

# **Financial Highlights for FY2017**

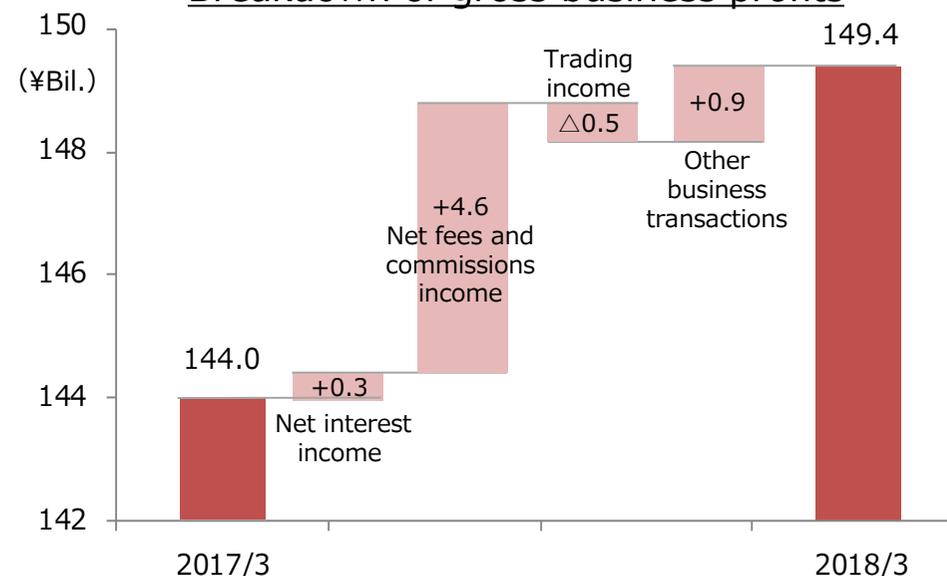
**May 9, 2018**

**THE CHIBA BANK,LTD.**

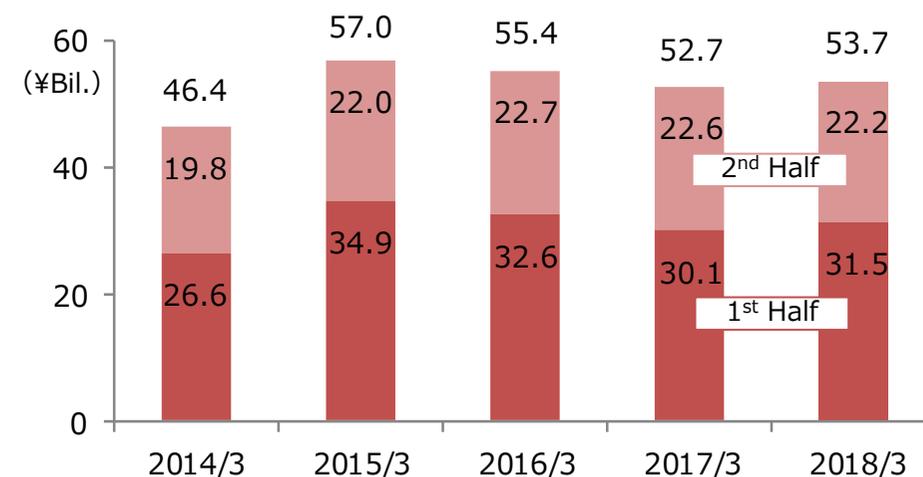
# Summary of Financial Results

<b>Non-consolidated</b>				
	(¥Bil.)	2017/3	2018/3	Change
Gross business profits		144.0	149.4	5.3
Net interest income		121.1	121.5	0.3
Net fees and commissions income		19.1	23.7	4.6
Trading income		2.5	2.0	△ 0.5
Profit from other business transactions		1.2	2.1	0.9
Gains (losses) related to bonds		△ 1.1	△ 0.5	0.5
Expenses (-)		83.1	82.8	△ 0.2
Real net business income		60.9	66.5	5.5
Core net business income		62.1	67.1	4.9
Net transfer to general allowance for loan losses (-)		-	-	-
Net business income		60.9	66.5	5.5
Non-recurrent income and losses		9.0	4.0	△ 4.9
Disposal of non-performing loans (-)		△ 3.7	0.8	4.5
Gains (losses) related to stocks, etc.		1.5	1.6	0.0
Ordinary profit		70.0	70.6	0.6
Extraordinary income (loss)		△ 1.0	△ 1.3	△ 0.3
Profit		48.6	49.6	1.0
Net credit costs (-)		△ 3.7	0.8	4.5
<b>Consolidated</b>				
	(¥Bil.)	2017/3	2018/3	Change
Ordinary profit		77.6	78.4	0.8
Profit attributable to owners of parent		52.7	53.7	1.0

