

# **Financial Highlights for the Second Quarter (First Half) of FY2020 ending March 2021**

**November 9, 2020  
THE CHIBA BANK, LTD.**

# Summary of Financial Results

**NEXT STEP 2023**

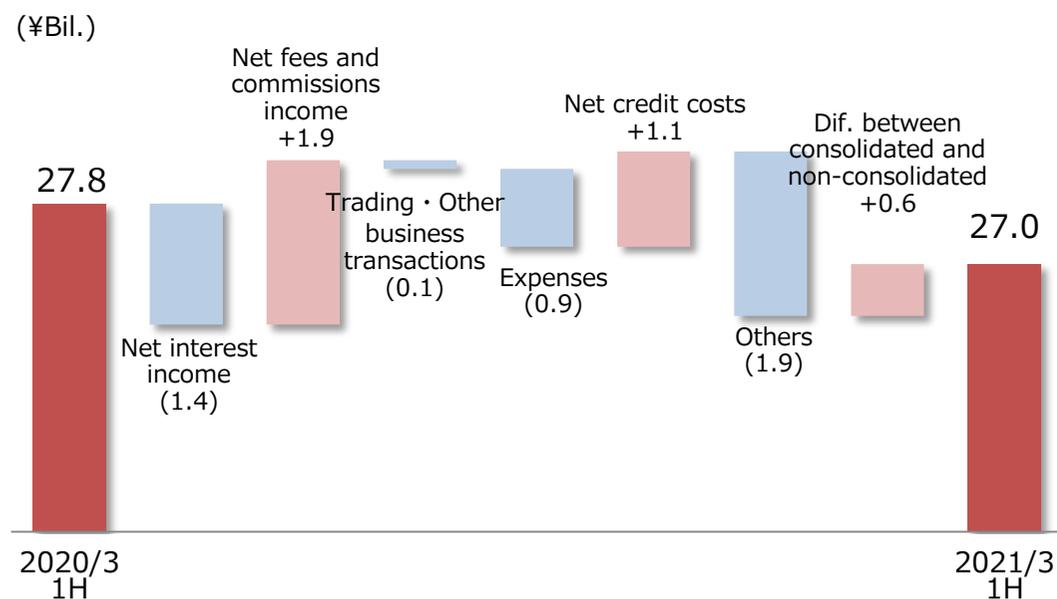
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<b>Non-consolidated</b>	(¥Bil.)	2020/3 1H	2021/3 1H	Change
Gross business profits		78.7	79.0	0.3
Net interest income		64.4	62.9	(1.4)
Net fees and commissions income		10.8	12.7	1.9
Trading income		1.1	0.8	(0.3)
Profit from other business transactions		2.3	2.4	0.1
Gains (losses) related to bonds (Government bonds, etc.)		1.5	0.9	(0.6)
Expenses (-)		40.4	41.4	0.9
Real net business income		38.3	37.6	(0.6)
Core net business income		36.7	36.7	(0.0)
Excluding gains (losses) on cancellation of investment trusts		33.9	34.4	0.5
Net transfer to general allowance for loan losses (-)		1.9	1.1	(0.8)
Net business income		36.3	36.5	0.1
Non-recurrent income and losses		3.2	0.9	(2.3)
Disposal of non-performing loans (-)		2.8	2.5	(0.3)
Gains (losses) related to stocks, etc.		2.2	3.3	1.0
Ordinary profit		39.6	37.4	(2.1)
Extraordinary income (loss)		(0.0)	(0.0)	0.0
Profit		28.8	27.4	(1.4)
Net credit costs (-)		4.7	3.6	(1.1)

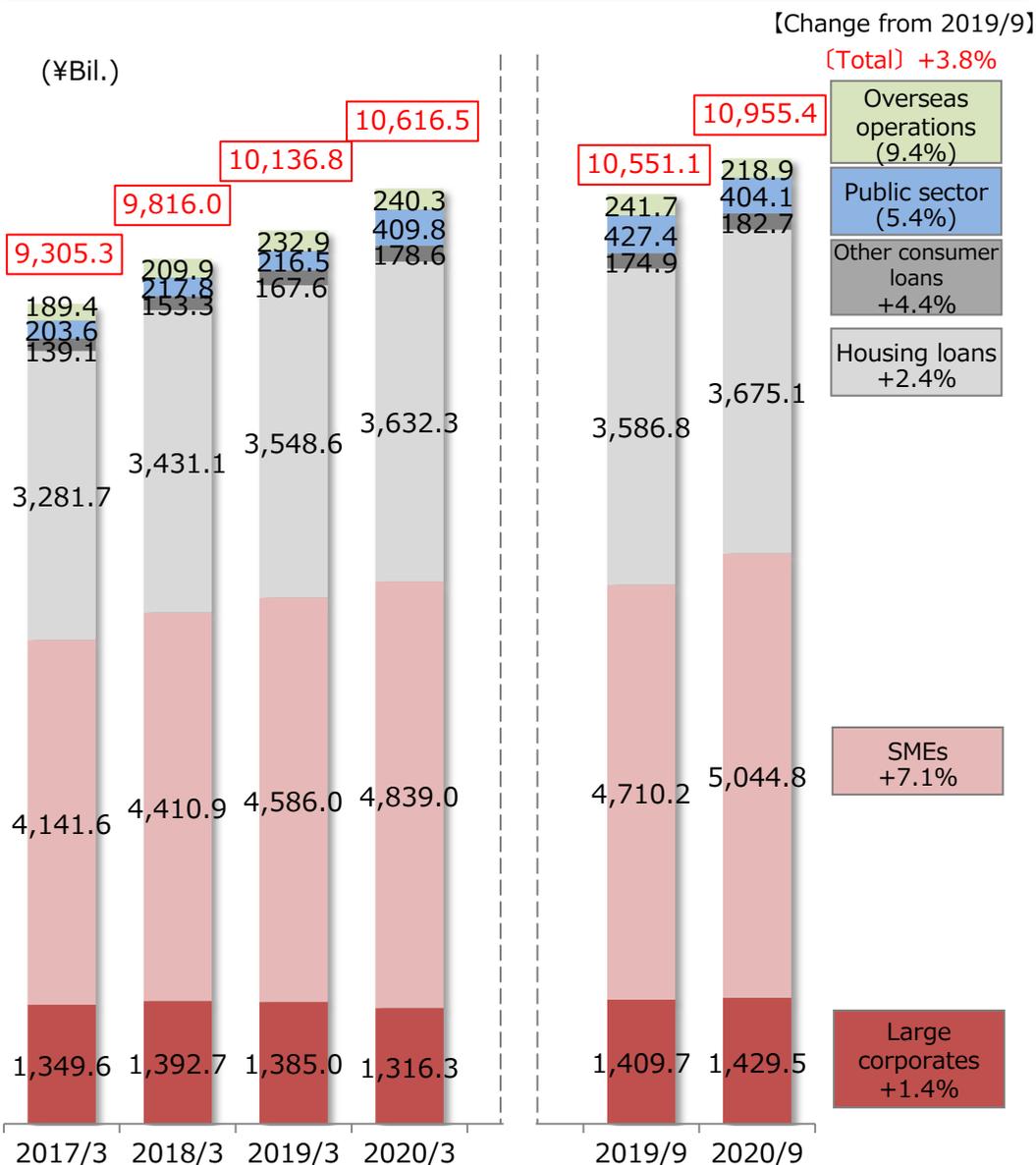
<b>Consolidated</b>	(¥Bil.)	2020/3 1H	2021/3 1H	Change
Ordinary profit		39.9	38.6	(1.2)
Profit attributable to owners of parent		27.8	27.0	(0.8)

- ◆ Net fees and commissions income increased by ¥1.9 billion compared with the corresponding period of previous fiscal year and gross business profits increased by ¥0.3 billion while net interest income from international operations decreased due to the decline in global interest rates.
- ◆ Expenses were within the plan. Profits in core business were remained strong as core net business income excluding gains (losses) on cancellation of investment trusts increased by ¥0.5 billion compared with the corresponding period of previous fiscal year and it kept increase for the third consecutive terms.
- ◆ Net credit costs were limited and decreased by ¥1.1 billion compared with the corresponding period of previous fiscal year.
- ◆ Profit progressed steadily and achieved 59% of the projection for the year ending March 2021 on a non-consolidated basis and 55% on a consolidated basis.

