

# **Financial Highlights for the First Quarter of FY2020 ending March 2021**

**August 7, 2020  
THE CHIBA BANK, LTD.**

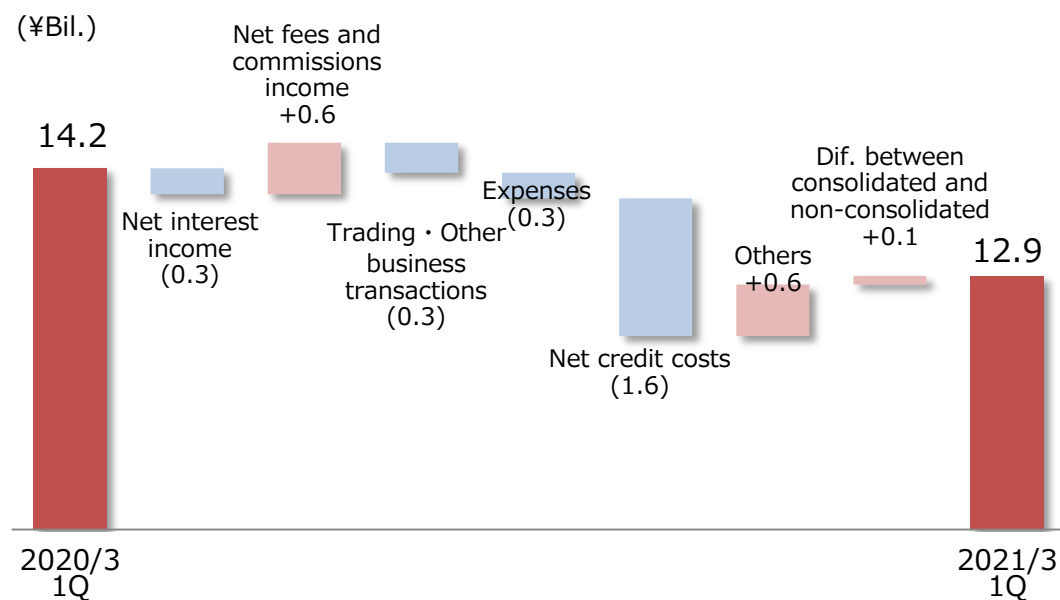
# Summary of Financial Results

Non-consolidated	(¥Bil.)	2020/3	2021/3	Change
		1Q	1Q	
Gross business profits		39.9	39.8	(0.0)
Net interest income		33.8	33.5	(0.3)
Net fees and commissions income		4.4	5.0	0.6
Trading income		0.4	0.4	0.0
Profit from other business transactions		1.2	0.8	(0.4)
Gains (losses) related to bonds (Government bonds, etc.)		0.8	0.6	(0.2)
Expenses (-)		20.1	20.5	0.3
Real net business income		19.7	19.3	(0.4)
Core net business income		18.8	18.6	(0.2)
Excluding gains (losses) on cancellation of investment trusts		18.0	17.5	(0.5)
Net transfer to general allowance for loan losses (-)		0.0	1.2	1.2
Net business income		19.7	18.0	(1.6)
Non-recurrent income and losses		1.7	1.3	(0.4)
Disposal of non-performing loans (-)		1.1	1.5	0.4
Gains (losses) related to stocks, etc.		1.0	3.0	2.0
Ordinary profit		21.5	19.4	(2.0)
Extraordinary income (loss)		(0.0)	(0.0)	0.0
Profit		16.2	14.8	(1.4)
Net credit costs (-)		1.1	2.8	1.6

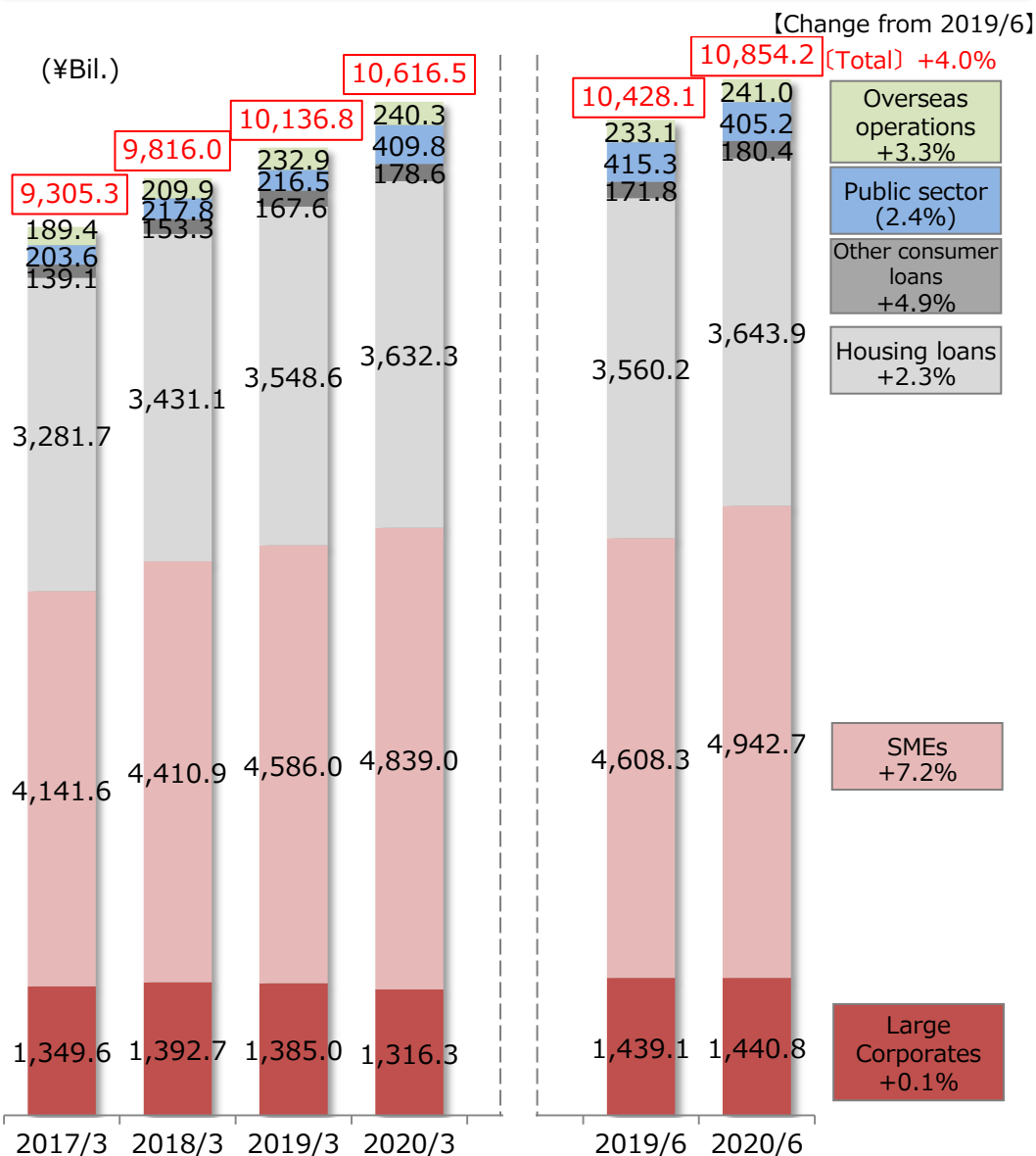
Consolidated	(¥Bil.)	2020/3	2021/3	Change
		1Q	1Q	
Ordinary profit		20.1	18.2	(1.8)
Profit attributable to owners of parent		14.2	12.9	(1.2)

- ◆ Gross business profit remained at the same level of the corresponding period of the previous fiscal year under difficult conditions such as COVID-19 pandemic.
- ◆ Net credit costs increased by ¥1.6 billion compared with the corresponding period of the previous fiscal year. Net transfer to general allowance for loan losses increased by ¥1.2 billion, while new downgrades decreased by ¥0.3 billion and the impact was limited.
- ◆ Profit progressed steadily and achieved 51.0% of the projection for the six months ending September 2020 on a non-consolidated basis and 46.3% on a consolidated basis.

