

# The Chiba Bank, Ltd.

Financial Results for the Second Quarter (First Half) 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, General Manager,  
 Corporate Planning Division  
 Filing date of Financial Statements: November 27, 2017 (scheduled)  
 Payment date of cash dividends: December 5, 2017 (scheduled)  
 Trading Accounts: Established  
 Supplementary Materials: Attached  
 IR Conference: Scheduled (for investors)

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

## 1. Financial Highlights (from April 1, 2017 to September 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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2017	118,248	2.4	44,973	2.7	31,526	4.6
Ended September 30, 2016	115,416	(2.2)	43,760	(10.0)	30,116	(7.8)

Note: Comprehensive Income First half ended September 30, 2017: ¥38,240 million [70.3%] First half ended September 30, 2016: ¥22,454 million [46.1%]

	Profit per Share 1株当たり中間純利益	Profit per Share (Diluted) 潜在株式調整後1株当たり 中間純利益
	¥	¥
First half Ended September 30, 2017	39.66	39.61
Ended September 30, 2016	37.11	37.07

(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 half Ended September 30, 2017	14,008,227	925,868	6.6
Fiscal year 2016	14,095,743	900,550	6.3

(Reference) Capital assets First half ended September 30, 2017: ¥925,440 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	—	7.50	—	—	—
Fiscal year 2017 (Projection)	—	—	—	7.50	15.00

Note: Revisions of released cash dividends 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	%	¥
Fiscal year Ending March 31, 2018	78,000	0.5	53,000	0.5	66.92

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) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: No
  - ② Other changes in accounting principles: No
  - ③ Changes in accounting estimates: No
  - ④ Restatement: No

## (3) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):
- |                    |                    |                |                    |
|--------------------|--------------------|----------------|--------------------|
| September 30, 2017 | 875,521,087 shares | March 31, 2017 | 875,521,087 shares |
|--------------------|--------------------|----------------|--------------------|
- ② Number of treasury shares:
- |                    |                   |                |                   |
|--------------------|-------------------|----------------|-------------------|
| September 30, 2017 | 86,531,613 shares | March 31, 2017 | 77,761,158 shares |
|--------------------|-------------------|----------------|-------------------|
- ③ Average number of shares:
- |   |                    |
|---|--------------------|
| For the six months ended September 30, 2017 | 794,853,366 shares |
| For the six months ended September 30, 2016 | 811,412,030 shares |

**(Non-consolidated financial highlights)****1. Financial Highlights (from April 1, 2017 to September 30, 2017)**

## (1) Non-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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2017	106,761	2.7	43,584	4.8	31,719	7.2
Ended September 30, 2016	103,929	(3.5)	41,580	(11.0)	29,575	(8.4)

	Profit per Share 1株当たり中間純利益
First half Ended September 30, 2017	¥39.90
Ended September 30, 2016	36.44

## (2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
First half Ended September 30, 2017	¥Million 13,938,848	¥Million 866,984	% 6.2
Fiscal year 2016	14,026,259	844,280	6.0

(Reference) Capital assets First half ended September 30, 2017: ¥866,556 million Fiscal year 2016: ¥843,857 million

Note: "Capital assets to total assets" represents ("Net assets"-"Subscription rights to shares")/ "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. Non-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 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2018	70,500	0.7	49,500	1.8	62.50

**Statement relating to the status of the interim audit procedures**

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

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

1. Chiba Bank falls under the category of "Specified Business Corporation" under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2017.
2. For information related to the projections, please refer to "Qualitative Information related to the Earnings Projections" on page 4.

## Table of Contents

<b>1.</b>	<b>Qualitative Information related to the Interim Financial Results .....</b>	<b>4</b>
	<b>(1) Qualitative Information related to the Consolidated Operating Results .....</b>	<b>4</b>
	<b>(2) Qualitative Information related to the Consolidated Financial Conditions.....</b>	<b>4</b>
	<b>(3) Qualitative Information related to the Earnings Projections .....</b>	<b>4</b>
<b>2.</b>	<b>Consolidated Interim Financial Statements.....</b>	<b>5</b>
	<b>(1) Consolidated Interim Balance Sheet .....</b>	<b>5</b>
	<b>(2) Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income .....</b>	<b>7</b>
	<b>(3) Consolidated Interim Statement of Changes in Net Assets .....</b>	<b>9</b>
	<b>(4) Note for the Assumption of Going Concern .....</b>	<b>11</b>
<b>3.</b>	<b>Non-consolidated Interim Financial Statements .....</b>	<b>12</b>
	<b>(1) Non-consolidated Interim Balance Sheet .....</b>	<b>12</b>
	<b>(2) Non-consolidated Interim Statement of Income.....</b>	<b>14</b>
	<b>(3) Non-consolidated Interim Statement of Changes in Net Assets .....</b>	<b>15</b>

### Supplementary Information

**1. Qualitative Information related to the Interim Financial Results****(1) Qualitative Information related to the Consolidated Operating Results**

Operating results for the first half of FY 2017 were as follows.

Ordinary income increased by ¥2,831 million compared with the corresponding period of the previous fiscal year, to ¥118,248 million mainly due to an increase in interest income such as interest and dividends on securities. Ordinary expenses increased by ¥1,618 million compared with the corresponding period of the previous fiscal year, to ¥73,274 million mainly due to an increase in interest expenses such as interest on negotiable certificates of deposit.

As a result, Ordinary profit increased by ¥1,213 million compared with the corresponding period of the previous fiscal year, to ¥44,973 million and profit attributable to owners of parent increased by ¥1,409 million compared with the corresponding period of the previous fiscal year, to ¥31,526 million.

**(2) Qualitative Information related to the Consolidated Financial Conditions**

The balance of total assets as of September 30, 2017 decreased by ¥87.5 billion from the previous fiscal year-end, to ¥14,008.2 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of September 30, 2017 was ¥11,572.6 billion, an increase of ¥22.0 billion from the position as of March 31, 2017, reflecting an increase in personal deposits and a decrease in public sector deposits. A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥257.0 billion from the previous fiscal year-end, to ¥9,525.9 billion. The balance of securities as of September 30, 2017 was ¥2,299.3 billion, a decrease of ¥82.1 billion.

**(3) Qualitative Information related to the 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. Consolidated Interim Financial Statements

## (1) Consolidated Interim Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2017	As of Sep. 30, 2017
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	1,806,514	1,638,105
Call loans and bills bought	コールローン及び買入手形	154,078	75,807
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	21,626	21,230
Trading assets	特定取引資産	129,820	106,639
Money held in trust	金銭の信託	28,140	29,578
Securities	有価証券	2,381,490	2,299,319
Loans and bills discounted	貸出金	9,268,854	9,525,912
Foreign exchanges	外国為替	4,563	3,626
Other assets	その他資産	144,579	157,198
Tangible fixed assets	有形固定資産	101,185	100,749
Intangible fixed assets	無形固定資産	10,942	11,253
Deferred tax assets	繰延税金資産	5,326	5,156
Customers' liabilities for acceptances and guarantees	支払承諾見返	56,172	48,267
Allowance for loan losses	貸倒引当金	(32,551)	(29,618)
Total assets	資産の部合計	14,095,743	14,008,227
Liabilities:			
(負債の部)			
Deposits	預金	11,550,592	11,572,643
Negotiable certificates of deposit	譲渡性預金	434,192	455,417
Call money and bills sold	コールマネー及び売渡手形	250,000	50,000
Payable under repurchase agreements	売現先勘定	-	5,679
Payables under securities lending transactions	債券貸借取引受入担保金	318,992	338,135
Trading liabilities	特定取引負債	16,474	14,518
Borrowed money	借入金	279,442	296,972
Foreign exchanges	外国為替	692	658
Bonds payable	社債	117,267	117,598
Borrowed money from trust account	信託勘定借	62	102
Other liabilities	その他負債	108,149	116,981
Net defined benefit liability	退職給付に係る負債	22,838	22,095
Provision for directors' retirement benefits	役員退職慰労引当金	169	99
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,920	2,524
Provision for point loyalty programs	ポイント引当金	506	518
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	29,195
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	48,267
Total liabilities	負債の部合計	13,195,193	13,082,358

Item	科目 (Japanese)	As of Mar. 31, 2017	As of Sep. 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	591,342
Treasury shares	自 己 株 式	(52,219)	(59,150)
Total shareholders' equity	株 主 資 本 合 計	781,033	799,395
Valuation difference on available-for-sale securities	その他有価証券評価差額金	109,427	115,656
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,510	1,566
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,733	10,970
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(2,577)	(2,149)
Total accumulated other comprehensive income	その他の包括利益累計額合計	119,093	126,045
Subscription rights to shares	新 株 予 約 権	423	428
Total net assets	純 資 産 の 部 合 計	900,550	925,868
Total liabilities and net assets	負債及び純資産の部合計	14,095,743	14,008,227

