

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2012, ending March 31, 2013

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tomoyuki Ikeda, Executive Officer and General Manager-Corporate Planning Division
 Filing date of Financial Statements: August 8, 2012 (scheduled)
 Trading Accounts: Established
 Payment day of cash dividend: -
 Supplementary Materials: Attached
 IR Conference: Not scheduled

(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

1. Financial Highlights for the First Quarter (from April 1, 2012 to June 30, 2012)

(1) Consolidated Operating Results (%: Changes from corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended Jun. 30, 2012	57,780	(1.6)	16,868	(8.7)	10,410	(17.2)
Ended Jun. 30, 2011	58,777	0.7	18,493	8.9	12,577	11.6

Note: Comprehensive income First quarter ended Jun.30, 2012; ¥3,384 million [(72.8%)], First quarter ended Jun.30, 2011; ¥12,463 million [17.5%]

	Net Income per Share 1株当たり 四半期純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
First quarter	¥	¥
Ended Jun. 30, 2012	11.89	11.88
Ended Jun. 30, 2011	14.29	14.29

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
First quarter			
Ended Jun. 30, 2012	10,919,970	657,849	5.9
Fiscal Year 2011	10,916,760	664,076	6.0

(Reference) Capital assets First quarter ended Jun.30, 2012; ¥651,046 million Fiscal Year 2011; ¥657,332 million

Note: "Capital assets to total assets" represents ("Total Net assets"- "Subscription rights to shares"- "Minority interests")/ "Total assets" at term end.

2. Cash Dividends Paid for Shareholders

	Annual cash dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year 2011	—	5.50	—	5.50	11.00
Fiscal year 2012	—				
Fiscal year 2012 (Projection)		5.50	—	5.50	11.00

Note: Revisions of released cash dividend projections: None

3. Consolidated Earnings Projections for Fiscal year 2012 (from April 1, 2012 to March 31, 2013)

(%: Changes from corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six months					
Ending September 30, 2012	36,500	(2.6)	22,500	(4.1)	25.79
Fiscal year					
Ending March 31, 2013	69,000	3.0	42,000	3.0	48.24

Note: Revisions of released earnings projections: None

*** Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: None
- (3) Changes in accounting principles, accounting estimates and restatement:
 Changes in accounting principles accordance with changes in accounting standard, etc.: Applied
 Other changes in accounting principles: None
 Changes in accounting estimates: Applied
 Restatement: None
 Note: For details, please refer to “2. Information Regarding Notes (3) Changes in Accounting Principles, Accounting Estimates and Restatement’ on page 4.

(4) Number of Issued Shares (Common Stock)

Number of issued shares (including treasury stock):

June 30, 2012	895,521,087 shares	March 31, 2012	895,521,087 shares
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Number of treasury stock

June 30, 2012	25,728,724 shares	March 31, 2012	15,720,963 shares
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Average number of issued shares

For the three months ended June 30, 2012	875,553,308 shares
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For the three months ended June 30, 2011	879,657,937 shares
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*** Statement relating to the status of the quarterly review procedures**

This quarterly report is not subject to the quarterly review procedures, which are based on the Financial Instruments and Exchange Law. The audit procedures are not finished at the time of release of the financial statements.

*** Explanation for the proper use of projections and other notes**

For information related to the projections, please refer to “1. Qualitative Information” (3) Qualitative Information related to the Consolidated Earnings Projections’ on page 4.

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1. Qualitative Information

(1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the first quarter of fiscal year 2012, ending March 31, 2013 were as follows.

Ordinary income decreased by ¥997 million from the corresponding period of the previous fiscal year, to ¥57,780 million mainly due to a decrease in Interest income such as Interest on loans and discounts. Ordinary expenses increased by ¥627 million from the corresponding period of the previous fiscal year, to ¥40,911 million mainly due to an increase in Other expenses such as Write-offs of stocks, etc.

As a result, Ordinary profit decreased by ¥1,624 million to ¥16,868 million and Net income decreased by ¥2,167 million to ¥10,410 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

Figures for the Bank's major accounts were as follows.

The balance of Deposits as of June 30, 2012 was ¥9,399.0 billion, an increase of ¥60.8 billion from the position as of March 31, 2012. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary and pension payments and other household needs.

