

Financial Highlights for the Second Quarter (First Half) of FY2018

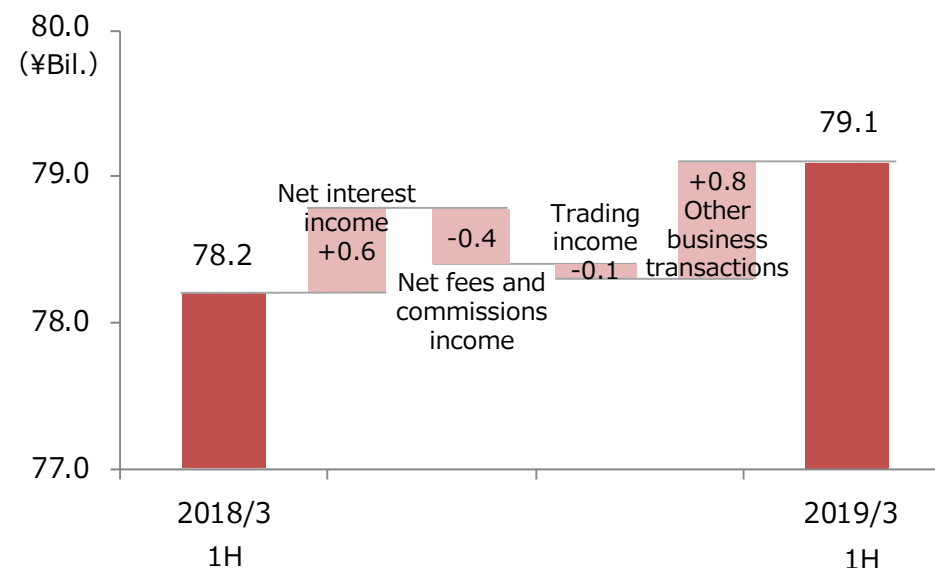
November 7, 2018

THE CHIBA BANK, LTD.

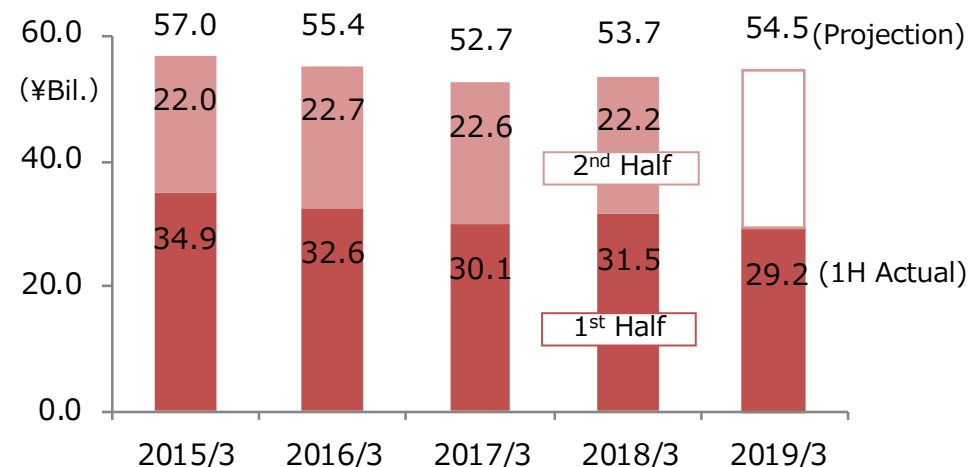
Summary of Financial Results

Non-consolidated	(¥Bil.)	2018/3	2019/3	Change
		1H	1H	
Gross business profits		78.2	79.1	0.8
Net interest income		63.4	64.1	0.6
Net fees and commissions income		11.4	10.9	-0.4
Trading income		0.7	0.5	-0.1
Profit from other business transactions		2.6	3.4	0.8
Gains (losses) related to bonds		1.9	2.3	0.4
Expenses (-)		41.2	40.6	-0.5
Real net business income		37.0	38.4	1.4
Core net business income		35.0	36.0	0.9
Net transfer to general allowance for loan losses (-)		-	0.6	0.6
Net business income		37.0	37.7	0.7
Non-recurrent income and losses		6.5	3.5	-3.0
Disposal of non-performing loans (-)		-1.3	1.4	2.8
Gains (losses) related to stocks, etc.		1.8	1.0	-0.7
Ordinary profit		43.5	41.3	-2.2
Extraordinary income (loss)		-0.2	-0.1	0.0
Profit		31.7	30.0	-1.6
Net credit cost (-)		-1.3	2.1	3.4
Consolidated	(¥Bil.)	2018/3	2019/3	Change
Ordinary profit		44.9	42.1	-2.8
Profit attributable to owners of parent		31.5	29.2	-2.2

