

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2018, ending March 31, 2019

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Takashi Makinose, General Manager of Corporate Planning Division
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 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, 2018 to June 30, 2018)

(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, 2018	60,229	(1.3)	21,090	(13.1)	14,852	(12.7)
Ended Jun. 30, 2017	61,049	(1.5)	24,282	(8.6)	17,032	(7.7)

Note: Comprehensive income First quarter ended Jun.30, 2018; ¥28,988 million [12.1%], First quarter ended Jun.30, 2017; ¥25,845 million [125.4%]

	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, 2018	19.06	19.04
Ended Jun. 30, 2017	21.35	21.32

(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, 2018	14,571,318	961,408	6.5
Fiscal Year 2017	14,381,815	943,236	6.5

(Reference) Capital assets First quarter ended Jun.30, 2018; ¥960,855 million Fiscal Year 2017; ¥942,724 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 2017	—	7.50	—	7.50	15.00
Fiscal year 2018	—	—	—	—	—
Fiscal year 2018 (Projection)	—	8.00	—	8.00	16.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2018 (from April 1, 2018 to March 31, 2019)

(%: 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, 2018	39,500	(12.1)	27,500	(12.7)	35.38
Fiscal year 2018	80,000	1.9	54,500	1.3	70.22

Note: Revisions of released earnings projections: No

The Bank acquired its own shares based on a resolution at the Board of Directors' Meeting held on May 9, 2018. The impact of the acquisition was included in "Profit per share" stated above.

*** 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, 2018	865,521,087 shares	March 31, 2018	865,521,087 shares
②	Number of treasury shares			
	June 30, 2018	90,376,743 shares	March 31, 2018	84,573,449 shares
③	Average number of issued shares			
	For the three months ended June 30, 2018	779,013,088 shares		
	For the three months ended June 30, 2017	797,753,466 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.

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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, 2019 were as follows.

Ordinary income decreased by ¥820 million from the corresponding period of the previous fiscal year, to ¥60,229 million mainly due to a decrease in other income such as reversal of allowance for loan losses. Ordinary expenses increased by ¥2,371 million from the corresponding period of the previous fiscal year, to ¥39,138 million mainly due to an increase in interest expenses such as interest on deposits.

As a result, ordinary profit decreased by ¥3,191 million to ¥21,090 million, and profit attributable to owners of parent decreased by ¥2,179 million to ¥14,852 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

Total assets as of June 30, 2018 increased by ¥189.5 billion from the previous fiscal year-end, to ¥14,571.3 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2018 was ¥12,040.9 billion, an increase of ¥37.5 billion mainly in personal deposits from the position as of March 31, 2018. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as activities to encourage customers to make the Chiba Bank their main banking institution for household needs.

We continued to respond positively to the funding demand of customers. As a result, the balance of loans and bills discounted as of June 30, 2018 increased by ¥78.0 billion from the position as of March 31, 2018, to ¥9,852.9 billion. The amount of securities held decreased by ¥39.4 billion from the position as of March 31, 2018, to ¥2,130.0 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, 2019 released on May 9, 2018.

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, 2018	As of Jun. 30, 2018
Assets			
(資産の部)			
Cash and due from banks	現金預け金	1,845,198	1,915,758
Call loans and bills bought	コールローン及び買入手形	75,801	72,293
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	-	5,075
Monetary claims bought	買入金銭債権	21,448	21,855
Trading assets	特定取引資産	122,069	187,761
Money held in trust	金銭の信託	30,911	30,295
Securities	有価証券	2,169,542	2,130,045
Loans and bills discounted	貸出金	9,774,912	9,852,996
Foreign exchanges	外国為替	3,187	3,168
Other assets	その他資産	185,943	192,329
Tangible fixed assets	有形固定資産	99,476	98,581
Intangible fixed assets	無形固定資産	11,858	12,222
Net defined benefit asset	退職給付に係る資産	1,072	1,310
Deferred tax assets	繰延税金資産	4,535	4,310
Customers' liabilities for acceptances and guarantees	支払承諾見返	48,569	56,293
Allowance for loan losses	貸倒引当金	(27,714)	(27,979)
Total assets	資産の部合計	14,381,815	14,571,318
Liabilities			
(負債の部)			
Deposits	預金	12,003,407	12,040,935
Negotiable certificates of deposit	譲渡性預金	464,971	504,309
Payables under repurchase agreements	売現先勘定	17,085	26,890
Payables under securities lending transactions	債券貸借取引受入担保金	260,387	271,496
Trading liabilities	特定取引負債	12,632	14,944
Borrowed money	借入金	334,405	388,813
Foreign exchanges	外国為替	587	376
Bonds payable	社債	113,714	116,297
Borrowed money from trust account	信託勘定借	963	1,588
Other liabilities	その他負債	120,458	119,768
Net defined benefit liability	退職給付に係る負債	14,898	14,653
Provision for directors' retirement benefits	役員退職慰労引当金	132	106
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	3,074	2,874
Provision for point loyalty programs	ポイント引当金	482	519
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	31,930	39,167
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,852	10,852
Acceptances and guarantees	支払承諾	48,569	56,293
Total liabilities	負債の部合計	13,438,578	13,609,910

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2018	As of Jun. 30, 2018	
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	600,931	609,927	
Treasury shares	自 己 株 式	(59,256)	(64,256)	
Total shareholders' equity	株 主 資 本 合 計	808,878	812,874	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	121,950	136,237	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,822	1,577	
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,802	10,802	
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(730)	(636)	
Total accumulated other comprehensive income	その他の包括利益累計額合計	133,846	147,981	
Subscription rights to shares	新 株 予 約 権	511	552	
Total net assets	純 資 産 の 部 合 計	943,236	961,408	
Total liabilities and net assets	負債及び純資産の部合計	14,381,815	14,571,318	

(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, 2017	For the three months ended Jun. 30, 2018
Ordinary income	経 常 収 益	61,049	60,229
Interest income	資 金 運 用 収 益	35,168	37,219
Interest on loans and discounts	(うち貸出金利息)	26,490	27,320
Interest and dividends on securities	(うち有価証券利息配当金)	7,506	8,569
Trust fees	信 託 報 酬	0	7
Fees and commissions	役 務 取 引 等 収 益	12,285	11,907
Trading income	特 定 取 引 収 益	1,049	1,249
Other ordinary income	そ の 他 業 務 収 益	1,541	1,332
Other income	そ の 他 経 常 収 益	11,004	8,512
Ordinary expenses	経 常 費 用	36,767	39,138
Interest expenses	資 金 調 達 費 用	4,641	6,005
Interest on deposits	(うち預金利息)	1,299	2,001
Fees and commissions payments	役 務 取 引 等 費 用	4,360	4,641
Other ordinary expenses	そ の 他 業 務 費 用	10	121
General and administrative expenses	営 業 経 費	22,489	22,513
Other expenses	そ の 他 経 常 費 用	5,266	5,856
Ordinary profit	経 常 利 益	24,282	21,090
Extraordinary income	特 別 利 益	-	0
Gains on disposal of non-current assets	固 定 資 産 処 分 益	-	0
Extraordinary losses	特 別 損 失	82	126
Loss on disposal of non-current assets	固 定 資 産 処 分 損	82	126
Profit before income taxes	税 金 等 調 整 前 益 四 半 期 純 利 益	24,199	20,964
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,515	4,908
Income taxes-deferred	法 人 税 等 調 整 額	1,652	1,202
Total income taxes	法 人 税 等 合 計	7,167	6,111
Profit	四 半 期 純 利 益	17,032	14,852
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	17,032	14,852

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2017	For the three months ended Jun. 30, 2018
Profit	四 半 期 純 利 益	17,032	14,852
Other comprehensive income	そ の 他 の 包 括 利 益	8,812	14,135
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	8,793	14,240
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(228)	(245)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	214	93
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	33	46
Comprehensive income	四 半 期 包 括 利 益	25,845	28,988
(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	25,845	28,988

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2018, ending March 31, 2019

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

- <Non-consolidated> Gross business profit increased by ¥0.4 billion from the corresponding period of the previous fiscal year, to ¥41.1 billion mainly due to an increase in net interest income. Net business profit (before transfer to general allowance for loan losses) totaled ¥20.5 billion, an increase of ¥0.5 billion from the corresponding period of the previous fiscal year.

Ordinary profit decreased by ¥2.6 billion from the corresponding period of the previous fiscal year, to ¥22.2 billion mainly due to a decrease in reversal of allowance for loan losses, and profit decreased by ¥1.6 billion from the corresponding period of the previous fiscal year, to ¥16.8 billion.

- <Consolidated> Ordinary profit decreased by ¥3.1 billion from the corresponding period of the previous fiscal year, to ¥21.0 billion, and profit attributable to owners of parent decreased by ¥2.1 billion from the corresponding period of the previous fiscal year, to ¥14.8 billion.

