

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2014, ended March 31, 2015

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	http://www.chibabank.co.jp/
Representative:	Hidetoshi Sakuma, President
For Inquiry:	Tsutomu Yonemoto, General Manager-Corporate Planning Division
Date of General Meeting of Shareholders:	June 25, 2015 (scheduled)
Payment date of cash dividends:	June 26, 2015 (scheduled)
Filing date of Financial Statements:	June 26, 2015 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2014 to March 31, 2015)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2015	224,266	2.8	84,244	7.7	57,033	22.8
Ended March 31, 2014	217,995	(2.1)	78,201	7.4	46,438	5.1

(Note) Comprehensive Income Fiscal year 2014: ¥124,398 million [118.0%] Fiscal year 2013: ¥57,044 million [(31.8%)]

Fiscal year	Net Income per Share	Net Income per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2015	68.02	67.95	7.0	0.6	37.5
Ended March 31, 2014	54.29	54.23	6.2	0.6	35.8

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2014: ¥2,032 million Fiscal year 2013: ¥214 million

(2) Consolidated Financial Conditions

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2015	12,969,442	858,747	6.6	1,030.64
Ended March 31, 2014	12,023,627	766,187	6.3	895.60

(Reference) Capital assets Fiscal Year 2014: ¥858,301 million Fiscal Year 2013: ¥757,749 million

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

(3) Consolidated Cash Flows

Fiscal year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2015	428,289	(68,275)	4,552	1,012,861
Ended March 31, 2014	285,239	23,823	(41,119)	648,182

2. Cash Dividends for Shareholders

Fiscal year	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2014	—	6.00	—	6.00	12.00	10,236	22.1	1.3
Ended March 31, 2015	—	6.00	—	7.00	13.00	10,826	19.1	1.3
Ending March 31, 2016 (Projection)	—	7.00	—	7.00	14.00		21.9	

3. Consolidated Earnings Projections for Fiscal year 2015, ending March 31, 2016

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

Six months	Ordinary Profit		Net Income Attributable to Equities of Parent		Net Income per Share
	¥Million	%	¥Million	%	
Ending September 30, 2015	43,000	(4.1)	29,000	(17.0)	34.82
Fiscal year	80,500	(4.4)	53,000	(7.0)	63.64
Ending March 31, 2016					

***Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) 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 “Changes in Accounting Principles, Accounting Estimates and Restatement” on page 13.

- (3) Number of issued shares (common stock)

- ① Number of issued shares (including treasury stock):
- | | | | |
|----------------|--------------------|----------------|--------------------|
| March 31, 2015 | 875,521,087 shares | March 31, 2014 | 875,521,087 shares |
|----------------|--------------------|----------------|--------------------|
- ② Number of treasury shares:
- | | | | |
|----------------|-------------------|----------------|-------------------|
| March 31, 2015 | 42,737,186 shares | March 31, 2014 | 29,448,938 shares |
|----------------|-------------------|----------------|-------------------|
- ③ Average number of shares:
- | | | | |
|---------|--------------------|---------|--------------------|
| FY 2014 | 838,359,081 shares | FY 2013 | 855,370,592 shares |
|---------|--------------------|---------|--------------------|

(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2014 to March 31, 2015)****(1) Non-consolidated Operating Results**

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2015	197,003	1.9	74,178	5.4	45,807	6.0
Ended March 31, 2014	193,319	(1.7)	70,372	5.9	43,206	4.8

Fiscal year	Net Income per Share		Net Income per Share (Diluted)	
	¥	¥	¥	¥
Ended March 31, 2015	54.63		54.58	
Ended March 31, 2014	50.51		50.46	

(2) Non-consolidated Financial Conditions

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2015	12,890,041	801,651	6.2	962.08
Ended March 31, 2014	11,954,152	719,632	6.0	850.11

(Reference) Capital assets

Fiscal Year 2014: ¥801,205 million

Fiscal Year 2013: ¥719,258 million

Note: “Capital assets to total assets” represents “Net assets”-“Subscription rights to shares”/ “Total assets” at fiscal year-end.

2. Non-consolidated Earnings Projections for Fiscal year 2015, ending March 31, 2016

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

Six months	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2015	41,000	2.2	28,500	6.2	34.22
Fiscal year	73,000	(1.5)	49,000	6.9	58.83
Ending March 31, 2016					

Statement relating to the status of the audit procedures

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

Explanation for proper use of projections and other notes

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors. For information related to the projections, please refer to “The Analysis of Operating Results” on page 2.

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1. Operating Results

(1) Analysis of Operating Results

(i) Operating results for FY 2014

The consolidated operating results for FY 2014 were as follows.

Ordinary income increased by ¥6,270 million compared with the previous fiscal year, to ¥224,266 million mainly due to an increase in other income such as reversal of allowance for loan losses. Ordinary expenses increased by ¥227 million compared with the previous fiscal year, to ¥140,021 million mainly due to an increase in other expenses including written-off of loans.

As a result, ordinary profit grew to ¥84,244 million, an increase of ¥6,043 million.

Net income increased by ¥10,594 million from the previous fiscal year, to ¥57,033 million mainly due to an extraordinary income including negative goodwill recognized regarding share acquisitions of subsidiaries.

(ii) Projections for FY 2015

The consolidated ordinary profit and net income attributable to equities of parent for FY 2015 are projected to be ¥80.5 billion and ¥53.0 billion respectively.

The non-consolidated ordinary profit and net income for FY 2015 are projected to be ¥73.0 billion and ¥49.0 billion respectively.

(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) Analysis of Financial Conditions

(i) Status of assets, liabilities and net assets

The figures for the major accounts were as follows.

The balance of Deposits as of March 31, 2015 was ¥10,722.6 billion, an increase of ¥610.7 billion from the position as of March 31, 2014, reflecting our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥376.9 billion from the previous fiscal year-end, to ¥8,438.6 billion. Also, the balance of securities as of March 31, 2015 was ¥2,362.2 billion, an increase of ¥182.0 billion from the previous fiscal year-end.

As a result, the balance of total assets as of March 31, 2015 increased by ¥945.8 billion compared with the previous fiscal year-end, to ¥12,969.4 billion. The balance of net assets as of March 31, 2015 increased by ¥92.5 billion compared with the previous fiscal year-end, to ¥858.7 billion.

(ii) Status of cash flow

The status of consolidated cash flow for FY 2014 was as follows.

The cash flow from operating activities was a net inflow of ¥428.2 billion reflecting an increase in deposits, and cash flow from investing activities was a net outflow of ¥68.2 billion mainly due to the purchase of securities. Also the cash flow from financing activities was a net inflow of ¥4.5 billion due to the issuance of subordinated bonds. This resulted in an increase of ¥364.6 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥1,012.8 billion.

(3) Policy for Profit Allocation and Cash Dividends for FY 2014 and FY 2015

Our basic policy is to use capital effectively for our growth and to enhance shareholder returns through stable dividends and the acquisition of our own shares, whilst maintaining the Bank's sound financial health and fulfilling our important public role. At the annual general meeting of shareholders, it will be proposed that the final dividends for the year ended March 31, 2015 will be ¥7 per share, bringing the total dividends for the term to ¥13, an increase of ¥1, to show our appreciation for the ongoing assistance of our shareholders, as the "Announcement regarding the Upward Revision of the Cash Dividend Projection for the Fiscal Year ending March 31, 2015" released on February 4, 2015.

Taking account of the current business environment and the earnings projection for FY2015, we plan on increasing our total annual dividend by ¥1 to ¥14 per share, including an interim dividend of ¥7 per share.

2. Management Policy

(1) Basic Management Policy

The Chiba Bank group, as a regional bank with its business base in Chiba prefecture, plays a role that enables us to meet customer needs in the region and to contribute to the region's development by providing financial products. The whole Chiba Bank group upholds this policy and we are working together to develop our activities for improving customer satisfaction and to encourage the development of regional society through the provision of high quality financial products and services. Through such measures, we are making every effort to meet shareholders' and investors' expectations.

(2) Management Targets

The Chiba Bank is implementing various initiatives based on its medium term management plan, "Best Bank 2020 – 3 years of value creation", setting its time frame from FY 2014 to FY 2016.

The numerical targets for FY2016, the final year of the plan, are as follows:

- Consolidated net income attributable to equities of parent of ¥50.0 billion
- Consolidated ROE in the range of 6%
- Consolidated common equity Tier1 capital ratio in the range of 13%
- Balance of loans of around ¥9 trillion
- Balance of deposits of around ¥11 trillion
- Group total balance of financial products of around ¥2.4 trillion

Also, visions for 2020 (the sixth year) are as follows:

- Consolidated net income attributable to equities of parent of ¥60.0 billion
- Consolidated ROE of around 7%
- Consolidated common equity Tier1 capital ratio in the range of 13%
- Balance of loans of around ¥10 trillion
- Balance of deposits of around ¥12 trillion
- Group total balance of financial products of around ¥3 trillion

(3) Medium Term Management Strategy

In the medium term management plan, "Best Bank 2020 – 3 years of value creation", the Chiba Bank aims to be a "best retail" banking group, providing top-class satisfaction and being highly regarded by its regional customers, both individuals and SMEs. We, the directors and employees, will be addressing 90 issues in three areas: 1) Creating new corporate value, 2) Further improving staff training, and 3) Building a sustainable management structure.

(4) Management Issues

The Chiba Bank will implement the following initiatives based on the main subjects of the medium term management plan.

(i) Creating new corporate value

We will support the resolution of customer needs through region-based relationship banking and by exercising group-wide consulting functions. We will also respond meticulously to the medium-and-long term changes in the environment and strengthen business structures within and outside Japan. Also, we will strengthen relationships with customers through each channel and develop new markets and businesses, utilizing IT systems, etc.

(ii) Further improving staff training

We will develop a highly professional workforce, enhancing staff training to improve the skills of all staff. And, we will promote the active participation of women and older staff, to bring out their motivation and skills. We will also create a corporate culture that generates new ideas, bringing together a diverse range of staff and experience.

(iii) Building a sustainable management structure

For sustainable growth, we will improve business efficiency and further strengthen the risk management structure and compliance system. In addition, we will actualize medium-and-long term growth by bolstering the group management structure and enhancing CSR management.

3. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standard. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

4. Consolidated Financial Information
(1) Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2015
Assets			
(資産の部)			
Cash and due from banks	現金預け金	749,388	1,227,256
Call loans and bills bought	コールローン及び買入手形	399,772	316,924
Receivables under resale agreements	買現先勘定	34,995	14,996
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,043	2,091
Monetary claims bought	買入金銭債権	24,453	22,624
Trading assets	特定取引資産	275,939	271,774
Money held in trust	金銭の信託	43,794	44,450
Securities	有価証券	2,180,202	2,362,229
Loans and bills discounted	貸出金	8,061,697	8,438,684
Foreign exchanges	外国為替	6,248	8,080
Other assets	その他資産	87,594	95,225
Tangible fixed assets	有形固定資産	102,786	102,423
Buildings, net	建物	30,589	30,603
Land	土地	65,474	64,873
Construction in progress	建設仮勘定	758	366
Other tangible fixed assets	その他の有形固定資産	5,964	6,580
Intangible fixed assets	無形固定資産	10,987	11,091
Software	ソフトウェア	6,873	6,292
Other intangible fixed assets	その他の無形固定資産	4,114	4,799
Net defined benefit asset	退職給付に係る資産	5,218	7,569
Deferred tax assets	繰延税金資産	6,779	6,082
Customers' liabilities for acceptances and guarantees	支払承諾見返	81,866	82,896
Allowance for loan losses	貸倒引当金	(50,142)	(44,960)
Total assets	資産の部合計	12,023,627	12,969,442
Liabilities			
(負債の部)			
Deposits	預金	10,111,879	10,722,619
Negotiable certificates of deposit	譲渡性預金	383,960	495,494
Call money and bills sold	コールマネー及び売渡手形	103,949	39,878
Payables under securities lending transactions	債券貸借取引受入担保金	83,248	154,368
Trading liabilities	特定取引負債	24,074	20,788
Borrowed money	借入金	291,989	308,712
Foreign exchanges	外国為替	930	767
Bonds payable	社債	10,000	76,020
Other liabilities	その他負債	128,806	143,989
Net defined benefit liability	退職給付に係る負債	18,324	20,091
Provision for directors' retirement benefits	役員退職慰労引当金	217	185
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,035	2,093
Provision for point card certificates	ポイント引当金	412	442
Reserves under special laws	特別法上の引当金	22	27
Deferred tax liabilities	繰延税金負債	2,565	30,576
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,157	11,742
Acceptances and guarantees	支払承諾	81,866	82,896
Total liabilities	負債の部合計	11,257,439	12,110,695

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2015
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	437,645	480,803
Treasury shares	自 己 株 式	(17,581)	(27,532)
Total shareholders' equity	株 主 資 本 合 計	687,267	720,474
Valuation difference on available-for-sale securities	その他有価証券評価差額金	59,757	121,264
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	23	414
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,834	10,663
Remeasurements of defined benefit plans	退職給付に係る調整累計額	866	5,484
Total accumulated other comprehensive income	その他の包括利益累計額合計	70,482	137,826
Subscription rights to shares	新 株 予 約 権	374	446
Minority interests	少 数 株 主 持 分	8,064	-
Total net assets	純 資 産 の 部 合 計	766,187	858,747
Total liabilities and net assets	負債及び純資産の部合計	12,023,627	12,969,474

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income
Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2013 Ended Mar. 31, 2014	FY 2014 Ended Mar. 31, 2015
Ordinary income	経常収益	217,995	224,266
Interest income	資金運用収益	137,503	136,601
Interest on loans and discounts	貸出金利息	115,784	111,587
Interest and dividends on securities	有価証券利息配当金	20,172	22,610
Interest on call loans and bills bought	コールローン利息及び買入手形利息	676	995
Interest on receivables under resale agreements	買現先利息	23	19
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	4	15
Interest on deposits with banks	預け金利息	506	1,071
Other interest income	その他の受入利息	335	302
Trust fees	信託報酬	2	3
Fees and commissions	役務取引等収益	46,156	48,022
Trading income	特定取引収益	3,196	4,271
Other ordinary income	その他業務収益	5,941	4,248
Other income	その他経常収益	25,195	31,117
Reversal of allowance for loan losses	貸倒引当金戻入益	19	1,980
Recoveries of written off claims	償却債権取立益	2,865	3,885
Other	その他の経常収益	22,310	25,251
Ordinary expenses	経常費用	139,794	140,021
Interest expenses	資金調達費用	11,052	11,865
Interest on deposits	預金利息	4,611	4,580
Interest on negotiable certificates of deposit	譲渡性預金利息	396	542
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	326	316
Interest on payables under repurchase agreements	売現先利息	2	1
Interest on payables under securities lending transactions	債券貸借取引支払利息	166	244
Interest on borrowings and rediscounts	借入金利息	513	488
Interest on bonds	社債利息	359	671
Other interest expenses	その他の支払利息	4,677	5,018
Fees and commissions payments	役務取引等費用	15,945	16,544
Other ordinary expenses	その他業務費用	3,228	424
General and administrative expenses	営業経費	88,775	89,039
Other expenses	その他経常費用	20,792	22,147
Other	その他の経常費用	20,792	22,147
Ordinary profit	経常利益	78,201	84,244

(¥ Million)

Item	科目 (Japanese)	FY 2013 Ended Mar. 31, 2014	FY 2014 Ended Mar. 31, 2015
Extraordinary income	特 別 利 益	0	5,128
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	1
Gain on bargain purchase	負 の の れ ん 発 生 益	-	5,127
Extraordinary loss	特 別 損 失	980	1,140
Loss on disposal of non-current assets	固 定 資 産 処 分 損	730	423
Impairment loss	減 損 損 失	250	717
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	77,220	88,232
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	26,834	26,653
Income taxes - deferred	法 人 税 等 調 整 額	3,003	4,545
Total income taxes	法 人 税 等 合 計	29,837	31,199
Income before minority interests	少 数 株 主 損 益 調 整 前 当 期 純 利 益	47,382	57,033
Minority interests in income	少 数 株 主 利 益	944	-
Net income	当 期 純 利 益	46,438	57,033

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY 2013 Ended Mar. 31, 2014	FY 2014 Ended Mar. 31, 2015
Income before minority interests	少数株主損益調整前 当期純利益	47,382	57,033
Other comprehensive income	その他の包括利益	9,661	67,365
Valuation difference on available-for-sale securities	その他有価証券評価差額金	8,448	61,042
Deferred gains or losses on hedges	繰延ヘッジ損益	1,190	390
Revaluation reserve for land	土地再評価差額金	-	1,207
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	-	4,618
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する 持分相当額	22	107
Comprehensive income	包括利益	57,044	124,398
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	55,991	124,398
Comprehensive income attributable to minority interests	少数株主に係る包括利益	1,053	-

(3) Consolidated Statement of Changes in Net Assets

FY 2013 Ended Mar. 31, 2014

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	401,813	(7,581)	661,435
Changes of items during the period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(10,750)		(10,750)
Net income	当 期 純 利 益			46,438		46,438
Purchase of treasury shares	自 己 株 式 の 取 得				(10,066)	(10,066)
Disposal of treasury shares	自 己 株 式 の 処 分			(5)	66	61
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			149		149
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)					
Total changes of items during the period	当 期 変 動 額 合 計	-	-	35,831	(9,999)	25,831
Balance at the end of current period	当 期 末 残 高	145,069	122,134	437,645	(17,581)	687,267

	(Japanese)	Accumulated other comprehensive income					Subscripti on rights to shares	Minority interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati on reserve for land	Remeasur ements of defined benefit plans	Total accumul ated other compre nsive income			
		その他 有価証券 評価差額 金	繰延 ヘッジ 損益	土 地 再 評 価 差 額 金	退職給付 に係る 調整累計 額	その他の 包括利益 累計額 合計	新株 予約権	少数株主 持分	純資産 合計
Balance at the beginning of current period	当 期 首 残 高	51,396	(1,167)	9,983	-	60,212	277	7,317	729,243
Changes of items during the period	当 期 変 動 額								
Dividends from surplus	剰 余 金 の 配 当								(10,750)
Net income	当 期 純 利 益								46,438
Purchase of treasury shares	自 己 株 式 の 取 得								(10,066)
Disposal of treasury shares	自 己 株 式 の 処 分								61
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩								149
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	8,361	1,190	(149)	866	10,269	96	746	11,112
Total changes of items during the period	当 期 変 動 額 合 計	8,361	1,190	(149)	866	10,269	96	746	36,944
Balance at the end of current period	当 期 末 残 高	59,757	23	9,834	866	70,482	374	8,064	766,187

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当期首残高	145,069	122,134	437,645	(17,581)	687,267
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			(4,161)		(4,161)
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	433,483	(17,581)	683,106
Changes of items during the period	当期変動額					
Dividends from surplus	剰余金の配当			(10,073)		(10,073)
Net income	当期純利益			57,033		57,033
Purchase of treasury shares	自己株式の取得				(10,062)	(10,062)
Disposal of treasury shares	自己株式の処分			(18)	111	93
Reversal of revaluation reserve for land	土地再評価差額金の取崩			378		378
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during the period	当期変動額合計	-	-	47,319	(9,951)	37,368
Balance at the end of current period	当期末残高	145,069	122,134	480,803	(27,532)	720,474

	(Japanese)	Accumulated other comprehensive income					Subscriber on rights to shares	Minority interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation on reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	少数株主持分	純資産合計
Balance at the beginning of current period	当期首残高	59,757	23	9,834	866	70,482	374	8,064	766,187
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額								(4,161)
Restated balance	会計方針の変更を反映した当期首残高	59,757	23	9,834	866	70,482	374	8,064	762,026
Changes of items during the period	当期変動額								
Dividends from surplus	剰余金の配当								(10,073)
Net income	当期純利益								57,033
Purchase of treasury shares	自己株式の取得								(10,062)
Disposal of treasury shares	自己株式の処分								93
Reversal of revaluation reserve for land	土地再評価差額金の取崩								378
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	61,506	390	829	4,618	67,344	72	(8,064)	59,352
Total changes of items during the period	当期変動額合計	61,506	390	829	4,618	67,344	72	(8,064)	96,720
Balance at the end of current period	当期末残高	121,264	414	10,663	5,484	137,826	446	-	858,747

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY 2013 Ended Mar.31, 2014	FY 2014 Ended Mar.31, 2015
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	77,220	88,232
Depreciation	減価償却費	7,409	7,760
Impairment loss	減損損失	250	717
Gain on bargain purchase	負のれん発生益	-	(5,127)
Share of (profit) loss of entities accounted for using equity method	持分法による投資損益(△は益)	(214)	(2,032)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(5,389)	(5,181)
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	(1,297)	178
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	(134)	(467)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	17	(31)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減額(△は減少)	185	57
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	24	29
Gain on fund management	資金運用収益	(137,503)	(136,601)
Financing expenses	資金調達費用	11,052	11,865
Loss (gain) related to securities	有価証券関係損益(△)	(1,904)	(3,265)
Loss (gain) on money held in trust	金銭の信託の運用損益(△は益)	(525)	(135)
Foreign exchange losses (gains)	為替差損益(△は益)	(143)	(112)
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	730	421
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	9,637	4,164
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(6,278)	(3,285)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(175,664)	(376,987)
Net increase (decrease) in deposit	預金の純増減(△)	483,761	610,739
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	85,447	111,533
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減(△)	21,316	21,723
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	(38,343)	(113,190)
Net decrease (increase) in call loans	コールローン等の純増(△)減	(176,937)	104,676
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増(△)減	(2,043)	(47)
Net increase (decrease) in call money	コールマネー等の純増減(△)	49,776	(64,070)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	8,845	71,120
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	137	(1,832)
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	572	(163)
Increase (decrease) in issuance and redemption of straight bonds	普通社債発行及び償還による増減(△)	-	36,020
Proceeds from fund management	資金運用による収入	139,025	134,514
Payments for finance	資金調達による支出	(11,743)	(11,430)
Other, net	その他	(22,759)	(23,803)
Subtotal	小計	314,527	455,989
Income taxes paid	法人税等の支払額	(29,288)	(27,700)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	285,239	428,289

(¥ Million)

Item	科目 (Japanese)	FY 2013 Ended Mar.31, 2014	FY 2014 Ended Mar.31, 2015
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(809,419)	(953,000)
Proceeds from sales of securities	有価証券の売却による収入	521,602	577,105
Proceeds from redemption of securities	有価証券の償還による収入	323,634	322,683
Increase in money held in trust	金銭の信託の増加による支出	(6,200)	(7,500)
Decrease in money held in trust	金銭の信託の減少による収入	5,300	6,700
Purchase of tangible fixed assets	有形固定資産の取得による支出	(7,857)	(7,217)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(3,240)	(4,372)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	4	-
Increase in disposal of tangible fixed assets	有形固定資産の除却による支出	-	(249)
Purchase of investments in subsidiaries resulting in no change in scope of consolidation	連結の範囲の変更を伴わない子会社株式の取得による支出	-	(2,425)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	23,823	(68,275)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	(10,000)	(5,000)
Issuance of subordinated bonds	劣後特約付社債の発行による収入	-	30,000
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	-
Cash dividends paid	配当金の支払額	(10,750)	(10,073)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(307)	(314)
Purchase of treasury shares	自己株式の取得による支出	(10,066)	(10,062)
Proceeds from sales of treasury shares	自己株式の売却による収入	4	3
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(41,119)	4,552
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	143	112
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	268,086	364,678
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	380,096	648,182
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	648,182	1,012,861

(5) Note for the Assumption of Going Concern

Not applicable.

