

# **Financial Highlights for the Third Quarter of FY2018**

**February 6, 2019**

**THE CHIBA BANK, LTD.**

# Summary of Financial Results

## Non-consolidated

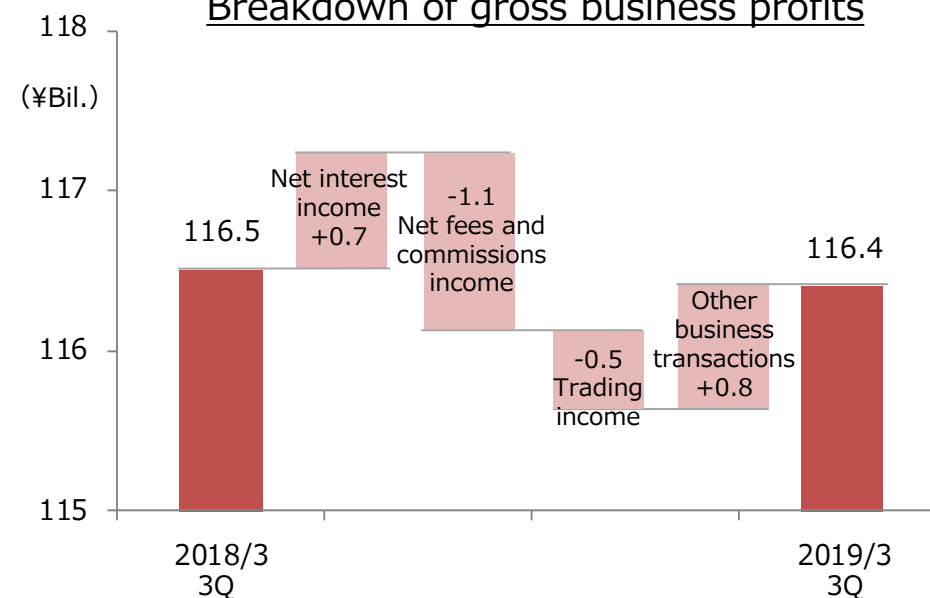
(¥Bil.)	2018/3 3Q	2019/3 3Q	Change
Gross business profits	116.5	116.4	-0.1
Net interest income	93.9	94.7	0.7
Net fees and commissions income	16.9	15.7	-1.1
Trading income	1.1	0.5	-0.5
Profit from other business transactions	4.5	5.4	0.8
Gains (losses) related to bonds	2.0	4.3	2.2
Expenses (-)	62.0	60.8	-1.2
Real net business income	54.5	55.6	1.1
Core net business income	52.4	51.3	-1.0
Net transfer to general allowance for loan losses (-)	-	0.8	0.8
Net business income	54.5	54.8	0.3
Non-recurrent income and losses	6.7	1.3	-5.3
Disposal of non-performing loans (-)	-1.9	4.0	6.0
Gains (losses) related to stocks, etc.	1.6	1.8	0.2
Ordinary profit	61.2	56.2	-5.0
Extraordinary income (loss)	-0.2	-0.1	0.0
Profit	43.9	40.4	-3.5

Net credit cost (-)	-1.9	4.8	6.8
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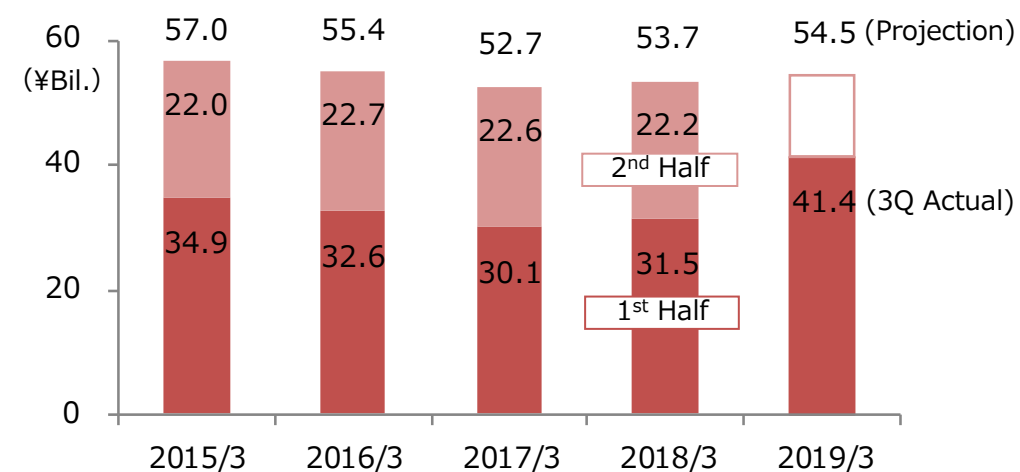
## Consolidated

