

# **Financial Highlights for FY 2016**

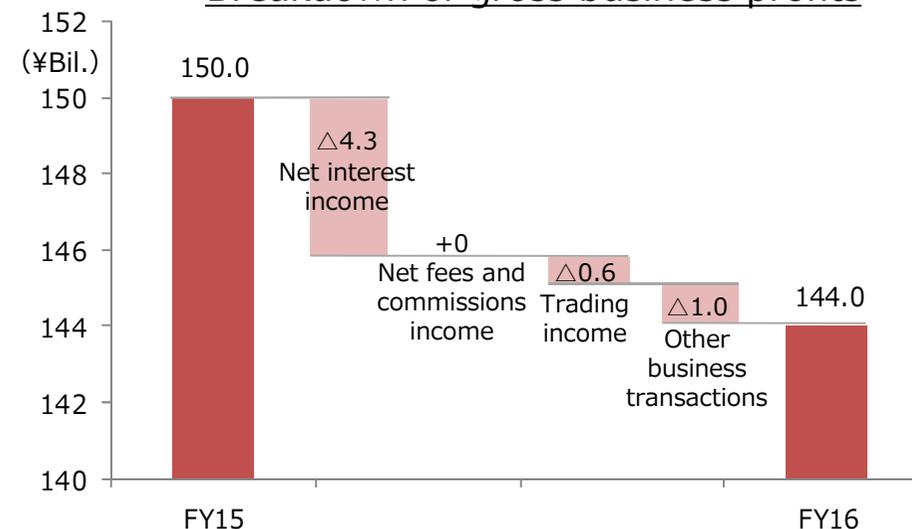
**May 10, 2017**

**THE CHIBA BANK, LTD.**

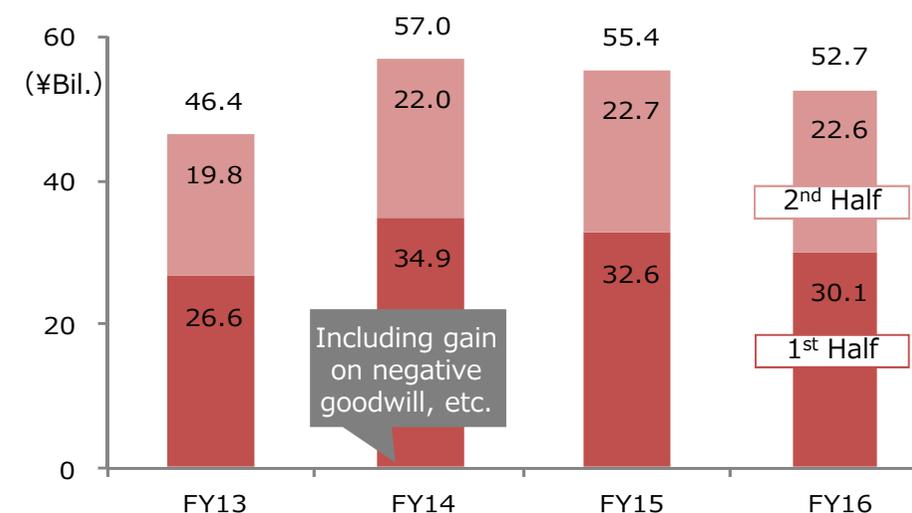
# Summary of Financial Results

<b>Non-consolidated</b>					
		(¥Bil.)	FY15	FY16	Change
Gross business profits			150.0	144.0	△ 5.9
Net interest income			125.4	121.1	△ 4.3
Net fees and commissions income			19.0	19.1	0.0
Trading income			3.2	2.5	△ 0.6
Profit from other business transactions			2.2	1.2	△ 1.0
Gains (losses) related to bonds			2.2	△ 1.1	△ 3.4
Expenses (-)			82.0	83.1	1.0
Real net business income			67.9	60.9	△ 6.9
Core net business income			65.7	62.1	△ 3.5
Net transfer to general allowance for loan losses (-)			-	-	-
Net business income			67.9	60.9	△ 6.9
Non-recurrent income and losses			11.7	9.0	△ 2.6
Disposal of non-performing loans (-)			△ 2.3	△ 3.7	△ 1.4
Gains (losses) related to stocks, etc.			2.7	1.5	△ 1.2
Ordinary profit			79.6	70.0	△ 9.6
Extraordinary income (loss)			△ 0.6	△ 1.0	△ 0.3
Profit			52.5	48.6	△ 3.9
Net credit cost (-)			△ 2.3	△ 3.7	△ 1.4
<b>Consolidated</b>					
		(¥Bil.)	FY15	FY16	Change
Ordinary profit			85.5	77.6	△ 7.9
Profit attributable to owners of parent			55.4	52.7	△ 2.7