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

(Changes in accounting principles pursuant to revisions in accounting standard)

(Application of Accounting Standard for Retirement Benefits, etc.)

The Chiba Bank has adopted the accounting standard for retirement benefits (ASBJ Statement No. 26, May 17, 2012, hereinafter referred to as the “Retirement Benefits Statement”) and the guidance on accounting standard for retirement benefits (ASBJ Guidance No. 25, May 17, 2012, hereinafter referred to as the “Retirement Benefits Guidance”) from the end of fiscal year ended March 31, 2014 (excluding as otherwise provided in the main clause of Retirement Benefits Statement Article 35 and the Retirement Benefits Guidance Article 67). The difference between Retirement benefit obligations and Plan assets at fair value was recorded as Net defined benefit asset or Net defined benefit liability.

The Accounting standard for retirement benefits, etc. was applied in accordance with the transitional measures provided by the Retirement Benefits Statement Article 37. Unrecognized actuarial gains or losses after tax effect adjustments were recorded as remeasurements of defined benefit plans in total accumulated other comprehensive income, as of the end of financial year ended March 31, 2014.

As a result, net defined benefit asset decreased by ¥4,762 million and net defined benefit liability increased by ¥1,679 million, and retained earnings decreased by ¥4,161 million at the beginning of the current fiscal year. The effect of this change on ordinary profit and income before income taxes and minority interests for the current fiscal year is immaterial.

(7) Notes for Consolidated Financial Statements

(Segment Information)

Fiscal year 2014 (from April 1, 2014 to March 31, 2015)

Since the Chiba Bank group operates solely within the banking segment, segment information is omitted.

(Tax Effect Accounting)

Following the promulgation of the “Partial Revision of Income Tax Act, etc.”(Act No. 9 of 2015) on March 31, 2015, the statutory tax rate will be lowered in stages from the fiscal years beginning on or after April 1, 2015. In conjunction with this change, the statutory effective tax rate used to calculate deferred tax assets and deferred tax liabilities will be revised from 35.4% applied in the past to 32.8% for temporary differences expected to be eliminated from the consolidated fiscal year that begins on April 1, 2015, and to 32.1% for temporary differences expected to be eliminated from the consolidated fiscal year that begins on April 1, 2016. As a result of this change in tax rate, deferred tax liabilities decreased by ¥3,080 million, valuation difference on available-for-sale securities increased by ¥5,818 million, remeasurements of defined benefit plans increased by ¥266 million and income taxes – deferred increased by ¥3,039 million. Deferred tax liabilities for land revaluation decreased by ¥1,207 million and revaluation reserve for land increased by the same amount.

(Per Share Information)

	FY 2014 From Apr. 1, 2014 to Mar.31, 2015
Total net assets per share	¥1,030.64
Net income per share	¥68.02
Diluted net income per share	¥67.95

(Note 1) Basis for computing Net assets per share

(¥ Million)

	As of Mar. 31, 2015
Total net assets	858,747
Amounts to be deducted from total net assets	446
(Subscription rights to shares)	446
Net assets attributable to common stock	858,301
Number of common stock outstanding at the end of the fiscal period	832,783 thousand shares

(Note 2) Basis for computing Net income per share and Diluted net income per share

(¥ Million)

	FY 2014 From Apr. 1, 2014 to Mar.31, 2015
Net income per share	
Net income	57,033
Amount that does not belong to common shareholders	-
Net income attributable to common stock	57,033
Average number of shares	838,359 thousand shares
Diluted net income per common stock	
Adjustment in net income	-
Number of increased common stock	870 thousand shares
Subscription rights to shares	870 thousand shares
Convertible securities not diluting earnings per common share	-

(Business Combination)

On April 1, 2014, the Bank, Chibagin Guarantee Co., Ltd. and three other companies acquired from minority shareholders the shares of consolidated subsidiaries and non-consolidated subsidiaries to which the equity method is applied.

1. Summary of the Transactions

(1) Name of the Acquired Subsidiaries and their Business

- Chibagin Guarantee Co., Ltd. (Housing loan guarantees and fee collection services)
- Chibagin JCB Card Co., Ltd. (Credit card and credit guarantee business)
- Chibagin DC Card Co., Ltd. (Credit card and credit guarantee business)
- Chibagin Leasing Co., Ltd. (Leasing business)
- Chibagin Computer Service Co., Ltd. (Computer system development and commissioned computation tasks)
- Chibagin Capital Co., Ltd. (Consulting services, IPO's, etc.)
- Chibagin Asset Management Co., Ltd. (Consulting for portfolio investment of client financial assets)
- Chibagin Research Institute Co., Ltd. (Information service and surveys, and consulting)

(2) Date of the Business Combination April 1, 2014

(3) Legal Form of the Business Combination Share acquisition from the minority shareholders

(4) Name of the Acquired Subsidiaries after Transactions No change

(5) Other

The transactions are intended to implement flexible group management quickly and effectively, without being tied to existing concepts, in response to diverse and sophisticated customer needs. The Chiba Bank has 100% of share of voting rights of each combined subsidiary directly or indirectly.

2. Summary of the Accounting Method

In accordance with the Accounting Standard for Business Combination (ASBJ Statement No. 21, published on December 26, 2008) and the Guidance on Accounting Standard for Business Combination and Accounting Standard for Business Divestitures (ASBJ Guidance No. 10, published on December 26, 2008), this event has been treated as transactions with minority shareholders under common control.

3. Matters Regarding Additional Share Acquisitions of Subsidiaries

(1) Acquisition Cost and Details

<u>Value of the acquisition</u>	Cash and due from banks	¥3,755 million
Acquisition cost		¥3,755 million

(2) Amount of Goodwill Recognized and Sources of Goodwill

(i) Amount of Goodwill Recognized

Negative goodwill	¥5,127 million
Equity in earnings of affiliates	¥1,876 million

(ii) Sources of Goodwill

Goodwill is recognized due to the difference between the amount of the Bank's interest and the acquisition cost.

(Material Subsequent Events)

Not applicable.

5. Non-consolidated Financial Information

(1) Non-consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2015
Assets	(資産の部)		
Cash and due from banks	現金預け金	748,133	1,224,180
Cash	現金	104,363	104,282
Due from banks	預け金	643,770	1,119,898
Call loans	コールローン	399,772	316,924
Receivables under resale agreements	買現先勘定	34,995	14,996
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,043	2,091
Monetary claims bought	買入金銭債権	14,346	13,130
Trading assets	特定取引資産	273,668	271,195
Trading account securities	商品有価証券	8,167	7,233
Derivatives of trading securities	商品有価証券派生商品	1	-
Trading-related financial derivatives	特定金融派生商品	24,745	22,207
Other trading assets	その他の特定取引資産	240,753	241,753
Money held in trust	金銭の信託	38,594	38,450
Securities	有価証券	2,178,930	2,355,778
Government bonds	国債	980,105	879,018
Local government bonds	地方債	335,825	338,965
Corporate bonds	社債	218,833	243,138
Stocks	株式	189,249	251,569
Other securities	その他の証券	454,914	643,087
Loans and bills discounted	貸出金	8,083,049	8,461,180
Bills discounted	割引手形	19,052	18,632
Loans on bills	手形貸付	144,018	141,381
Loans on deeds	証書貸付	7,314,601	7,678,188
Overdrafts	当座貸越	605,376	622,977
Foreign exchanges	外国為替	6,248	8,080
Due from foreign banks (our accounts)	外国他店預け	4,214	6,689
Foreign bills bought	買入外国為替	1,152	348
Foreign bills receivable	取立外国為替	881	1,042
Other assets	その他資産	36,631	44,029
Prepaid expenses	前払費用	43	135
Accrued income	未収収益	12,718	13,458
Initial margins of futures markets	先物取引差入証拠金	49	213
Variation margins of futures markets	先物取引差金勘定	-	4
Derivatives other than for trading - assets	金融派生商品	4,151	5,350
Cash collateral paid for financial instruments	金融商品等差入担保金	1,484	8,867
Other	その他の資産	18,182	15,999
Tangible fixed assets	有形固定資産	97,580	97,250
Buildings, net	建物	29,045	29,137
Land	土地	62,605	62,004
Construction in progress	建設仮勘定	739	366
Other tangible fixed assets	その他の有形固定資産	5,190	5,740
Intangible fixed assets	無形固定資産	10,831	10,952
Software	ソフトウェア	6,716	6,152
Other intangible fixed assets	その他の無形固定資産	4,114	4,799

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2015
Prepaid pension cost	前 払 年 金 費 用	4,908	-
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	63,772	66,864
Allowance for loan losses	貸 倒 引 当 金	(39,354)	(35,062)
Total assets	資 産 の 部 合 計	11,954,152	12,890,041
Liabilities	(負債の部)		
Deposits	預 金	10,121,889	10,733,396
Current deposits	当 座 預 金	193,890	207,342
Ordinary deposits	普 通 預 金	5,971,320	6,395,972
Saving deposits	貯 蓄 預 金	239,859	242,188
Deposits at notice	通 知 預 金	6,356	6,250
Time deposits	定 期 預 金	3,543,189	3,620,203
Other deposits	そ の 他 の 預 金	167,272	261,440
Negotiable certificates of deposit	譲 渡 性 預 金	419,360	534,094
Call money	コ ー ル マ ネ ー	103,949	39,878
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	83,248	154,368
Trading liabilities	特 定 取 引 負 債	24,074	20,788
Trading securities sold for short sales	売 付 商 品 債 券	1,019	1,042
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	-	0
Trading-related financial derivatives	特 定 金 融 派 生 商 品	23,054	19,745
Borrowed money	借 用 金	290,790	307,655
Borrowings from other banks	借 入 金	290,790	307,655
Foreign exchanges	外 国 為 替	930	767
Foreign bills sold	売 渡 外 国 為 替	763	297
Foreign bills payable	未 払 外 国 為 替	167	469
Bonds payable	社 債	10,000	76,020
Other liabilities	そ の 他 負 債	82,103	95,014
Domestic exchange settlement account, credit	未 決 済 為 替 借	1,946	55
Income taxes payable	未 払 法 人 税 等	12,388	11,229
Accrued expenses	未 払 費 用	9,047	9,437
Unearned revenue	前 受 収 益	2,381	2,305
Variation margins of futures markets	先 物 取 引 差 金 勘 定	0	-
Derivatives other than for trading - liabilities	金 融 派 生 商 品	7,424	15,904
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	1,570	2,851
Asset retirement obligations	資 産 除 去 債 務	222	219
Other	そ の 他 の 負 債	47,121	53,012
Provision for retirement benefits	退 職 給 付 引 当 金	18,778	19,991
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	2,035	2,093
Provision for point card certificates	ポ イ ン ト 引 当 金	158	176
Deferred tax liabilities	繰 延 税 金 負 債	271	25,536
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	13,157	11,742
Acceptances and guarantees	支 払 承 諾	63,772	66,864
Total liabilities	負 債 の 部 合 計	11,234,519	12,088,390