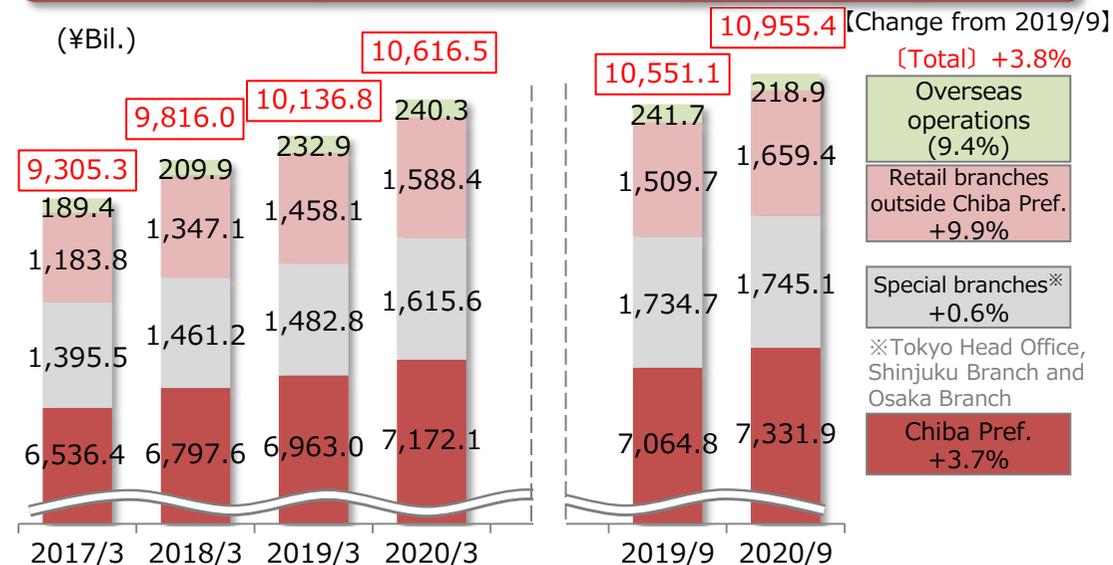
## Breakdown of changes in profit attributable to owners of parent (Non-consolidated + Dif. between consolidated and non-consolidated)



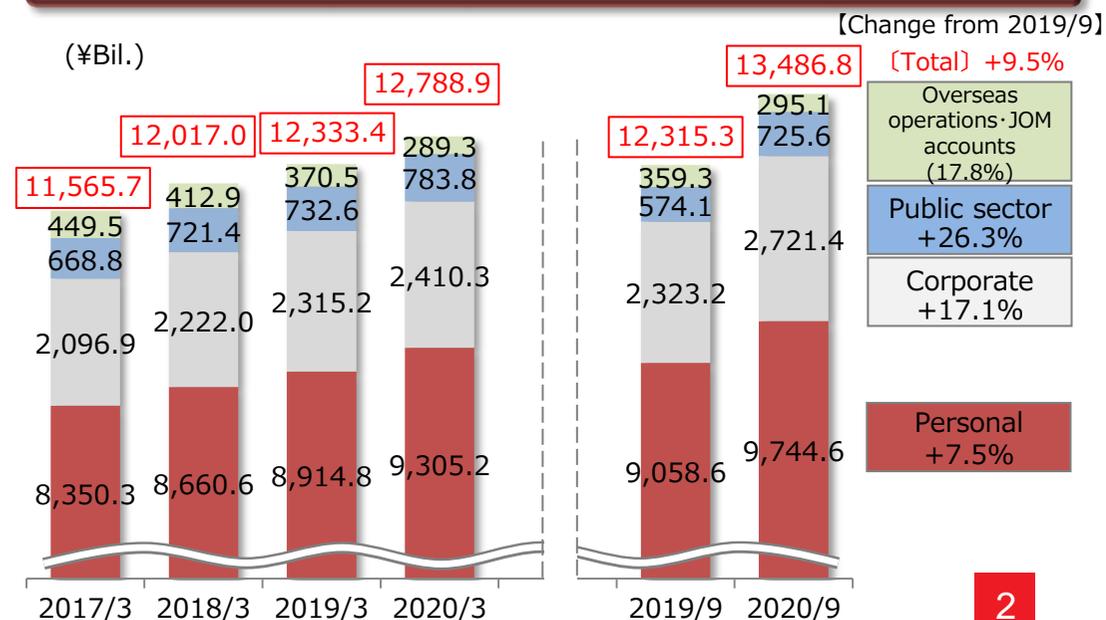
### Loans (term-end balance)



