

# **Financial Highlights for the First Quarter of FY2017**

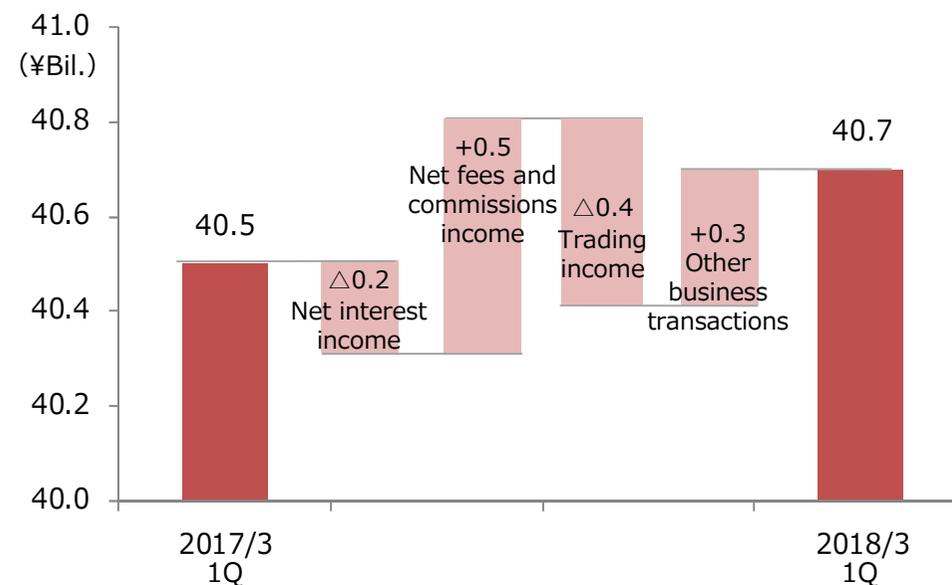
**August 3, 2017**

**THE CHIBA BANK, LTD.**

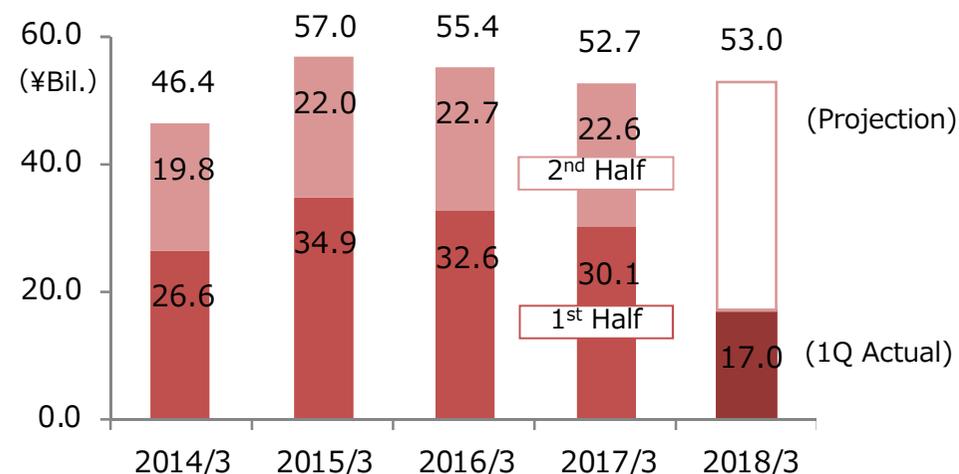
# Summary of Financial Results

<b>Non-consolidated</b>		2017/3	2018/3	Change
(¥Bil.)		1Q	1Q	
Gross business profits		40.5	40.7	0.2
Net interest income		33.9	33.7	△ 0.2
Net fees and commissions income		4.5	5.1	0.5
Trading income		0.8	0.3	△ 0.4
Profit from other business transactions		1.1	1.5	0.3
Gains (losses) related to bonds		0.6	1.1	0.5
Expenses (-)		20.9	20.7	△ 0.2
Real net business income		19.5	19.9	0.4
Core net business income		18.8	18.7	△ 0.0
Net transfer to general allowance for loan losses (-)		-	-	-
Net business income		19.5	19.9	0.4
Non-recurrent income and losses		6.7	4.9	△ 1.8
Disposal of non-performing loans (-)		△ 3.5	△ 1.8	1.7
Gains (losses) related to stocks, etc.		△ 0.2	0.3	0.6
Ordinary profit		26.2	24.9	△ 1.3
Extraordinary income (loss)		△ 0.1	△ 0.0	0.0
Profit		19.1	18.5	△ 0.6
Net credit cost (-)		△ 3.5	△ 1.8	1.7
<b>Consolidated</b>		2017/3	2018/3	Change
(¥Bil.)		1Q	1Q	
Ordinary profit		26.5	24.2	△ 2.3
Profit attributable to owners of parent		18.4	17.0	△ 1.4