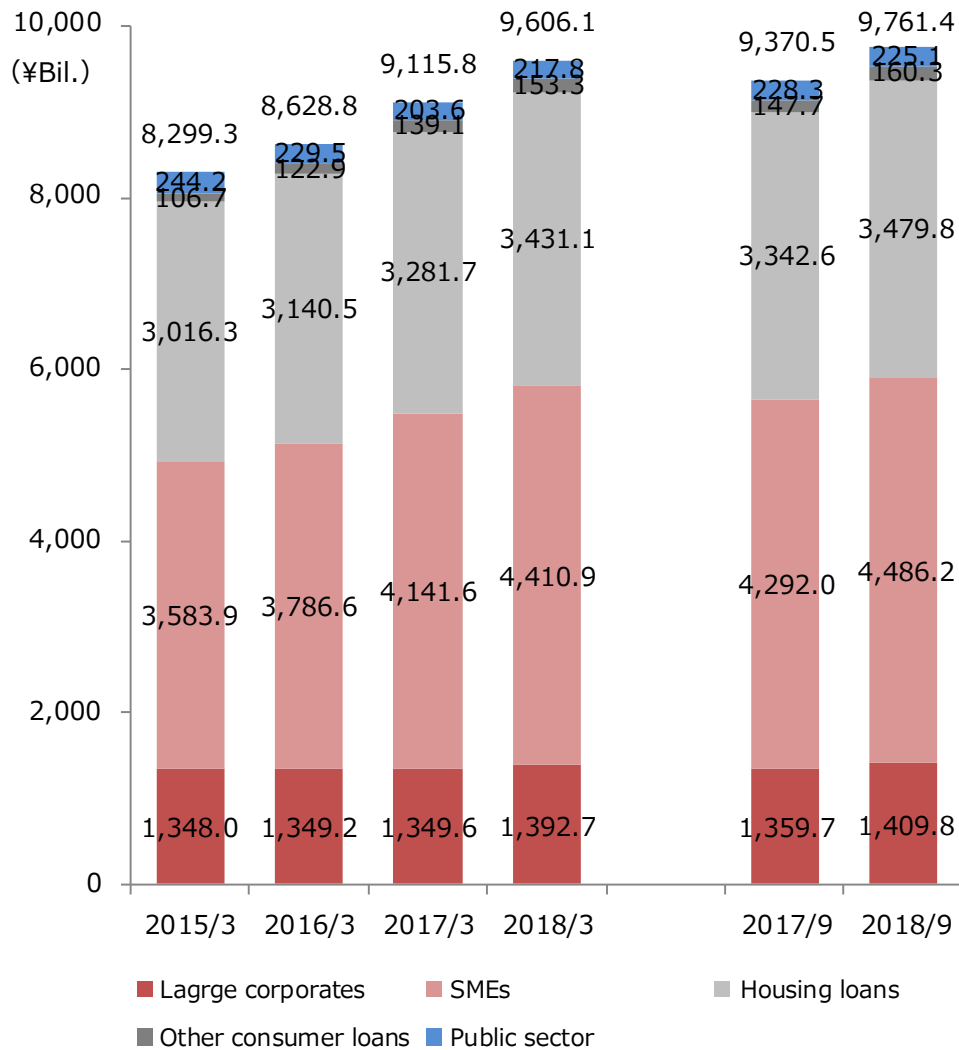
Breakdown of gross business profits



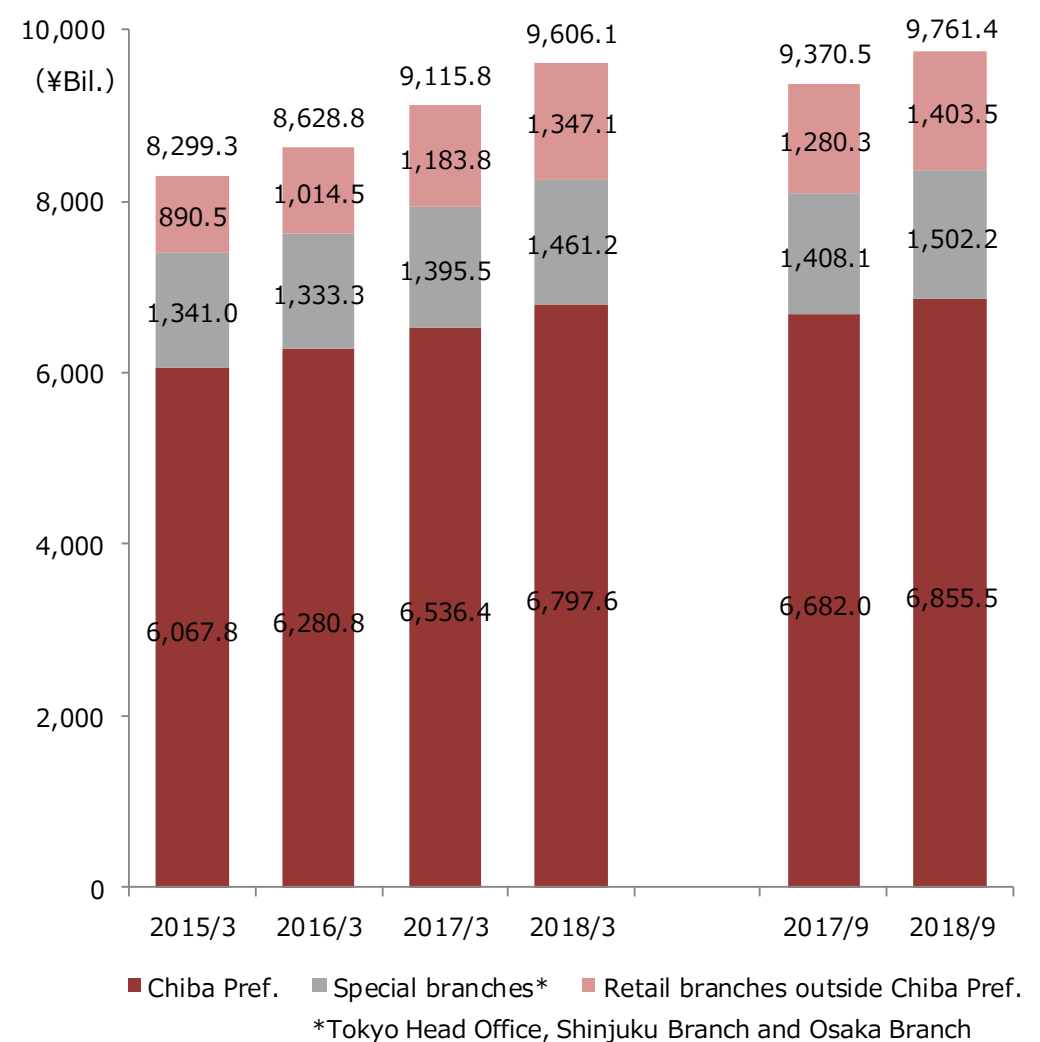
