

# **Financial Highlights for the Third Quarter of FY2017**

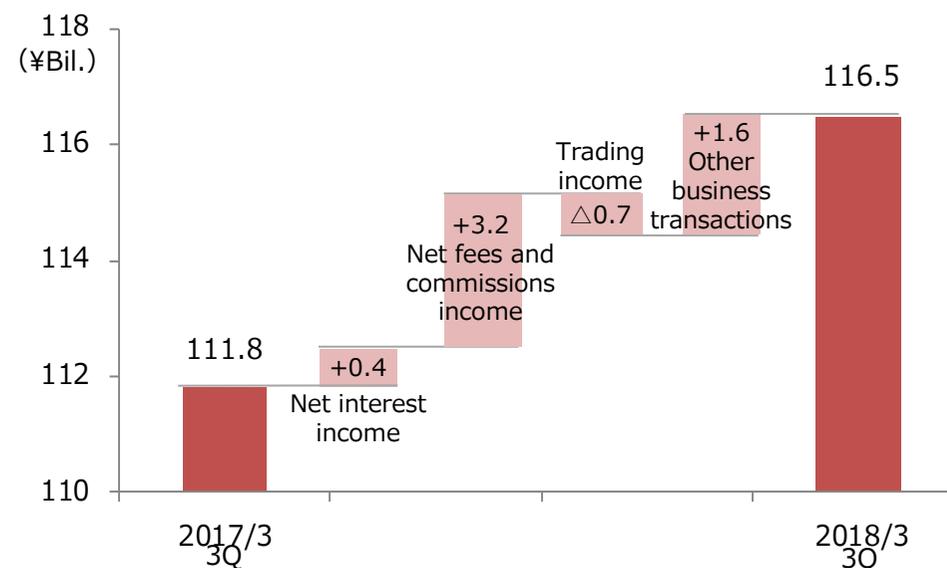
**February 7, 2018**

**THE CHIBA BANK,LTD.**

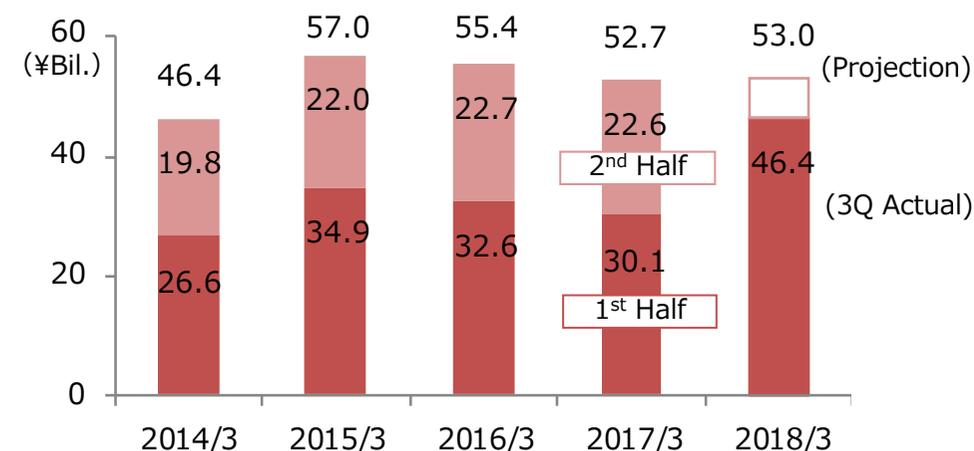
# Summary of Financial Results

<b>Non-consolidated</b>		2017/3	2018/3	Change
(¥Bil.)		3Q	3Q	
Gross business profits		111.8	116.5	4.6
Net interest income		93.4	93.9	0.4
Net fees and commissions income		13.6	16.9	3.2
Trading income		1.8	1.1	△ 0.7
Profit from other business transactions		2.8	4.5	1.6
Gains (losses) related to bonds		0.8	2.0	1.2
Expenses (-)		62.0	62.0	0.0
Real net business income		49.8	54.5	4.6
Core net business income		49.0	52.4	3.3
Net transfer to general allowance for loan losses (-)		-	-	-
Net business income		49.8	54.5	4.6
Non-recurrent income and losses		8.4	6.7	△ 1.7
Disposal of non-performing loans (-)		△ 4.2	△ 1.9	2.2
Gains (losses) related to stocks, etc.		0.9	1.6	0.6
Ordinary profit		58.3	61.2	2.8
Extraordinary income (loss)		△ 0.4	△ 0.2	0.2
Profit		41.2	43.9	2.7
Net credit cost (-)		△ 4.2	△ 1.9	2.2
<b>Consolidated</b>		2017/3	2018/3	Change
(¥Bil.)		3Q	3Q	
Ordinary profit		63.8	66.7	2.9
Profit attributable to owners of parent		43.9	46.4	2.5