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2018		For the three months ended Jun. 30, 2017	Interim FY 2018 (Projection)	(Reference) FY 2017
		(a)	(a - b)	(b)		
Gross business profit	業 務 粗 利 益	41,178	436	40,742		149,401
Net interest income	資 金 利 益	35,001	1,258	33,742		121,517
Net fees and commissions income	役 務 取 引 等 利 益	4,570	(572)	5,142		23,757
Trading income	特 定 取 引 利 益	403	74	328		2,001
Profit from other business transactions	そ の 他 業 務 利 益	1,203	(324)	1,527		2,125
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	1,065	(124)	1,190		(586)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	20,654	(101)	20,756		82,881
Net business profit (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 繰 入 前)	20,524	538	19,986		66,520
Core net business profit	コ ア 業 務 純 益	19,459	663	18,795		67,107
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 額	139	139	-		-
Net business profit	業 務 純 益	20,385	399	19,986		66,520
Non-recurrent income and losses	臨 時 損 益	1,872	(3,042)	4,914		4,087
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	967	2,777	(1,809)		805
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	(2,404)	2,404		3,340
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	958	586	371		1,609
Ordinary profit	経 常 利 益	22,257	(2,643)	24,900	38,500	70,607
Extraordinary income (losses)	特 別 損 益	(126)	(43)	(82)		(1,352)
Profit	四 半 期 (中 間 ・ 当 期) 純 利 益	16,850	(1,655)	18,506	28,000	49,655
Net credit costs (-)	(i)+(ii) 与 信 関 係 費 用	1,107	2,916	(1,809)		805

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, 2018		For the three months ended Jun. 30, 2017	Interim FY 2018 (Projection)	(Reference) FY 2017
		(a)	(a - b)	(b)		
Ordinary profit	経 常 利 益	21,090	(3,191)	24,282	39,500	78,484
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	14,852	(2,179)	17,032	27,500	53,796

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 ¥79.3 billion from the position as of March 31, 2018, to ¥9,895.3 billion. The balance of deposits increased by ¥37.0 billion compared with the position as of March 31, 2018, to ¥12,054.0 billion mainly due to an increase in personal deposits.
- The balance of investment trusts was ¥283.0 billion, and the balance of personal annuities insurance, etc. was ¥921.6 billion.

(¥ Billion)

	(Japanese)	As of Jun. 30, 2018		As of Mar. 31, 2018	(Reference) As of Jun. 30, 2017
		(a)	(a) - (b)	(b)	
Loans and bills discounted	貸 出 金	9,895.3	79.3	9,816.0	9,457.6
Domestic operations	国 内 向 け 貸 出	9,671.6	65.4	9,606.1	9,265.2
Corporate loans	事 業 者 向 け 貸 出	5,817.8	14.1	5,803.7	5,583.5
Consumer loans	消 費 者 ロ ー ン	3,610.3	25.8	3,584.5	3,455.3
Housing loans	う ち 住 宅 ロ ー ン	3,452.4	21.2	3,431.1	3,311.1
Public sectors	公 共 向 け 貸 出	243.4	25.5	217.8	226.4
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]	8,024.9 [82.97%]	29.4 [(0.25%)]	7,995.4 [83.23%]	7,652.2 [82.59%]
Overseas operations	海 外 向 け 貸 出	223.7	13.8	209.9	192.3
Deposits	預 金	12,054.0	37.0	12,017.0	11,662.0
Domestic operations	国 内	11,645.0	40.9	11,604.1	11,215.4
Personal deposits	う ち 個 人	8,865.0	204.4	8,660.6	8,563.7
Corporate deposits	う ち 公 共	551.4	(170.0)	721.4	534.9
Overseas operations	海 外 店 等	408.9	(3.9)	412.9	446.5

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, 2018		As of Mar. 31, 2018	(Reference) As of Jun. 30, 2017
		(a)	(a) - (b)	(b)	
Balance of investment trusts	投 資 信 託 残 高	283.0	2.0	281.0	299.6

(¥ Billion)

	(Japanese)	As of Jun. 30, 2018		As of Mar. 31, 2018	(Reference) As of Jun. 30, 2017
		(a)	(a) - (b)	(b)	
Balance of personal annuities insurance, etc.	個 人 年 金 保 険 等 残 高	921.6	17.1	904.4	946.5