Profit attributable to owners of parent



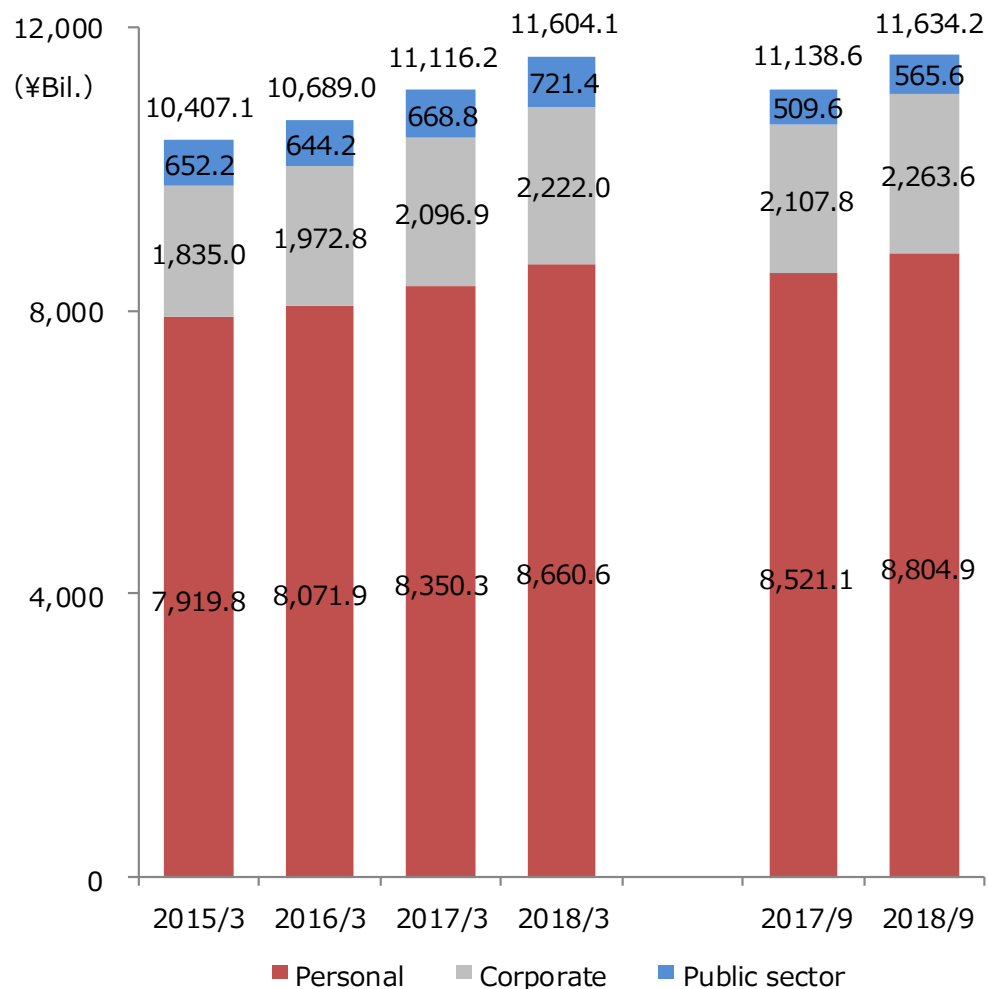
