

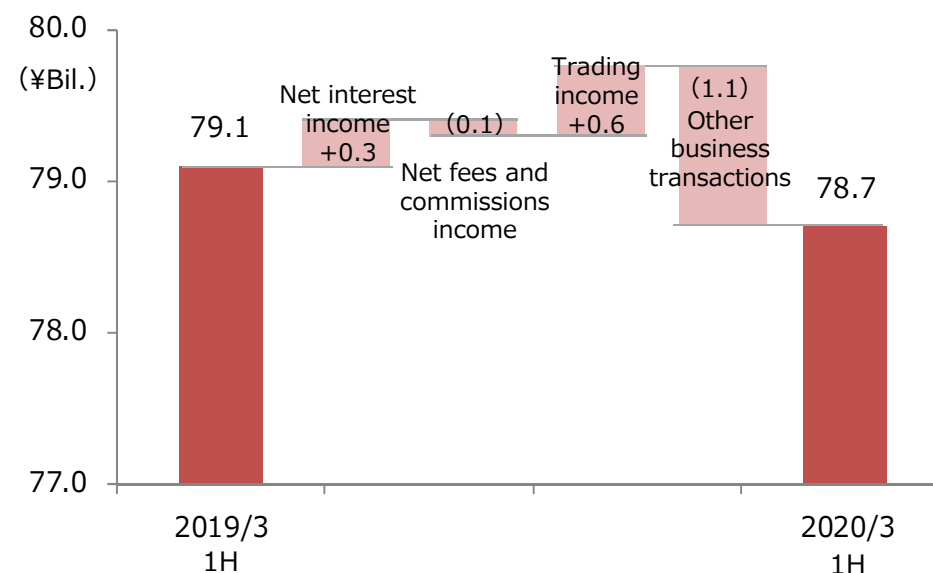
Financial Highlights for the Second Quarter (First Half) of FY2019 ending March 2020

