

The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2012, ending March 31, 2013

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tomoyuki Ikeda, Executive Officer and General Manager-Corporate Planning Division
 Filing date of Financial Statements: February 8, 2013 (scheduled)
 Trading Accounts: Established
 Payment date 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 Third Quarter (from April 1, 2012 to December 31, 2012)

(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		Net Income 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Third quarter Ended Dec. 31, 2012	167,639	(1.4)	60,977	14.2	36,813	12.6
Ended Dec. 31, 2011	170,059	1.1	53,372	(1.6)	32,680	(5.8)

Note: Comprehensive income Third quarter ended Dec.31, 2012; ¥41,010 million [23.2%], Third quarter ended Dec.31, 2011; ¥33,274 million [0.9%]

	Net Income per Share 1株当たり 四半期純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
Third quarter Ended Dec. 31, 2012	¥ 42.29	¥ 42.26
Ended Dec. 31, 2011	37.27	37.25

(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	%
Third quarter Ended Dec. 31, 2012	11,224,525	686,310	6.0
Fiscal Year 2011	10,916,760	664,076	6.0

(Reference) Capital assets Third quarter ended Dec.31, 2012; ¥678,888 million Fiscal Year 2011; ¥657,332 million

Note: "Capital assets to total assets" represents ("Total Net assets"- "Subscription rights to shares"- "Minority interests")/ "Total assets" at term end.

2. Cash Dividends Paid 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 2011	—	5.50	—	5.50	11.00
Fiscal year 2012	—	5.50	—		
Fiscal year 2012 (Projection)				6.50	12.00

Note: Revisions of released cash dividend projections: Applied

The year-end cash dividend for the fiscal year 2012 is including ¥1.00 commemorative cash dividend.

3. Consolidated Earnings Projections for Fiscal Year 2012 (from April 1, 2012 to March 31, 2013)

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

	Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2013	69,000	3.0	42,000	3.0	48.40

Note: Revisions of released earnings projections: None

*** Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: None
- (3) Changes in accounting principles, accounting estimates and restatement:
 Changes in accounting principles accordance with changes in accounting standard, etc.: Applied
 Other changes in accounting principles: None
 Changes in accounting estimates: Applied
 Restatement: None
 Note: For details, please refer to “2. Information regarding Notes”, Changes in Accounting Principles, Accounting Estimates and Restatement’ on page 4.

(4) Number of issued shares (common stock)

Number of issued shares (including treasury stock):

December 31, 2012	875,521,087 shares	March 31, 2012	895,521,087 shares
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Number of treasury stock

December 31, 2012	15,541,932 shares	March 31, 2012	15,720,963 shares
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Average number of issued shares

For the nine months ended December 31, 2012	870,341,199 shares
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For the nine months ended December 31, 2011	876,800,570 shares
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*** Statement relating to the status of the quarterly review procedures**

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

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

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

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1. Qualitative Information

(1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the third quarter of fiscal year 2012, ending March 31, 2013 were as follows.

Ordinary income decreased by ¥2,420 million from the corresponding period of the previous fiscal year, to ¥167,639 million mainly due to a decrease in Interest income such as Interest on loans and discounts. Ordinary expenses decreased by ¥10,025 million from the corresponding period of the previous fiscal year, to ¥106,661 million mainly due to a decrease in Other expenses such as Losses on sales of stocks, etc.

As a result, Ordinary profit increased by ¥7,605 million to ¥60,977 million and Net income increased by ¥4,133 million to ¥36,813 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

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

The balance of Deposits as of December 31, 2012 was ¥9,467.1 billion, an increase of ¥128.9 billion from the position as of March 31, 2012. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary and pension payments and other household needs.

We continued to respond positively to funding demand of corporate and individual customers. As a result, the balance of Loans and bills discounted as of December 31, 2012 increased by ¥348.8 billion from the position as of March 31, 2012, to ¥7,903.7 billion. The amount of Securities held increased by ¥14.2 billion from the position as of March 31, 2012, to ¥2,120.6 billion.

