

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2013, ending March 31, 2014

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Masahiro Owaku, Executive Officer and General Manager-Corporate Planning Division
 Filing date of Financial Statements: August 7, 2013 (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, 2013 to June 30, 2013)

(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, 2013	59,068	2.2	24,296	44.0	14,856	42.7
Ended Jun. 30, 2012	57,780	(1.6)	16,868	(8.7)	10,410	(17.2)

Note: Comprehensive income First quarter ended Jun.30, 2013; ¥7,892 million [133.2%], First quarter ended Jun.30, 2012; ¥3,384 million [(72.8%)]

	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, 2013	¥17.27	¥17.26
Ended Jun. 30, 2012	¥11.89	¥11.88

(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, 2013	11,424,952	731,262	6.3
Fiscal Year 2012	11,373,741	729,243	6.3

(Reference) Capital assets First quarter ended Jun.30, 2013; ¥723,754 million Fiscal Year 2012; ¥721,648million

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

2. Cash Dividends 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 2012	—	5.50	—	6.50	12.00
Fiscal year 2013	—	—	—	—	—
Fiscal year 2013 (Projection)	—	6.00	—	6.00	12.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2013 (from April 1, 2013 to March 31, 2014)

(%: 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, 2013	37,000	0.7	22,500	2.1	26.16
Fiscal year Ending March 31, 2014	74,000	1.7	45,000	1.9	52.32

Note: Revisions of released earnings projections: No

*** Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: Yes
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No

Note: For details, please refer to “2. Information Regarding Notes” Changes in Accounting Principles, Accounting Estimates and Restatement’ on page 4.

(4) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury stock):

June 30, 2013	875,521,087 shares	March 31, 2013	875,521,087 shares
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- ② Number of treasury stock

June 30, 2013	15,570,632 shares	March 31, 2013	15,553,829 shares
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- ③ Average number of issued shares

For the three months ended June 30, 2013	859,955,522 shares
For the three months ended June 30, 2012	875,553,308 shares

*** 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.

Table of contents

1. Qualitative Information	4
(1) Qualitative Information related to the Consolidated Results of Operations.....	4
(2) Qualitative Information related to the Consolidated Financial Conditions.....	4
(3) Qualitative Information related to the Consolidated Earnings Projections.....	4
2. Information regarding Notes	4
Changes in Accounting Principles, Accounting Estimates and Restatement.....	4
3. Quarterly Consolidated Financial Statements	5
(1) Quarterly Consolidated Balance Sheet	5
(2) Quarterly Consolidated Statement of Income and Comprehensive Income.....	7
(3) Note for the Assumption of Going Concern	9
(4) Note for Material Changes in Shareholders' Equity.....	9
Supplementary Information	10
1. Summary of Income (Non-consolidated)	10
2. Loans and deposits (Term-end balance / Non-consolidated)	11
3. Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)	12
4. Risk-Monitored Loans (Consolidated / Non-consolidated)	12
5. Securities	13
(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value	13
(2) Gains and Losses related to Securities (Non-consolidated)	13

1. Qualitative Information

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

Financial results for the first quarter of fiscal year 2013, ending March 31, 2014 were as follows.

Ordinary income increased by ¥1,287 million from the corresponding period of the previous fiscal year, to ¥59,068 million mainly due to an increase in Fees and commissions. Ordinary expenses decreased by ¥6,139 million from the corresponding period of the previous fiscal year, to ¥34,771 million mainly due to a decrease in Other expenses such as Write-offs of stocks, etc.

As a result, Ordinary profit increased by ¥7,427 million to ¥24,296 million and Net income increased by ¥4,445 million to ¥14,856 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, 2013 was ¥9,807.4 billion, an increase of ¥179.3 billion from the position as of March 31, 2013. 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, 2013 increased by ¥120.9 billion from the position as of March 31, 2013, to ¥8,006.9 billion. The amount of Securities held decreased by ¥91.4 billion from the position as of March 31, 2013, to ¥2,083.3 billion.