(2) Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income  
Consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
Ordinary income	経 常 収 益	115,416	118,248
Interest income	資 金 運 用 収 益	67,334	69,583
Interest on loans and discounts	(うち貸出金利息)	52,832	53,350
Interest and dividends on securities	(うち有価証券利息配当金)	12,797	13,917
Trust fees	信 託 報 酬	1	1
Fees and commissions income	役 務 取 引 等 収 益	23,960	25,788
Trading income	特 定 取 引 収 益	2,396	2,302
Other ordinary income	そ の 他 業 務 収 益	2,466	2,674
Other income	そ の 他 経 常 収 益	19,256	17,897
Ordinary expenses	経 常 費 用	71,656	73,274
Interest expenses	資 金 調 達 費 用	7,158	9,325
Interest on deposits	(うち預金利息)	1,943	2,536
Fees and commissions payments	役 務 取 引 等 費 用	8,931	8,815
Other ordinary expenses	そ の 他 業 務 費 用	851	41
General and administrative expenses	営 業 経 費	44,673	44,897
Other expenses	そ の 他 経 常 費 用	10,041	10,195
Ordinary profit	経 常 利 益	43,760	44,973
Extraordinary income	特 別 利 益	37	0
Gain on disposal of non-current assets	固 定 資 産 処 分 益	37	0
Extraordinary loss	特 別 損 失	414	248
Loss on disposal of non-current assets	固 定 資 産 処 分 損	414	193
Impairment loss	減 損 損 失	-	54
Profit before income taxes	税 金 等 調 整 前 益 中 間 純 利 益	43,382	44,726
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	9,841	12,574
Income taxes-deferred	法 人 税 等 調 整 額	3,424	625
Total income taxes	法 人 税 等 合 計	13,266	13,200
Profit	中 間 純 利 益	30,116	31,526
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	30,116	31,526

## Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
Profit	中間純利益	30,116	31,526
Other comprehensive income	その他の包括利益	(7,662)	6,714
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(7,796)	6,164
Deferred gains or losses on hedges	繰延ヘッジ損益	(256)	56
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	413	428
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)	64
Comprehensive income	中間包括利益	22,454	38,240
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	22,454	38,240



## (3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2016

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	524,817	(37,480)	754,540
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(5,751)		(5,751)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			30,116		30,116
Purchase of treasury shares	自己株式の取得				(10,008)	(10,008)
Disposal of treasury shares	自己株式の処分			(31)	287	256
Reversal of revaluation reserve for land	土地再評価差額金の取崩			75		75
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	24,408	(9,720)	14,687
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	549,226	(47,201)	769,228

	(Japanese)	Accumulated other comprehensive income					Subscrip-tion rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati-on reserve for land	Remeasu-ments of defined benefit plans	Total accumula-ted other compreh-ensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計		
Balance at the beginning of current period	当 期 首 残 高	103,921	231	11,050	(3,861)	111,342	516	866,398
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(5,751)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益							30,116
Purchase of treasury shares	自己株式の取得							(10,008)
Disposal of treasury shares	自己株式の処分							256
Reversal of revaluation reserve for land	土地再評価差額金の取崩							75
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)	(7,819)	(256)	(75)	413	(7,737)	(172)	(7,909)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(7,819)	(256)	(75)	413	(7,737)	(172)	6,778
Balance at the end of current period	当 中 間 期 末 残 高	96,102	(24)	10,974	(3,448)	103,604	343	873,176

For the six months ended Sep. 30, 2017

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	566,050	(52,219)	781,033
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(5,983)		(5,983)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			31,526		31,526
Purchase of treasury shares	自己株式の取得				(7,021)	(7,021)
Disposal of treasury shares	自己株式の処分			(14)	90	76
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(237)		(237)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)					
Total changes of items during the period	当中間期変動額合計	-	-	25,291	(6,930)	18,361
Balance at the end of current period	当中間期末残高	145,069	122,134	591,342	(59,150)	799,395

	(Japanese)	Accumulated other comprehensive income					Subscriptions rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計		
Balance at the beginning of current period	当 期 首 残 高	109,427	1,510	10,733	(2,577)	119,093	423	900,550
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰余金の配当							(5,983)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益							31,526
Purchase of treasury shares	自己株式の取得							(7,021)
Disposal of treasury shares	自己株式の処分							76
Reversal of revaluation reserve for land	土地再評価差額金の取崩							(237)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)	6,229	56	237	428	6,951	5	6,957
Total changes of items during the period	当中間期変動額合計	6,229	56	237	428	6,951	5	25,318
Balance at the end of current period	当中間期末残高	115,656	1,566	10,970	(2,149)	126,045	428	925,868

- (4) Note for the Assumption of Going Concern**  
Not applicable.

### 3. Non-consolidated Interim Financial Statements

#### (1) Non-consolidated Interim Balance Sheet

		(¥ Million)	
Item	科目 (Japanese)	As of Mar. 31, 2017	As of Sep. 30, 2017
<b>Assets:</b>			
(資産の部)			
Cash and due from banks	現金預け金	1,802,733	1,633,842
Call loans	コールローン	154,078	75,807
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	11,741	11,536
Trading assets	特定取引資産	129,232	106,119
Money held in trust	金銭の信託	21,140	22,878
Securities	有価証券	2,373,637	2,287,555
Loans and bills discounted	貸出金	9,305,388	9,567,474
Foreign exchange	外国為替	4,563	3,626
Other assets	その他資産	79,287	90,054
Other	その他の資産	79,287	90,054
Tangible fixed assets	有形固定資産	96,120	95,723
Intangible fixed assets	無形固定資産	10,752	11,078
Prepaid pension cost	前払年金費用	718	589
Customers' liabilities for acceptances and guarantees	支払承諾見返	44,988	37,685
Allowance for loan losses	貸倒引当金	(23,123)	(20,124)
Total assets	資産の部合計	14,026,259	13,938,848
<b>Liabilities:</b>			
(負債の部)			
Deposits	預金	11,565,778	11,588,397
Negotiable certificates of deposit	譲渡性預金	478,992	501,417
Call money	コールマネー	250,000	50,000
Payables under repurchase agreements	売現先勘定	-	5,679
Payables under securities lending transactions	債券貸借取引受入担保金	318,992	338,135
Trading liabilities	特定取引負債	16,474	14,518
Borrowed money	借入金	277,646	295,340
Foreign exchanges	外国為替	692	658
Bonds payable	社債	117,267	117,598
Borrowed money from trust account	信託勘定借	62	102
Other liabilities	その他負債	53,245	62,770
Income taxes payable	未払法人税等	6,192	10,039
Asset retirement obligations	資産除去債務	215	214
Other	その他の負債	46,837	52,516
Provision for retirement benefits	退職給付引当金	19,140	18,878
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,920	2,524
Provision for point loyalty programs	ポイント引当金	268	284
Deferred tax liabilities	繰延税金負債	24,577	26,940
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	44,988	37,685
Total liabilities	負債の部合計	13,181,978	13,071,864

Item	科目 (Japanese)	As of Mar. 31, 2017	As of Sep. 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
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	514,303	539,788
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	463,373	488,858
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	230	230
General reserve	別 途 積 立 金	410,971	445,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	52,172	42,657
Treasury shares	自 己 株 式	(52,219)	(59,150)
Total shareholders' equity	株 主 資 本 合 計	729,287	747,841
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	102,326	106,177
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,510	1,566
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,733	10,970
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	114,570	118,714
Subscription rights to shares	新 株 予 約 権	423	428
Total net assets	純 資 産 の 部 合 計	844,280	866,984
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,026,259	13,938,848

## (2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
Ordinary income	経 常 収 益	103,929	106,761
Interest income	資 金 運 用 収 益	69,779	72,733
Interest on loans and discounts	( うち貸出金利息 )	52,748	53,309
Interest and dividends on securities	( うち有価証券利息配当金 )	15,392	17,179
Trust fees	信 託 報 酬	1	1
Fees and commissions income	役 務 取 引 等 収 益	19,637	21,286
Trading income	特 定 取 引 収 益	1,643	764
Other ordinary income	そ の 他 業 務 収 益	2,448	2,668
Other income	そ の 他 経 常 収 益	10,419	9,305
Ordinary expenses	経 常 費 用	62,349	63,176
Interest expenses	資 金 調 達 費 用	7,149	9,306
Interest on deposits	( うち預金利息 )	1,943	2,536
Fees and commissions payments	役 務 取 引 等 費 用	10,174	9,838
Other ordinary expenses	そ の 他 業 務 費 用	851	41
General and administrative expenses	営 業 経 費	41,834	41,988
Other expenses	そ の 他 経 常 費 用	2,339	2,002
Ordinary profit	経 常 利 益	41,580	43,584
Extraordinary income	特 別 利 益	31	0
Extraordinary loss	特 別 損 失	412	247
Profit before income taxes	税 引 前 中 間 純 利 益	41,199	43,337
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	8,444	11,007
Income taxes-deferred	法 人 税 等 調 整 額	3,179	610
Total income taxes	法 人 税 等 合 計	11,623	11,617
Profit	中 間 純 利 益	29,575	31,719