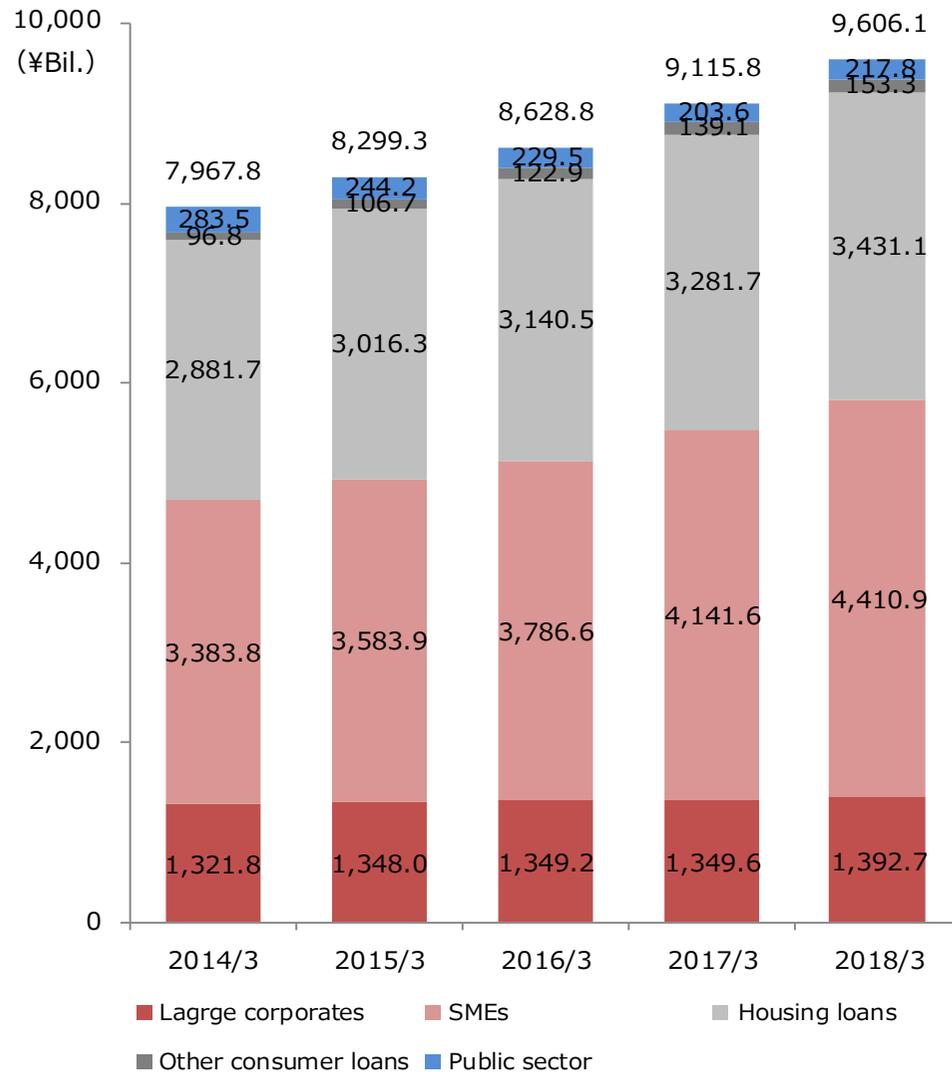
## Breakdown of gross business profits