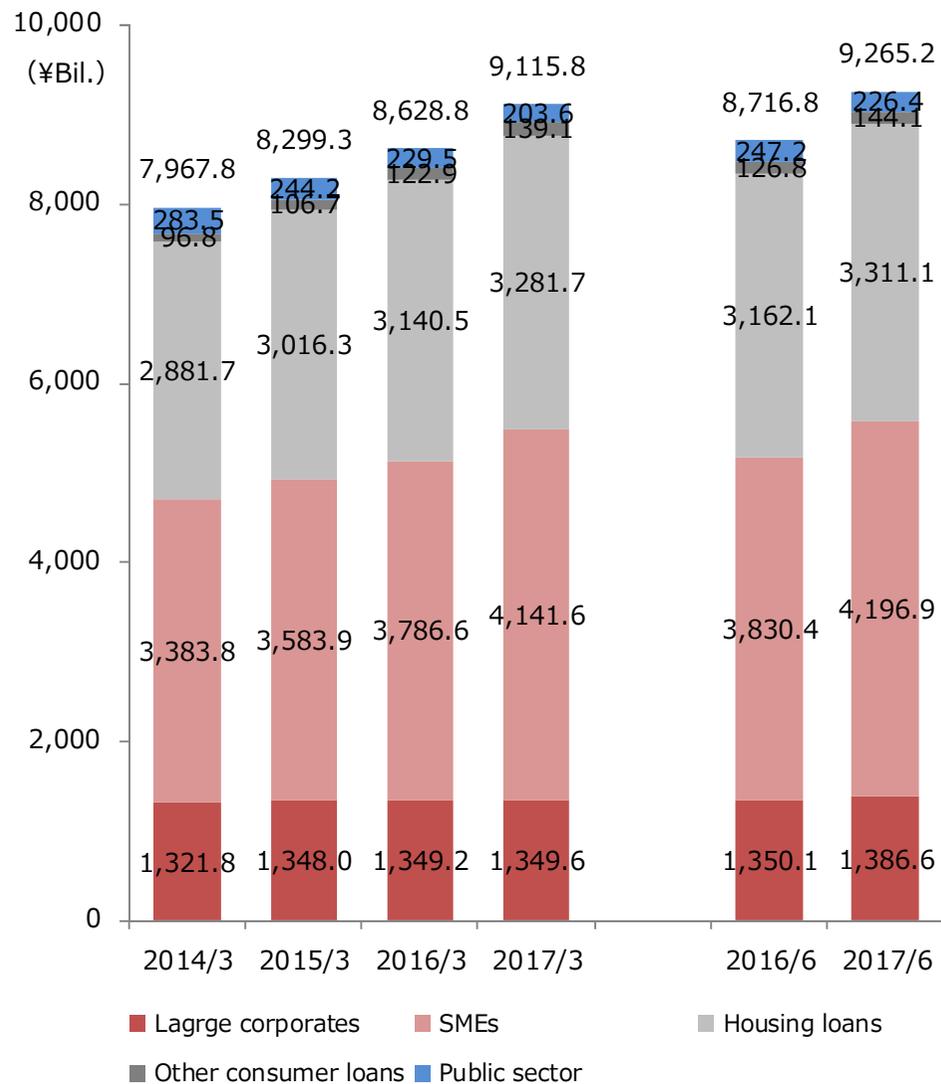
## Breakdown of gross business profits