## (3) Non-consolidated Interim Statements of Changes in Net Assets

For the six months ended Sep. 30, 2016

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			Legal capital surplus	Total capital surplus
資本金	資本準備金	資本剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
Legal retained earnings	Other retained earnings	Total Retained earnings	自己株式	株主資本合計		
利益準備金	その他利益剰余金	利益剰余金合計				
Balance at the beginning of current period	当 期 首 残 高	50,930	426,252	477,182	(37,480)	706,905
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,751)	(5,751)		(5,751)
Profit	中 間 純 利 益		29,575	29,575		29,575
Purchase of treasury shares	自 己 株 式 の 取 得				(10,008)	(10,008)
Disposal of treasury shares	自 己 株 式 の 処 分		(31)	(31)	287	256
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		75	75		75
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	23,867	23,867	(9,720)	14,147
Balance at the end of current period	当 中 間 期 末 残 高	50,930	450,119	501,050	(47,201)	721,052

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当 期 首 残 高	96,475	231	11,050	107,757	516	815,178
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,751)
Profit	中 間 純 利 益						29,575
Purchase of treasury shares	自 己 株 式 の 取 得						(10,008)
Disposal of treasury shares	自 己 株 式 の 処 分						256
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩						75
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）	(7,045)	(256)	(75)	(7,376)	(172)	(7,548)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(7,045)	(256)	(75)	(7,376)	(172)	6,598
Balance at the end of current period	当 中 間 期 末 残 高	89,430	(24)	10,974	100,381	343	821,777

For the six months ended Sep. 30, 2017

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			Legal capital surplus	Total capital surplus
資本金	資本準備金	資本剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
		Legal retained earnings	Other retained earnings	Total Retained earnings	自己株式	株主資本合計
利益準備金	その他利益剰余金	利益剰余金合計				
Balance at the beginning of current period	当 期 首 残 高	50,930	463,373	514,303	(52,219)	729,287
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,983)	(5,983)		(5,983)
Profit	中 間 純 利 益		31,719	31,719		31,719
Purchase of treasury shares	自 己 株 式 の 取 得				(7,021)	(7,021)
Disposal of treasury shares	自 己 株 式 の 処 分		(14)	(14)	90	76
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		(237)	(237)		(237)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	25,484	25,484	(6,930)	18,554
Balance at the end of current period	当 中 間 期 末 残 高	50,930	488,858	539,788	(59,150)	747,841

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当 期 首 残 高	102,326	1,510	10,733	114,570	423	844,280
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,983)
Profit	中 間 純 利 益						31,719
Purchase of treasury shares	自 己 株 式 の 取 得						(7,021)
Disposal of treasury shares	自 己 株 式 の 処 分						76
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩						(237)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	3,850	56	237	4,144	5	4,149
Total changes of items during the period	当 中 間 期 変 動 額 合 計	3,850	56	237	4,144	5	22,703
Balance at the end of current period	当 中 間 期 末 残 高	106,177	1,566	10,970	118,714	428	866,984



**SUPPLEMENTARY INFORMATION**  
**for the Second Quarter (First Half) of**  
**Fiscal Year 2017, ending March 31, 2018**

**THE CHIBA BANK, LTD.**

## Table of Contents

<b>I. Financial Highlights .....</b>	<b>1</b>
<b>1. Summary .....</b>	<b>1</b>
(1) Summary of income.....	1
(2) Loans and Deposits <Non-Consolidated>.....	1
(3) Capital ratio (BIS guidelines) .....	1
<b>2. Income and Expenses &lt; Non-consolidated &gt; .....</b>	<b>2</b>
(1) Net business income.....	2
(2) Ordinary profit and Profit .....	3
<b>3. Management Indices &lt; Non-consolidated &gt; .....</b>	<b>3</b>
<b>4. Investment and Borrowing &lt; Non-consolidated &gt; .....</b>	<b>4</b>
(1) Loans and Deposits .....	4
(2) Securities .....	5
<b>5. Assets Quality &lt; Non-consolidated &gt; .....</b>	<b>5</b>
<b>6. Earnings Projections for Fiscal Year 2016, ending March 31, 2017, etc.....</b>	<b>6</b>
<b>II. Financial Data.....</b>	<b>7</b>
<b>1. Income and Expenses.....</b>	<b>7</b>
<b>2. Net Business Income &lt;Non-consolidated&gt; .....</b>	<b>9</b>
<b>3. Interest Rate Spread (Domestic Business) &lt;Non-consolidated&gt; .....</b>	<b>9</b>
<b>4. Gains and Losses on Securities &lt;Non-consolidated&gt; .....</b>	<b>9</b>
<b>5. Capital Ratio (BIS Guidelines) .....</b>	<b>10</b>
<b>6. Return on Equity .....</b>	<b>10</b>
<b>7. Outstanding Balance of Deposits and Loans &lt;Non-consolidated&gt; .....</b>	<b>11</b>
(1) Outstanding balance .....	11
(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises .....	11
(3) Consumer loans .....	11
<b>8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs) .....</b>	<b>12</b>
<b>9. Allowance and Coverage Ratio against Risk-monitored Loans.....</b>	<b>13</b>
<b>10. Disclosed Claims under the Financial Reconstruction Law &lt; Non-consolidated &gt; .....</b>	<b>14</b>
<b>11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law &lt; Non-consolidated &gt; ...</b>	<b>14</b>
<b>12. Allowance for Loan Losses.....</b>	<b>15</b>
(1) Charge-off/Allowance criteria.....	15
(2) Breakdown of allowance for loan losses .....	15
<b>13. Loan Breakdown by Industry (After partial direct write-offs) &lt; Non-consolidated &gt; .....</b>	<b>16</b>
(1) Loan breakdown by industry.....	16
(2) Breakdown of Risk-Monitored Loans by industry.....	16
<b>14. Loan Breakdown by Domicile of Borrower &lt; Non-consolidated &gt;.....</b>	<b>17</b>
(1) Balance of loans to specific foreign countries .....	17
(2) Balance of loans to Asian countries .....	17
(3) Balance of loans to Latin American countries .....	17
(4) Balance of loans to Russia .....	17
<b>15. Gains and Losses on Valuation of Securities.....</b>	<b>19</b>
(1) Basis of securities valuation.....	19
(2) Gains and losses on valuation.....	19
<b>16. Earnings Projections.....</b>	<b>20</b>

## I. Financial Highlights

### 1. Summary

#### (1) Summary of income

- [Consolidated] Ordinary profit increased by ¥1.2 billion to ¥44.9 billion, and profit attributable to owners of parent increased by ¥1.4 billion to ¥31.5 billion compared with the corresponding period of the previous fiscal year.
- [Non-consolidated] Ordinary profit increased by ¥2.0 billion to ¥43.5 billion, and profit increased by ¥2.1 billion to ¥31.7 billion compared with the corresponding period of the previous fiscal year.
- The progress in profit was steady; 59.4% of the full term projection on a consolidated basis and 64.0% on a non-consolidated basis.

#### ① Consolidated

	(Japanese)	For the six months ended Sep. 30, 2017 (a)			For the six months ended Sep. 30, 2016 (b)	FY2017 (Projection)
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	44.9	1.2	2.7%	43.7	78.0
Profit attributable to owners of parent	親会社株主に帰属する中間（当期）純利益	31.5	1.4	4.6%	30.1	53.0

(¥ Billion)

#### ② Non-consolidated

	(Japanese)	For the six months ended Sep. 30, 2017 (a)			For the six months ended Sep. 30, 2016 (b)	FY2017 (Projection)
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	43.5	2.0	4.8%	41.5	70.5
Profit	中間（当期）純利益	31.7	2.1	7.2%	29.5	49.5

(¥ Billion)

#### (2) Loans and Deposits <Non-Consolidated>

- The balance of loans increased by ¥262.0 billion to ¥9,567.4 billion, and the balance of deposits increased by ¥22.6 billion to ¥11,588.3 billion from the position as of March 31, 2017. The average balance of loans increased by ¥553.4 billion and deposits increased by ¥482.3 billion compared with the corresponding period of the previous fiscal year.