					(¥ Million)	
Item	科目 (Japanese)			As of Mar. 31, 2014	As of Mar. 31, 2015	
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	
Legal capital surplus	資	本	準 備 金	122,134	122,134	
Retained earnings	利	益	剰 余 金	404,144	436,076	
Legal retained earnings	利	益	準 備 金	50,930	50,930	
Other retained earnings	そ	の	他 利 益 剰 余 金	353,214	385,146	
Reserve for advanced depreciation of non-current assets	固	定	資 産 圧 縮 積 立 金	33	35	
General reserve	別	途	積 立 金	305,971	335,971	
Retained earnings brought forward	繰	越	利 益 剰 余 金	47,209	49,139	
Treasury shares	自	己	株 式	(17,581)	(27,532)	
Total shareholders' equity	株	主	資 本 合 計	653,766	675,747	
Valuation difference on available-for-sale securities	そ	の	他 有 価 証 券 評 価 差 額 金	55,633	114,380	
Deferred gains or losses on hedges	繰	延	ヘ ッ ジ 損 益	23	414	
Revaluation reserve for land	土	地	再 評 価 差 額 金	9,834	10,663	
Total valuation and translation adjustments	評	価	・ 換 算 差 額 等 合 計	65,491	125,457	
Subscription rights to shares	新	株	予 約 権	374	446	
Total net assets	純	資	産 の 部 合 計	719,632	801,651	
Total liabilities and net assets	負	債	及 び 純 資 産 の 部 合 計	11,954,152	12,890,041	

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2013 Ended Mar. 31, 2014	FY 2014 Ended Mar. 31, 2015
Ordinary income	経常収益	193,319	197,003
Interest income	資金運用収益	137,698	137,880
Interest on loans and discounts	貸出金利	115,402	111,296
Interest and dividends on securities	有価証券利息配当金	20,929	24,366
Interest on call loans	コールローン利息	675	995
Interest on receivables under resale agreements	買現先利息	23	19
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	4	15
Interest on deposits with banks	預け金利	504	1,069
Other interest income	その他の受入利息	158	117
Trust fees	信託報酬	2	3
Fees and commissions	役務取引等収益	36,030	38,135
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,471	7,531
Other fees and commissions	その他の役務収益	28,559	30,604
Trading income	特定取引収益	1,947	2,652
Gains on trading account securities transactions	商品有価証券収益	263	734
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,410	1,579
Other trading income	その他の特定取引収益	272	338
Other ordinary income	その他業務収益	5,932	4,231
Gains on foreign exchange transactions	外国為替売買益	1,194	1,313
Gains on sales of bonds	国債等債券売却益	4,139	2,417
Gains on redemption of bonds	国債等債券償還益	17	40
Income from derivatives other than for trading or hedging	金融派生商品収益	579	459
Other	その他の業務収益	0	0
Other income	その他経常収益	11,707	14,099
Reversal of allowance for loan losses	貸倒引当金戻入益	1,777	2,523
Recoveries of written off claims	償却債権取立益	2,842	3,853
Gain on sales of stocks and other securities	株式等売却益	1,062	1,327
Gain on money held in trust	金銭の信託運用益	526	133
Other	その他の経常収益	5,499	6,260

(¥ Million)

Item	科目 (Japanese)	FY 2013 Ended Mar. 31, 2014	FY 2014 Ended Mar. 31, 2015
Ordinary expenses	経常費用	122,947	122,824
Interest expenses	資金調達費用	11,047	11,847
Interest on deposits	預金利息	4,612	4,582
Interest on negotiable certificates of deposit	譲渡性預金利息	406	551
Interest on call money	コールマネー利息	326	316
Interest on payables under repurchase agreements	売現先利息	2	1
Interest on payables under securities lending transactions	債券貸借取引支払利息	166	244
Interest on borrowings and rediscounts	借用金利息	511	486
Interest on bonds	社債利息	359	671
Interest on interest swaps	金利スワップ支払利息	4,201	4,111
Other interest expenses	その他の支払利息	462	880
Fees and commissions payments	役務取引等費用	18,192	18,908
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,462	1,469
Other fees and commissions	その他の役務費用	16,730	17,438
Other ordinary expenses	その他業務費用	3,228	424
Loss on sales of bonds	国債等債券売却損	3,125	424
Loss on devaluation of bonds	国債等債券償却	103	-
General and administrative expenses	営業経費	83,309	83,370
Other expenses	その他経常費用	7,169	8,273
Written-off of loans	貸出金償却	4,676	5,184
Losses on sales of stocks and other securities	株式等売却損	81	95
Losses on devaluation of stocks and other securities	株式等償却	6	0
Loss on money held in trust	金銭の信託運用損	2	-
Other	その他の経常費用	2,401	2,993
Ordinary profit	経常利益	70,372	74,178
Extraordinary income	特別利益	0	1
Gain on disposal of non-current assets	固定資産処分益	0	1
Extraordinary losses	特別損失	967	1,136
Loss on disposal of non-current assets	固定資産処分損	722	420
Impairment loss	減損損失	245	716
Income before income taxes	税引前当期純利益	69,404	73,043
Income taxes - current	法人税、住民税及び事業税	23,731	23,232
Income taxes - deferred	法人税等調整額	2,465	4,003
Total income taxes	法人税等合計	26,197	27,235
Net income	当期純利益	43,206	45,807

(3) Non-consolidated Statement of Changes in Net Assets

FY 2013 Ended Mar. 31, 2014

(¥ Million)

	(Japanese)	Shareholders' equity								
		株主資本								
		Capital stock	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings			
資本金	資本準備金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計			
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134	50,930	320,614	371,544	(7,581)	631,166	
Changes of items during the period	当 期 変 動 額									
Dividends from surplus	剰 余 金 の 配 当					(10,750)	(10,750)		(10,750)	
Net income	当 期 純 利 益					43,206	43,206		43,206	
Purchase of treasury shares	自 己 株 式 の 取 得							(10,066)	(10,066)	
Disposal of treasury shares	自 己 株 式 の 処 分					(5)	(5)	66	61	
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩					149	149		149	
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)									
Total changes of items during the period	当 期 変 動 額 合 計	-	-	-	-	32,599	32,599	(9,999)	22,599	
Balance at the end of current period	当 期 末 残 高	145,069	122,134	122,134	50,930	353,214	404,144	(17,581)	653,766	

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当 期 首 残 高	48,629	(1,167)	9,983	57,445	277	688,889
Changes of items during the period	当 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(10,750)
Net income	当 期 純 利 益						43,206
Purchase of treasury shares	自 己 株 式 の 取 得						(10,066)
Disposal of treasury shares	自 己 株 式 の 処 分						61
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩						149
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	7,004	1,190	(149)	8,046	96	8,142
Total changes of items during the period	当 期 変 動 額 合 計	7,004	1,190	(149)	8,046	96	30,742
Balance at the end of current period	当 期 末 残 高	55,633	23	9,834	65,491	374	719,632

	(Japanese)	Shareholders' equity							Treasury shares	Total shareholders' equity
		株主資本								
		Capital stock	Capital surplus		Retained earnings			Total Retained earnings		
			資本剰余金		利益剰余金					
資本金	資本準備金	資本剰余金合計	Legal retained earnings	Other retained earnings	Legal retained earnings	Other retained earnings	自己株式	株主資本合計		
Balance at the beginning of current period	当期首残高	145,069	122,134	122,134	50,930	353,214	404,144	(17,581)	653,766	
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額					(4,161)	(4,161)		(4,161)	
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	122,134	50,930	349,052	399,982	(17,581)	649,605	
Changes of items during the period	当期変動額									
Dividends from surplus	剰余金の配当					(10,073)	(10,073)		(10,073)	
Net income	当期純利益					45,807	45,807		45,807	
Purchase of treasury shares	自己株式の取得							(10,062)	(10,062)	
Disposal of treasury shares	自己株式の処分					(18)	(18)	111	93	
Reversal of revaluation reserve for land	土地再評価差額金の取崩					378	378		378	
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)									
Total changes of items during the period	当期変動額合計	-	-	-	-	36,093	36,093	(9,951)	26,142	
Balance at the end of current period	当期末残高	145,069	122,134	122,134	50,930	385,146	436,076	(27,532)	675,747	

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当期首残高	55,633	23	9,834	65,491	374	719,632
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額						(4,161)
Restated balance	会計方針の変更を反映した当期首残高	55,633	23	9,834	65,491	374	715,471
Changes of items during the period	当期変動額						
Dividends from surplus	剰余金の配当						(10,073)
Net income	当期純利益						45,807
Purchase of treasury shares	自己株式の取得						(10,062)
Disposal of treasury shares	自己株式の処分						93
Reversal of revaluation reserve for land	土地再評価差額金の取崩						378
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	58,746	390	829	59,965	72	60,037
Total changes of items during the period	当期変動額合計	58,746	390	829	59,965	72	86,180
Balance at the end of current period	当期末残高	114,380	414	10,663	125,457	446	801,651

6. Other

Changes of Directors

(Effective on June 25, 2015)

1. **Changes of Representative Directors**

Not applicable.

2. **Changes of Directors and Executive Officers**

(1) Directors

○Candidate Directors

Name	New Position	Current Position
Daizo Iijima	Director and Managing Executive Officer	Executive Officer General Manager, Human Resources Division
Tomoyuki Ikeda	Director and Managing Executive Officer	President Chibagin Asset Management Co., Ltd.
Yuko Tashima	Non-Standing Director (Outside Director)	Attorney at Law
Yasuko Takayama	Non-Standing Director (Outside Director)	Audit & Supervisory Board Member SHISEIDO CO., LTD.

○Retiring Directors

Name	Current Position
Toru Nomura	Director and Managing Executive Officer
Eiji Taniguchi	Director and Managing Executive Officer

(2) Audit & Supervisory Board Members

Not applicable.

