

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2019, ending March 31, 2020

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Masayasu Ono, Executive Officer, General Manager, Corporate Planning Division
 Filing date of Financial Statements: August 7, 2019 (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, 2019 to June 30, 2019)

(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	%
Three months ended Jun. 30, 2019	60,341	0.1	20,195	(4.2)	14,267	(3.9)
ended Jun. 30, 2018	60,229	(1.3)	21,090	(13.1)	14,852	(12.7)

Note: Comprehensive income for the three months ended Jun. 30, 2019: ¥4,419 million [(84.7%)]; Jun. 30, 2018: ¥28,988 million [12.1%]

	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
	¥	¥
Three months ended Jun. 30, 2019	18.73	18.71
ended Jun. 30, 2018	19.06	19.04

(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	%
Jun. 30, 2019	15,284,252	950,634	6.2
Mar. 31, 2019	14,964,129	952,267	6.3

(Reference) Capital assets as of Jun. 30, 2019: ¥950,115 million; Mar. 31, 2019: ¥951,787 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 the capital adequacy ratio.

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	¥	¥	¥	¥	¥
ended Mar. 31, 2019	—	8.00	—	8.00	16.00
ending Mar. 31, 2020	—	8.00	—	8.00	16.00
ending Mar. 31, 2020 (Projection)	—	8.00	—	8.00	16.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2019 (from April 1, 2019 to March 31, 2020)

(%: 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, 2019	36,200	(14.0)	25,000	(14.6)	32.99
Fiscal year ending Mar. 31, 2020	76,000	4.8	51,000	1.0	68.13

Note: Revisions of released earnings projections: No

The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on August 5, 2019.

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): | Jun. 30, 2019 | 840,521,087 shares |
| | Mar. 31, 2019 | 840,521,087 shares |
| ② Number of treasury shares: | Jun. 30, 2019 | 79,122,182 shares |
| | Mar. 31, 2019 | 79,121,719 shares |
| ③ Average number of issued shares: | Three months ended Jun. 30, 2019 | 761,399,108 shares |
| | Three months ended Jun. 30, 2018 | 779,013,088 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, 2020 were as follows.

Ordinary income increased by ¥112 million from the corresponding period of the previous fiscal year, to ¥60,341 million mainly due to an increase in other income such as recoveries of written off claims. Ordinary expenses increased by ¥1,007 million from the corresponding period of the previous fiscal year, to ¥40,146 million mainly due to an increase in other expenses such as provision of allowance for loan losses.

As a result, ordinary profit decreased by ¥895 million to ¥20,195 million, and profit attributable to owners of parent decreased by ¥585 million to ¥14,267 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, 2019 increased by ¥320.1 billion from the previous fiscal year-end, to ¥15,284.2 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2019 was ¥12,385.0 billion, an increase of ¥68.8 billion mainly in personal deposits from the position as of March 31, 2019. 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 also continued to respond positively to the funding demand of customers. As a result, the balance of loans and bills discounted as of June 30, 2019 increased by ¥289.7 billion from the position as of March 31, 2019, to ¥10,379.8 billion. The amount of securities held decreased by ¥35.4 billion from the position as of March 31, 2019, to ¥2,059.5 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, 2020 released on May 13, 2019.

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 March 31, 2019	As of June 30, 2019
Assets (資産の部)			
Cash and due from banks	現金預け金	2,068,231	2,114,201
Call loans and bills bought	コールローン及び買入手形	109,047	75,938
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	22,012	22,214
Trading assets	特定取引資産	188,905	243,589
Money held in trust	金銭の信託	28,526	28,101
Securities	有価証券	2,095,049	2,059,560
Loans and bills discounted	貸出金	10,090,072	10,379,847
Foreign exchanges	外国為替	3,829	4,241
Other assets	その他資産	198,301	197,867
Tangible fixed assets	有形固定資産	107,017	106,285
Intangible fixed assets	無形固定資産	12,870	13,507
Net defined benefit asset	退職給付に係る資産	-	1,069
Deferred tax assets	繰延税金資産	4,503	4,600
Customers' liabilities for acceptances and guarantees	支払承諾見返	50,608	48,760
Allowance for loan losses	貸倒引当金	(29,845)	(30,532)
Total assets	資産の部合計	14,964,129	15,284,252
Liabilities (負債の部)			
Deposits	預金	12,316,183	12,385,033
Negotiable certificates of deposit	譲渡性預金	531,811	544,849
Call money and bills sold	コールマネー及び売渡手形	170,000	450,000
Payables under repurchase agreements	売現先勘定	29,404	12,743
Payables under securities lending transactions	債券貸借取引受入担保金	213,345	175,666
Trading liabilities	特定取引負債	22,216	26,755
Borrowed money	借入金	374,830	406,581
Foreign exchanges	外国為替	727	379
Bonds payable	社債	116,578	114,662
Borrowed money from trust account	信託勘定借	2,383	2,534
Other liabilities	その他負債	143,217	128,236
Net defined benefit liability	退職給付に係る負債	2,049	1,636
Provision for directors' retirement benefits	役員退職慰労引当金	155	142
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,377	2,194
Provision for point loyalty programs	ポイント引当金	495	555
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	24,602	22,012
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,850	10,850
Acceptances and guarantees	支払承諾	50,608	48,760
Total liabilities	負債の部合計	14,011,861	14,333,617