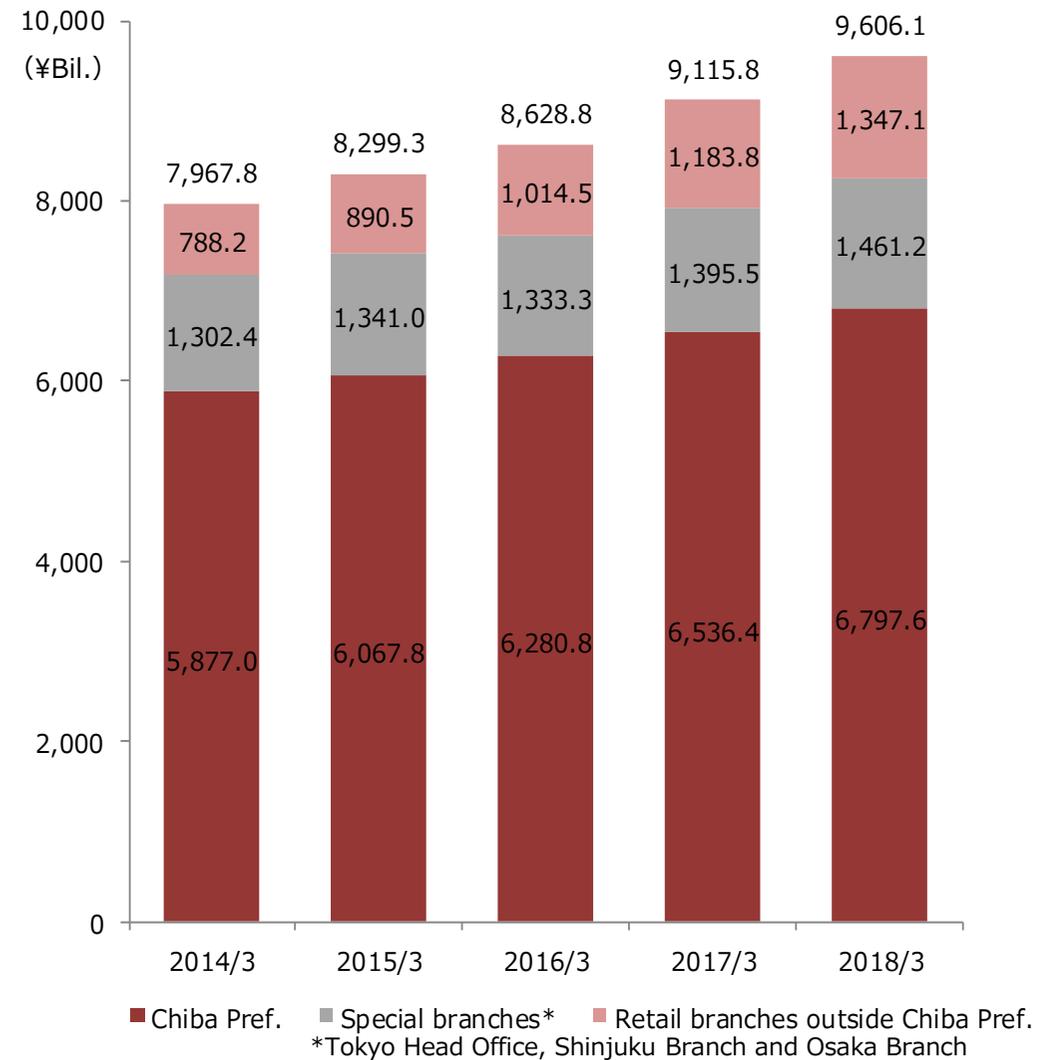
## Profit attributable to owners of parent