(¥Bil.)	2018/3 3Q	2019/3 3Q	Change
Ordinary profit	66.7	59.6	-7.1
Profit attributable to owners of parent	46.4	41.4	-5.0

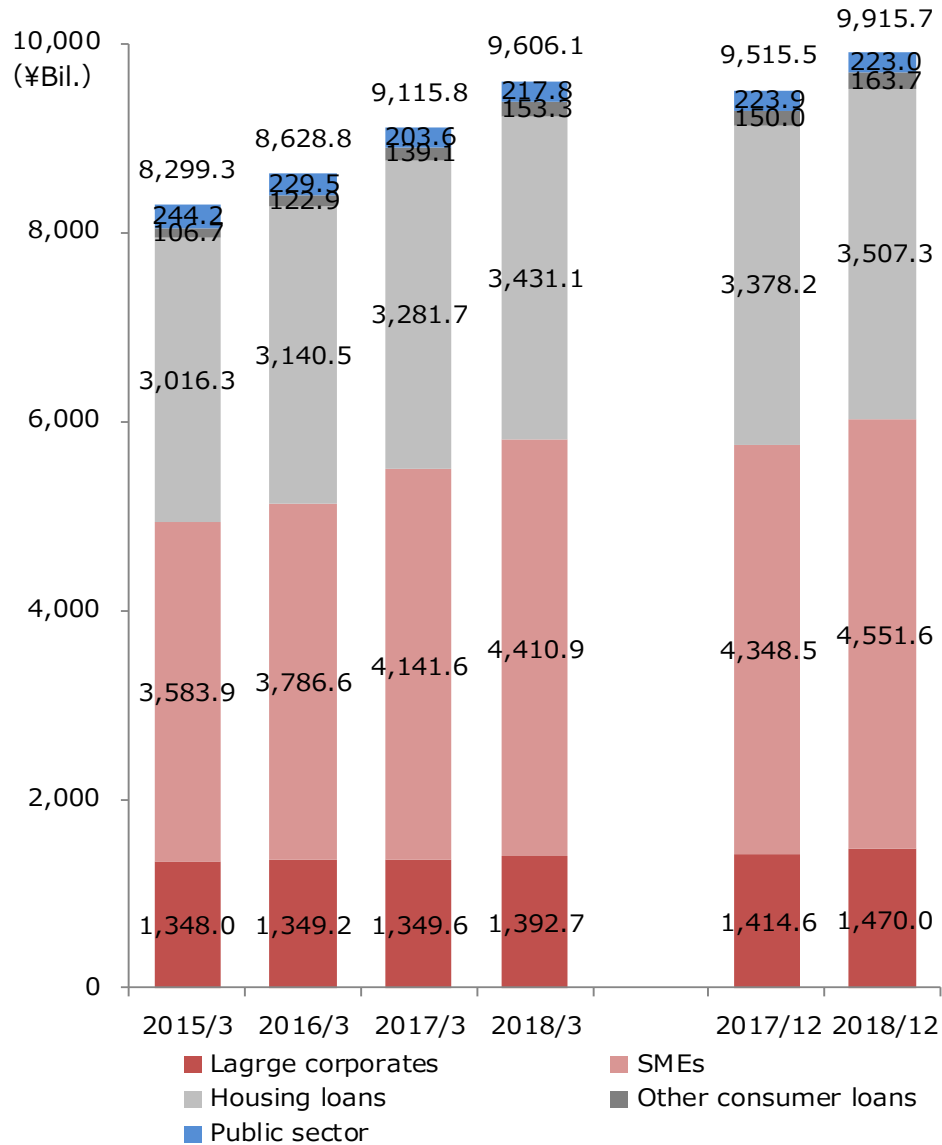
## Breakdown of gross business profits



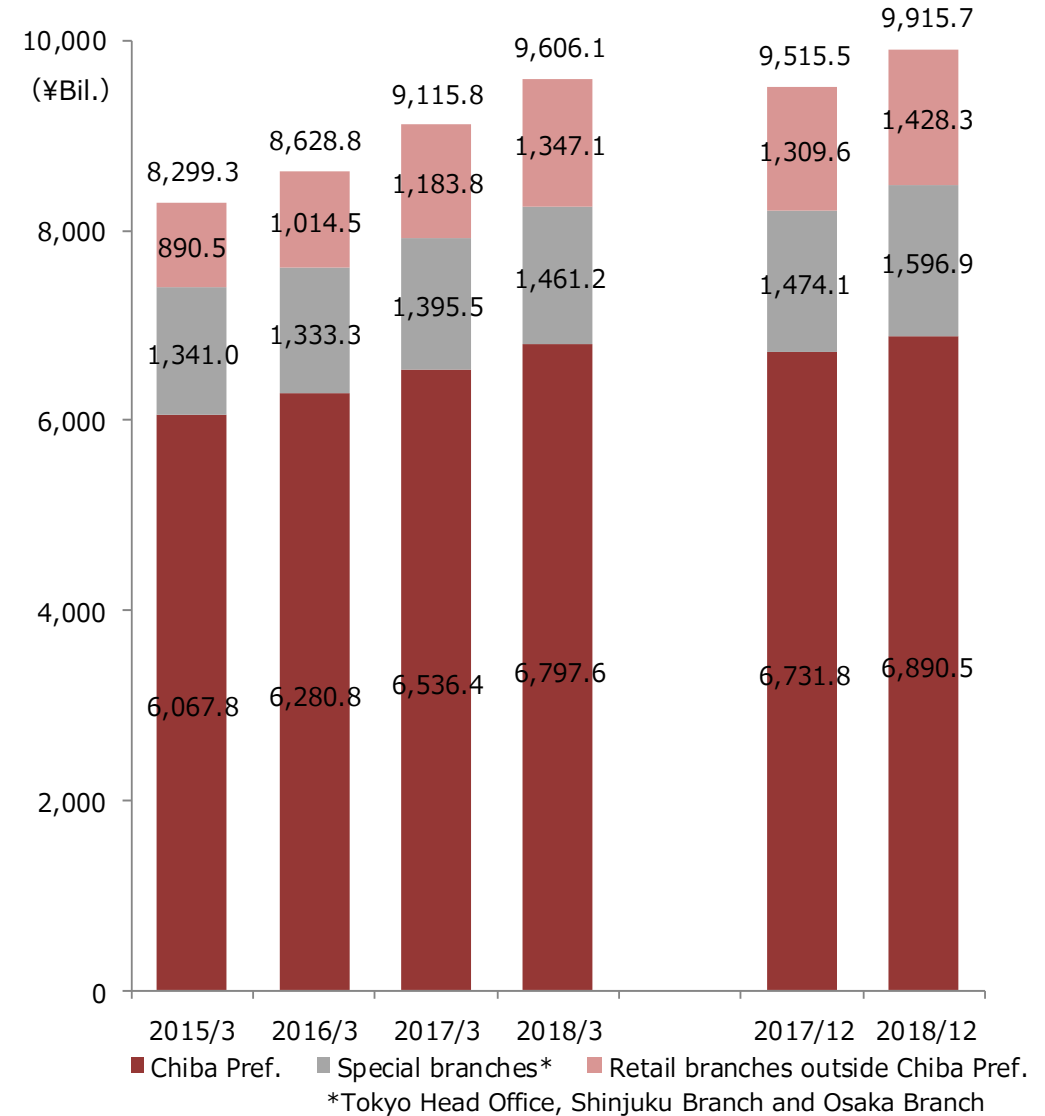
## Profit attributable to owners of parent



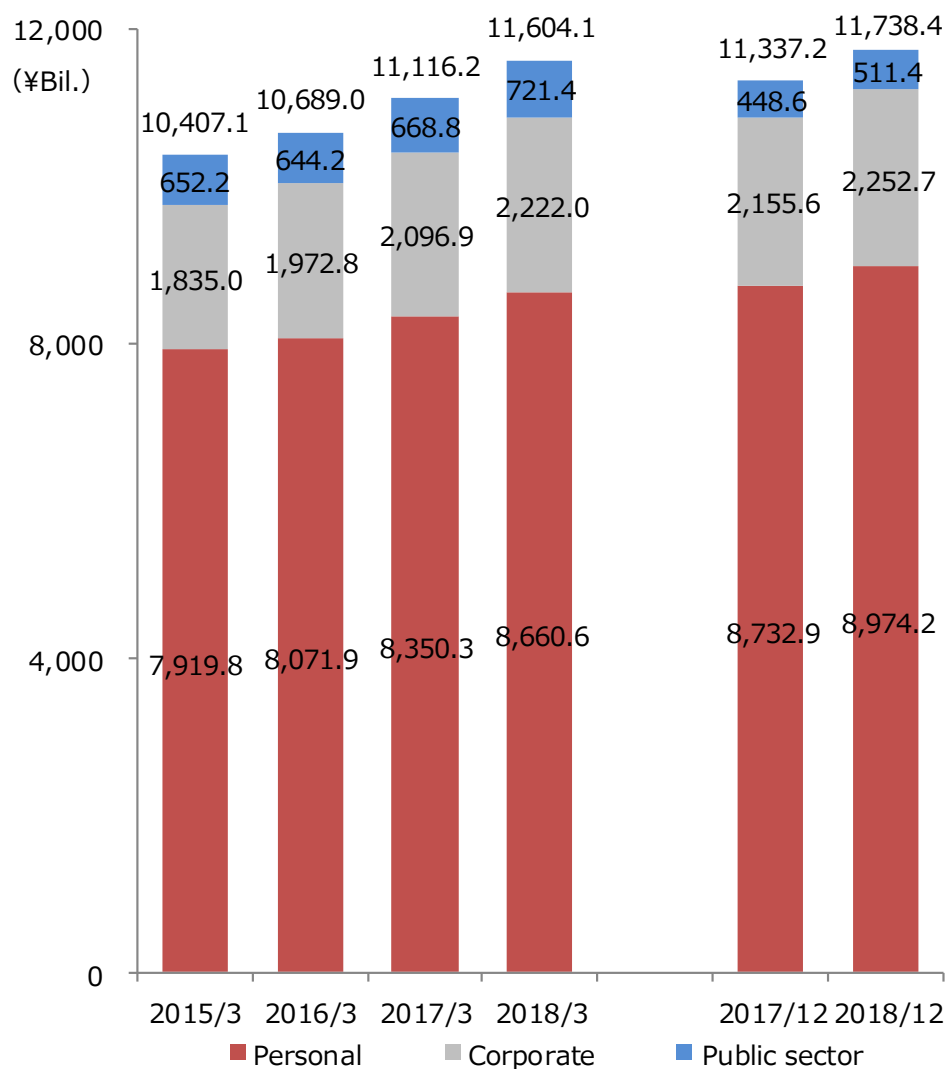
### Domestic loan balance



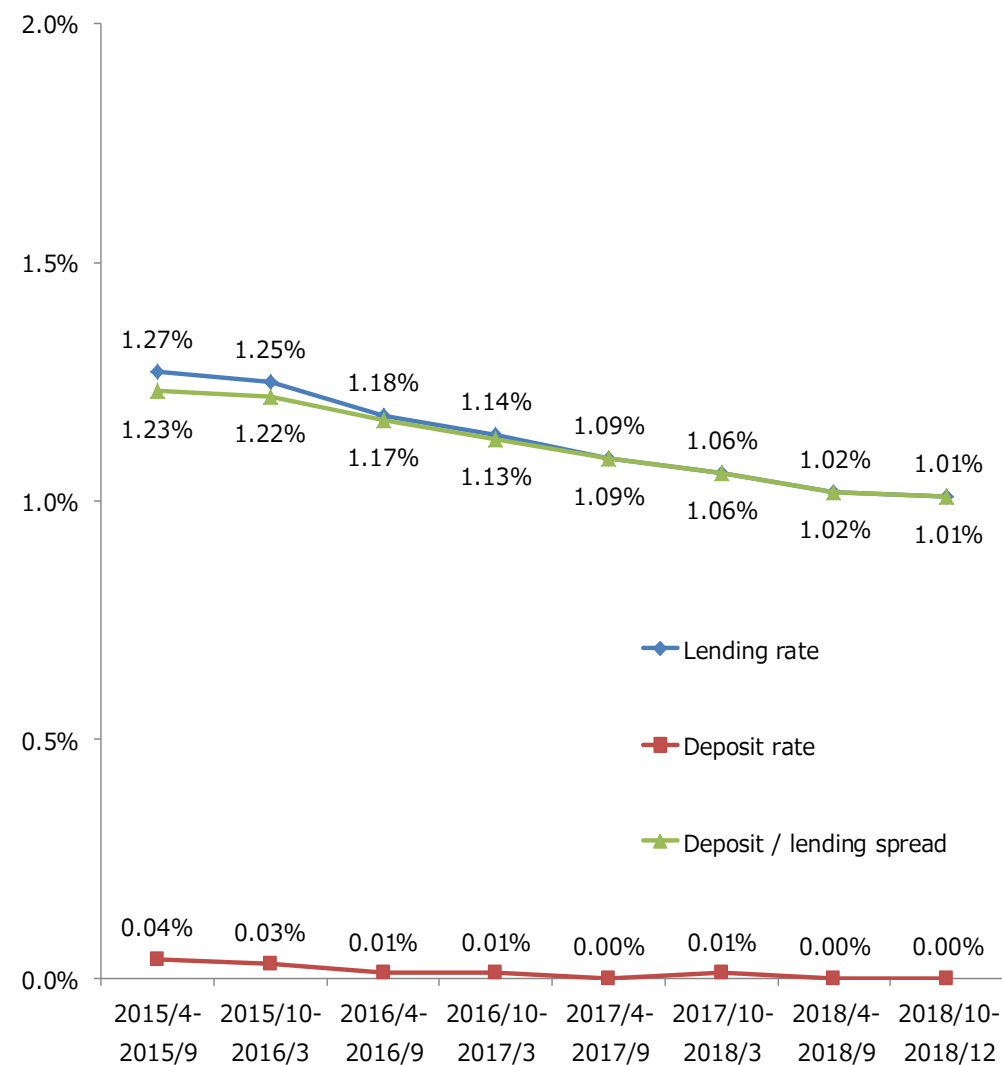
### Domestic loan balance (by region)



### Domestic deposit balance

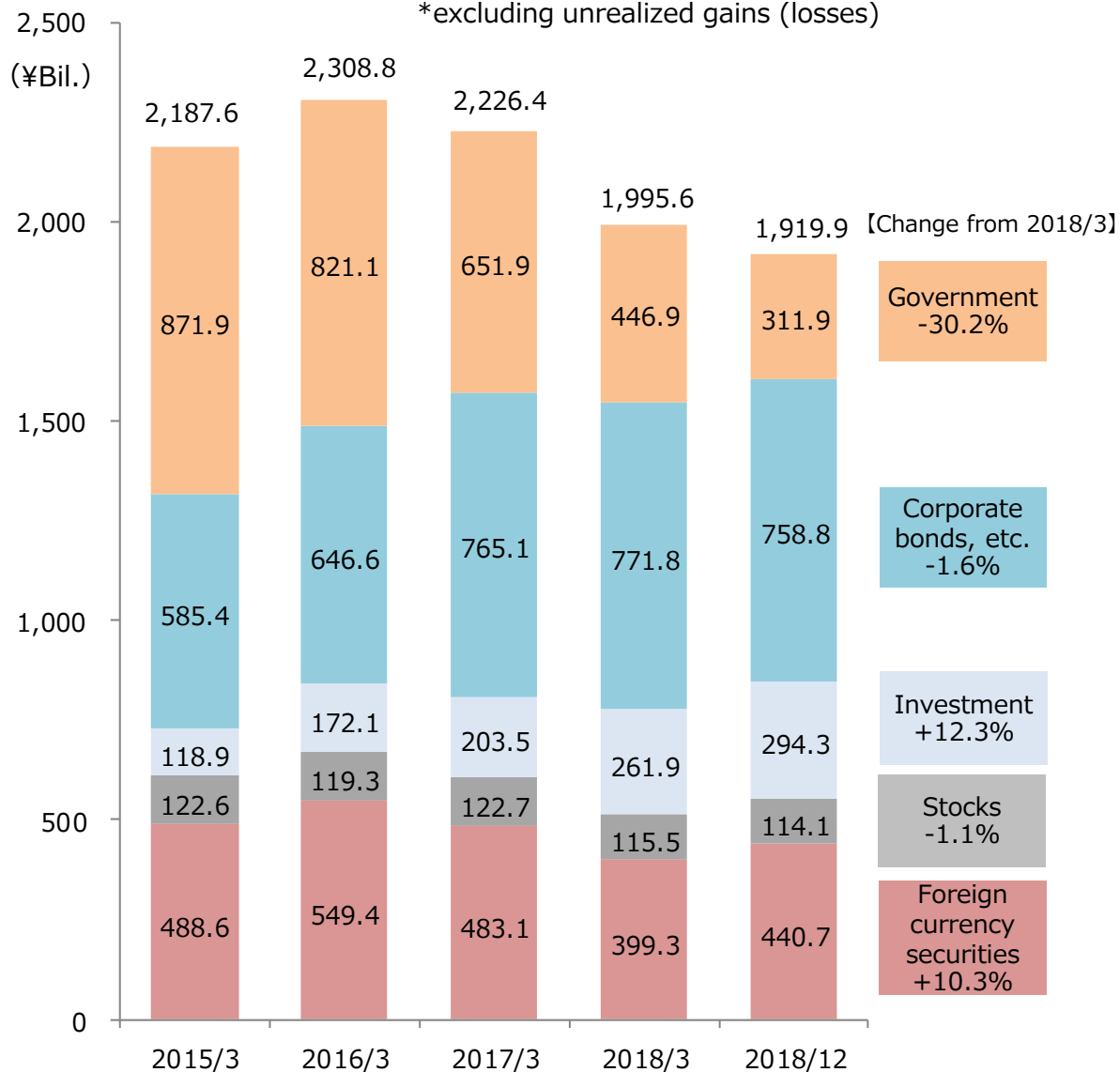


### Changes in domestic deposit/lending rates



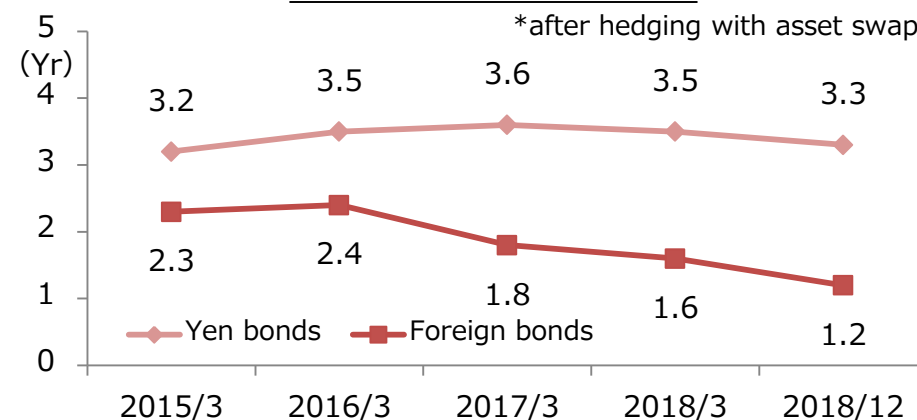
## Balance of securities\*

\*excluding unrealized gains (losses)



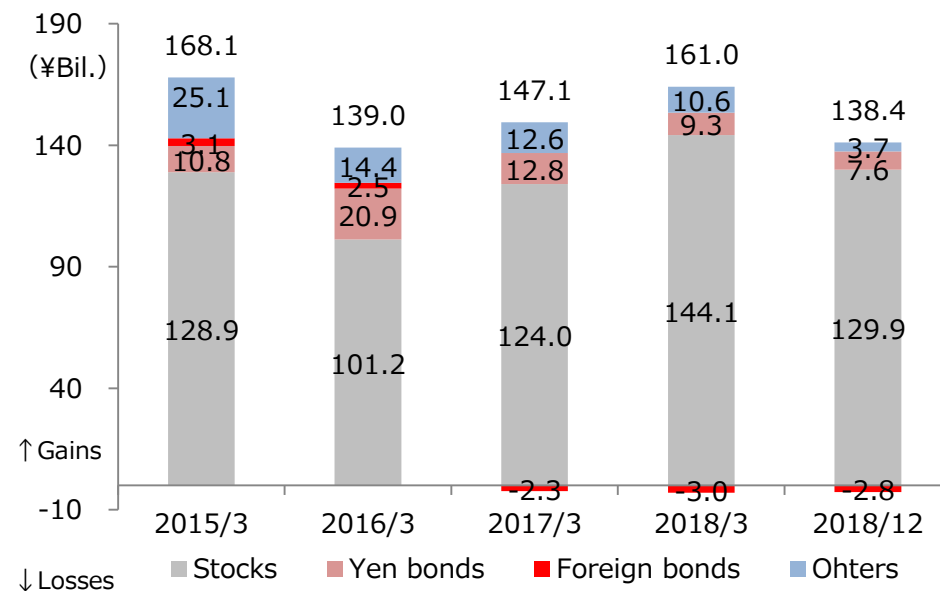
## Duration of securities\*

\*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**

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