**November 11, 2019
THE CHIBA BANK,LTD.**

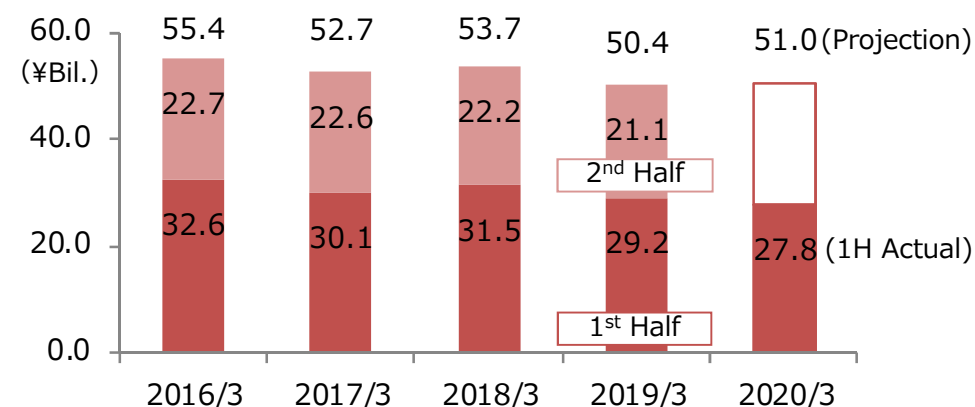
Summary of Financial Results

Non-consolidated	(¥Bil.)	2019/3	2020/3	Change
		1H	1H	
Gross business profits		79.1	78.7	(0.3)
Net interest income		64.1	64.4	0.3
Net fees and commissions income		10.9	10.8	(0.1)
Trading income		0.5	1.1	0.6
Profit from other business transactions		3.4	2.3	(1.1)
Gains (losses) related to bonds		2.3	1.5	(0.7)
Expenses (-)		40.6	40.4	(0.2)
Net business income(before transfer to general allowance for loan losses)		38.4	38.3	(0.0)
Core net business income		36.0	36.7	0.7
Excluding gains (losses) on cancellation of investment trusts		33.5	33.9	0.4
Net transfer to general allowance for loan losses (-)		0.6	1.9	1.3
Net business income		37.7	36.3	(1.4)
Non-recurrent income and losses		3.5	3.2	(0.2)
Disposal of non-performing loans (-)		1.4	2.8	1.3
Gains (losses) related to stocks, etc.		1.0	2.2	1.2
Ordinary profit		41.3	39.6	(1.6)
Extraordinary income (loss)		(0.1)	(0.0)	0.1
Profit		30.0	28.8	(1.1)
Net credit cost (-)		2.1	4.7	2.6
Consolidated	(¥Bil.)	2019/3	2020/3	Change
Ordinary profit		42.1	39.9	(2.2)
Profit attributable to owners of parent		29.2	27.8	(1.4)