On this basis, Total assets as of December 31, 2012 increased by ¥307.7 billion from the previous fiscal year-end, to ¥11,224.5 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2012, ending March 31, 2013 released on November 12, 2012.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Information regarding Notes

Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in accounting principles that is difficult to distinguish from changes in accounting estimates)

In accordance with the amendment of the Corporate Tax Law, effective from the first quarter of fiscal year ending March 31, 2013, the Chiba Bank and the consolidated subsidiaries have changed their depreciation method for those Tangible fixed assets acquired on or after April 1, 2012. The effect of this adoption was not material.

3. Other

Revision of Cash Dividend Projection

We will be celebrating its 70th anniversary on March 31, 2013. To show our appreciation for the ongoing assistance of our shareholders, we resolved to increase cash dividend projection for the fiscal year ending March 31, 2013 by ¥1.

Please refer to "Announcement regarding Upward Revision of Cash Dividend Projection for the Fiscal Year Ending March 31, 2013" released on February 1, 2013 for details.

4. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2012	As of Dec. 31, 2012
Assets:	(資産の部)		
Cash and due from banks	現金預け金	473,117	345,745
Call loans and bills bought	コールローン及び買入手形	74,621	152,872
Receivables under resale agreements	買現先勘定	29,992	29,991
Monetary claims bought	買入金銭債権	30,995	27,830
Trading assets	特定取引資産	327,044	309,932
Money held in trust	金銭の信託	28,899	39,003
Securities	有価証券	2,106,492	2,120,695
Loans and bills discounted	貸出金	7,554,923	7,903,747
Foreign exchange	外国為替	2,205	3,684
Other assets	その他資産	93,810	104,880
Tangible fixed assets	有形固定資産	98,567	98,485
Intangible fixed assets	無形固定資産	10,221	10,401
Deferred tax assets	繰延税金資産	34,506	28,483
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,464	96,920
Allowance for loan losses	貸倒引当金	(50,101)	(48,149)
Total assets	資産の部合計	10,916,760	11,224,525
Liabilities:	(負債の部)		
Deposits	預金	9,338,244	9,467,195
Negotiable certificates of deposit	譲渡性預金	301,371	257,124
Call money and bills sold	コールマネー及び売渡手形	34,095	90,419
Payables under securities lending transactions	債券貸借取引受入担保金	77,347	65,762
Trading liabilities	特定取引負債	29,403	30,628
Borrowed money	借入金	162,635	345,312
Foreign exchange	外国為替	229	581
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	132,840	109,846
Provision for retirement benefits	退職給付引当金	19,531	19,535
Provision for directors' retirement benefits	役員退職慰労引当金	228	184
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,522	1,026
Provision for point card certificates	ポイント引当金	397	422
Reserves under the special laws	特別法上の引当金	17	15
Deferred tax liabilities	繰延税金負債	113	-
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,240
Acceptances and guarantees	支払承諾	101,464	96,920
Total liabilities	負債の部合計	10,252,684	10,538,214

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Dec. 31, 2012	
Net assets:	(純資産の部)			
Capital stock	資 本 金	145,069	145,069	
Capital surplus	資 本 剰 余 金	123,591	122,134	
Retained earnings	利 益 剰 余 金	376,039	394,841	
Treasury stock	自 己 株 式	(8,480)	(7,573)	
Total shareholders' equity	株 主 資 本 合 計	636,220	654,471	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,268	16,476	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,549)	(1,453)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,393	9,393	
Total accumulated other comprehensive income	その他の包括利益累計額合計	21,112	24,416	
Subscription rights to shares	新 株 予 約 権	231	242	
Minority interests	少 数 株 主 持 分	6,511	7,179	
Total net assets	純 資 産 の 部 合 計	664,076	686,310	
Total liabilities and net assets	負債及び純資産の部合計	10,916,760	11,224,525	

