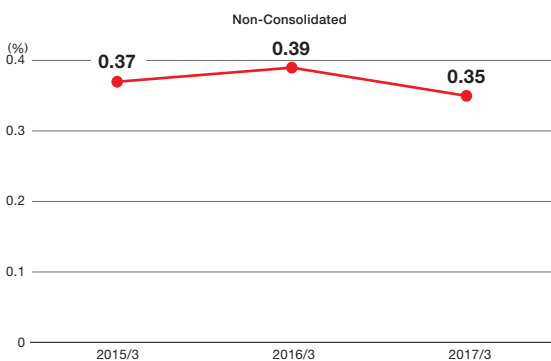
Total Capital Ratio



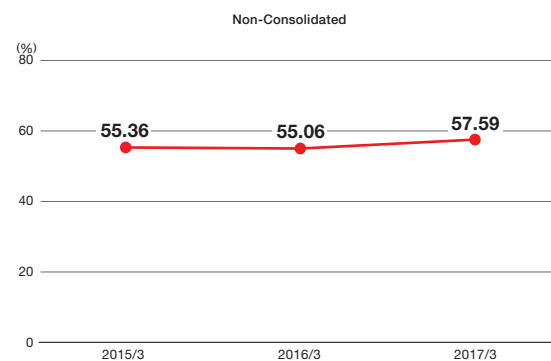
ROE



ROA



OHR

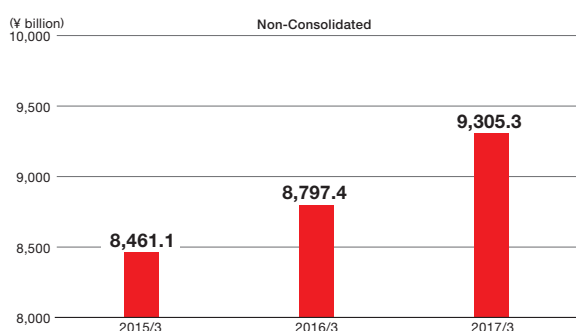


The balance of loans increased by ¥507.9 billion from the previous fiscal year-end to ¥9,305.3 billion. Among these, outstanding SME loans increased by ¥355.0 billion and outstanding housing loans increased by ¥141.2 billion from the previous fiscal year-end. Disclosed claims under the Financial Reconstruction Law decreased by ¥12.7 billion from the previous fiscal year-end to ¥139.0 billion, and the non-performing loan ratio was maintained at a low level of 1.47%.

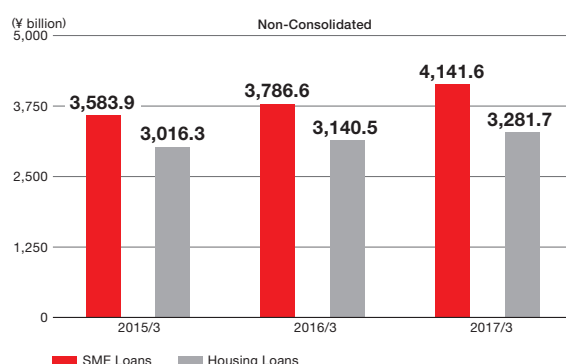
The balance of deposits, including negotiable certificates of deposit (NCDs), increased by ¥505.5 billion compared with the previous fiscal year-end to ¥12,044.7 billion.

The balance of securities decreased by ¥74.2 billion compared with the previous fiscal year-end to ¥2,373.6 billion.

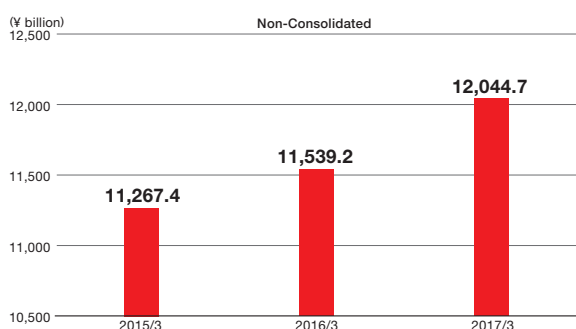
Balance of Loans



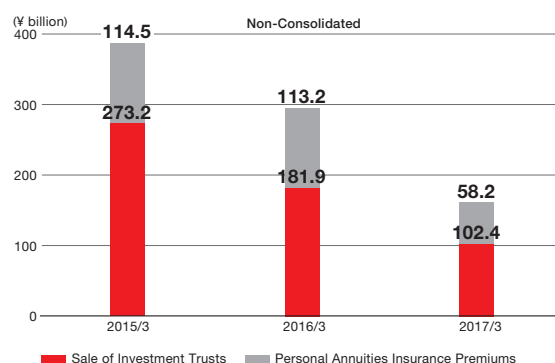
SME Loans / Housing Loans



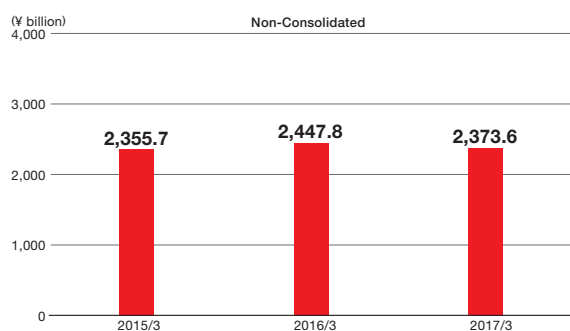
Balance of Deposits including NCD



Investment-type Financial Products



Balance of Securities



Disclosed Claims under the Financial Reconstruction Law / Non-performing Loan Ratio

