

Financial Highlights for FY2019 ended March 2020

May 11, 2020

THE CHIBA BANK, LTD.

Summary of Financial Results

NEXT STEP 2023

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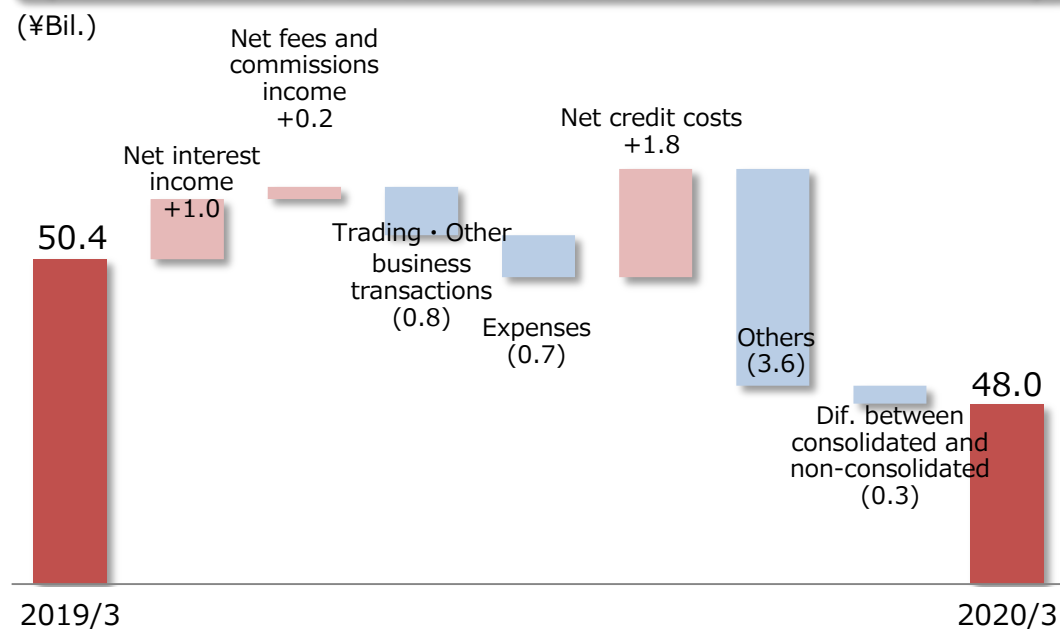
Non-consolidated

(¥Bil.)	2019/3	2020/3	Change
Gross business profits	152.2	152.7	0.4
Net interest income	122.6	123.6	1.0
Net fees and commissions income	22.4	22.6	0.2
Trading income	1.1	1.8	0.6
Profit from other business transactions	6.0	4.5	(1.4)
Gains (losses) related to bonds	4.5	3.2	(1.2)
Expenses (-)	81.1	81.9	0.7
Real net business income	71.1	70.8	(0.2)
Core net business income	66.5	67.5	0.9
Excluding gains (losses) on cancellation of investment trusts	62.6	64.2	1.5
Net transfer to general allowance for loan losses (-)	2.5	1.2	(1.3)
Net business income	68.5	69.5	1.0
Non-recurrent income and losses	(1.4)	(1.6)	(0.2)
Disposal of non-performing loans (-)	8.7	8.2	(0.5)
Gains (losses) related to stocks, etc.	1.8	2.6	0.8
Ordinary profit	67.0	67.8	0.8
Extraordinary income (loss)	(0.2)	(3.8)	(3.6)
Profit	48.0	45.9	(2.0)
Net credit costs (-)	11.3	9.5	(1.8)

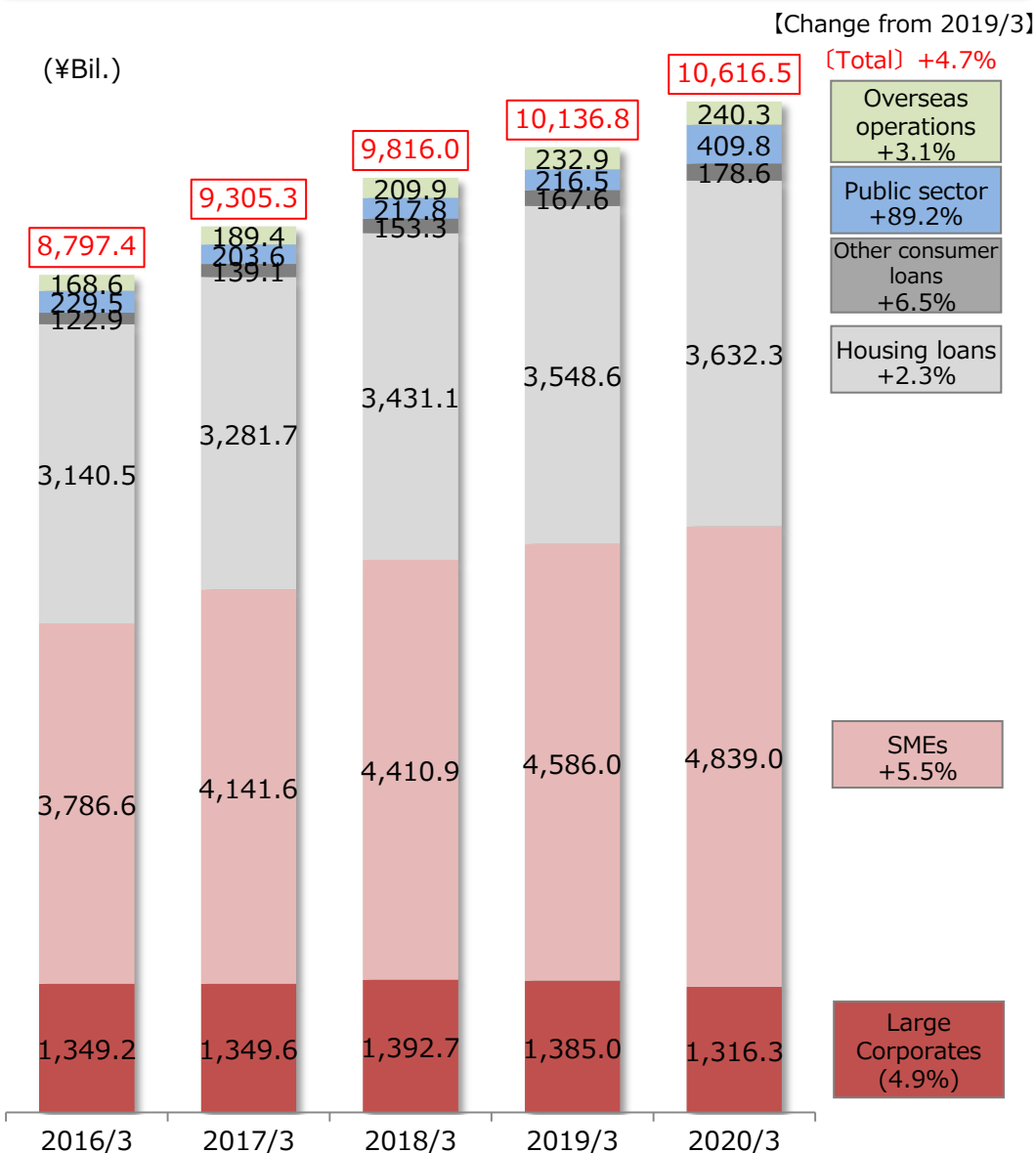
Consolidated

(¥Bil.)	2019/3	2020/3	Change
Ordinary profit	72.4	72.6	0.1
Profit attributable to owners of parent	50.4	48.0	(2.4)