Domestic loan balance



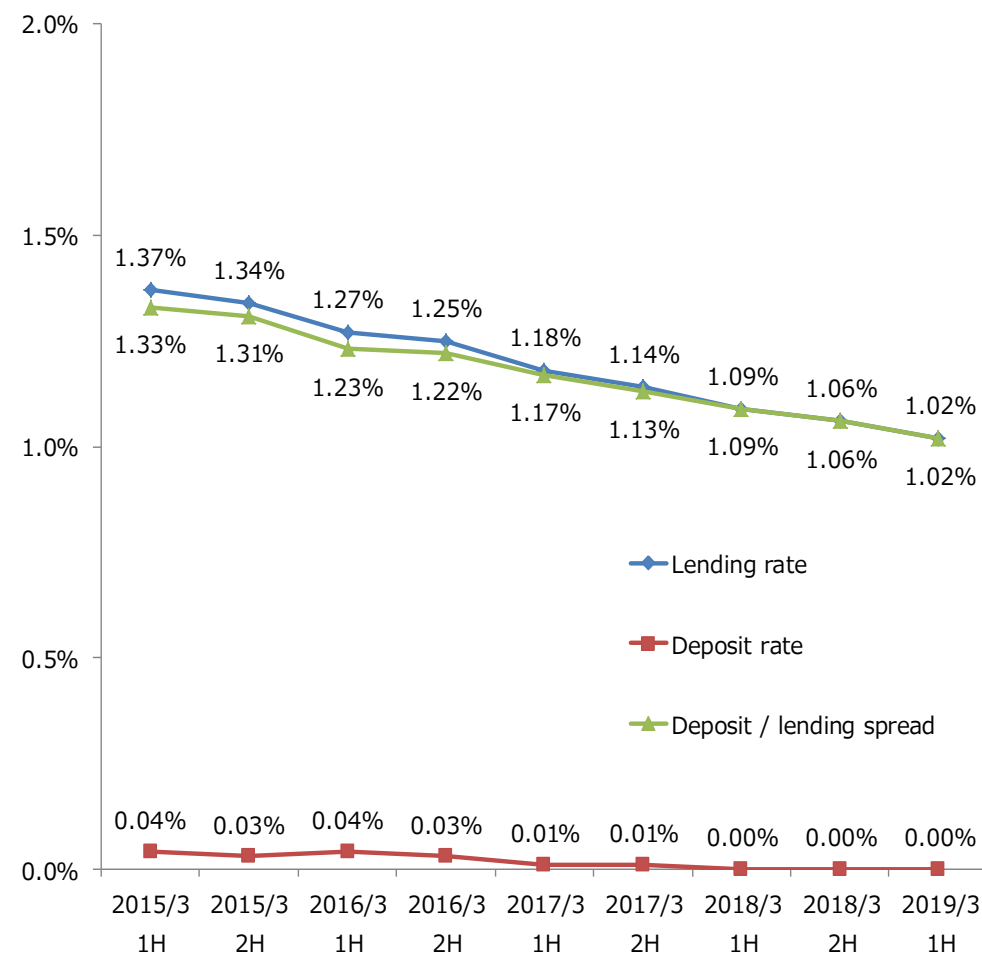
Domestic loan balance (by region)



