

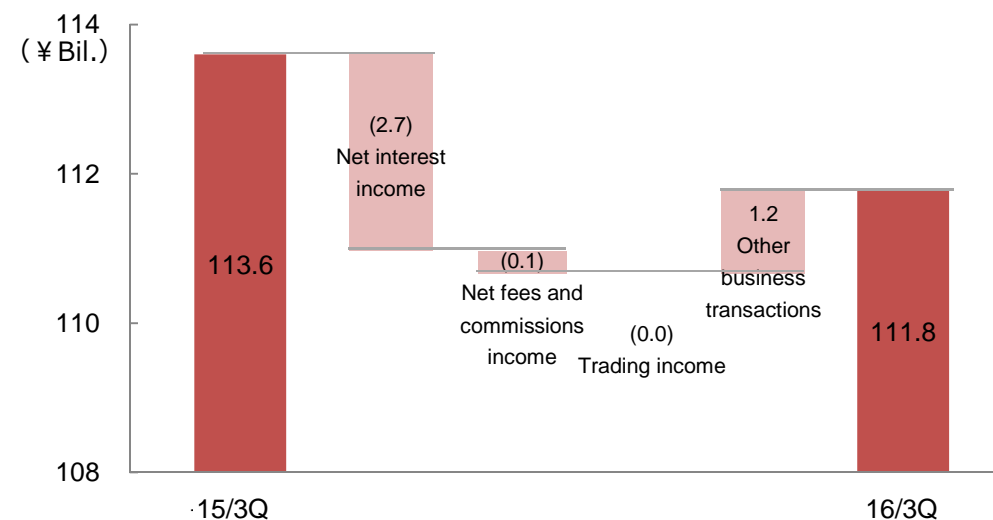
# Financial Highlights for the Third Quarter of FY 2016

February 6, 2017

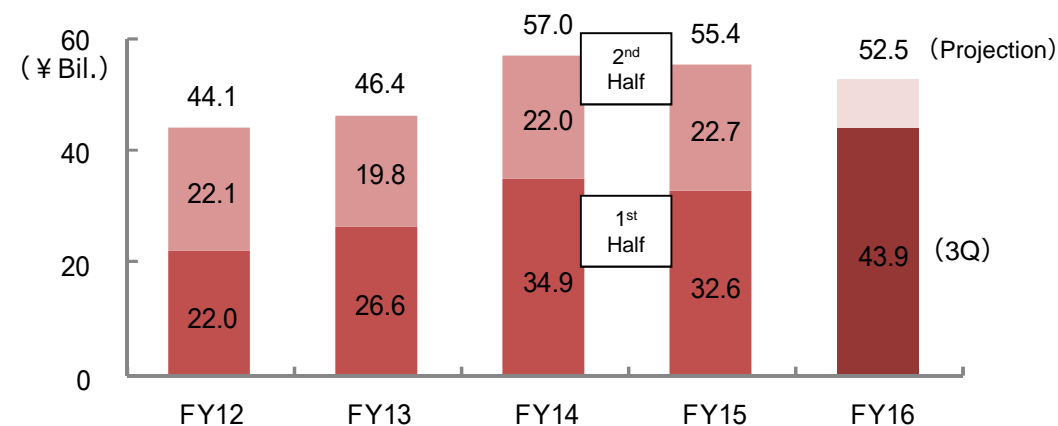
**THE CHIBA BANK, LTD.**

<b>Non-consolidated</b>	(¥Bil.)	15/3Q	16/3Q	Change
Gross business profits		113.6	111.8	(1.7)
Net interest income		96.2	93.4	(2.7)
Net fees and commissions income		13.8	13.6	(0.1)
Trading income		1.8	1.8	(0.0)
Profit from other business transactions		1.6	2.8	1.2
Gains (losses) related to bonds		0.8	0.8	0.0
Expenses (-)		60.6	62.0	1.3
Real net business income		52.9	49.8	(3.0)
Core net business income		52.1	49.0	(3.1)
Net transfer to general allowance for loan losses (-)		-	-	-
Net business income		52.9	49.8	(3.0)
Non-recurrent income and losses		10.4	8.4	(1.9)
Disposal of non-performing loans (-)		(2.0)	(4.2)	(2.1)
Gains (losses) related to stocks, etc.		2.7	0.9	(1.7)
Ordinary profit		63.4	58.3	(5.0)
Extraordinary income (loss)		(0.2)	(0.4)	(0.2)
Profit		43.5	41.2	(2.3)
Net credit cost (-)		(2.0)	(4.2)	(2.1)
<b>Consolidated</b>	(¥Bil.)	15/3Q	16/3Q	Change
Ordinary profit		68.2	63.8	(4.3)
Profit attributable to owners of parent		45.7	43.9	(1.8)

