

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2017, ending March 31, 2018

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tadayoshi Shinozaki,
 Executive Officer and General Manager, Corporate Planning Division
 Filing date of Financial Statements: August 10, 2017 (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, 2017 to June 30, 2017)

(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, 2017	61,049	(1.5)	24,282	(8.6)	17,032	(7.7)
Ended Jun. 30, 2016	62,025	2.6	26,582	1.7	18,464	4.2

Note: Comprehensive income First quarter ended Jun.30, 2017; ¥25,845 million [125.4%],
 First quarter ended Jun.30, 2016; ¥11,462 million [(54.1%)]

	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, 2017	21.35	21.32
Ended Jun. 30, 2016	22.63	22.61

(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, 2017	14,033,922	920,443	6.5
Fiscal Year 2016	14,095,743	900,550	6.3

(Reference) Capital assets First quarter ended Jun.30, 2017; ¥919,980 million Fiscal Year 2016; ¥900,127 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 2016	—	7.50	—	7.50	15.00
Fiscal year 2017	—	—	—	—	—
Fiscal year 2017 (Projection)	—	7.50	—	7.50	15.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2017 (from April 1, 2017 to March 31, 2018)

(%: 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, 2017	44,000	0.5	30,500	1.2	38.23
Fiscal year 2017	78,000	0.5	53,000	0.5	66.43

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, 2017	875,521,087 shares	March 31, 2017	875,521,087 shares
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 - ② Number of treasury shares

June 30, 2017	77,771,650 shares	March 31, 2017	77,761,158 shares
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 - ③ Average number of issued shares

For the three months ended June 30, 2017	797,753,466 shares
For the three months ended June 30, 2016	815,681,432 shares

*** This quarterly report is not subject to the quarterly review**

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

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

Table of contents

1. Qualitative Information	4
(1) Qualitative Information related to the Consolidated Results of Operations.....	4
(2) Qualitative Information related to the Consolidated Financial Conditions.....	4
(3) Qualitative Information related to the Consolidated Earnings Projections.....	4
2. Quarterly Consolidated Financial Statements and Notes	5
(1) Quarterly Consolidated Balance Sheet	5
(2) Quarterly Consolidated Statements of Income and Comprehensive Income	7
(3) Note for the Assumption of Going Concern	9
(4) Note for Material Changes in Shareholders' Equity.....	9
(5) Material Subsequent Events	9
Supplementary Information	10

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, 2018 were as follows.

Ordinary income decreased by ¥975 million from the corresponding period of the previous fiscal year, to ¥61,049 million mainly due to a decrease in other income such as reversal of allowance for loan losses. Ordinary expenses increased by ¥1,324 million from the corresponding period of the previous fiscal year, to ¥36,767 million mainly due to an increase in interest expenses such as interest on negotiable certificates of deposit.

As a result, ordinary profit decreased by ¥2,300 million to ¥24,282 million, and profit attributable to owners of parent decreased by ¥1,432 million to ¥17,032 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, 2017 was ¥11,645.9 billion, an increase of ¥95.3 billion from the position as of March 31, 2017. 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, 2017 increased by ¥149.4 billion from the position as of March 31, 2017, to ¥9,418.2 billion. The amount of securities held decreased by ¥61.1 billion from the position as of March 31, 2017, to ¥2,320.3 billion.

On this basis, total assets as of June 30, 2017 decreased by ¥61.8 billion from the previous fiscal year-end, to ¥14,033.9 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, 2018 released on May 10, 2017.

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. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2017	As of Jun. 30, 2017
Assets			
(資産の部)			
Cash and due from banks	現金預け金	1,806,514	1,661,648
Call loans and bills bought	コールローン及び買入手形	154,078	59,423
Receivables under resale agreements	買現先勘定	14,999	14,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	19,460
Monetary claims bought	買入金銭債権	21,626	21,701
Trading assets	特定取引資産	129,820	144,164
Money held in trust	金銭の信託	28,140	28,965
Securities	有価証券	2,381,490	2,320,356
Loans and bills discounted	貸出金	9,268,854	9,418,254
Foreign exchanges	外国為替	4,563	2,992
Other assets	その他資産	144,579	193,513
Tangible fixed assets	有形固定資産	101,185	100,560
Intangible fixed assets	無形固定資産	10,942	11,137
Deferred tax assets	繰延税金資産	5,326	5,097
Customers' liabilities for acceptances and guarantees	支払承諾見返	56,172	61,986
Allowance for loan losses	貸倒引当金	(32,551)	(30,341)
Total assets	資産の部合計	14,095,743	14,033,922
Liabilities			
(負債の部)			
Deposits	預金	11,550,592	11,645,928
Negotiable certificates of deposit	譲渡性預金	434,192	490,821
Call money and bills sold	コールマネー及び売渡手形	250,000	50,000
Payables under securities lending transactions	債券貸借取引受入担保金	318,992	241,190
Trading liabilities	特定取引負債	16,474	25,666
Borrowed money	借入金	279,442	298,225
Foreign exchanges	外国為替	692	566
Bonds payable	社債	117,267	117,157
Borrowed money from trust account	信託勘定借	62	98
Other liabilities	その他負債	108,149	114,030
Net defined benefit liability	退職給付に係る負債	22,838	22,396
Provision for directors' retirement benefits	役員退職慰労引当金	169	96
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,920	2,743
Provision for point loyalty programs	ポイント引当金	506	495
Reserves under special laws	特別法上の引当金	22	19
Deferred tax liabilities	繰延税金負債	25,765	31,124
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,930	10,930
Acceptances and guarantees	支払承諾	56,172	61,986
Total liabilities	負債の部合計	13,195,193	13,113,478