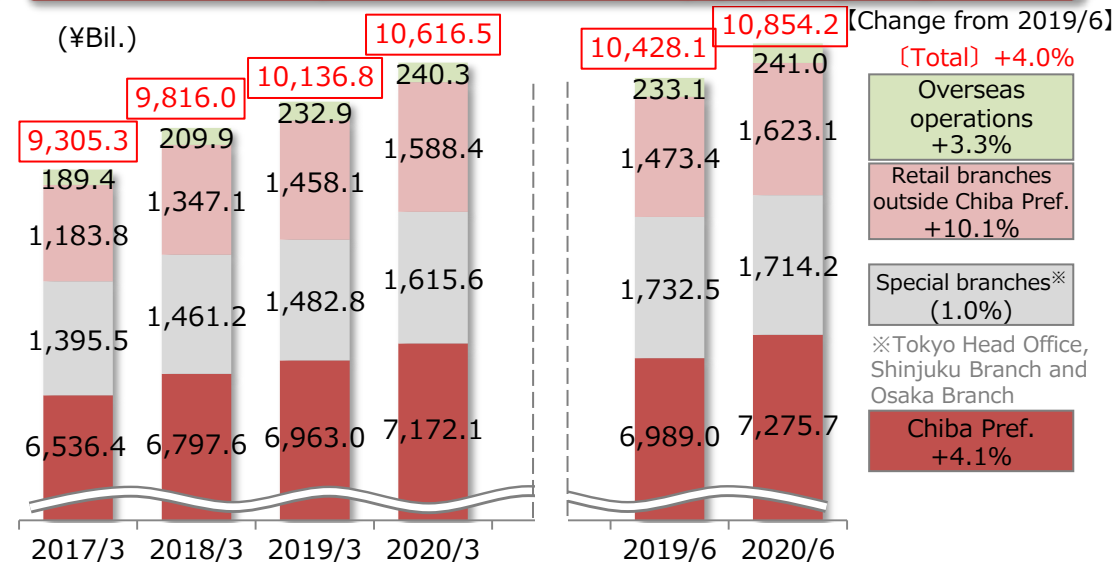
## Breakdown of changes in profit attributable to owners of parent (Non-consolidated + Dif. between consolidated and non-consolidated)



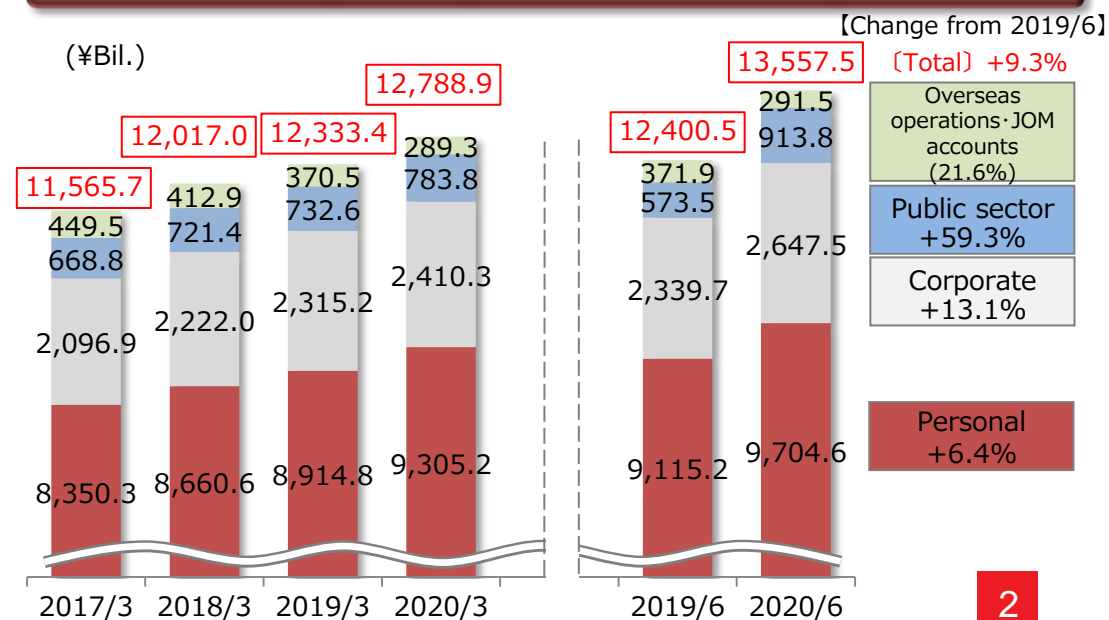
### Loans (term-end balance)