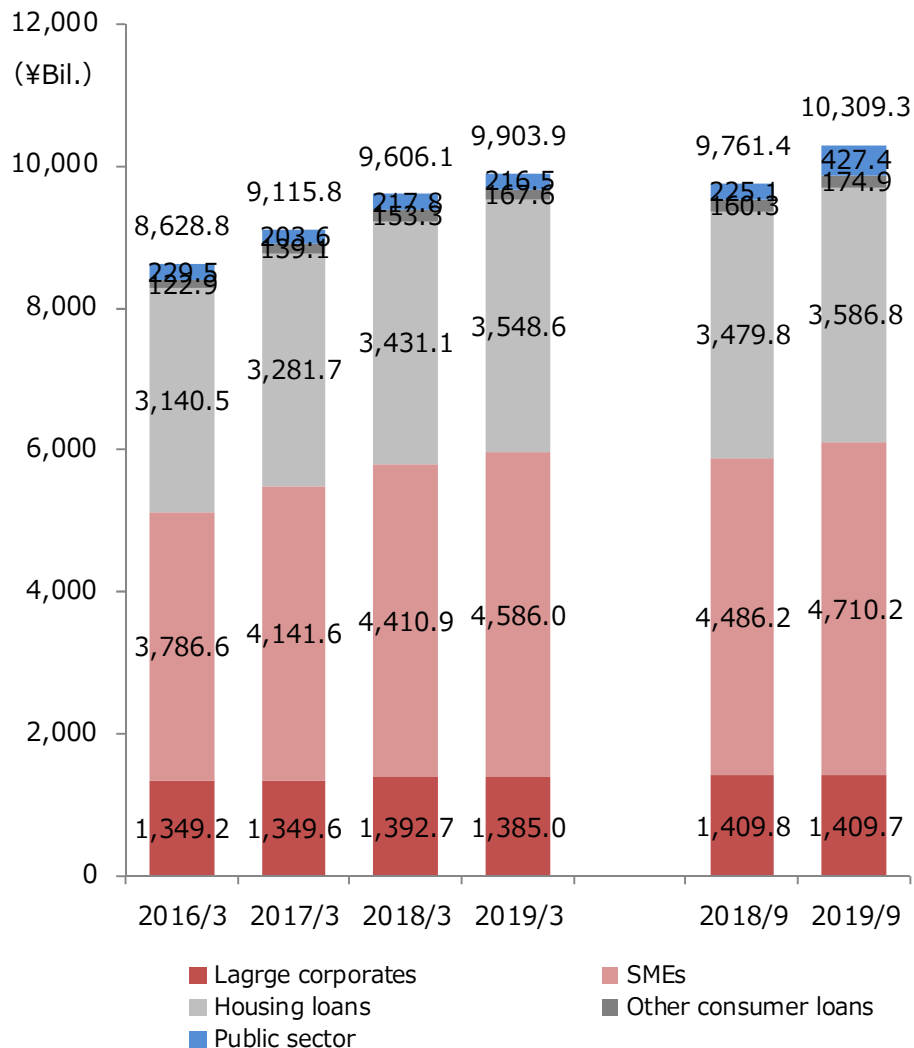
Breakdown of gross business profits



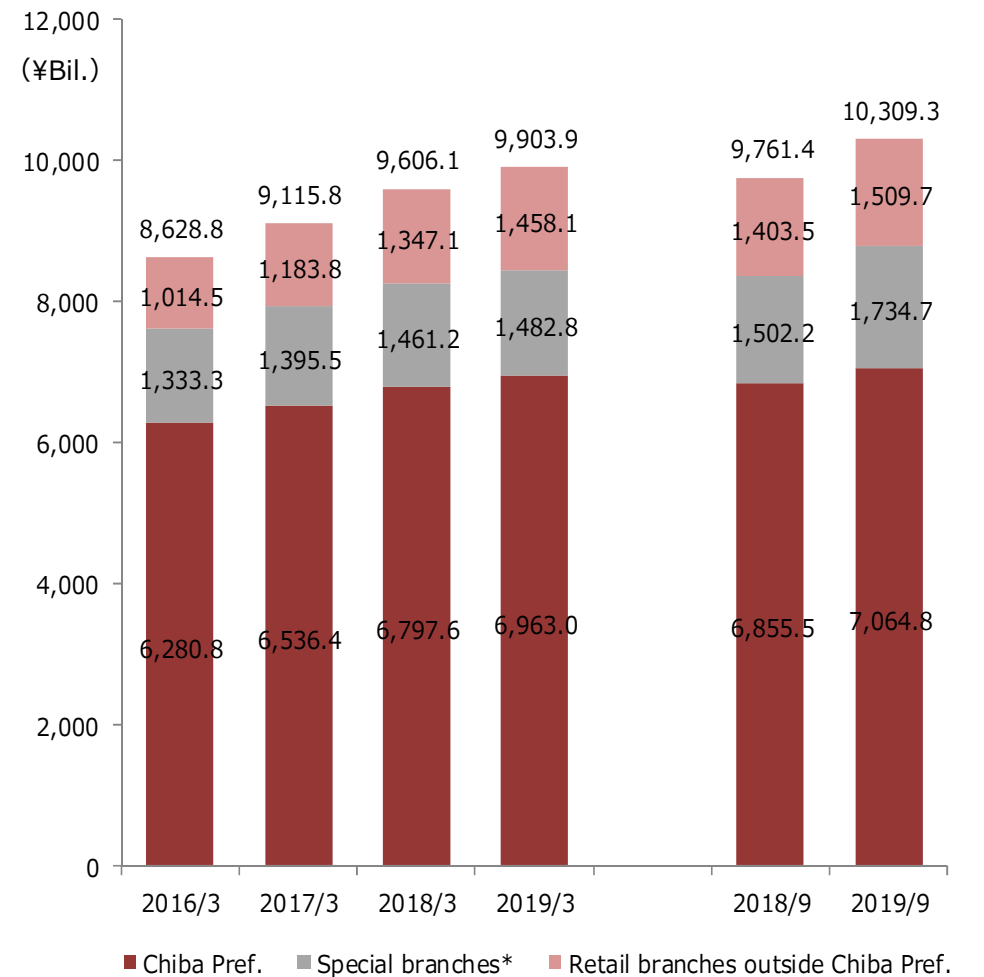