Domestic deposit balance

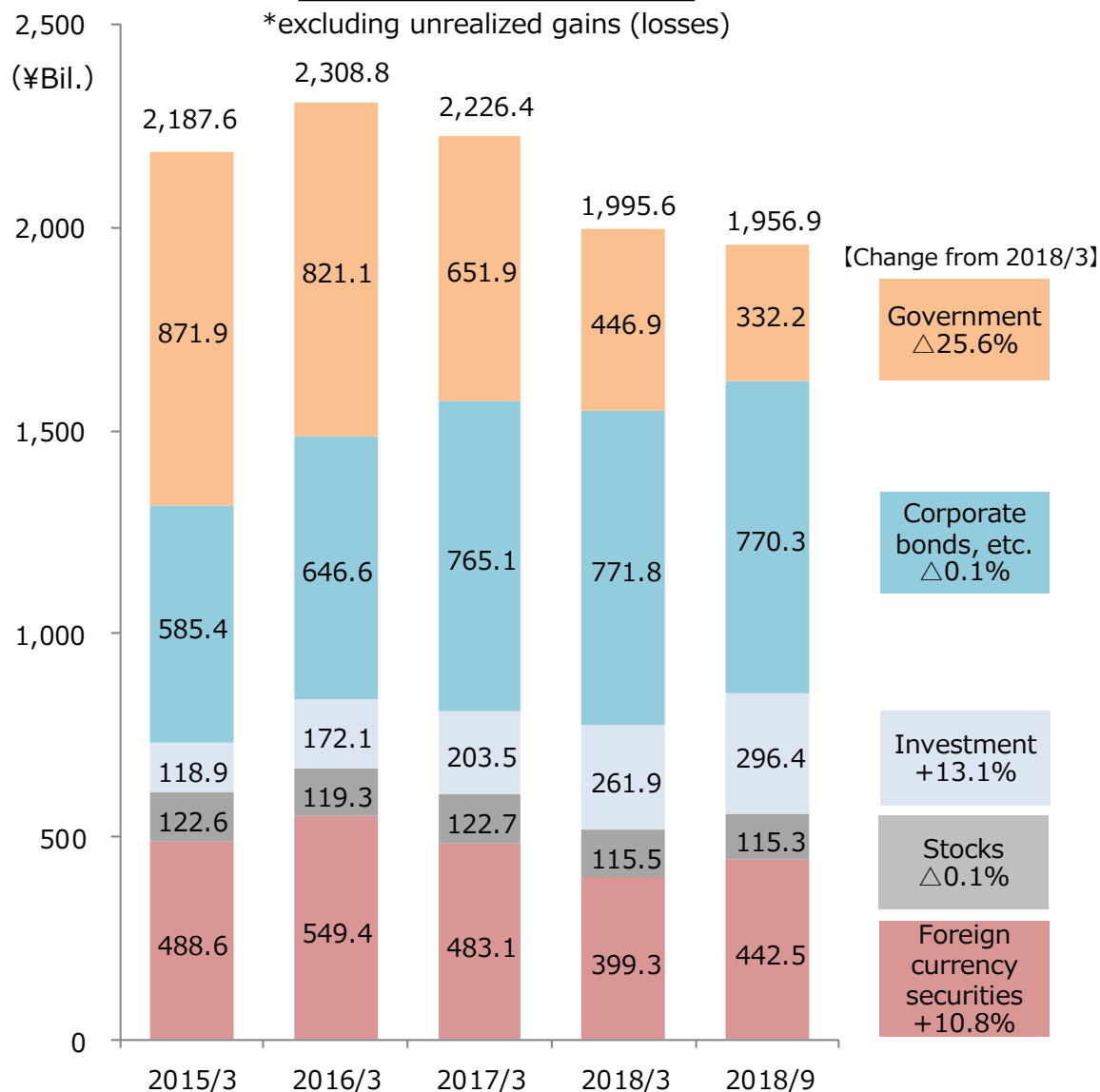


Changes in domestic deposit/lending rates



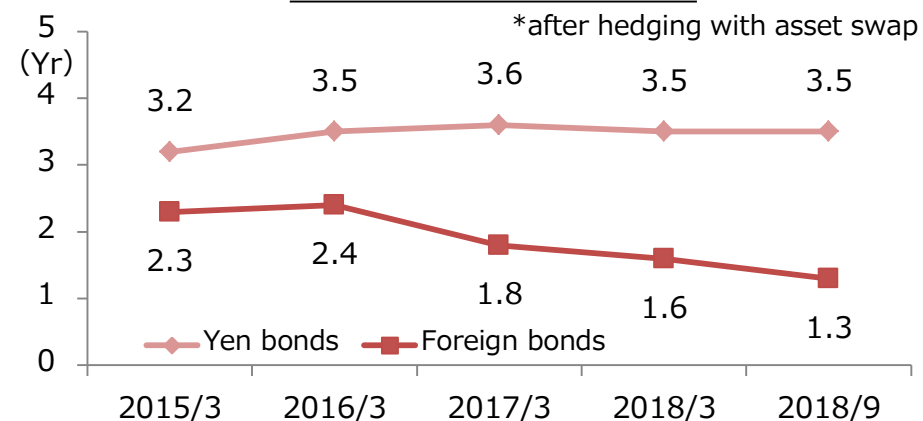
Balance of securities*

*excluding unrealized gains (losses)