(3)Executive Officers

○Promotion of Executive Officers

Name	New Position	Current Position
Daizo Iijima	Director and Managing Executive Officer	Executive Officer General Manager, Human Resources Division
Yukihiro Yoshida	Managing Executive Officer	Executive Officer General Manager, Funabashi Branch

○New Executive Officers

Name	New Position	Current Position
Tomoyuki Ikeda	Director and Managing Executive Officer	President Chibagin Asset Management Co., Ltd.
Norio Takatsu	Executive Officer	General Manager, EDP System Division
Shigenobu Sadachi	Executive Officer	General Manager, Corporate Business Division
Yukihito Inamura	Executive Officer	General Manager, General Secretariat
Hiroaki Aso	Executive Officer	General Manager, Kisarazu Branch

○Retiring Executive Officers

Name	Current Position
Masami Ohta	Managing Executive Officer General Manager, Head Office
Masaaki Sugiyama	Managing Executive Officer General Manager, Tokyo Head Office
Kouji Katakura	Executive Officer General Manager, Compliance Division

3. New Senior Managements

<Directors>

Name	New Position	Current Position
Hidetoshi Sakuma	President (Representative Director)	
Kyoichi Hanashima	Deputy President (Representative Director)	
Toshikazu Okubo	Director and Senior Executive Officer	
Osamu Kimura	Director and Senior Executive Officer	
Masao Morimoto	Director and Managing Executive Officer	
Shoichi Hatano	Director and Managing Executive Officer	
Masahiro Owaku	Director and Managing Executive Officer	
Kenichi Sawai	Director and Managing Executive Officer	
Daizo Iijima	Director and Managing Executive Officer	Executive Officer
Tomoyuki Ikeda	Director and Managing Executive Officer	New
Toyokuni Yazaki	Non-Standing Director (Outside Director)	
Yuko Tashima	Non-Standing Director (Outside Director)	New
Yasuko Takayama	Non-Standing Director (Outside Director)	New

<Executive Officers>

Name	New Position	Current Position
Yukihiro Yoshida	Managing Executive Officer	Executive Officer
Kazuyoshi Fukushima	Executive Officer	
Hitoshi Ikeda	Executive Officer	
Shinji Kihara	Executive Officer	
Kazuhiko Mizushima	Executive Officer	
Joji Sugo	Executive Officer	
Norio Takatsu	Executive Officer	New
Shigenobu Sadachi	Executive Officer	New
Yukihito Inamura	Executive Officer	New
Hiroaki Aso	Executive Officer	New

<Audit & Supervisory Board Members>

Name	New Position	Current Position
Tsutomu Nozawa	Standing Audit & Supervisory Board Member	
Kazuo Yamazoe	Standing Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)	
Kazuo Fukuda	Standing Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)	
Susumu Maruyama	Non-Standing Audit & Supervisory Board Member	
Akio Shirato	Non-Standing Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)	

Note: Current position is not described when there is no change

SUPPLEMENTARY INFORMATION
For Fiscal Year 2014
(Ended March 31, 2015)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income

- <Consolidated> Ordinary profit increased by ¥6.0 billion compared with the previous fiscal year, to ¥84.2 billion, and net income increased by ¥10.5 billion compared with the previous fiscal year, to ¥57.0 billion. (The highest ever both in ordinary profit and net income)
- <Non-consolidated> Ordinary profit increased by ¥3.8 billion compared with the previous fiscal year, to ¥74.1 billion and net income increased by ¥2.6 billion compared with the previous fiscal year, to ¥45.8 billion. (The highest ever in ordinary profit and the third highest ever in net income)
- Both on a consolidated basis and on a non-consolidated basis, income exceeded the projection. Consolidated income increased for the sixth successive fiscal year, and non-consolidated income increased for the third successive fiscal year.

① Summary of income <Consolidated>

						(¥ Billion)
	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)			FY 2013 Ended Mar. 31, 2014 (b)	(Reference) FY2014 Projection
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	84.2	6.0	7.7%	78.2	79.0
Net income	当 期 純 利 益	57.0	10.5	22.8%	46.4	54.0

Note: Gain on negative goodwill recognized regarding share acquisitions of subsidiaries (¥1.8 billion of ordinary profit and ¥7.0 billion of net income) was included.

② Summary of income <Non-consolidated>

						(¥ Billion)	(¥ Billion)
	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)			FY 2013 Ended Mar. 31, 2014 (b)	(Reference) FY2014 Projection	
			(a-b)	(a-b)/b			
Ordinary profit	経 常 利 益	74.1	3.8	5.4%	70.3	70.5	
Net income	当 期 純 利 益	45.8	2.6	6.0%	43.2	44.0	

(2) Loans and Deposits (Term-end balance) <Non-consolidated>

- The balance of loans increased by ¥378.1 billion compared with the previous fiscal year-end, to ¥8,461.1 billion, and the balance of deposits increased by ¥611.5 billion compared with the previous fiscal year-end, to ¥10,733.3 billion.

						(¥ Billion)
	(Japanese)	As of Mar. 31, 2015 (a)			As of Mar. 31, 2014 (b)	
			(a-b)	(a-b)/b		
Loans and bills discounted	貸 出 金	8,461.1	378.1	4.6%	8,083.0	
Deposits	預 金	10,733.3	611.5	6.0%	10,121.8	

(3) Capital ratio (Basel III)

The Total capital ratio under Basel III was 14.66% on a consolidated basis, and 13.84% on a non-consolidated basis.

						As of Mar. 31, 2015 (a)	As of Mar. 31, 2014 (b)
	(Japanese)						
			(a-b)	(a-b)/b			
Consolidated total capital ratio	連 結 総 自 己 資 本 比 率		14.66%	0.97%	13.69%		
Tier 1 capital ratio	T i e r 1 比 率		13.17%	0.31%	12.85%		
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率		13.17%	0.31%	12.85%		
Non-consolidated total capital ratio	単 体 総 自 己 資 本 比 率		13.84%	0.79%	13.04%		
Tier 1 capital ratio	T i e r 1 比 率		12.44%	0.08%	12.35%		
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率		12.44%	0.08%	12.35%		

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Gross business profit decreased by ¥2.5 billion compared with the previous fiscal year, to ¥151.7 billion, net interest income decreased by ¥0.6 billion compared with the previous fiscal year, while net fees and commissions income increased compared with the previous fiscal year. Expenses were ¥82.6 billion, remained the same level as the previous fiscal year.
- As a result, core net business income excluding gains (losses) related to bonds increased by ¥1.4 billion compared with the previous fiscal year, to ¥67.0 billion.
- It was the first increase for gross business profit in fifth fiscal year and for core net business income in sixth fiscal year.

(¥ Billion)

	(Japanese)	FY 2014 Ended			FY 2013 Ended
		Mar. 31, 2015 (a)	(a-b)	(a-b)/b	Mar. 31, 2014 (b)
Gross business profit	業 務 粗 利 益	151.7	2.5	1.7%	149.1
Net interest income	資 金 利 益	126.0	(0.6)		126.6
Net fees and commissions income	役 務 取 引 等 利 益	19.2	1.3		17.8
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	7.8	0.9		6.8
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	5.7	0.8		4.9
Trading income	特 定 取 引 利 益	2.6	0.7		1.9
Profit from other business transactions	そ の 他 業 務 利 益	3.8	1.1		2.7
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2.0	1.1		0.9
Expenses (-)	経 費 (△)	82.6	0.0	0.0%	82.5
Personnel expenses (-)	人 件 費 (△)	41.6	(0.0)		41.7
Non-personnel expenses (-)	物 件 費 (△)	36.3	(0.2)		36.6
Taxes (-)	税 金 (△)	4.6	0.4		4.2
Core net business income	コ ア 業 務 純 益	67.0	1.4	2.1%	65.6
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	69.1	2.5	3.8%	66.5
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	-	-		-
Net business income	業 務 純 益	69.1	2.5	3.8%	66.5

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
注.コア業務純益=業務純益（一般貸引繰入前）-債券関係損益

(Reference) (参考)

Number of Branches	店 舗 数	182	2	180
Branches	本 支 店	162	1	161
Sub-branches	出 張 所	20	1	19
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	1	5
Number of employees	従 業 員 数	4,256	9	4,247

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.
注.従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Net income

- Ordinary profit increased by ¥3.8 billion compared with the previous fiscal year, to ¥74.1 billion, and net income increased by ¥2.6 billion compared with the previous fiscal year, to ¥45.8 billion.
- Net credit costs were a reduction of ¥0.3 billion, reflecting continuing active customer business support.

(¥ Billion)

	(Japanese)	FY 2014 Ended			FY 2013 Ended
		Mar. 31, 2015 (a)	(a-b)	(a-b)/b	Mar. 31, 2014 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	69.1	2.5	3.8%	66.5
Net transfer to general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	-	-		-
Net business income	業 務 純 益	69.1	2.5	3.8%	66.5
Non-recurrent income and losses	臨 時 損 益	5.0	1.2		3.8
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額 (△)	(0.3)	(1.3)		0.9
Written-off of loans (-)	う ち 貸 出 金 償 却 (△)	5.1	0.5		4.6
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	2.5	0.7		1.7
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	3.8	1.0		2.8
Gains (losses) related to stocks, etc.	う ち 株 式 関 係 損 益	1.2	0.2		0.9
Ordinary profit	経 常 利 益	74.1	3.8	5.4%	70.3
Extraordinary income (loss)	特 別 損 益	(1.1)	(0.1)		(0.9)
Net income	当 期 純 利 益	45.8	2.6	6.0%	43.2
Gains (losses) related to securities	有 価 証 券 関 係 損 益	3.2	1.3		1.9
Net credit costs (i)+(ii) (-)	与 信 関 係 費 用 (△)	(0.3)	(1.3)		9.0

3. Management Indices <Non-consolidated>

		(Japanese)	FY 2014 Ended			FY 2013 Ended
			Mar. 31, 2015 (a)	(a-b)	Mar. 31, 2014 (b)	
Overhead ratio (OHR)	*1	O H R	55.36%	(0.56%)	55.93%	
Return on average total assets (ROA)	*2	R O A	0.37%	(0.00%)	0.37%	
Return on equity (ROE)	*3	R O E	6.03%	(0.09%)	6.13%	

*1 OHR =
$$\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expenses}}$$
 (The lower figure indicates better efficiency.)

*2 ROA =
$$\frac{\text{Net income for the current fiscal year}}{\text{Average total assets}}$$

*3 ROE =
$$\frac{\text{Net income for the current fiscal year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥378.1 billion from the previous fiscal year-end, to ¥8,461.1 billion. Corporate loans increased by ¥226.3 billion, and housing loans increased by ¥134.6 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥611.5 billion compared with the previous fiscal year-end, to ¥10,733.3 billion mainly due to an increase in personal deposits.
- Balance of investment trusts increased by ¥24.4 billion compared with the previous fiscal year-end, to ¥379.4 billion, and insurance premiums of personal annuities, etc. increased by ¥2.6 billion compared with the previous fiscal year, to ¥114.5 billion.