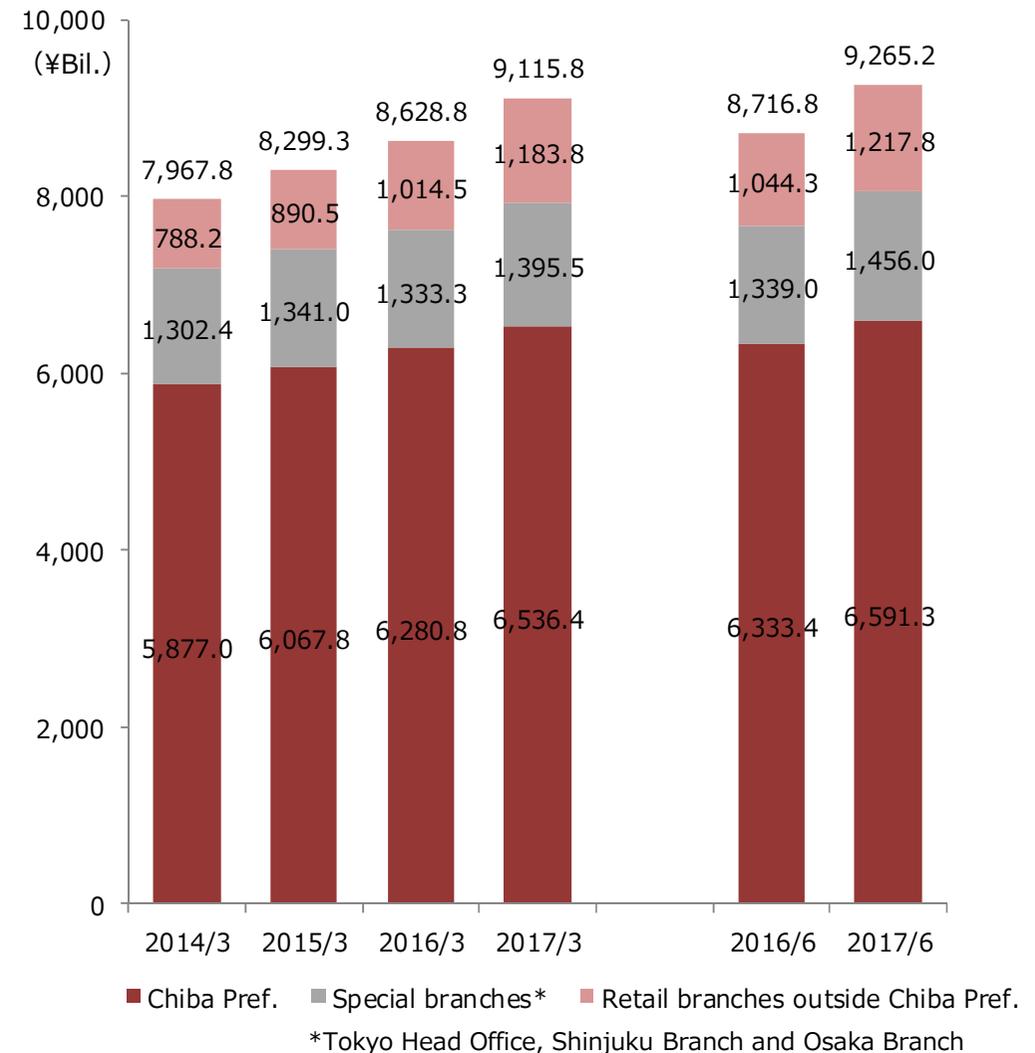
## Profit attributable to owners of parent