On this basis, Total assets as of June 30, 2013 increased by ¥51.2 billion from the previous fiscal year-end, to ¥11,424.9 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2013, ending March 31, 2014 released on May 10, 2013.

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

Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in accounting principles accordance with changes in accounting standard, etc.)

(Application of accounting standard for consolidated financial statements, etc.)

The Chiba Bank has adopted the accounting standard for consolidated financial statements (ASBJ Statement No. 22, revised on March 25, 2011) from the first quarter of fiscal year ending March 31, 2014, the WIYAS Funding Corporation, which was disclosed as the special purpose entity, became the unconsolidated subsidiary that are not accounted for by the equity method. This adoption has no impact.

3. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2013	As of Jun. 30, 2013
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	442,958	496,639
Call loans and bills bought	コールローン及び買入手形	227,511	157,031
Receivables under resale agreements	買現先勘定	29,994	19,996
Monetary claims bought	買入金銭債権	24,778	24,170
Trading assets	特定取引資産	285,577	320,231
Money held in trust	金銭の信託	41,190	44,038
Securities	有価証券	2,174,866	2,083,367
Loans and bills discounted	貸出金	7,886,033	8,006,973
Foreign exchange	外国為替	6,386	4,711
Other assets	その他資産	92,614	89,118
Tangible fixed assets	有形固定資産	98,639	98,888
Intangible fixed assets	無形固定資産	10,621	10,500
Deferred tax assets	繰延税金資産	14,513	17,272
Customers' liabilities for acceptances and guarantees	支払承諾見返	93,586	106,894
Allowance for loan losses	貸倒引当金	(55,531)	(54,886)
Total assets	資産の部合計	11,373,741	11,424,952
Liabilities:			
(負債の部)			
Deposits	預金	9,628,118	9,807,464
Negotiable certificates of deposit	譲渡性預金	298,512	355,352
Call money and bills sold	コールマネー及び売渡手形	54,172	56,285
Payables under securities lending transactions	債券貸借取引受入担保金	74,402	72,728
Trading liabilities	特定取引負債	30,352	23,445
Borrowed money	借入金	280,672	92,856
Foreign exchange	外国為替	358	494
Bonds payable	社債	20,000	20,000
Other liabilities	その他負債	127,911	121,673
Provision for retirement benefits	退職給付引当金	19,490	19,537
Provision for directors' retirement benefits	役員退職慰労引当金	199	180
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,850	1,648
Provision for point card certificates	ポイント引当金	388	416
Reserves under the special laws	特別法上の引当金	15	25
Deferred tax liabilities	繰延税金負債	1,225	1,447
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	93,586	106,894
Total liabilities	負債の部合計	10,644,497	10,693,689

					(¥ Million)	
Item	科目 (Japanese)			As of Mar. 31, 2013	As of Jun. 30, 2013	
Net assets	(純資産の部)					
Capital stock	資	本	金	145,069	145,069	
Capital surplus	資	本	剰 余 金	122,134	122,134	
Retained earnings	利	益	剰 余 金	401,813	411,080	
Treasury stock	自	己	株 式	(7,581)	(7,593)	
Total shareholders' equity	株 主 資 本 合 計			661,435	670,690	
Valuation difference on available-for-sale securities	その他有価証券評価差額金			51,396	43,021	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益			(1,167)	59	
Revaluation reserve for land	土 地 再 評 価 差 額 金			9,983	9,983	
Total accumulated other comprehensive income	その他の包括利益累計額合計			60,212	53,064	
Subscription rights to shares	新 株 予 約 権			277	312	
Minority interests	少 数 株 主 持 分			7,317	7,194	
Total net assets	純 資 産 の 部 合 計			729,243	731,262	
Total liabilities and net assets	負債及び純資産の部合計			11,373,741	11,424,952	

