

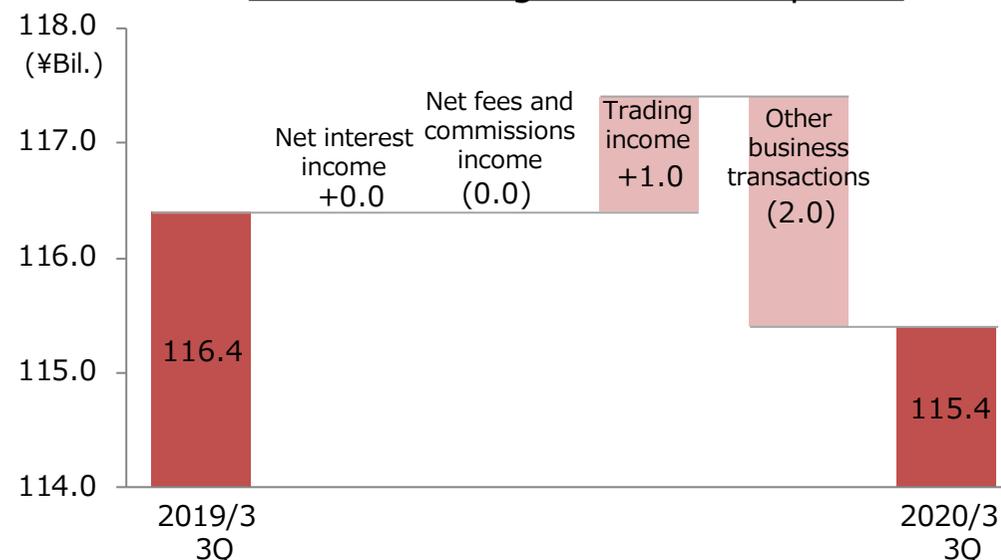
Financial Highlights for the Third Quarter of FY2019 ending March 2020

February 7, 2020
THE CHIBA BANK,LTD.