					(¥ Million)	
Item	科目 (Japanese)			As of Mar. 31, 2017	As of Jun. 30, 2017	
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	566,050	577,099	
Treasury shares	自	己	株 式	(52,219)	(52,227)	
Total shareholders' equity	株 主 資 本 合 計			781,033	792,075	
Valuation difference on available-for-sale securities	その他有価証券評価差額金			109,427	118,254	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益			1,510	1,281	
Revaluation reserve for land	土 地 再 評 価 差 額 金			10,733	10,733	
Remeasurements of defined benefit plans	退職給付に係る調整累計額			(2,577)	(2,363)	
Total accumulated other comprehensive income	その他の包括利益累計額合計			119,093	127,905	
Subscription rights to shares	新 株 予 約 権			423	462	
Total net assets	純 資 産 の 部 合 計			900,550	920,443	
Total liabilities and net assets	負債及び純資産の部合計			14,095,743	14,033,922	

(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, 2016	For the three months ended Jun. 30, 2017
Ordinary income	経 常 収 益	62,025	61,049
Interest income	資 金 運 用 収 益	35,055	35,168
Interest on loans and discounts	(うち貸出金利息)	26,494	26,490
Interest and dividends on securities	(うち有価証券利息配当金)	7,676	7,506
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	11,774	12,285
Trading income	特 定 取 引 収 益	1,150	1,049
Other ordinary income	そ の 他 業 務 収 益	1,243	1,541
Other income	そ の 他 経 常 収 益	12,801	11,004
Ordinary expenses	経 常 費 用	35,442	36,767
Interest expenses	資 金 調 達 費 用	3,592	4,641
Interest on deposits	(うち預金利息)	1,039	1,299
Fees and commissions payments	役 務 取 引 等 費 用	4,428	4,360
Other ordinary expenses	そ の 他 業 務 費 用	87	10
General and administrative expenses	営 業 経 費	22,690	22,489
Other expenses	そ の 他 経 常 費 用	4,643	5,266
Ordinary profit	経 常 利 益	26,582	24,282
Extraordinary losses	特 別 損 失	114	82
Loss on disposal of non-current assets	固 定 資 産 処 分 損	114	82
Profit before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	26,468	24,199
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,877	5,515
Income taxes-deferred	法 人 税 等 調 整 額	3,126	1,652
Total income taxes	法 人 税 等 合 計	8,003	7,167
Profit	四 半 期 純 利 益	18,464	17,032
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 する 四 半 期 純 利 益	18,464	17,032

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2016	For the three months ended Jun. 30, 2017
Profit	四 半 期 純 利 益	18,464	17,032
Other comprehensive income	そ の 他 の 包 括 利 益	(7,002)	8,812
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(6,576)	8,793
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(593)	(228)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	206	214
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	(39)	33
Comprehensive income	四 半 期 包 括 利 益	11,462	25,845
(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	11,462	25,845

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Material Subsequent Events

At the Board of Directors' Meeting held on August 3, 2017, 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 10 million shares |
| (3) Total cost of acquisition | Up to 7.0 billion yen |
| (4) Period of acquisition | From August 4, 2017 to August 31, 2017 |

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2017, ending March 31, 2018

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

- <Non-consolidated> Gross business profit increased by ¥0.2 billion from the corresponding period of the previous fiscal year, to ¥40.7 billion mainly due to an increase in net fees and commissions income. Expenses decreased by ¥0.2 billion from the corresponding period of the previous fiscal year, and net business profit (before transfer to general allowance for loan losses) totaled ¥19.9 billion, an increase of ¥0.4 billion from the corresponding period of the previous fiscal year.