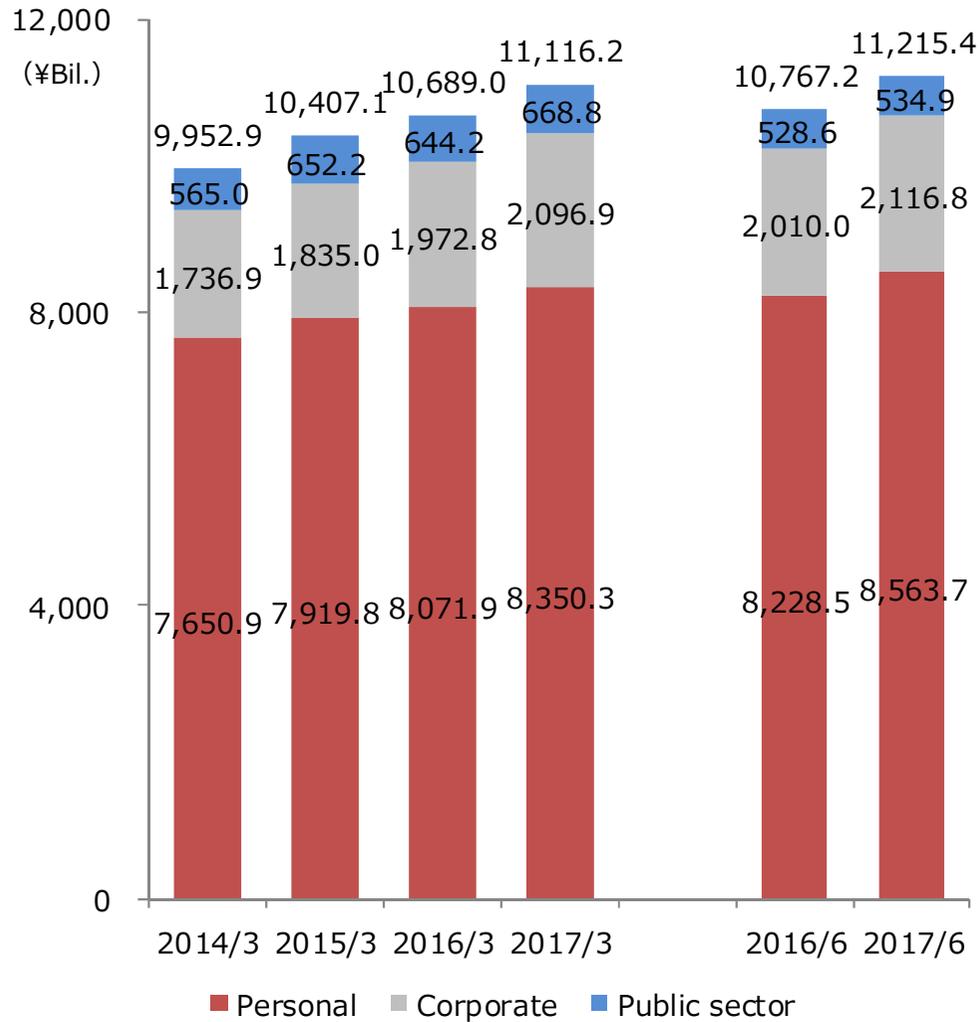
### Domestic loan balance



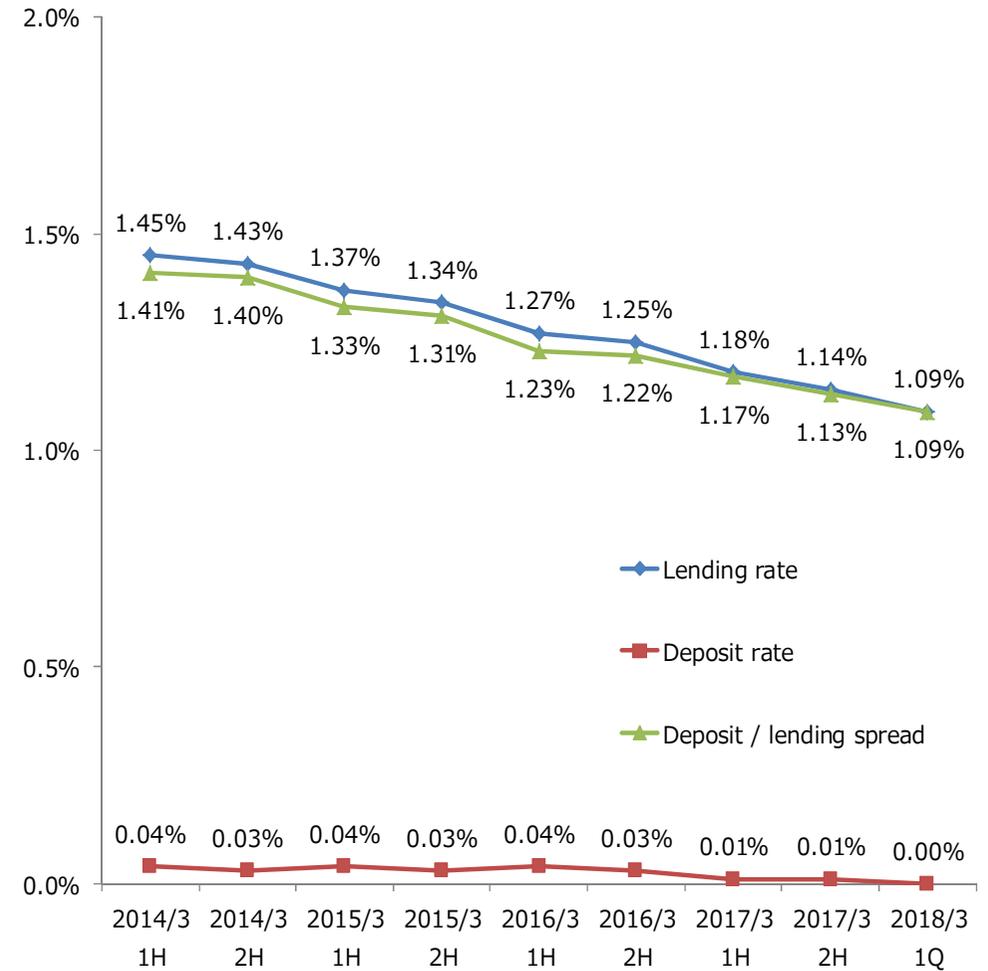
### Domestic loan balance (by region)



