

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2016, ending March 31, 2017

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tadayoshi Shinozaki, General Manager, Corporate Planning Division
 Filing date of Financial Statements: August 10, 2016 (scheduled)
 Trading Accounts: Established
 Payment day of cash dividend: -
 Supplementary Materials: Attached
 IR Conference: Not scheduled

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

1. Financial Highlights for the First Quarter (from April 1, 2016 to June 30, 2016)

(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		Profit Attributable to Owners of Parent 親会社株主に帰属する 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter Ended Jun. 30, 2016	62,025	2.6	26,582	1.7	18,464	4.2
Ended Jun. 30, 2015	60,447	1.0	26,131	(0.2)	17,704	(22.9)

Note: Comprehensive income First quarter ended Jun.30, 2016; ¥11,462 million [(54.1%)],
 First quarter ended Jun.30, 2015; ¥25,007 million [(26.6%)]

	Profit per Share 1株当たり 四半期純利益	Profit 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, 2016	22.63	22.61
Ended Jun. 30, 2015	21.26	21.23

(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, 2016	13,839,863	867,147	6.2
Fiscal Year 2015	13,333,858	866,398	6.4

(Reference) Capital assets First quarter ended Jun.30, 2016; ¥866,589 million Fiscal Year 2015; ¥865,882 million
 Note: "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares"- "Non-controlling interests")/ "Total assets" at term end.
 "Capital assets to total assets" stated above was not calculated based on the public notice of "Capital assets to total assets".

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 2015	—	7.00	—	7.00	14.00
Fiscal year 2016	—				
Fiscal year 2016 (Projection)		7.50	—	7.50	15.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2016 (from April 1, 2016 to March 31, 2017)

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

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six months Ending Sep. 30, 2016	42,000	(13.7)	29,000	(11.2)	35.68
Fiscal year Ending Mar. 31, 2017	76,500	(10.5)	52,000	(6.2)	63.98

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.: No
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No

(4) Number of Issued Shares (Common Stock)

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

June 30, 2016	875,521,087 shares	March 31, 2016	875,521,087 shares
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- ② Number of treasury shares

June 30, 2016	62,850,460 shares	March 31, 2016	53,818,360 shares
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- ③ Average number of issued shares

For the three months ended June 30, 2016	815,681,432 shares
For the three months ended June 30, 2015	832,769,771 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 ending March 31, 2017 were as follows.

Ordinary income increased by ¥1,578 million from the corresponding period of the previous fiscal year, to ¥62,025 million mainly due to an increase in other income such as reversal of allowance for loan losses.

Ordinary expenses increased by ¥1,126 million from the corresponding period of the previous fiscal year, to ¥35,442 million mainly due to an increase in general and administrative expenses.

As a result, Ordinary profit increased by ¥451 million to ¥26,582 million, and profit attributable to owners of parent increased by ¥759 million to ¥18,464 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

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

The balance of deposits as of June 30, 2016 was ¥11,168.4 billion, an increase of ¥41.0 billion from the position as of March 31, 2016. 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, 2016 increased by ¥79.4 billion from the position as of March 31, 2016, to ¥8,848.5 billion. The amount of securities held decreased by ¥18.8 billion from the position as of March 31, 2016, to ¥2,436.8 billion.

On this basis, total assets as of June 30, 2016 increased by ¥506.0 billion from the previous fiscal year-end, to ¥13,839.8 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2017 released on May 11, 2016.

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

(Additional Information)

The Chiba Bank has applied the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Guidance No. 26, March 28, 2016) from the first quarter of fiscal year ending March 31, 2017.

3. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2016	As of Jun. 30, 2016
Assets			
(資産の部)			
Cash and due from banks	現金預け金	1,397,413	1,738,965
Call loans and bills bought	コールローン及び買入手形	198,378	101,340
Receivables under resale agreements	買現先勘定	4,999	14,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	25,593
Monetary claims bought	買入金銭債権	22,051	21,964
Trading assets	特定取引資産	182,592	320,675
Money held in trust	金銭の信託	36,893	35,425
Securities	有価証券	2,455,700	2,436,887
Loans and bills discounted	貸出金	8,769,113	8,848,562
Foreign exchanges	外国為替	2,596	5,465
Other assets	その他資産	109,881	131,053
Tangible fixed assets	有形固定資産	101,971	102,338
Intangible fixed assets	無形固定資産	10,934	10,773
Deferred tax assets	繰延税金資産	5,928	5,696
Customers' liabilities for acceptances and guarantees	支払承諾見返	76,214	77,226
Allowance for loan losses	貸倒引当金	(40,811)	(37,105)
Total assets	資産の部合計	13,333,858	13,839,863
Liabilities			
(負債の部)			
Deposits	預金	11,127,408	11,168,429
Negotiable certificates of deposit	譲渡性預金	359,022	437,222
Call money and bills sold	コールマネー及び売渡手形	134,500	526,500
Payables under securities lending transactions	債券貸借取引受入担保金	191,699	229,921
Trading liabilities	特定取引負債	22,905	37,178
Borrowed money	借入金	268,485	225,898
Foreign exchanges	外国為替	640	403
Bonds payable	社債	107,545	101,692
Other liabilities	その他負債	121,252	111,081
Net defined benefit liability	退職給付に係る負債	24,483	24,065
Provision for directors' retirement benefits	役員退職慰労引当金	166	113
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,275	2,089
Provision for point loyalty programs	ポイント引当金	414	460
Reserves under special laws	特別法上の引当金	27	22
Deferred tax liabilities	繰延税金負債	19,349	19,340
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,069	11,069
Acceptances and guarantees	支払承諾	76,214	77,226
Total liabilities	負債の部合計	12,467,459	12,972,716

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2016	As of Jun. 30, 2016	
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	524,817	537,530	
Treasury shares	自 己 株 式	(37,480)	(42,483)	
Total shareholders' equity	株 主 資 本 合 計	754,540	762,249	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	103,921	97,306	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	231	(361)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	11,050	11,050	
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(3,861)	(3,655)	
Total accumulated other comprehensive income	その他の包括利益累計額合計	111,342	104,340	
Subscription rights to shares	新 株 予 約 権	516	557	
Total net assets	純 資 産 の 部 合 計	866,398	867,147	
Total liabilities and net assets	負債及び純資産の部合計	13,333,858	13,839,863	

(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, 2015	For the three months ended Jun. 30, 2016
Ordinary income	経 常 収 益	60,447	62,025
Interest income	資 金 運 用 収 益	35,934	35,055
Interest on loans and discounts	(うち貸出金利息)	27,120	26,494
Interest and dividends on securities	(うち有価証券利息配当金)	8,012	7,676
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	11,841	11,774
Trading income	特 定 取 引 収 益	808	1,150
Other ordinary income	そ の 他 業 務 収 益	888	1,243
Other income	そ の 他 経 常 収 益	10,973	12,801
Ordinary expenses	経 常 費 用	34,316	35,442
Interest expenses	資 金 調 達 費 用	3,602	3,592
Interest on deposits	(うち預金利息)	1,290	1,039
Fees and commissions payments	役 務 取 引 等 費 用	4,330	4,428
Trading expenses	特 定 取 引 費 用	59	-
Other ordinary expenses	そ の 他 業 務 費 用	180	87
General and administrative expenses	営 業 経 費	21,657	22,690
Other expenses	そ の 他 経 常 費 用	4,486	4,643
Ordinary profit	経 常 利 益	26,131	26,582
Extraordinary losses	特 別 損 失	13	114
Loss on disposal of non-current assets	固 定 資 産 処 分 損	13	114
Profit before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	26,118	26,468
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,997	4,877
Income taxes-deferred	法 人 税 等 調 整 額	2,415	3,126
Total income taxes	法 人 税 等 合 計	8,413	8,003
Profit	四 半 期 純 利 益	17,704	18,464
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	17,704	18,464

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2015	For the three months ended Jun. 30, 2016
Profit	四 半 期 純 利 益	17,704	18,464
Other comprehensive income	そ の 他 の 包 括 利 益	7,302	(7,002)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	6,845	(6,576)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	521	(593)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(88)	206
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	23	(39)
Comprehensive income	四 半 期 包 括 利 益	25,007	11,462
(Comprehensive income attributable to)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	25,007	11,462

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Material Subsequent Events

At the Board of Directors' Meeting held on August 4, 2016, 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 12 million shares |
| (3) Total cost of acquisition | Up to 5.0 billion yen |
| (4) Period of acquisition | From August 5, 2016 to August 31, 2016 |

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2016, ending March 31, 2017

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

- <Consolidated> Ordinary profit increased by ¥0.4 billion from the corresponding period of the previous fiscal year, to ¥26.5 billion, and profit attributable to owners of parent increased by ¥0.7 billion, to ¥18.4 billion from the corresponding period of the previous fiscal year.
- <Non-consolidated> Ordinary profit was ¥26.2 billion, almost unchanged from the corresponding period of the previous fiscal year, and profit increased by ¥0.5 billion from the corresponding period of the previous fiscal year, to ¥19.1 billion.
- Consolidated ordinary profit, non-consolidated ordinary profit and profit were the highest as the first quarter, and profit attributable to owners of parent was the second highest as the first quarter.

Consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2016 (a)	For the three months ended Jun. 30, 2015 (b)	(a - b)	Interim FY 2016 (Projection)	(Reference) FY 2015 ended Mar. 31, 2016
Ordinary profit	経 常 利 益	26,582	26,131	451	42,000	85,556
Profit attributable to owners of parent	親会社株主に帰属する 四半期(中間・当期)純利益	18,464	17,704	759	29,000	55,444

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2016 (a)	For the three months ended Jun. 30, 2015 (b)	(a - b)	Interim FY 2016 (Projection)	(Reference) FY 2015 ended Mar. 31, 2016
Gross business profit	業 務 粗 利 益	40,510	40,231	279		150,007
Net interest income	資 金 利 益	33,978	34,799	(821)		125,474
Net fees and commissions income	役 務 取 引 等 利 益	4,563	4,453	110		19,038
Trading income	特 定 取 引 利 益	817	272	545		3,276
Profit from other business transactions	そ の 他 業 務 利 益	1,150	705	445		2,218
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	649	329	320		2,231
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	20,978	20,372	606		82,072
Net business profit (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	19,532	19,859	(326)		67,935
Core net business profit	コ ア 業 務 純 益	18,882	19,529	(646)		65,703
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-	-		-
Net business profit	業 務 純 益	19,532	19,859	(326)		67,935
Non-recurrent income and losses	臨 時 損 益	6,739	6,376	363		11,728
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	(3,534)	(350)	(3,183)		(2,338)
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	(239)	2,423	(2,662)		2,773
Ordinary profit	経 常 利 益	26,271	26,235	36	40,000	79,664
Extraordinary income (losses)	特 別 損 益	(113)	(13)	(100)		(632)
Profit	四半期(中間・当期)純利益	19,152	18,642	510	28,500	52,535

Net credit costs (-)	(i)+(ii)	与 信 関 係 費 用	(3,534)	(350)	(3,183)	(2,338)
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Note: Core net business profit = Net business profit (before transfer to general allowance for loan losses) - Gains (losses) related to bonds (Government 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 ¥82.1 billion from the position as of March 31, 2016, to ¥8,879.6 billion. The balance of deposits increased by ¥41.7 billion compared with the position as of March 31, 2016, to ¥11,182.0 billion mainly due to an increase in personal deposits.
- The balance of investment trusts decreased by ¥28.7 billion compared with the position as of March 31, 2016, to ¥332.0 billion, and insurance premiums of personal annuities, etc. decreased by ¥1.7 billion from the corresponding period of the previous fiscal year, to ¥20.9 billion.

(¥ Billion)

	(Japanese)	As of Jun. 30, 2016		As of Mar. 31, 2016 (b)	(Reference) As of Jun. 30, 2015
		(a)	(a) - (b)		
Loans and bills discounted	貸 出 金	8,879.6	82.1	8,797.4	8,589.6
Domestic operations	国 内 向 け 貸 出	8,716.8	88.0	8,628.8	8,424.1
Corporate loans	事 業 者 向 け 貸 出	5,180.6	44.7	5,135.8	4,998.0
Consumer loans	消 費 者 ロ ー ン	3,289.0	25.5	3,263.4	3,141.5
Housing loans	う ち 住 宅 ロ ー ン	3,162.1	21.6	3,140.5	3,030.6
Public sectors	公 共 向 け 貸 出	247.2	17.6	229.5	284.5
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]	7,119.4 [81.67%]	69.4 [(0.02%)]	7,050.0 [81.70%]	6,775.8 [80.43%]
Overseas operations	海 外 向 け 貸 出	162.8	(5.8)	168.6	165.5
Deposits	預 金	11,182.0	41.7	11,140.2	10,903.3
Domestic operations	国 内	10,767.2	78.1	10,689.0	10,504.5
Personal deposits	う ち 個 人	8,228.5	156.5	8,071.9	8,113.2
Corporate deposits	う ち 公 共	528.6	(115.6)	644.2	476.4
Overseas operations	海 外 店 等	414.7	(36.3)	451.1	398.7

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, 2016		As of Mar. 31, 2016 (b)	(Reference) As of Jun. 30, 2015
		(a)	(a) - (b)		
Balance of investment trusts	投 資 信 託 残 高	332.0	(28.7)	360.7	383.3

(¥ Billion)

	(Japanese)	For the three months ended Jun. 30, 2016		For the three months ended Jun. 30, 2015 (b)	(Reference) FY2015 ended Mar. 31, 2016
		(a)	(a) - (b)		
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	20.9	(1.7)	22.7	113.2

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

(¥ Million)

	(Japanese)	As of Jun. 30, 2016		As of Mar. 31, 2016 (b)	(Reference) As of Jun. 30, 2015
		(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	17,559	(2,116)	19,675	19,577
Doubtful Claims	危険債権	82,122	(3,454)	85,576	84,412
Substandard Claims	要管理債権	46,167	(340)	46,508	53,398
Total	合計	145,849	(5,911)	151,761	157,388
Normal Claims	正常債権	8,844,670	95,698	8,748,971	8,556,728
Non-performing loan ratio	不良債権比率	1.62%	(0.08%)	1.70%	1.80%

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

Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2016		As of Mar. 31, 2016 (b)	(Reference) As of Jun. 30, 2015
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,066	(718)	2,784	2,006
Delinquent Loans	延滞債権額	94,831	(4,047)	98,878	99,267
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,315	524	1,790	841
Restructured Loans	貸出条件緩和債権額	43,862	(865)	44,728	52,569
Total	合計	143,076	(5,106)	148,182	154,685
Total loan balance (Term-end balance)	貸出金残高(末残)	8,848,562	79,448	8,769,113	8,565,439
As a percentage of total loans	貸出金残高比	1.61%	(0.07%)	1.68%	1.80%

Non-consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2016		As of Mar. 31, 2016 (b)	(Reference) As of Jun. 30, 2015
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,441	(731)	3,173	2,281
Delinquent Loans	延滞債権額	96,837	(4,784)	101,621	101,240
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,315	524	1,790	841
Restructured Loans	貸出条件緩和債権額	43,852	(865)	44,718	52,556
Total	合計	145,446	(5,856)	151,303	156,920
Total loan balance (Term-end balance)	貸出金残高(末残)	8,879,652	82,173	8,797,479	8,589,643
As a percentage of total loans	貸出金残高比	1.63%	(0.08%)	1.71%	1.82%

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, 2016				As of Mar. 31, 2016			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-maturity bonds	満期保有目的	11.1	0.3	0.4	0.0	11.7	(0.0)	0.0	0.0
Other securities	その他有価証券	2,410.8	140.2	151.8	11.5	2,429.7	149.3	159.2	9.8
Stocks	株 式	206.0	99.7	102.7	2.9	217.2	111.5	113.6	2.0
Bonds	債 券	1,499.6	25.6	25.7	0.0	1,477.1	20.9	21.0	0.1
Others	そ の 他	705.1	14.8	23.3	8.5	735.4	16.9	24.5	7.6
Foreign bonds	うち外国債券	513.3	4.6	7.8	3.1	542.0	2.5	6.3	3.8

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2016				As of Mar. 31, 2016			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-maturity bonds	満期保有目的	11.1	0.3	0.4	0.0	11.7	(0.0)	0.0	0.0
Other securities	その他有価証券	2,400.8	132.4	143.9	11.5	2,417.2	139.0	148.8	9.8
Stocks	株 式	196.0	91.9	94.8	2.9	204.7	101.2	103.2	2.0
Bonds	債 券	1,499.6	25.6	25.7	0.0	1,477.1	20.9	21.0	0.1
Others	そ の 他	705.1	14.8	23.3	8.5	735.4	16.9	24.5	7.6
Foreign bonds	うち外国債券	513.3	4.6	7.8	3.1	542.0	2.5	6.3	3.8

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

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

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

		(Japanese)	For the three months ended Jun. 30, 2016 (a)	For the three months ended Jun. 30, 2015 (b)	(a-b)	(Reference) FY 2015 ended Mar. 31, 2016
Gains (losses) related to bonds (Government bonds, etc.)		国債等債券損益	649	329	320	2,231
Gains on sales		売却益	714	506	208	2,941
Gains on redemption		償還益	0	3	(3)	29
Losses on sales (-)		売却損	65	180	(115)	701
Losses on redemption (-)		償還損	-	-	-	-
Write-offs (-)		償却	-	-	-	37
Gains (losses) related to stocks, etc.		株式等関係損益	(239)	2,423	(2,662)	2,773
Gains on sales		売却益	9	2,507	(2,497)	3,360
Losses on sales (-)		売却損	1	-	1	562
Write-offs (-)		償却	247	84	163	24

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.