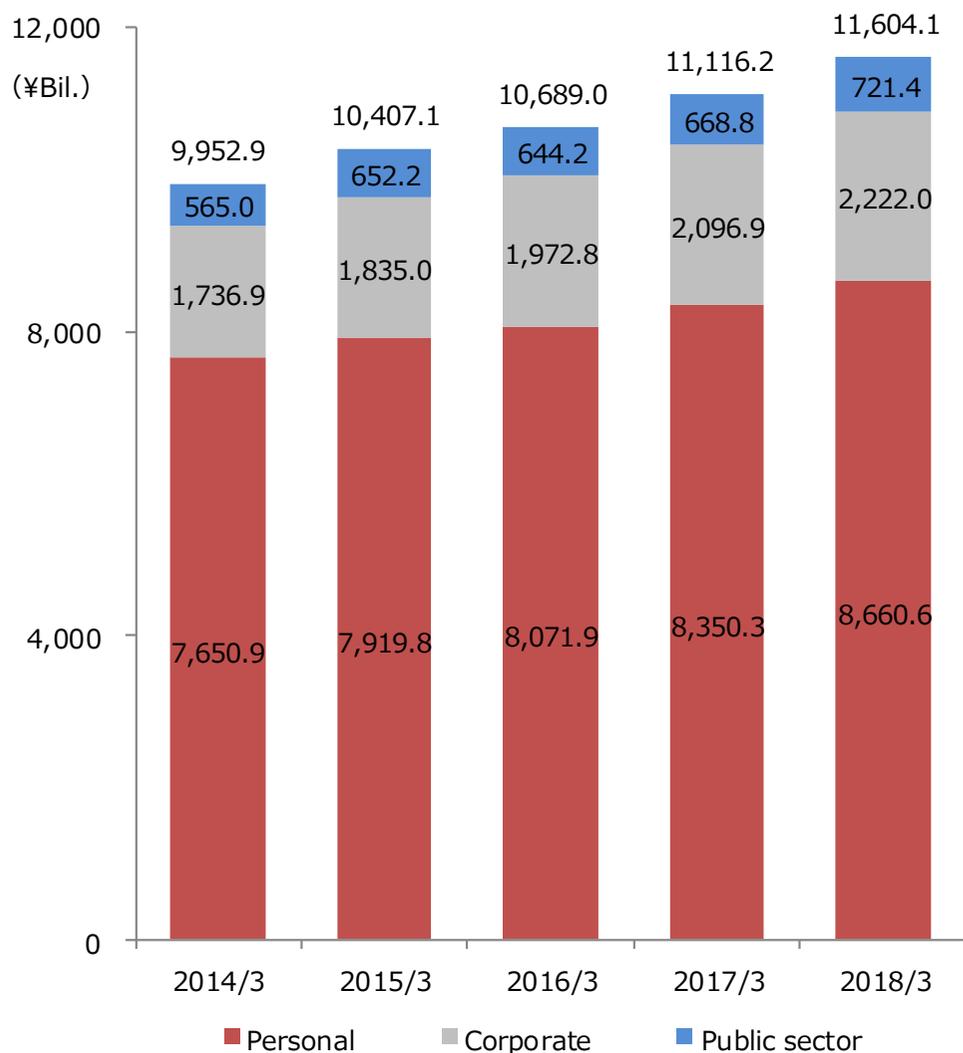
### Domestic loan balance



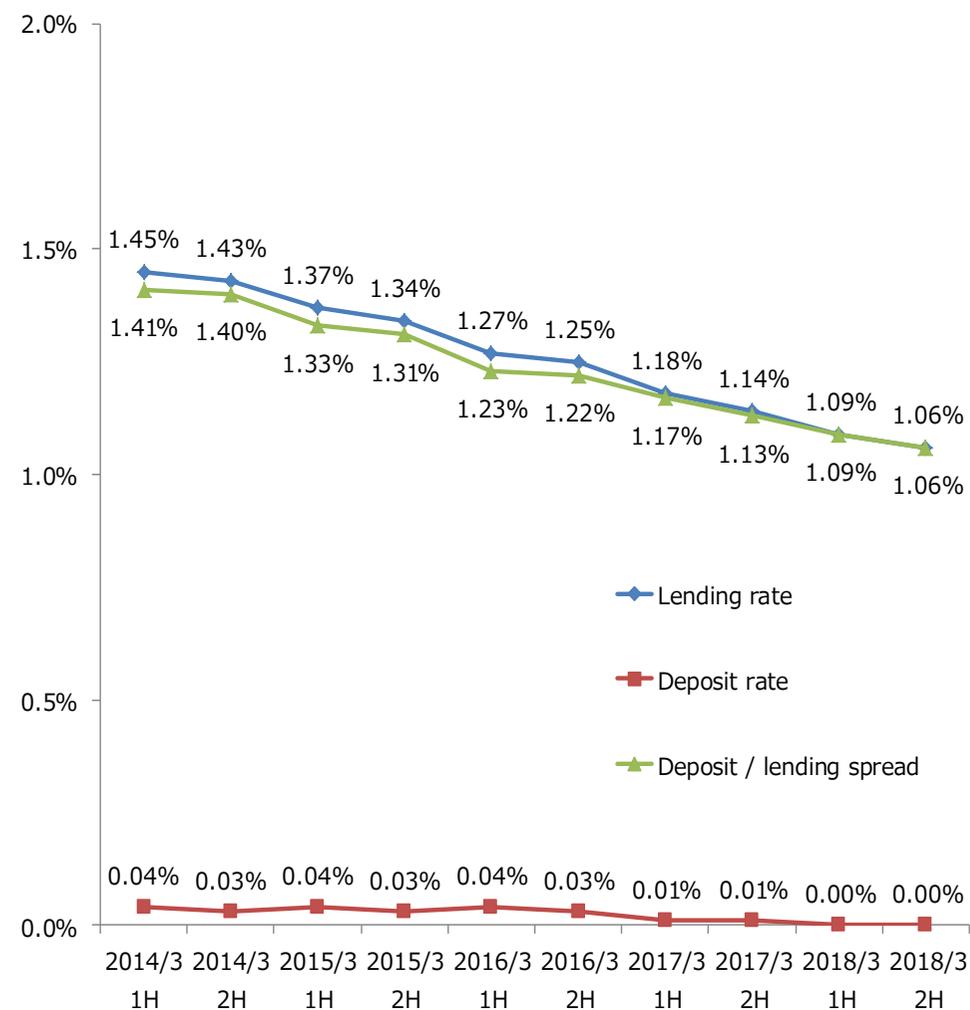
### Domestic loan balance (by region)