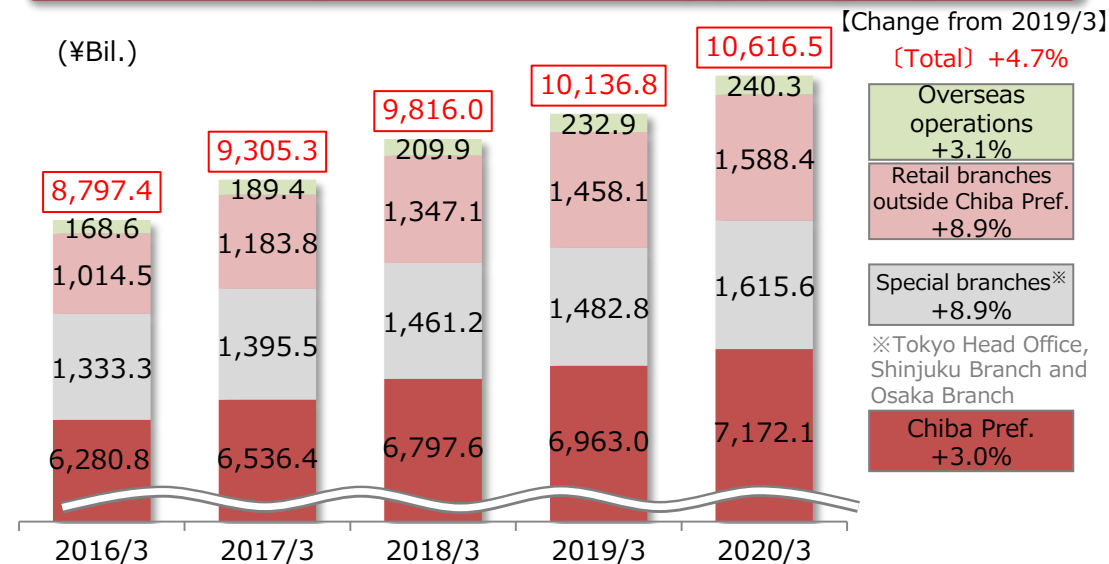
- ◆ Net interest income increased by ¥1.0 billion compared with the previous fiscal year. Gross business profits increased for 3 consecutive years as it increased by ¥0.4 billion in 2020/3 compared with the previous fiscal year.
- ◆ Expenses was within the plan. Main business profits increased, as core net business income increased by ¥0.9 billion and that excluding gains (losses) on cancellation of investment trusts increased by ¥1.5 billion compared with the previous fiscal year.
- ◆ Extraordinary income (loss) decreased by ¥3.6 billion compared with the previous fiscal year mainly due to forward expenses related to reconstruction of the Head Office and impairment losses for restructuring of welfare facilities.
- ◆ Net credit costs decreased by ¥1.8 billion compared with the previous fiscal year.

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


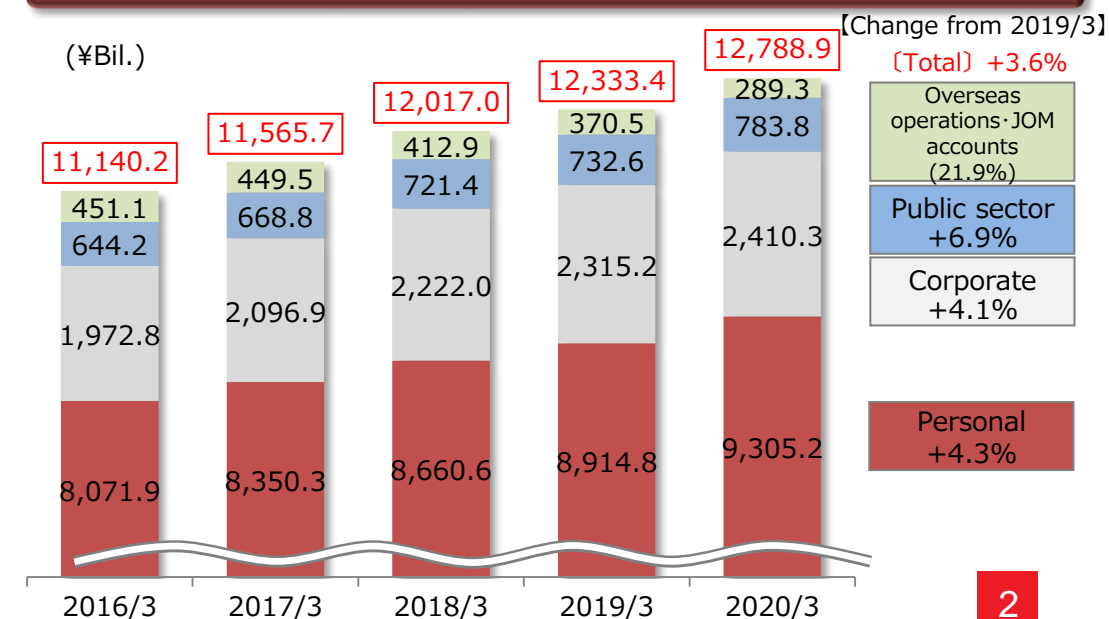
Loans (term-end balance)



Loans (term-end balance) [by region]



Deposits (term-end balance)