(1) Loans and Deposits (Term-end balance)

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2015		As of Mar. 31, 2014
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	8,461.1	378.1	8,083.0
Domestic operations	国 内 向 け 貸 出	8,299.3	331.5	7,967.8
Corporate loans	事 業 者 向 け 貸 出	4,931.9	226.3	4,705.6
Small and medium-sized enterprises (i)	う ち 中 小 企 業 向 け 貸 出	3,583.9	200.0	3,383.8
Consumer loans (ii)	消 費 者 ロ ー ン	3,123.1	144.5	2,978.6
Housing loans	う ち 住 宅 ロ ー ン	3,016.3	134.6	2,881.7
Public sectors	公 共 向 け 貸 出	244.2	(39.3)	283.5
Small and medium-sized enterprises, etc. (i)+(ii)	う ち 中 小 企 業 等 貸 出	6,707.0	344.6	6,362.4
[Ratio]	(中 小 企 業 等 貸 出 比 率)	[80.81%]	[0.96%]	[79.85%]
Overseas operations	海 外 向 け 貸 出	161.7	46.6	115.1
Deposits	預 金	10,733.3	611.5	10,121.8
Domestic operations	国 内	10,407.1	454.1	9,952.9
Personal Deposits	う ち 個 人	7,919.8	268.8	7,650.9
Corporate Deposits	う ち 法 人	1,835.0	98.0	1,736.9
Overseas operations	海 外 店 等	326.2	157.3	168.9

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥Billion)

	(Japanese)	FY 2014 Ended Mar. 31, 2015		FY 2013 Ended Mar. 31, 2014
		(a)	(a-b)	(b)
New housing loans	住 宅 ロ ー ン 実 行 額	358.9	30.8	328.1

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	FY 2014 Ended Mar. 31, 2015		FY 2013 Ended Mar. 31, 2014
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	379.4	24.4	355.0
Personal	う ち 個 人	372.7	25.0	347.7

(¥ Billion)

	(Japanese)	FY 2014 Ended Mar. 31, 2015		FY 2013 Ended Mar. 31, 2014
		(a)	(a-b)	(b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	114.5	2.6	111.9

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015		As of Mar. 31, 2014
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,187.6	94.9	2,092.7
Government bonds	国 債	871.9	(101.0)	972.9
Stocks	株 式	122.6	(1.4)	124.0
Corporate bonds and others	社 債 他	704.4	52.9	651.5
Foreign currency securities	外 貨 建 有 価 証 券	488.6	144.4	344.1
Average duration to maturity of yen bonds	円 貨 債 券 の 平均 残 存 期 間	3.4years	0.3year	3.1years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注 1. 評価損益を除いた取得原価で表示しております。

注 2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥9.4 billion compared with the previous fiscal year-end, to ¥160.0 billion. The non-performing loan ratio was 1.86% and remained at a low level.
- The coverage ratio, including allowances, was at a high level, 74.2% for total disclosed claims, 77.1% for doubtful claims, and 59.7% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2015		As of Mar. 31, 2014
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに 準 ず る 債 権	20,035	(647)	20,683
Doubtful Claims	危 険 債 権	86,831	(7,647)	94,478
Substandard Claims	要 管 理 債 権	53,168	(1,124)	54,293
Total	合 計	160,035	(9,419)	169,454

Normal Claims	正 常 債 権	8,403,375	390,273	8,013,102
Total Claims Outstandings*	総 与 信 残 高	8,563,410	380,853	8,182,556
Non-performing loan ratio	不 良 債 権 比 率	1.86%	(0.20%)	2.07%
Coverage ratio	保 全 率	74.1%	(0.0%)	74.2%

Note: Total Claims Outstandings include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio *2 c/(a-b)	Coverage ratio (b+c)/a (A)		Coverage ratio As of Mar. 31, 2014 (B)
						(A-B)	26年3月末比	
		債権額	担保・保証	貸倒引当金	引当率	保全率	26年3月末比	26年3月末
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに 準 ず る 債 権	20,035	18,926	1,109	100.0%	100.0%	-	100.0%
Doubtful Claims	危 険 債 権	86,831	52,375	14,570	42.2%	77.0%	(0.6%)	77.7%
Substandard Claims	要 管 理 債 権	53,168	22,247 ^{※1}	9,513	30.7%	59.7%	1.3%	58.3%
Total	合 計	160,035	93,549	25,193	37.8%	74.1%	(0.0%)	74.2%

Note 1: Approximate data

Note 2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

注 1. 概算数値

注 2. 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2015, ending March 31, 2016, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2015	FY 2015 Ending Mar. 31, 2016
		Ordinary profit	経 常 利 益
Net income attributable to equities of parent	親会社株式に帰属する 当期（中間）純利益	29.0	53.0

Note: In accordance with the adoption of the accounting standard for business combination (ASBJ Statement No. 21, September 13, 2013), etc., "Net income" in the statement of income in previous years is presented as "Net income attributable to equities of parent".
 注. 「企業結合に関する会計基準」（企業会計基準第 21 号 平成 25 年 9 月 13 日）等の適用開始に伴い、従来の連結損益計算書の「当期（中間）純利益」は「親会社株式に帰属する当期（中間）純利益」として表示しております。

<Non-consolidated>

(¥ Billion)

Ordinary profit	経 常 利 益	41.0	73.0
Net income	当期（中間）純利益	28.5	49.0

<Cash Dividends>

	(Japanese)	For the six months Ending Sep. 30, 2015	FY 2015 Ending Mar. 31, 2016
		Cash dividends per share	1 株 当 た り 配 当 額

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY 2014 Ended		FY 2013 Ended
		Mar. 31, 2015 (a)	(a-b)	Mar. 31, 2014 (b)
Gross business profits	業 務 粗 利 益	151,742	2,578	149,163
Domestic gross business profits	国 内 業 務 粗 利 益	143,982	(1,272)	145,254
Net interest income	資 金 利 益	120,093	(2,065)	122,159
Net fees and commissions income	役 務 取 引 等 利 益	18,903	1,352	17,550
Net trading income	特 定 取 引 利 益	2,648	748	1,899
Profit from other business transactions	そ の 他 業 務 利 益	2,336	(1,308)	3,645
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,870	(1,184)	3,055
International gross business profits	国 際 業 務 粗 利 益	7,759	3,851	3,908
Net interest income	資 金 利 益	5,958	1,446	4,511
Net fees and commissions income	役 務 取 引 等 利 益	327	36	290
Net trading income	特 定 取 引 利 益	4	(43)	47
Profit from other business transactions	そ の 他 業 務 利 益	1,469	2,410	(941)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	162	2,289	(2,126)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	82,637	42	82,595
Personnel expenses (-)	人 件 費 (△)	41,635	(83)	41,719
Non-personnel expenses (-)	物 件 費 (△)	36,363	(277)	36,640
Taxes (-)	税 金 (△)	4,638	403	4,235
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	69,104	2,536	66,567
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 引 繰 入 金 純 繰 入 額 (△)	---	1,143	[(2,569)]
Core net business income	コ ア 業 務 純 益	67,071	1,432	65,638
Net business income	業 務 純 益	69,104	2,536	66,567
Non-recurrent income and losses	臨 時 損 益	5,074	1,269	3,804
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額 (△)	(387)	(1,346)	959
Written-off of loans (-)	貸 出 金 償 却 (△)	5,184	508	4,676
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 繰 入 金 純 繰 入 額 (△)	---	(1,889)	[791]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	64	(21)	86
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	---	-	[-]
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	740	(75)	816
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	2,523	745	1,777
Recoveries of written off claims	償 却 債 権 取 立 益	3,853	1,011	2,842
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,232	258	974
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,454	(335)	3,789
Ordinary profit	経 常 利 益	74,178	3,806	70,372
Extraordinary income (losses)	特 別 損 益	(1,135)	(167)	(967)
Income before income taxes	税 引 前 当 期 純 利 益	73,043	3,638	69,404
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	23,232	(499)	23,731
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	4,003	1,537	2,465
Total income taxes (-)	法 人 税 等 合 計 (△)	27,235	1,037	26,197
Net income	当 期 純 利 益	45,807	2,600	43,206
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用 (△)	(387)	(1,346)	959

<Consolidated>

(¥ Million)

	(Japanese)	FY 2014 Ended	FY 2013 Ended	
		Mar. 31, 2015 (a)	(a-b)	Mar. 31, 2014 (b)
Consolidated gross profits	連 結 粗 利 益	164,314	1,740	162,573
Net interest income	資 金 利 益	124,736	(1,714)	126,450
Net fees and commissions income	役 務 取 引 等 利 益	31,481	1,268	30,213
Net trading income	特 定 取 引 利 益	4,271	1,075	3,196
Profit from other business transactions	そ の 他 業 務 利 益	3,823	1,110	2,713
General and administrative expenses (-)	営 業 経 費 (△)	89,039	264	88,755
Net credit costs (i) (-)	与 信 関 係 費 用 (△)	504	(2,715)	3,219
Written-off of loans (-)	貸 出 金 償 却 (△)	5,483	398	5,085
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	---	(2,801)	[2,691]
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	---	840	[(2,710)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	146	(56)	203
Transfer to allowance for specific foreign borrowers/ countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	-	-	[-]
Cost borne under joint responsibility system of credit guarantee corporations	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	740	(75)	816
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	1,980	1,961	19
Recoveries of written off claims	償 却 債 権 取 立 益	3,885	1,019	2,865
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,232	256	975
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	2,032	1,818	214
Others	そ の 他	6,209	(223)	6,432
Ordinary profit	経 常 利 益	84,244	6,043	78,201
Extraordinary income (losses)	特 別 損 益	3,988	4,969	(980)
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	88,232	11,012	77,220
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	26,653	(180)	26,834
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	4,545	1,541	3,003
Total income taxes (-)	法 人 税 等 合 計 (△)	31,199	1,361	29,837
Income before minority interests	少 数 株 主 損 益 調 整 前 当 期 純 利 益	57,033	9,650	47,382
Minority interests in income (-)	少 数 株 主 利 益 (△)	-	(944)	944
Net income	当 期 純 利 益	57,033	10,594	46,438

Net Credit Costs (i) (-)	与 信 関 係 費 用 (△)	504	(2,715)	3,219
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Consolidated net business income (before transfer to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	79,435	1,728	77,706
Consolidated net business income	連 結 業 務 純 益	79,435	1,728	77,706

Note 1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note 2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役員取引等収益 - 役員取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	4	-	4

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)	(a-b)	FY 2013 Ended Mar. 31, 2014 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	69,104	2,536	66,567
Per head (in thousands of yen)	職員一人当たり(千円)	16,933	669	16,263
(2) Net business income	業 務 純 益	69,104	2,536	66,567
Per head (in thousands of yen)	職員一人当たり(千円)	16,933	669	16,263

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平均人員を使用しております。

3. Interest Rate Spread (Domestic Business) <Non-consolidated>

	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)	(a-b)	FY 2013 Ended Mar. 31, 2014 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.16	(0.08)	1.24%
(i) Average yield on loans and bills discounted	貸 出 金 利 回	1.35	(0.08)	1.44%
(ii) Average yield on securities	有 価 証 券 利 回	0.90	0.12	0.77%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.79	(0.04)	0.83%
(i) Average yield on deposits and negotiable certificates of deposit	預 金 等 利 回	0.03	0.00	0.04%
(ii) Expense ratio	経 費 率	0.76	(0.03)	0.80%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.37	(0.04)	0.41%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.32	(0.08)	1.40%

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)	(a-b)	FY 2013 Ended Mar. 31, 2014 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	2,033	1,104	929
Gains on sales	売 却 益	2,417	(1,722)	4,139
Gains on redemptions	償 還 益	40	22	17
Losses on sales (-)	売 却 損 (△)	424	(2,700)	3,125
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	-	(103)	103
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,232	258	974
Gains on sales	売 却 益	1,327	265	1,062
Losses on sales (-)	売 却 損 (△)	95	13	81
Write-offs (-)	償 却 (△)	0	(6)	6

5. Capital Ratio (BIS Guidelines)

- The Capital ratio has been calculated based on the new standard (Basel III) from the fiscal year ended March 31, 2013. The composition of capital disclosure is on our website (<http://www.chibabank.co.jp/company/>).