### Domestic deposit balance

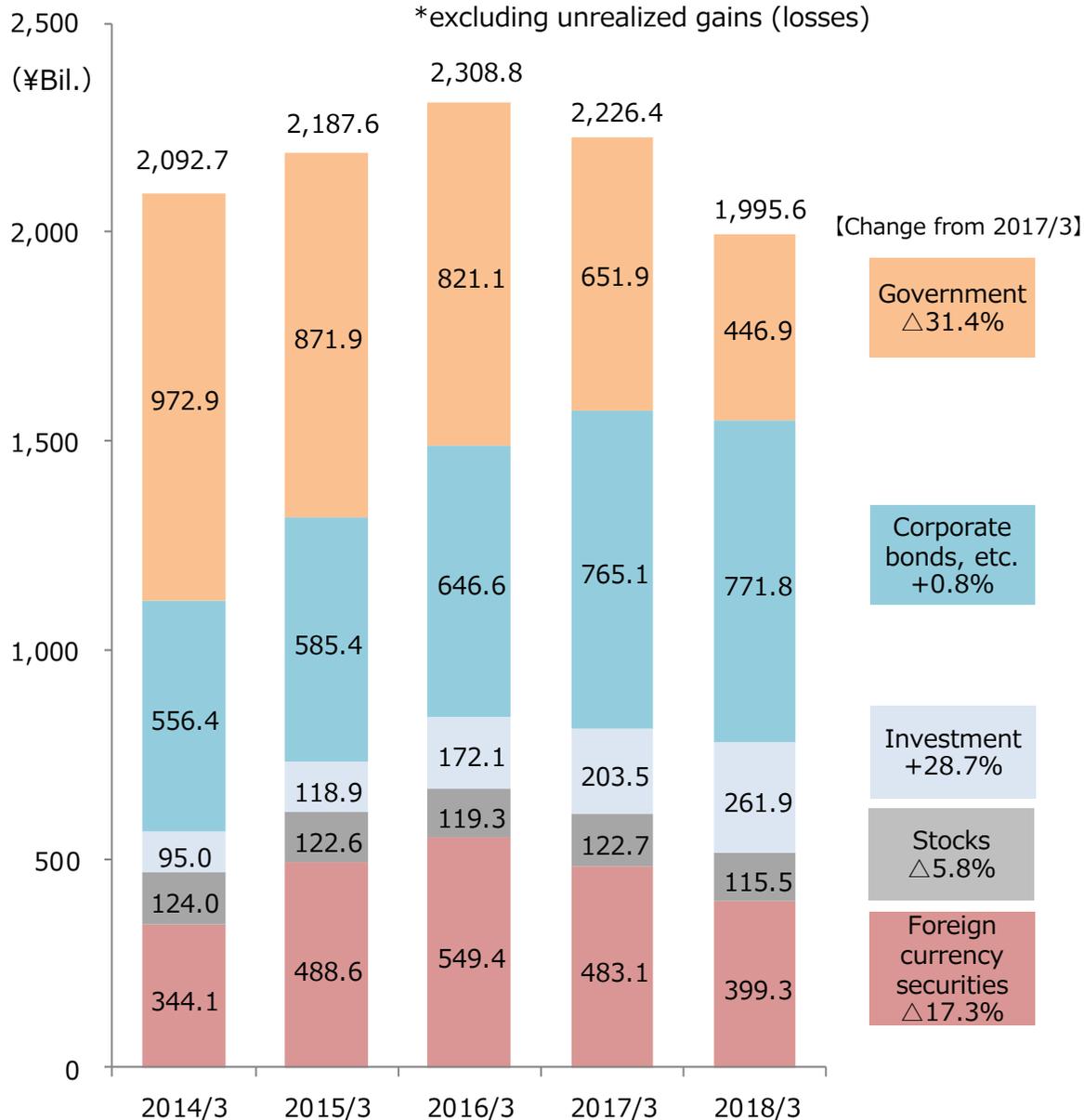


### Changes in domestic deposit/lending rates



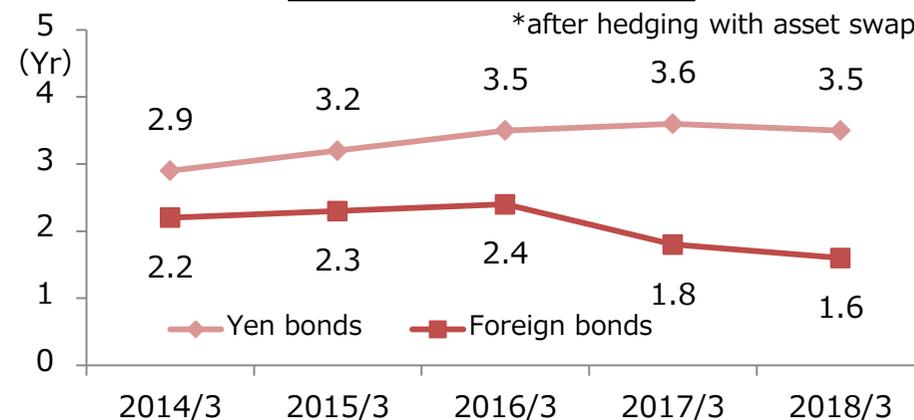
## Balance of securities\*

\*excluding unrealized gains (losses)



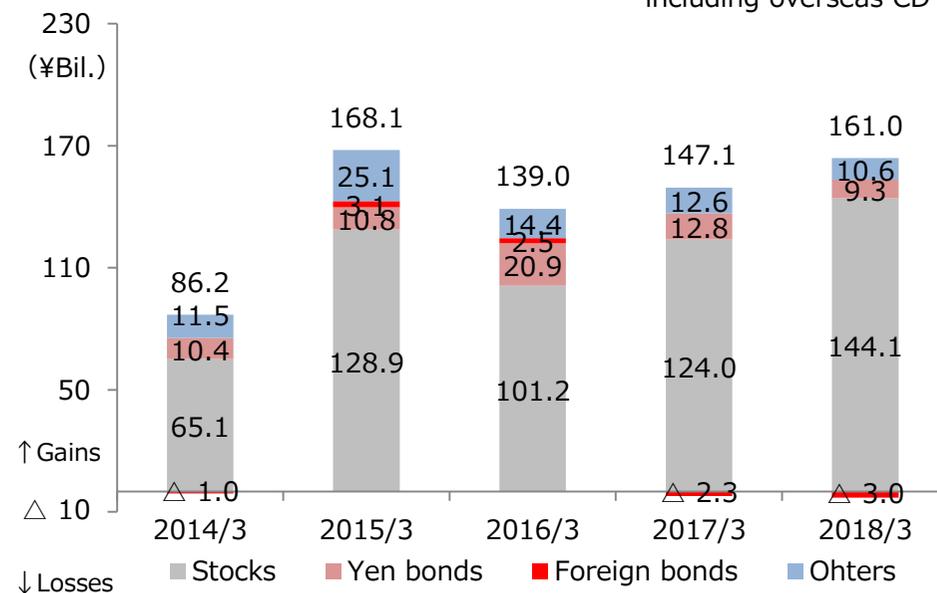
## Duration of securities\*

\*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**

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.