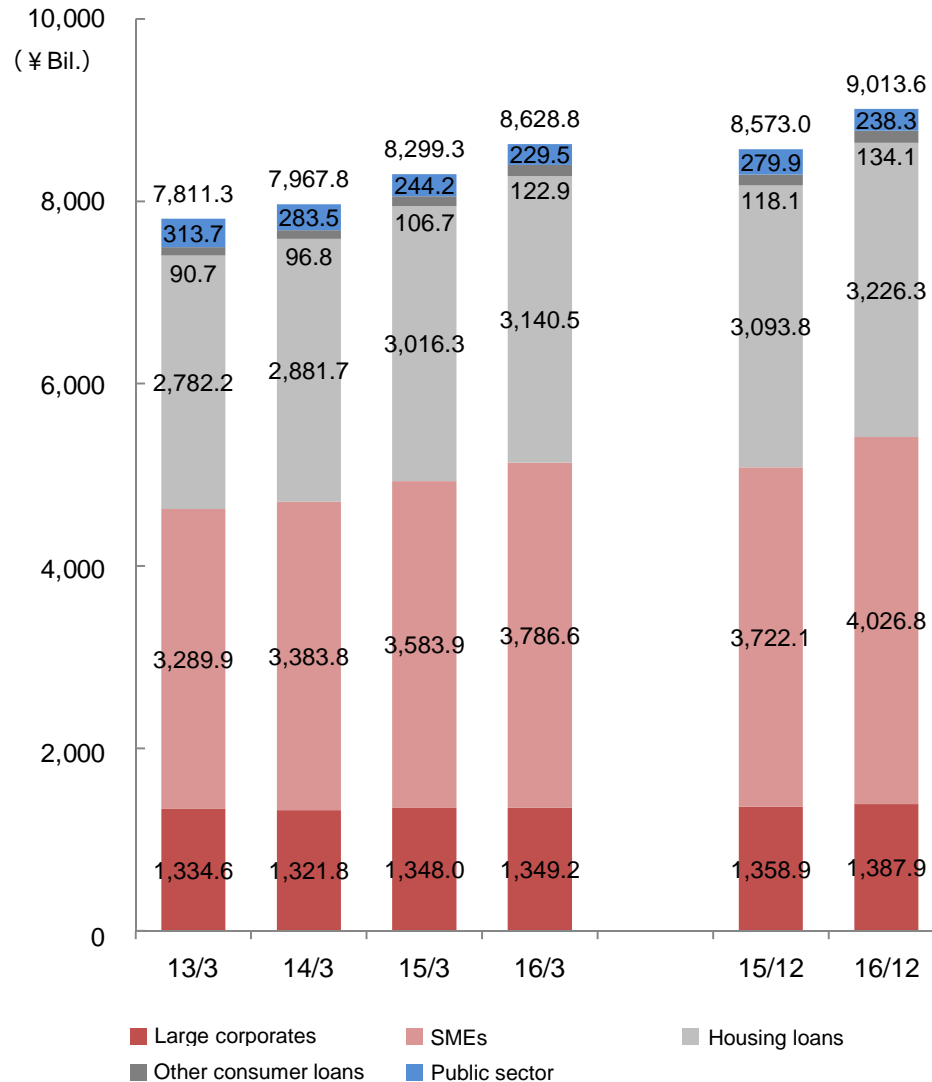
### Breakdown of gross business profits



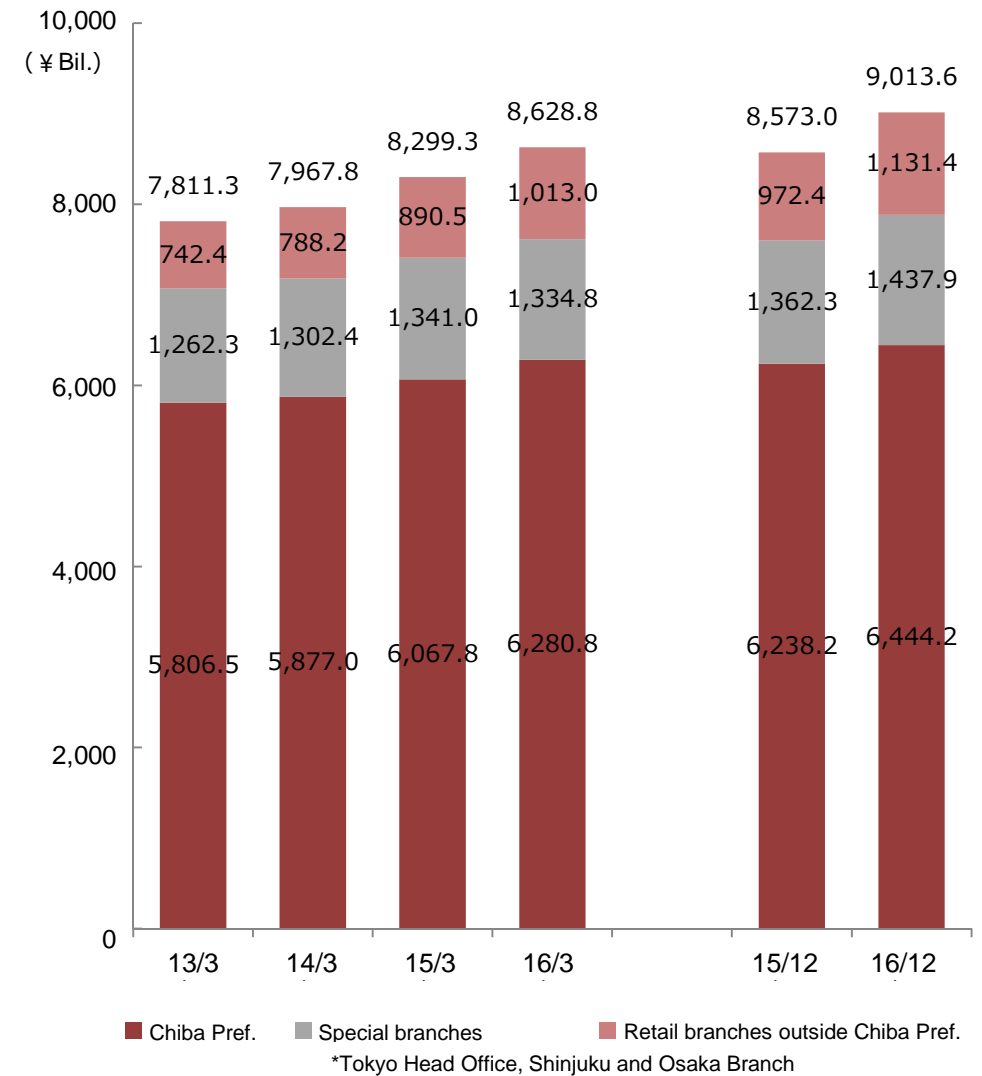
### Profit attributable to owners of parent



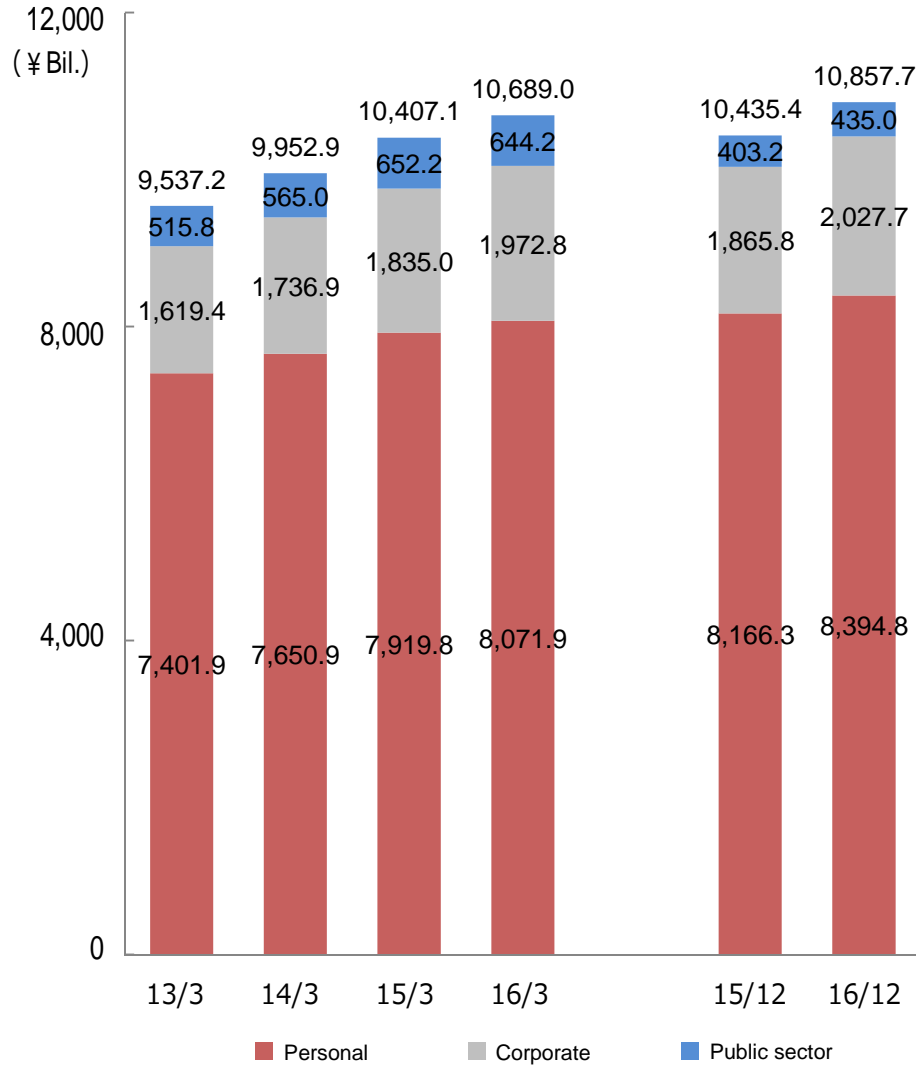
### Domestic loan balance



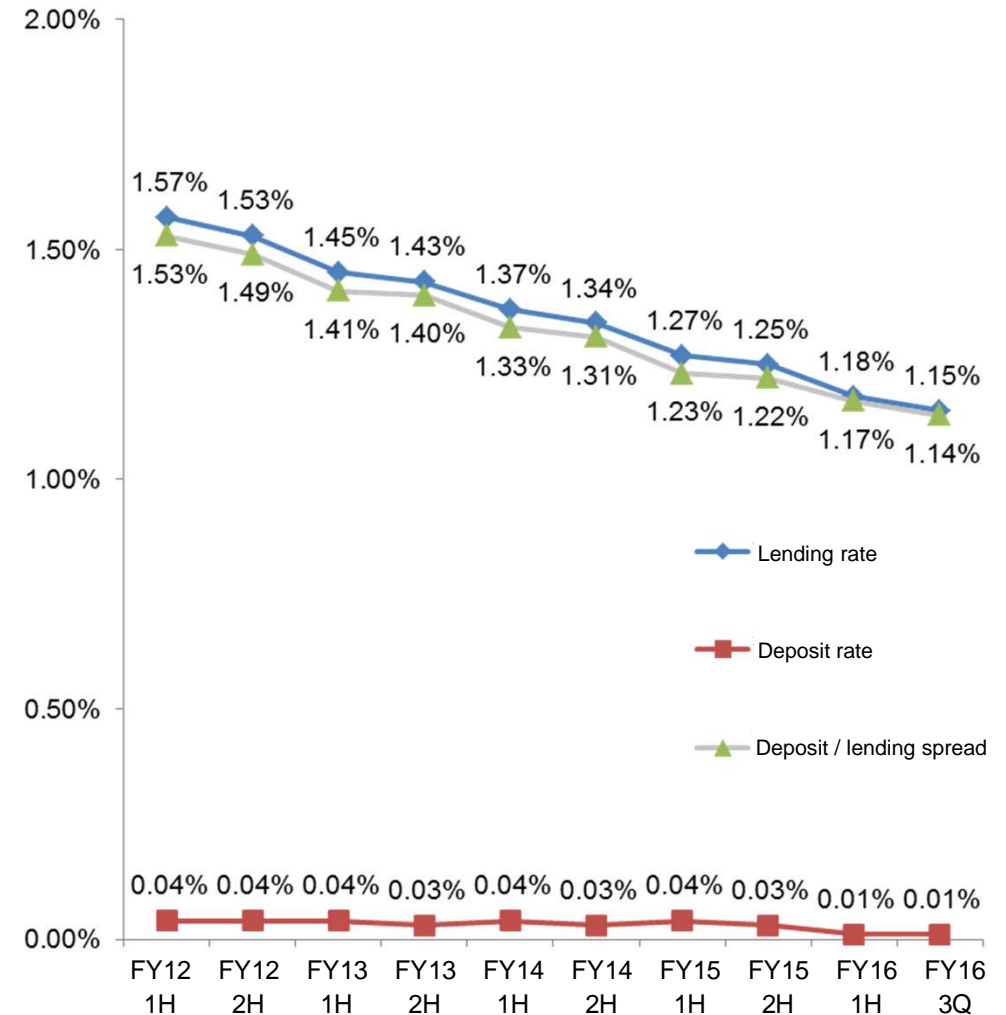
### Domestic loan balance (by region)



### Domestic deposit balance

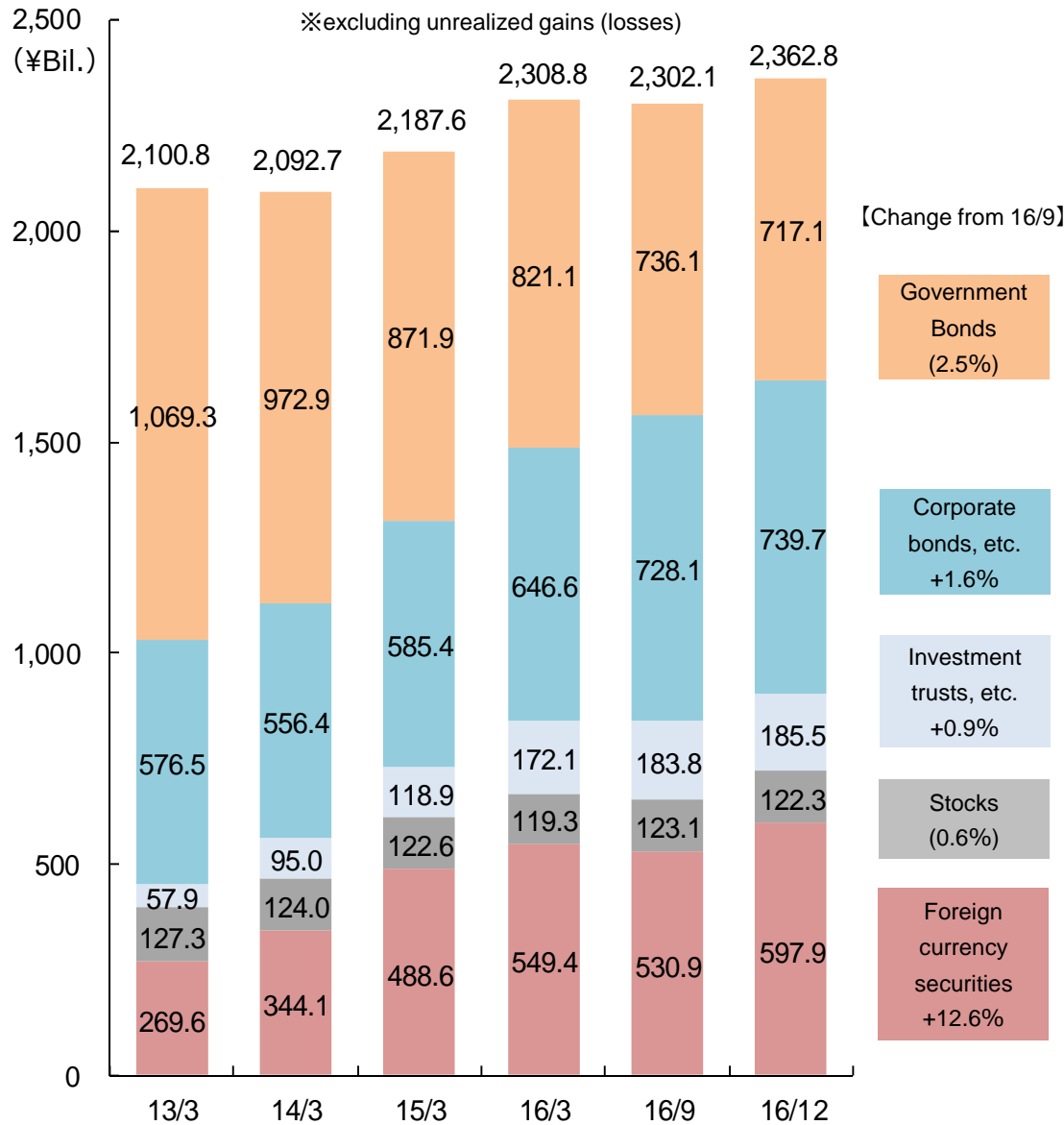


### Changes in domestic deposit/lending rates

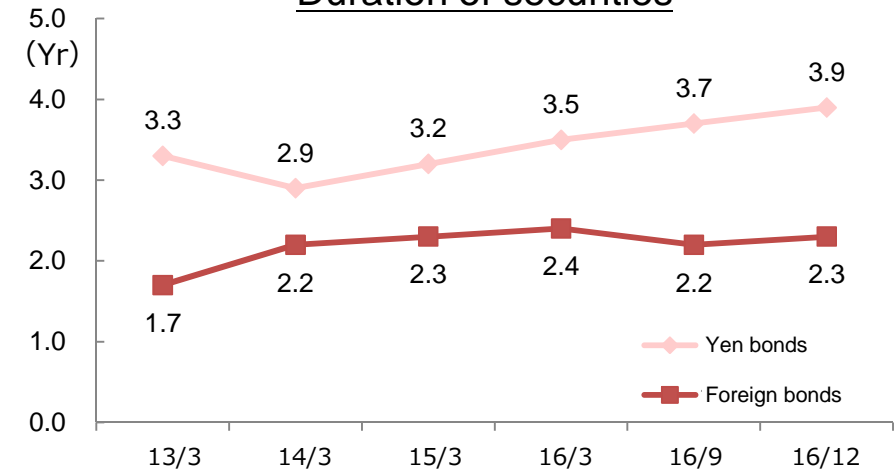


### Balance of securities※

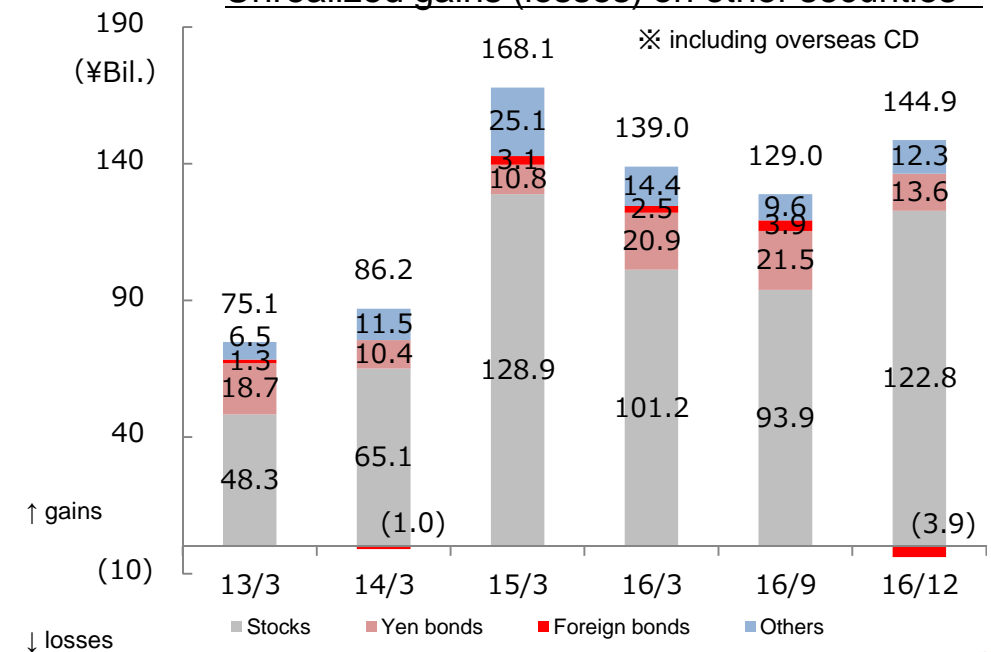
※excluding unrealized gains (losses)



### Duration of securities



### Unrealized gains (losses) on other securities※



**Inquiries related to this presentation should be  
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