

Financial Highlights for FY2018 ended March 2019

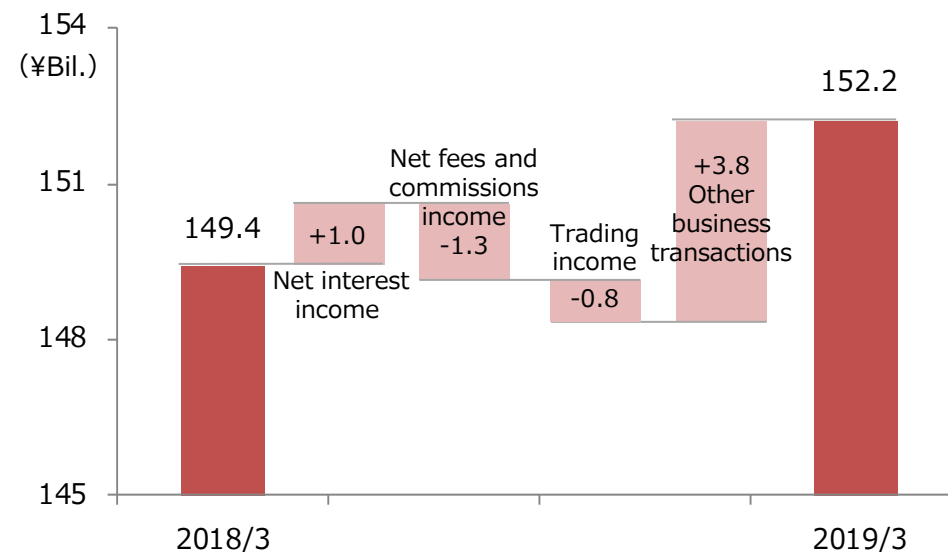
May 13, 2019

THE CHIBA BANK, LTD.

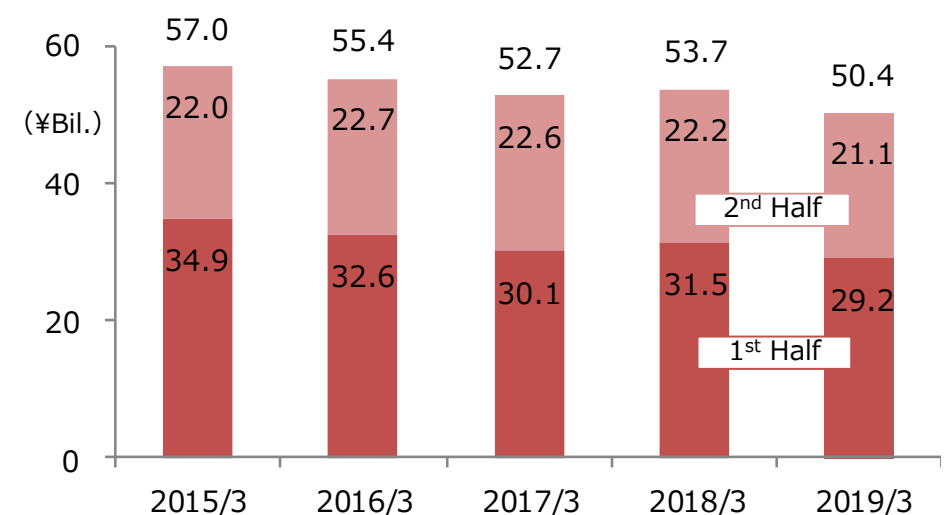
Summary of Financial Results

Non-consolidated			2018/3	2019/3	Change
		(¥Bil.)			
Gross business profits			149.4	152.2	2.8
Net interest income			121.5	122.6	1.0
Net fees and commissions income			23.7	22.4	-1.3
Trading income			2.0	1.1	-0.8
Profit from other business transactions			2.1	6.0	3.8
Gains (losses) related to bonds			-0.5	4.5	5.1
Expenses (-)			82.8	81.1	-1.7
Real net business income			66.5	71.1	4.5
Core net business income			67.1	66.5	-0.5
Net transfer to general allowance for loan losses (-)			-	2.5	2.5
Net business income			66.5	68.5	2.0
Non-recurrent income and losses			4.0	-1.4	-5.5
Disposal of non-performing loans (-)			0.8	8.7	7.9
Gains (losses) related to stocks, etc.			1.6	1.8	0.2
Ordinary profit			70.6	67.0	-3.5
Extraordinary income (loss)			-1.3	-0.2	1.1
Profit			49.6	48.0	-1.6
Net credit costs (-)			0.8	11.3	10.5
Consolidated			2018/3	2019/3	Change
		(¥Bil.)			
Ordinary profit			78.4	72.4	-6.0
Profit attributable to owners of parent			53.7	50.4	-3.3