We continued to respond positively to funding demand of corporate and individual customers. As a result, the balance of Loans and bills discounted as of June 30, 2012 increased by ¥114.9 billion from the position as of March 31, 2012, to ¥7,669.8 billion. The amount of Securities held decreased by ¥49.6 billion from the position as of March 31, 2012, to ¥2,056.7 billion.

On this basis, Total assets as of June 30, 2012 increased by ¥3.2 billion from the previous fiscal year-end, to ¥10,919.9 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2012, ending March 31, 2013 released on May 11, 2012.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Information regarding Notes

(1) Material Changes in Consolidated Subsidiaries during the Period

Not applicable

(2) Adoption of Particular Accounting Methods for Quarterly Consolidated Financial Statements

Not applicable

(3) Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in accounting principles that is difficult to distinguish from changes in accounting estimates)

In accordance with the amendment of the Corporate Tax Law, effective from the first quarter of fiscal year ending March 31, 2013, the Chiba Bank and the consolidated subsidiaries have changed their depreciation method for those Tangible fixed assets acquired on or after April 1, 2012. The effect of this adoption was not material.

3. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2012	As of Jun. 30, 2012
Assets:	(資産の部)		
Cash and due from banks	現金預け金	473,117	355,161
Call loans and bills bought	コールローン及び買入手形	74,621	56,507
Receivables under resale agreements	買現先勘定	29,992	29,993
Monetary claims bought	買入金銭債権	30,995	29,298
Trading assets	特定取引資産	327,044	388,684
Money held in trust	金銭の信託	28,899	38,618
Securities	有価証券	2,106,492	2,056,793
Loans and bills discounted	貸出金	7,554,923	7,669,855
Foreign exchange	外国為替	2,205	2,228
Other assets	その他資産	93,810	90,221
Tangible fixed assets	有形固定資産	98,567	98,499
Intangible fixed assets	無形固定資産	10,221	10,345
Deferred tax assets	繰延税金資産	34,506	37,236
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,464	106,981
Allowance for loan losses	貸倒引当金	(50,101)	(50,456)
Total assets	資産の部合計	10,916,760	10,919,970
Liabilities:	(負債の部)		
Deposits	預金	9,338,244	9,399,044
Negotiable certificates of deposit	譲渡性預金	301,371	176,815
Call money and bills sold	コールマネー及び売渡手形	34,095	80,923
Payables under securities lending transactions	債券貸借取引受入担保金	77,347	63,742
Trading liabilities	特定取引負債	29,403	30,932
Borrowed money	借入金	162,635	228,375
Foreign exchange	外国為替	229	328
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	132,840	100,318
Provision for retirement benefits	退職給付引当金	19,531	19,376
Provision for directors' retirement benefits	役員退職慰労引当金	228	182
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,522	1,327
Provision for point card certificates	ポイント引当金	397	410
Reserves under the special laws	特別法上の引当金	17	15
Deferred tax liabilities	繰延税金負債	113	104
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,240
Acceptances and guarantees	支払承諾	101,464	106,981
Total liabilities	負債の部合計	10,252,684	10,262,120

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Jun. 30, 2012	
Net assets:	(純資産の部)			
Capital stock	資 本 金	145,069	145,069	
Capital surplus	資 本 剰 余 金	123,591	123,591	
Retained earnings	利 益 剰 余 金	376,039	381,616	
Treasury stock	自 己 株 式	(8,480)	(13,070)	
Total shareholders' equity	株 主 資 本 合 計	636,220	637,206	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,268	6,163	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,549)	(1,717)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,393	9,393	
Total accumulated other comprehensive income	その他の包括利益累計額合計	21,112	13,839	
Subscription rights to shares	新 株 予 約 権	231	270	
Minority interests	少 数 株 主 持 分	6,511	6,533	
Total net assets	純 資 産 の 部 合 計	664,076	657,849	
Total liabilities and net assets	負債及び純資産の部合計	10,916,760	10,919,970	