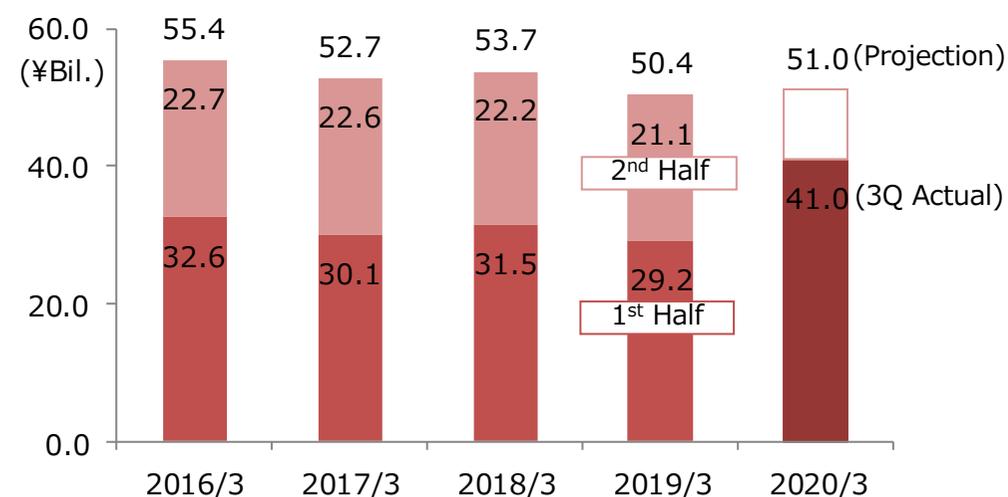
Summary of Financial Results

Non-consolidated		2019/3	2020/3	Change
		3Q	3Q	
		(¥Bil.)		
Gross business profits		116.4	115.4	(0.9)
Net interest income		94.7	94.8	0.0
Net fees and commissions income		15.7	15.7	(0.0)
Trading income		0.5	1.6	1.0
Profit from other business transactions		5.4	3.3	(2.0)
Gains (losses) related to bonds		4.3	2.0	(2.2)
Expenses (-)		60.8	60.6	(0.1)
Real net business income		55.6	54.8	(0.8)
Core net business income		51.3	52.8	1.4
Excl. gains (losses) on cancellation of investment trusts		47.6	49.1	1.4
Net transfer to general allowance for loan losses (-)		0.8	2.3	1.4
Net business income		54.8	52.5	(2.3)
Non-recurrent income and losses		1.3	3.1	1.7
Disposal of non-performing loans (-)		4.0	4.9	0.9
Gains (losses) related to stocks, etc.		1.8	4.4	2.5
Ordinary profit		56.2	55.6	(0.5)
Extraordinary income (loss)		(0.1)	(0.0)	0.1
Profit		40.4	40.0	(0.3)
Net credit cost (-)		4.8	7.3	2.4
Consolidated		2019/3	2020/3	Change
		3Q	3Q	
		(¥Bil.)		
Ordinary profit		59.6	58.8	(0.7)
Profit attributable to owners of parent		41.4	41.0	(0.4)