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a) [Preliminary figures]			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	14.66%	0.74%	0.97%	13.92%	13.69%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	13.17%	0.65%	0.31%	12.51%	12.85%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	13.17%	0.65%	0.31%	12.51%	12.85%
(4) Total capital	総自己資本の額	824.0	48.5	99.2	775.5	724.8
(5) Tier 1 capital	T i e r 1 資本の額	739.9	43.1	59.5	696.8	680.4
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	739.9	43.1	59.5	696.8	680.4
(7) Total risk-weighted assets	リスクアセットの額	5,617.7	49.8	325.4	5,567.9	5,292.3
(8) Total required capital	総所要自己資本額	449.4	3.9	26.0	445.4	423.3

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a) [Preliminary figures]			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.84%	0.43%	0.79%	13.41%	13.04%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.44	0.34%	0.08%	12.10%	12.35%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.44	0.34%	0.08%	12.10%	12.35%
(4) Total capital	総自己資本の額	759.6	44.2	91.1	715.3	668.4
(5) Tier 1 capital	T i e r 1 資本の額	682.7	37.4	49.6	645.3	633.0
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	682.7	37.4	49.6	645.3	633.0
(7) Total risk-weighted assets	リスクアセットの額	5,469.6	137.0	346.6	5,332.6	5,123.0
(8) Total required capital	総所要自己資本額	437.5	10.9	27.7	426.6	409.8

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注.自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity

<Non-consolidated>

	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)			For the six months Ended Sep. 30, 2014 (b)	FY 2013 Ended Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	9.10%	(0.69%)	(0.34%)	9.80%	9.45%
Net income basis (Annual)	当期純利益ベース（年率）	6.03%	(1.29%)	(0.09%)	7.33%	6.13%

<Consolidated>

	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)			For the six months Ended Sep. 30, 2014 (b)	FY 2013 Ended Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Net income basis (Annual)	当期純利益ベース（年率）	7.07%	(1.95%)	0.79%	9.03%	6.27%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注.ROEとは、株主資本の収益性を示す指標。

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2014 Ended Mar. 31, 2015 (a)			For the six months Ended Sep. 30, 2014 (b)	FY 2013 Ended Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	10,733.3	567.3	611.5	10,166.0	10,121.8
Domestic	うち国内	10,407.1	479.4	454.1	9,927.7	9,952.9
In Chiba Prefecture	うち県内	10,049.0	467.0	433.2	9,581.9	9,615.7
Personal deposits	うち個人	7,919.8	142.3	268.8	7,777.5	7,650.9
Corporate deposits	うち法人	1,835.0	54.6	98.0	1,780.4	1,736.9
Public sectors	うち公共	652.2	282.4	87.2	369.8	565.0
Deposits (Average balance)	預金 (平残)	10,239.2	88.2	451.6	10,151.0	9,787.6
Domestic	うち国内	9,979.2	52.5	351.2	9,926.6	9,627.9
In Chiba Prefecture	うち県内	9,639.6	49.3	334.3	9,590.2	9,305.3
Loans and bills discounted (Term-end balance)	貸出金 (末残)	8,461.1	185.8	378.1	8,275.2	8,083.0
Domestic	うち国内	8,299.3	153.1	331.5	8,146.2	7,967.8
In Chiba Prefecture	うち県内	6,067.8	96.4	190.7	5,971.3	5,877.0
Loans and bills discounted (average balance)	貸出金 (平残)	8,313.4	79.4	255.0	8,233.9	8,058.3
Domestic	うち国内	8,166.7	64.0	221.0	8,102.6	7,945.6
In Chiba Prefecture	うち県内	5,963.6	48.4	127.2	5,915.2	5,836.3

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted(A)	国内貸出金	8,299.3	153.1	331.5	8,146.2	7,967.8
[Excluding loans to public sectors]	(除公共向け貸出)	[8,055.1]	[180.6]	[370.8]	[7,874.5]	[7,684.2]
Large enterprises	大企業	1,192.6	(25.0)	24.1	1,217.7	1,168.5
Mid-sized enterprises	中堅企業	155.3	(2.2)	2.1	157.6	153.2
Small and medium-sized enterprises, etc.(B)	中小企業等	6,707.0	207.9	344.6	6,499.1	6,362.4
Small and medium-sized enterprises	うち中小企業	3,583.9	118.2	200.0	3,465.7	3,383.8
Consumer loans	うち消費者ローン	3,123.1	89.7	144.5	3,033.4	2,978.6
Public sectors	公共	244.2	(27.5)	(39.3)	271.7	283.5

Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	80.81%	1.03%	0.96%	79.78%	79.85%
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Note: In Small and medium-sized enterprises, loans to individual business owners are included.

注. 中小企業には個人事業主を含んでおります。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,123.1	89.7	144.5	3,033.4	2,978.6
Housing loans	住宅ローン残高	3,016.3	84.0	134.6	2,932.3	2,881.7
Other consumer loans	その他のローン残高	106.7	5.6	9.9	101.1	96.8

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	2,104	(423)	(431)	2,528	2,536
Delinquent Loans	延滞債権額	104,481	(3,345)	(7,737)	107,826	112,218
Loans past due 3 months or more	3ヵ月以上延滞債権額	698	(904)	(141)	1,602	840
Restructured Loans	貸出条件緩和債権額	52,469	(1,191)	(983)	51,278	53,452
Total Risk-Monitored Loans	リスク管理債権合計	159,754	(3,481)	(9,294)	163,235	169,048

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,461,180	185,881	378,131	8,275,299	8,083,049
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.00%)	(0.00%)	0.03%	0.03%
Delinquent Loans	延滞債権額	1.23%	(0.06%)	(0.15%)	1.30%	1.38%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.01%)	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.62%	0.00%	(0.04%)	0.61%	0.66%
As a percentage of total loans	貸出金残高比	1.88%	(0.08%)	(0.20%)	1.97%	2.09%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,698	(311)	(421)	2,009	2,120
Delinquent Loans	延滞債権額	102,106	(3,650)	(7,809)	105,757	109,915
Loans past due 3 months or more	3ヵ月以上延滞債権額	698	(904)	(141)	1,602	840
Restructured Loans	貸出条件緩和債権額	52,484	1,189	(1,004)	51,295	53,488
Total Risk-Monitored Loans	リスク管理債権合計	156,987	(3,677)	(9,377)	160,664	166,364

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,438,684	186,805	376,987	8,251,879	8,061,697
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.00%)	(0.00%)	0.02%	0.02%
Delinquent Loans	延滞債権額	1.20%	(0.07%)	(0.15%)	1.28%	1.36%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.01%)	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.62%	0.00%	(0.04%)	0.62%	0.66%
As a percentage of total loans	貸出金残高比	1.86%	(0.08%)	(0.20%)	1.94%	2.06%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	159,754	(3,481)	(9,294)	163,235	169,048
Collateral/guarantees (B)	担保・保証等	93,408	(597)	(3,896)	94,005	97,304
Allowance for loan losses (C)	貸倒引当金	25,131	(2,475)	(3,017)	27,607	28,149
Allowance ratio (C)/(A)	引当率	15.7%	(1.1%)	(0.9%)	16.9%	16.6%
Coverage ratio (B+C)/(A)	保全率	74.2%	(0.3%)	(0.0%)	74.5%	74.2%
As a percentage of total loans	貸出金残高比	1.88%	(0.08%)	(0.20%)	1.97%	2.09%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	156,987	(3,677)	(9,377)	160,664	166,364
Collateral/guarantees (B)	担保・保証等	90,209	(703)	(3,864)	90,913	94,074
Allowance for loan losses (C)	貸倒引当金	25,416	(2,475)	(3,111)	27,972	28,527
Allowance ratio (C)/(A)	引当率	16.1%	(1.2%)	(0.9%)	17.4%	17.1%
Coverage ratio (B+C)/(A)	保全率	73.6%	(0.3%)	(0.0%)	73.9%	73.6%
As a percentage of total loans	貸出金残高比	1.86%	(0.08%)	(0.20%)	1.94%	2.06%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2015	(a-b)	(a-c)	Sep. 30, 2014	Mar. 31, 2014
		(a)			(b)	(c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,035	152	(647)	19,883	20,683
Doubtful Claims	危険債権	86,831	(4,021)	(7,647)	90,852	94,478
Substandard Claims	要管理債権	53,168	287	(1,124)	52,880	54,293
Total	合計	160,035	(3,581)	(9,419)	163,616	169,454

Normal Claims	正常債権	8,403,375	203,257	390,273	8,200,118	8,013,102
Total Claims*	総与信残高	8,563,410	199,675	380,853	8,363,734	8,182,556
Non-performing loan ratio	不良債権比率	1.86%	(0.08%)	(0.20%)	1.95%	2.07%

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2015	(a-b)	(a-c)	Sep. 30, 2014	Mar. 31, 2014
		(a)			(b)	(c)
Total coverage (A)	保全額	118,743	(3,186)	(7,047)	121,929	125,790
Allowance for loan losses	貸倒引当金	25,193	(2,474)	(3,021)	27,668	28,215
Value covered by collateral and guarantees	担保・保証等	93,549	(711)	(4,025)	94,261	97,575
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	160,035	(3,581)	(9,419)	163,616	169,454

Coverage ratio (A)/(B)	保全率	74.1%	(0.3%)	(0.0%)	74.5%	74.2%
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(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2015	(a-b)	(a-c)	Sep. 30, 2014	Mar. 31, 2014
		(a)			(b)	(c)
Bankrupt Assets (A)	破綻先債権	2,110	(433)	(445)	2,543	2,555
Effectively Bankrupt Assets (B)	実質破綻先債権	17,925	585	(201)	17,339	18,127
Potentially Bankrupt Assets (C)	破綻懸念先債権	86,831	(4,021)	(7,647)	90,852	94,478
Assets Requiring Caution (D)	要注意先債権	1,277,820	(24,947)	(110,574)	1,302,768	1,388,395
Substandard Assets	要管理先債権	64,663	886	(3,060)	63,776	67,723
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	53,168	287	(1,124)	52,880	54,293
Other Assets Requiring Caution	その他要注意先債権	1,213,157	(25,834)	(107,514)	1,238,992	1,320,671
Normal Assets (E)	正常先債権	7,178,722	228,492	499,723	6,950,230	6,678,999
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	8,563,410	199,675	380,853	8,363,734	8,182,556

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

12. Allowance for Loan Losses
(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of ¥0.5 billion and over, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュ・フロー見積法（DCF法）により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of ¥0.5 billion and over, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュ・フロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs pertaining to Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets under the joint responsibility system of loans with the guarantee of credit guarantee corporations fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
		(a-b)	(a-c)			
Allowance for loan losses	貸倒引当金	35.0	(1.8)	(4.2)	36.9	39.3
General allowance	一般貸倒引当金	19.1	0.8	(1.4)	18.2	20.5
Specific allowance	個別貸倒引当金	15.8	(2.7)	(2.8)	18.6	18.7
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
		(a-b)	(a-c)			
Normal Assets	正常先債権	6,940.0	250.7	523.3	6,689.2	6,416.7
Assets Requiring Caution	要注意先債権	1,276.7	(25.0)	(110.6)	1,301.7	1,387.3
Substandard Assets	要管理先債権	64.6	0.8	(3.0)	63.7	67.7
Other Assets Requiring Caution	その他要注意先債権	1,212.0	(25.9)	(107.5)	1,237.9	1,319.5