### Loans (term-end balance) [by region]



### Deposits (term-end balance)

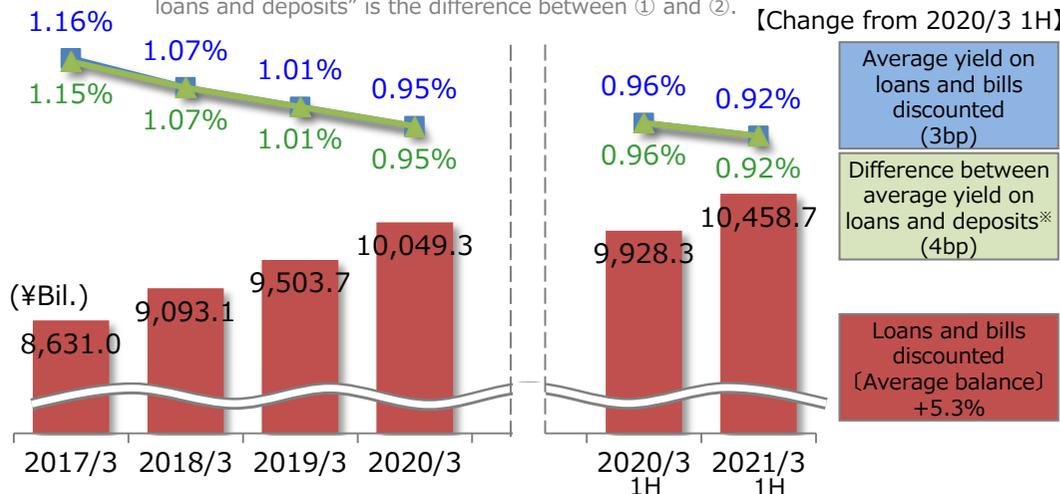


# Yield · Interest on Loans

## Domestic operations

### Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits

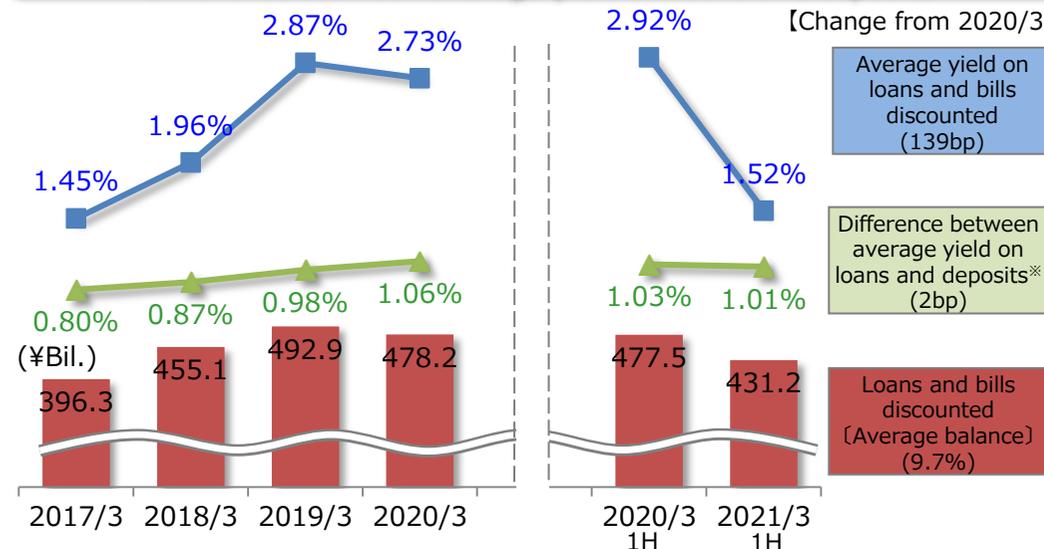
※① "Yield on loans and bills discounted" and ② "Yield on deposits" (including NCDs) are rounded down to second decimal places, and "Difference between average yield on loans and deposits" is the difference between ① and ②. [Change from 2020/3 1H]



## International operations

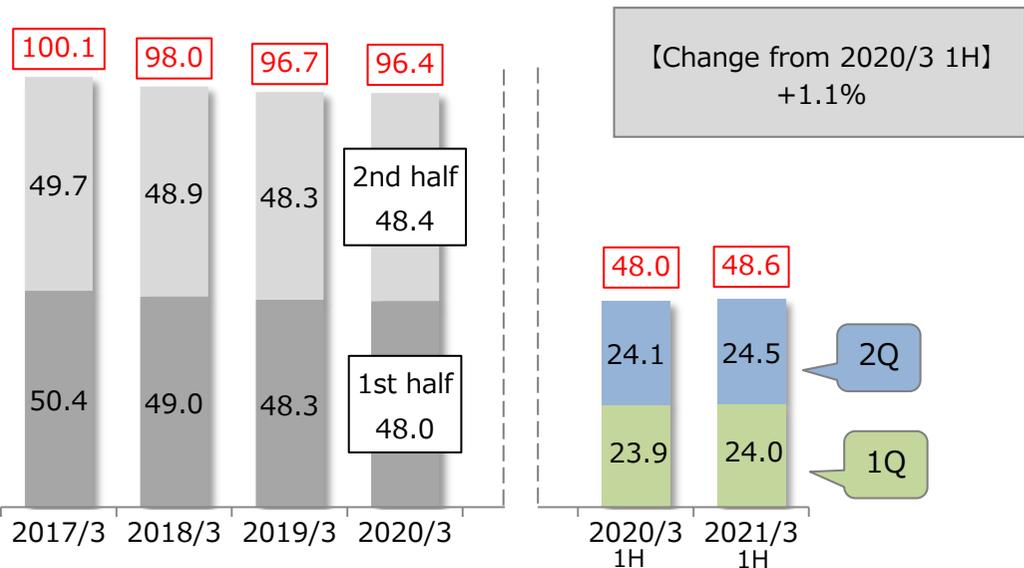
### Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits

[Change from 2020/3 1H]



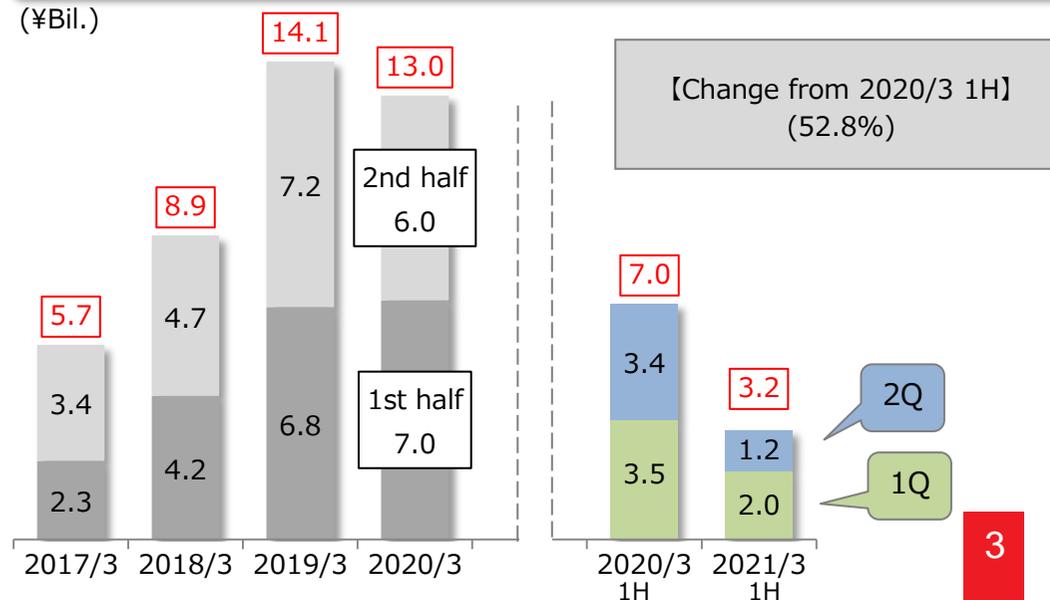
### Interest on loans and bills discounted

(¥Bil.)



### Interest on loans and bills discounted

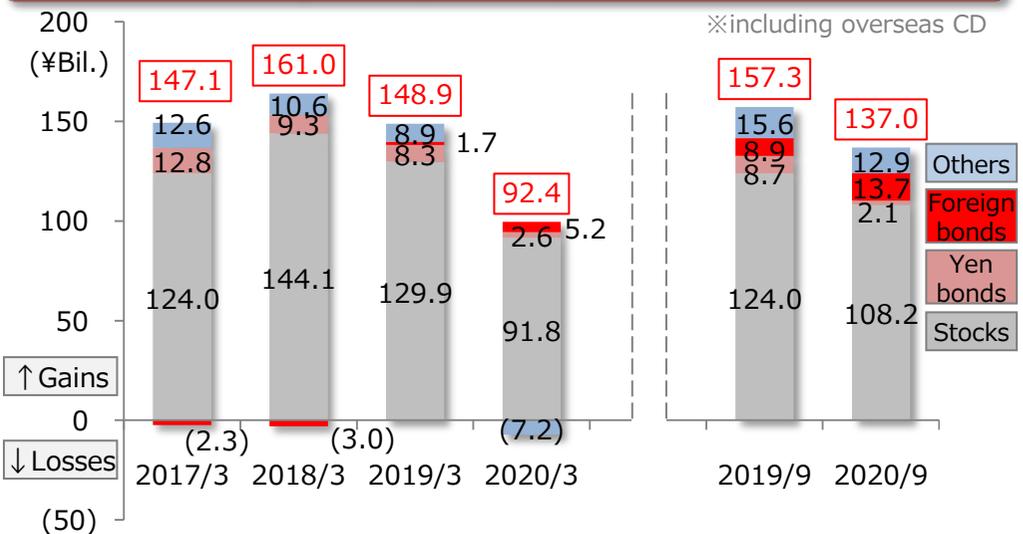
(¥Bil.)