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)	
			(a-b)	(a-c)			
Term-end balance	Loans and bills discounted	貸 出 金	9,567.4	262.0	573.1	9,305.3	8,994.3
末 残	Deposits	預 金	11,588.3	22.6	621.4	11,565.7	10,966.9
Average balance	Loans and bills discounted	貸 出 金	9,435.6	408.3	553.4	9,027.3	8,882.2
平 残	Deposits	預 金	11,578.3	375.5	482.3	11,202.7	11,095.9

(¥ Billion)

#### (3) Capital ratio (BIS guidelines)

- The consolidated total capital ratio was 13.36% and the non-consolidated total capital ratio was 12.80%.

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Consolidated total capital ratio	連結総自己資本比率	13.36%	(0.23%)	(0.36%)	13.59%	13.72%
Tier 1 capital ratio	T i e r 1 比 率	12.43%	(0.21%)	(0.14%)	12.65%	12.58%
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.43%	(0.21%)	(0.14%)	12.65%	12.58%
Non-consolidated total capital ratio	単体総自己資本比率	12.80%	(0.23%)	(0.40%)	13.03%	13.20%
Tier 1 capital ratio	T i e r 1 比 率	11.88%	(0.21%)	(0.20%)	12.09%	12.09%
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.88%	(0.21%)	(0.20%)	12.09%	12.09%

## 2. Income and Expenses <Non-consolidated>

### (1) Net business income

- Gross business profits increased by ¥2.9 billion to ¥78.2 billion compared with the corresponding period of the previous fiscal year, due to increase in net interest income and net fees and commissions income.
- Net interest income increased by ¥0.7 billion to ¥63.4 billion, mainly due to an increase in the balance of loans, and net fees and commissions income increased by ¥1.9 billion to ¥11.4 billion, mainly due to an increase in solution-related fees from corporate customers, respectively compared with the corresponding period of the previous fiscal year.
- Expenses was ¥41.2 billion, remained at almost the same level.
- Core net business income increased by ¥1.1 billion compared with the corresponding period of the previous fiscal year, to ¥35.0 billion.

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended
		Sep. 30, 2017 (a)	(a-b)	(a-b)/b	Sep. 30, 2016 (b)
<b>Gross business profits</b>	<b>業 務 粗 利 益</b>	<b>78.2</b>	<b>2.9</b>	<b>3.8%</b>	<b>75.3</b>
Net interest income	資 金 利 益	63.4	0.7		62.6
Net fees and commissions income	役 務 取 引 等 利 益	11.4	1.9		9.4
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.4	0.5		1.9
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	2.6	(1.0)		3.6
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	4.6	1.7		2.8
Trading income	特 定 取 引 利 益	0.7	(0.8)		1.6
Profit from other business transactions	そ の 他 業 務 利 益	2.6	1.0		1.5
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1.9	1.6		0.2
<b>Expenses (-)</b>	<b>経 費</b>	<b>41.2</b>	<b>0.1</b>	<b>0.2%</b>	<b>41.1</b>
Personnel expenses (-)	人 件 費	21.3	0.2		21.0
Non-personnel expenses (-)	物 件 費	17.0	(0.1)		17.1
Taxes (-)	税 金	2.9	(0.0)		2.9
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>35.0</b>	<b>1.1</b>	<b>3.4%</b>	<b>33.9</b>
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	37.0	2.8	8.2%	34.1
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-		-
Net business income	業 務 純 益	37.0	2.8	8.2%	34.1

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

注: コア業務純益=業務純益(一般貸引繰入前) - 債券関係損益

### (Reference)

	(Japanese)	As of			As of
		Sep. 30, 2017 (a)	(a-b)		Mar. 31, 2017 (b)
Number of Branches	店 舗 数	184	-		184
Branches	本 支 店	164	1		163
Sub-branches	出 張 所	20	(1)		21
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	6	-		6
Number of employees	従 業 員 数	4,468	111		4,357

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注: 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

**(2) Ordinary profit and Profit**

- Ordinary profit increased by ¥2.0 billion to ¥43.5 billion, and profit increased by ¥2.1 billion to ¥31.7 billion compared with the corresponding period of the previous fiscal year.
- Net credit costs remained a reversal of ¥1.3 billion.

		(¥ Billion)			
	(Japanese)	For the six months ended Sep. 30, 2017 (a)			For the six months ended Sep. 30, 2016 (b)
			(a-b)	(a-b)/b	
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	37.0	2.8	8.2%	34.1
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 純	-	-		-
Net business income	業 務 純 益	37.0	2.8	8.2%	34.1
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	(1.3)	2.7		(4.1)
Written-off of loans (-)	う ち 貸 出 金 償 却	1.5	0.2		1.2
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	2.5	(2.5)		5.0
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	0.6	(0.1)		0.8
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1.8	2.0		(0.2)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>43.5</b>	<b>2.0</b>	<b>4.8%</b>	<b>41.5</b>
Extraordinary income (loss)	特 別 損 益	(0.2)	0.1		(0.3)
<b>Profit</b>	<b>中 間 純 利 益</b>	<b>31.7</b>	<b>2.1</b>	<b>7.2%</b>	<b>29.5</b>
Gains (losses) related to securities	有 価 証 券 関 係 損 益	3.7	3.7		0.0
<b>Net credit costs (-) (i) + (ii)</b>	<b>与 信 関 係 費 用</b>	<b>(1.3)</b>	<b>2.7</b>		<b>(4.1)</b>

**3. Management Indices <Non-consolidated>**

	(Japanese)	For the six months ended Sep. 30, 2017 (a)			FY2016 ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	54.11%	(3.47%)	(0.98%)	57.59%	55.10%
Return on average total assets (ROA) *2	R O A	0.45%	0.10%	0.01%	0.35%	0.43%
Return on equity (ROE) *3	R O E	7.39%	1.53%	0.18%	5.85%	7.20%

\*1 OHR =  $\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expense}}$  (The lower figure indicates better efficiency.)

\*2 ROA =  $\frac{\text{Profit for the current fiscal (interim) year}}{\text{Average total assets}}$

\*3 ROE =  $\frac{\text{Profit for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$

#### 4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥262.0 billion from the previous fiscal year-end, to ¥9,567.4 billion. Corporate loans and housing loans increased by ¥160.5 billion and ¥60.8 billion respectively from the position as of March 31, 2017.
- The balance of deposits increased by ¥22.6 billion from the previous fiscal year-end, to ¥11,588.3 billion, reflecting an increase in personal deposits and a decrease in public sector deposits.
- The balance of investment trusts decreased by ¥15.4 billion from the previous fiscal year-end, to ¥297.0 billion. Insurance premiums of personal annuities increased by ¥4.6 billion from the corresponding period of the previous fiscal year, to ¥23.1 billion.

##### (1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017 (a)	(a-b)	(a-c)	Mar. 31, 2017 (b)	Sep. 30, 2016 (c)
<b>Loans and bills discounted (Term-end balance)</b>	<b>貸出金 (末残)</b>	<b>9,567.4</b>	<b>262.0</b>	<b>573.1</b>	<b>9,305.3</b>	<b>8,994.3</b>
Domestic operations	国内向け貸出	9,370.5	254.6	540.7	9,115.8	8,829.8
<b>Corporate loans</b>	<b>事業者向け貸出</b>	<b>5,651.8</b>	<b>160.5</b>	<b>385.9</b>	<b>5,491.2</b>	<b>5,265.9</b>
Small and medium-sized enterprises (i)	うち中小企業向け貸出	4,292.0	150.4	339.2	4,141.6	3,952.8
Consumer loans (ii)	消費者ローン	3,490.3	69.4	167.7	3,420.9	3,322.5
<b>Housing loans</b>	<b>うち住宅ローン</b>	<b>3,342.6</b>	<b>60.8</b>	<b>150.5</b>	<b>3,281.7</b>	<b>3,192.0</b>
Public sector	公共向け貸出	228.3	24.6	(13.0)	203.6	241.3
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	7,782.4	219.8	507.0	7,562.5	7,275.3
[Ratio]	(中小企業等貸出比率)	[83.05%]	[0.09%]	[0.65%]	[82.96%]	[82.39%]
Overseas operations	海外向け貸出	196.9	7.4	32.3	189.4	164.5
<b>Deposits (Term-end balance)</b>	<b>預金 (末残)</b>	<b>11,588.3</b>	<b>22.6</b>	<b>621.4</b>	<b>11,565.7</b>	<b>10,966.9</b>
Domestic operations	国内	11,138.6	22.4	519.3	11,116.2	10,619.3
Personal deposits	うち個人	8,521.1	170.7	361.5	8,350.3	8,159.6
Public sector deposits	うち公共	509.6	(159.2)	61.8	668.8	447.7
Overseas operations	海外店等	449.7	0.1	102.1	449.5	347.6
<b>Loans and bills discounted (Average balance)</b>	<b>貸出金 (平残)</b>	<b>9,435.6</b>	<b>408.3</b>	<b>553.4</b>	<b>9,027.3</b>	<b>8,882.2</b>
<b>Deposits (Average balance)</b>	<b>預金 (平残)</b>	<b>11,578.3</b>	<b>375.5</b>	<b>482.3</b>	<b>11,202.7</b>	<b>11,095.9</b>

(Reference)

New housing loans

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended	For the six months ended
		Sep. 30, 2017 (a)	(a-b)	(a-c)	Mar. 31, 2017 (b)	Sep. 30, 2016 (c)
New housing loans	住宅ローン実行額	181.6	(29.6)	(0.2)	211.3	181.8

Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017 (a)	(a-b)	(a-c)	Mar. 31, 2017 (b)	Sep. 30, 2016 (c)
<b>Balance of Investment trusts</b>	<b>投資信託残高</b>	<b>297.0</b>	<b>(15.4)</b>	<b>(30.2)</b>	<b>312.5</b>	<b>327.3</b>

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended	For the six months ended
		Sep. 30, 2017 (a)	(a-b)	(a-c)	Mar. 31, 2017 (b)	Sep. 30, 2016 (c)
<b>Personal annuities (Insurance premiums)</b>	<b>個人年金保険等 (取扱保険料)</b>	<b>23.1</b>	<b>4.6</b>	<b>(16.7)</b>	<b>18.4</b>	<b>39.8</b>

## (2) Securities

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017	(a-b)	(a-c)	Mar. 31, 2017	Sep. 30, 2016
		(a)			(b)	(c)
Securities (Term-end balance)	有価証券（末残）	2,134.8	(91.6)	(167.3)	2,226.4	2,302.1
Government bonds	国債	535.3	(116.5)	(200.7)	651.9	736.1
Stocks	株式	115.7	(6.9)	(7.3)	122.7	123.1
Corporate bonds and others	社債他	1,006.6	37.9	94.6	968.6	911.9
Foreign currency securities	外貨建有価証券	477.0	(6.0)	(53.8)	483.1	530.9
Average duration to maturity of yen bonds	円貨債券の平均残存期間	3.8 years	(0.0 years)	(0.0 years)	3.8 years	3.9 years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注1 評価損益を除いた取得原価で表示しております。

注2 平均残存期間は、短期国債を除いて表示しております。

## 5. Assets Quality &lt;Non-consolidated&gt;

- Disclosed claims under the Financial Reconstruction Law decreased by ¥8.5 billion from the previous fiscal year-end, to ¥130.4 billion, and non-performing loan ratio decreased by 0.12% to 1.34%.
- The coverage ratio, including allowances, was 70.7% for total disclosed claims, 78.4% for doubtful claims, and 48.8% for substandard claims. Thus, the coverage ratio was at a high level.

## Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017	(a-b)	(a-c)	Mar. 31, 2017	Sep. 30, 2016
		(a)			(b)	(c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,763	(47)	(466)	17,810	18,230
Doubtful Claims	危険債権	65,827	(2,594)	(11,229)	68,421	77,057
Substandard Claims	要管理債権	46,904	(5,918)	(1,861)	52,823	48,766
<b>Total</b>	<b>合計</b>	<b>130,495</b>	<b>(8,560)</b>	<b>(13,558)</b>	<b>139,056</b>	<b>144,054</b>
Normal Claims	正常債権	9,544,838	269,552	591,679	9,275,286	8,953,158
Total Claims Outstandings	総与信残高	9,675,334	260,991	578,121	9,414,342	9,097,212
<b>Non-performing loan ratio</b>	<b>不良債権比率</b>	<b>1.34%</b>	<b>(0.12%)</b>	<b>(0.23%)</b>	<b>1.47%</b>	<b>1.58%</b>
Coverage ratio	保全率	70.7%	(0.4%)	(1.9%)	71.1%	72.7%

Note: Total Claims Outstandings include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

## (Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount	Collateral/	Allowance	Allowance Ratio *2	Coverage ratio
		(a)	Guarantees (b)	for loan losses (c)	c/(a-b)	(b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,763	17,068	694	100.0%	<b>100.0%</b>
Doubtful Claims	危険債権	65,827	45,241	6,378	30.9%	<b>78.4%</b>
Substandard Claims	要管理債権	46,904	*1 18,099	4,833	16.7%	<b>48.8%</b>
<b>Total</b>	<b>合計</b>	<b>130,495</b>	<b>80,410</b>	<b>11,906</b>	<b>23.7%</b>	<b>70.7%</b>

\*1: Approximate data

\*2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

\*1 概算数値

\*2 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

## 6. Earnings Projections for Fiscal Year 2017, ending March 31, 2018, etc.

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	FY 2017 ending Mar. 31, 2018
Ordinary profit	経 常 利 益	78.0
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	53.0

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	FY 2017 ending Mar. 31, 2018
Ordinary profit	経 常 利 益	70.5
Profit	当 期 純 利 益	49.5

## &lt;Cash dividends&gt;

	(Japanese)	FY 2017	
		For the six months ended Sep. 30, 2017	ending Mar. 31, 2018
Cash dividends per share	1 株 当 た り 配 当 金	¥7.50	¥15.00



## II. Financial Data

## 1. Income and Expenses

&lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2017 (a)	(a-b)	ended Sep. 30, 2016 (b)
Gross business profits	業 務 粗 利 益	78,271	2,932	75,338
Domestic gross business profits	国 内 業 務 粗 利 益	74,527	3,323	71,204
Net interest income	資 金 利 益	60,691	814	59,876
Net fees and commissions income	役 務 取 引 等 利 益	11,365	2,019	9,345
Net trading income	特 定 取 引 利 益	706	(860)	1,567
Profit from other business transactions	そ の 他 業 務 利 益	1,764	1,349	414
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,652	1,663	(11)
International gross business profits	国 際 業 務 粗 利 益	3,743	(390)	4,134
Net interest income	資 金 利 益	2,737	(19)	2,757
Net fees and commissions income	役 務 取 引 等 利 益	84	(33)	118
Net trading income	特 定 取 引 利 益	58	(18)	76
Profit from other business transactions	そ の 他 業 務 利 益	863	(318)	1,182
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	264	(8)	272
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	41,265	115	41,149
Personnel expenses (-)	人 件 費 ( △ )	21,308	289	21,019
Non-personnel expenses (-)	物 件 費 ( △ )	17,049	(129)	17,179
Taxes (-)	税 金 ( △ )	2,906	(44)	2,950
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 (一 般 貸 引 繰 入 前)</b>	<b>37,006</b>	<b>2,816</b>	<b>34,189</b>
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 引 当 金 純 繰 入 額 (△)	(1,950)	(113)	(1,836)
Core net business income	コ ア 業 務 純 益	35,089	1,161	33,927
<b>Net business income</b>	<b>業 務 純 益</b>	<b>37,006</b>	<b>2,816</b>	<b>34,189</b>
Non-recurrent income and losses	臨 時 損 益	6,577	(812)	7,390
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 ( △ )	(1,359)	2,796	(4,156)
Written-off of loans (-)	貸 出 金 償 却 ( △ )	1,529	286	1,242
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 (△)	(557)	2,661	(3,219)
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損 ( △ )	(37)	(87)	49
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 ( △ )	339	(88)	428
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	2,507	(2,548)	5,055
Recoveries of written off claims	償 却 債 権 取 立 益	682	(138)	821
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,832	2,063	(231)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,386	(79)	3,466
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>43,584</b>	<b>2,003</b>	<b>41,580</b>
Extraordinary income (loss)	特 別 損 益	(247)	134	(381)
Profit before income taxes	税 引 前 中 間 純 利 益	43,337	2,138	41,199
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	11,007	2,562	8,444
Income taxes-deferred (-)	法 人 税 等 調 整 額 ( △ )	610	(2,568)	3,179
Total income taxes (-)	法 人 税 等 合 計 ( △ )	11,617	(5)	11,623
<b>Profit</b>	<b>中 間 純 利 益</b>	<b>31,719</b>	<b>2,143</b>	<b>29,575</b>
<b>Net Credit Costs (-)</b>	<b>(i) + (ii) 与 信 関 係 費 用 ( △ )</b>	<b>(1,359)</b>	<b>2,796</b>	<b>(4,156)</b>

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2017	(a-b)	ended Sep. 30, 2016
		(a)		(b)
Consolidated gross profits	連結粗利益	82,169	2,950	79,218
Net interest income	資金利益	60,257	81	60,176
Net fees and commissions income	役務取引等利益	16,975	1,944	15,030
Net trading income	特定取引利益	2,302	(93)	2,396
Profit from other business transactions	その他業務利益	2,633	1,018	1,614
General and administrative expenses (-)	営業経費 (△)	44,897	224	44,673
Loan charge-off and reserve expenses (-) (i)	貸倒償却引当費用 (△)	(756)	3,513	(4,269)
Written-off of loans (-)	貸出金償却 (△)	1,580	186	1,394
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	(369)	2,837	(3,207)
Net transfer to general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	(1,574)	529	(2,103)
Losses on sales of non-performing loans (-)	延滞債権等売却損 (△)	(37)	(87)	49
Transfer to allowance for specific foreign borrowers/countries(-)	特定海外債権引当勘定繰入額(△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信用保証協会責任共有制度負担金 (△)	339	(88)	428
Reversal of allowance for loan losses	貸倒引当金戻入益	1,944	(3,367)	5,311
Recoveries of written off claims	償却債権取立益	694	(136)	830
Gains (losses) related to stocks, etc.	株式等関係損益	1,832	2,063	(231)
Equity in earnings of affiliates	持分法による投資損益	117	22	95
Others	その他	4,995	(85)	5,080
<b>Ordinary profit</b>	<b>経常利益</b>	<b>44,973</b>	<b>1,213</b>	<b>43,760</b>
Extraordinary income (loss)	特別損益	(247)	129	(377)
Profit before income taxes	税金等調整前中間純利益	44,726	1,343	43,382
Income taxes-current (-)	法人税、住民税及び事業税(△)	12,574	2,733	9,841
Income taxes-deferred (-)	法人税等調整額 (△)	625	(2,799)	3,424
Total income taxes (-)	法人税等合計 (△)	13,200	(65)	13,266
Profit	中間純利益	31,526	1,409	30,116
<b>Profit attributable to owners of parent</b>	<b>親会社株主に帰属する中間純利益</b>	<b>31,526</b>	<b>1,409</b>	<b>30,116</b>

Net Credit Costs (-)	(i) 与信関係費用 (△)	(756)	3,513	(4,269)
----------------------	----------------	-------	-------	---------

Consolidated net business income (before transfer to general allowance for loan losses)	連結業務純益 (一般貸引繰入前)	40,166	2,954	37,212
Consolidated net business income	連結業務純益	40,166	2,954	37,212

Note1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連結子会社数	9	-	9
Number of affiliated companies applicable to the equity method	持分法適用会社数	5	-	5

## 2. Net Business Income &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2017		For the six months ended Sep. 30, 2016
		(a)	(a-b)	(b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	37,006	2,816	34,189
Per head (in thousands of yen)	職員一人当たり(千円)	8,674	547	8,126
(2) Net business income	業 務 純 益	37,006	2,816	34,189
Per head (in thousands of yen)	職員一人当たり(千円)	8,674	547	8,126

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平残。

## 3. Interest Rate Spread (Domestic Business) &lt;Non-consolidated&gt;

	(Japanese)	For the six months ended Sep. 30, 2017		For the six months ended Sep. 30, 2016
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.02%	(0.01%)	1.04%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.09%	(0.09%)	1.18%
(ii) Average yield on securities	有 価 証 券 利 回	1.45%	0.32%	1.12%
(2) Average yield on interest bearing liabilities(C)	資 金 調 達 原 価	0.67%	(0.02%)	0.69%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.01%
(ii) Expense ratio	経 費 率	0.69%	(0.02%)	0.71%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.35%	-	0.35%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.09%	(0.08%)	1.17%

## 4. Gains and Losses on Securities &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2017		For the six months ended Sep. 30, 2016
		(a)	(a-b)	(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	1,917	1,655	261
Gains on sales	売 却 益	1,958	859	1,099
Gains on redemptions	償 還 益	-	(14)	14
Losses on sales (-)	売 却 損 ( △ )	30	(821)	851
Losses on redemptions (-)	償 還 損 ( △ )	-	-	-
Write-offs (-)	償 却 ( △ )	11	11	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,832	2,063	(231)
Gains on sales	売 却 益	1,895	1,876	18
Losses on sales (-)	売 却 損 ( △ )	60	57	3
Write-offs (-)	償 却 ( △ )	2	(243)	246

## 5. Capital Ratio (BIS Guidelines)

- The Capital ratio has been calculated based on the BIS guidelines. The composition of capital disclosure is on our website (<http://www.chibabank.co.jp/company/>).

### <Consolidated>

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
		Sep. 30, 2017 (a) [Preliminary figures]	(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.36%	(0.23%)	(0.36%)	13.59%	13.72%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.43%	(0.21%)	(0.14%)	12.65%	12.58%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.43%	(0.21%)	(0.14%)	12.65%	12.58%
(4) Total capital	総自己資本の額	920.8	30.8	53.9	890.0	866.8
(5) Tier 1 capital	T i e r 1 資本の額	857.2	28.7	62.4	828.4	794.7
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	857.2	28.7	62.4	828.4	794.7
(7) Total risk-weighted assets	リスクアセットの額	6,892.0	344.3	576.1	6,547.6	6,315.9
(8) Total required capital	総所要自己資本額	551.3	27.5	46.0	523.8	505.2

### <Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
		Sep. 30, 2017 (a) [Preliminary figures]	(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	12.80%	(0.23%)	(0.40%)	13.03%	13.20%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	11.88%	(0.21%)	(0.20%)	12.09%	12.09%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.88%	(0.21%)	(0.20%)	12.09%	12.09%
(4) Total capital	総自己資本の額	848.8	28.4	47.6	820.3	801.1
(5) Tier 1 capital	T i e r 1 資本の額	787.9	26.5	54.3	761.4	733.5
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	787.9	26.5	54.3	761.4	733.5
(7) Total risk-weighted assets	リスクアセットの額	6,629.4	336.5	562.8	6,292.9	6,066.6
(8) Total required capital	総所要自己資本額	530.3	26.9	45.0	503.4	485.3

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注.自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

## 6. Return on Equity

### <Non-consolidated>

	(Japanese)	For the six months ended			FY2016 ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2016 (c)
		Sep. 30, 2017 (a)	(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	8.62%	1.28%	0.29%	7.34%	8.33%
Profit basis (Annual)	当期純利益ベース（年率）	7.39%	1.53%	0.18%	5.85%	7.20%

### <Consolidated>

	(Japanese)	For the six months ended			FY2016 ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2016 (c)
		Sep. 30, 2017 (a)	(a-b)	(a-c)		
Profit attributable to owners of parent basis (Net assets basis)	当期純利益ベース（純資産ベース）	6.88%	0.91%	(0.02%)	5.97%	6.90%
Profit attributable to owners of parent basis (Shareholders' equity basis)	当期純利益ベース（株主資本ベース）	7.95%	1.08%	0.07%	6.86%	7.88%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注.ROEとは、株主資本の収益性を示す指標

## 7. Outstanding Balance of Deposits and Loans

## (1) Outstanding balance &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2017 (a)			FY2016 ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	11,588.3	22.6	621.4	11,565.7	10,966.9
Domestic	うち国内	11,138.6	22.4	519.3	11,116.2	10,619.3
In Chiba Prefecture	うち県内	10,714.3	14.6	515.2	10,699.6	10,199.0
Personal deposits	うち個人	8,521.1	170.7	361.5	8,350.3	8,159.6
Public sectors	うち公共	509.6	(159.2)	61.8	668.8	447.7
Deposits (Average balance)	預金 (平残)	11,578.3	375.5	482.3	11,202.7	11,095.9
Domestic	うち国内	11,128.3	412.7	463.9	10,715.5	10,664.3
In Chiba Prefecture	うち県内	10,716.9	411.0	452.4	10,305.9	10,264.5
Loans and bills discounted (Term-end balance)	貸出金 (末残)	9,567.4	262.0	573.1	9,305.3	8,994.3
Domestic	うち国内	9,370.5	254.6	540.7	9,115.8	8,829.8
In Chiba Prefecture	うち県内	6,682.0	145.5	290.1	6,536.4	6,391.8
Loans and bills discounted (average balance)	貸出金 (平残)	9,435.6	408.3	553.4	9,027.3	8,882.2
Domestic	うち国内	9,233.8	392.1	516.2	8,841.6	8,717.6
In Chiba Prefecture	うち県内	6,587.6	212.9	268.2	6,374.7	6,319.4

## (2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	9,370.5	254.6	540.7	9,115.8	8,829.8
[Excluding loans to public sectors]	(除公共向け貸出)	[9,142.1]	[229.9]	[553.7]	[8,912.2]	[8,588.4]
Large enterprises	大企業	1,191.4	7.3	38.1	1,184.0	1,153.3
Mid-sized enterprises	中堅企業	168.3	2.7	8.5	165.6	159.7
Small and medium-sized enterprises, etc. (B)	中小企業等	7,782.4	219.8	507.0	7,562.5	7,275.3
Small and medium-sized enterprises	うち中小企業	4,292.0	150.4	339.2	4,141.6	3,952.8
Consumer loans	うち消費者ローン	3,490.3	69.4	167.7	3,420.9	3,322.5
Public sectors	公共	228.3	24.6	(13.0)	203.6	241.3
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	83.05%	0.09%	0.65%	82.96%	82.39%

Note: In Small and medium-sized enterprises, loans to individual business owners are included.

注. 中小企業には個人事業主も含む。

## (3) Consumer loans &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,490.3	69.4	167.7	3,420.9	3,322.5
Housing loans	住宅ローン残高	3,342.6	60.8	150.5	3,281.7	3,192.0
Other consumer loans	その他のローン残高	147.7	8.5	17.2	139.1	130.4

## 8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017 (a)	(a-b)	(a-c)	Mar. 31, 2017 (b)	Sep. 30, 2016 (c)
Loans to Bankrupt Borrowers	破綻先債権額	1,373	(878)	(1,455)	2,252	2,829
Delinquent Loans	延滞債権額	82,057	(1,794)	(10,129)	83,852	92,187
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,427	65	(79)	1,362	1,507
Restructured Loans	貸出条件緩和債権額	45,477	(5,983)	(1,781)	51,460	47,258
Total Risk-Monitored Loans	リスク管理債権合計	130,336	(8,592)	(13,446)	138,928	143,783

Total loan balance (Term-end balance)	貸出金残高 (末残)	9,567,474	262,085	573,108	9,305,388	8,994,365
---------------------------------------	------------	-----------	---------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.01%	(0.00%)	(0.01%)	0.02%	0.03%
Delinquent Loans	延滞債権額	0.85%	(0.04%)	(0.16%)	0.90%	1.02%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.47%	(0.07%)	(0.05%)	0.55%	0.52%
As a percentage of total loans	貸出金残高比	1.36%	(0.13%)	(0.23%)	1.49%	1.59%

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017 (a)	(a-b)	(a-c)	Mar. 31, 2017 (b)	Sep. 30, 2016 (c)
Loans to Bankrupt Borrowers	破綻先債権額	960	(920)	(1,460)	1,881	2,421
Delinquent Loans	延滞債権額	79,767	(1,731)	(9,739)	81,499	89,507
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,427	65	(79)	1,362	1,507
Restructured Loans	貸出条件緩和債権額	45,483	(5,984)	(1,784)	51,468	47,268
Total Risk-Monitored Loans	リスク管理債権合計	127,640	(8,571)	(13,064)	136,211	140,704

Total loan balance (Term-end balance)	貸出金残高 (末残)	9,525,912	257,058	565,719	9,268,854	8,960,192
---------------------------------------	------------	-----------	---------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.01%	(0.01%)	(0.01%)	0.02%	0.02%
Delinquent Loans	延滞債権額	0.83%	(0.04%)	(0.16%)	0.87%	0.99%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.47%	(0.07%)	(0.05%)	0.55%	0.52%
As a percentage of total loans	貸出金残高比	1.33%	(0.12%)	(0.23%)	1.46%	1.57%

## 9. Allowance and Coverage Ratio against Risk-monitored Loans

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	130,336	(8,592)	(13,446)	138,928	143,783
Collateral/guarantees (B)	担保・保証等	80,329	(3,711)	(8,045)	84,040	88,374
Allowance for loan losses (C)	貸倒引当金	11,886	(3,001)	(4,324)	14,887	16,210
Allowance ratio (C)/(A)	引当率	9.1%	(1.5%)	(2.1%)	10.7%	11.2%
Coverage ratio (B+C)/(A)	保全率	70.7%	(0.4%)	(1.9%)	71.2%	72.7%
As a percentage of total loans	貸出金残高比	1.36%	(0.13%)	(0.23%)	1.49%	1.59%

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	127,640	(8,571)	(13,064)	136,211	140,704
Collateral/guarantees (B)	担保・保証等	77,300	(3,683)	(7,711)	80,983	85,011
Allowance for loan losses (C)	貸倒引当金	12,093	(3,015)	(4,280)	15,109	16,374
Allowance ratio (C)/(A)	引当率	9.4%	(1.6%)	(2.1%)	11.0%	11.6%
Coverage ratio (B+C)/(A)	保全率	70.0%	(0.5%)	(2.0%)	70.5%	72.0%
As a percentage of total loans	貸出金残高比	1.33%	(0.12%)	(0.23%)	1.46%	1.57%

## 10. Disclosed Claims under the Financial Reconstruction Law &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,763	(47)	(466)	17,810	18,230
Doubtful Claims	危険債権	65,827	(2,594)	(11,229)	68,421	77,057
Substandard Claims	要管理債権	46,904	(5,918)	(1,861)	52,823	48,766
Total	合計	130,495	(8,560)	(13,558)	139,056	144,054
Normal Claims	正常債権	9,544,838	269,552	591,679	9,275,286	8,953,158
Total Claims*	総与信残高	9,675,334	260,991	578,121	9,414,342	9,097,212
Non-performing loan ratio	不良債権比率	1.34%	(0.12%)	(0.23%)	1.47%	1.58%

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

## 11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全部額	92,316	(6,680)	(12,464)	98,997	104,780
Allowance for loan losses	貸倒引当金	11,906	(3,001)	(4,381)	14,907	16,288
Value covered by collateral and guarantees	担保・保証等	80,410	(3,679)	(8,082)	84,089	88,492
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	130,495	(8,560)	(13,558)	139,056	144,054
Coverage ratio (A)/(B)	保全部率	70.7%	(0.4%)	(1.9%)	71.1%	72.7%

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2017 (a)			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,377	(881)	(1,494)	2,258	2,872
Effectively Bankrupt Assets (B)	実質破綻先債権	16,386	834	1,028	15,552	15,358
Potentially Bankrupt Assets (C)	破綻懸念先債権	65,827	(2,594)	(11,229)	68,421	77,057
Assets Requiring Caution (D)	要注意先債権	932,699	(23,717)	(53,100)	956,416	985,799
Substandard Assets	要管理先債権	54,361	(6,223)	(1,822)	60,585	56,184
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	46,904	(5,918)	(1,861)	52,823	48,766
Other Assets Requiring Caution	その他要注意先債権	878,337	(17,493)	(51,277)	895,831	929,615
Normal Assets (E)	正常先債権	8,659,044	287,350	642,918	8,371,693	8,016,126
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	9,675,334	260,991	578,121	9,414,342	9,097,212

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。



## 12. Allowance for Loan Losses

## (1) Charge-off/Allowance criteria

## ① General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上

## ② Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

## (2) Breakdown of allowance for loan losses

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	20.1	(2.9)	(3.6)	23.1	23.7
General allowance	一般貸倒引当金	12.8	(1.9)	(0.1)	14.7	12.9
Specific allowance	個別貸倒引当金	7.3	(1.0)	(3.4)	8.3	10.7
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

## (Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
		(a)	(a-b)	(a-c)		
Normal Assets	正常先債権	8,379.3	254.2	635.2	8,125.0	7,744.1
Assets Requiring Caution	要注意先債権	931.2	(24.4)	(53.9)	955.7	985.2
Substandard Assets	要管理先債権	54.3	(6.2)	(1.8)	60.5	56.1
Other Assets Requiring Caution	その他要注意先債権	876.9	(18.1)	(52.1)	895.1	929.0

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017			As of Mar. 31, 2017 (b)	As of Sep. 30, 2016 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	29.6	(2.9)	(4.0)	32.5	33.7
General allowance	一般貸倒引当金	17.5	(1.9)	(0.2)	19.4	17.8
Specific allowance	個別貸倒引当金	12.0	(0.9)	(3.8)	13.0	15.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

## 13. Loan Breakdown by Industry &lt;Non-consolidated&gt; (After partial direct write-offs)

## (1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017		As of Mar. 31, 2017		As of Sep. 30, 2016	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	9,370.5	100.00%	9,115.8	100.00%	8,829.8	100.00%
Manufacturing	製造業	689.8	7.36%	693.0	7.60%	691.4	7.83%
Agriculture and forestry	農業, 林業	10.9	0.12%	9.9	0.11%	9.9	0.11%
Fishery	漁業	1.1	0.01%	1.2	0.01%	1.1	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	21.5	0.23%	21.6	0.24%	15.1	0.17%
Construction	建設業	298.9	3.19%	293.0	3.21%	289.4	3.28%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	62.8	0.67%	60.7	0.67%	47.2	0.54%
Information and communications	情報通信業	42.9	0.46%	39.7	0.44%	35.2	0.40%
Transport and postal service	運輸業, 郵便業	239.7	2.56%	236.9	2.60%	230.7	2.61%
Wholesale and retail trade	卸売業, 小売業	747.3	7.98%	726.4	7.97%	698.5	7.91%
Finance and insurance	金融業, 保険業	385.4	4.11%	389.2	4.27%	380.6	4.31%
Real estate and leasing	不動産業, 物品賃貸業	2,638.2	28.15%	2,524.9	27.70%	2,382.2	26.98%
Real estate	不動産業	2,402.8	25.64%	2,295.9	25.19%	2,171.3	24.59%
Real estate rental and management	不動産賃貸業・管理業	2,128.7	22.72%	2,034.7	22.32%	1,924.8	21.80%
Real estate trading, etc.	不動産取引業等	274.0	2.92%	261.2	2.87%	246.5	2.79%
Leasing	物品賃貸業	235.3	2.51%	229.0	2.51%	210.9	2.39%
Medical, welfare and other services	医療, 福祉その他サービス業	533.0	5.69%	516.1	5.66%	505.5	5.73%
Government, local public sector	国・地方公共団体	216.8	2.31%	188.7	2.07%	224.2	2.54%
Others (mainly consumer loans)	その他(個人)	3,481.6	37.16%	3,413.9	37.45%	3,318.1	37.58%

