

# **Financial Highlights for the First Quarter of FY2019 ending March 2020**

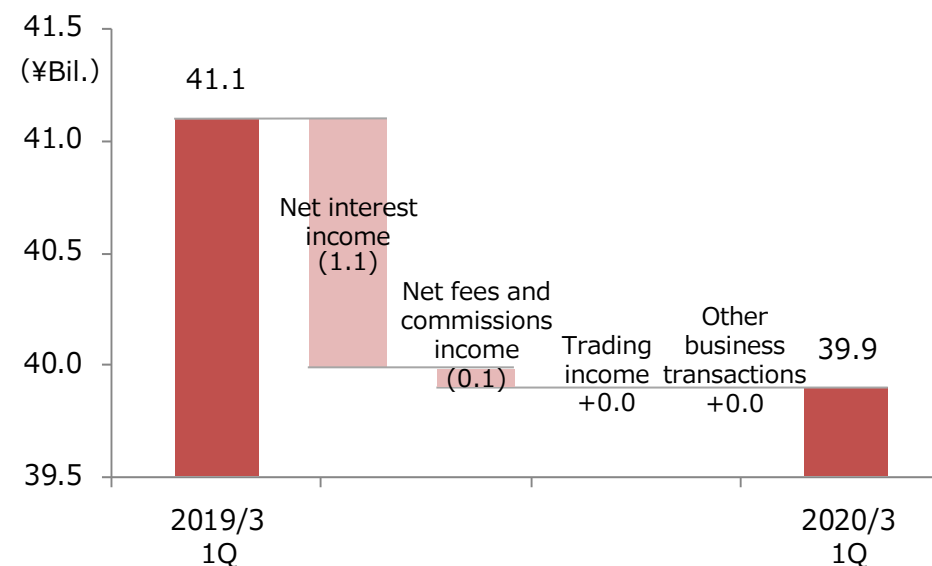
**August 5, 2019**

**THE CHIBA BANK,LTD.**

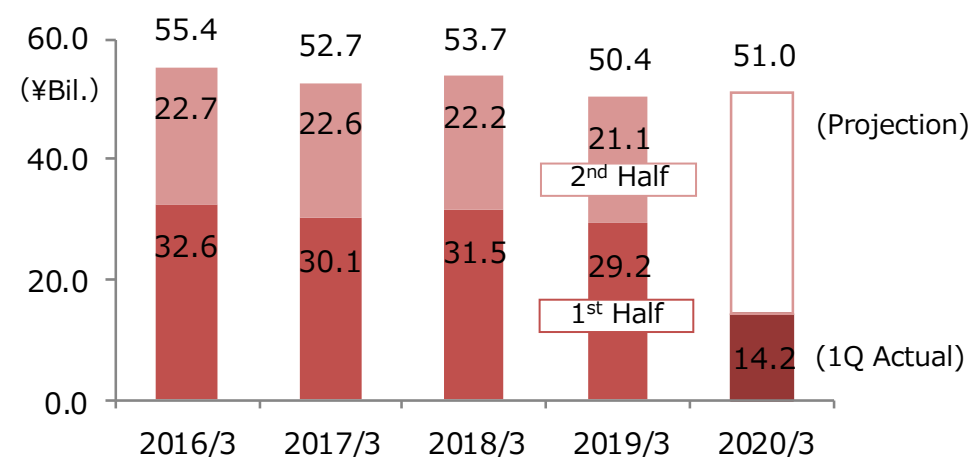
# Summary of Financial Results

<b>Non-consolidated</b>		2019/3	2020/3	Change
		1Q	1Q	
		(¥Bil.)		
Gross business profits		41.1	39.9	(1.2)
Net interest income		35.0	33.8	(1.1)
Net fees and commissions income		4.5	4.4	(0.1)
Trading income		0.4	0.4	0.0
Profit from other business transactions		1.2	1.2	0.0
Gains (losses) related to bonds		1.0	0.8	(0.1)
Expenses (-)		20.6	20.1	(0.4)
Real net business income		20.5	19.7	(0.7)
Core net business income		19.4	18.8	(0.5)
Excl. gains (losses) on cancellation of investment trusts		18.0	18.0	0.0
Net transfer to general allowance for loan losses (-)		0.1	0.0	(0.0)
Net business income		20.3	19.7	(0.6)
Non-recurrent income and losses		1.8	1.7	(0.0)
Disposal of non-performing loans (-)		0.9	1.1	0.1
Gains (losses) related to stocks, etc.		0.9	1.0	0.0
Ordinary profit		22.2	21.5	(0.7)
Extraordinary income (loss)		(0.1)	(0.0)	0.1
Profit		16.8	16.2	(0.5)
Net credit cost (-)		1.1	1.1	0.0
<b>Consolidated</b>		2019/3	2020/3	Change
		1Q	1Q	
		(¥Bil.)		
Ordinary profit		21.0	20.1	(0.8)
Profit attributable to owners of parent		14.8	14.2	(0.5)

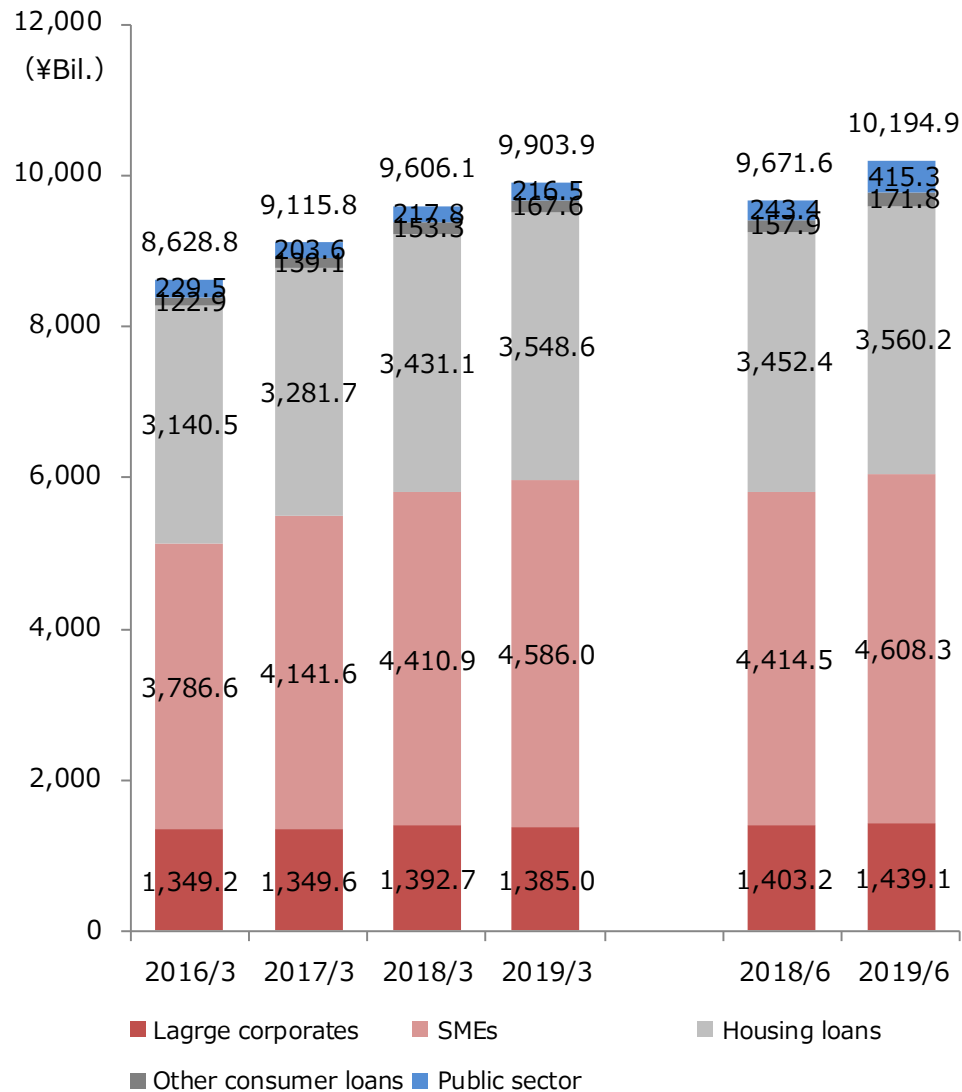
## Breakdown of gross business profits



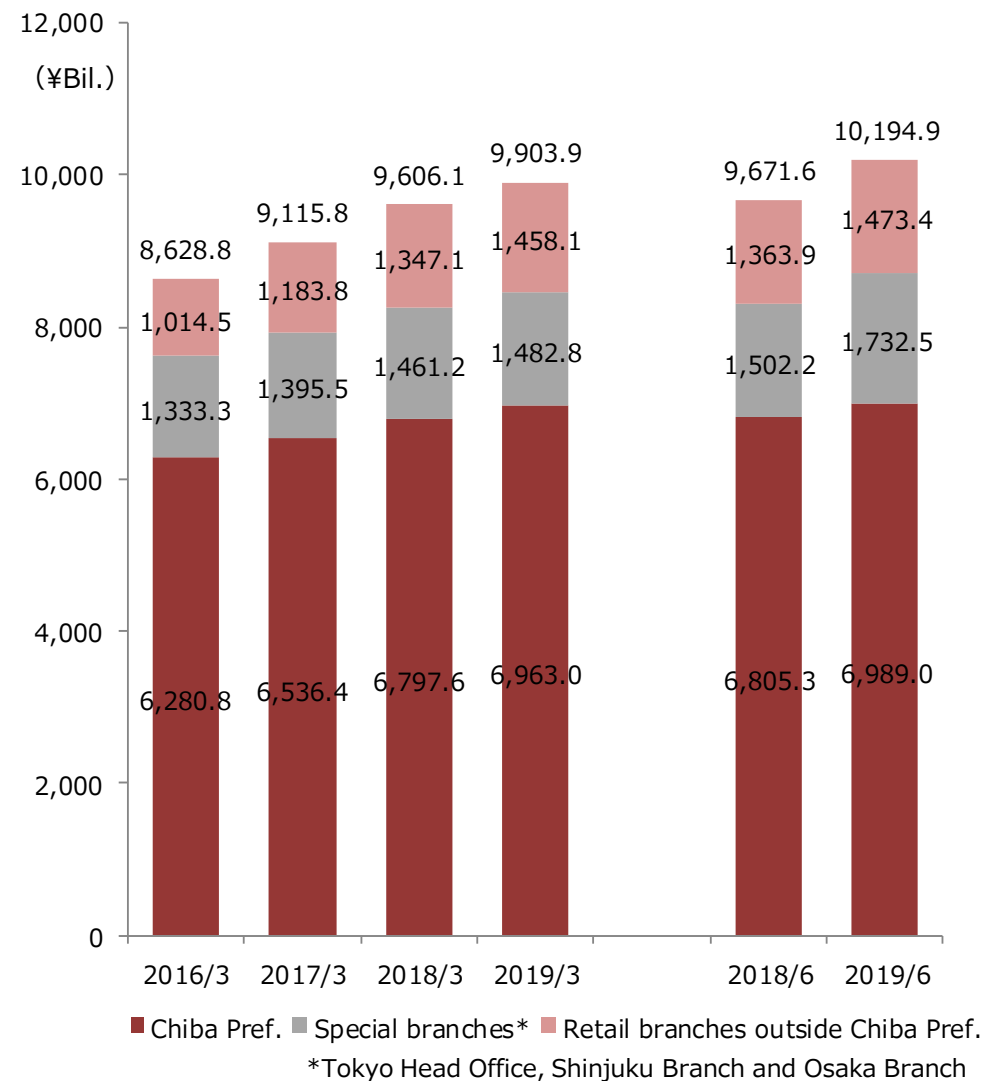
## Profit attributable to owners of parent



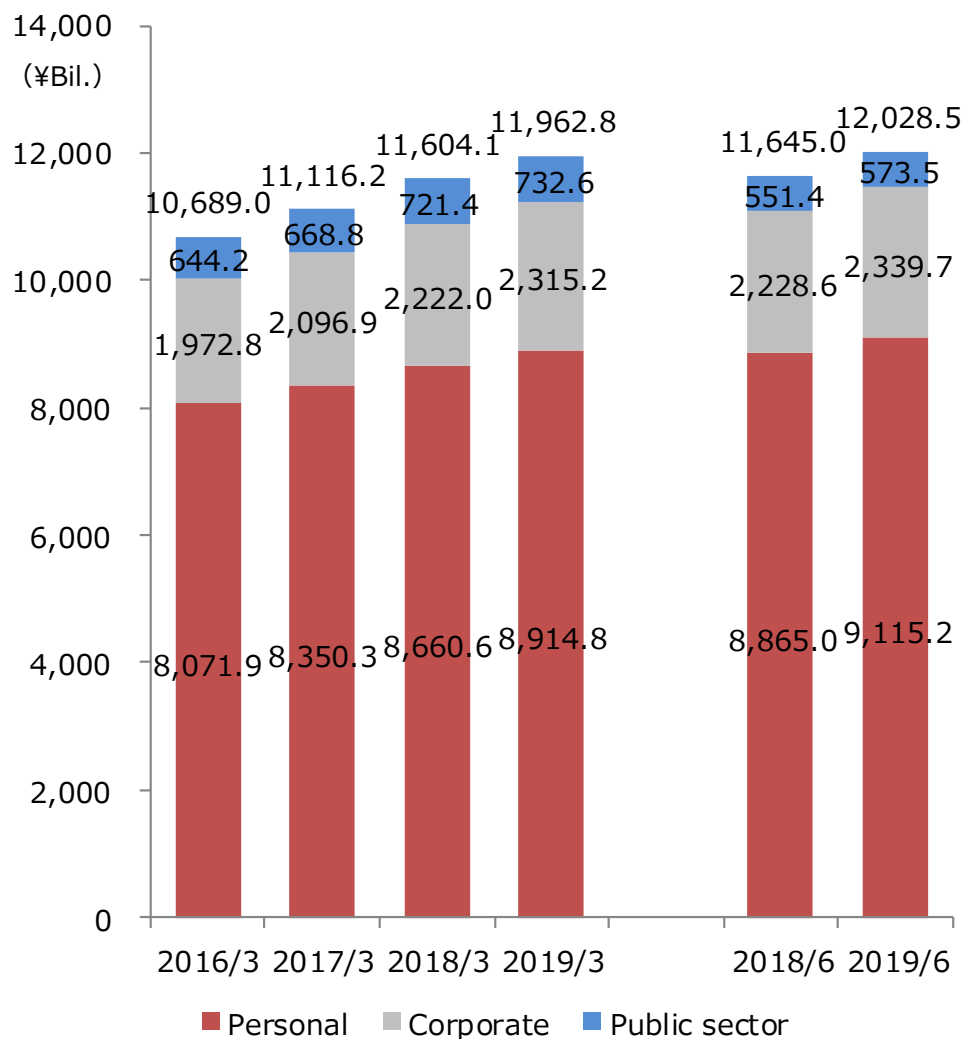
### Domestic loan balance



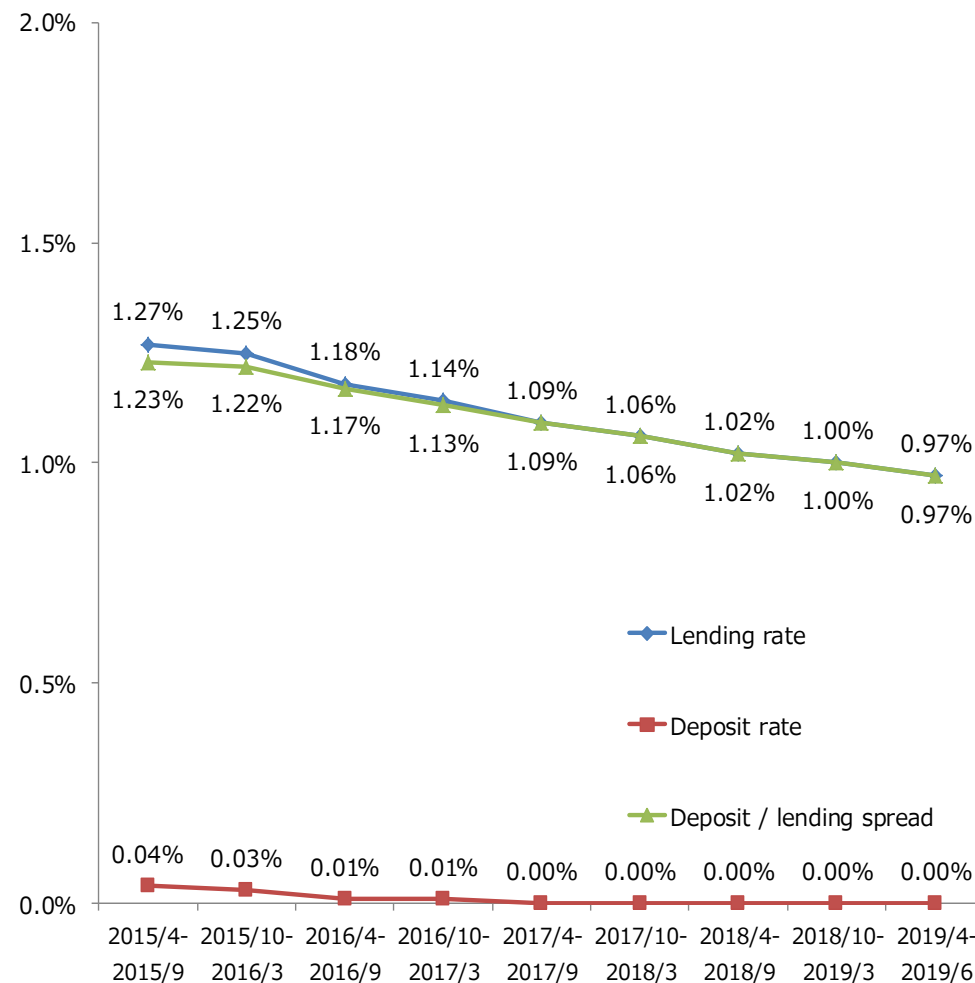
### Domestic loan balance (by region)



### Domestic deposit balance

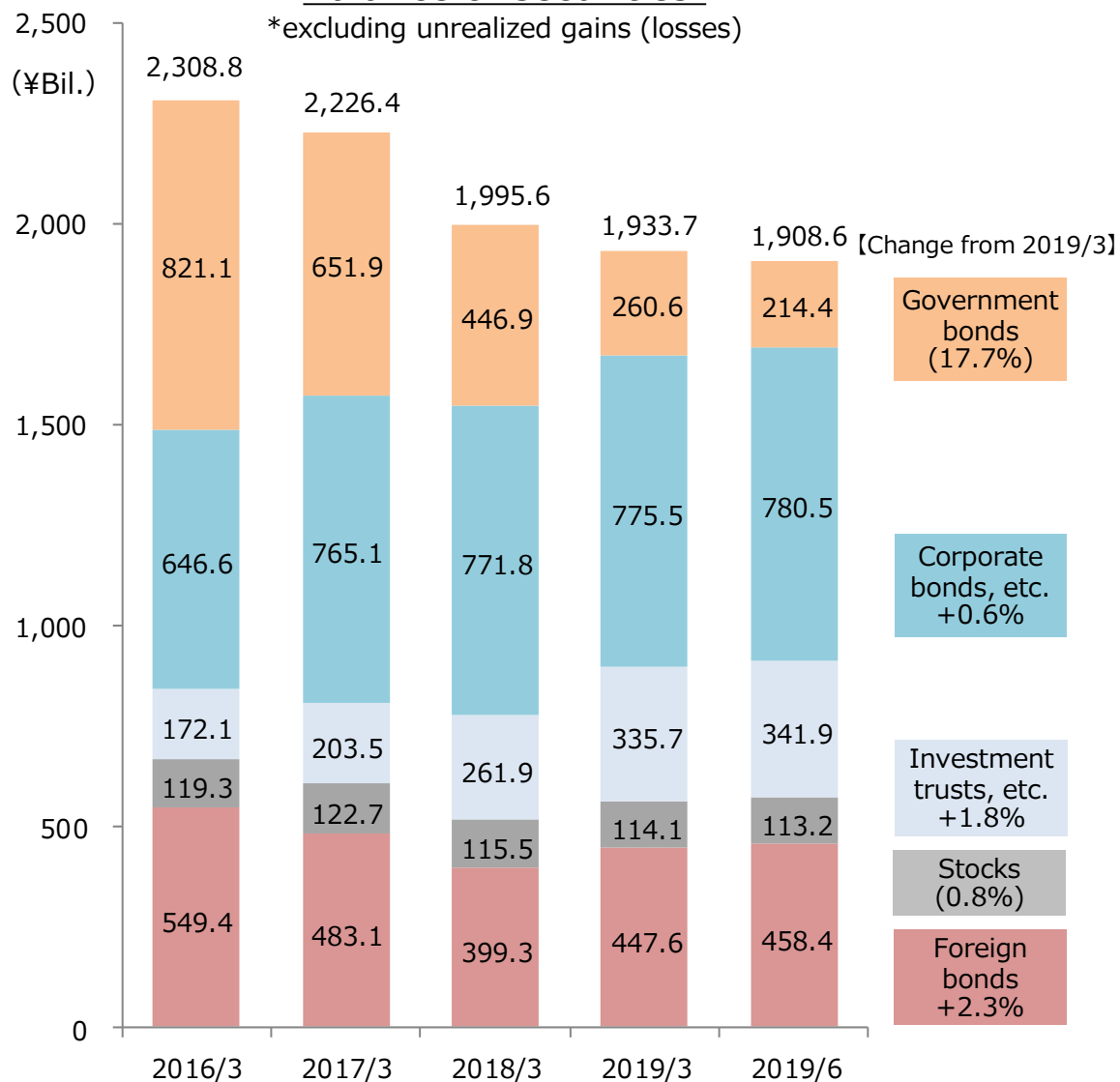


### Changes in domestic deposit/lending rates



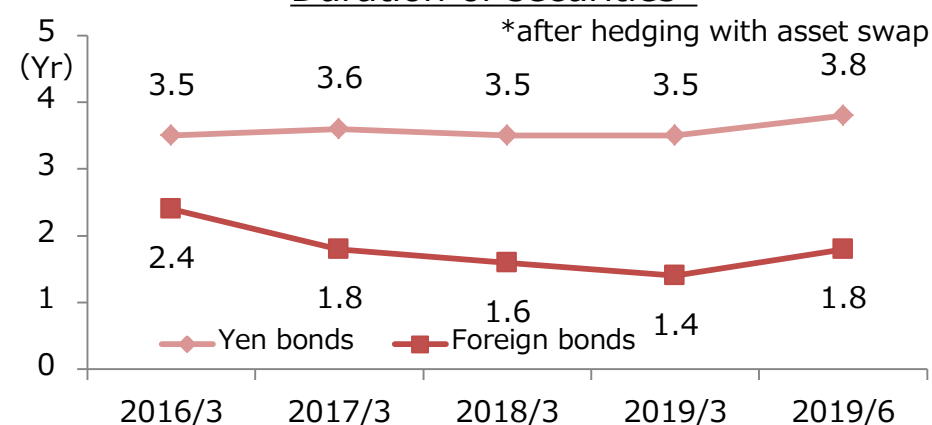
## Balance of securities\*

\*excluding unrealized gains (losses)



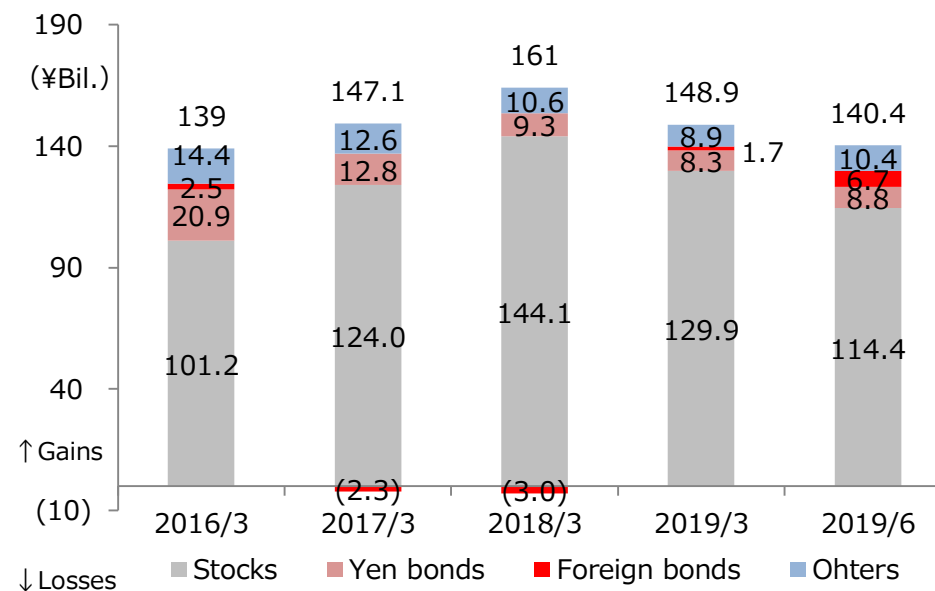
## Duration of securities\*

\*after hedging with asset swap



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

\*including overseas CD



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

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