### Gain (loss) on securities

	2020/3		2021/3	
	1H	1H	1H	Change
Interest income on securities	19.9	17.2	(2.6)	
Bonds	7.1	5.8	(1.2)	
Domestic	1.3	1.2	(0.1)	
International	5.7	4.5	(1.1)	
Stocks	6.5	6.3	(0.2)	
Investments trusts etc.	6.2	5.0	(1.1)	
Gains(losses) from investment trust cancellations	2.8	2.2	(0.5)	
Gains(losses) related to bonds(Government bonds, etc.)	1.5	0.9	(0.6)	
Gains on sales	2.0	1.1	(0.9)	
Gains(losses) related to stocks, etc.	2.2	3.3	1.0	
Gains on sales	2.5	3.5	1.0	

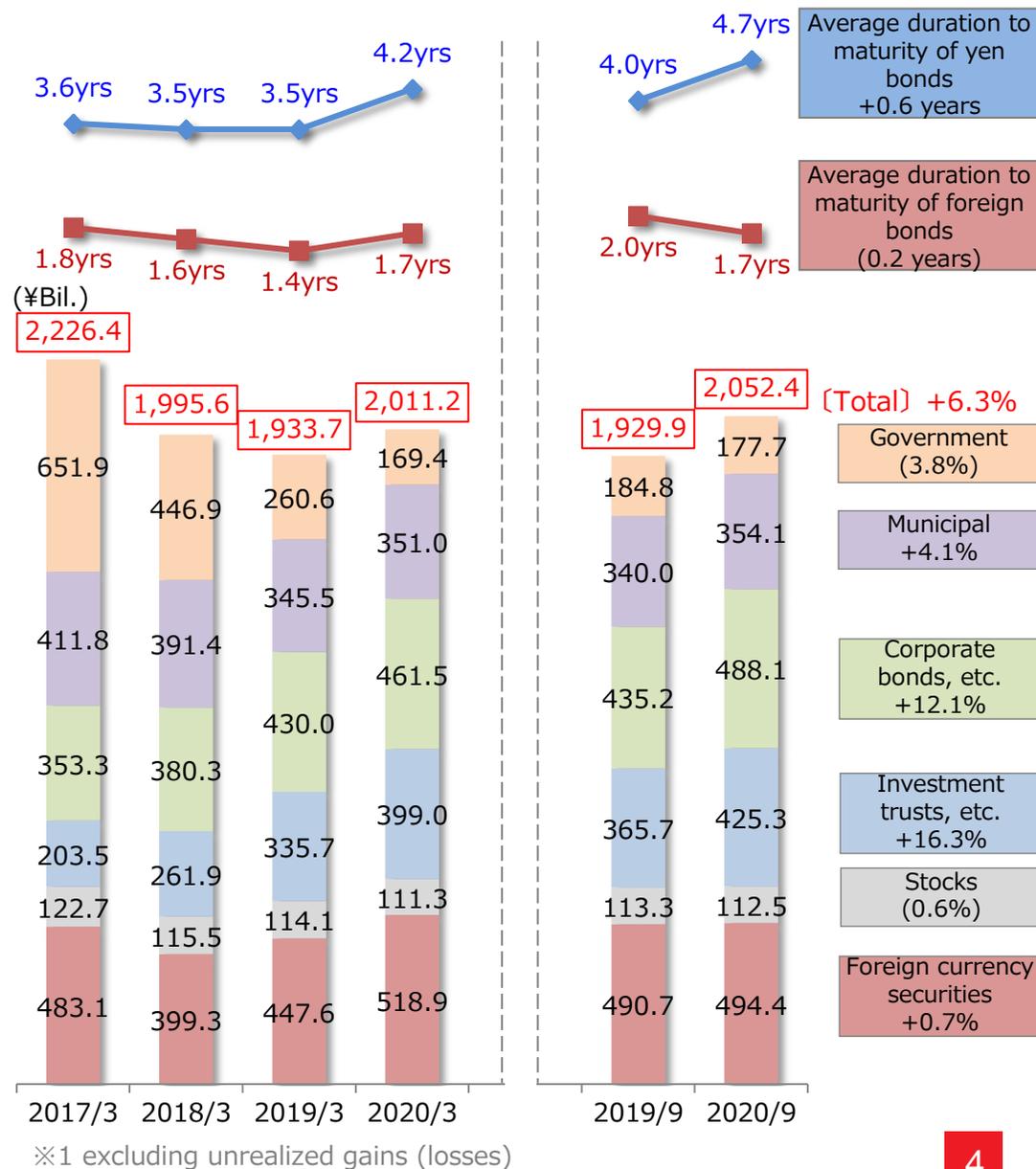
### Unrealized gains (losses) on other securities



### Balance of securities\*1 · Duration of securities\*2

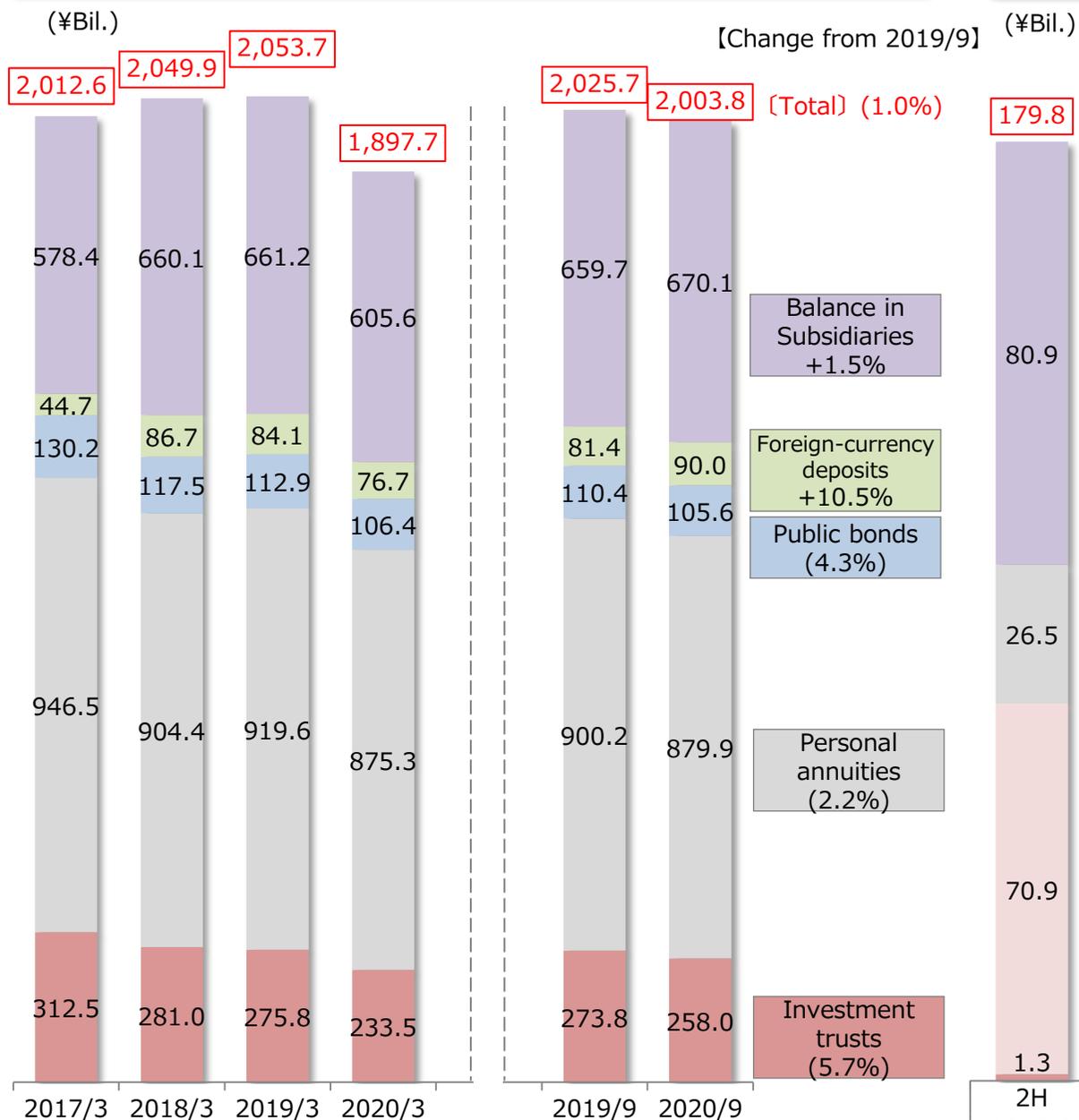
※2 after hedging with asset swap

【Change from 2019/9】

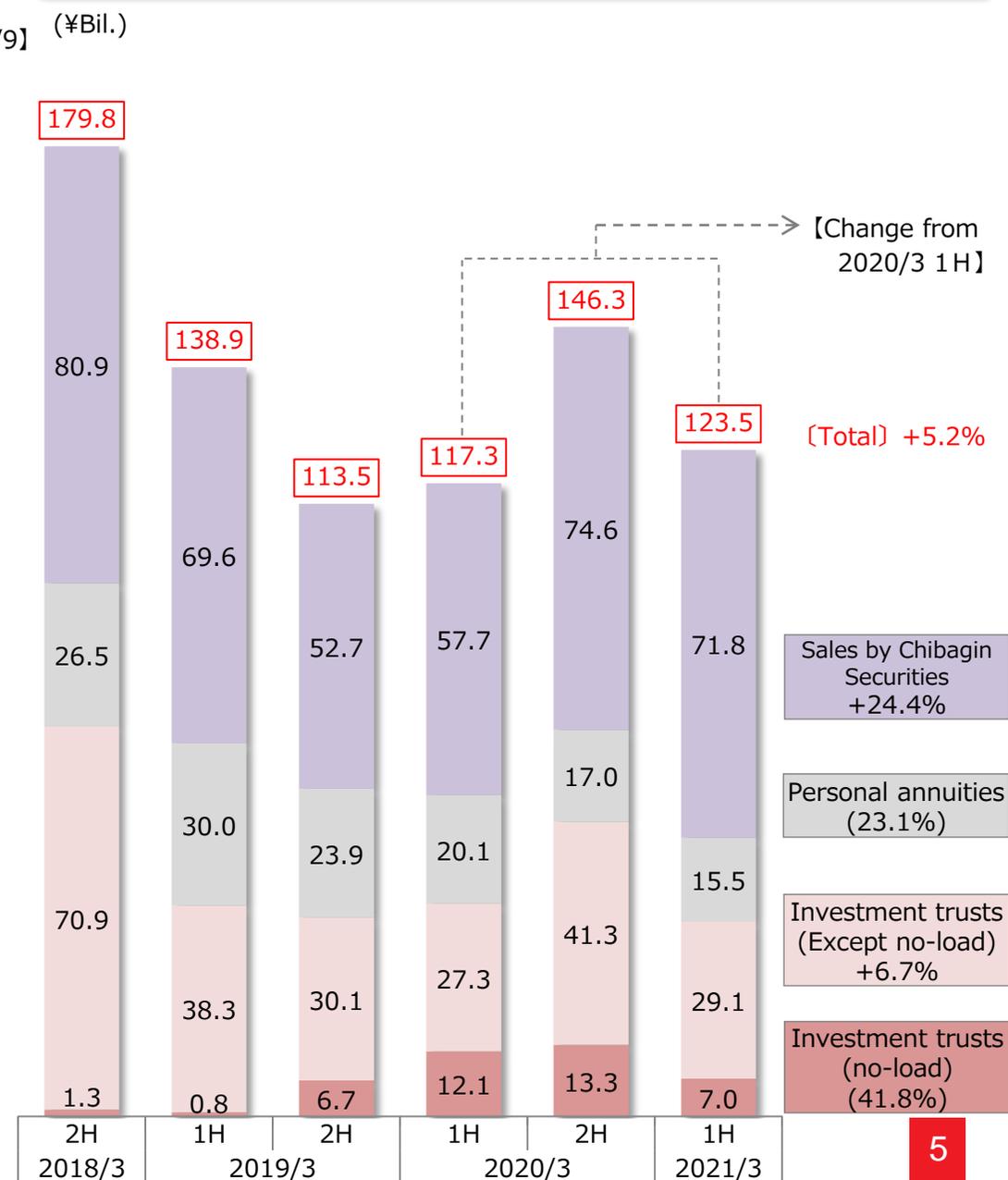


# Financial Products

## Balance of financial products (group total)



## Financial products sales (group total)

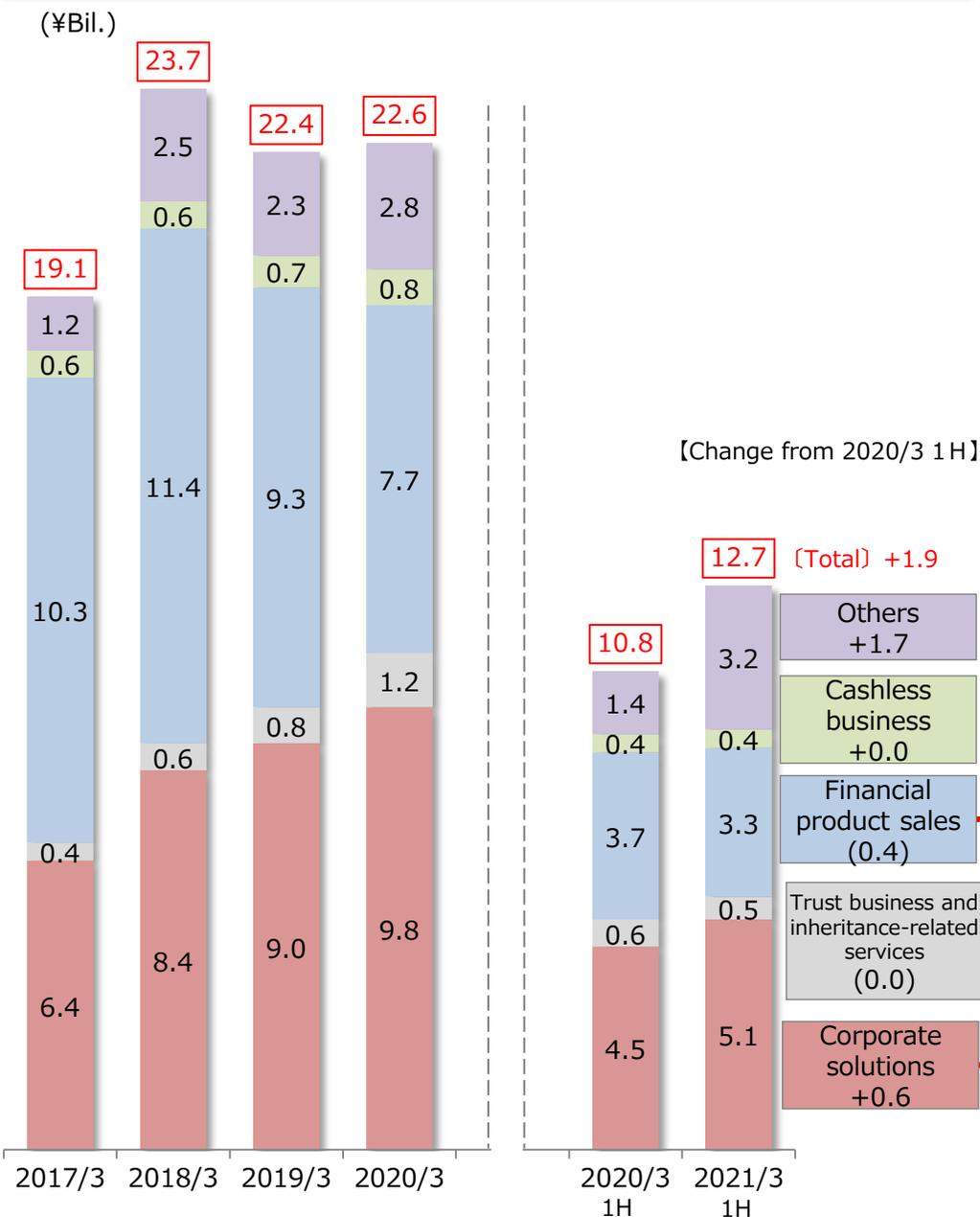


# Fees and Commissions

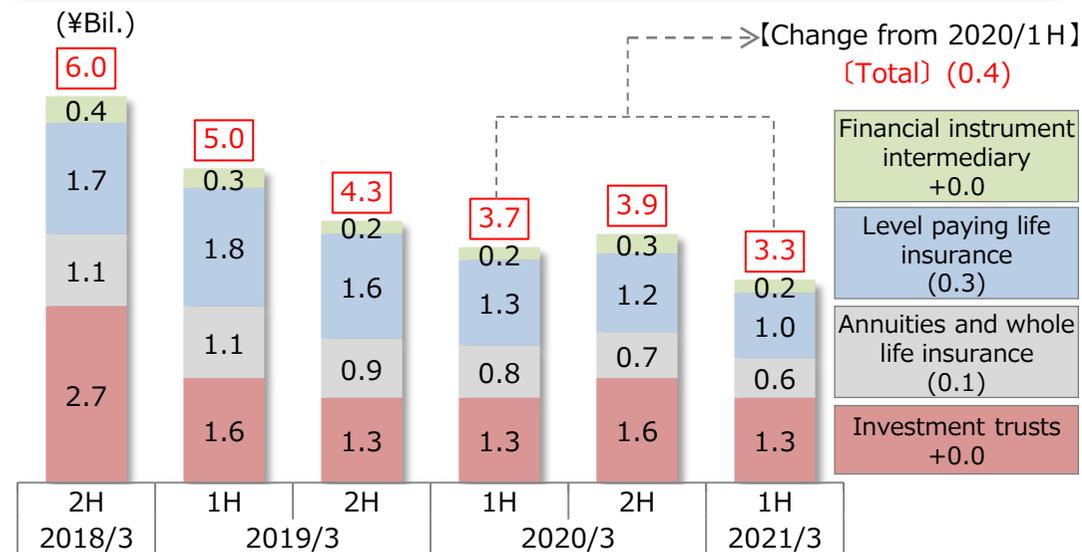
**NEXT STEP 2023**

~ connect and go beyond, for the future ~