Profit attributable to owners of parent



Domestic loan balance

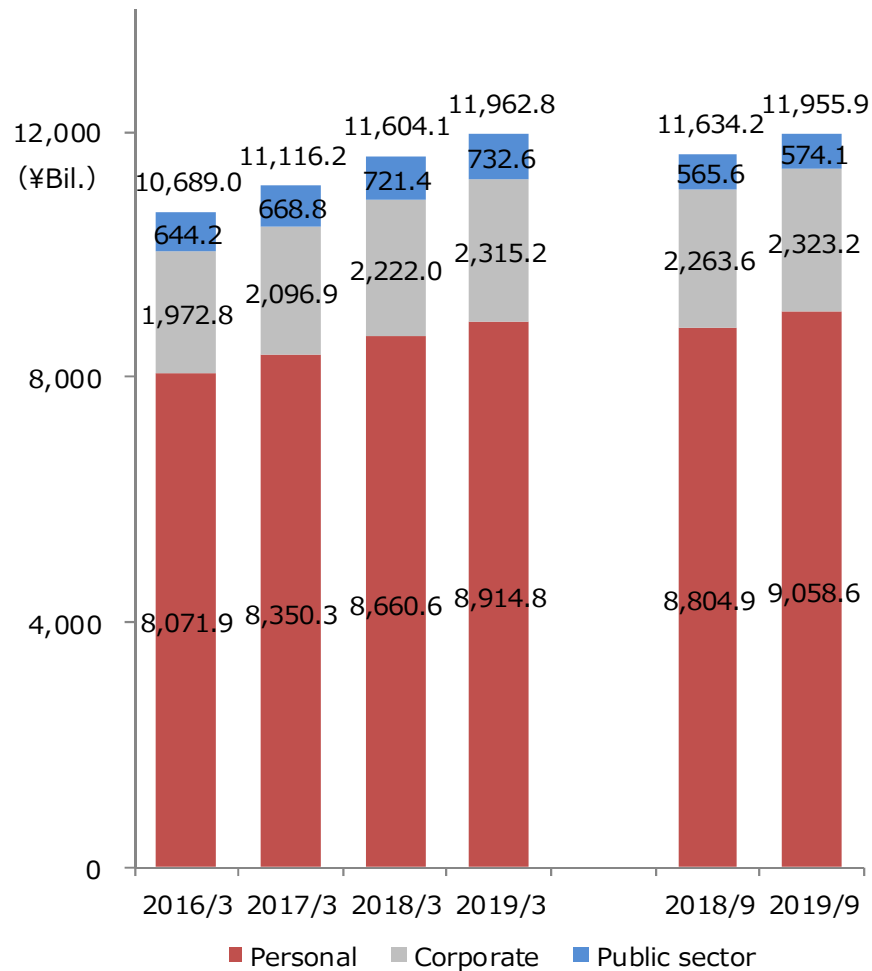


Domestic loan balance (by region)