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2011	For the nine months ended Dec. 31, 2012
Ordinary income	経常収益	170,059	167,639
Interest income	資金運用収益	110,791	107,233
Interest on loans and discounts	(うち貸出金利息)	95,028	91,602
Interest and dividends on securities	(うち有価証券利息配当金)	14,482	14,721
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	29,996	30,477
Trading income	特定取引収益	1,237	1,604
Other ordinary income	その他業務収益	4,808	5,902
Other income	その他経常収益	23,225	22,420
Ordinary expenses	経常費用	116,687	106,661
Interest expenses	資金調達費用	8,806	8,300
Interest on deposits	(うち預金利息)	4,488	3,609
Fees and commissions payments	役務取引等費用	11,706	11,877
Trading expenses	特定取引費用	-	3
Other ordinary expenses	その他業務費用	974	260
General and administrative expenses	営業経費	65,782	67,215
Other expenses	その他経常費用	29,417	19,003
Ordinary profit	経常利益	53,372	60,977
Extraordinary income	特別利益	3,421	2
Gain on disposal of noncurrent assets	固定資産処分益	12	-
Gain on negative goodwill	負ののれん発生益	3,408	-
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	0	2
Extraordinary loss	特別損失	343	431
Loss on disposal of noncurrent assets	固定資産処分損	342	431
Impairment loss	減損損失	0	0
Income before income taxes and minority interests	税金等調整前 四半期純利益	56,450	60,548
Income taxes-current	法人税、住民税 及び事業税	13,240	19,195
Income taxes-deferred	法人税等調整額	10,010	3,665
Total income taxes	法人税等合計	23,250	22,860
Income before minority interests	少数株主損益調整前 四半期純利益	33,199	37,687
Minority interests in income	少数株主利益	518	873
Net income	四半期純利益	32,680	36,813

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2011	For the nine months ended Dec. 31, 2012
Income before minority interests	少数株主損益調整前 四半期純利益	33,199	37,687
Other comprehensive income	その他の包括利益	75	3,323
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(1,248)	3,229
Deferred gains or losses on hedges	繰延ヘッジ損益	(538)	96
Revaluation reserve for land	土地再評価差額金	1,876	-
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する 持分相当額	(14)	(2)
Comprehensive income	四半期包括利益	33,274	41,010
(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	32,894	40,117
Comprehensive income attributable to minority interests	少数株主に係る 四半期包括利益	380	892

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2012, ending March 31, 2013

1. Summary of Income (Non-consolidated)**[Net Business Income (before transfer to general allowance for loan losses) and Core Net Business Income]**

Net business income (before transfer to general allowance for loan losses) decreased by ¥2.3 billion compared with the corresponding period of the previous fiscal year, to ¥54.2 billion mainly due to a decrease in Net interest income whilst Net fees and commissions income increased. Core net business income, which excludes Gains (losses) related to bonds decreased by ¥4.2 billion compared with the corresponding period of the previous fiscal year, to ¥49.7 billion.

[Ordinary Profit and Net Income]

Ordinary profit increased by ¥5.7 billion from the corresponding period of the previous fiscal year, to ¥55.2 billion mainly due to improving in Gains (losses) related to stocks, etc.

As a result, Net income increased by ¥5.8 billion to ¥34.3 billion compared with the corresponding period of the previous fiscal year. The progress of Net income toward the projection for the fiscal year 2012 was favourably 85.9%.