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2019	As of June 30, 2019
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	621,548	629,725
Treasury shares	自 己 株 式	(56,260)	(56,261)
Total shareholders' equity	株 主 資 本 合 計	832,491	840,667
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,448	104,970
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,976)	(4,341)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,798	10,798
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(1,973)	(1,978)
Total accumulated other comprehensive income	その他の包括利益累計額合計	119,296	109,448
Subscription rights to shares	新 株 予 約 権	479	518
Total net assets	純 資 産 の 部 合 計	952,267	950,634
Total liabilities and net assets	負債及び純資産の部合計	14,964,129	15,284,252

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2018	For the three months ended June 30, 2019
Ordinary income	経 常 収 益	60,229	60,341
Interest income	資 金 運 用 収 益	37,219	36,935
Interest on loans and discounts	(うち貸出金利息)	27,320	27,535
Interest and dividends on securities	(うち有価証券利息配当金)	8,569	8,270
Trust fees	信 託 報 酬	7	3
Fees and commissions	役 務 取 引 等 収 益	11,907	11,855
Trading income	特 定 取 引 収 益	1,249	1,076
Other ordinary income	そ の 他 業 務 収 益	1,332	1,391
Other income	そ の 他 経 常 収 益	8,512	9,078
Ordinary expenses	経 常 費 用	39,138	40,146
Interest expenses	資 金 調 達 費 用	6,005	6,447
Interest on deposits	(うち預金利息)	2,001	1,878
Fees and commissions payments	役 務 取 引 等 費 用	4,641	4,744
Other ordinary expenses	そ の 他 業 務 費 用	121	165
General and administrative expenses	営 業 経 費	22,513	21,884
Other expenses	そ の 他 経 常 費 用	5,856	6,904
Ordinary profit	経 常 利 益	21,090	20,195
Extraordinary income	特 別 利 益	0	0
Gains on disposal of non-current assets	固 定 資 産 処 分 益	0	0
Extraordinary losses	特 別 損 失	126	4
Loss on disposal of non-current assets	固 定 資 産 処 分 損	126	4
Profit before income taxes	税 金 等 調 整 前 益	20,964	20,190
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,908	4,569
Income taxes-deferred	法 人 税 等 調 整 額	1,202	1,353
Total income taxes	法 人 税 等 合 計	6,111	5,922
Profit	四 半 期 純 利 益	14,852	14,267
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	14,852	14,267

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2018	For the three months ended June 30, 2019
Profit	四 半 期 純 利 益	14,852	14,267
Other comprehensive income	そ の 他 の 包 括 利 益	14,135	(9,848)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	14,240	(7,433)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(245)	(2,365)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	93	(5)
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	46	(44)
Comprehensive income	四 半 期 包 括 利 益	28,988	4,419
(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	28,988	4,419

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Subsequent Events

At the Board of Directors' Meeting held on August 5, 2019, the Bank resolved to acquire its own shares under Article 156 of the Companies Act, as applied pursuant to Paragraph 3, Article 165, to enhance shareholder returns by improving its capital efficiency.

- | | | |
|-----|---------------------------------------|---|
| (1) | Type of shares to be acquired | Common stock |
| (2) | Total number of shares to be acquired | Up to 22 million shares |
| (3) | Total cost of acquisition | Up to 10 billion yen |
| (4) | Period of acquisition | From August 6, 2019 to September 20, 2019 |

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2019, ending March 31, 2020

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

- Non-consolidated core net business income (excluding gains related to investment trust cancellation) was ¥18.0 billion, a slight increase compared with the corresponding period of the previous fiscal year. Ordinary profit decreased by ¥0.7 billion to ¥21.5 billion, and profit decreased by ¥0.5 billion to ¥16.2 billion. Consolidated ordinary profit decreased by ¥0.8 billion to ¥20.1 billion, and profit attributable to owners of parent decreased by ¥0.5 billion to ¥14.2 billion.
- The progress in profit was steady; 64.1% of the projection for the six months ending September 2019 on a non-consolidated basis and 57.0% on a consolidated basis.

Non-consolidated

(¥ Million)

	(Japanese)	For the three		For the three	For the six	(Reference)
		months ended	(a - b)	months ended		
		Jun. 30, 2019		Jun. 30, 2018	Sep. 30, 2019	FY 2018
		(a)		(b)	(Projection)	
Gross business profit	業 務 粗 利 益	39,951	(1,227)	41,178		152,229
Net interest income	資 金 利 益	33,838	(1,163)	35,001		122,603
Net fees and commissions income	役 務 取 引 等 利 益	4,448	(122)	4,570		22,432
Trading income	特 定 取 引 利 益	428	25	403		1,173
Profit from other business transactions	そ の 他 業 務 利 益	1,236	32	1,203		6,020
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	870	(194)	1,065		4,520
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	20,187	(466)	20,654		81,125
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	19,763	(760)	20,524		71,103
Core net business income	コ ア 業 務 純 益	18,893	(566)	19,459		66,583
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	18,086	1	18,085		62,651
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	46	(92)	139		2,577
Net business income	業 務 純 益	19,716	(668)	20,385		68,526
Non-recurrent income and losses	臨 時 損 益	1,785	(86)	1,872		(1,474)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	1,100	133	967		8,776
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	1,001	42	958		1,878
Ordinary profit	経 常 利 益	21,502	(754)	22,257	35,200	67,051
Extraordinary income (loss)	特 別 損 益	(4)	121	(126)		(238)
Profit	四 半 期 (中 間 ・ 当 期) 純 利 益	16,286	(564)	16,850	25,400	48,006
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	1,147	40	1,107		11,354

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

Consolidated

(¥ Million)

	(Japanese)	For the three		For the three	For the six	(Reference)
		months ended	(a - b)	months ended		
		Jun. 30, 2019		Jun. 30, 2018	Sep. 30, 2019	FY 2018
		(a)		(b)	(Projection)	
Ordinary profit	経 常 利 益	20,195	(895)	21,090	36,200	72,467
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	14,267	(585)	14,852	25,000	50,478

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

- The balance of loans and bills discounted increased by ¥291.2 billion from the position as of March 31, 2019, to ¥10,428.1 billion mainly due to an increase in public sectors and corporate loans.
- The balance of deposits increased by ¥67.0 billion from the position as of March 31, 2019, to ¥12,400.5 billion mainly due to an increase in personal deposits.

(¥ Billion)					
	(Japanese)	As of Jun. 30, 2019 (a)	(a - b)	As of Mar. 31, 2019 (b)	(Reference) As of Jun. 30, 2018
Loans and bills discounted	貸 出 金	10,428.1	291.2	10,136.8	9,895.3
Domestic operations	国 内 向 け 貸 出	10,194.9	291.0	9,903.9	9,671.6
Corporate loans	事 業 者 向 け 貸 出	6,047.4	76.4	5,971.0	5,817.8
Consumer loans	消 費 者 ロ ー ン	3,732.1	15.8	3,716.3	3,610.3
Housing loans	う ち 住 宅 ロ ー ン	3,560.2	11.5	3,548.6	3,452.4
Public sector loans	公 共 向 け 貸 出	415.3	198.7	216.5	243.4
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]	8,340.4 [81.80%]	38.1 [(2.01%)]	8,302.3 [83.82%]	8,024.9 [82.97%]
Overseas operations	海 外 向 け 貸 出	233.1	0.2	232.9	223.7
Deposits	預 金	12,400.5	67.0	12,333.4	12,054.0
Domestic operations	国 内	12,028.5	65.7	11,962.8	11,645.0
Personal deposits	個 人	9,115.2	200.3	8,914.8	8,865.0
Corporate deposits	法 人	2,339.7	24.5	2,315.2	2,228.6
Public sector deposits	公 共	573.5	(159.1)	732.6	551.4
Overseas operations	海 外 店 等	371.9	1.3	370.5	408.9

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, 2019 (a)	(a - b)	As of Mar. 31, 2019 (b)	(Reference) As of Jun. 30, 2018
Balance of investment trusts	投 資 信 託 残 高	270.7	(5.0)	275.8	283.0

(¥ Billion)					
	(Japanese)	As of Jun. 30, 2019 (a)	(a - b)	As of Mar. 31, 2019 (b)	(Reference) As of Jun. 30, 2018
Balance of personal annuities	個 人 年 金 保 険 等 残 高	908.8	(10.8)	919.6	921.6

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

(¥ Million)

	(Japanese)	As of		As of	(Reference) As of Jun. 30, 2018
		Jun. 30, 2019 (a)	(a - b)	Mar. 31, 2019 (b)	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,442	(918)	18,361	16,939
Doubtful Claims	危険債権	60,110	(3,376)	63,487	65,039
Substandard Claims	要管理債権	38,890	(2,096)	40,987	39,475
Total	合計	116,444	(6,392)	122,836	121,454
Normal Claims	正常債権	10,436,000	298,641	10,137,358	9,898,251
Non-performing loan ratio	不良債権比率	1.10%	(0.09%)	1.19%	1.21%

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

Non-consolidated

(¥ Million)

	(Japanese)	As of		As of	(Reference) As of Jun. 30, 2018
		Jun. 30, 2019 (a)	(a - b)	Mar. 31, 2019 (b)	
Loans to Bankrupt Borrowers	破綻先債権額	896	(579)	1,475	1,653
Delinquent Loans	延滞債権額	76,534	(3,673)	80,207	80,032
Loans past due 3 months or more	3ヵ月以上延滞債権額	946	273	672	1,603
Restructured Loans	貸出条件緩和債権額	37,944	(2,369)	40,314	37,872
Total	合計	116,322	(6,348)	122,670	121,162
Total loan balance (Term-end balance)	貸出金残高(末残)	10,428,125	291,249	10,136,875	9,895,368
As a percentage of total loans	貸出金残高比	1.11%	(0.09%)	1.21%	1.22%

Consolidated

(¥ Million)

	(Japanese)	As of		As of	(Reference) As of Jun. 30, 2018
		Jun. 30, 2019 (a)	(a - b)	Mar. 31, 2019 (b)	
Loans to Bankrupt Borrowers	破綻先債権額	804	(493)	1,298	1,426
Delinquent Loans	延滞債権額	75,508	(3,073)	78,582	78,744
Loans past due 3 months or more	3ヵ月以上延滞債権額	946	273	672	1,603
Restructured Loans	貸出条件緩和債権額	37,946	(2,370)	40,316	37,875
Total	合計	115,205	(5,664)	120,869	119,649
Total loan balance (Term-end balance)	貸出金残高(末残)	10,379,847	289,775	10,090,072	9,852,996
As a percentage of total loans	貸出金残高比	1.10%	(0.08%)	1.19%	1.21%

5. Securities

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

Non-consolidated (¥ Billion)

	(Japanese)	As of Jun. 30, 2019				As of Mar. 31, 2019			
		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	8.8	0.3	0.3	0.0	8.9	0.0	0.0	0.0
Other securities	その他有価証券	2,007.7	140.4	153.9	13.5	2,041.6	148.9	161.0	12.1
Stocks	株式	211.8	114.4	119.6	5.1	228.2	129.9	132.9	3.0
Bonds	債券	986.8	8.8	8.8	0.0	1,025.9	8.3	8.3	0.0
Others	その他	809.0	17.1	25.5	8.3	787.3	10.6	19.6	9.0
Foreign bonds	うち外国債券	449.6	6.7	7.8	1.1	433.7	1.7	3.9	2.2

Consolidated (¥ Billion)

	(Japanese)	As of Jun. 30, 2019				As of Mar. 31, 2019			
		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	8.8	0.3	0.3	0.0	8.9	0.0	0.0	0.0
Other securities	その他有価証券	2,020.7	151.3	164.8	13.5	2,056.6	161.7	173.8	12.1
Stocks	株式	224.8	125.2	130.5	5.2	243.2	142.7	145.8	3.0
Bonds	債券	986.8	8.8	8.8	0.0	1,025.9	8.3	8.3	0.0
Others	その他	809.0	17.1	25.5	8.3	787.3	10.6	19.6	9.0
Foreign bonds	うち外国債券	449.6	6.7	7.8	1.1	433.7	1.7	3.9	2.2

Note 1: "Gains/losses" on held-to-maturity bonds are the difference between book value on the 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 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".

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2019	(a - b)	For the three months ended Jun. 30, 2018	(Reference) FY 2018
		(a)		(b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	870	(194)	1,065	4,520
Gains on sales	売却益	874	(204)	1,079	4,743
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	4	(9)	13	133
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	-	-	-	90
Gains (losses) related to stocks, etc.	株式等関係損益	1,001	42	958	1,878
Gains on sales	売却益	1,032	72	960	1,889
Losses on sales (-)	売却損	31	31	-	8
Write-offs (-)	償却	-	(1)	1	1

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.