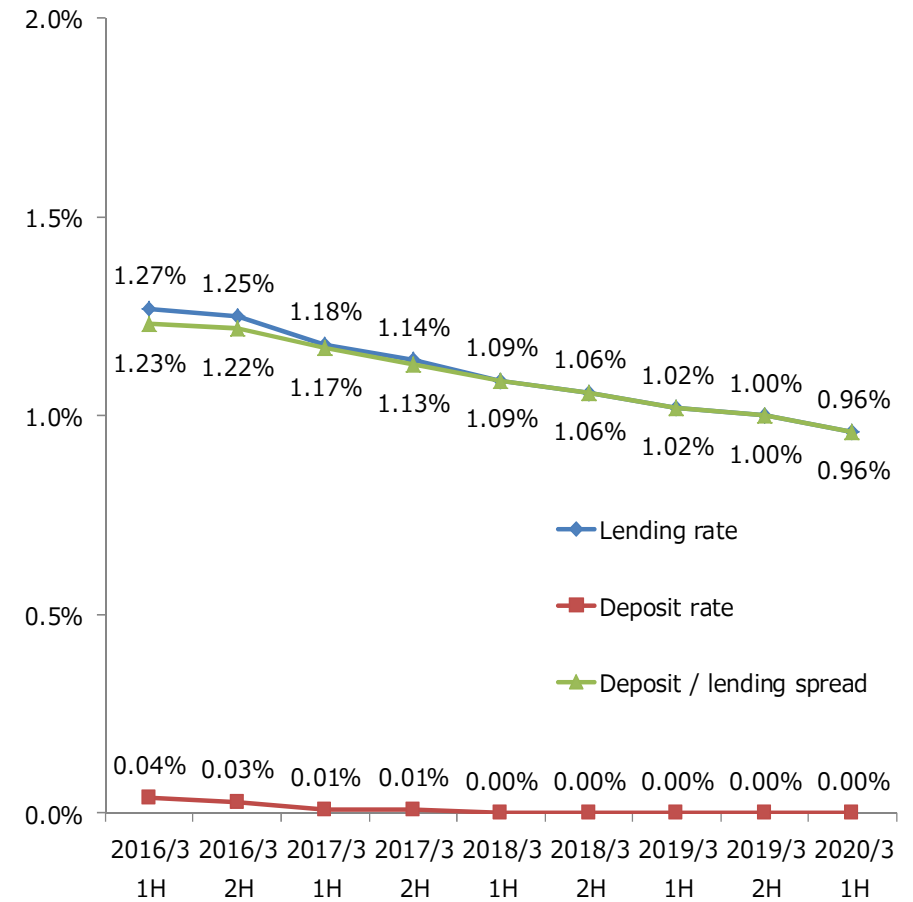


*Tokyo Head Office, Shinjuku Branch and Osaka Branch

Domestic deposit balance

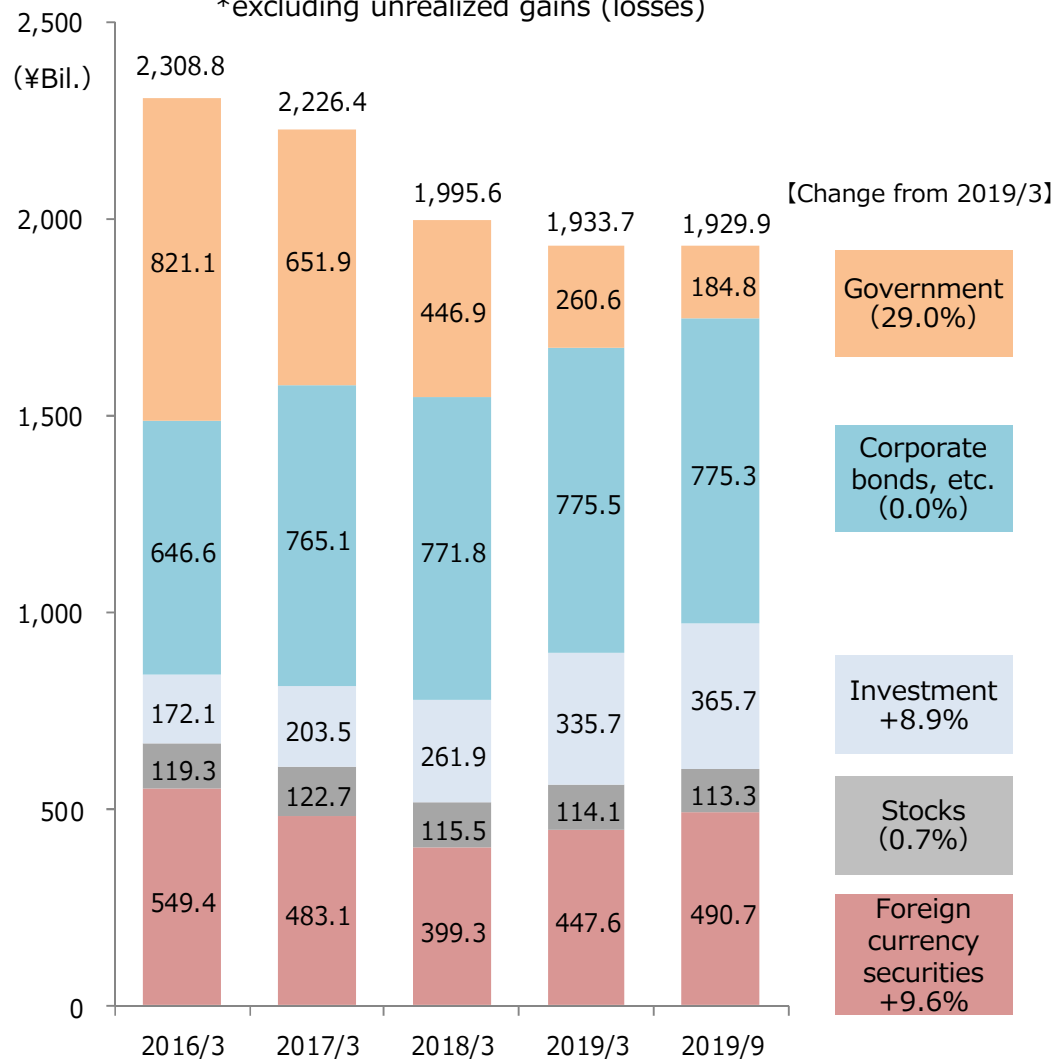


Changes in domestic deposit/lending rates



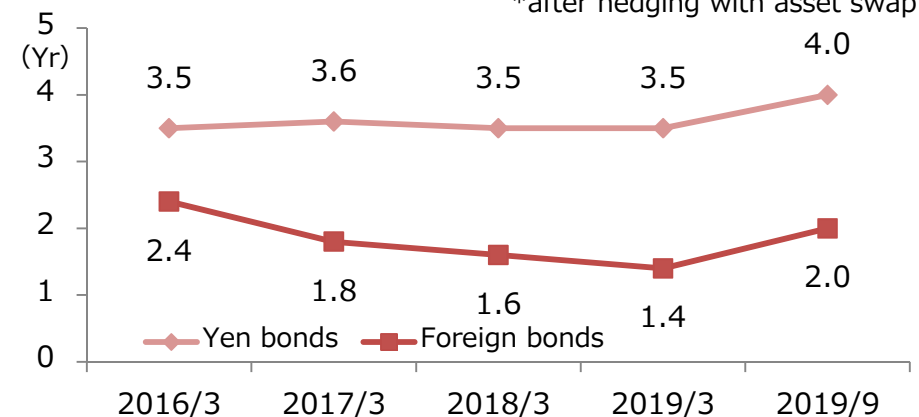
Balance of securities*