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

(¥ Million)

	(Japanese)	As of Jun. 30, 2018		As of Mar. 31, 2018 (b)	(Reference) As of Jun. 30, 2017
		(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	16,939	(131)	17,071	16,476
Doubtful Claims	危険債権	65,039	(4,452)	69,491	66,789
Substandard Claims	要管理債権	39,475	(1,016)	40,491	50,512
Total	合計	121,454	(5,600)	127,054	133,777
Normal Claims	正常債権	9,898,251	94,534	9,803,717	9,443,454
Non-performing loan ratio	不良債権比率	1.21%	(0.06%)	1.27%	1.39%

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

Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2018		As of Mar. 31, 2018 (b)	(Reference) As of Jun. 30, 2017
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,426	215	1,210	2,087
Delinquent Loans	延滞債権額	78,744	(3,993)	82,737	78,629
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,603	466	1,137	1,533
Restructured Loans	貸出条件緩和債権額	37,875	(1,483)	39,359	48,986
Total	合計	119,649	(4,795)	124,445	131,236
Total loan balance (Term-end balance)	貸出金残高(末残)	9,852,996	78,083	9,774,912	9,418,254
As a percentage of total loans	貸出金残高比	1.21%	(0.05%)	1.27%	1.39%

Non-consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2018		As of Mar. 31, 2018 (b)	(Reference) As of Jun. 30, 2017
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,653	285	1,367	2,563
Delinquent Loans	延滞債権額	80,032	(4,872)	84,905	80,522
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,603	466	1,137	1,533
Restructured Loans	貸出条件緩和債権額	37,872	(1,482)	39,354	48,979
Total	合計	121,162	(5,603)	126,765	133,598
Total loan balance (Term-end balance)	貸出金残高(末残)	9,895,368	79,302	9,816,065	9,457,608
As a percentage of total loans	貸出金残高比	1.22%	(0.06%)	1.29%	1.41%

5. Securities

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

Consolidated

(¥Billion)

	(Japanese)	As of Jun. 30, 2018				As of Mar. 31, 2018			
		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	9.4	(0.0)	0.0	0.0	9.4	0.0	0.0	0.0
Other securities	その他有価証券	2,094.9	195.4	207.2	11.7	2,136.0	174.9	186.8	11.9
	株式	279.3	177.6	178.6	1.0	259.8	158.0	158.8	0.8
	債券	1,111.4	8.5	8.9	0.4	1,210.9	9.3	9.9	0.5
	その他	704.1	9.3	19.6	10.3	665.2	7.5	18.1	10.5
	うち外国債券	405.8	(3.2)	1.3	4.6	382.9	(3.0)	1.3	4.3

Non-consolidated

(¥Billion)

	(Japanese)	As of Jun. 30, 2018				As of Mar. 31, 2018			
		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	9.4	(0.0)	0.0	0.0	9.4	0.0	0.0	0.0
Other securities	その他有価証券	2,077.4	180.1	191.9	11.7	2,120.0	161.0	173.0	11.9
	株式	261.8	162.3	163.3	1.0	243.8	144.1	145.0	0.8
	債券	1,111.4	8.5	8.9	0.4	1,210.9	9.3	9.9	0.5
	その他	704.1	9.3	19.6	10.3	665.2	7.5	18.1	10.5
	うち外国債券	405.8	(3.2)	1.3	4.6	382.9	(3.0)	1.3	4.3

Note 1: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the non-consolidated balance sheet (market value) and acquisition cost.

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

(¥ Billion)

	(Japanese)	As of Jun. 30, 2018	(a-b)	As of Mar. 31, 2018
		(a)		(b)
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	0.0	(0.4)	0.4
	外国債券	(3.2)	(0.2)	(3.0)
	デリバティブ取引 (繰延ヘッジ)	3.3	(0.2)	3.5

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2018 (a)	(a-b)	For the three months ended Jun. 30, 2017 (b)	(Reference) FY 2017
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	1,065	(124)	1,190	(586)
Gains on sales	売却益	1,079	(121)	1,200	2,662
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	13	6	7	2,583
Losses on redemption (-)	償還損	-	-	-	666
Write-offs (-)	償却	-	(2)	2	-
Gains (losses) related to stocks, etc.	株式等関係損益	958	586	371	1,609
Gains on sales	売却益	960	291	668	1,903
Losses on sales (-)	売却損	-	(60)	60	69
Write-offs (-)	償却	1	(234)	236	224

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.