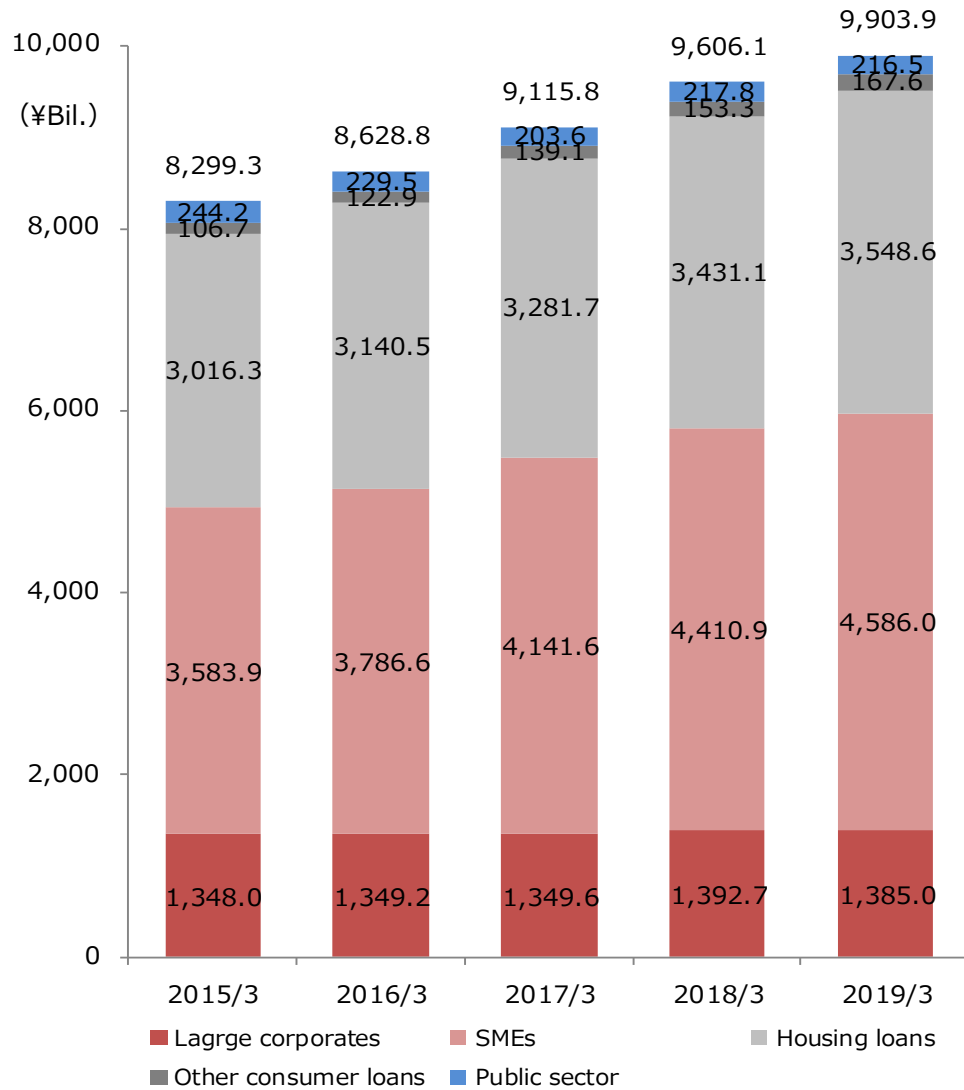
Breakdown of gross business profits



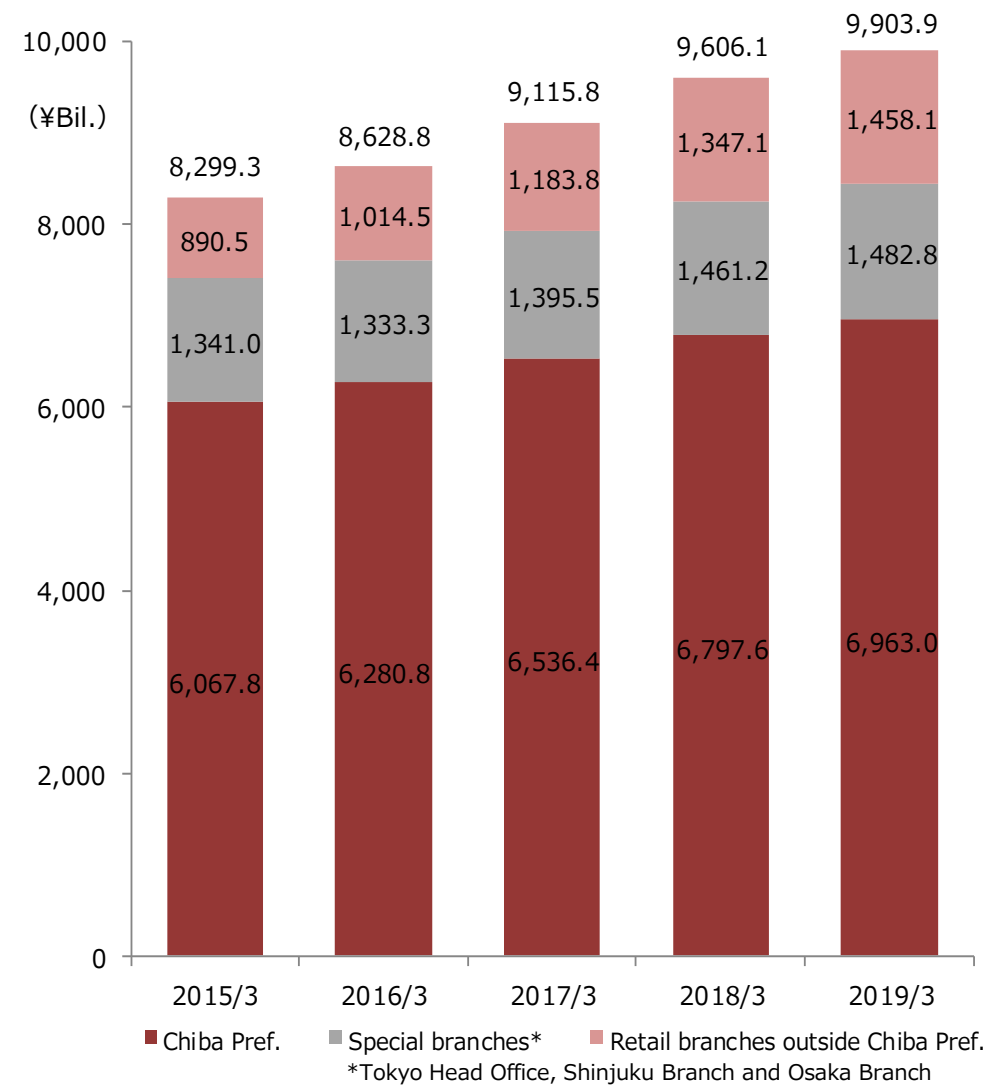
Profit attributable to owners of parent



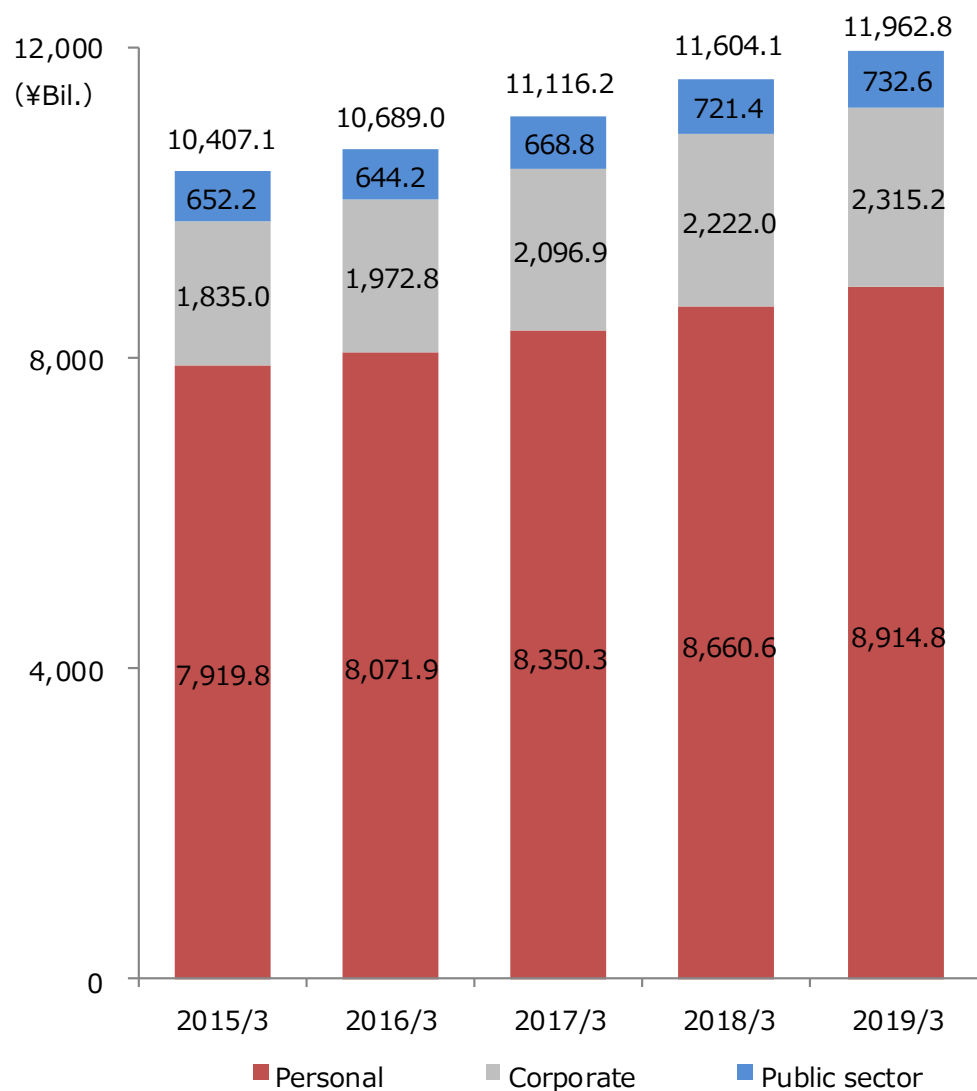
Domestic loan balance



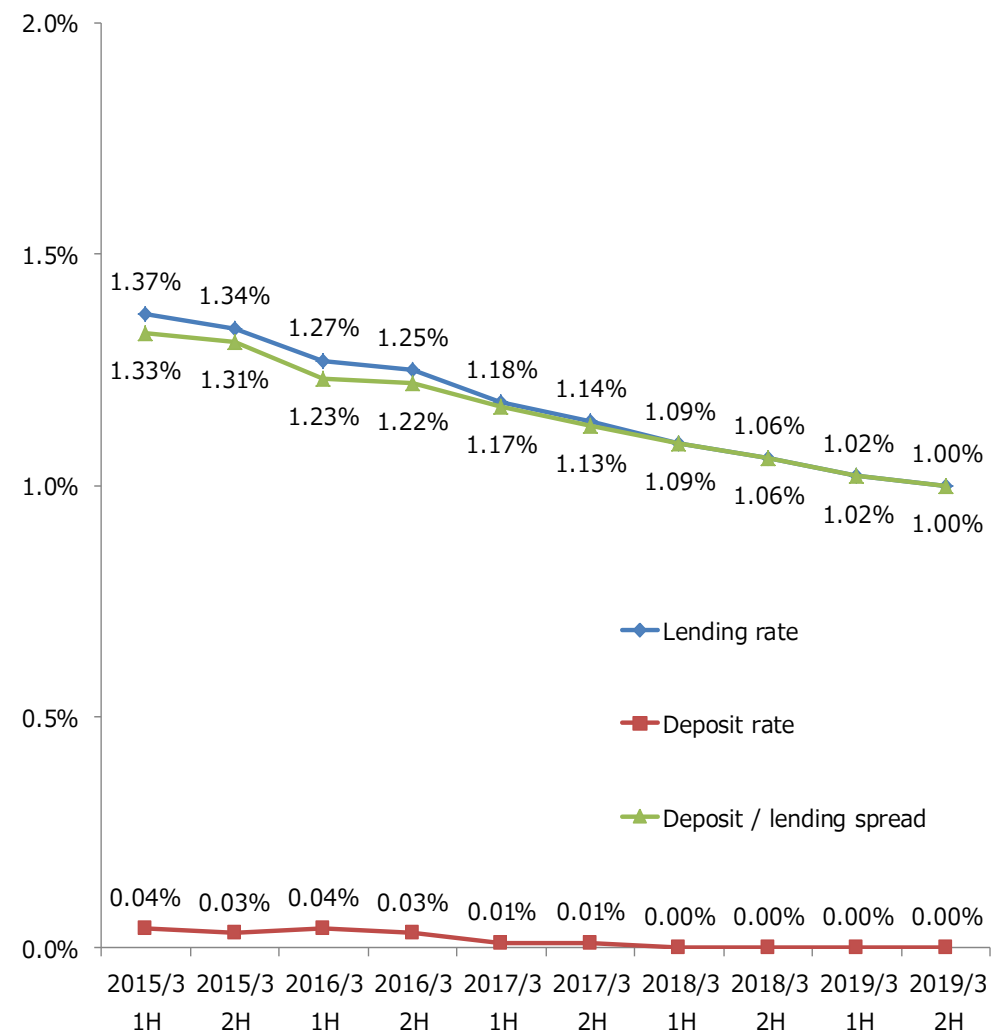
Domestic loan balance (by region)



Domestic deposit balance

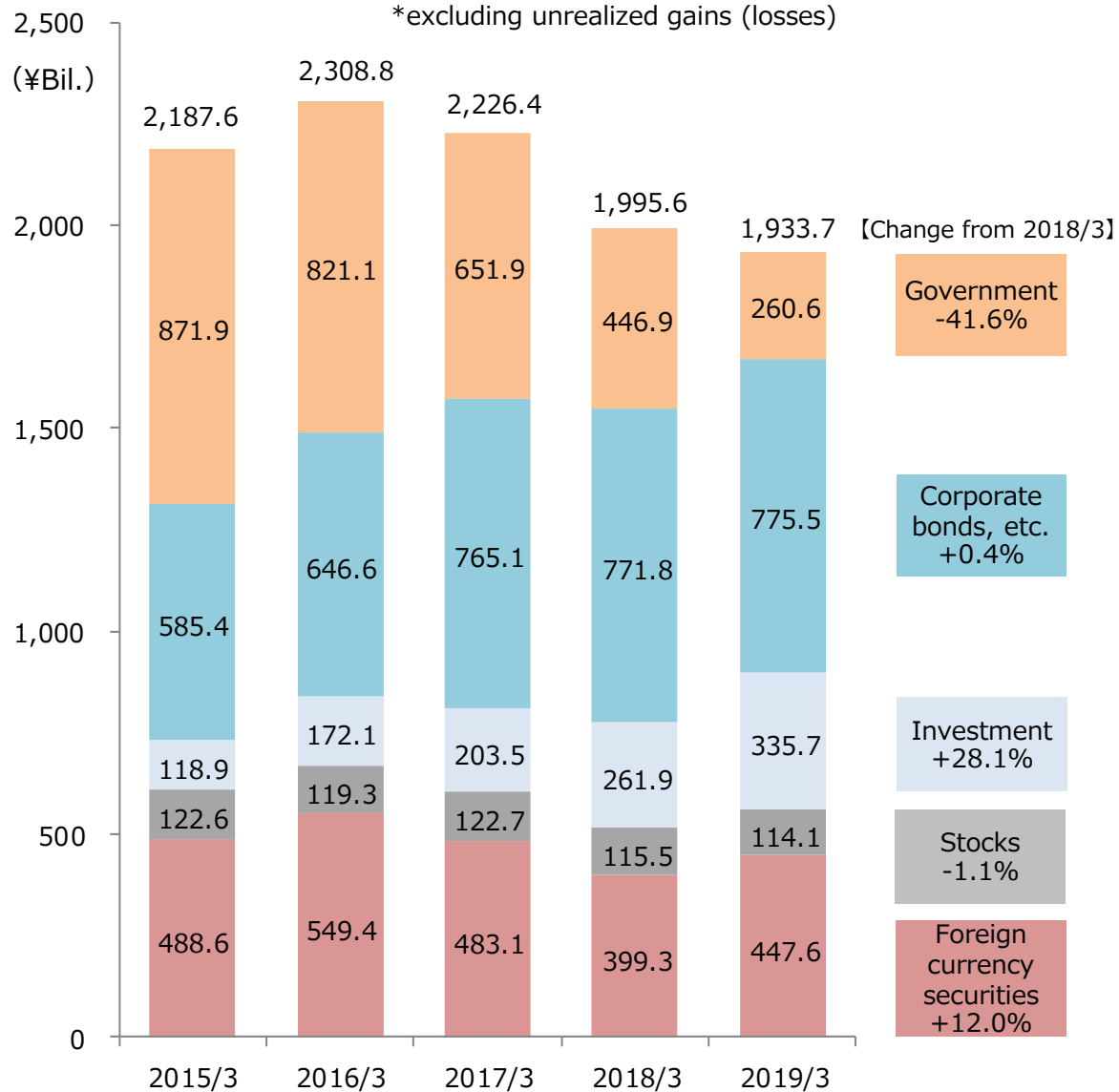


Changes in domestic deposit/lending rates



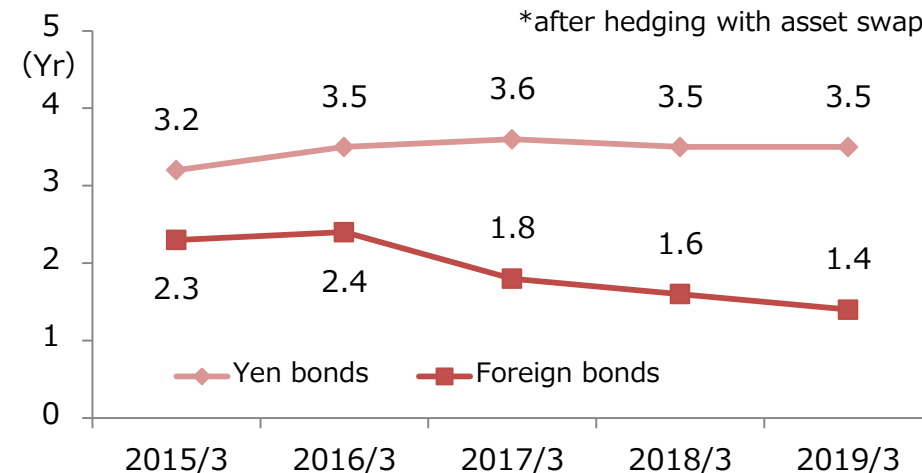
Balance of securities*

*excluding unrealized gains (losses)



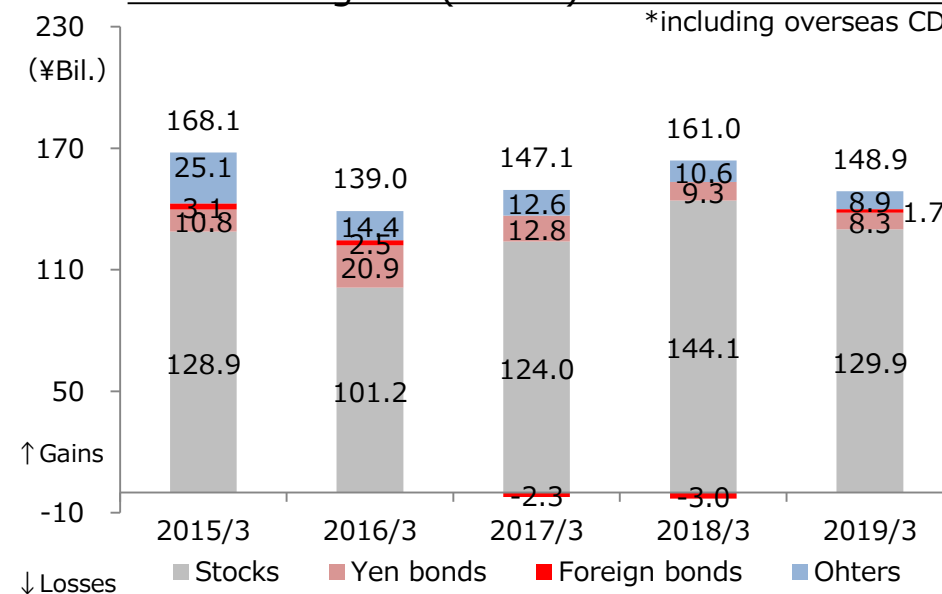
Duration of securities*

*after hedging with asset swap



Unrealized gains (losses) on other securities*

*including overseas CD



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