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2012	For the three months ended Jun. 30, 2013
Ordinary income	経 常 収 益	57,780	59,068
Interest income	資 金 運 用 収 益	36,508	35,344
Interest on loans and discounts	(うち貸出金利息)	30,531	29,225
Interest and dividends on securities	(うち有価証券利息配当金)	5,662	5,730
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	9,951	11,908
Trading income	特 定 取 引 収 益	459	623
Other ordinary income	そ の 他 業 務 収 益	1,744	2,554
Other income	そ の 他 経 常 収 益	9,115	8,636
Ordinary expenses	経 常 費 用	40,911	34,771
Interest expenses	資 金 調 達 費 用	2,615	2,613
Interest on deposits	(うち預金利息)	1,234	1,227
Fees and commissions payments	役 務 取 引 等 費 用	3,947	3,993
Trading expenses	特 定 取 引 費 用	3	-
Other ordinary expenses	そ の 他 業 務 費 用	209	617
General and administrative expenses	営 業 経 費	22,669	22,278
Other expenses	そ の 他 経 常 費 用	11,465	5,269
Ordinary profit	経 常 利 益	16,868	24,296
Extraordinary income	特 別 利 益	2	0
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	-	0
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 損 失 額	2	-
Extraordinary loss	特 別 損 失	58	55
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	58	55
Impairment loss	減 損 損 失	0	-
Income before income taxes and minority interests	税 金 等 調 整 前 益 四 半 期 純 利 益	16,813	24,240
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,134	7,822
Income taxes-deferred	法 人 税 等 調 整 額	1,001	1,366
Total income taxes	法 人 税 等 合 計	6,136	9,189
Income before minority interests	少 数 株 主 損 益 調 整 前 益 四 半 期 純 利 益	10,676	15,051
Minority interests in income	少 数 株 主 利 益	266	195
Net income	四 半 期 純 利 益	10,410	14,856

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2012	For the three months ended Jun. 30, 2013
Income before minority interests	少数株主損益調整前 四半期純利益	10,676	15,051
Other comprehensive income	その他の包括利益	(7,292)	(7,158)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(7,113)	(8,382)
Deferred gains or losses on hedges	繰延ヘッジ損益	(167)	1,226
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	(11)	(3)
Comprehensive income	四半期包括利益	3,384	7,892
Comprehensive income attributable to owners of the parent	親会社株主に係る 四半期包括利益	3,137	7,708
Comprehensive income attributable to minority interests	少数株主に係る 四半期包括利益	246	184

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2013, ending March 31, 2014

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) increased by ¥0.9 billion compared with the corresponding period of the previous fiscal year, to ¥19.4 billion mainly due to a increase in Net fees and commissions income. Core net business income, which excludes Gains (losses) related to bonds (Government bonds, etc.) increased by ¥0.6 billion compared with the corresponding period of the previous fiscal year, to ¥17.9 billion.

[Ordinary Profit and Net Income]

Ordinary profit increased by ¥7.4 billion from the corresponding period of the previous fiscal year, to ¥22.8 billion mainly due to improvements of Disposal of non-performing loans and Gains (losses) related to stocks, etc. As a result, Net income increased by ¥4.4 billion to ¥14.5 billion compared with the corresponding period of the previous fiscal year.

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2013 (a)	For the three months ended Jun. 30, 2012 (b)	(a - b)	Interim FY 2013 (Projection)	(Reference) FY 2012 ended Mar. 31, 2013
Gross business profit	業 務 粗 利 益	40,190	39,464	725		152,451
Net interest income	資 金 利 益	33,428	34,160	(732)		130,143
Net fees and commissions income	役 務 取 引 等 利 益	4,494	3,563	931		15,487
Trading income	特 定 取 引 利 益	330	207	122		1,322
Profit from other business transactions	そ の 他 業 務 利 益	1,937	1,533	403		5,497
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	1,495	1,245	250		3,853
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	20,768	20,952	(183)		81,839
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	19,421	18,512	909		70,611
Core net business income	コ ア 業 務 純 益	17,926	17,267	658	33,500	66,757
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	(461)	62	(524)		(2,744)
Net business income	業 務 純 益	19,883	18,449	1,433		73,355
Non-recurrent income and losses	臨 時 損 益	2,959	(3,008)	5,968		(6,911)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	601	1,742	(1,141)		11,743
Written-off of loans (-)	う ち 貸 出 金 償 却	646	1,464	(817)		4,921
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	709	859	(150)		3,592
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	296	(3,192)	3,488		964
Write-offs of stocks, etc (-)	う ち 株 式 等 償 却	183	3,764	(3,580)		1,442
Ordinary profit	経 常 利 益	22,843	15,440	7,402	34,500	66,444
Extraordinary income (loss)	特 別 損 益	(55)	(23)	(31)		(566)
Net income	四 半 期 (中 間 ・ 当 期) 純 利 益	14,525	10,088	4,436	21,500	41,225
Net credit costs (-)	(i)+(ii) 与 信 関 係 費 用	139	1,805	(1,665)		8,998

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 ¥117.2 billion from the position as of March 31, 2013, to ¥8,029.3 billion. The balance of Deposits increased by ¥178.2 billion compared with the position as of March 31, 2013, to ¥9,815.0 billion mainly due to an increase in personal deposits.
- Sales of investment trusts increased by ¥57.4 billion compared with the corresponding period of the previous fiscal year, to ¥79.8 billion, and Insurance premiums of personal annuities, etc. decreased by 28.3 billion compared with the corresponding period of the previous fiscal year, to ¥30.4 billion.

	(Japanese)	As of Jun. 30, 2013		As of Mar. 31, 2013 (b)	(Reference) As of Jun. 30, 2012
		(a)	(a) - (b)		
Loans and bills discounted	貸 出 金	8,029.3	117.2	7,912.1	7,695.2
Domestic operations	国内向け貸出	7,926.0	114.6	7,811.3	7,618.0
Corporate loans	事業者向け貸出	4,669.0	44.4	4,624.5	4,522.2
Consumer loans	消費者ローン	2,895.9	22.9	2,873.0	2,766.8
Housing loans	うち住宅ローン	2,804.4	22.1	2,782.2	2,676.1
Public sector	公共向け貸出	361.0	47.2	313.7	328.9
Small and medium-sized enterprises [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	6,169.9 [77.84%]	7.0 [(1.05%)]	6,162.9 [78.89%]	5,994.8 [78.69%]
Overseas operations	海外向け貸出	103.3	2.5	100.7	77.2
Deposits	預 金	9,815.0	178.2	9,636.8	9,405.5
Domestic operations	国内	9,677.5	140.3	9,537.2	9,311.5
Personal deposits	うち個人	7,627.2	225.2	7,401.9	7,348.3
Public deposits	うち公共	356.2	(159.6)	515.8	371.3
Overseas operations	海外店等	137.4	37.9	99.5	94.0

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

(Reference) (参考)
Investment trusts, etc 投資信託等

	(Japanese)	For the three months ended Jun. 30, 2013		For the three months ended Jun. 30, 2012 (b)	(Reference) FY2012 ended Mar. 31, 2013
		(a)	(a) - (b)		
Sales of investment trusts	投資信託販売額	79.8	57.4	22.3	167.5
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	30.4	(28.3)	58.7	172.1

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

(¥ Million)					
	(Japanese)	As of Jun. 30, 2013		As of Mar. 31, 2013 (b)	(Reference) As of Jun. 30, 2012
		(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	18,588	(1,564)	20,152	21,992
Doubtful Claims	危険債権	96,942	(20)	96,963	81,967
Substandard Claims	要管理債権	61,426	(4,931)	66,358	58,172
Total	合計	176,957	(6,516)	183,473	162,132
Normal Claims	正常債権	7,977,176	137,006	7,840,169	7,659,569
Non-performing loan ratio	不良債権比率	2.17%	(0.11%)	2.28%	2.07%

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

Consolidated

(¥ Million)					
	(Japanese)	As of Jun. 30, 2013		As of Mar. 31, 2013 (b)	(Reference) As of Jun. 30, 2012
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,689	(1,012)	2,702	3,966
Delinquent Loans	延滞債権額	112,099	(376)	112,475	99,447
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,101	(164)	2,266	2,447
Restructured Loans	貸出条件緩和債権額	59,366	(4,766)	64,133	55,773
Total	合計	175,257	(6,320)	181,578	161,635
Total loan balance (Term-end balance)	貸出金残高(末残)	8,006,973	120,939	7,886,033	7,669,855
Total percentage of loan balance	貸出金残高比	2.18%	(0.11%)	2.30%	2.10%

Non-consolidated

(¥ Million)					
	(Japanese)	As of Jun. 30, 2013		As of Mar. 31, 2013 (b)	(Reference) As of Jun. 30, 2012
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,997	(988)	2,986	4,229
Delinquent Loans	延滞債権額	113,265	(570)	113,835	99,468
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,101	(164)	2,266	2,447
Restructured Loans	貸出条件緩和債権額	59,325	(4,766)	64,091	55,724
Total	合計	176,690	(6,490)	183,180	161,870
Total loan balance (Term-end balance)	貸出金残高(末残)	8,029,367	117,226	7,912,140	7,695,295
Total percentage of loan balance	貸出金残高比	2.20%	(0.11%)	2.31%	2.10%

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, 2013				As of Mar. 31, 2013			
		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		7.0	(0.0)				0.0	0.0
Other securities	その他有価証券	2,070.3	66.5	78.5	11.9	2,162.2	79.5	90.2	10.6
Stocks	株式	165.4	55.0	59.6	4.5	165.4	52.7	59.0	6.2
Bonds	債券	1,551.4	8.5	9.9	1.4	1,659.5	18.7	19.7	0.9
Others	その他	353.5	3.0	8.9	5.9	337.2	7.9	11.3	3.4
Foreign bonds	うち外国債券	291.0	(2.7)	1.9	4.6	275.0	1.3	3.2	1.8

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2013				As of Mar. 31, 2013			
		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		7.0	(0.0)				0.0	0.0
Other securities	その他有価証券	2,063.2	61.6	73.5	11.9	2,155.6	75.1	85.7	10.6
Stocks	株式	158.2	50.0	54.6	4.5	158.8	48.3	54.6	6.2
Bonds	債券	1,551.4	8.5	9.9	1.4	1,659.5	18.7	19.7	0.9
Others	その他	353.5	3.0	8.9	5.9	337.2	7.9	11.3	3.4
Foreign bonds	うち外国債券	291.0	(2.7)	1.9	4.6	275.0	1.3	3.2	1.8

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, 2013 (a)	For the three months ended Jun. 30, 2012 (b)	(a-b)	(Reference) FY 2012 ended Mar. 31, 2013
Gains (losses) related to bonds (Government bonds, etc.)		国債等債券損益	1,495	1,245	250	3,853
Gains on sales		売却益	2,106	1,418	687	4,695
Gains on redemption		償還益	6	-	6	-
Losses on sales (-)		売却損	611	37	573	501
Losses on redemption (-)		償還損	-	114	(114)	283
Write-offs (-)		償却	6	20	(14)	56
Gains (losses) related to stocks, etc.		株式等関係損益	296	(3,192)	3,488	964
Gains on sales		売却益	480	572	(92)	2,424
Losses on sales (-)		売却損	-	-	-	17
Write-offs (-)		償却	183	3,764	(3,580)	1,442

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.