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2012 (a)	For the nine months ended Dec. 31, 2011 (b)	(a - b)	FY2012 (Projection)	(Reference) FY2011
Gross business profits	業 務 粗 利 益	116,286	117,114	(827)		153,300
Net interest income	資 金 利 益	98,889	101,816	(2,926)		134,556
Net fees and commissions income	役 務 取 引 等 利 益	10,893	10,591	302		14,516
Trading income	特 定 取 引 利 益	866	875	(9)		1,445
Profit from other business transactions	そ の 他 業 務 利 益	5,636	3,831	1,805		2,782
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	4,401	2,582	1,818		935
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	62,086	60,529	1,556		81,293
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	54,200	56,584	(2,384)		72,006
Core net business income	コ ア 業 務 純 益	49,799	54,001	(4,202)	66,500	71,071
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-	-		-
Net business income	業 務 純 益	54,200	56,584	(2,384)		72,006
Non-recurrent income and losses	臨 時 損 益	1,069	(7,048)	8,118		(10,238)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	1,563	(2,667)	4,230		2,222
Write-off of loans (-)	う ち 貸 出 金 償 却	3,917	7,107	(3,189)		9,626
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	100	7,803	(7,702)		4,937
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2,823	2,435	387		3,249
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	(1,322)	(10,631)	9,309		(9,218)
Ordinary profit	経 常 利 益	55,270	49,536	5,733	64,000	61,768
Extraordinary income (loss)	特 別 損 益	(370)	(305)	(65)		(791)
Net income	四 半 期 (当 期) 純 利 益	34,366	28,478	5,887	40,000	36,007
Net credit costs (-)	(i)+(ii) 与 信 関 係 費 用	1,563	(2,667)	4,230		2,222

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

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

- A positive approach towards meeting customers' funding demand brought an increase in Loans and bills discounted of ¥125.6 billion from the position as of September 30, 2012, to ¥7,932.3 billion. The balance of Deposits grew by ¥156.8 billion compared with the position as of September 30, 2012, to ¥9,474.7 billion mainly due to an increase in personal deposits.
- Balance of investment trusts increased by ¥5.5 billion from September 30, 2012, to ¥354.3 billion, reflecting a rise in unit prices arising of stock markets. Insurance premiums of personal annuities increased steadily by ¥5.4 billion compared with the corresponding period of the previous fiscal year, to ¥137.4 billion.

(¥ Billion)			(Reference)	
	(Japanese)	As of Dec. 31, 2012 (a)	As of Sep. 30, 2012 (b)	(a) - (b)
Loans and bills discounted	貸 出 金	7,932.3	7,806.7	125.6
Domestic operations	国内向け貸出	7,843.4	7,726.1	117.3
Corporate loans	事業者向け貸出	4,670.7	4,569.6	101.0
Consumer loans	消費者ローン	2,827.5	2,799.7	27.7
Housing loans	うち住宅ローン	2,737.6	2,709.1	28.4
Public sector	公共向け貸出	345.1	356.7	(11.5)
Small and medium-sized enterprises [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	6,124.9 [78.09%]	6,038.5 [78.15%]	86.4 [(0.06%)]
Overseas operations	海外向け貸出	88.9	80.5	8.3
Deposits	預 金	9,474.7	9,317.9	156.8
Domestic operations	国内	9,351.9	9,216.1	135.7
Personal deposits	うち個人	7,459.0	7,272.4	186.5
Overseas operations	海外店等	122.7	101.7	21.0

Note: Ratio = Small and medium-sized enterprises loans / domestic loans and bills discounted

(Reference) (参考)

Balance of Investment trusts, etc 投資信託の残高等

(¥ Billion)			(Reference)	
	(Japanese)	As of Dec. 31, 2012 (a)	As of Sep. 30, 2012 (b)	(a) - (b)
Balance of investment trusts	投資信託残高	354.3	348.8	5.5
Personal investors	うち個人	345.8	340.5	5.3
Stock investment trusts	うち株式投資信託	348.1	342.4	5.6

(¥ Billion)			(Reference)	
	(Japanese)	For the nine months ended Dec. 31, 2012 (a)	For the nine months ended Dec. 31, 2011 (b)	(a) - (b)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	137.4	132.0	5.4

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

	(Japanese)	(¥ Million) As of Dec. 31, 2012 (a)	(Reference) As of Sep. 30, 2012 (b)	(¥ Million) (a) - (b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	21,217	22,401	(1,183)
Doubtful Claims	危険債権	88,597	87,261	1,335
Substandard Claims	要管理債権	67,770	61,704	6,066
Total	合計	177,584	171,366	6,218
Normal Claims	正常債権	7,871,478	7,747,892	123,585
Non-performing loan ratio	不良債権比率	2.20%	2.16%	0.04%

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

Consolidated

	(Japanese)	(¥ Million) As of Dec. 31, 2012 (a)	(Reference) As of Sep. 30, 2012 (b)	(¥ Million) (a) - (b)
Loans to Bankrupt Borrowers	破綻先債権額	3,016	4,075	(1,059)
Delinquent Loans	延滞債権額	105,823	104,124	1,699
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,435	1,784	1,651
Restructured Loans	貸出条件緩和債権額	64,379	59,966	4,413
Total	合計	176,654	169,950	6,704
Loans outstanding (Term-end balance)	貸出金残高(未残)	7,903,747	7,778,444	125,303
As a percentage of loans outstanding	貸出金残高比	2.23%	2.18%	0.05%

Non-consolidated

	(Japanese)	(¥ Million) As of Dec. 31, 2012 (a)	(Reference) As of Sep. 30, 2012 (b)	(¥ Million) (a) - (b)
Loans to Bankrupt Borrowers	破綻先債権額	3,170	4,378	(1,207)
Delinquent Loans	延滞債権額	106,416	105,058	1,357
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,435	1,784	1,651
Restructured Loans	貸出条件緩和債権額	64,334	59,920	4,414
Total	合計	177,357	171,141	6,216
Loans outstanding (Term-end balance)	貸出金残高(未残)	7,932,347	7,806,718	125,628
As a percentage of loans outstanding	貸出金残高比	2.23%	2.19%	0.04%

5. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value

Consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Dec. 31, 2012				As of Sep. 30, 2012			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses	Market value	Gains (losses) on valuation / Unrealized gains (losses)	
Held-to-Maturity Bonds	満期保有目的		9.3	(0.0)				0.0	0.0
Other Securities	その他有価証券	2,106.3	25.7	47.5	21.8	2,054.0	16.6	42.1	25.4
Stocks	株式	123.4	14.4	27.1	12.6	114.6	5.5	20.0	14.5
Bonds	債券	1,672.9	13.6	15.0	1.3	1,650.7	16.5	17.6	1.0
Others	その他	309.9	(2.3)	5.4	7.7	288.6	(5.4)	4.4	9.8
Foreign bonds	うち外国債券	254.1	1.5	3.2	1.6	236.3	2.4	3.4	1.0

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Dec. 31, 2012				As of Sep. 30, 2012			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses	Market value	Gains (losses) on valuation / Unrealized gains (losses)	
Held-to-Maturity Bonds	満期保有目的		9.3	(0.0)				0.0	0.0
Other Securities	その他有価証券	2,103.8	25.4	47.1	21.7	2,051.7	16.5	41.8	25.2
Stocks	株式	121.0	14.1	26.7	12.6	112.4	5.3	19.7	14.4
Bonds	債券	1,672.9	13.6	15.0	1.3	1,650.7	16.5	17.6	1.0
Others	その他	309.8	(2.3)	5.4	7.7	288.6	(5.3)	4.4	9.8
Foreign bonds	うち外国債券	254.1	1.5	3.2	1.6	236.3	2.4	3.4	1.0

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

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

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

		(Japanese)	For the nine months ended Dec. 31, 2012 (a)	For the nine months ended Dec. 31, 2011 (b)	(a-b)	(Reference) For FY2011 ended Mar. 31, 2012
Gains (losses) related to bonds (Government bonds, etc.)		国債等債券損益	4,401	2,582	1,818	935
Gains on sales		売却益	4,662	3,557	1,105	4,128
Gains on redemption		償還益	-	-	-	-
Losses on sales (-)		売却損	143	194	(51)	285
Losses on redemption (-)		償還損	101	757	(656)	2,889
Write-offs (-)		償却	16	21	(5)	17
Gains (losses) related to stocks, etc.		株式等関係損益	(1,322)	(10,631)	9,309	(9,218)
Gains on sales		売却益	1,611	96	1,514	326
Losses on sales (-)		売却損	-	5,910	(5,910)	8,673
Write-offs (-)		償却	2,933	4,817	(1,883)	871

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.