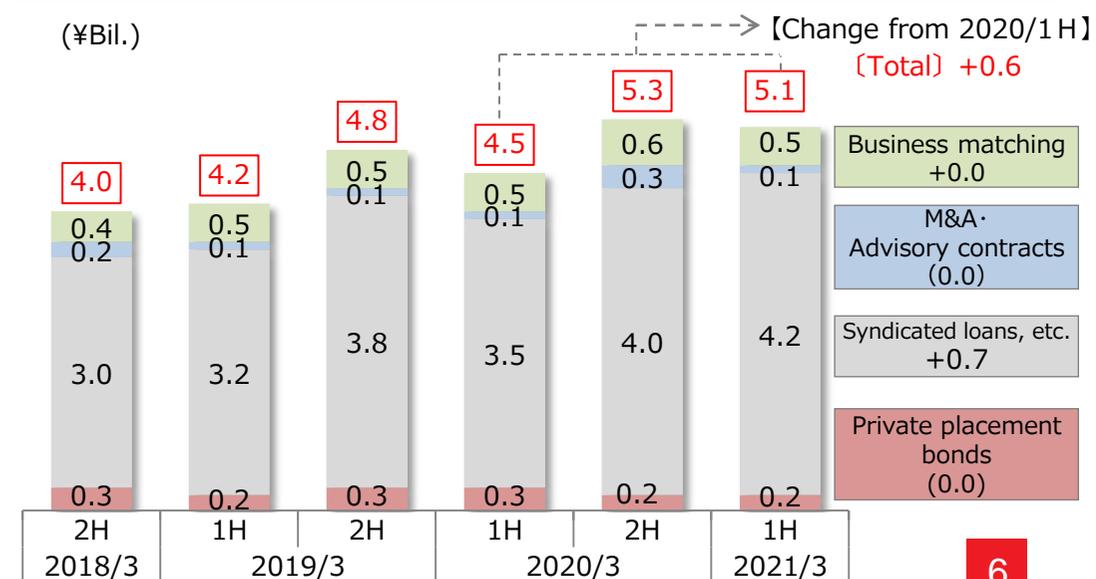
## Net fees and commissions income



## Fees and commissions income of financial products



## Fees and commissions income of corporate solutions



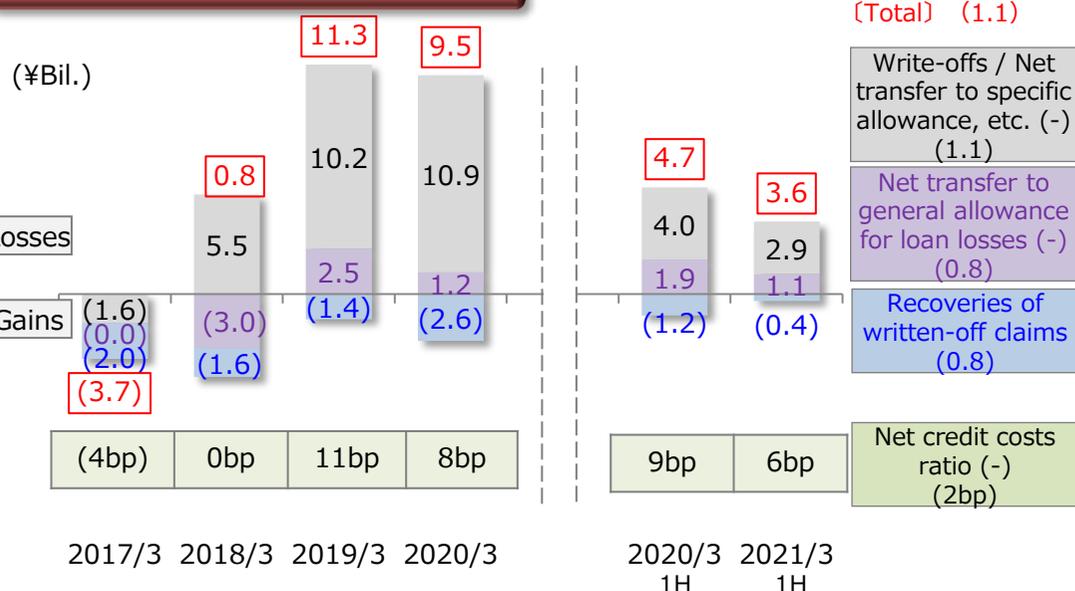
# Credit Costs · Disclosed Claims

## Net credit costs

	2020/3		2021/3	
	(¥Bil.)	1H	1H	Change
Net credit costs (-)		4.7	3.6	(1.1)
Net transfer to general allowance for loan losses (-)		1.9	1.1	(0.8)
Disposal of non-performing loans (-)		2.8	2.5	(0.3)
Write-offs / Net transfer to specific allowance, etc. (-)		4.0	2.9	(1.1)
New downgrades (-)		4.3	2.8	(1.4)
Existing non-performing loans (-)		0.3	0.3	(0.0)
Collections etc.		0.6	0.2	(0.3)
Recoveries of written-off claims		1.2	0.4	(0.8)
Net credit costs ratio (-)		9bp	6bp	(2bp)

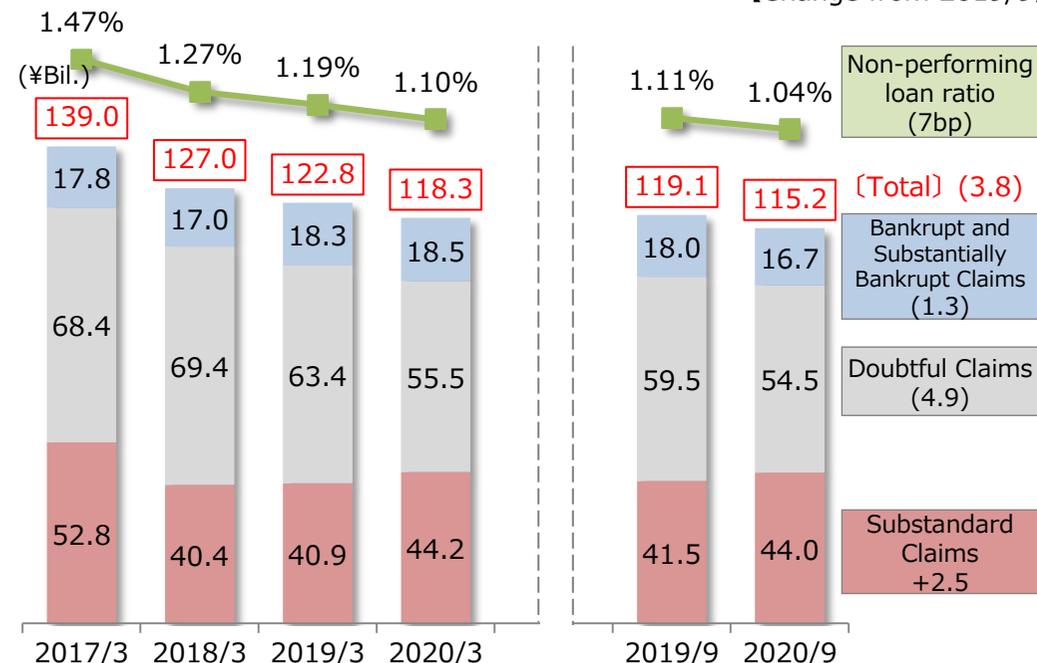
## Net credit costs(-) transition

[Change from 2020/3 1H]

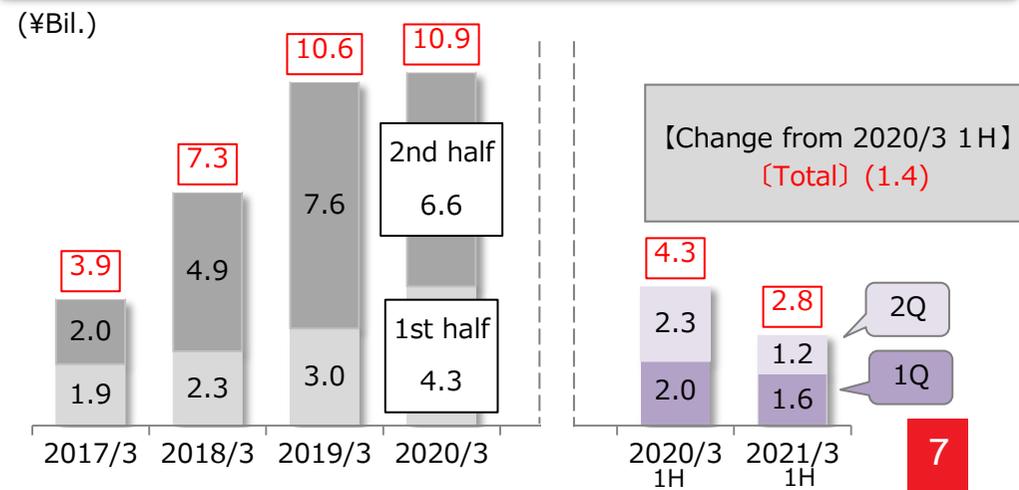


## Disclosed claims under the Financial Reconstruction Law · Non-performing loan ratio

[Change from 2019/9]



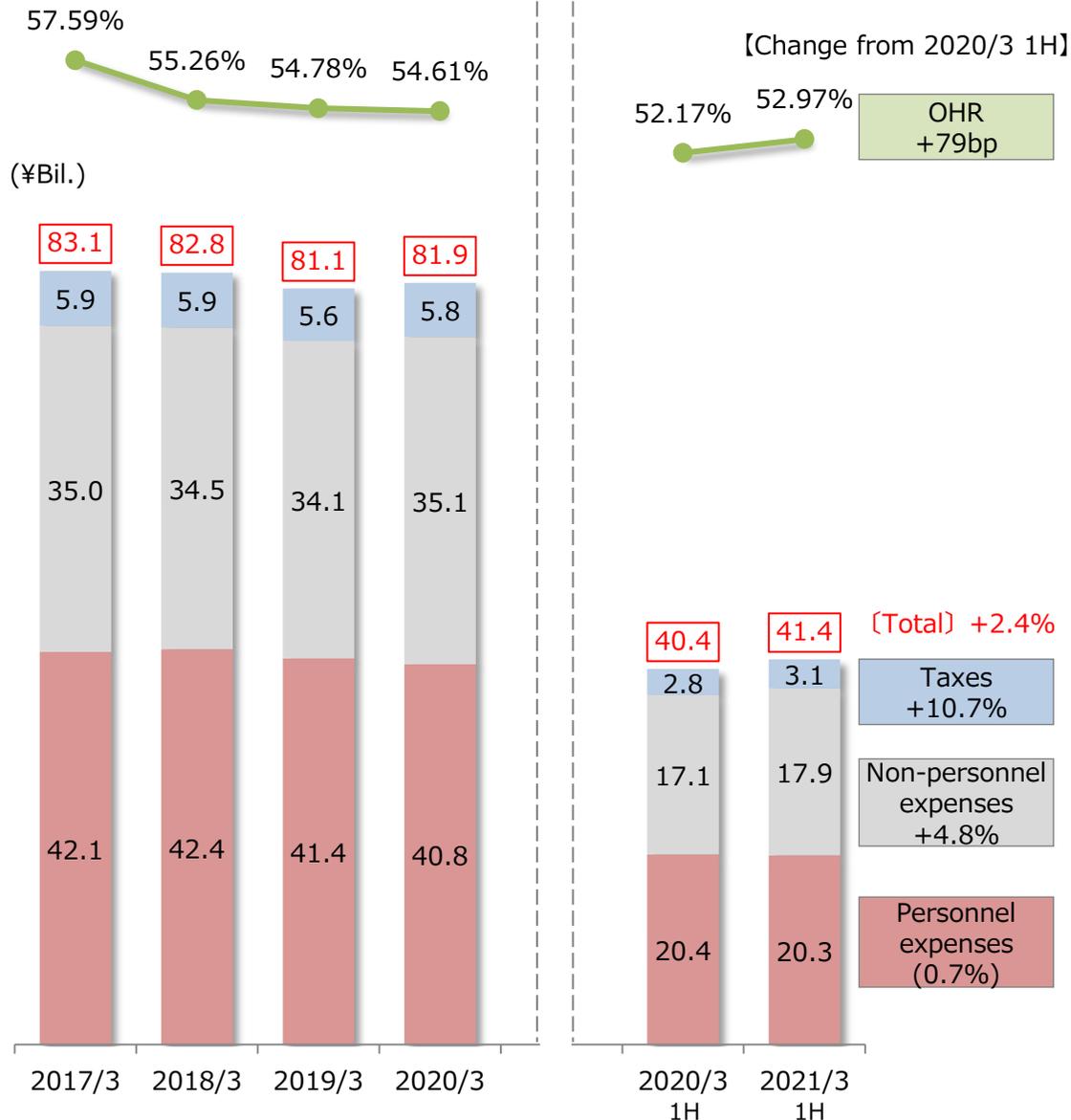
## New downgrades



# Expenses · Capital Ratios

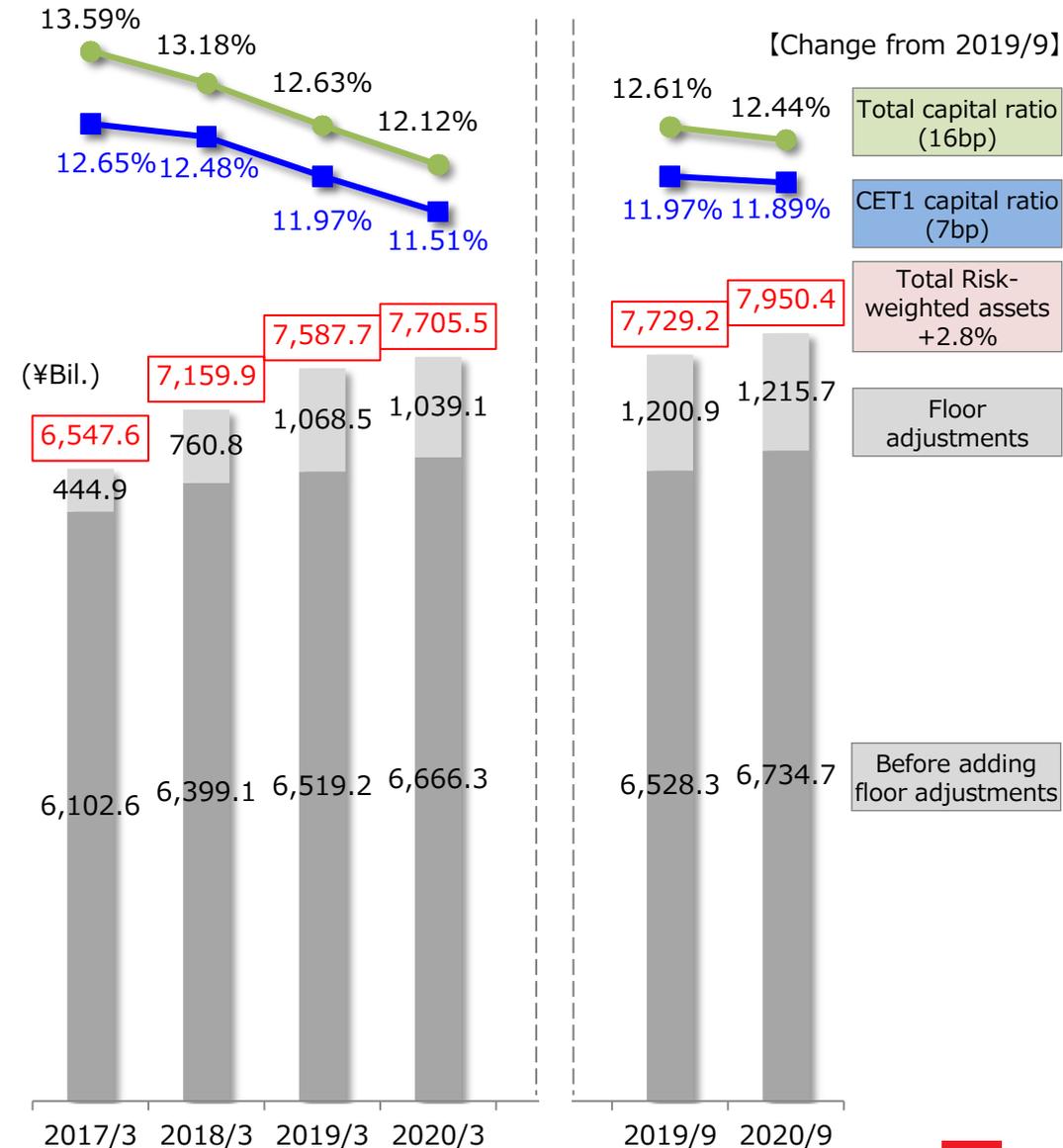
## Expenses · OHR

※ OHR : Expenses / (Net business income – Gains (Losses) related to bonds, etc. + Net transfer to general allowance for loan losses + Expenses)



## Capital ratios · Risk-weighted assets (Consolidated)

※Preliminary figures



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