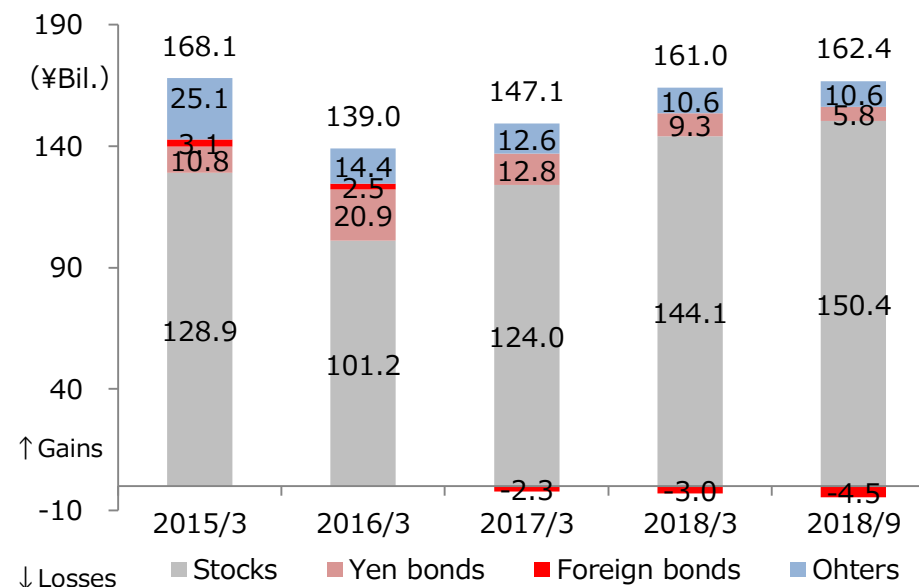
Duration of securities*

*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
Investor Relations

Tel: 043-301-8459

Fax: 043-242-9121

E-Mail: ir@chibabank.co.jp

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