*excluding unrealized gains (losses)



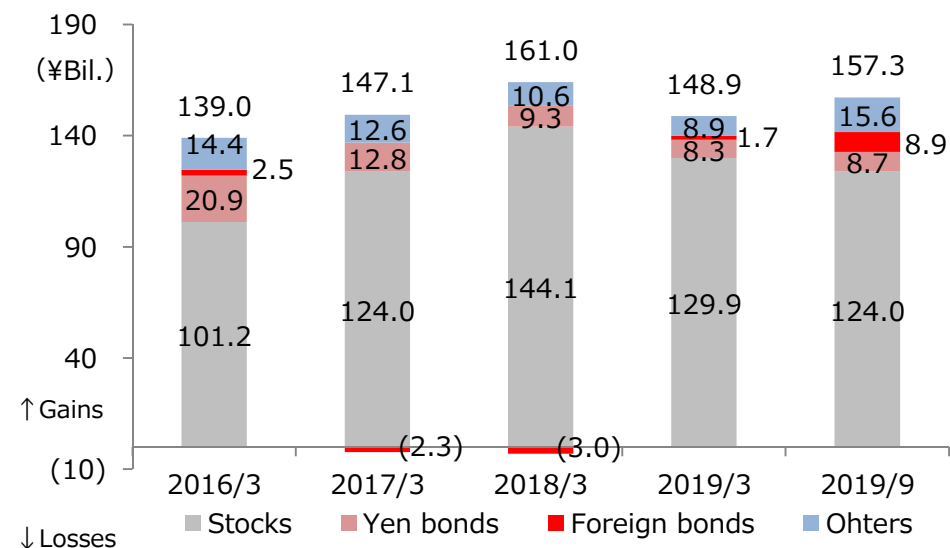
Duration of securities*

*after hedging with asset swap



Unrealized gains (losses) on other securities*

*including overseas CD



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