### Loans (term-end balance) [by region]



### Deposits (term-end balance)

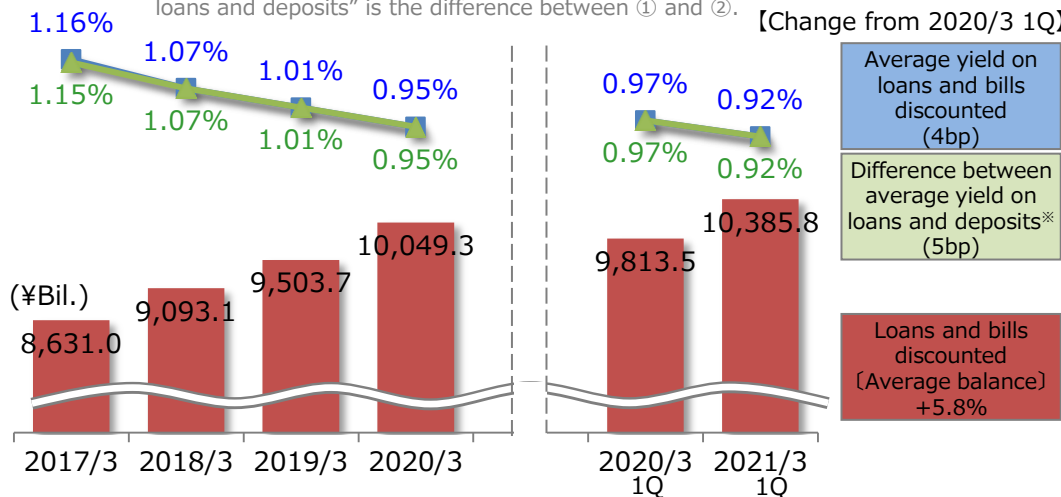


# Yield · Interest on Loans

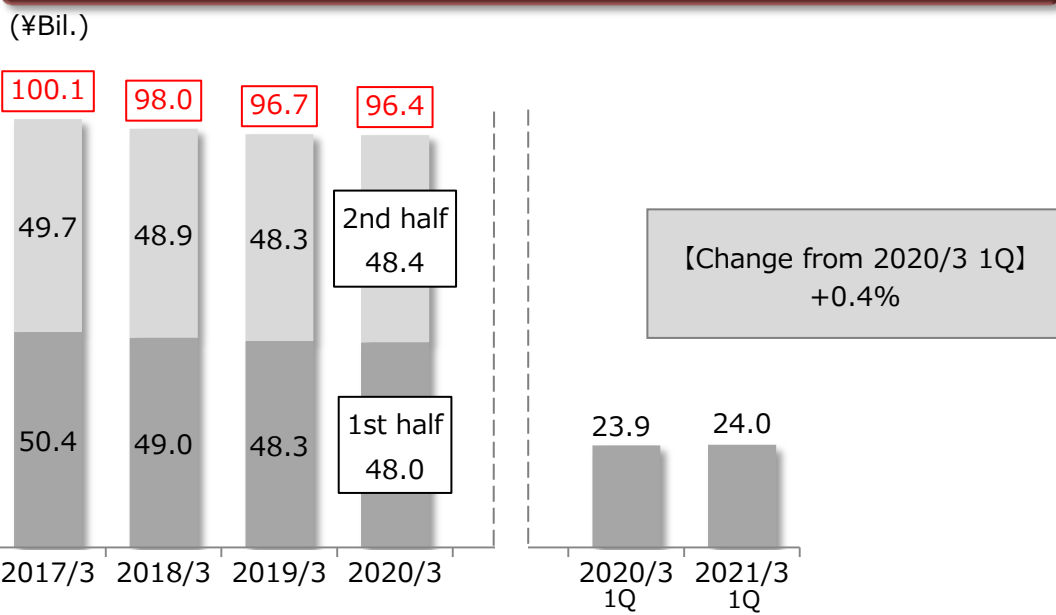
## Domestic operations

### Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits

※① "Yield on loans and bills discounted" and ② "Yield on deposits" (including NCDs) are rounded down to second decimal places, and "Difference between average yield on loans and deposits" is the difference between ① and ②. [Change from 2020/3 1Q]



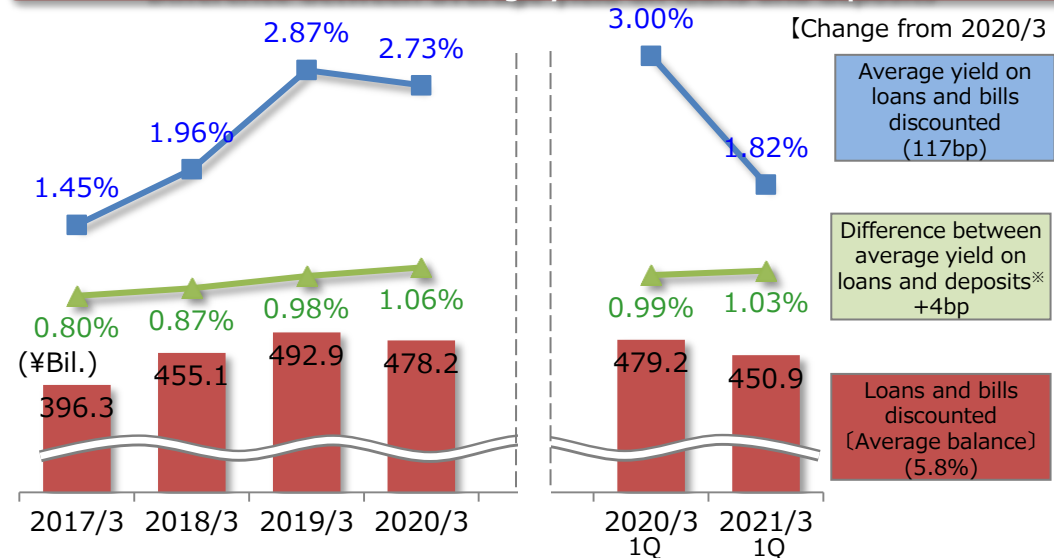
### Interest on loans and bills discounted



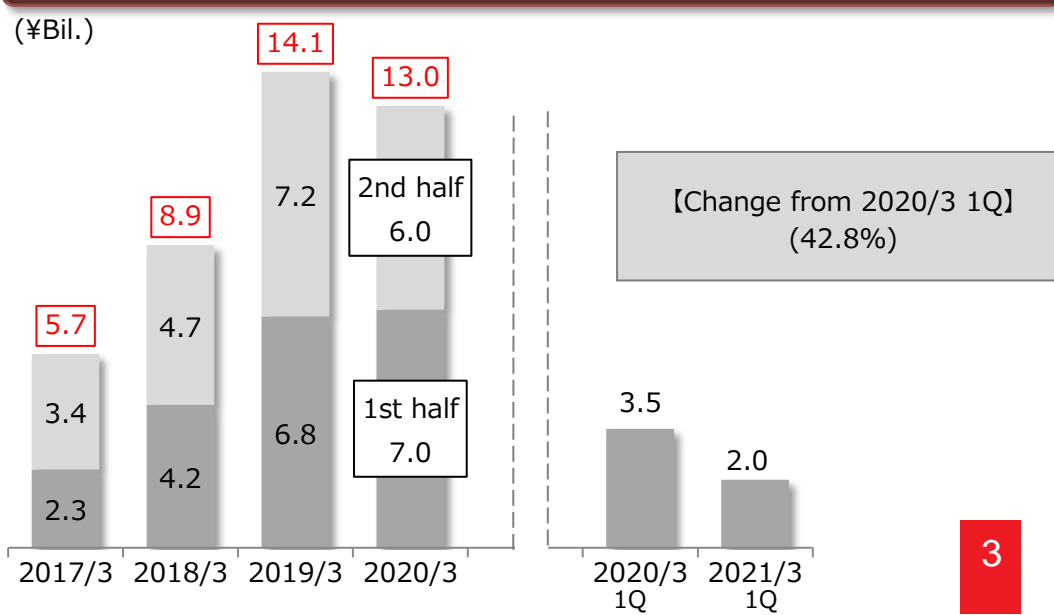
## International operations

### Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits

[Change from 2020/3 1Q]



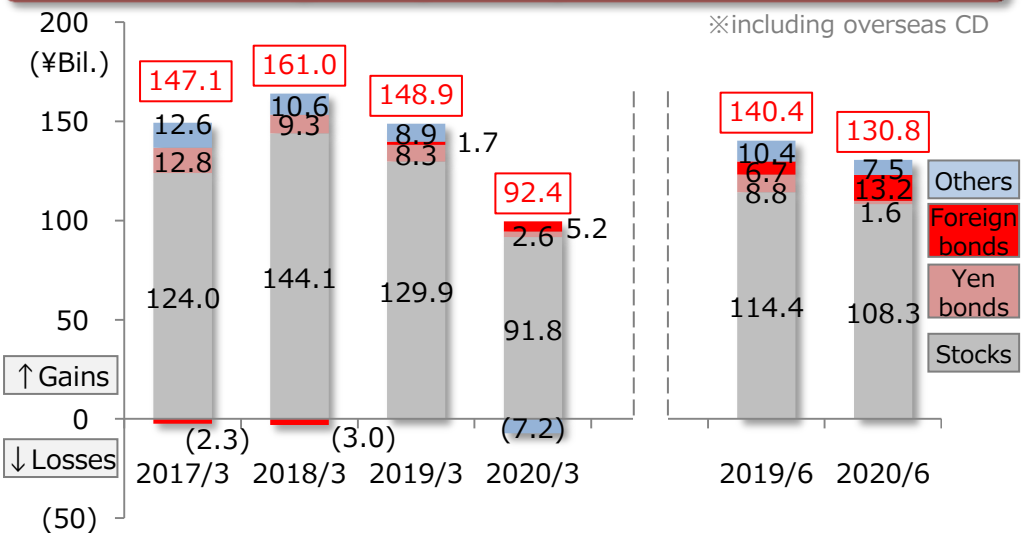
### Interest on loans and bills discounted