### Domestic deposit balance

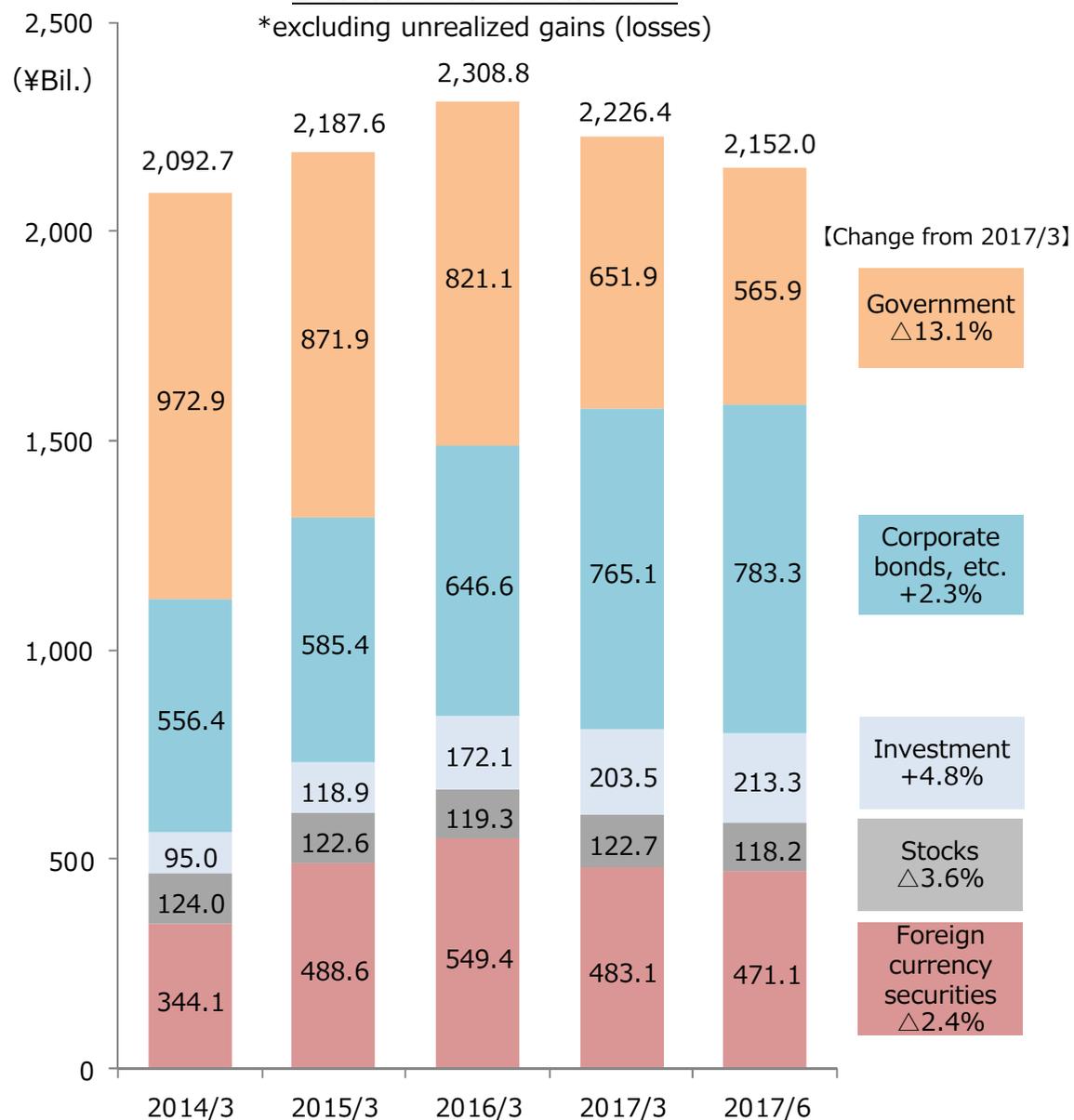


### Changes in domestic deposit/lending rates



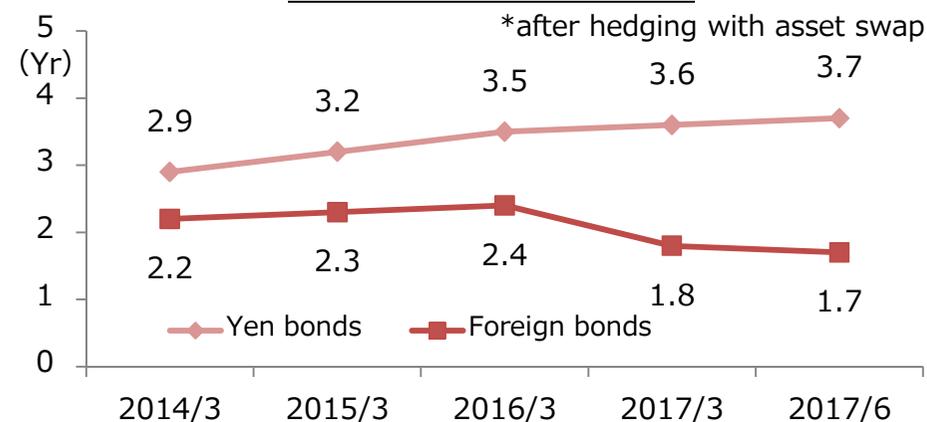
## Balance of securities\*

\*excluding unrealized gains (losses)



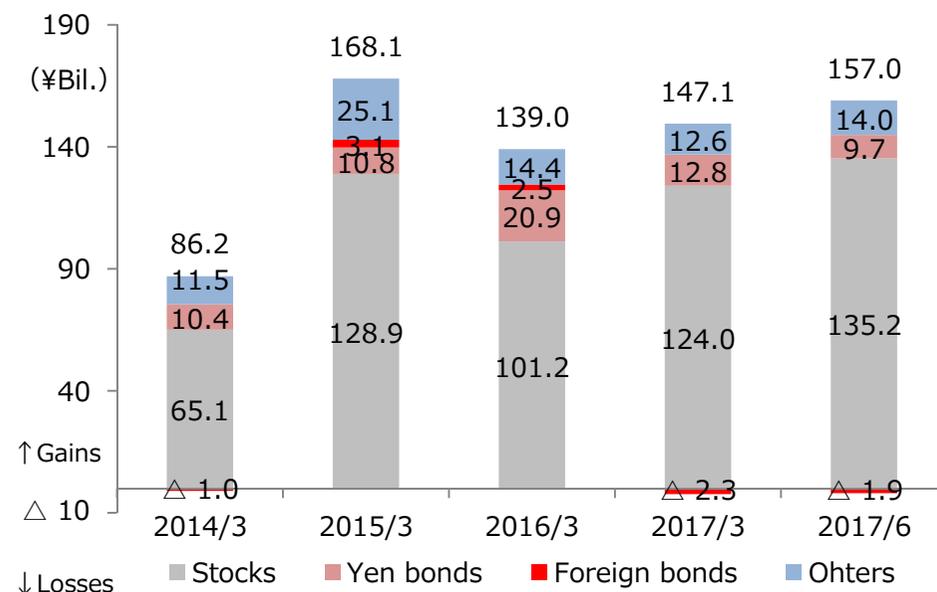
## Duration of securities\*

\*after hedging with asset swap



## Unrealized gains (losses) on other securities\*

\*including overseas CD



**Inquiries related to this presentation should be  
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