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2011	For the three months ended Jun. 30, 2012
Ordinary income	経 常 収 益	58,777	57,780
Interest income	資 金 運 用 収 益	37,919	36,508
Interest on loans and discounts	(うち貸出金利息)	31,683	30,531
Interest and dividends on securities	(うち有価証券利息配当金)	5,881	5,662
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	9,926	9,951
Trading income	特 定 取 引 収 益	345	459
Other ordinary income	そ の 他 業 務 収 益	2,381	1,744
Other income	そ の 他 経 常 収 益	8,203	9,115
Ordinary expenses	経 常 費 用	40,284	40,911
Interest expenses	資 金 調 達 費 用	3,036	2,615
Interest on deposits	(うち預金利息)	1,630	1,234
Fees and commissions payments	役 務 取 引 等 費 用	3,876	3,947
Trading expenses	特 定 取 引 費 用	-	3
Other ordinary expenses	そ の 他 業 務 費 用	1,061	209
General and administrative expenses	営 業 経 費	22,279	22,669
Other expenses	そ の 他 経 常 費 用	10,029	11,465
Ordinary profit	経 常 利 益	18,493	16,868
Extraordinary income	特 別 利 益	7	2
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	7	-
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 損 失 額	0	2
Extraordinary loss	特 別 損 失	248	58
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	248	58
Impairment loss	減 損 損 失	-	0
Income before income taxes and minority interests	税 金 等 調 整 前 益	18,253	16,813
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	2,988	5,134
Income taxes-deferred	法 人 税 等 調 整 額	2,518	1,001
Total income taxes	法 人 税 等 合 計	5,507	6,136
Income before minority interests	少 数 株 主 損 益 調 整 前 益	12,745	10,676
Minority interests in income	四 半 期 純 利 益	167	266
Net income	少 数 株 主 利 益	12,577	10,410
	四 半 期 純 利 益		

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2011	For the three months ended Jun. 30, 2012
Income before minority interests	少数株主損益調整前 四半期純利益	12,745	10,676
Other comprehensive income	その他の包括利益	(281)	(7,292)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(103)	(7,113)
Deferred gains or losses on hedges	繰延ヘッジ損益	(172)	(167)
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する 持分相当額	(5)	(11)
Comprehensive income	四半期包括利益	12,463	3,384
Comprehensive income attributable to owners of parent	親会社株主に係る 四半期包括利益	12,301	3,137
Comprehensive income attributable to minority interests	少数株主に係る 四半期包括利益	162	246

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Material Subsequent Events

At the Board of Directors' Meeting held on August 3, 2012, the Chiba Bank resolved to retire its treasury stock under Article 178 of the Corporate Law of Japan, as follows.

Type of shares to be retired	Common stock
Total number of shares to be retired	20,000,000 shares
Date of retirement	August 17, 2012

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2012, ending March 31, 2013

1. Summary of Income (Non-consolidated)

[Net Business Income (before transfer to general allowance for loan losses) and Core Net Business Income]

Net business income (before transfer to general allowance for loan losses) decreased by ¥1.1 billion compared with the corresponding period of the previous fiscal year, to ¥18.5 billion mainly due to a decrease in Net interest income. Core net business income, which excludes Gains (losses) related to bonds (Government bonds, etc.) decreased by ¥1.3 billion compared with the corresponding period of the previous fiscal year, to ¥17.2 billion.

[Ordinary Profit and Net Income]

Ordinary profit decreased by ¥2.3 billion from the corresponding period of the previous fiscal year, to ¥15.4 billion mainly due to Write-offs of stocks, etc.

As a result, Net income decreased by ¥2.4 billion to ¥10.0 billion compared with the corresponding period of the previous fiscal year.

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2012 (a)	For the three months ended Jun. 30, 2011 (b)	(a - b)	Interim FY 2012 (Projection)	(Reference) FY 2011
Gross business profits	業 務 粗 利 益	39,464	40,136	(671)		153,300
Net interest income	資 金 利 益	34,160	35,132	(972)		134,556
Net fees and commissions income	役 務 取 引 等 利 益	3,563	3,423	140		14,516
Trading income	特 定 取 引 利 益	207	261	(53)		1,445
Profit from other business transactions	そ の 他 業 務 利 益	1,533	1,319	213		2,782
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	1,245	1,019	226		935
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	20,952	20,483	468		81,293
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	18,512	19,652	(1,140)		72,006
Core net business income	コ ア 業 務 純 益	17,267	18,633	(1,366)	35,000	71,071
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	62	877	(814)		-
Net business income	業 務 純 益	18,449	18,775	(325)		72,006
Non-recurrent income and losses	臨 時 損 益	(3,008)	(964)	(2,044)		(10,238)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	1,742	1,029	713		2,222
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	-	-		4,937
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	859	995	(135)		3,249
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	(3,192)	(1,951)	(1,240)		(9,218)
Write-offs of stocks, etc (-)	う ち 株 式 等 償 却	3,764	1,479	2,285		871
Ordinary profit	経 常 利 益	15,440	17,810	(2,369)	34,000	61,768
Extraordinary income (loss)	特 別 損 益	(23)	(212)	189		(791)
Net income	四 半 期 (中 間 ・ 当 期) 純 利 益	10,088	12,579	(2,490)	21,500	36,007
Net credit costs (-)	(i)+(ii) 与 信 関 係 費 用	1,805	1,906	(101)		2,222