Yield · Interest on Loans

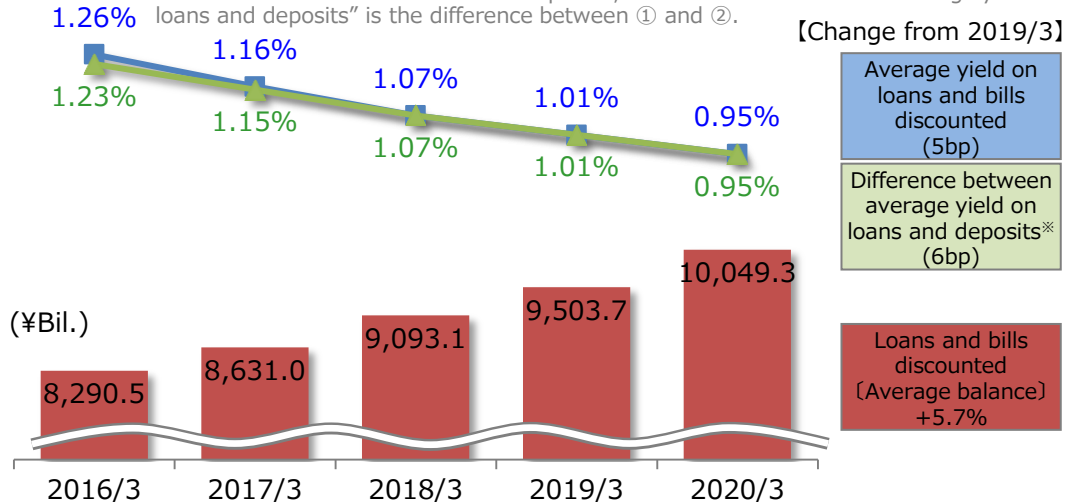
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Domestic Operations

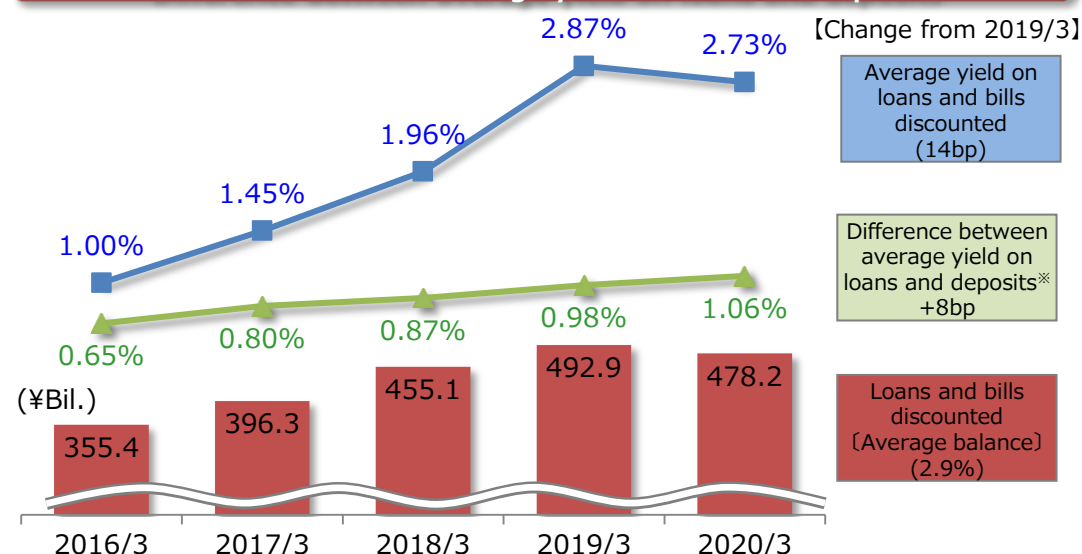
Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits

※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.

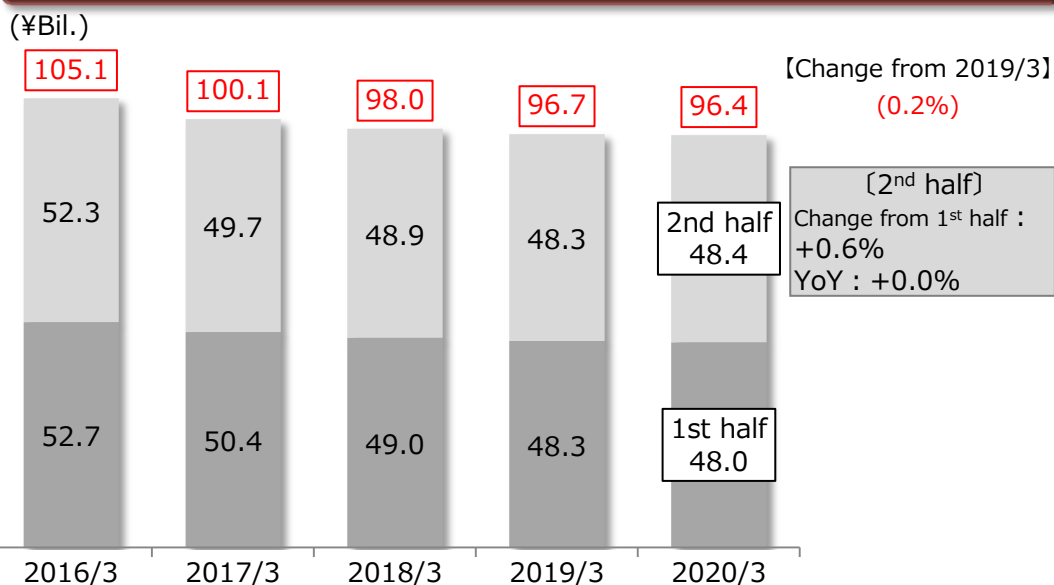


International Operations

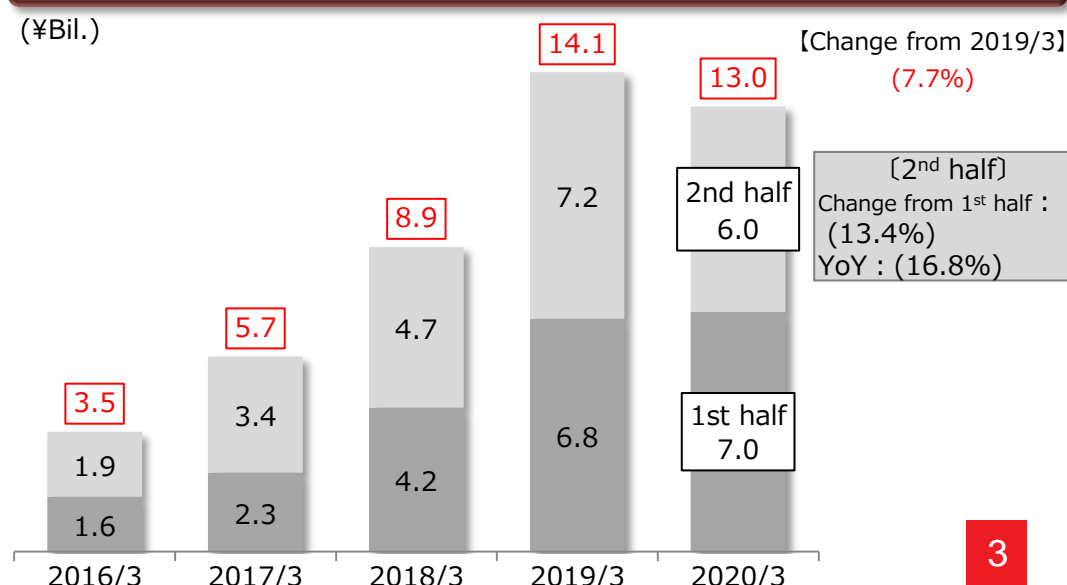
Loans and bills discounted (average balance) · Yield, Difference between average yield on loans and deposits



Interest on loans and bills discounted



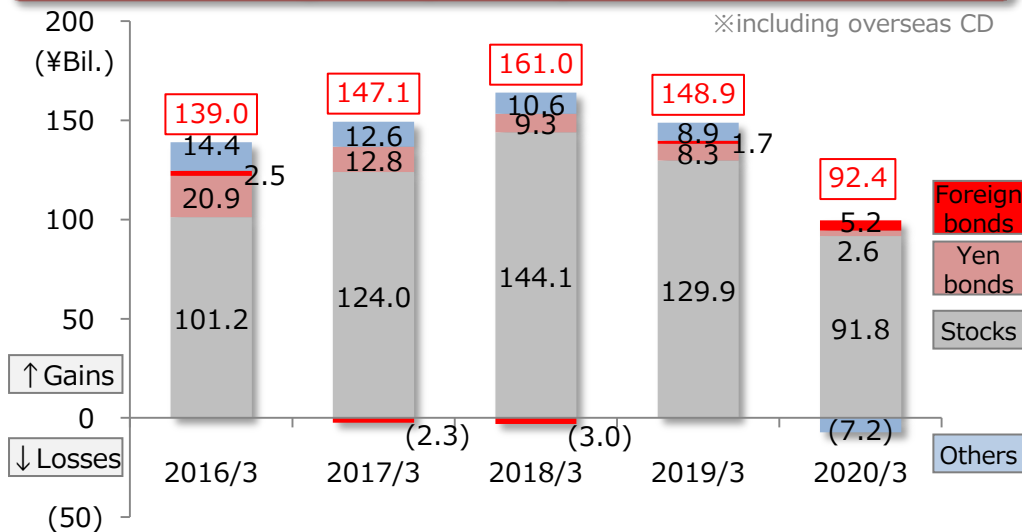
Interest on loans and bills discounted



Gain (loss) on securities

(¥Bil.)	2019/3	2020/3	Change
Interest income on securities	31.7	34.3	2.6
Bonds	13.7	14.3	0.5
Domestic	3.3	2.6	(0.6)
International	10.3	11.6	1.2
Stocks	9.0	8.9	(0.0)
Investments trusts etc.	9.0	11.1	2.0
Gains(losses) from investment trust cancellations	3.9	3.3	(0.6)
Gains(losses) related to bonds(Government bonds, etc.)	4.5	3.2	(1.2)
Gains on sales	4.7	4.7	(0.0)
Gains(losses) related to stocks, etc.	1.8	2.6	0.8
Gains on sales	1.8	4.6	2.8
Write-offs (-)	0.0	1.9	1.9

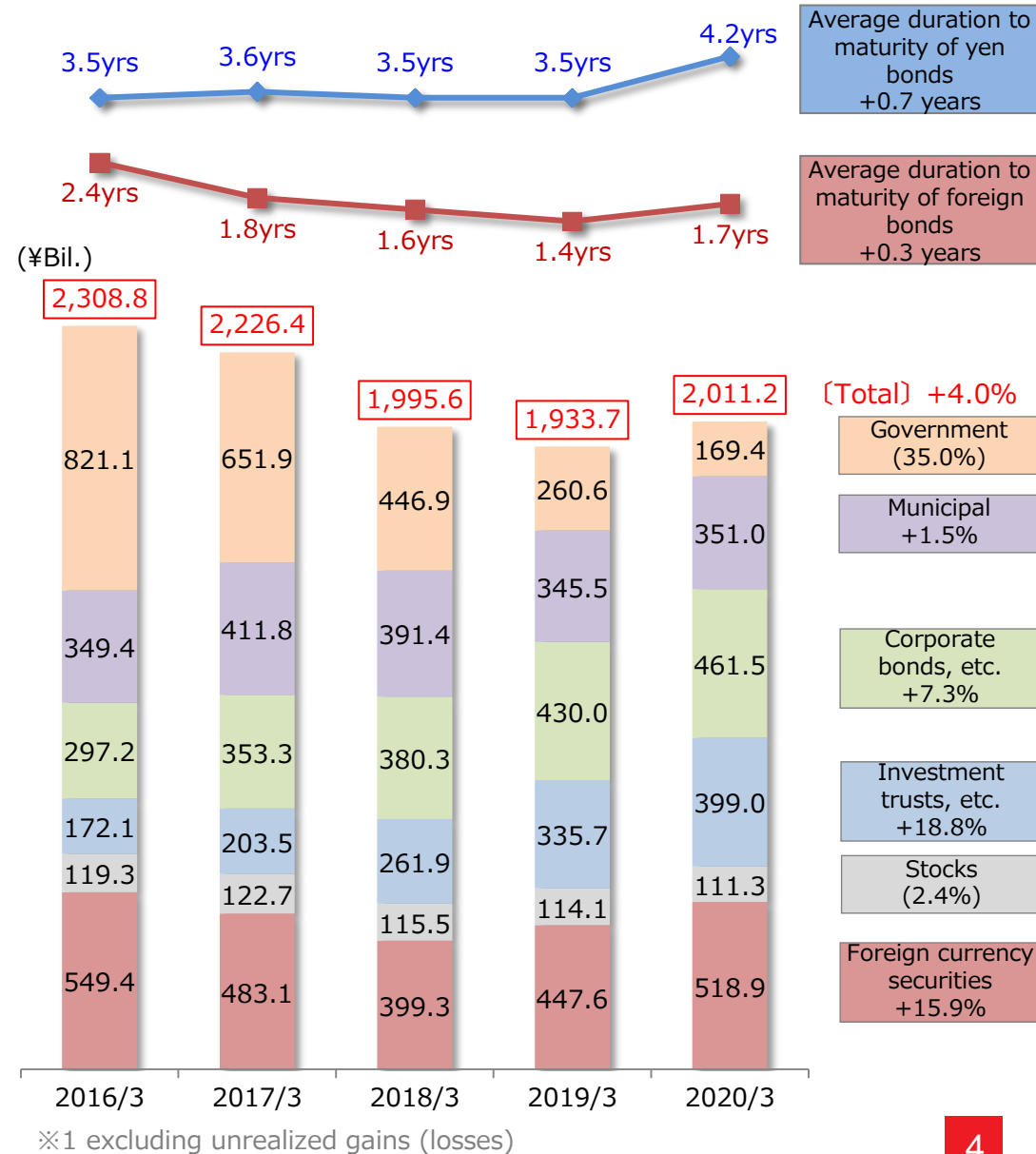
Unrealized gains (losses) on other securities



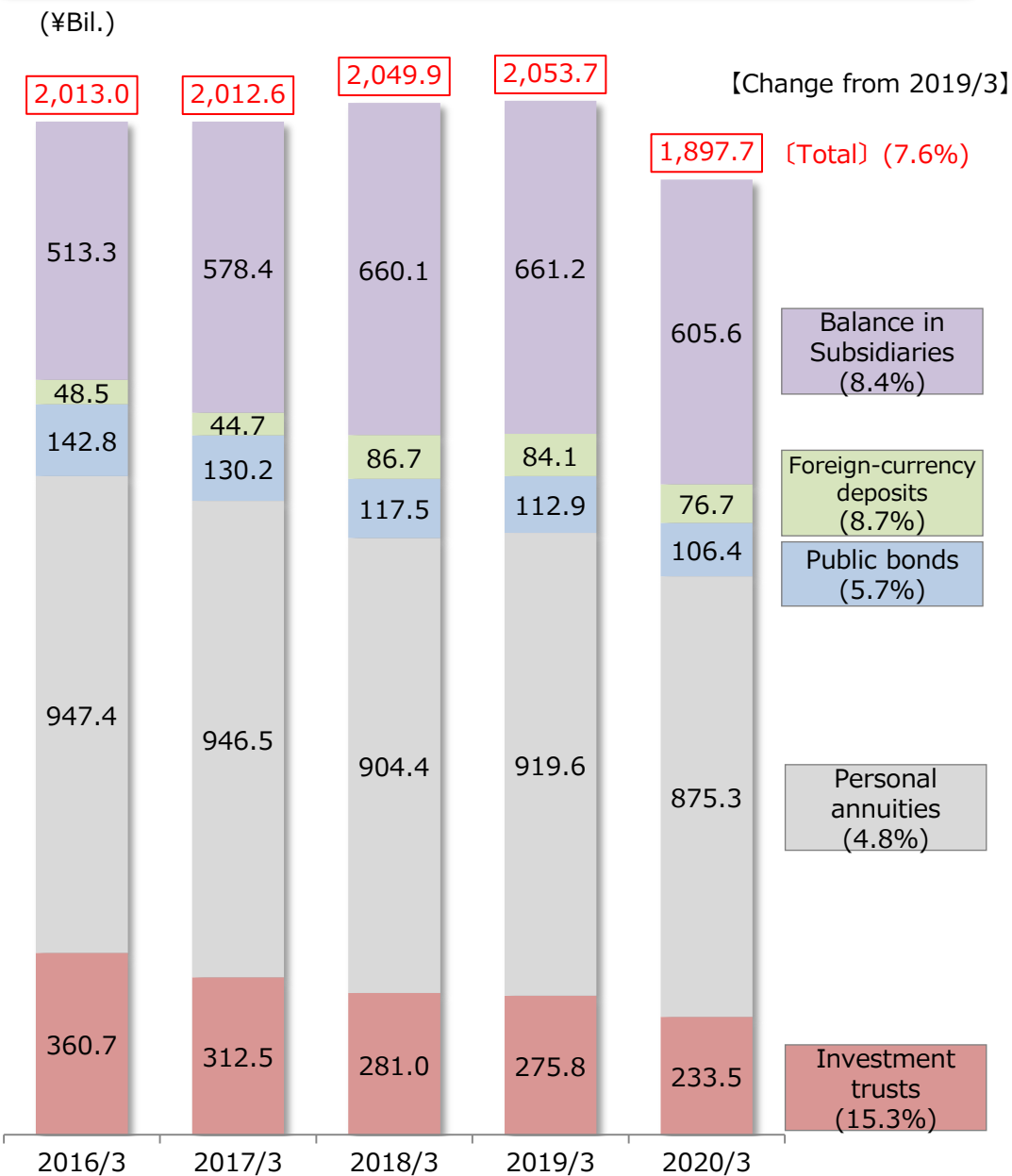
Balance of securities*1 · Duration of securities*2

※2 after hedging with asset swap

【Change from 2019/3】



Balance of financial products (group total)

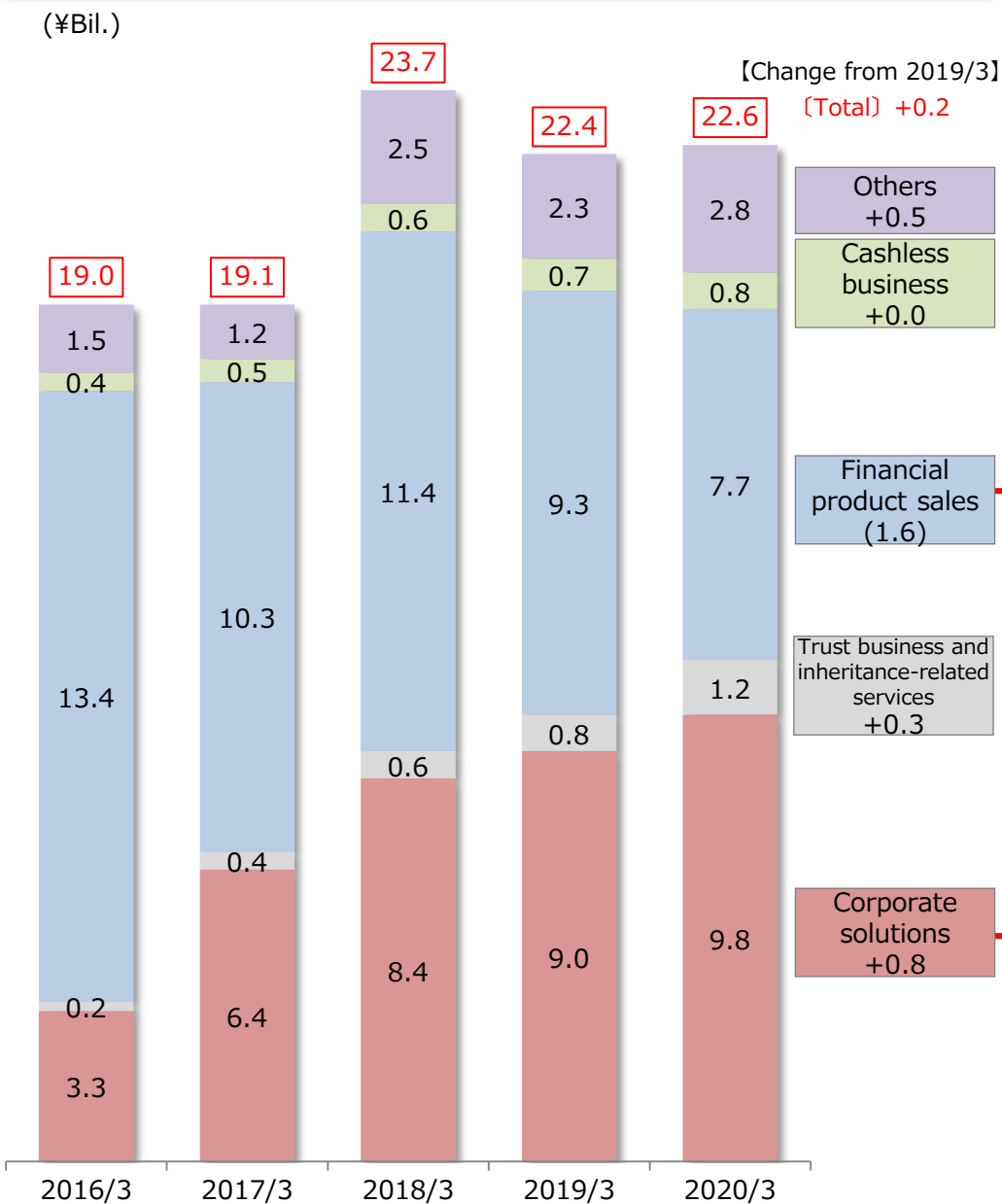


Financial products sales (group total)

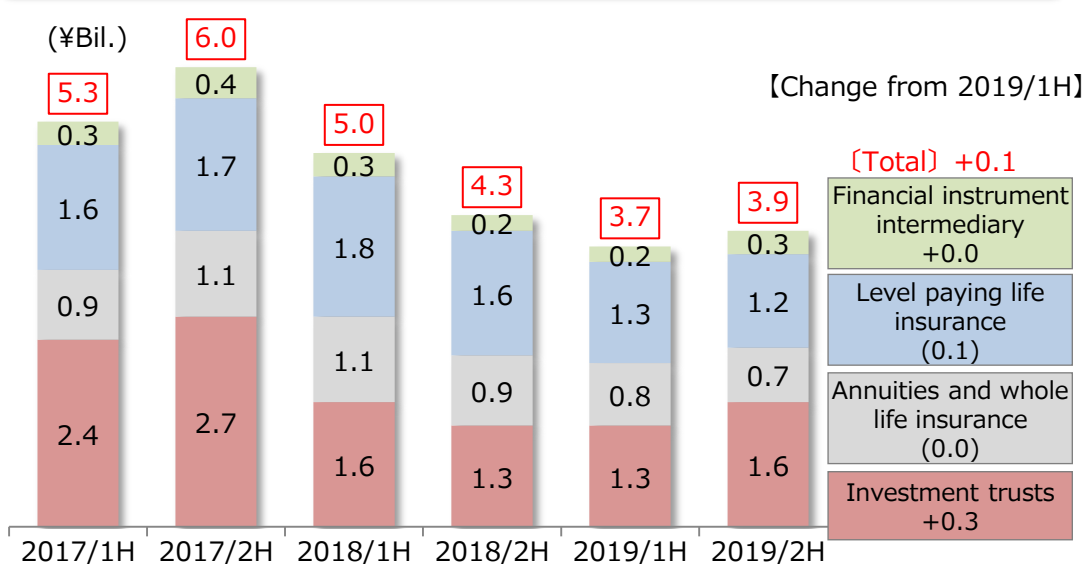


Fees and Commissions

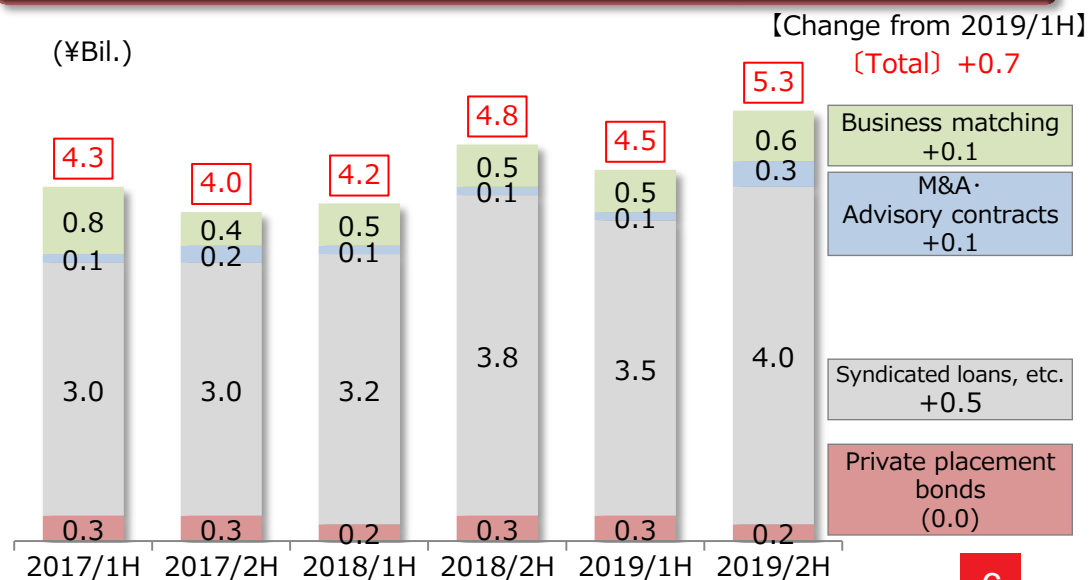
Net fees and commissions income



Fees and commissions income of financial products



Fees and commissions income of corporate solutions



Credit Costs · Disclosed Claims

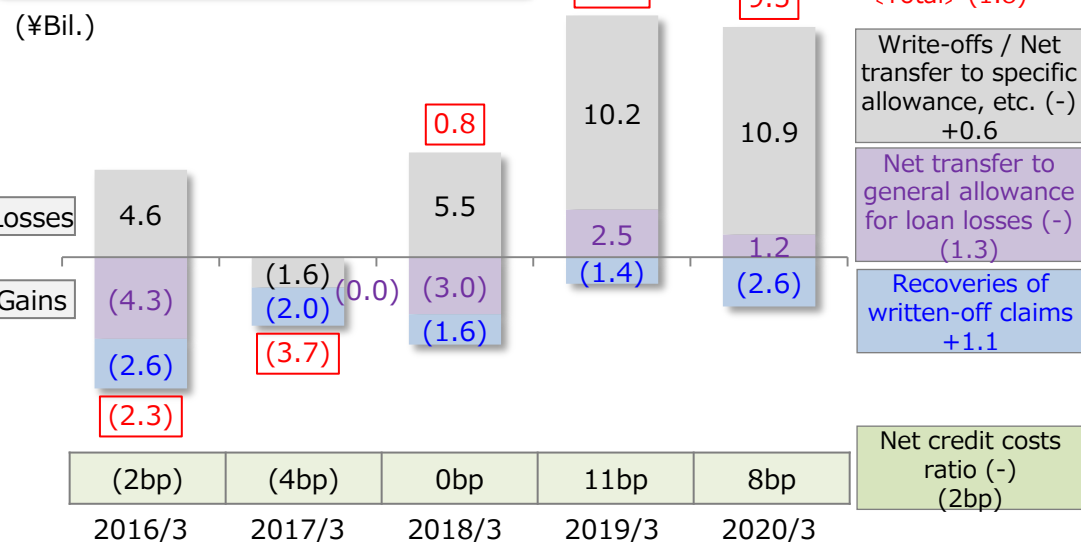
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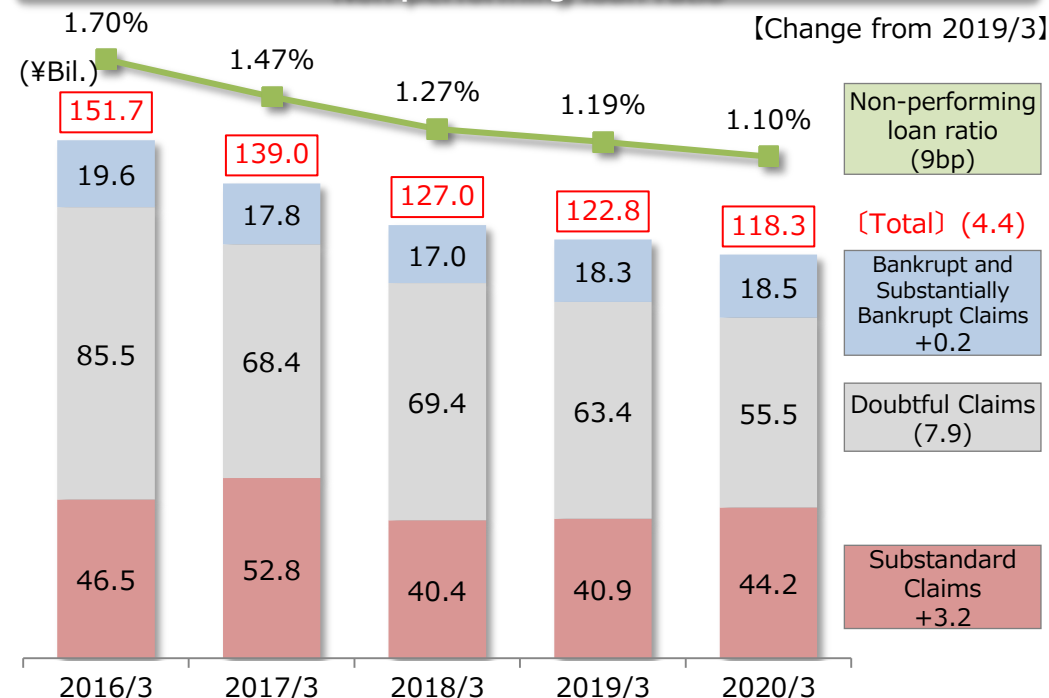
Net credit costs

(¥Bil.)	2019/3	2020/3	Change
Net credit costs (-)	11.3	9.5	(1.8)
Net transfer to general allowance for loan losses (-)	2.5	1.2	(1.3)
Disposal of non-performing loans (-)	8.7	8.2	(0.5)
Write-offs / Net transfer to specific allowance, etc. (-)	10.2	10.9	0.6
New downgrades (-)	10.6	10.9	0.2
Existing non-performing loans (-)	0.4	1.1	0.7
Collections etc.	0.9	1.2	0.3
Recoveries of written-off claims	1.4	2.6	1.1
Net credit costs ratio (-)	11bp	8bp	(2bp)

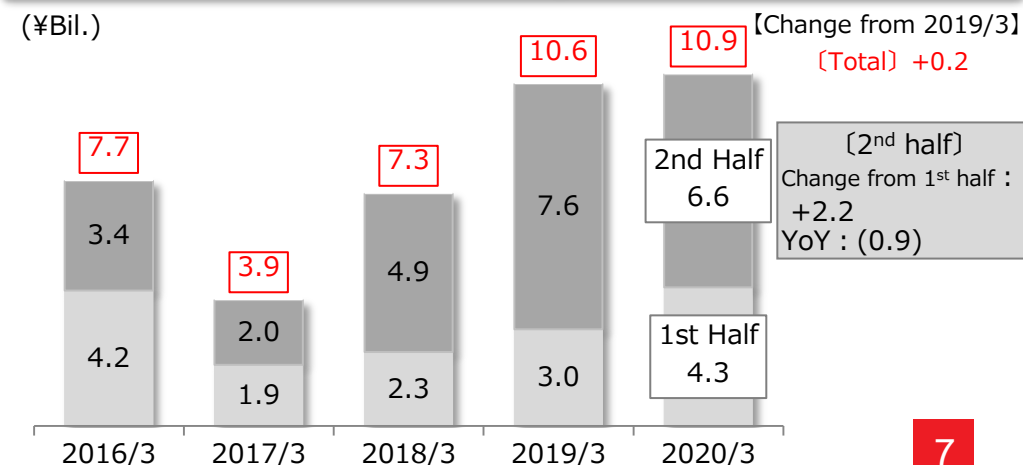
Net credit costs(-) transition



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



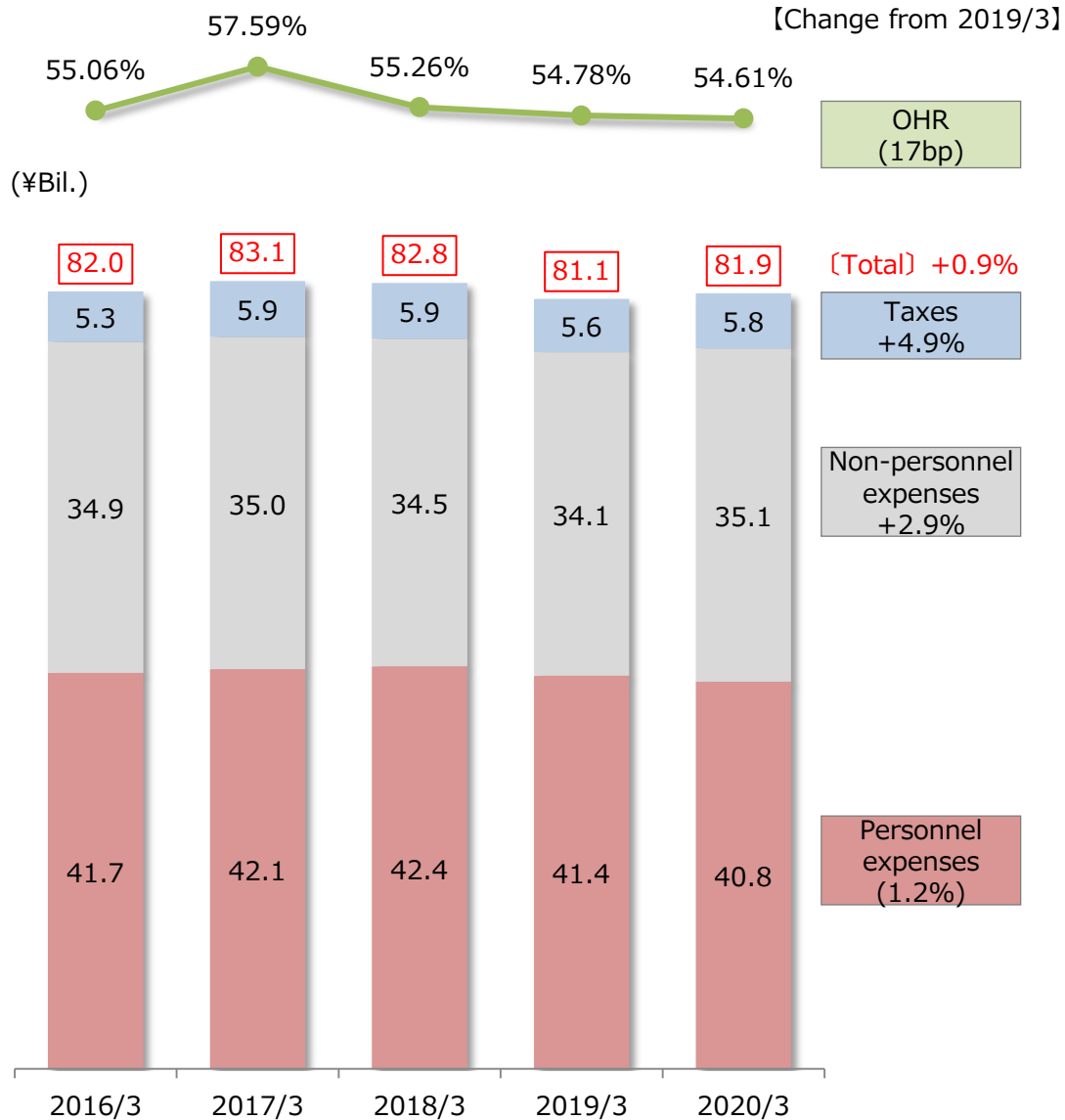
New downgrades



Expenses · Capital Ratios

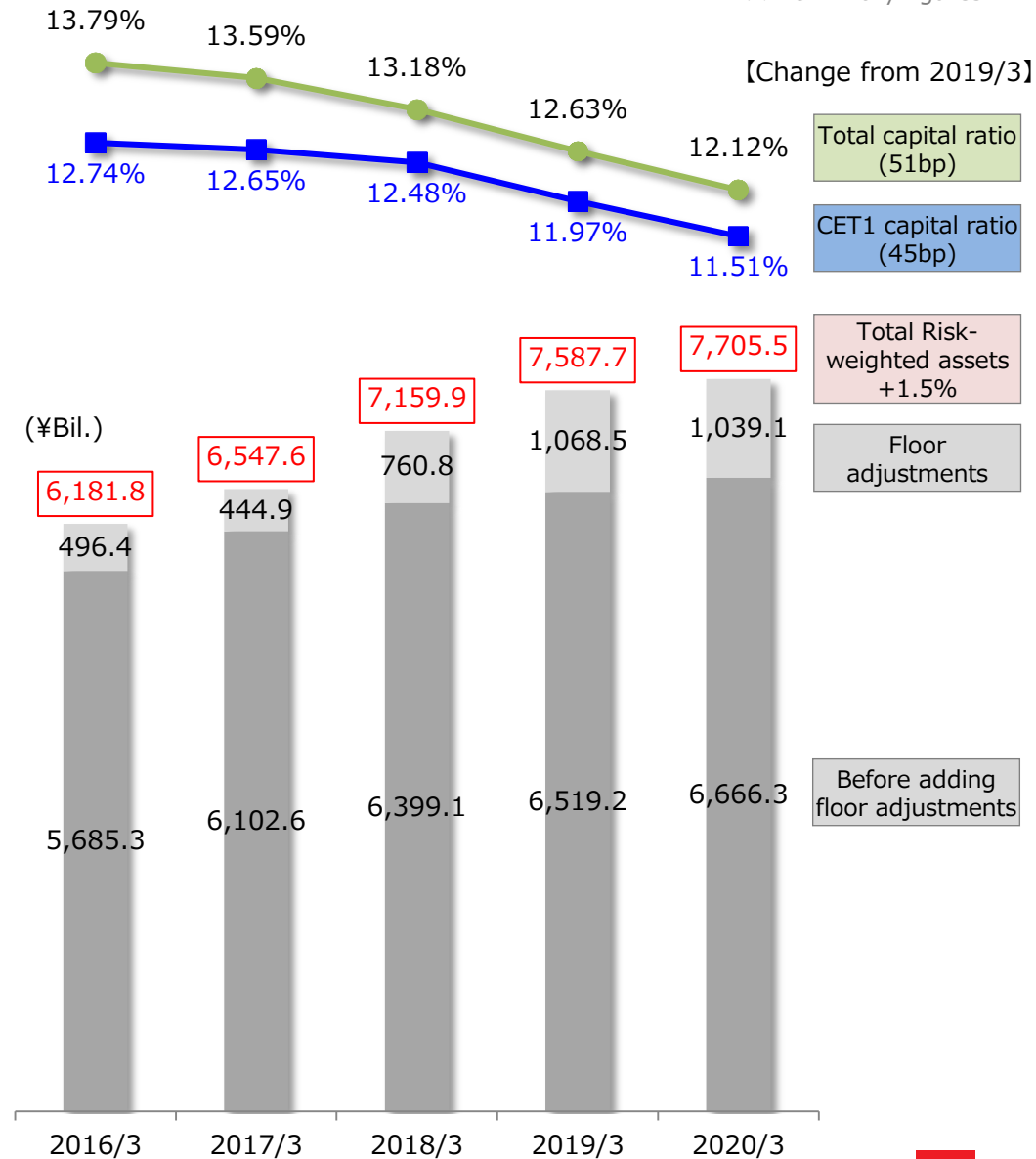
Expenses · OHR

※ 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)

※Preliminary figures



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