## (2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017		As of Mar. 31, 2017		As of Sep. 30, 2016	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	130.3	100.00%	138.9	100.00%	143.7	100.00%
Manufacturing	製造業	16.1	12.37%	18.3	13.19%	16.6	11.60%
Agriculture and forestry	農業, 林業	0.2	0.17%	0.4	0.31%	0.4	0.30%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.2	0.20%	0.2	0.19%	0.2	0.16%
Construction	建設業	6.4	4.98%	6.3	4.55%	7.0	4.87%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.01%	-	-	-	-
Information and communications	情報通信業	0.4	0.34%	0.4	0.29%	0.5	0.36%
Transport and postal service	運輸業, 郵便業	12.7	9.79%	12.5	9.06%	12.6	8.77%
Wholesale and retail trade	卸売業, 小売業	16.9	13.03%	17.1	12.36%	17.7	12.32%
Finance and insurance	金融業, 保険業	0.1	0.09%	0.1	0.09%	0.1	0.08%
Real estate and leasing	不動産業, 物品賃貸業	34.9	26.85%	37.8	27.24%	40.9	28.46%
Real estate	不動産業	34.3	26.37%	37.2	26.80%	40.1	27.93%
Real estate rental and management	不動産賃貸業・管理業	33.5	25.73%	36.2	26.10%	39.0	27.16%
Real estate trading, etc.	不動産取引業等	0.8	0.64%	0.9	0.70%	1.1	0.77%
Leasing	物品賃貸業	0.6	0.48%	0.6	0.44%	0.7	0.53%
Medical, welfare and other services	医療, 福祉その他サービス業	13.0	9.98%	15.6	11.28%	17.5	12.20%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	28.9	22.19%	29.7	21.44%	29.9	20.86%

## 14. Loan Breakdown by Domicile of Borrower

## (1) Balance of loans to specific foreign countries &lt;Non-consolidated&gt;

Not applicable

## (2) Balance of loans to Asian countries &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017	(a-b)	(a-c)	Mar. 31, 2017	Sep. 30, 2016
		(a)			(b)	(c)
China	中国	5.9	(0.1)	(0.2)	6.1	6.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.9	0.0	0.1	1.8	1.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	9.3	2.4	3.4	6.9	5.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.9	1.0	1.0	0.9	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	(0.0)	0.0	1.0	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	3.3	1.1	1.3	2.2	2.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	0.0	0.0	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	2.0	0.2	0.0	1.7	2.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	3.1	0.7	1.2	2.4	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.4	(0.1)	(0.2)	0.5	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	1.1	1.1	1.1	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	30.9	6.4	8.0	24.5	22.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

## (3) Balance of loans to Latin American countries &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017	(a-b)	(a-c)	Mar. 31, 2017	Sep. 30, 2016
		(a)			(b)	(c)
Panama	パナマ	0.5	0.0	0.0	0.5	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.3	0.0	0.3	0.3	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.8	0.0	0.3	0.8	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(4) *Balance of loans to Russia* <Non-consolidated>  
Not applicable

## 15. Gains and Losses on Valuation of Securities

## (1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他の有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

## (2) Gains and losses on valuation

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017					As of Mar. 31, 2017			As of Sep. 30, 2016		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.2	0.0	(0.2)	0.2	0.0	0.1	0.1	0.0	0.5	0.5	0.0
Other securities	その他有価証券	152.7	5.5	23.6	162.3	9.6	147.1	157.7	10.5	129.0	140.0	10.9
	Stocks 株式	132.3	8.3	38.3	133.2	0.8	124.0	124.8	0.8	93.9	96.2	2.2
	Bonds 債券	9.5	(3.2)	(11.9)	10.5	1.0	12.8	13.9	1.0	21.5	21.6	0.1
	Others その他	10.8	0.5	(2.7)	18.5	7.7	10.3	19.0	8.7	13.5	22.1	8.5
	Foreign Bonds うち外国債券	(1.6)	0.7	(5.5)	2.2	3.8	(2.3)	2.2	4.6	3.9	6.9	2.9
Total	合計	153.0	5.6	23.4	162.6	9.6	147.3	157.9	10.6	129.5	140.5	10.9

Note 1: There are no stocks of subsidiaries and affiliates with market values.

Note 2: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the (interim) balance sheet amount.

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2017					As of Mar. 31, 2017			As of Sep. 30, 2016		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.2	0.0	(0.2)	0.2	0.0	0.1	0.1	0.0	0.5	0.5	0.0
Other securities	その他有価証券	165.8	8.9	27.5	175.5	9.6	156.9	167.5	10.5	138.3	149.2	10.9
	Stocks 株式	145.4	11.6	42.2	146.3	0.8	133.8	134.6	0.8	103.2	105.4	2.2
	Bonds 債券	9.5	(3.2)	(11.9)	10.5	1.0	12.8	13.9	1.0	21.5	21.6	0.1
	Others その他	10.8	0.5	(2.7)	18.5	7.7	10.3	19.0	8.7	13.5	22.1	8.5
	Foreign Bonds うち外国債券	(1.6)	0.7	(5.5)	2.2	3.8	(2.3)	2.2	4.6	3.9	6.9	2.9
Total	合計	166.1	8.9	27.3	175.7	9.6	157.1	167.7	10.6	138.8	149.7	10.9

Note 1: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the (interim) balance sheet amount.

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2017	(a-b)	(a-c)	Mar. 31, 2017	Sep. 30, 2016
		(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	1.6	0.6	(4.3)	0.9	5.9
Foreign bonds	外国債券	(1.6)	0.7	(5.5)	(2.3)	3.9
Deferred hedges on derivative transactions	デリバティブ取引(繰延ヘッジ)	3.2	(0.0)	1.1	3.3	2.0

## 16. Earnings Projections

### <Non-consolidated>

					(¥ Billion)
		FY2017 (Projections) (a)	(a-b)	FY2016 (b)	(Reference) FY2017 (Projections) disclosed in May
Gross business profits	業 務 粗 利 益	149.5	5.4	144.0	147.0
Net interest income	資 金 利 益	121.2	0.0	121.1	119.5
Net fees and commissions income	役 務 取 引 等 利 益	22.5	3.3	19.1	20.5
Trading income	特 定 取 引 利 益	1.6	(0.9)	2.5	2.9
Profit from other business transactions	そ の 他 業 務 利 益	4.1	2.9	1.2	4.1
Expenses (-)	経 費	83.0	(0.1)	83.1	83.0
Core net business income	コ ア 業 務 純 益	63.9	1.7	62.1	61.8
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	66.5	5.5	60.9	64.0
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>70.5</b>	<b>0.4</b>	<b>70.0</b>	<b>70.5</b>
<b>Profit</b>	<b>当 期 純 利 益</b>	<b>49.5</b>	<b>0.8</b>	<b>48.6</b>	<b>49.5</b>
Net credit costs (-)	与 信 関 係 費 用	0.0	3.7	(3.7)	(1.0)

### <Consolidated>

					(¥ Billion)
		FY2017 (Projections) (a)	(a-b)	FY2016 (b)	(Reference) FY2017 (Projections) disclosed in May
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>78.0</b>	<b>0.3</b>	<b>77.6</b>	<b>78.0</b>
<b>Profit attributable to owners of parent</b>	<b>親会社株主に帰属する 当 期 純 利 益</b>	<b>53.0</b>	<b>0.2</b>	<b>52.7</b>	<b>53.0</b>
Cash dividends per share	1 株 当 た り 配 当 額	¥15.00	¥0.00	¥15.00	¥15.00
Dividend payout ratio (consolidated)	配 当 性 向 ( 連 結 ベ ー ス )	22.4%	(0.5%)	22.9%	22.5%

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material 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.

## 不良債権の英語表記対照表

## Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

\* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors