

Financial Highlights for the Second Quarter (First Half) of FY2017

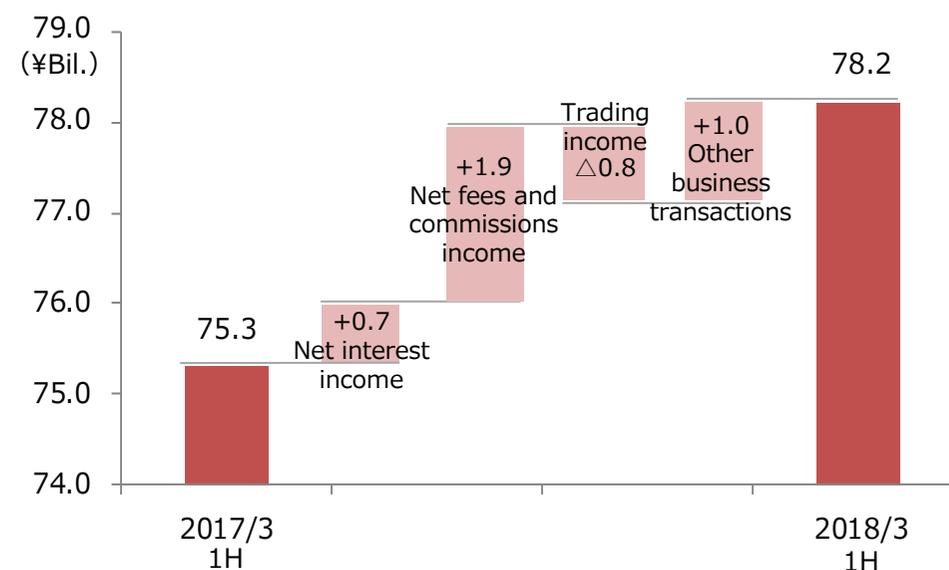
November 8, 2017

THE CHIBA BANK,LTD.

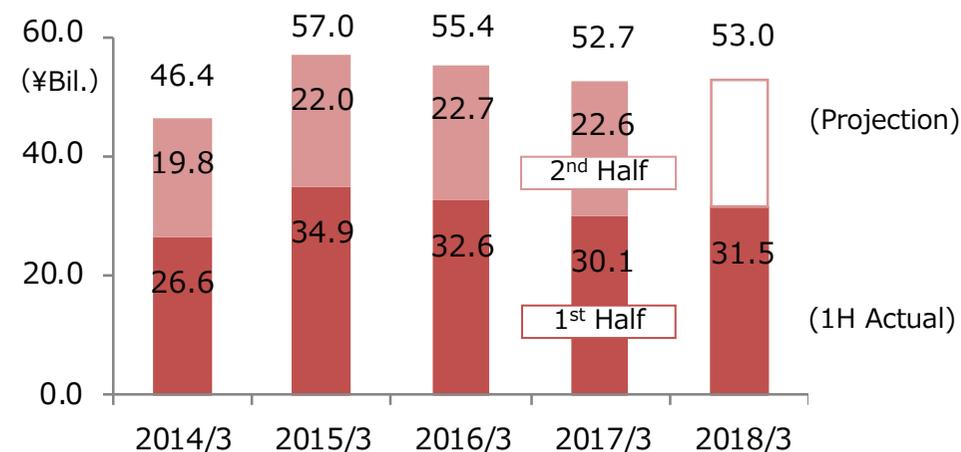
Summary of Financial Results

Non-consolidated	(¥Bil.)	2017/3	2018/3	Change
		1H	1H	
Gross business profits		75.3	78.2	2.9
Net interest income		62.6	63.4	0.7
Net fees and commissions income		9.4	11.4	1.9
Trading income		1.6	0.7	△ 0.8
Profit from other business transactions		1.5	2.6	1.0
Gains (losses) related to bonds		0.2	1.9	1.6
Expenses (-)		41.1	41.2	0.1
Real net business income		34.1	37.0	2.8
Core net business income		33.9	35.0	1.1
Net transfer to general allowance for loan losses (-)		-	-	-
Net business income		34.1	37.0	2.8
Non-recurrent income and losses		7.3	6.5	△ 0.8
Disposal of non-performing loans (-)		△ 4.1	△ 1.3	2.7
Gains (losses) related to stocks, etc.		△ 0.2	1.8	2.0
Ordinary profit		41.5	43.5	2.0
Extraordinary income (loss)		△ 0.3	△ 0.2	0.1
Profit		29.5	31.7	2.1
Net credit cost (-)		△ 4.1	△ 1.3	2.7
Consolidated	(¥Bil.)	2017/3	2018/3	Change
		1H	1H	
Ordinary profit		43.7	44.9	1.2
Profit attributable to owners of parent		30.1	31.5	1.4

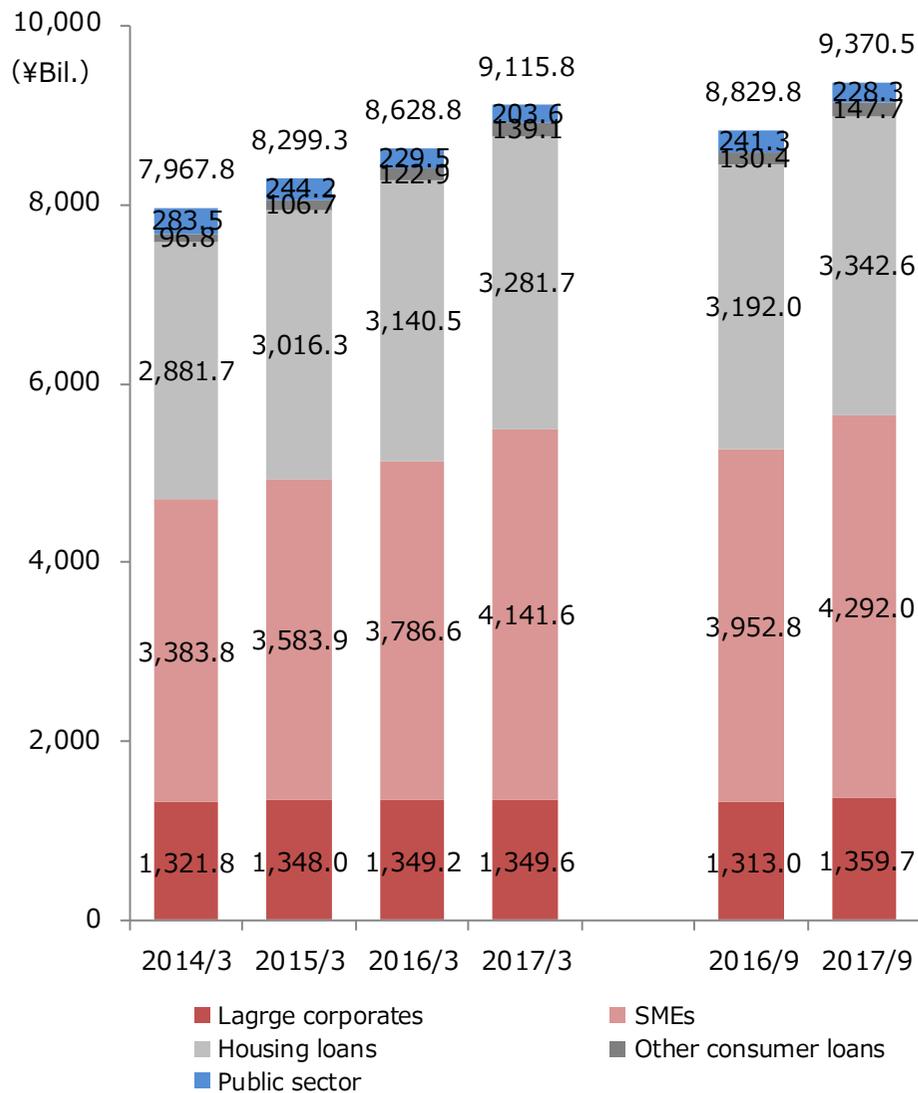
Breakdown of gross business profits



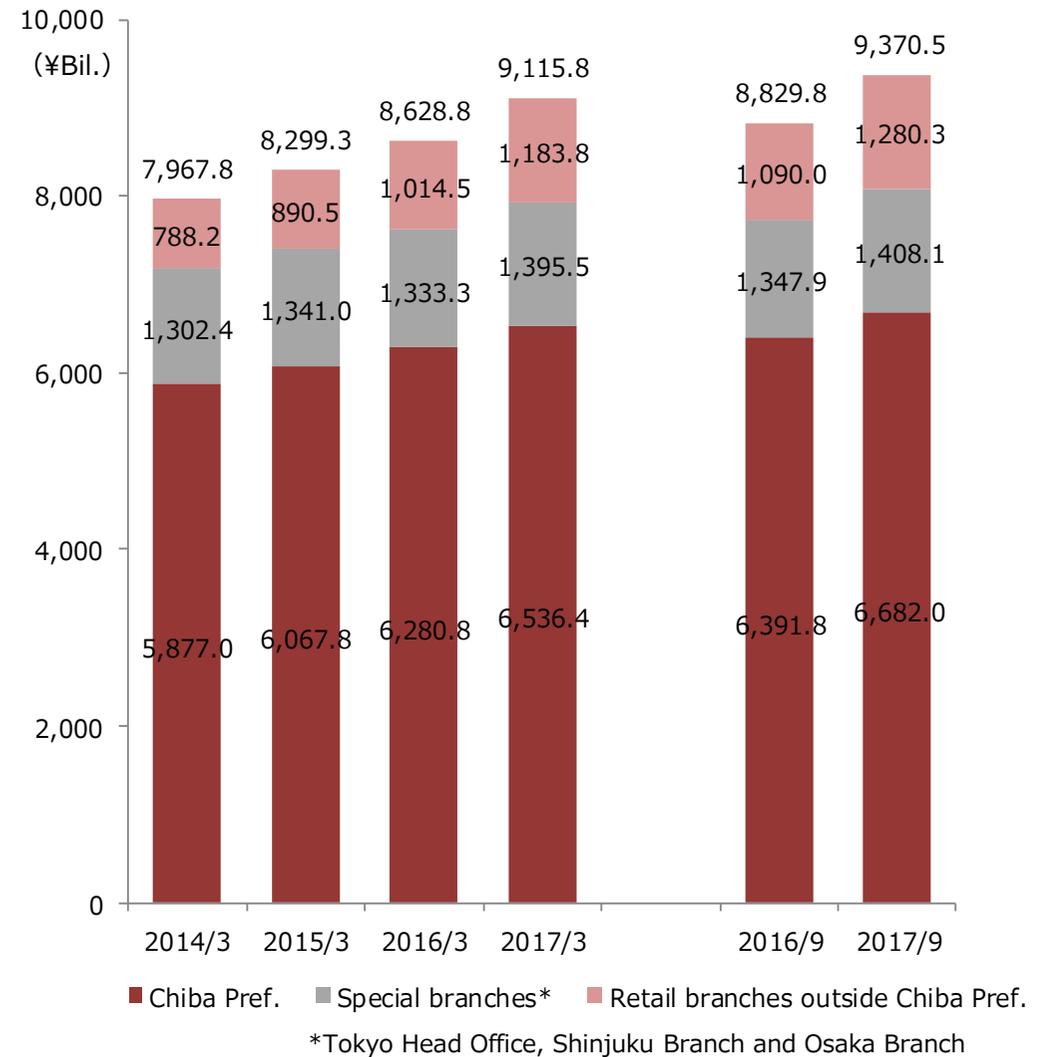
Profit attributable to owners of parent



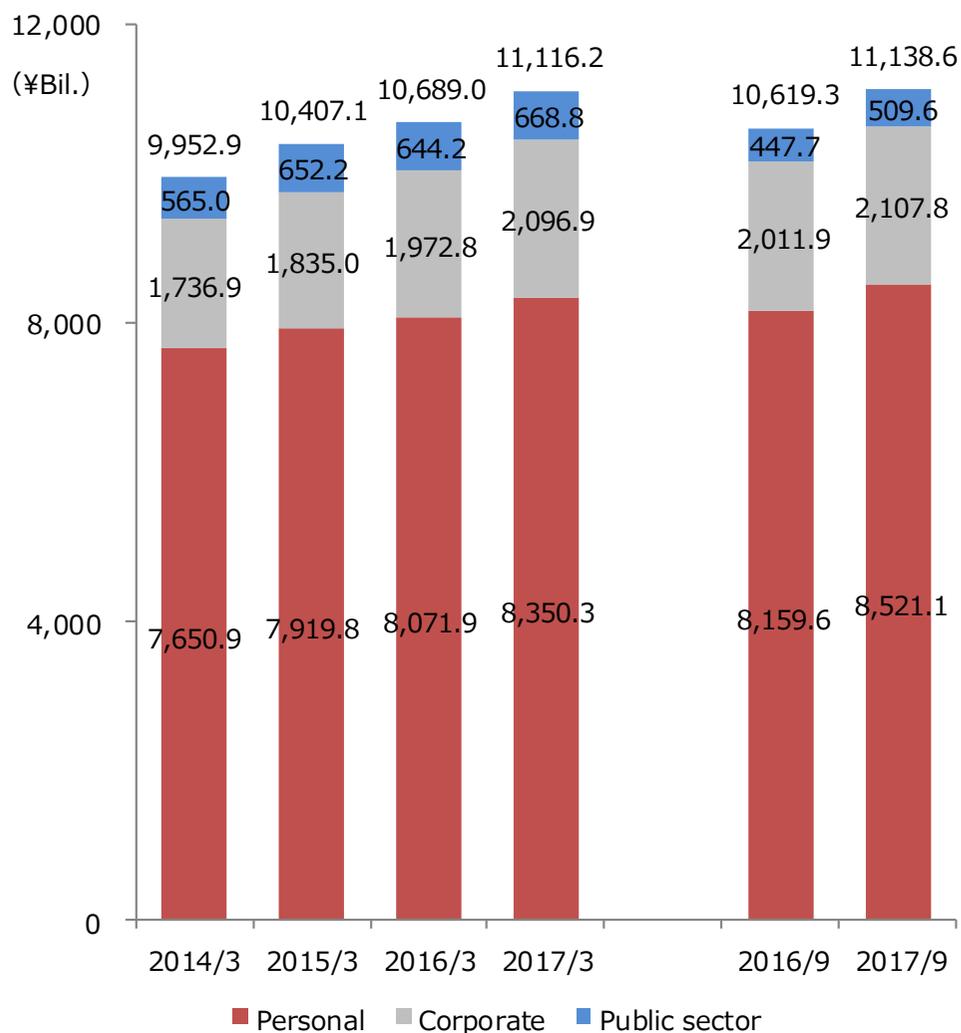
Domestic loan balance



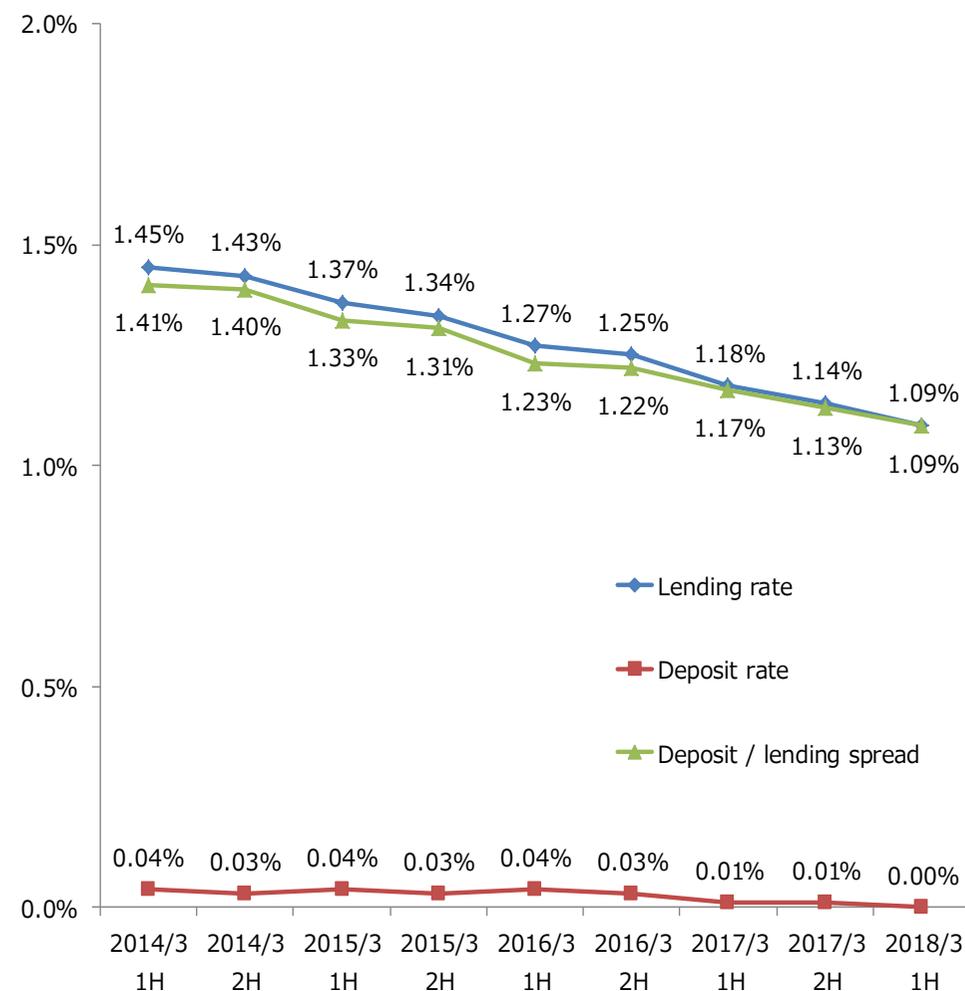
Domestic loan balance (by region)



Domestic deposit balance

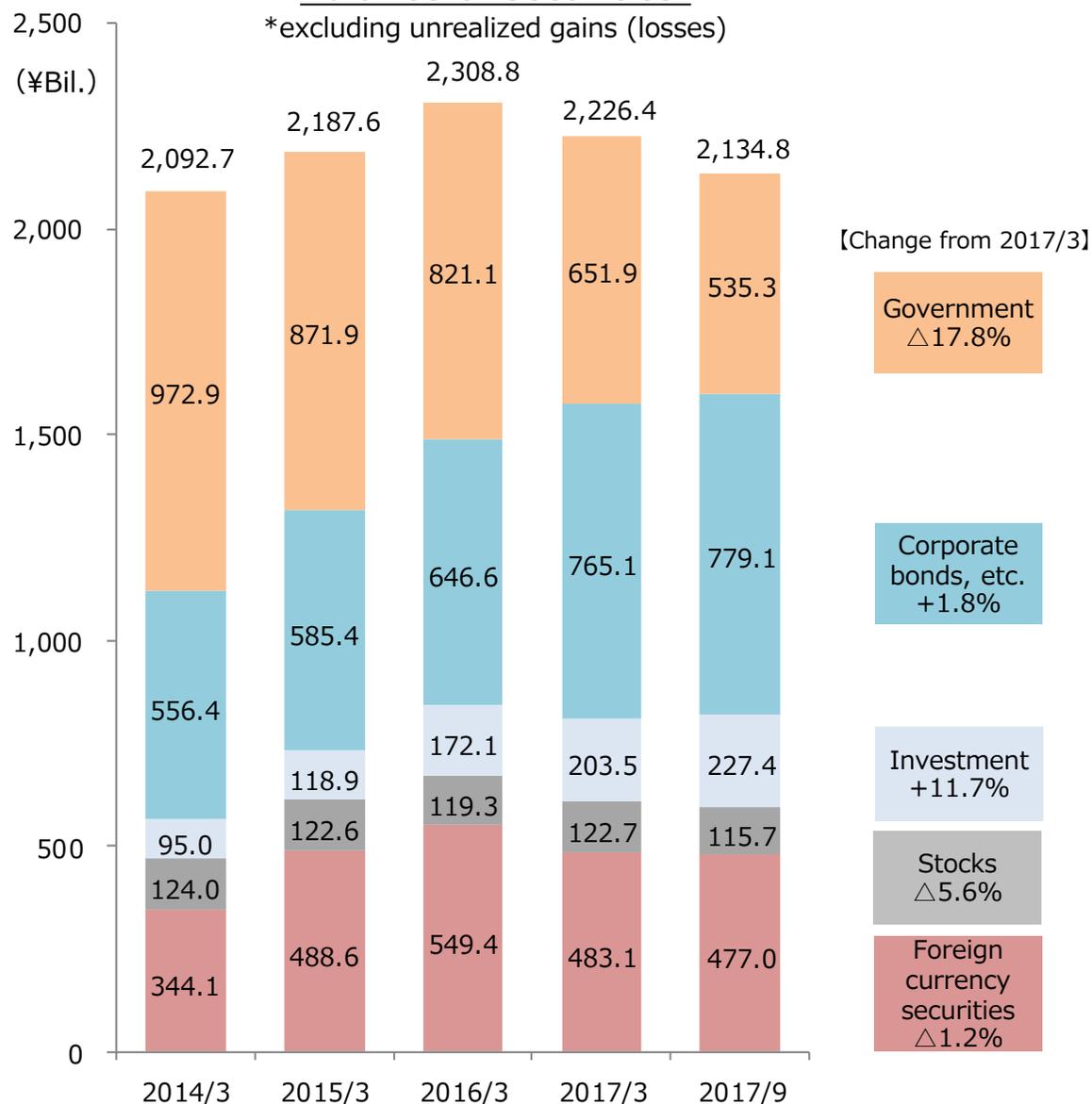


Changes in domestic deposit/lending rates



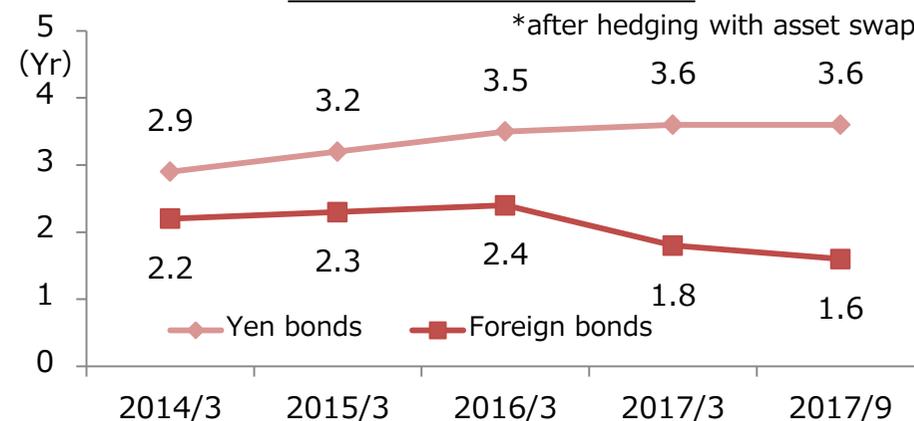
Balance of securities*

*excluding unrealized gains (losses)



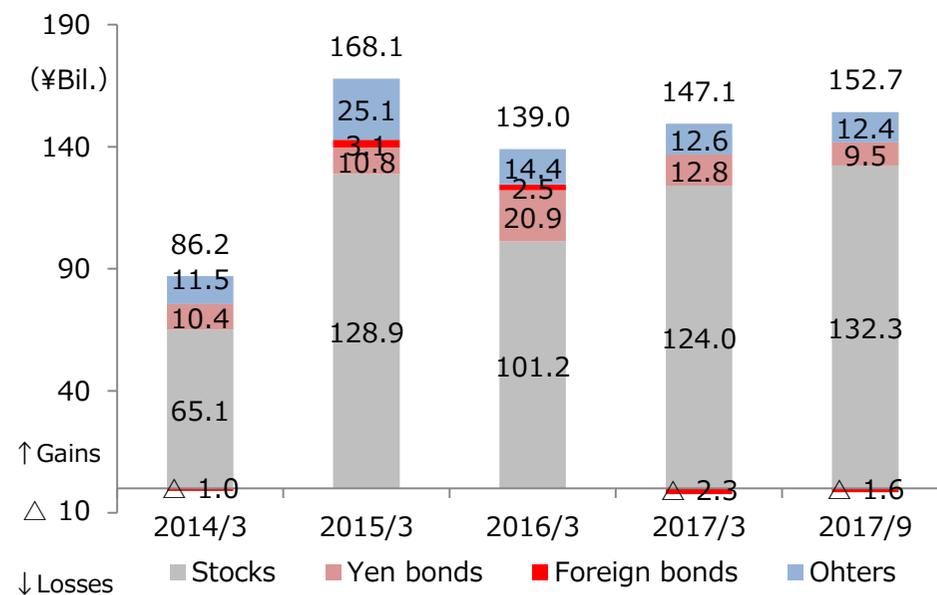
Duration of securities*

*after hedging with asset swap



Unrealized gains (losses) on other securities*

*including overseas CD



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

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