### Gain (loss) on securities

	2020/3		2021/3	
	1Q	1Q	1Q	Change
Interest income on securities	11.6	11.0	(0.5)	
Bonds	3.5	3.0	(0.4)	
Domestic	0.6	0.6	(0.0)	
International	2.8	2.4	(0.3)	
Stocks	6.1	5.9	(0.2)	
Investments trusts etc.	1.9	2.0	0.0	
Gains(losses) from investment trust cancellations	0.8	1.1	0.3	
Gains(losses) related to bonds(Government bonds, etc.)	0.8	0.6	(0.2)	
Gains on sales	0.8	0.7	(0.1)	
Gains(losses) related to stocks, etc.	1.0	3.0	2.0	
Gains on sales	1.0	3.0	1.9	

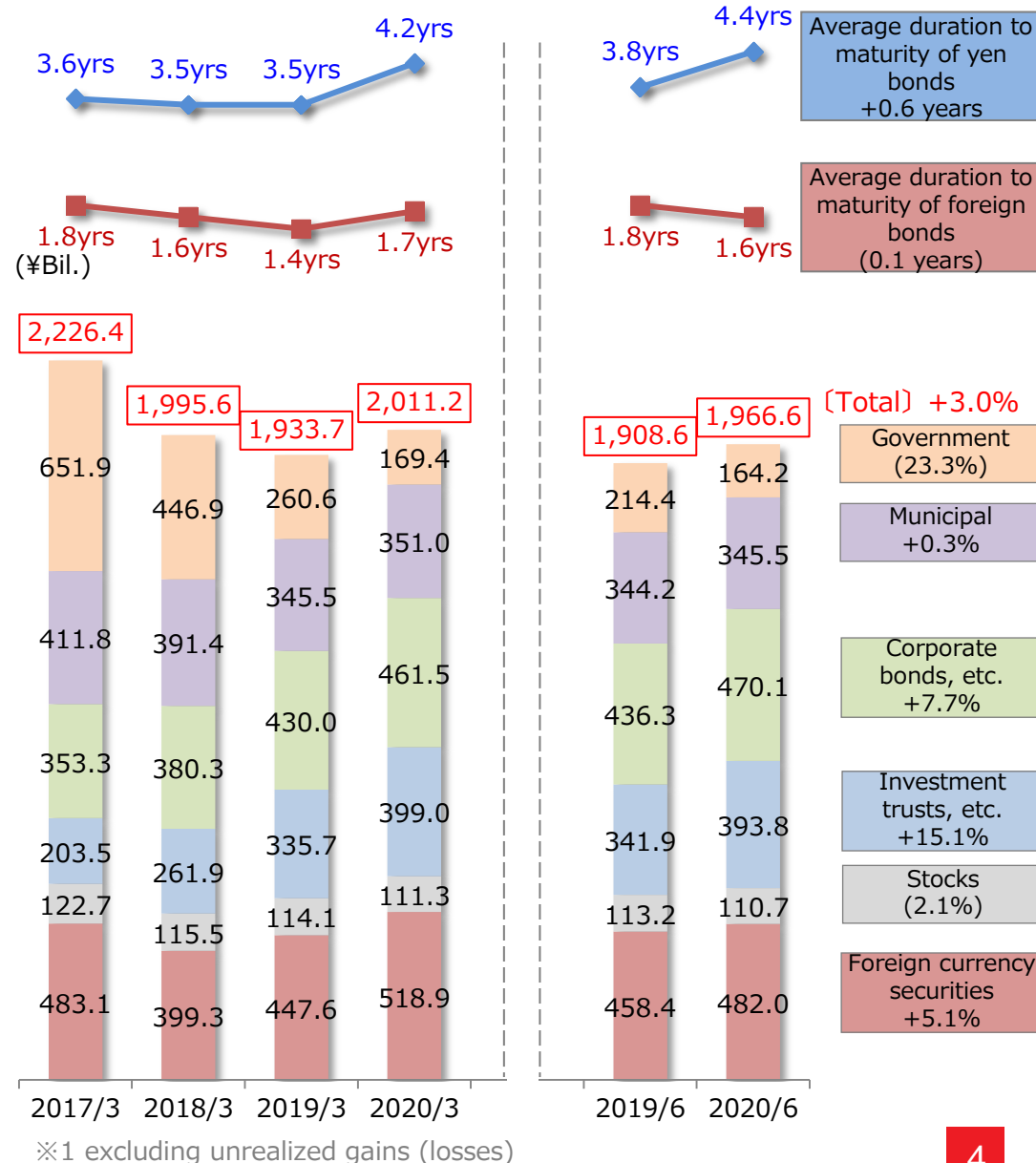
### Unrealized gains (losses) on other securities