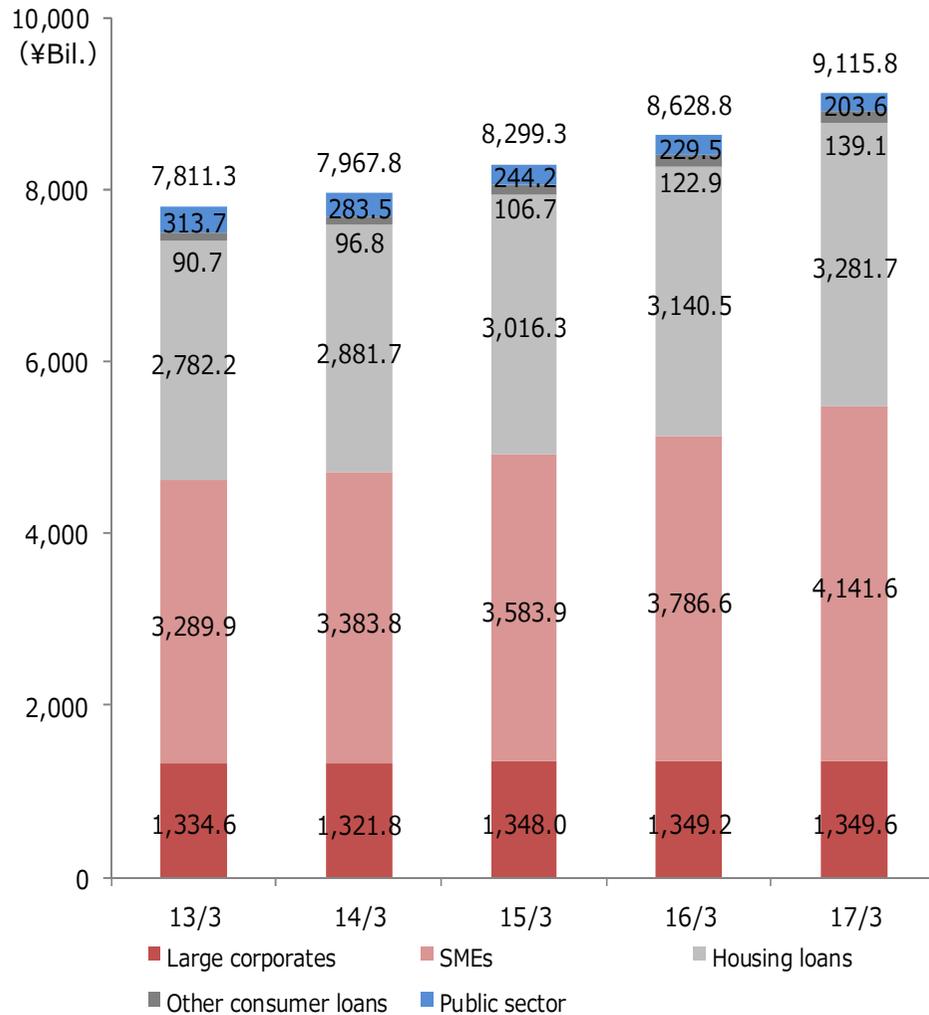
## Breakdown of gross business profits