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a)			As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
		(a-b)	(a-c)			
Allowance for loan losses	貸倒引当金	44.9	(2.2)	(5.1)	47.1	50.1
General allowance	一般貸倒引当金	24.1	0.5	(1.8)	23.5	25.9
Specific allowance	個別貸倒引当金	20.8	(2.7)	(3.3)	23.6	24.1
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown by Industry <Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015		As of Sep. 30, 2014		As of Mar. 31, 2014	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	8,299.3	100.00%	8,146.2	100.00%	7,967.8	100.00%
Manufacturing	製造業	676.0	8.15%	707.0	8.68%	675.3	8.48%
Agriculture and forestry	農業, 林業	9.3	0.11%	8.9	0.11%	8.7	0.11%
Fishery	漁業	1.0	0.01%	1.1	0.01%	1.1	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	9.4	0.12%	12.4	0.15%	8.3	0.11%
Construction	建設業	297.8	3.59%	292.8	3.60%	292.6	3.67%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	32.4	0.39%	24.9	0.31%	22.4	0.28%
Information and communications	情報通信業	35.6	0.43%	35.0	0.43%	45.9	0.58%
Transport and postal service	運輸業, 郵便業	232.1	2.80%	230.9	2.83%	224.6	2.82%
Wholesale and retail trade	卸売業, 小売業	716.3	8.63%	694.0	8.52%	672.2	8.44%
Finance and insurance	金融業, 保険業	401.8	4.84%	402.3	4.94%	409.6	5.14%
Real estate and leasing	不動産業, 物品賃貸業	2,076.7	25.02%	1,986.0	24.38%	1,907.9	23.95%
Real estate	不動産業	1,865.4	22.48%	1,785.3	21.92%	1,719.7	21.58%
Real estate rental and management	不動産賃貸業・管理業	1,635.9	19.71%	1,556.9	19.11%	1,496.4	18.78%
Real estate trading, etc.	不動産取引業等	229.5	2.77%	228.3	2.81%	223.2	2.80%
Leasing	物品賃貸業	211.2	2.54%	200.7	2.46%	188.2	2.37%
Medical, welfare and other services	医療, 福祉その他サービス業	476.3	5.74%	481.0	5.91%	476.0	5.97%
Government, local public sector	国・地方公共団体	210.2	2.53%	233.6	2.87%	234.3	2.94%
Others (mainly consumer loans)	その他(個人)	3,123.7	37.64%	3,035.4	37.26%	2,988.2	37.50%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015		As of Sep. 30, 2014		As of Mar. 31, 2014	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	159.7	100.00%	163.2	100.00%	169.0	100.00%
Manufacturing	製造業	16.8	10.57%	15.9	9.75%	15.5	9.21%
Agriculture and forestry	農業, 林業	0.4	0.28%	0.4	0.27%	0.5	0.32%
Fishery	漁業	0.0	0.02%	0.0	0.02%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.3	0.20%	0.3	0.19%	0.3	0.19%
Construction	建設業	9.5	5.99%	10.8	6.62%	13.6	8.06%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.5	0.31%	0.5	0.32%	0.9	0.58%
Transport and postal service	運輸業, 郵便業	13.7	8.63%	13.6	8.38%	12.9	7.65%
Wholesale and retail trade	卸売業, 小売業	23.4	14.71%	25.5	15.65%	25.0	14.84%
Finance and insurance	金融業, 保険業	0.6	0.44%	0.6	0.43%	0.1	0.11%
Real estate and leasing	不動産業, 物品賃貸業	44.6	27.96%	46.3	28.42%	49.9	29.55%
Real estate	不動産業	44.2	27.70%	45.8	28.11%	49.4	29.25%
Real estate rental and management	不動産賃貸業・管理業	42.9	26.92%	44.4	27.24%	47.9	28.36%
Real estate trading, etc.	不動産取引業等	1.2	0.78%	1.4	0.87%	1.5	0.89%
Leasing	物品賃貸業	0.4	0.26%	0.5	0.31%	0.5	0.30%
Medical, welfare and other services	医療, 福祉その他サービス業	17.8	11.19%	18.3	11.27%	19.0	11.30%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	31.4	19.70%	30.4	18.68%	30.7	18.17%

14. Loan Breakdown by Domicile of Borrower

(1) Balance of loans to specific foreign countries <Non-consolidated>

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		Mar. 31, 2015 (a)	(a-b)	(a-c)	Sep. 30, 2014 (b)	Mar. 31, 2014 (c)
China	中国	2.1	(0.1)	(0.8)	2.2	3.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	10.8	2.3	8.4	8.4	2.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.2	(0.0)	0.0	0.2	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	2.5	1.4	1.0	1.0	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	(0.0)	0.0	1.0	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.8	0.8	0.8	0.9	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	-	-	(0.6)	-	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	0.4	0.0	0.4	0.4	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	0.1	0.1	0.1	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	19.1	4.7	9.4	14.4	9.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries and Russia <Non-consolidated>

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a)					As of Sep. 30, 2014 (b)			As of Mar. 31, 2014 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	0.2	0.2	0.2	0.2	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	168.1	57.2	81.8	171.4	3.2	110.8	114.6	3.7	86.2	91.1	4.9
	Stocks 株式	128.9	44.8	63.7	129.3	0.4	84.0	85.2	1.2	65.1	67.2	2.0
	Bonds 債券	10.8	0.2	0.3	11.1	0.3	10.5	10.7	0.2	10.4	10.6	0.1
	Others その他	28.3	12.1	17.8	30.8	2.5	16.2	18.5	2.3	10.5	13.3	2.7
	Foreign Bonds うち外国債券	3.1	2.9	4.1	5.6	2.4	0.2	2.3	2.1	(1.0)	1.5	2.5
Total	合計	168.3	57.5	82.1	171.6	3.3	110.8	114.6	3.8	86.2	91.1	4.9

Note 1: There are no stocks of subsidiaries and affiliates with market values.

Note 2: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2015 (a)					As of Sep. 30, 2014 (b)			As of Mar. 31, 2014 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	0.2	0.2	0.2	0.2	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	177.8	60.0	84.9	181.1	3.3	117.8	121.6	3.7	92.8	97.8	4.9
	Stocks 株式	138.6	47.6	66.8	139.0	0.4	91.0	92.2	1.2	71.8	73.8	2.0
	Bonds 債券	10.8	0.2	0.3	11.1	0.3	10.5	10.7	0.2	10.4	10.6	0.1
	Others その他	28.3	12.1	17.8	30.8	2.5	16.2	18.5	2.3	10.5	13.3	2.7
	Foreign Bonds うち外国債券	3.1	2.9	4.1	5.6	2.4	0.2	2.3	2.1	(1.0)	1.5	2.5
Total	合計	178.0	60.2	85.2	181.3	3.3	117.7	121.6	3.8	92.8	97.8	4.9

Note 1: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

16. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2014
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	72,781 [1.0%]	66,715 [2.0%]
Plan assets at fair value (B)	年金資産	(60,868)	(54,187)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	8,077 [10years]	1,341 [10years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表上額純額	19,991	13,869
Prepaid pension cost	前払年金費用	-	4,908
Provision for retirement benefits	退職給付引当金	19,991	18,778

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2014
Projected benefit obligation (A)	退職給付債務	73,429	67,331
Plan assets at fair value (B)	年金資産	(60,907)	(54,225)
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表上額純額	12,522	13,106
Net defined benefit asset	退職給付に係る資産	7,569	5,218
Net defined benefit liability	退職給付に係る負債	20,091	18,324

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2014
Retirement benefit cost	退職給付費用	2,017	2,287
Service cost	勤務費用	2,352	1,865
Interest cost	利息費用	731	1,330
Expected return on plan assets	期待運用収益	(1,625)	(1,445)
Amortization of actuarial gain or loss	数理計算上の差異の費用 処理額	558	538

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2014
Retirement benefit cost	退職給付費用	2,100	2,373

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2015	As of Sep. 30, 2014	As of Mar. 31, 2014
Allowance for loan losses	貸倒引当金	15,843	18,620	19,079
Provision for retirement benefits	退職給付引当金	6,449	7,139	6,647
Write-offs of securities	有価証券償却	1,049	1,194	1,207
Others	その他	6,028	5,983	6,242
Subtotal of deferred tax assets (A)	繰延税金資産小計	29,371	32,939	33,177
Valuation allowance (B)	評価性引当額	(967)	(1,115)	(1,123)
Total of deferred tax assets (A)+(B)(C)	繰延税金資産合計	28,404	31,823	32,053
Valuation difference on available-for-sale securities	その他有価証券 評価差額金	53,729	39,134	30,578
Prepaid pension cost	前払年金費用	-	-	1,716
Deferred gains or losses on hedges	繰延ヘッジ損益	195	-	12
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	16	18	18
Total deferred tax liabilities (D)	繰延税金負債合計	53,941	39,153	32,325
Net deferred tax assets (C)-(D) [(-):Net deferred tax liabilities]	繰延税金資産の純額 (△は繰延税金負債の純額)	(25,536)	(7,329)	(271)

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2015	As of Sep. 30, 2014	As of Mar. 31, 2014
Net deferred tax assets	繰延税金資産の純額	(24,493)	(2,978)	4,214

17. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2015 Ending
		Ending Sep. 30, 2015	Mar. 31, 2016
Gross business profits	業 務 粗 利 益	77.0	152.0
Net interest income	資 金 利 益	64.5	126.7
Net fees and commissions income	役 務 取 引 等 利 益	9.7	19.6
Trading income	特 定 取 引 利 益	1.2	2.5
Profit from other business transactions	そ の 他 業 務 利 益	1.6	3.2
Expenses (-)	経 費 (△)	40.5	82.0
Core net business income	コ ア 業 務 純 益	36.0	69.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	36.5	70.0
Ordinary profit	経 常 利 益	41.0	73.0
Net income	当 期 (中 間) 純 利 益	28.5	49.0

Net credit costs (-)	与 信 関 係 費 用 (△)	1.0	3.0
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<Consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2015 Ending
		Ending Sep. 30, 2015	Mar. 31, 2016
Ordinary profit	経 常 利 益	43.0	80.5
Net income attributable to equities of parent	親 会 社 株 式 に 帰 属 す る 当 期 (中 間) 純 利 益	29.0	53.0

Cash dividends per share	1 株 当 た り 配 当 金	¥7.00	¥14.00
Dividend payout ratio	配 当 性 向	20.1%	21.9%

Note: In accordance with the adoption of the accounting standard for business combination (ASBJ Statement No. 21, September 13, 2013), etc., "Net income" in the statement of income in previous years is presented as "Net income attributable to equities of parent".
 注. 「企業結合に関する会計基準」(企業会計基準第 21 号 平成 25 年 9 月 13 日)等の適用開始に伴い、従来の連結損益計算書の「当期(中間)純利益」は「親会社株式に帰属する当期(中間)純利益」として表示しております。

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material 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.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors