

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2014, ending 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
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 Trading Accounts: Established
 Payment day of cash dividend: -
 Supplementary Materials: Attached
 IR Conference: Not scheduled

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

1. Financial Highlights for the First Quarter (from April 1, 2014 to June 30, 2014)

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

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter Ended Jun. 30, 2014	59,796	1.2	26,197	7.8	22,982	54.6
Ended Jun. 30, 2013	59,068	2.2	24,296	44.0	14,856	42.7

Note: Comprehensive income First quarter ended Jun.30, 2014; ¥34,098 million [332.0%], First quarter ended Jun.30, 2013; ¥7,892 million [133.2%]

	Net Income per Share 1株当たり 四半期純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
First quarter Ended Jun. 30, 2014	¥ 27.16	¥ 27.13
Ended Jun. 30, 2013	17.27	17.26

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
First quarter Ended Jun. 30, 2014	12,197,160	783,374	6.4
Fiscal Year 2013	12,023,627	766,187	6.3

(Reference) Capital assets First quarter ended Jun.30, 2014; ¥782,961 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 term end.

2. Cash Dividends for Shareholders

	Annual cash dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year 2013	—	6.00	—	6.00	12.00
Fiscal year 2014	—				
Fiscal year 2014 (Projection)		6.00	—	6.00	12.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2014 (from April 1, 2014 to March 31, 2015)

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

	Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six months Ending September 30, 2014	42,000	(3.5)	33,000	23.9	39.00
Fiscal year Ending March 31, 2015	76,000	(2.8)	54,000	16.2	63.82

Note: Revisions of released earnings projections: No

*** Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: Yes
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- Note: For details, please refer to ““2. Information Regarding Notes” Changes in Accounting Principles, Accounting Estimates and Restatement’ on page 4.

(4) Number of Issued Shares (Common Stock)

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

June 30, 2014	875,521,087 shares	March 31, 2014	875,521,087 shares
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- ② Number of treasury shares

June 30, 2014	29,458,759 shares	March 31, 2014	29,448,938 shares
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- ③ Average number of issued shares

For the three months ended June 30, 2014	846,066,737 shares
For the three months ended June 30, 2013	859,955,522 shares

*** Statement relating to the status of the quarterly review procedures**

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

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

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

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1. Qualitative Information

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

Financial results for the first quarter of fiscal year 2014, ending March 31, 2015 were as follows.

Ordinary income increased by ¥728 million from the corresponding period of the previous fiscal year, to ¥59,796 million mainly due to an increase in other ordinary income such as equity in earnings of affiliates. Ordinary expenses decreased by ¥1,172 million from the corresponding period of the previous fiscal year, to ¥33,598 million mainly due to a decrease in other ordinary expenses such as transfer to allowance for loan losses. As a result, Ordinary profit increased by ¥1,900 million to ¥26,197 million compared with the corresponding period of the previous fiscal year.

Net income increased by ¥8,126 million from the corresponding period of the previous fiscal year, to ¥22,982 million, due to an increase in extraordinary income including negative goodwill recognized regarding share acquisitions of subsidiaries.

(2) Qualitative Information related to the Consolidated Financial Conditions

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

The balance of deposits as of June 30, 2014 was ¥10,264.8 billion, an increase of ¥152.9 billion from the position as of March 31, 2014. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary and pension payments and other household needs.

We continued to respond positively to the funding demand of corporate and individual customers. As a result, the balance of loans and bills discounted as of June 30, 2014 increased by ¥108.0 billion from the position as of March 31, 2014, to ¥8,169.7 billion. The amount of securities held decreased by ¥9.9 billion from the position as of March 31, 2014, to ¥2,170.2 billion.

On this basis, total assets as of June 30, 2014 increased by ¥173.5 billion from the previous fiscal year-end, to ¥12,197.1 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2014, ending March 31, 2015 released on May 9, 2014.

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

2. Information regarding Notes

Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in Accounting Principles in accordance with Changes in Accounting Standards)

(Application of the Accounting Standard for Retirement Benefits)

The Chiba Bank has adopted the Accounting Standard for Retirement Benefits (ASBJ Statement No. 26, May 17, 2012, "Retirement Benefits Statement") and the Guidance on Accounting Standard for Retirement Benefits (ASBJ Guidance No. 25, May 17, 2012, "Retirement Benefits Guidance") as of the first quarter of fiscal year ending March 31, 2015, in accordance with the provisions stated in Paragraph 35 of the Standard and Paragraph 67 of the Guidance. As a result, the methods for calculating retirement benefit obligations and service costs have been revised in the following respects: The method for attributing projected benefits to periods has been changed from the straight-line basis to the benefit formula basis. Also, the method for determining the discount rate has been changed from using the duration of bonds that approximate to the average remaining years of service of the eligible employees, to a single weighted average discount rate that reflects the periods until the expected payment of retirement benefits and the amount of projected benefits every such period.

According to the transitional treatment provided in Paragraph 37 of the Standard, the effect of changing the method for calculating retirement benefit obligations and service costs was recognized by adjusting retained earnings at the beginning of the first quarter of fiscal year ending March 31, 2015.

As a result, net defined benefit liability increased by ¥1,679 million and net defined benefit asset decreased by ¥4,762 million, and retained earnings decreased by ¥4,161 million at the beginning of first quarter of fiscal year ending March 31, 2015. The effect of this change on ordinary profit and income before income taxes and minority interests for the current first quarter is immaterial.

3. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Jun. 30, 2014
Assets:	(資産の部)		
Cash and due from banks	現金預け金	749,388	882,265
Call loans and bills bought	コールローン及び買入手形	399,772	341,765
Receivables under resale agreements	買現先勘定	34,995	24,995
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,043	16,211
Monetary claims bought	買入金銭債権	24,453	23,470
Trading assets	特定取引資産	275,939	243,639
Money held in trust	金銭の信託	43,794	43,084
Securities	有価証券	2,180,202	2,170,262
Loans and bills discounted	貸出金	8,061,697	8,169,736
Foreign exchanges	外国為替	6,248	6,561
Other assets	その他資産	87,594	103,076
Tangible fixed assets	有形固定資産	102,786	102,045
Intangible fixed assets	無形固定資産	10,987	11,083
Net defined benefit asset	退職給付に係る資産	5,218	594
Deferred tax assets	繰延税金資産	6,779	6,749
Customers' liabilities for acceptances and guarantees	支払承諾見返	81,866	100,728
Allowance for loan losses	貸倒引当金	(50,142)	(49,111)
Total assets	資産の部合計	12,023,627	12,197,160
Liabilities:	(負債の部)		
Deposits	預金	10,111,879	10,264,824
Negotiable certificates of deposit	譲渡性預金	383,960	416,548
Call money and bills sold	コールマネー及び売渡手形	103,949	71,357
Payables under securities lending transactions	債券貸借取引受入担保金	83,248	89,272
Trading liabilities	特定取引負債	24,074	25,835
Borrowed money	借入金	291,989	296,785
Foreign exchanges	外国為替	930	551
Bonds payable	社債	10,000	10,000
Other liabilities	その他負債	128,806	94,986
Net defined benefit liability	退職給付に係る負債	18,324	19,831
Provision for directors' retirement benefits	役員退職慰労引当金	217	160
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,035	1,872
Provision for point loyalty programs	ポイント引当金	412	441
Reserves under the special laws	特別法上の引当金	22	26
Deferred tax liabilities	繰延税金負債	2,565	7,405
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,157	13,157
Acceptances and guarantees	支払承諾	81,866	100,728
Total liabilities	負債の部合計	11,257,439	11,413,785

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2014	As of Jun. 30, 2014	
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	451,389	
Treasury shares	自 己 株 式	(17,581)	(17,587)	
Total shareholders' equity	株 主 資 本 合 計	687,267	701,005	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	59,757	71,446	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	23	(281)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,834	9,834	
Remesurements of defined benefit plans	退職給付に係る調整累計額	866	956	
Total accumulated other comprehensive income	その他の包括利益累計額合計	70,482	81,955	
Subscription rights to shares	新 株 予 約 権	374	413	
Minority interests	少 数 株 主 持 分	8,064	-	
Total net assets	純 資 産 の 部 合 計	766,187	783,374	
Total liabilities and net assets	負債及び純資産の部合計	12,023,627	12,197,160	

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2013	For the three months ended Jun. 30, 2014
Ordinary income	経常収益	59,068	59,796
Interest income	資金運用収益	35,344	35,232
Interest on loans and discounts	(うち貸出金利息)	29,225	27,969
Interest and dividends on securities	(うち有価証券利息配当金)	5,730	6,754
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	11,908	11,257
Trading income	特定取引収益	623	725
Other ordinary income	その他業務収益	2,554	1,545
Other income	その他経常収益	8,636	11,034
Ordinary expenses	経常費用	34,771	33,598
Interest expenses	資金調達費用	2,613	2,690
Interest on deposits	(うち預金利息)	1,227	1,135
Fees and commissions payments	役務取引等費用	3,993	4,086
Other ordinary expenses	その他業務費用	617	13
General and administrative expenses	営業経費	22,278	22,584
Other expenses	その他経常費用	5,269	4,223
Ordinary profit	経常利益	24,296	26,197
Extraordinary income	特別利益	0	5,127
Gain on disposal of fixed assets	固定資産処分益	0	-
Gain on negative goodwill	負ののれん発生益	-	5,127
Extraordinary loss	特別損失	55	121
Loss on disposal of fixed assets	固定資産処分損	55	121
Income before income taxes and minority interests	税金等調整前 四半期純利益	24,240	31,203
Income taxes-current	法人税、住民税 及び事業税	7,822	7,011
Income taxes-deferred	法人税等調整額	1,366	1,209
Total income taxes	法人税等合計	9,189	8,220
Income before minority interests	少数株主損益調整前 四半期純利益	15,051	22,982
Minority interests in income	少数株主利益	195	-
Net income	四半期純利益	14,856	22,982

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2013	For the three months ended Jun. 30, 2014
Income before minority interests	少数株主損益調整前 四半期純利益	15,051	22,982
Other comprehensive income	その他の包括利益	(7,158)	11,116
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(8,382)	11,326
Deferred gains or losses on hedges	繰延ヘッジ損益	1,226	(305)
Remasurements of defined benefit plans	退職給付に係る調整額	-	90
Share of other comprehensive income of affiliates accounted for using equity method	持分法適用会社に対する 持分相当額	(3)	4
Comprehensive income	四半期包括利益	7,892	34,098
Comprehensive income attributable to owners of the parent	親会社株主に係る 四半期包括利益	7,708	34,098
Comprehensive income attributable to minority interests	少数株主に係る 四半期包括利益	184	-

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Business Combination

On April 1, 2014, the Chiba 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**

Value of the acquisition	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 (provisional figure)
Equity in earnings of affiliates	¥1,876 million (provisional figure)

(ii) Sources of Goodwill

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

(6) Material Subsequent Events**(Acquisition of Own Shares)**

At the Board of Directors' Meeting held on July 18, 2014, The Chiba Bank resolved to acquire its own shares under Article 156, as applied pursuant to Paragraph 3, Article 165, of the Corporate Law, to enhance shareholders' return by improving its capital efficiency.

- | | |
|---|--|
| (1) Type of shares to be acquired | Common stock |
| (2) Total number of shares to be acquired | Up to 15 million shares |
| (3) Total cost of acquisition | Up to 10.0 billion yen |
| (4) Period of acquisition | From July 22, 2014 to September 19, 2014 |

(Issuance of Unsecured Bonds (with write-down clause and subordinated clause) and US Dollar Denominated Unsecured Bonds)

At the Board of Directors' Meeting held on August 5, 2014, The Chiba Bank resolved to issue unsecured bonds (with write-down clause and subordinated clause) and US dollar denominated unsecured bonds.

1. Unsecured Bonds (with write-down clause and subordinated clause)

- | | |
|-----------------------------------|---|
| (1) Total amount of offered bonds | Not exceeding 30 billion yen |
| (2) Issue price | 100% of the denomination of each offered bond |
| (3) Maturity | Within 10 years and 1 month |
| (4) Redemption method | Bullet repayment
The bonds may also be provided with clauses for repurchase, early redemption and special redemption deemed appropriate at the time of issuance. |
| (5) Interest rate | 10-year Japanese government bond + 1.00% or less (fixed rate) |
| (6) Issue date | From August 6, 2014 to September 30, 2014 |
| (7) Collateral/Guarantee | Not secured or guaranteed,
No assets specifically reserved as security for the bonds. |
| (8) Financial covenants | None |
| (9) Purpose of funds | General corporate purposes |
| (10) Special provisions | Write-down clause and subordinated clause attached |

2. US Dollar Denominated Unsecured Bonds

- | | |
|-----------------------------------|---|
| (1) Total amount of offered bonds | Not exceeding 300 million US dollar |
| (2) Issue price | 99% or more of the denomination of each offered bond |
| (3) Maturity | Within 5 years and 1 month |
| (4) Redemption method | Bullet repayment
The bonds may also be provided with clauses for repurchase, early redemption and special redemption deemed appropriate at the time of issuance. |
| (5) Interest rate | 5-year US treasury bond + 1.50% or less (fixed rate) |
| (6) Issue date | From August 6, 2014 to December 30, 2014 |
| (7) Collateral/Guarantee | Not secured or guaranteed,
No assets specifically reserved as security for the bonds. |
| (8) Financial covenants | Negative pledge clause attached |
| (9) Purpose of funds | General corporate purposes |
| (10) Listing | Singapore Exchange Securities Trading Limited |

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2014, ending March 31, 2015

1. Summary of Income (Consolidated / Non-consolidated)

- <Consolidated> Ordinary profit increased by ¥1.9 billion compared with the corresponding period of the previous fiscal year, to ¥26.1 billion mainly due to a gain on negative goodwill, and net income increased by ¥8.1 billion compared with the corresponding period of the previous fiscal year, to ¥22.9 billion.
- <Non-consolidated> Ordinary profit increased by ¥0.8 billion compared with the corresponding period of the previous fiscal year, to ¥23.6 billion due to improvements of net credit costs and gains (losses) related to stocks, etc., and net income increased by ¥1.7 billion compared with the corresponding period of the previous fiscal year, to ¥16.2 billion.
- Both on a consolidated basis and on a non-consolidated basis, ordinary profit and net income recorded the highest-ever level.

Consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2014 (a)	For the three months ended Jun. 30, 2013 (b)	(a - b)	Interim FY 2014 (Projection)	(Reference) FY 2013 ended Mar. 31, 2014
Ordinary profit	経 常 利 益	26,197	24,296	1,900	42,000	78,201
Gain on negative goodwill, etc.	うち負ののれん発生益等	1,876	-	1,876	1,800	-
Net income	四半期(中間・当期)純利益	22,982	14,856	8,126	33,000	46,438
Gain on negative goodwill, etc.	うち負ののれん発生益等	1,876	-	1,876	7,000	-

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2014 (a)	For the three months ended Jun. 30, 2013 (b)	(a - b)	Interim FY 2014 (Projection)	(Reference) FY 2013 ended Mar. 31, 2014
Gross business profit	業 務 粗 利 益	40,556	40,190	365		149,163
Net interest income	資 金 利 益	34,257	33,428	829		126,670
Net fees and commissions income	役 務 取 引 等 利 益	4,315	4,494	(179)		17,841
Trading income	特 定 取 引 利 益	452	330	122		1,947
Profit from other business transactions	そ の 他 業 務 利 益	1,530	1,937	(407)		2,703
Gains (losses) related to bonds (Government bonds, etc.)	うち国債等債券損益	1,148	1,495	(347)		929
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	21,079	20,768	310		82,595
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	19,477	19,421	55		66,567
Core net business income	コ ア 業 務 純 益	18,328	17,926	402		65,638
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	(461)	461		-
Net business income	業 務 純 益	19,477	19,883	(406)		66,567
Non-recurrent income and losses	臨 時 損 益	4,187	2,959	1,227		3,804
Disposal of non-performing loans (-) (ii)	うち不良債権処理額	(77)	601	(678)		959
Gains (losses) related to stocks, etc.	うち株式等関係損益	1,072	296	775		974
Ordinary profit	経 常 利 益	23,664	22,843	821	38,000	70,372
Extraordinary income (loss)	特 別 損 益	(121)	(55)	(65)		(967)
Net income	四半期(中間・当期)純利益	16,277	14,525	1,751	25,500	43,206

Net credit costs (-)	(i)+(ii)	与 信 関 係 費 用	(77)	139	(216)	959
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Note : Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds, etc.

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

- A positive approach towards meeting customers' funding demand brought an increase in loans and bills discounted of ¥110.1 billion from the position as of March 31, 2014, to ¥8,193.1 billion. The balance of deposits increased by ¥152.3 billion compared with the position as of March 31, 2014, to ¥10,274.2 billion mainly due to an increase in personal deposits.
- The balance of investment trusts increased by ¥6.5 billion compared with the corresponding period of the previous fiscal year, to ¥361.5 billion, and insurance premiums of personal annuities, etc. increased by ¥0.7 billion compared with the corresponding period of the previous fiscal year, to ¥31.1 billion.

(¥ Billion)

	(Japanese)	As of Jun. 30, 2014		As of Mar. 31, 2014 (b)	(Reference) As of Jun. 30, 2013
		(a)	(a) - (b)		
Loans and bills discounted	貸 出 金	8,193.1	110.1	8,083.0	8,029.3
Domestic operations	国 内 向 け 貸 出	8,073.9	106.0	7,967.8	7,926.0
Corporate loans	事 業 者 向 け 貸 出	4,801.4	95.7	4,705.6	4,669.0
Consumer loans	消 費 者 ロ ー ン	2,997.5	18.9	2,978.6	2,895.9
Housing loans	う ち 住 宅 ロ ー ン	2,898.9	17.2	2,881.7	2,804.4
Public sectors	公 共 向 け 貸 出	274.9	(8.6)	283.5	361.0
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [中 小 企 業 等 貸 出 比 率]	6,412.2 [79.41%]	49.7 [(0.43%)]	6,362.4 [79.85%]	6,169.9 [77.84%]
Overseas operations	海 外 向 け 貸 出	119.2	4.0	115.1	103.3
Deposits	預 金	10,274.2	152.3	10,121.8	9,815.0
Domestic operations	国 内	10,047.7	94.7	9,952.9	9,677.5
Personal deposits	う ち 個 人	7,837.2	186.2	7,650.9	7,627.2
Corporate deposits	う ち 公 共	417.5	(147.4)	565.0	356.2
Overseas operations	海 外 店 等	226.5	57.5	168.9	137.4

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

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

(¥ Billion)

	(Japanese)	As of Jun. 30, 2014		As of Mar. 31, 2014 (b)	(Reference) As of Jun. 30, 2013
		(a)	(a) - (b)		
Balance of investment trusts	投 資 信 託 残 高	361.5	6.5	355.0	343.1
Personal investors	う ち 個 人	354.4	6.7	347.7	335.9

(¥ Billion)

	(Japanese)	For the three months ended Jun. 30, 2014		For the three months ended Jun. 30, 2013 (b)	(Reference) FY2013 ended Mar. 31, 2014
		(a)	(a) - (b)		
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	31.1	0.7	30.4	111.9

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

(¥ Million)

	(Japanese)	As of Jun. 30, 2014		As of Mar. 31, 2014 (b)	(Reference) As of Jun. 30, 2013
		(a)	(a) – (b)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,026	(1,656)	20,683	18,588
Doubtful Claims	危険債権	89,040	(5,437)	94,478	96,942
Substandard Claims	要管理債権	55,240	947	54,293	61,426
Total	合計	163,307	(6,146)	169,454	176,957
Normal Claims	正常債権	8,149,061	135,958	8,013,102	7,977,176
Non-performing loan ratio	不良債権比率	1.96%	(0.10%)	2.07%	2.17%

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

Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2014		As of Mar. 31, 2014 (b)	(Reference) As of Jun. 30, 2013
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,768	(351)	2,120	1,689
Delinquent Loans	延滞債権額	104,025	(5,890)	109,915	112,099
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,328	2,488	840	2,101
Restructured Loans	貸出条件緩和債権額	51,930	(1,558)	53,488	59,366
Total	合計	161,052	(5,312)	166,364	175,257
Total loan balance (Term-end balance)	貸出金残高(末残)	8,169,736	108,038	8,061,697	8,006,973
Total percentage of loan balance	貸出金残高比	1.97%	(0.09%)	2.06%	2.18%

Non-consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2014		As of Mar. 31, 2014 (b)	(Reference) As of Jun. 30, 2013
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,130	(405)	2,536	1,997
Delinquent Loans	延滞債権額	105,623	(6,595)	112,218	113,265
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,328	2,488	840	2,101
Restructured Loans	貸出条件緩和債権額	51,912	(1,540)	53,452	59,325
Total	合計	162,995	(6,053)	169,048	176,690
Total loan balance (Term-end balance)	貸出金残高(末残)	8,193,179	110,129	8,083,049	8,029,367
Total percentage of loan balance	貸出金残高比	1.98%	(0.10%)	2.09%	2.20%

5. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value (Consolidated / Non-consolidated)

Consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2014				As of Mar. 31, 2014			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses
			Gains	Losses		Gains	Losses		
Held-to-Maturity Bonds	満期保有目的	9.2	0.0	0.0	0.0	5.8	(0.0)	0.0	0.0
Other securities	その他有価証券	2,152.9	110.2	114.0	3.8	2,168.5	92.8	97.8	4.9
Stocks	株 式	193.6	84.6	86.2	1.5	182.1	71.8	73.8	2.0
Bonds	債 券	1,492.7	10.7	10.9	0.2	1,534.7	10.4	10.6	0.1
Others	そ の 他	466.5	14.8	16.8	2.0	451.6	10.5	13.3	2.7
Foreign bonds	うち外国債券	358.0	0.8	2.6	1.8	343.1	(1.0)	1.5	2.5

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2014				As of Mar. 31, 2014			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses
			Gains	Losses		Gains	Losses		
Held-to-Maturity Bonds	満期保有目的	9.2	0.0	0.0	0.0	5.8	(0.0)	0.0	0.0
Other securities	その他有価証券	2,143.8	103.3	107.1	3.8	2,159.7	86.2	91.1	4.9
Stocks	株 式	184.6	77.8	79.3	1.5	173.3	65.1	67.2	2.0
Bonds	債 券	1,492.7	10.7	10.9	0.2	1,534.7	10.4	10.6	0.1
Others	そ の 他	466.5	14.8	16.8	2.0	451.6	10.5	13.3	2.7
Foreign bonds	うち外国債券	358.0	0.8	2.6	1.8	343.1	(1.0)	1.5	2.5

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

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

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

		(Japanese)	For the three months ended Jun. 30, 2014 (a)	For the three months ended Jun. 30, 2013 (b)	(a-b)	(Reference) FY 2013 ended Mar. 31, 2014
Gains (losses) related to bonds (Government bonds, etc.)		国債等債券損益	1,148	1,495	(347)	929
Gains on sales		売却益	1,147	2,106	(958)	4,139
Gains on redemption		償還益	15	6	8	17
Losses on sales (-)		売却損	13	611	(597)	3,125
Losses on redemption (-)		償還損	-	-	-	-
Write-offs (-)		償却	-	6	(6)	103
Gains (losses) related to stocks, etc.		株式等関係損益	1,072	296	775	974
Gains on sales		売却益	1,072	480	592	1,062
Losses on sales (-)		売却損	0	-	0	81
Write-offs (-)		償却	-	183	(183)	6

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