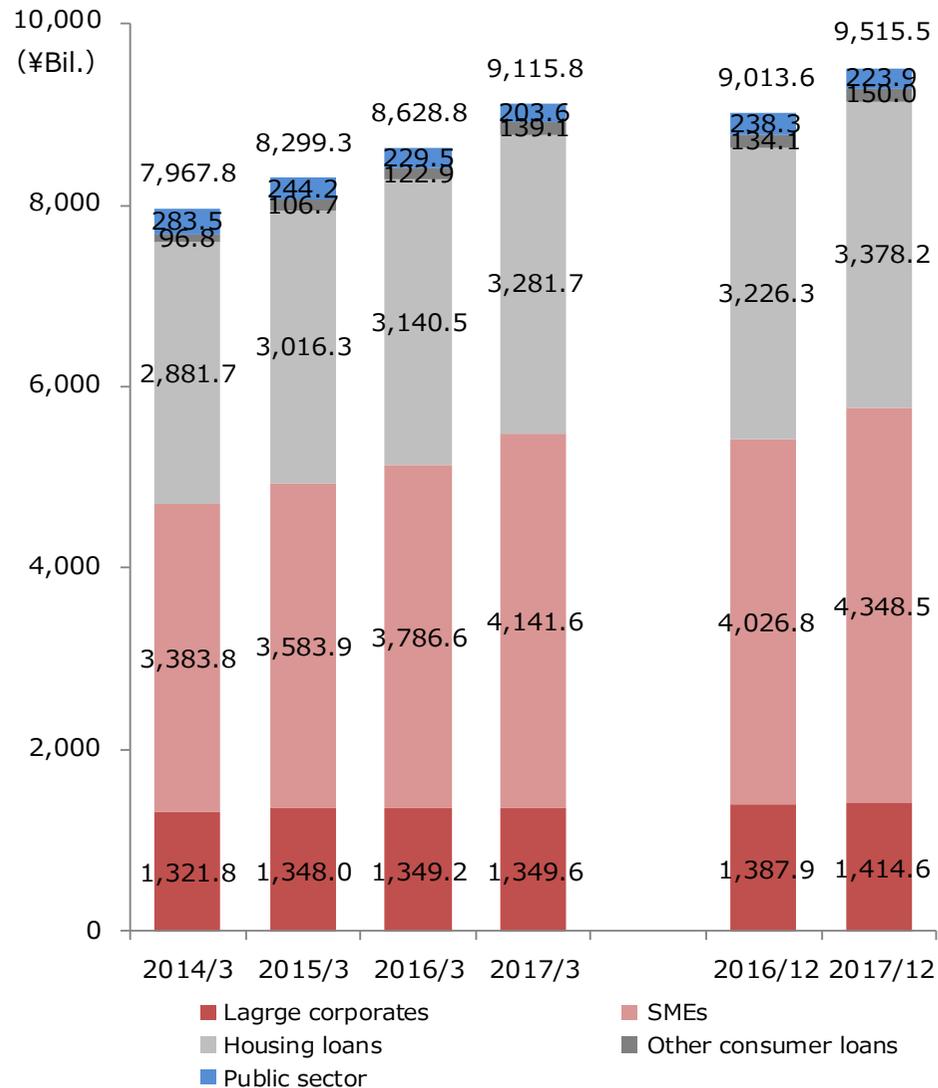
## Breakdown of gross business profits



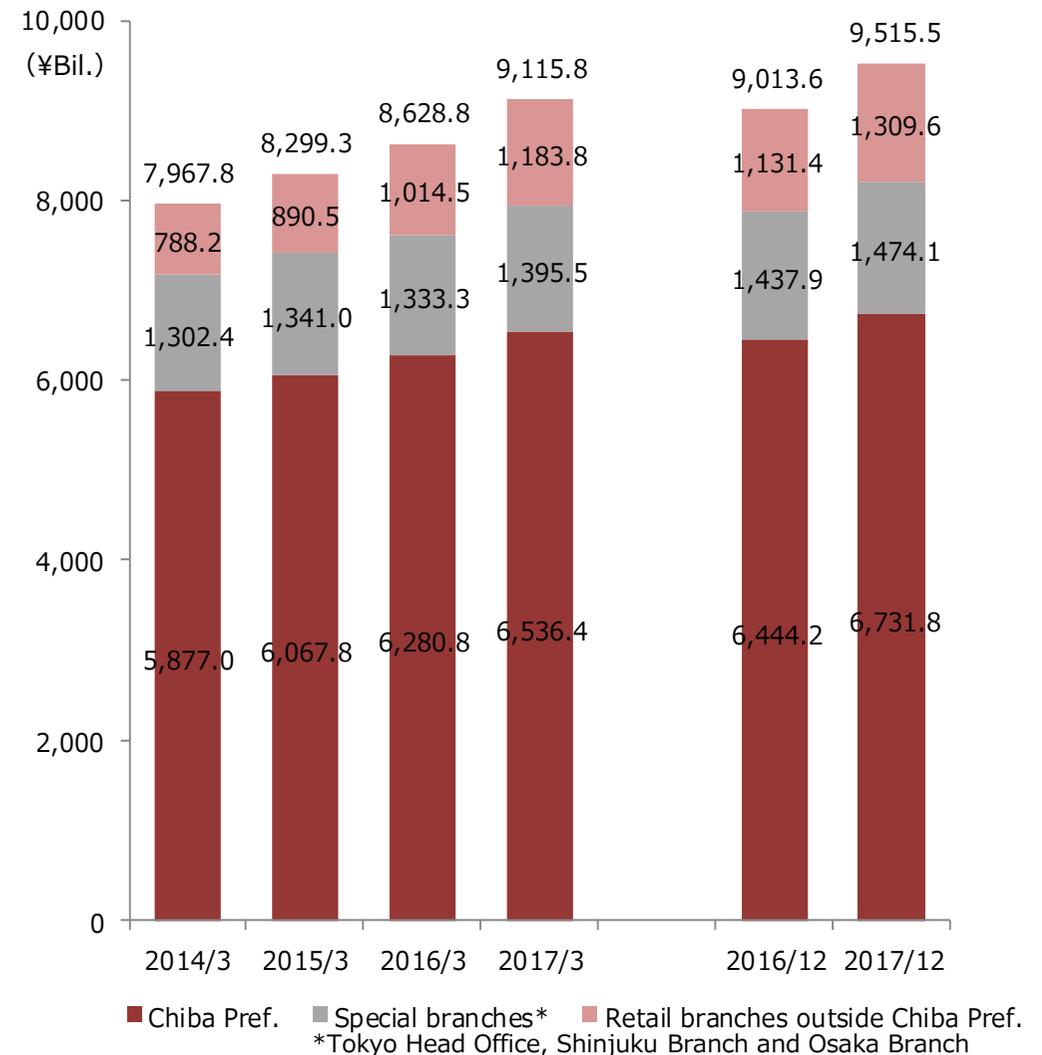
## Profit attributable to owners of parent



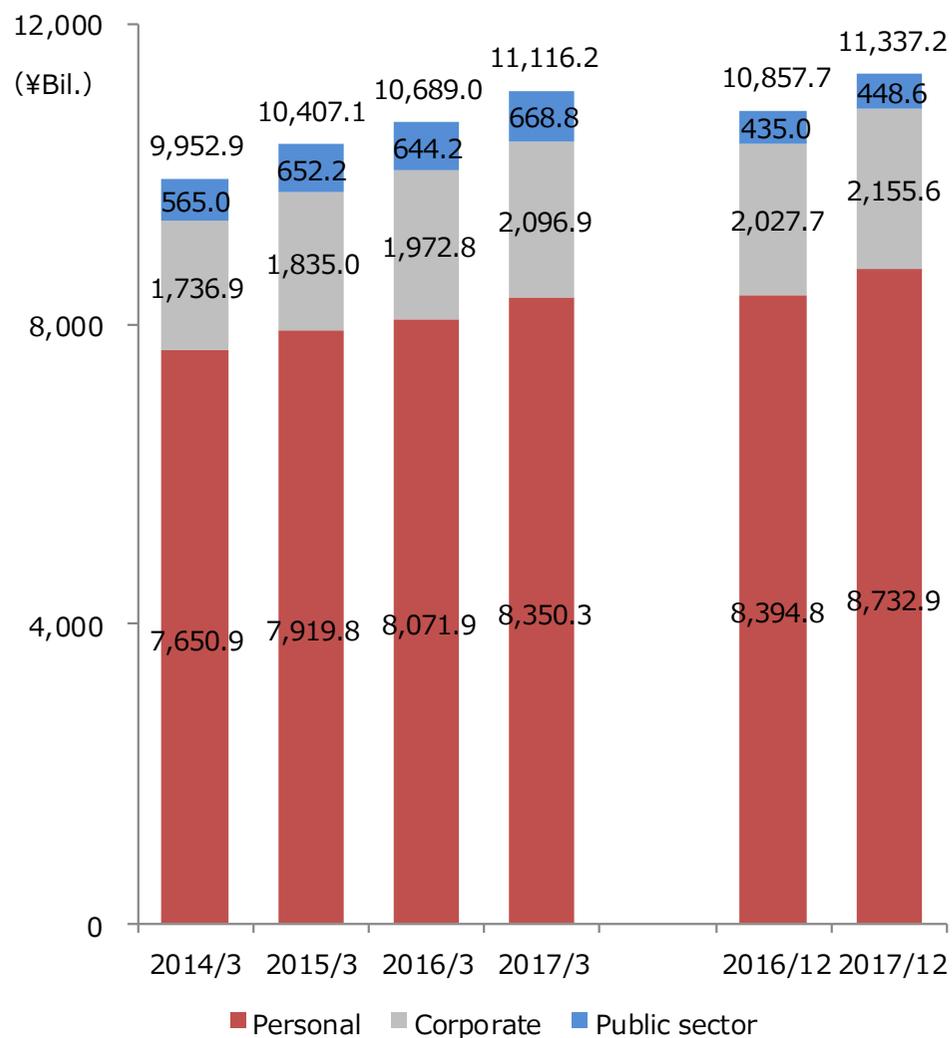
### Domestic loan balance



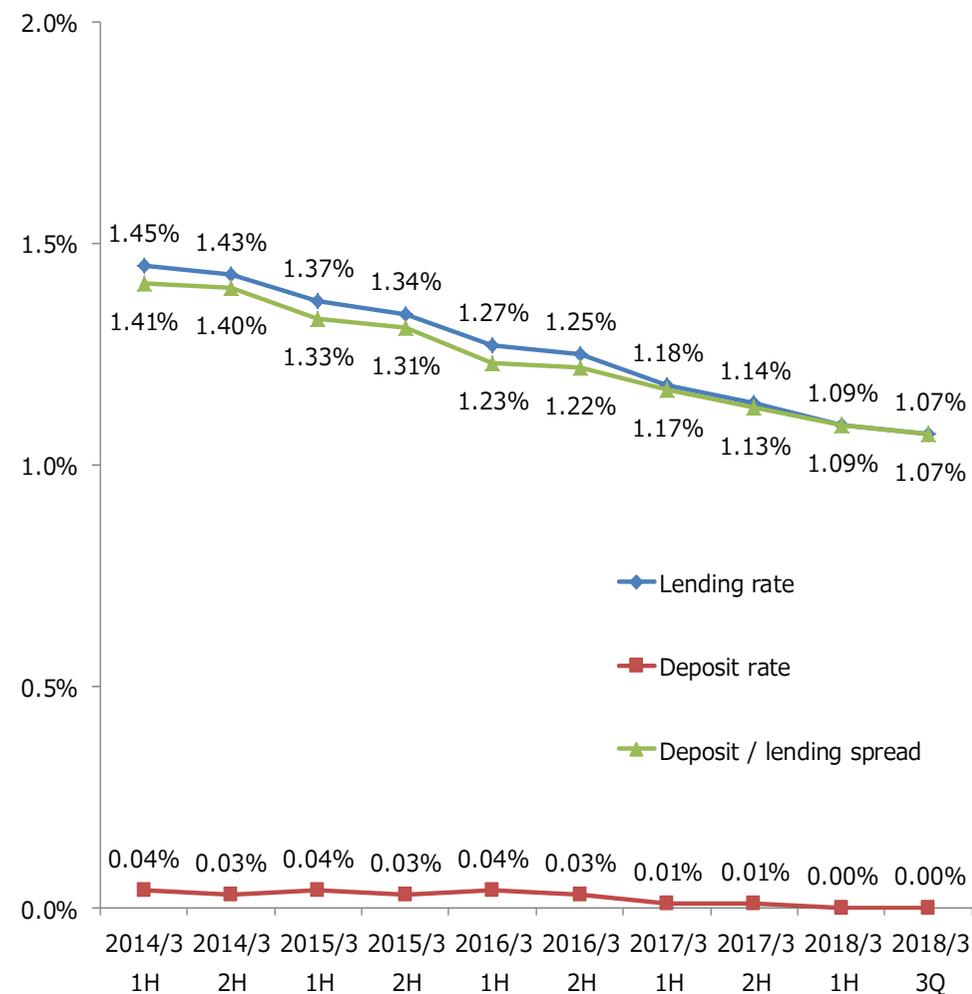
### Domestic loan balance (by region)



### Domestic deposit balance

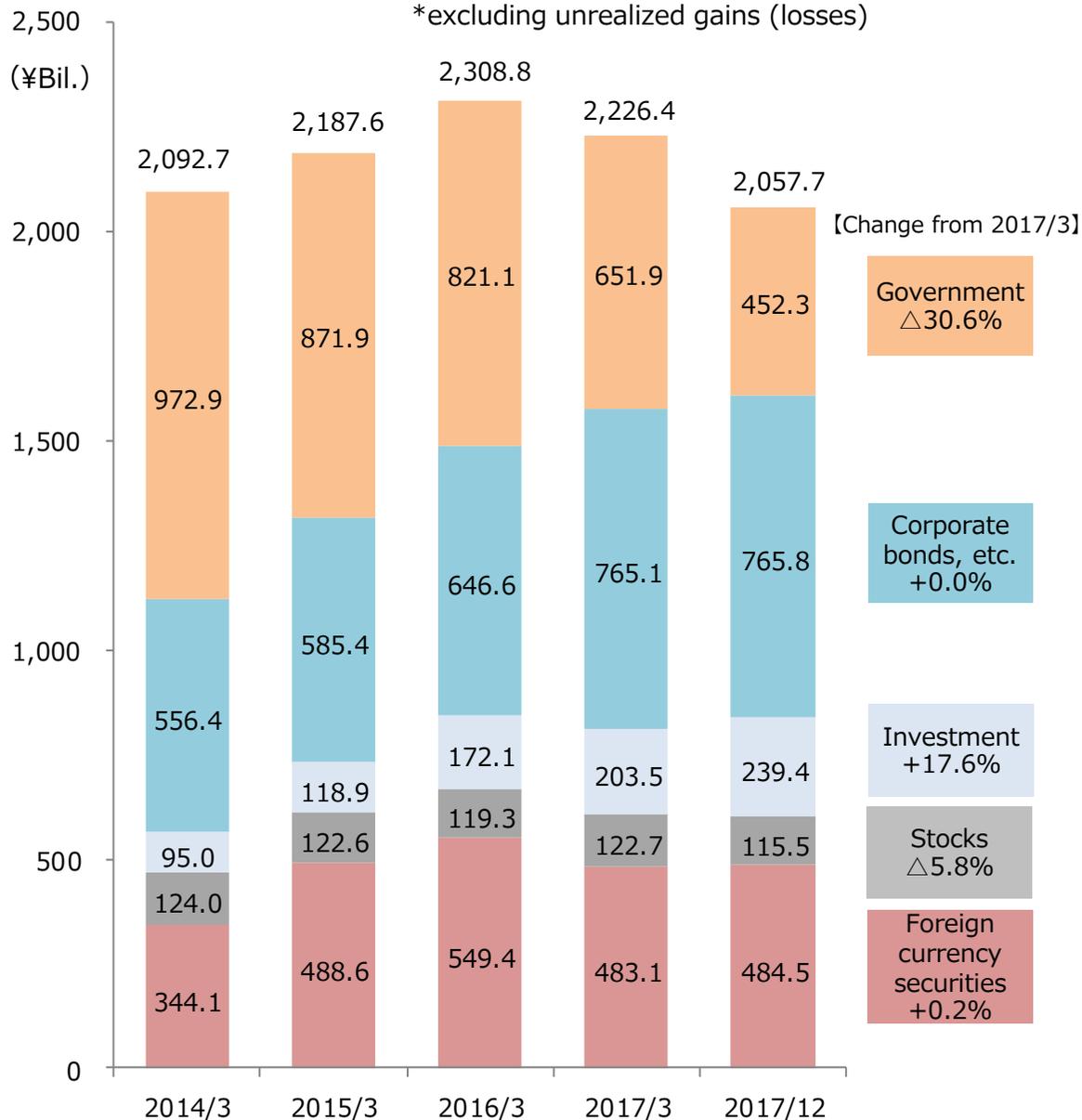


### Changes in domestic deposit/lending rates



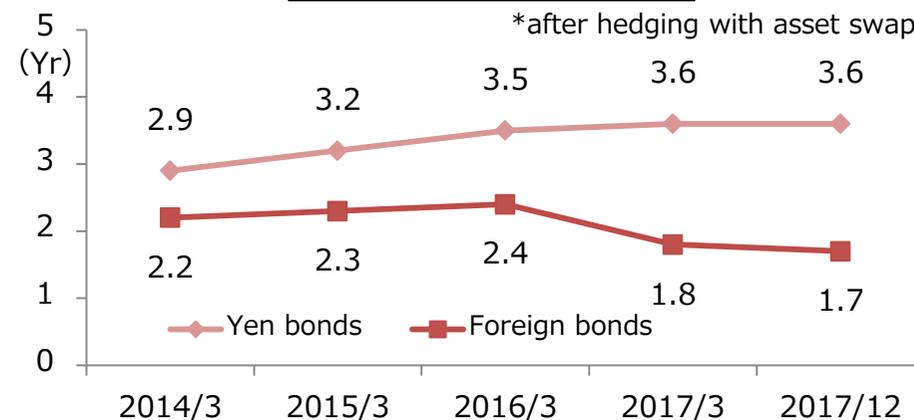
## Balance of securities\*

\*excluding unrealized gains (losses)



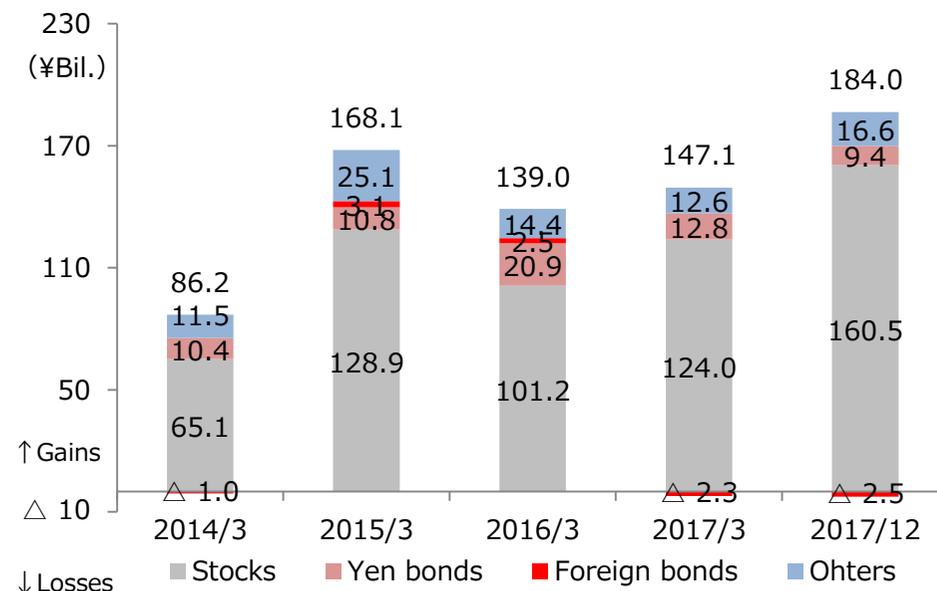
## Duration of securities\*

\*after hedging with asset swap



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

\*including overseas CD



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

**The Chiba Bank, Ltd.  
Corporate Planning Division  
Investors Relations**

**Tel:(81) 43-301-8459**

**Fax:(81) 43-242-9121**

**e-mail:ir@chibabank.co.jp**

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.