### Balance of securities\*1 · Duration of securities\*2

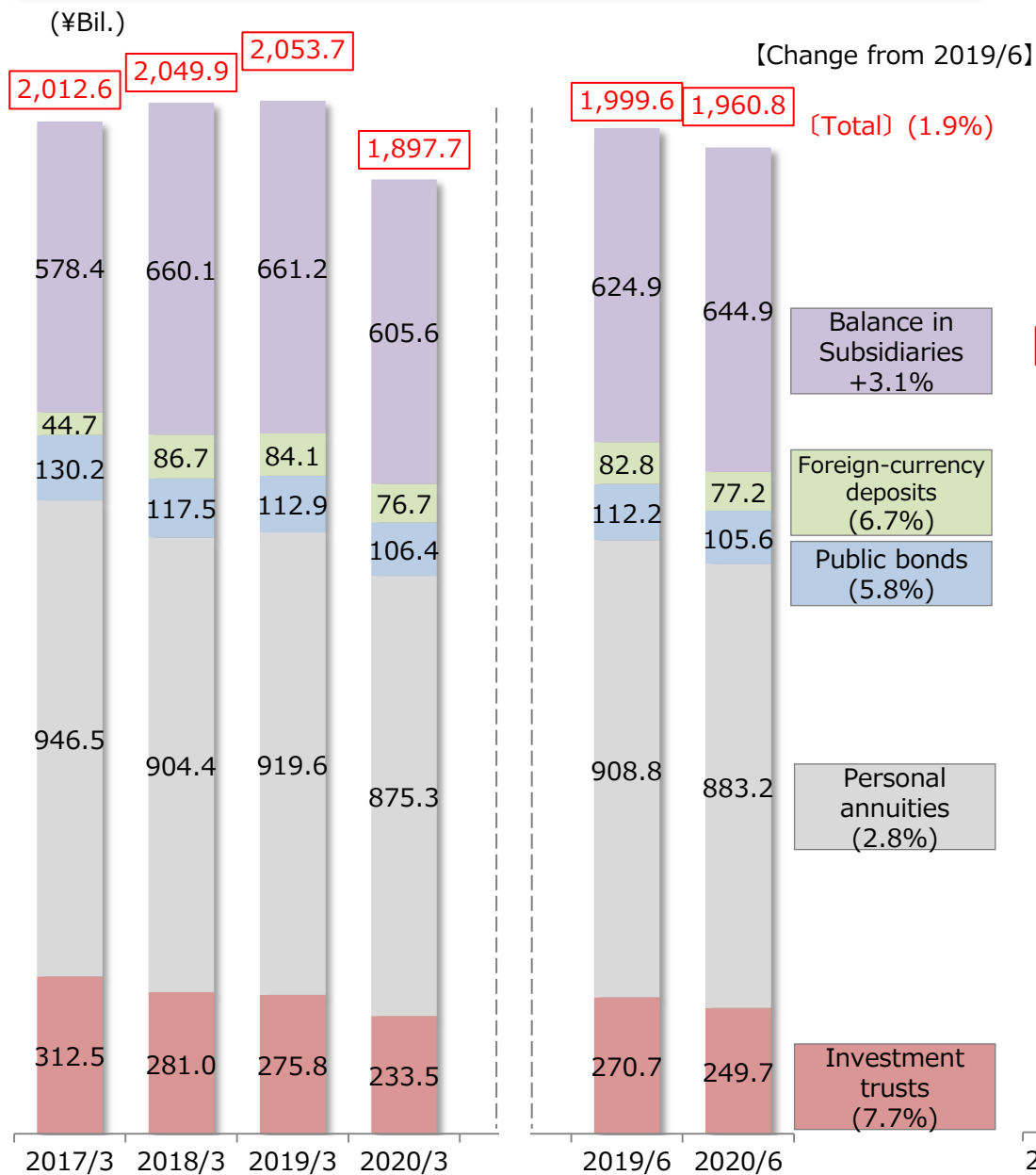
※2 after hedging with asset swap

【Change from 2019/6】

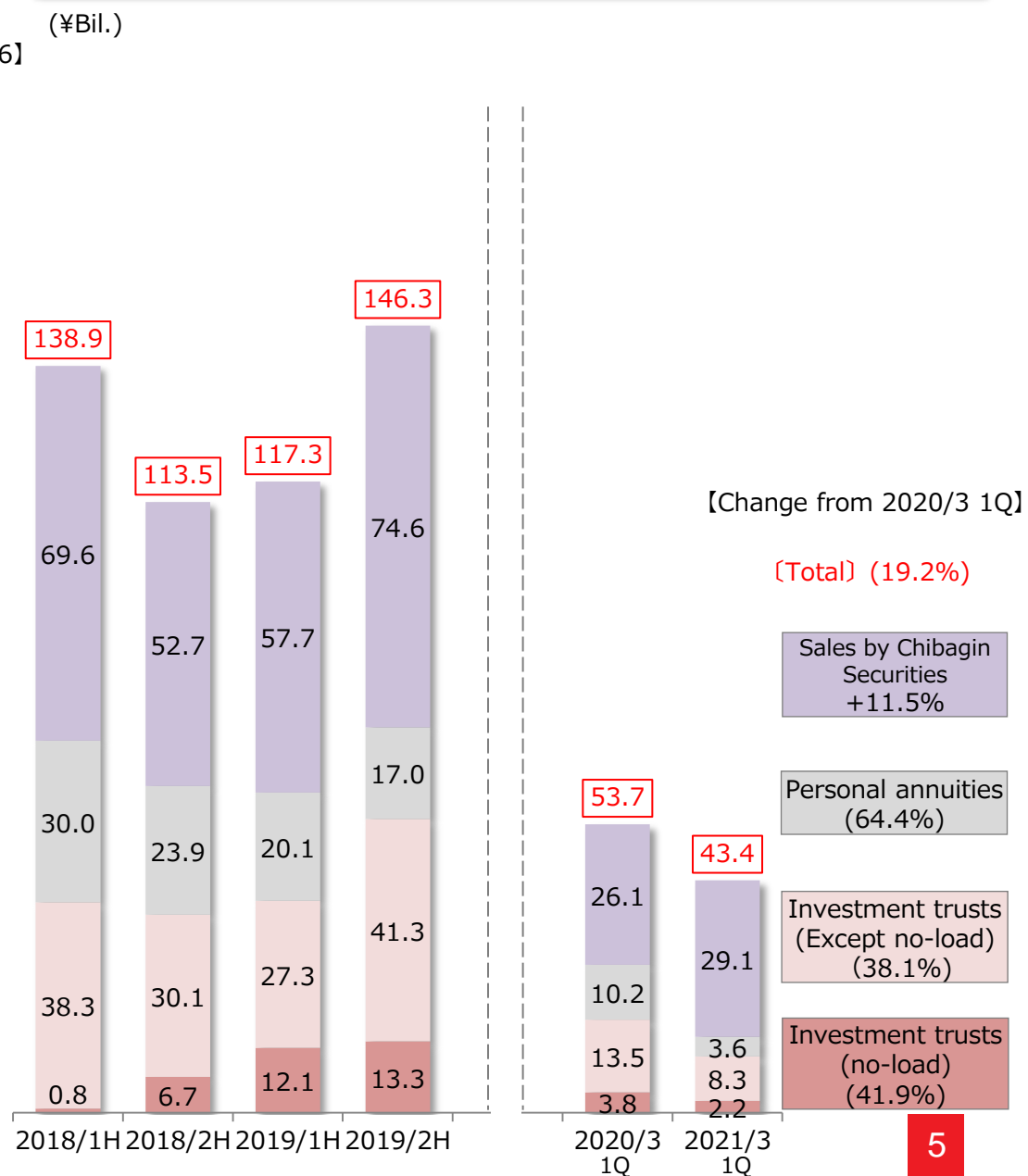


# Financial Products

## Balance of financial products (group total)

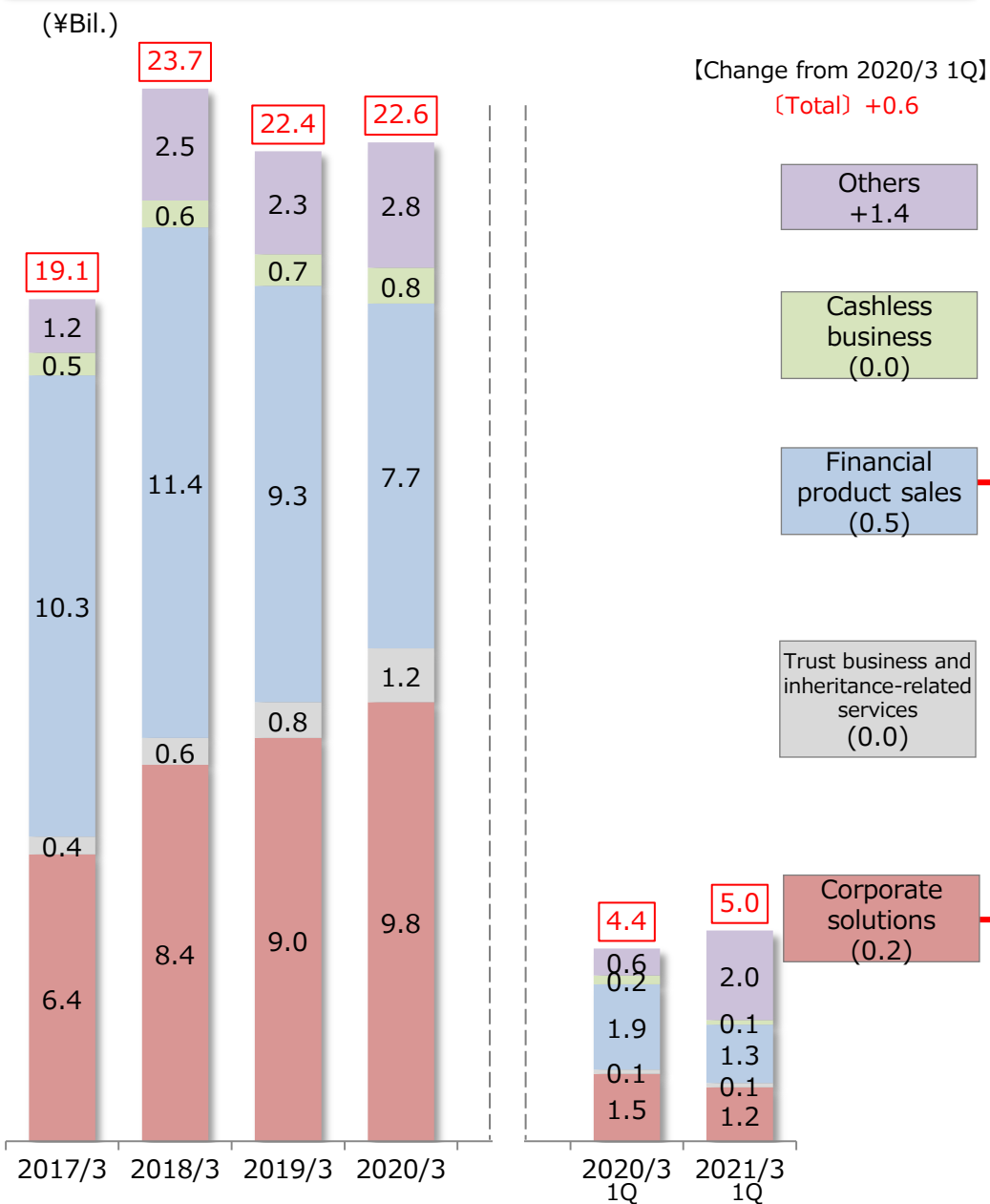


## Financial products sales (group total)

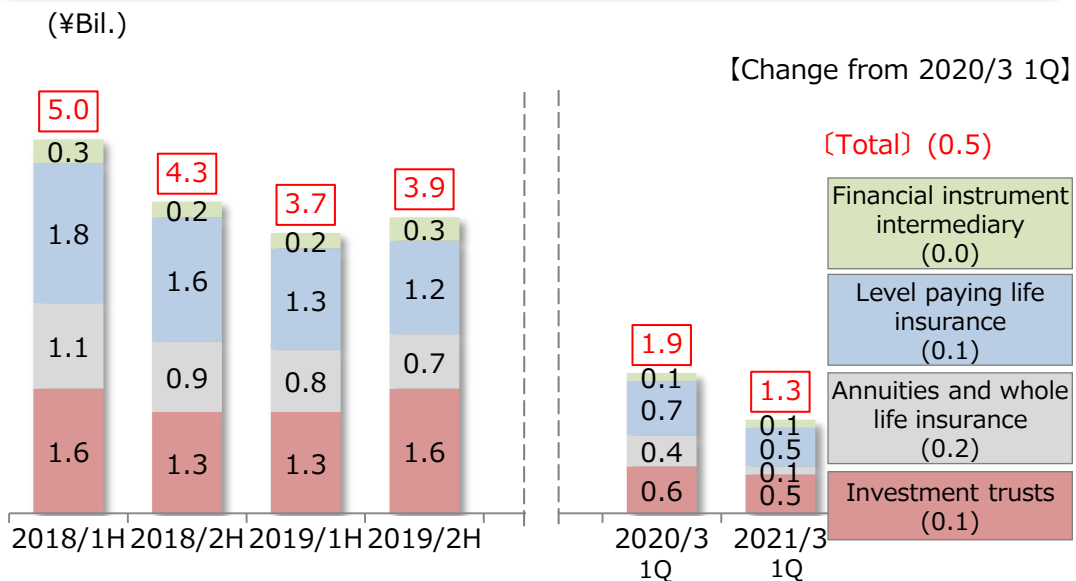


# Fees and Commissions

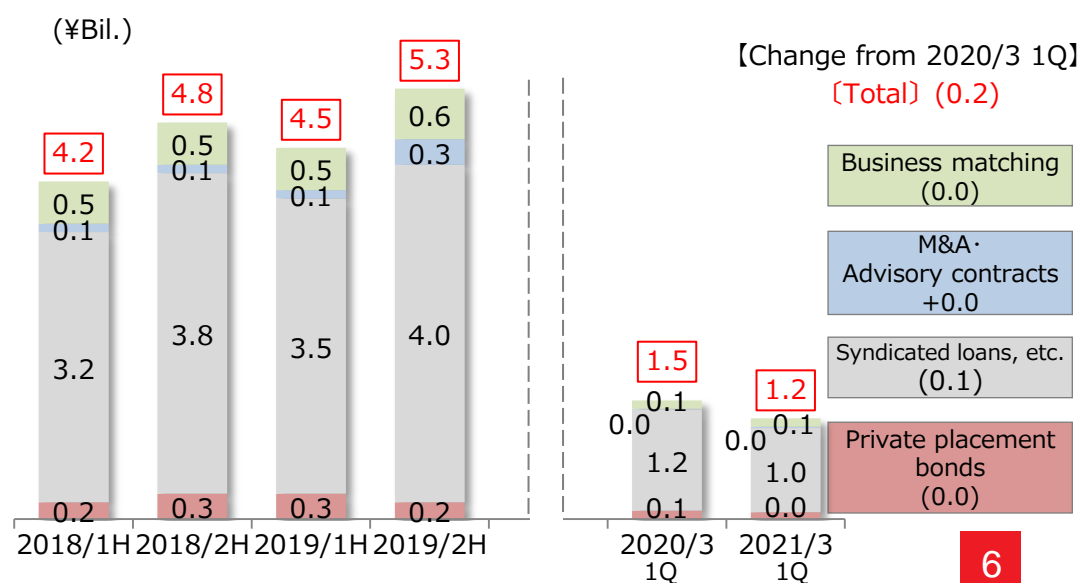
## Net fees and commissions income



## Fees and commissions income of financial products



## Fees and commissions income of corporate solutions



# Credit Costs · Disclosed Claims

## Net credit costs

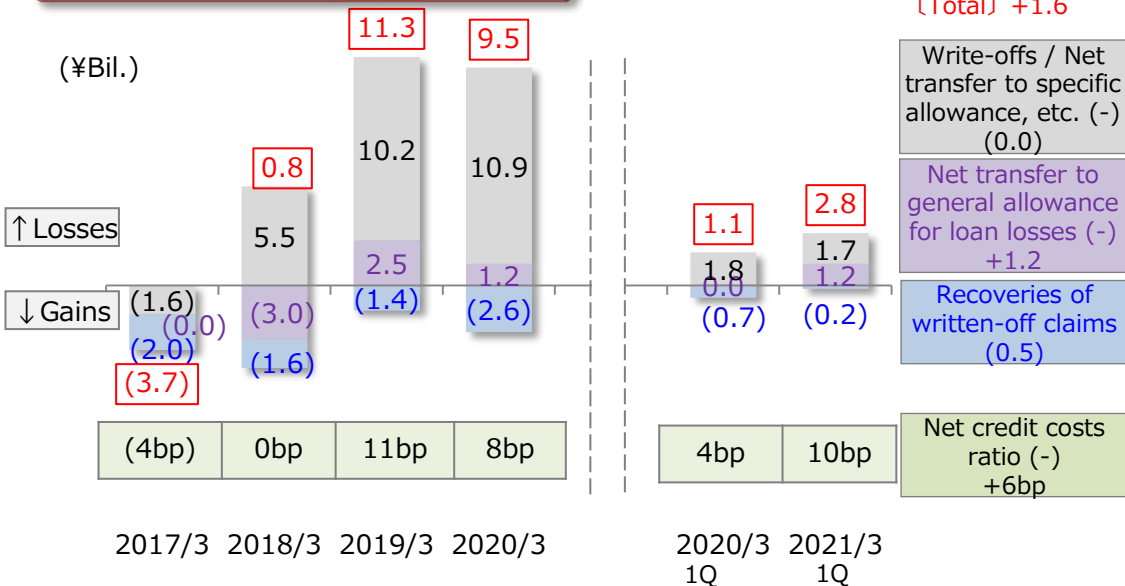
	(¥Bil.)	2020/3	2021/3	Change
		1Q	1Q	
Net credit costs (-)		1.1	2.8	1.6
Net transfer to general allowance for loan losses (-)		0.0	1.2	1.2
Disposal of non-performing loans (-)		1.1	1.5	0.4
Write-offs / Net transfer to specific allowance, etc. (-)		1.8	1.7	(0.0)
New downgrades (-)		2.0	1.6	(0.3)
Existing non-performing loans (-)		0.3	0.3	(0.0)
Collections etc.		0.5	0.1	(0.3)
Recoveries of written-off claims		0.7	0.2	(0.5)
Net credit costs ratio (-)		4bp	10bp	6bp

## Net credit costs(-) transition

[Change from 2020/3 1Q]

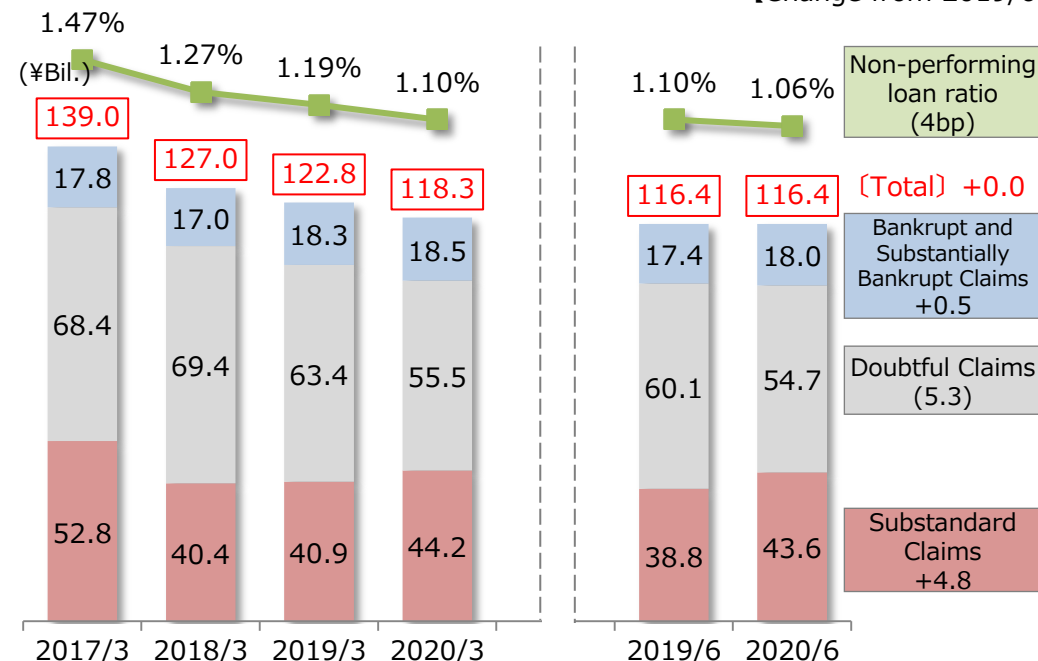
(Total) +1.6

(¥Bil.)



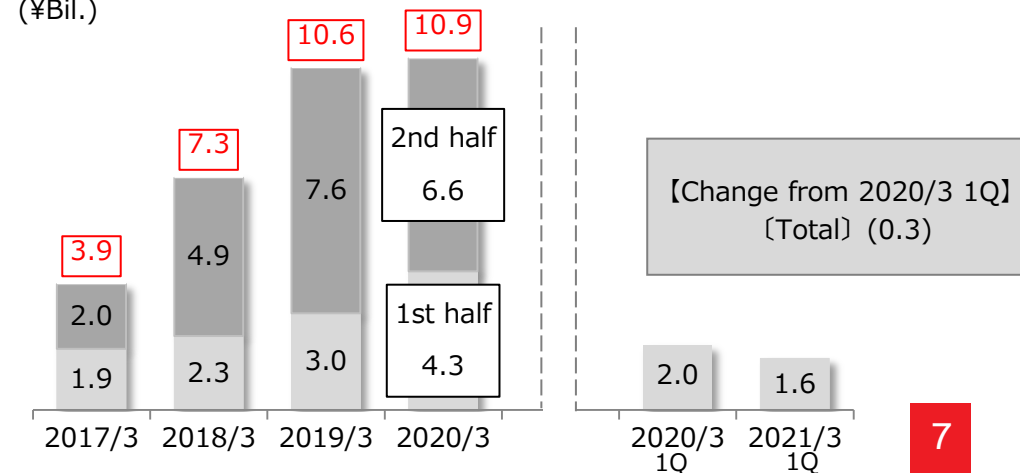
## Disclosed claims under the Financial Reconstruction Law · Non-performing loan ratio

[Change from 2019/6]



## New downgrades

(¥Bil.)

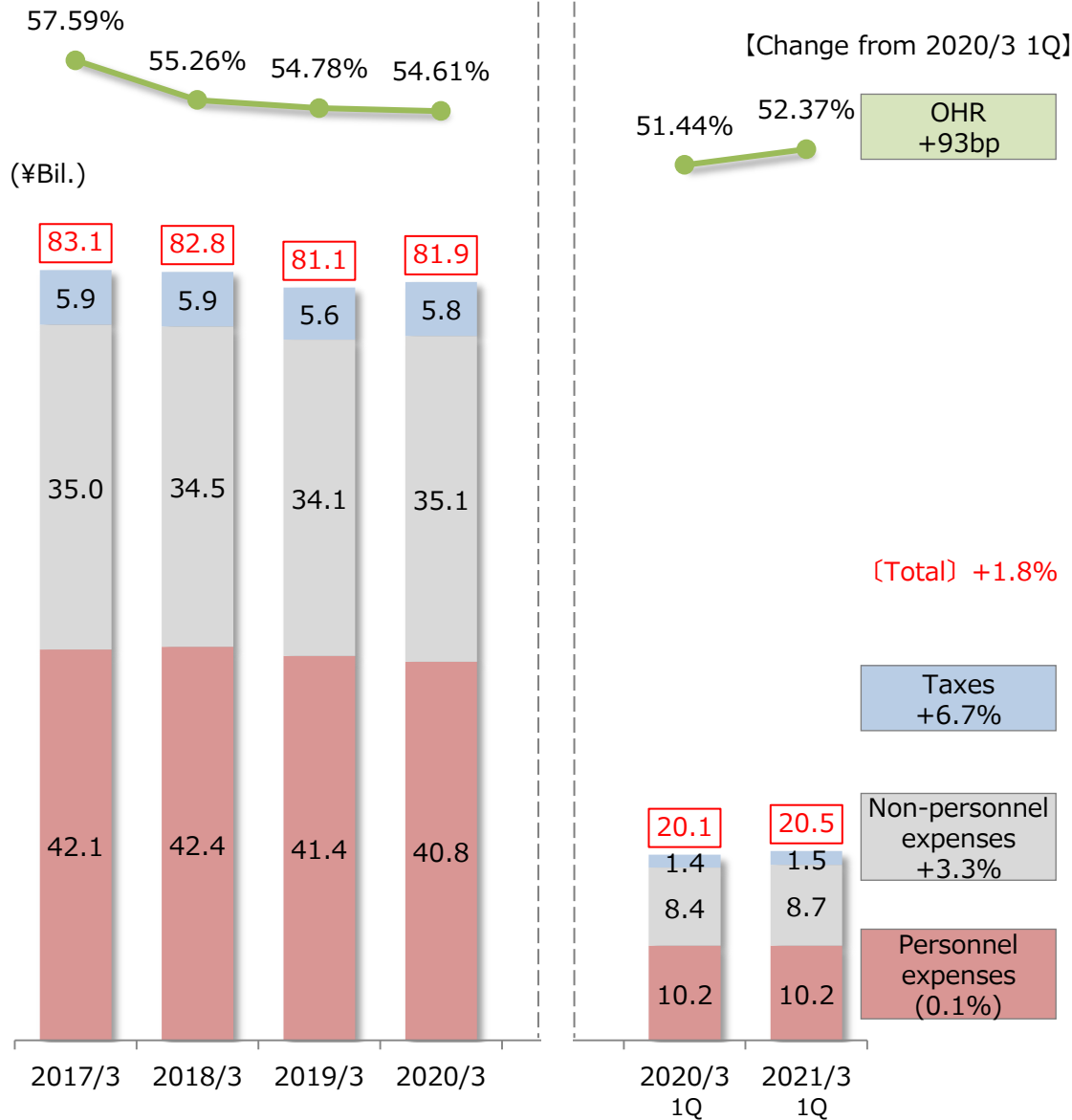




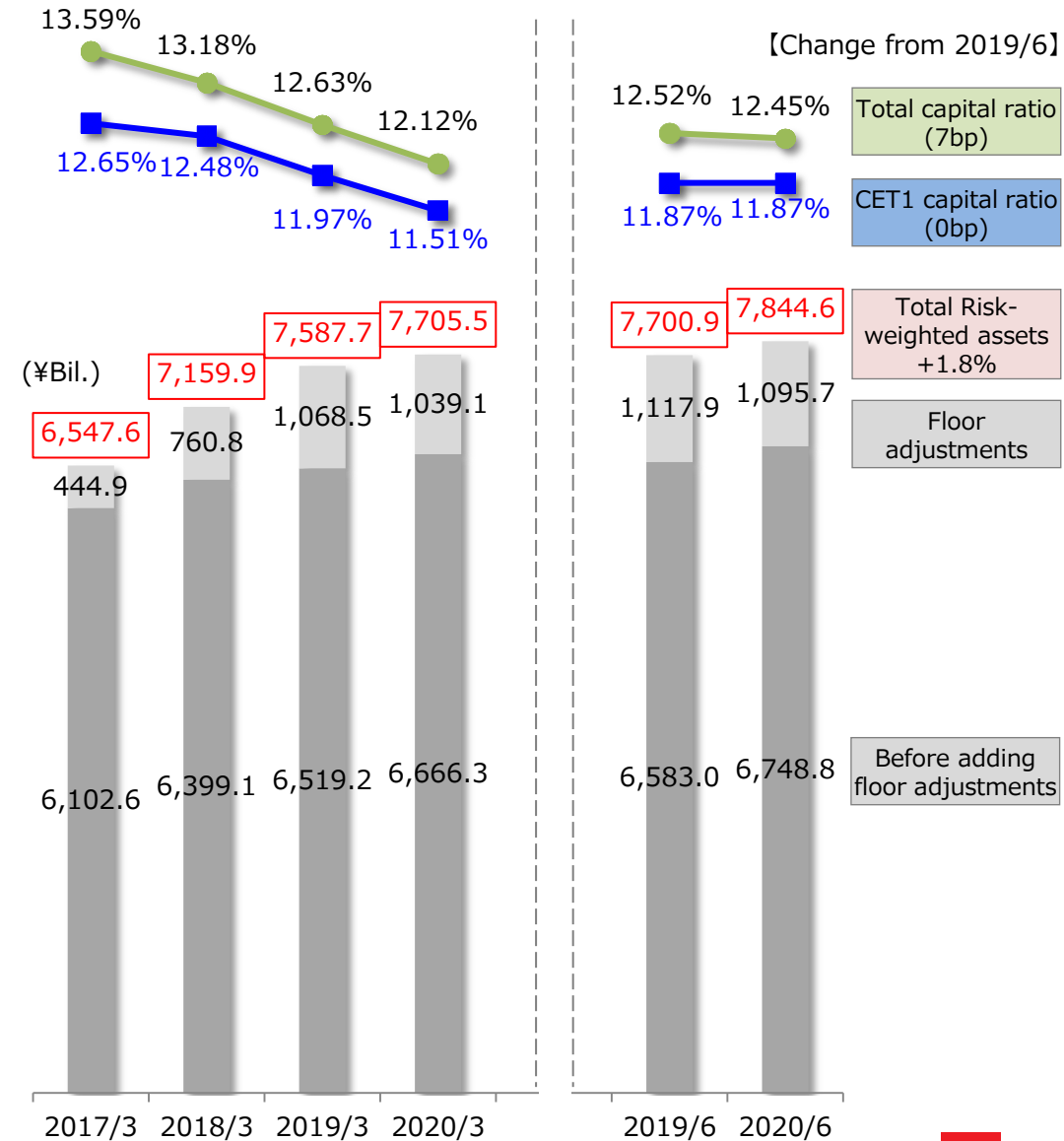
# Expenses · Capital Ratios

## Expenses · OHR

※ OHR : Expenses / (Net business income – Gains (Losses) related to bonds, etc. + Net transfer to general allowance for loan losses + Expenses)



## Capital ratios · Risk-weighted assets (Consolidated)



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