Ordinary profit decreased by ¥1.3 billion from the corresponding period of the previous fiscal year, to ¥24.9 billion mainly due to a decrease in reversal of net credit costs, and profit decreased by ¥0.6 billion from the corresponding period of the previous fiscal year, to ¥18.5 billion.

- <Consolidated> Ordinary profit decreased by ¥2.3 billion from the corresponding period of the previous fiscal year, to ¥24.2 billion, and profit attributable to owners of parent decreased by ¥1.4 billion from the corresponding period of the previous fiscal year, to ¥17.0 billion.

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2017 (a)	For the three months ended Jun. 30, 2016 (b)	(a - b)	Interim FY 2017 (Projection)	(Reference) FY 2016
Gross business profit	業 務 粗 利 益	40,742	40,510	231		144,071
Net interest income	資 金 利 益	33,742	33,978	(235)		121,168
Net fees and commissions income	役 務 取 引 等 利 益	5,142	4,563	579		19,102
Trading income	特 定 取 引 利 益	328	817	(489)		2,590
Profit from other business transactions	そ の 他 業 務 利 益	1,527	1,150	376		1,210
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	1,190	649	540		(1,180)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	20,756	20,978	(222)		83,119
Net business profit (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	19,986	19,532	453		60,952
Core net business profit	コ ア 業 務 純 益	18,795	18,882	(86)		62,132
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	19,986	19,532	453		60,952
Non-recurrent income and losses	臨 時 損 益	4,914	6,739	(1,824)		9,053
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	(1,809)	(3,534)	1,724		(3,750)
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	371	(239)	611		1,564
Ordinary profit	経 常 利 益	24,900	26,271	(1,370)	41,500	70,005
Extraordinary income (losses)	特 別 損 益	(82)	(113)	30		(1,000)
Profit	四 半 期 (中 間 ・ 当 期) 純 利 益	18,506	19,152	(646)	30,000	48,619
Net credit costs (-)	(i)+(ii) 与 信 関 係 費 用	(1,809)	(3,534)	1,724		(3,750)

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

Consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2017 (a)	For the three months ended Jun. 30, 2016 (b)	(a - b)	Interim FY 2017 (Projection)	(Reference) FY 2016
Ordinary profit	経 常 利 益	24,282	26,582	(2,300)	44,000	77,604
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	17,032	18,464	(1,432)	30,500	52,730

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 ¥152.2 billion from the position as of March 31, 2017, to ¥9,457.6 billion. The balance of deposits increased by ¥96.2 billion compared with the position as of March 31, 2017, to ¥11,662.0 billion mainly due to an increase in personal deposits.
- The balance of investment trusts was ¥299.6 billion, and insurance premiums of personal annuities, etc. was ¥9.0 billion.

(¥ Billion)

	(Japanese)	As of Jun. 30, 2017		As of Mar. 31, 2017 (b)	(Reference) As of Jun. 30, 2016
		(a)	(a) – (b)		
Loans and bills discounted	貸 出 金	9,457.6	152.2	9,305.3	8,879.6
Domestic operations	国 内 向 け 貸 出	9,265.2	149.3	9,115.8	8,716.8
Corporate loans	事 業 者 向 け 貸 出	5,583.5	92.2	5,491.2	5,180.6
Consumer loans	消 費 者 ロ ー ン	3,455.3	34.3	3,420.9	3,289.0
Housing loans	う ち 住 宅 ロ ー ン	3,311.1	29.4	3,281.7	3,162.1
Public sectors	公 共 向 け 貸 出	226.4	22.7	203.6	247.2
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]	7,652.2 [82.59%]	89.7 [(0.36%)]	7,562.5 [82.96%]	7,119.4 [81.67%]
Overseas operations	海 外 向 け 貸 出	192.3	2.8	189.4	162.8
Deposits	預 金	11,662.0	96.2	11,565.7	11,182.0
Domestic operations	国 内	11,215.4	99.2	11,116.2	10,767.2
Personal deposits	う ち 個 人	8,563.7	213.3	8,350.3	8,228.5
Corporate deposits	う ち 公 共	534.9	(133.9)	668.8	528.6
Overseas operations	海 外 店 等	446.5	(2.9)	449.5	414.7

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, 2017		As of Mar. 31, 2017 (b)	(Reference) As of Jun. 30, 2016
		(a)	(a) – (b)		
Balance of investment trusts	投 資 信 託 残 高	299.6	(12.8)	312.5	332.0

(¥ Billion)

	(Japanese)	For the three months ended Jun. 30, 2017		For the three months ended Jun. 30, 2016 (b)	(Reference) FY2016
		(a)	(a) – (b)		
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	9.0	(11.9)	20.9	58.2

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

(¥ Million)

	(Japanese)	As of Jun. 30, 2017		As of Mar. 31, 2017 (b)	(Reference) As of Jun. 30, 2016
		(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	16,476	(1,334)	17,810	17,559
Doubtful Claims	危険債権	66,789	(1,632)	68,421	82,122
Substandard Claims	要管理債権	50,512	(2,311)	52,823	46,167
Total	合計	133,777	(5,278)	139,056	145,849
Normal Claims	正常債権	9,443,454	168,168	9,275,286	8,844,670
Non-performing loan ratio	不良債権比率	1.39%	(0.08%)	1.47%	1.62%

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

Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2017		As of Mar. 31, 2017 (b)	(Reference) As of Jun. 30, 2016
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,087	205	1,881	2,066
Delinquent Loans	延滞債権額	78,629	(2,869)	81,499	94,831
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,533	170	1,362	2,315
Restructured Loans	貸出条件緩和債権額	48,986	(2,481)	51,468	43,862
Total	合計	131,236	(4,974)	136,211	143,076
Total loan balance (Term-end balance)	貸出金残高(末残)	9,418,254	149,400	9,268,854	8,848,562
As a percentage of total loans	貸出金残高比	1.39%	(0.07%)	1.46%	1.61%

Non-consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2017		As of Mar. 31, 2017 (b)	(Reference) As of Jun. 30, 2016
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,563	310	2,252	2,441
Delinquent Loans	延滞債権額	80,522	(3,330)	83,852	96,837
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,533	170	1,362	2,315
Restructured Loans	貸出条件緩和債権額	48,979	(2,481)	51,460	43,852
Total	合計	133,598	(5,330)	138,928	145,446
Total loan balance (Term-end balance)	貸出金残高(末残)	9,457,608	152,219	9,305,388	8,879,652
As a percentage of total loans	貸出金残高比	1.41%	(0.08%)	1.49%	1.63%

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, 2017				As of Mar. 31, 2017			
		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	10.6	0.2	0.2	0.0	10.8	0.1	0.1	0.0
Other securities	その他有価証券	2,290.4	169.7	179.4	9.7	2,352.9	156.9	167.5	10.5
Stocks	株 式	252.3	147.8	148.6	0.8	242.8	133.8	134.6	0.8
Bonds	債 券	1,337.6	9.7	11.1	1.3	1,413.0	12.8	13.9	1.0
Others	そ の 他	700.4	12.0	19.6	7.5	697.0	10.3	19.0	8.7
Foreign bonds	うち外国債券	456.7	(1.9)	2.1	4.0	468.3	(2.3)	2.2	4.6

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2017				As of Mar. 31, 2017			
		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	10.6	0.2	0.2	0.0	10.8	0.1	0.1	0.0
Other securities	その他有価証券	2,275.7	157.0	166.8	9.7	2,341.0	147.1	157.7	10.5
Stocks	株 式	237.6	135.2	136.0	0.8	230.9	124.0	124.8	0.8
Bonds	債 券	1,337.6	9.7	11.1	1.3	1,413.0	12.8	13.9	1.0
Others	そ の 他	700.4	12.0	19.6	7.5	697.0	10.3	19.0	8.7
Foreign bonds	うち外国債券	456.7	(1.9)	2.1	4.0	468.3	(2.3)	2.2	4.6

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.

		(¥ Billion)		
	(Japanese)	As of Jun. 30, 2017		As of Mar. 31, 2017
		(a)	(a-b)	(c)
Gains (losses) on valuation on foreign bonds and derivative transactions	外国債券とデリバティブ取引の評価損益合計	1.0	0.0	0.9
Foreign bonds	外 国 債 券	(1.9)	0.3	(2.3)
Deferred hedges on derivative transactions	デリバティブ取引（繰延ヘッジ）	2.9	(0.3)	3.3

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2017 (a)	For the three months ended Jun. 30, 2016 (b)	(a-b)	(Reference) FY 2016
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	1,190	649	540	(1,180)
Gains on sales	売却益	1,200	714	485	3,039
Gains on redemption	償還益	-	0	(0)	18
Losses on sales (-)	売却損	7	65	(58)	4,219
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	2	-	2	17
Gains (losses) related to stocks, etc.	株式等関係損益	371	(239)	611	1,564
Gains on sales	売却益	668	9	658	1,576
Losses on sales (-)	売却損	60	1	58	3
Write-offs (-)	償却	236	247	(11)	8

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.