Note : Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds, etc.

2. Loans and deposits (Term-end balance / Non-consolidated)

- A positive approach towards meeting customers' funding demand brought an increase in Loans and bills discounted of ¥113.5 billion from the position as of March 31, 2012, to ¥7,695.2 billion. The balance of Deposits grew by ¥29.0 billion compared with the position as of March 31, 2012, to ¥9,405.5 billion mainly due to an increase in personal deposits.
- Personal annuities increased steadily by ¥58.7 billion compared with the corresponding period of the previous fiscal year, to ¥58.7 billion. Balance of investment trusts decreased by ¥30.7 billion from the previous fiscal year-end, to ¥358.9 billion, reflecting a fall in unit prices arising out of a stagnation of stock markets.

(¥ Billion)

	(Japanese)	As of Jun. 30, 2012		As of Mar. 31, 2012 (b)	(Reference) As of Jun. 30, 2011
		(a)	(a) - (b)		
Loans and bills discounted	貸 出 金	7,695.2	113.5	7,581.7	7,460.6
Domestic operations	国内向け貸出	7,618.0	112.8	7,505.1	7,405.8
Corporate loans	事業者向け貸出	4,522.2	55.5	4,466.6	4,462.9
Consumer loans	消費者ローン	2,766.8	16.2	2,750.6	2,655.6
Housing loans	うち住宅ローン	2,676.1	17.4	2,658.6	2,560.3
Public sector	公共向け貸出	328.9	41.1	287.8	287.2
Small and medium-sized enterprises [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	5,994.8 [78.69%]	17.5 [(0.94%)]	5,977.2 [79.64%]	5,816.4 [78.53%]
Overseas operations	海外向け貸出	77.2	0.7	76.5	54.7
Deposits	預 金	9,405.5	29.0	9,376.5	9,353.3
Domestic operations	国内	9,311.5	36.0	9,275.5	9,256.1
Personal deposits	うち個人	7,348.3	165.4	7,182.9	7,206.1
Public deposits	うち公共	371.3	(159.9)	531.3	475.9
Overseas operations	海外店等	94.0	(6.9)	100.9	97.1

Note: Ratio = Small and medium-sized enterprises loans / domestic loans and bills discounted

(Reference) (参考)

Balance of Investment trusts, etc 投資信託の残高等

(¥ Billion)

	(Japanese)	As of Jun. 30, 2012		As of Mar. 31, 2012 (b)	(Reference) As of Jun. 30, 2011
		(a)	(a) - (b)		
Balance of investment trusts	投資信託残高	358.9	(30.7)	389.6	459.2
Personal investors	うち個人	352.4	(30.1)	382.5	451.6
Stock investment trusts	うち株式投資信託	352.5	(30.4)	383.0	452.0

	(Japanese)	For the three months ended Jun. 30, 2012		For the three months ended Jun. 30, 2011 (b)	(Reference) FY2011
		(a)	(a) - (b)		
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	58.7	26.7	32.0	194.9

3. Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Million)

	(Japanese)	As of Jun. 30, 2012		As of Mar. 31, 2012 (b)	(Reference) As of Jun. 30, 2011
		(a)	(a) – (b)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	21,992	(1,558)	23,550	19,794
Doubtful Claims	危険債権	81,967	3,574	78,393	66,687
Substandard Claims	要管理債権	58,172	(68)	58,241	62,280
Total	合計	162,132	1,947	160,185	148,762
Normal Claims	正常債権	7,659,569	119,244	7,540,324	7,451,935
Non-performing loan ratio	不良債権比率	2.07%	(0.00%)	2.08%	1.95%

4. Risk-Monitored Loans (Consolidated / Non-consolidated)

Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2012		As of Mar. 31, 2012 (b)	(Reference) As of Jun. 30, 2011
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	3,966	(129)	4,095	2,631
Delinquent Loans	延滞債権額	99,447	2,675	96,771	84,073
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,447	(1,238)	3,686	11,155
Restructured Loans	貸出条件緩和債権額	55,773	1,169	54,604	51,177
Total	合計	161,635	2,477	159,158	149,037
Loans outstanding (Term-end balance)	貸出金残高(末残)	7,669,855	114,932	7,554,923	7,436,442
As a percentage of loans outstanding	貸出金残高比	2.10%	0.00%	2.10%	2.00%

Non-consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2012		As of Mar. 31, 2012 (b)	(Reference) As of Jun. 30, 2011
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	4,229	(248)	4,478	2,815
Delinquent Loans	延滞債権額	99,468	2,268	97,200	83,447
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,447	(1,238)	3,686	11,155
Restructured Loans	貸出条件緩和債権額	55,724	1,169	54,555	51,125
Total	合計	161,870	1,950	159,920	148,543
Loans outstanding (Term-end balance)	貸出金残高(末残)	7,695,295	113,587	7,581,708	7,460,644
As a percentage of loans outstanding	貸出金残高比	2.10%	(0.00%)	2.10%	1.99%

5. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value

Consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2012				As of Mar. 31, 2012			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses	Market value	Gains (losses) on valuation / Unrealized gains (losses)	
Held-to-Maturity Bonds	満期保有目的		12.5	(0.0)				0.0	0.0
Other Securities	その他有価証券	2,042.4	9.5	37.9	28.4	2,092.1	20.3	42.1	21.8
Stocks	株式	110.6	0.3	16.5	16.2	126.6	12.4	24.4	11.9
Bonds	債券	1,639.3	17.0	18.1	1.1	1,651.0	12.9	14.5	1.6
Others	その他	292.4	(7.8)	3.2	11.0	314.4	(5.0)	3.1	8.2
Foreign bonds	うち外国債券	243.2	1.5	2.7	1.1	265.0	0.8	2.3	1.4

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2012				As of Mar. 31, 2012			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses	Market value	Gains (losses) on valuation / Unrealized gains (losses)	
Held-to-Maturity Bonds	満期保有目的		12.5	(0.0)				0.0	0.0
Other Securities	その他有価証券	2,039.7	9.1	37.4	28.2	2,089.4	19.8	41.4	21.6
Stocks	株式	108.0	(0.0)	15.9	16.0	124.0	11.8	23.7	11.8
Bonds	債券	1,639.3	17.0	18.1	1.1	1,651.0	12.9	14.5	1.6
Others	その他	292.3	(7.7)	3.2	11.0	314.3	(5.0)	3.1	8.1
Foreign bonds	うち外国債券	243.2	1.5	2.7	1.1	265.0	0.8	2.3	1.4

Note 1: Gains/losses are the difference between book value (after applying the amortized cost method and after write-offs) and market value, as of the end of each period.

Note 2: Beneficiary claims on loans in Monetary claims bought is included.

(2) Gains and Losses related to Securities (Non-consolidated)

		(Japanese)	For the three months ended Jun. 30, 2012 (a)	For the three months ended Jun. 30, 2011 (b)	(a-b)	(Reference) For FY 2011 ended Mar. 31, 2012
Gains (losses) related to bonds (Government bonds, etc.)		国債等債券損益	1,245	1,019	226	935
Gains on sales		売却益	1,418	2,080	(662)	4,128
Gains on redemption		償還益	-	-	-	-
Losses on sales (-)		売却損	37	163	(126)	285
Losses on redemption (-)		償還損	114	897	(783)	2,889
Write-offs (-)		償却	20	-	20	17
Gains (losses) related to stocks, etc.		株式等関係損益	(3,192)	(1,951)	(1,240)	(9,218)
Gains on sales		売却益	572	-	572	326
Losses on sales (-)		売却損	-	471	(471)	8,673
Write-offs (-)		償却	3,764	1,479	2,285	871

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.