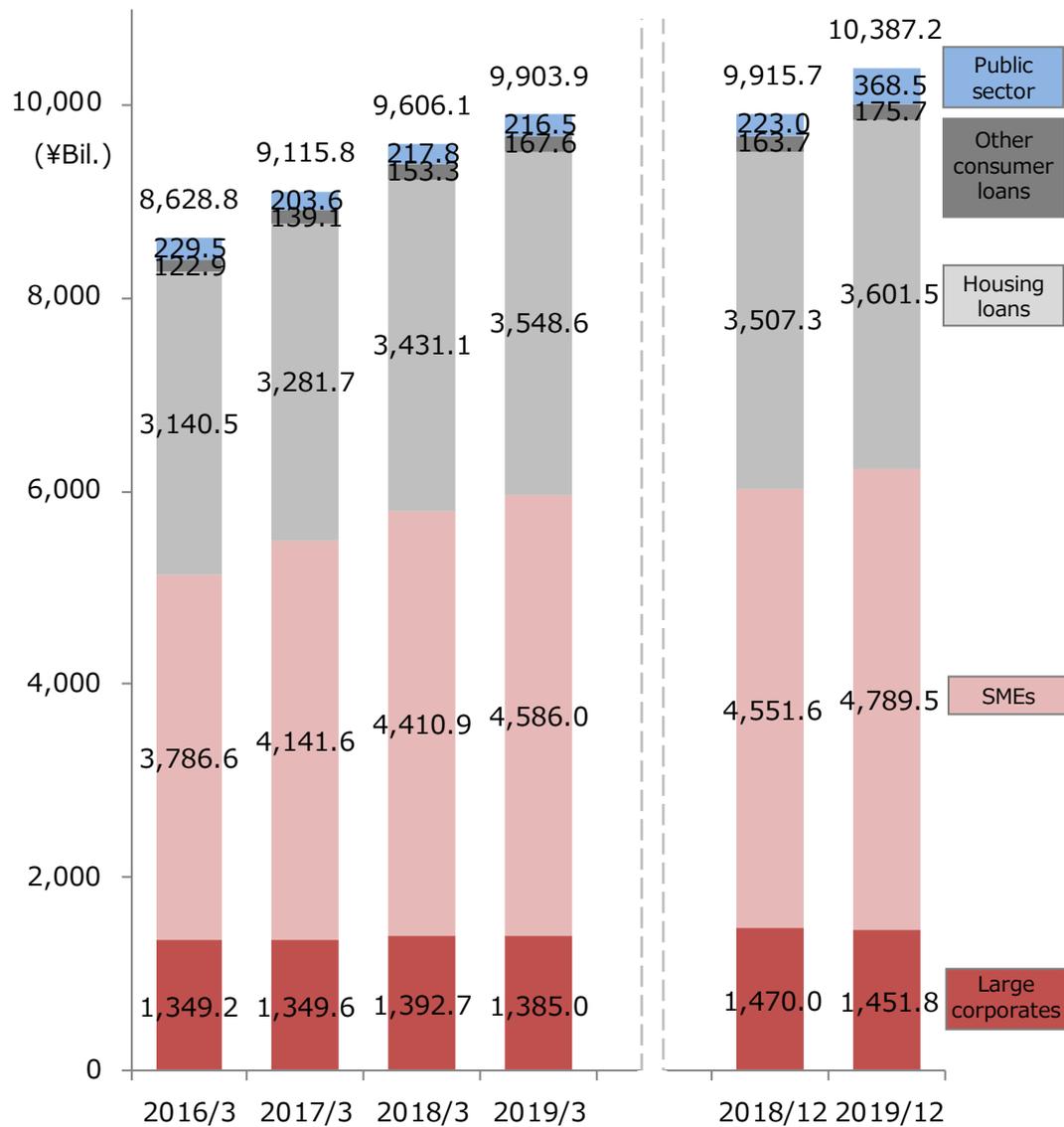
Breakdown of gross business profits



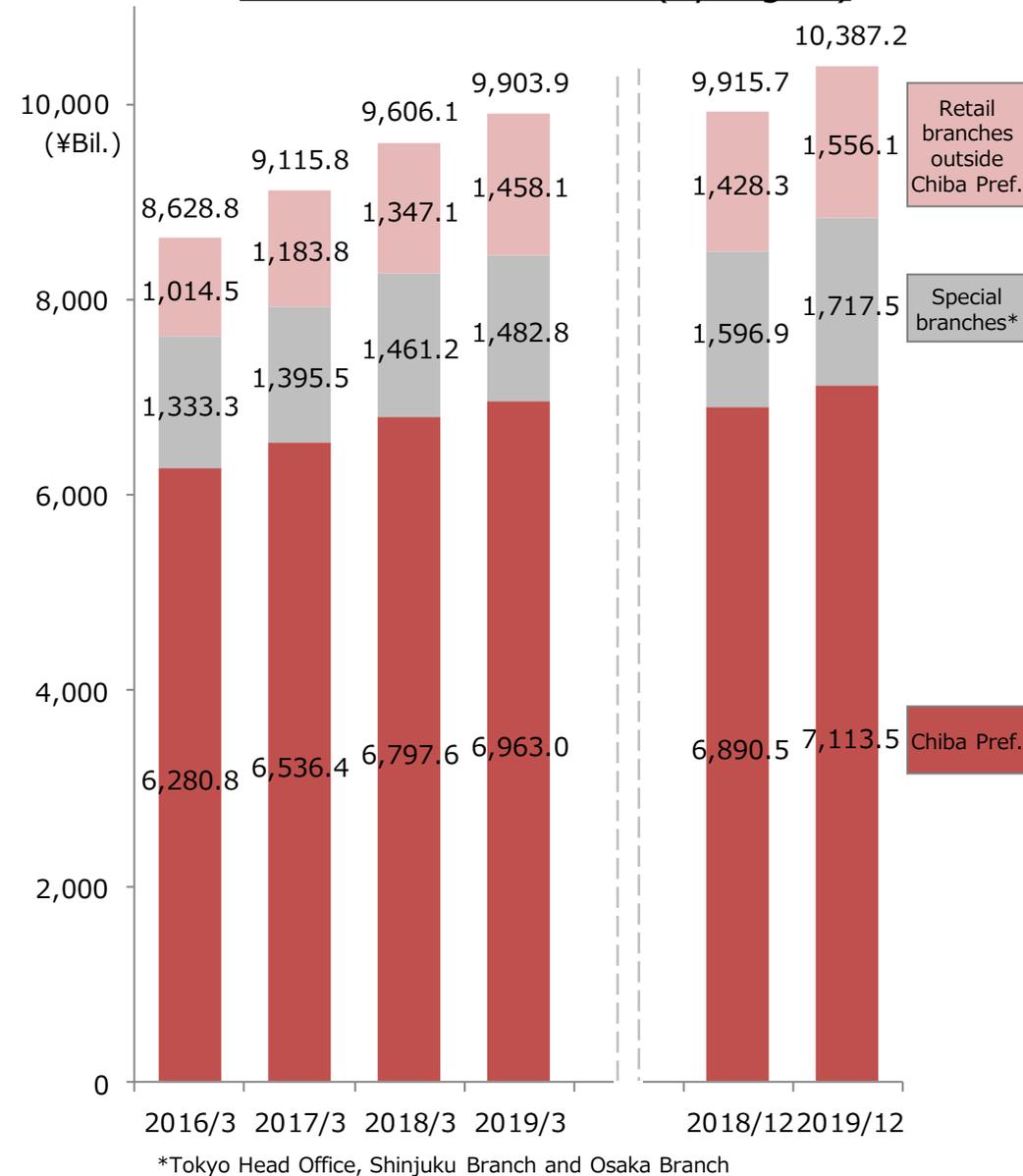
Profit attributable to owners of parent



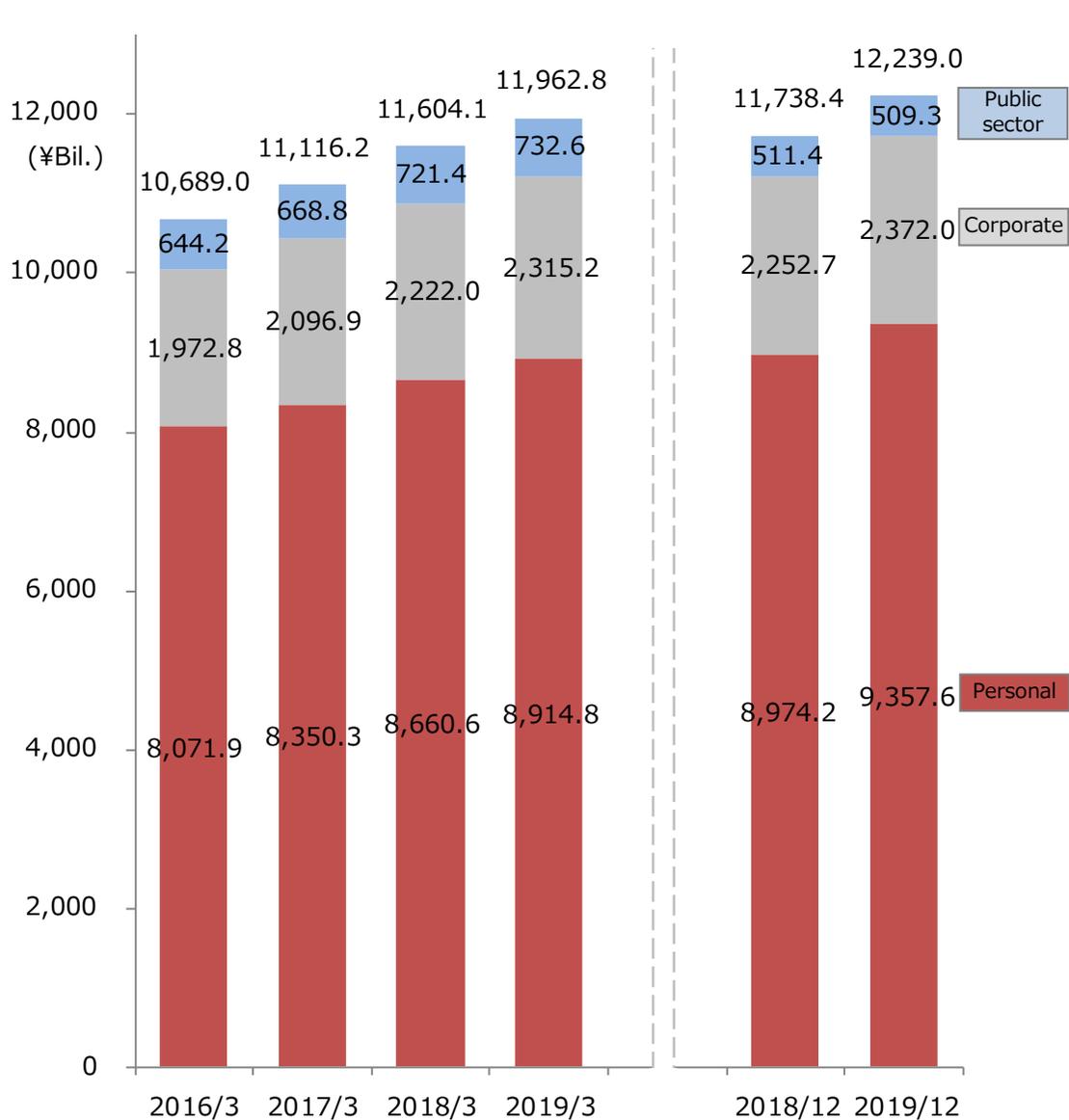
Domestic loan balance



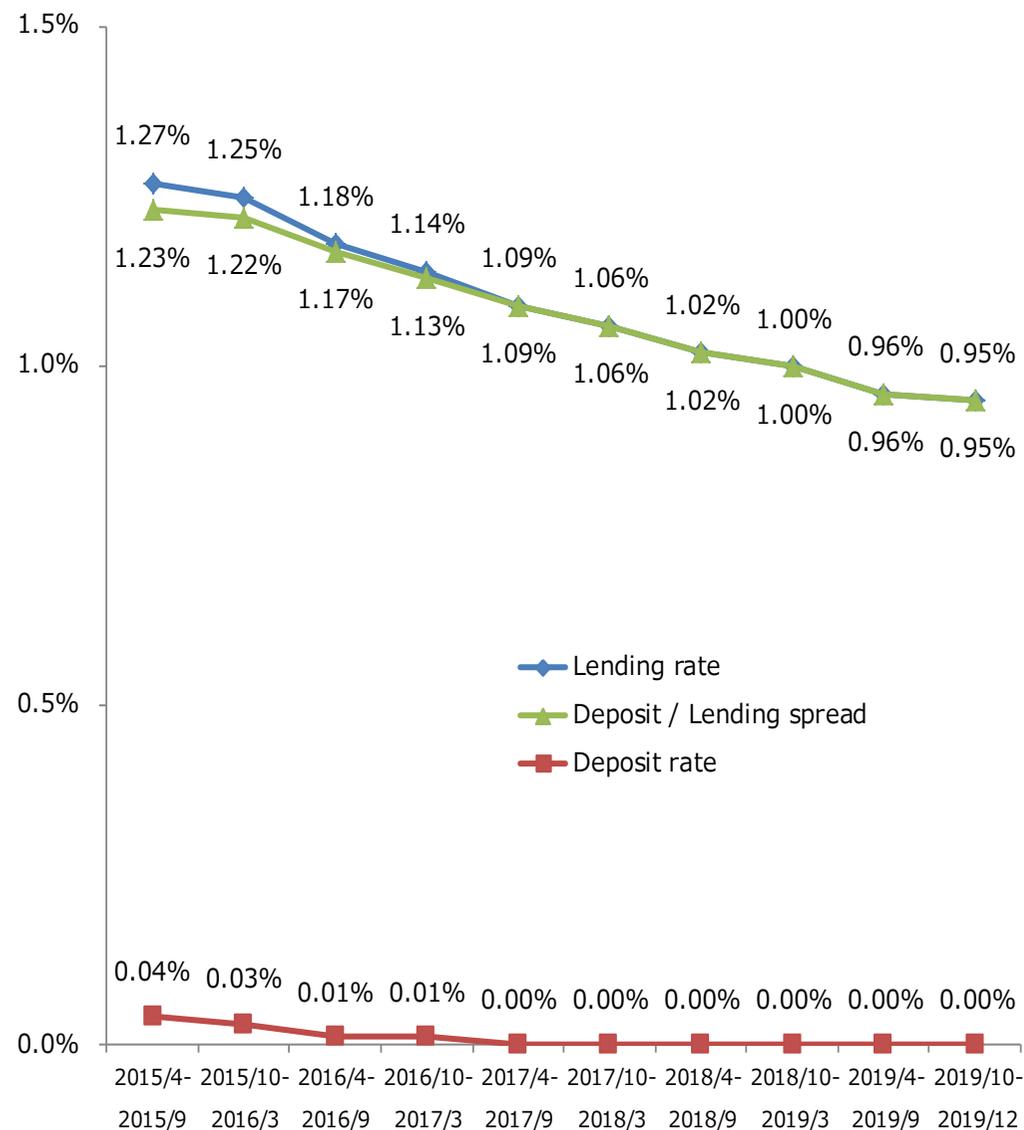
Domestic loan balance (by region)



Domestic deposit balance

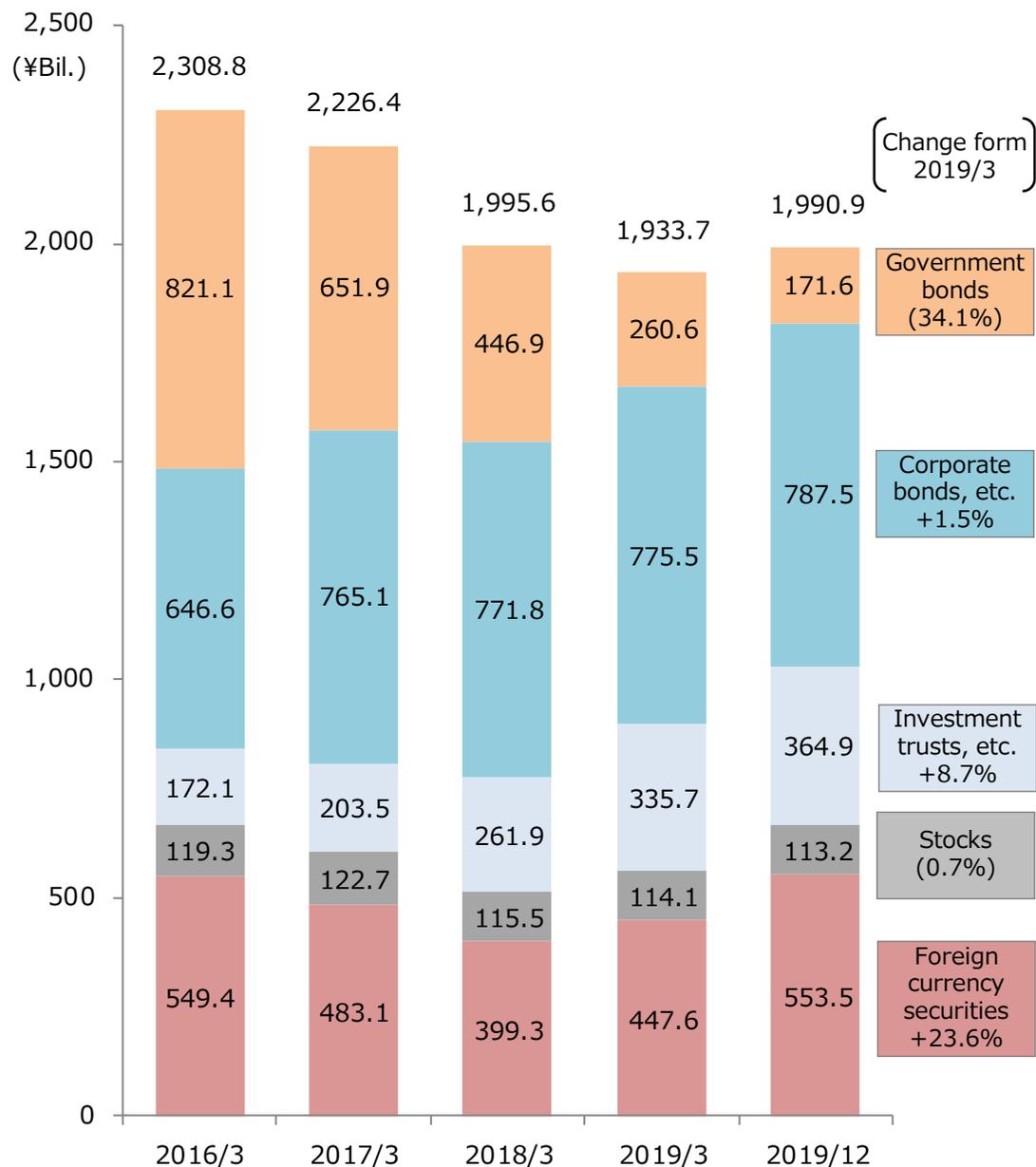


Changes in domestic deposit/lending rates



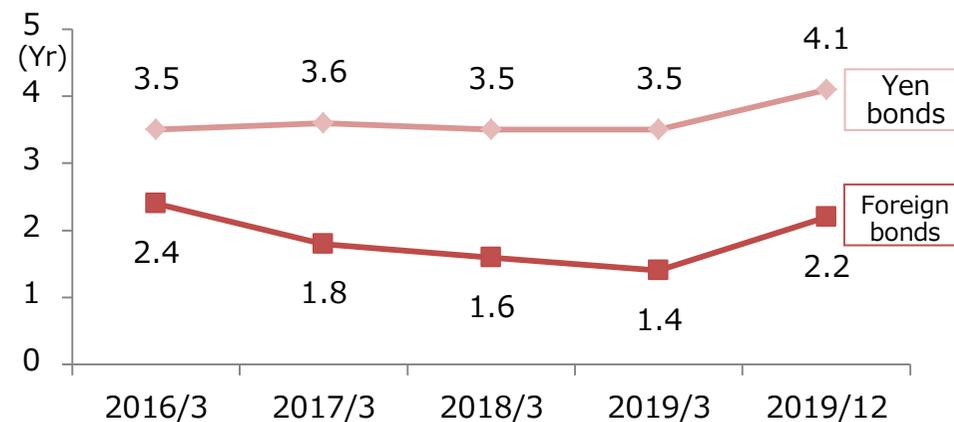
Balance of securities*

*excluding unrealized gains (losses)



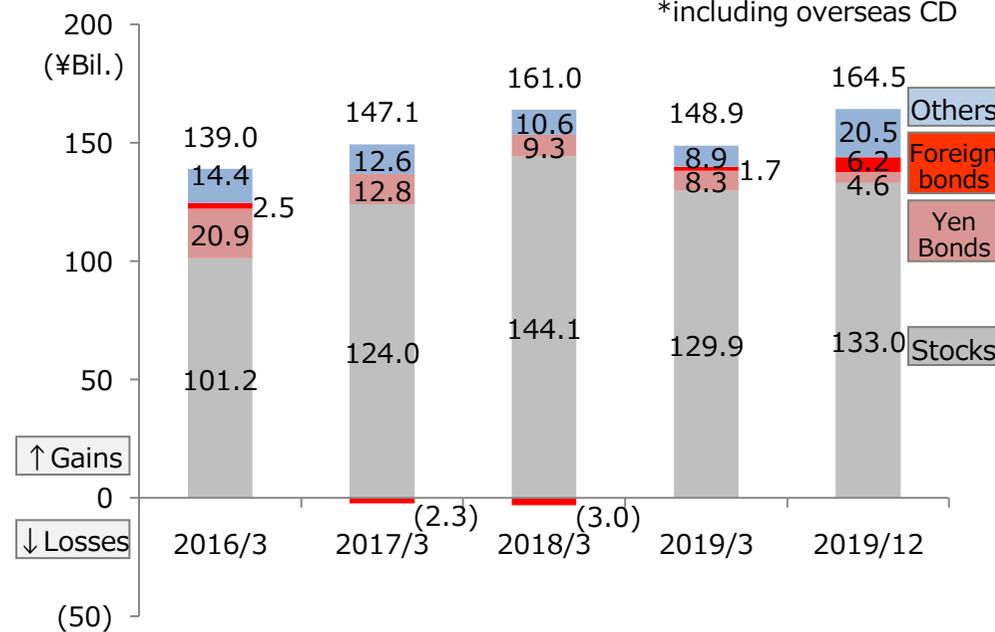
Duration of securities*

*after hedging with asset swap



Unrealized gains (losses) on other securities*

*including overseas CD



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