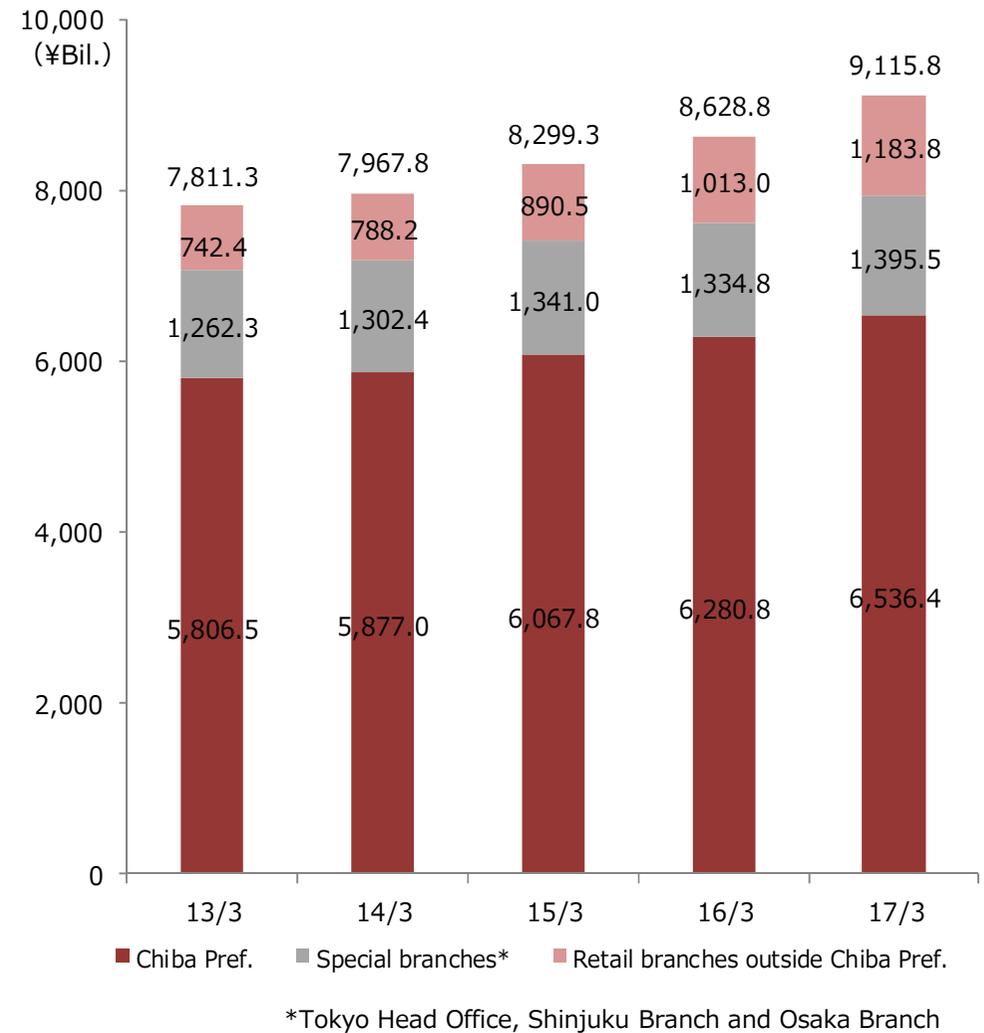
## Profit attributable to owners of parent



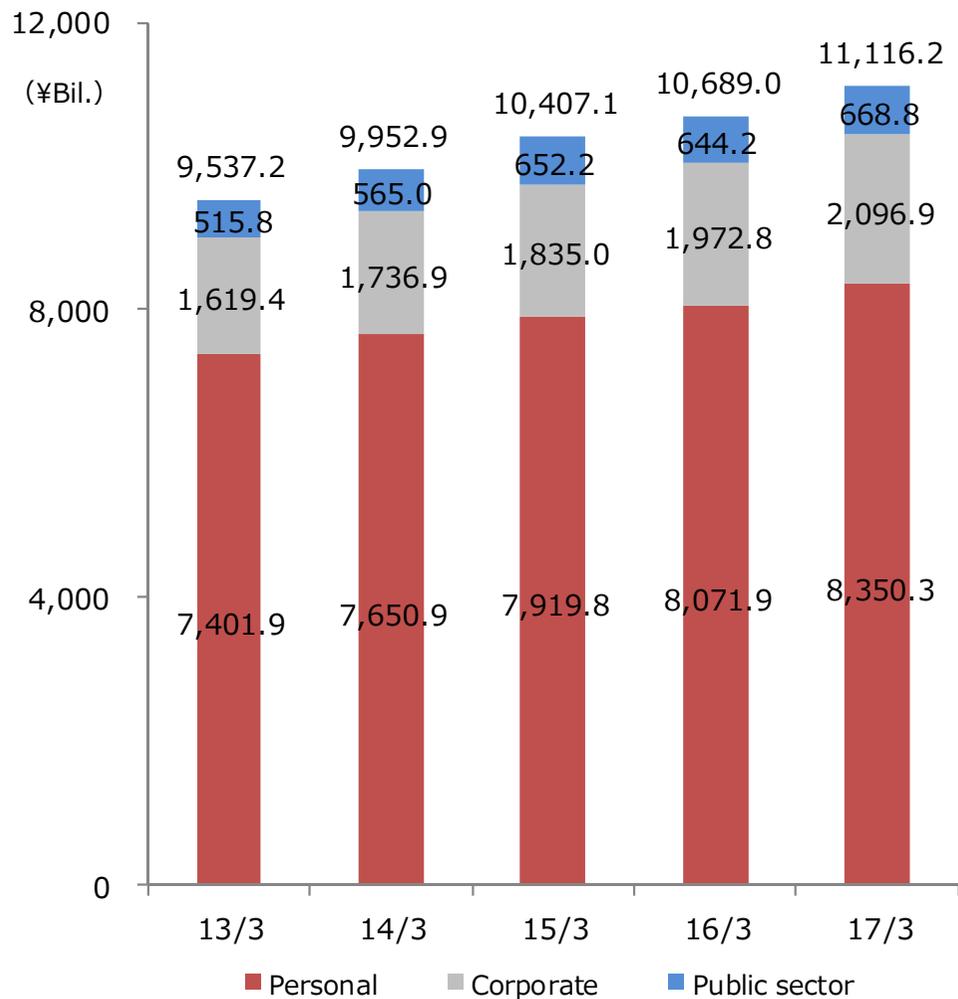
## Domestic loan balance



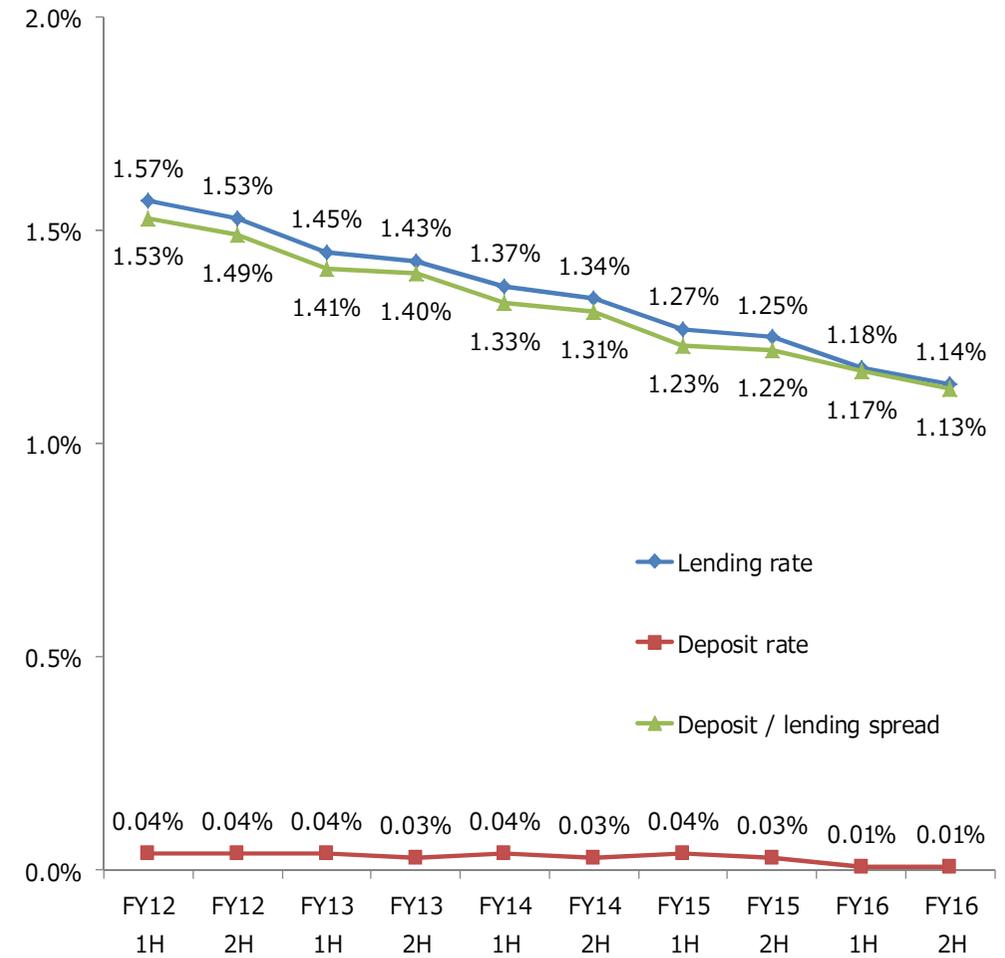
## Domestic loan balance (by region)



## Domestic deposit balance

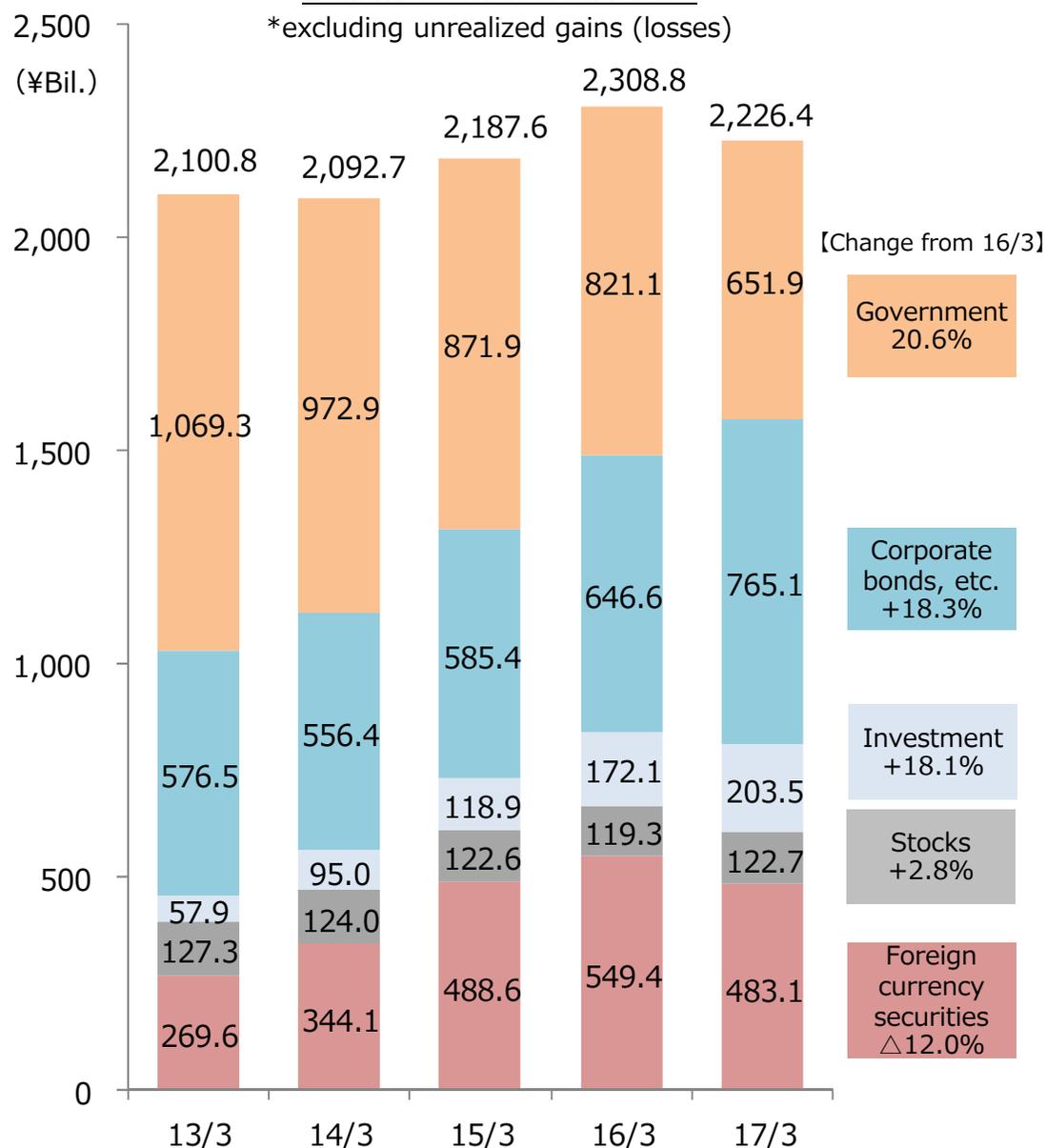


## Changes in domestic deposit/lending rates



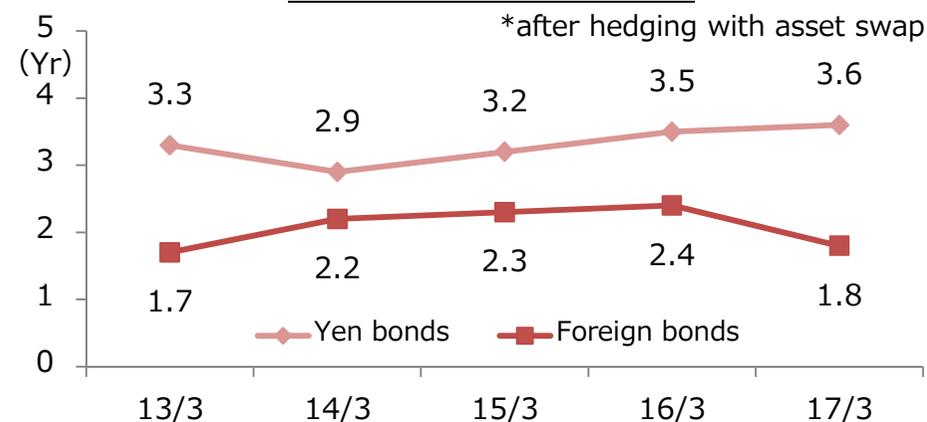
## Balance of securities\*

\*excluding unrealized gains (losses)



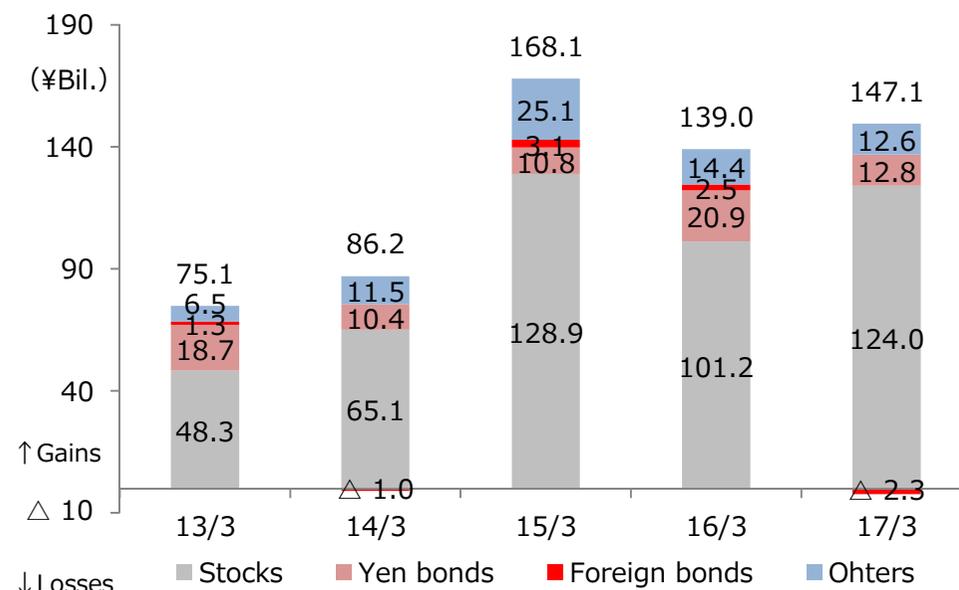
## Duration of securities\*

\*after hedging with asset swap



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

\*including overseas CD



**Inquiries related to this presentation should be  
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