

# The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2013, ending March 31, 2014

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Masahiro Owaku, Executive Officer and General Manager-Corporate Planning Division  
 Filing date of Financial Statements: February 7, 2014 (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, 2013 to December 31, 2013)

(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, 2013	165,971	(0.9)	62,930	3.2	38,262	3.9
Ended Dec. 31, 2012	167,639	(1.4)	60,977	14.2	36,813	12.6

Note: Comprehensive income Third quarter ended Dec.31, 2013; ¥53,938 million [31.5%], Third quarter ended Dec.31, 2012; ¥41,010 million [23.2%]

	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, 2013	44.57	44.52
Ended Dec. 31, 2012	42.29	42.26

(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
Third quarter	¥Million	¥Million	%
Ended Dec. 31, 2013	11,801,227	762,183	6.3
Fiscal year 2012	11,373,741	729,243	6.3

(Reference) Capital assets Third quarter ended Dec.31, 2013; ¥753,978 million Fiscal year 2012; ¥721,648 million

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

## 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 2012	—	5.50	—	6.50	12.00
Fiscal year 2013	—	6.00	—		
Fiscal year 2013 (Projection)				6.00	12.00

Note: Revisions of released cash dividend projections: No

Annual cash dividends per share for the fiscal year ended March 31, 2013 were included ¥1.00 as the commemorative dividends for the 70<sup>th</sup> anniversary of our foundation.

## 3. Consolidated Earnings Projections for Fiscal Year 2013 (from April 1, 2013 to March 31, 2014)

(%: 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 2013	75,500	3.7	45,000	1.9	52.60

Note: Revisions of released earnings projections: No

**\* Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: Yes
  - ② Other changes in accounting principles: No
  - ③ Changes in accounting estimates: No
  - ④ Restatement: No

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)**

- ① Number of issued shares (including treasury stock):
 

December 31, 2013	875,521,087 shares	March 31, 2013	875,521,087 shares
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- ② Number of treasury stock
 

December 31, 2013	29,436,546 shares	March 31, 2013	15,553,829 shares
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- ③ Average number of issued shares
 

For the nine months ended December 31, 2013	858,468,909 shares
For the nine months ended December 31, 2012	870,341,199 shares

**\* 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) Description of the Consolidated Earnings Projections’ on page 4.

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## 1. Qualitative Information

### (1) Description of the Consolidated Results of Operations

Financial results for the third quarter of fiscal year 2013, ending March 31, 2014 were as follows.

Ordinary income decreased by ¥1,667 million from the corresponding period of the previous fiscal year, to ¥165,971 million mainly due to a decrease in Interest income such as Interest on loans and discounts.

Ordinary expenses decreased by ¥3,620 million from the corresponding period of the previous fiscal year, to ¥103,041 million mainly due to a decrease in Other expenses such as Write-offs of stocks, etc.

As a result, Ordinary profit increased by ¥1,952 million to ¥62,930 million and Net income increased by ¥1,448 million to ¥38,262 million compared with the corresponding period of the previous fiscal year.

### (2) Description of the Consolidated Financial Conditions

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

The balance of Deposits as of December 31, 2013 was ¥9,910.6 billion, an increase of ¥282.5 billion from the position as of March 31, 2013. 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, 2013 increased by ¥215.1 billion from the previous fiscal year-end, to ¥8,101.2 billion. The amount of Securities held decreased by ¥13.4 billion from the previous fiscal year-end, to ¥2,161.3 billion.

On this basis, Total assets as of December 31, 2013 increased by ¥427.4 billion from the previous fiscal year-end, to ¥11,801.2 billion.

### (3) Description of the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2013, ending March 31, 2014 released on November 11, 2013.

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 accordance with changes in accounting standard, etc.)

(Application of accounting standard for consolidated financial statements, etc.)

The Chiba Bank has adopted the accounting standard for consolidated financial statements (ASBJ Statement No. 22, revised on March 25, 2011) from the first quarter of fiscal year ending March 31, 2014, the WIYAS Funding Corporation, which was disclosed as the special purpose entity, became the unconsolidated subsidiary that are not accounted for by the equity method. This adoption has no impact.

## 3. Quarterly Consolidated Financial Statements

## (1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2013	As of Dec. 31, 2013
Assets (資産の部)			
Cash and due from banks	現金預け金	442,958	475,365
Call loans and bills bought	コールローン及び買入手形	227,511	345,383
Receivables under resale agreements	買現先勘定	29,994	34,994
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	3,013
Monetary claims bought	買入金銭債権	24,778	25,182
Trading assets	特定取引資産	285,577	329,960
Money held in trust	金銭の信託	41,190	46,334
Securities	有価証券	2,174,866	2,161,399
Loans and bills discounted	貸出金	7,886,033	8,101,227
Foreign exchange	外国為替	6,386	9,646
Other assets	その他資産	92,614	103,693
Tangible fixed assets	有形固定資産	98,639	99,718
Intangible fixed assets	無形固定資産	10,621	10,542
Deferred tax assets	繰延税金資産	14,513	7,265
Customers' liabilities for acceptances and guarantees	支払承諾見返	93,586	98,676
Allowance for loan losses	貸倒引当金	(55,531)	(51,175)
Total assets	資産の部合計	11,373,741	11,801,227
Liabilities (負債の部)			
Deposits	預金	9,628,118	9,910,698
Negotiable certificates of deposit	譲渡性預金	298,512	262,781
Call money and bills sold	コールマネー及び売渡手形	54,172	159,047
Payables under securities lending transactions	債券貸借取引受入担保金	74,402	102,294
Trading liabilities	特定取引負債	30,352	23,827
Borrowed money	借入金	280,672	297,458
Foreign exchange	外国為替	358	314
Bonds payable	社債	20,000	20,000
Other liabilities	その他負債	127,911	123,870
Provision for retirement benefits	退職給付引当金	19,490	19,466
Provision for directors' retirement benefits	役員退職慰労引当金	199	203
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,850	1,458
Provision for point card certificates	ポイント引当金	388	435
Reserves under the special laws	特別法上の引当金	15	22
Deferred tax liabilities	繰延税金負債	1,225	5,320
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,166
Acceptances and guarantees	支払承諾	93,586	98,676
Total liabilities	負債の部合計	10,644,497	11,039,043

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2013	As of Dec. 31, 2013
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	401,813	429,454
Treasury stock	自 己 株 式	(7,581)	(17,572)
Total shareholders' equity	株 主 資 本 合 計	661,435	679,084
Valuation difference on available-for-sale securities	その他有価証券評価差額金	51,396	64,425
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,167)	619
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,983	9,848
Total accumulated other comprehensive income	その他の包括利益累計額合計	60,212	74,893
Subscription rights to shares	新 株 予 約 権	277	334
Minority interests	少 数 株 主 持 分	7,317	7,871
Total net assets	純 資 産 の 部 合 計	729,243	762,183
Total liabilities and net assets	負債及び純資産の部合計	11,373,741	11,801,227

## (2) Quarterly Consolidated Statements of Income and Comprehensive Income

## Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2012	For the nine months ended Dec. 31, 2013
Ordinary income	経常収益	167,639	165,971
Interest income	資金運用収益	107,233	105,148
Interest on loans and discounts	(うち貸出金利息)	91,602	87,493
Interest and dividends on securities	(うち有価証券利息配当金)	14,721	16,502
Trust fees	信託報酬	0	1
Fees and commissions	役務取引等収益	30,477	34,543
Trading income	特定取引収益	1,604	1,981
Other ordinary income	その他業務収益	5,902	5,139
Other income	その他経常収益	22,420	19,157
Ordinary expenses	経常費用	106,661	103,041
Interest expenses	資金調達費用	8,300	8,380
Interest on deposits	(うち預金利息)	3,609	3,554
Fees and commissions payments	役務取引等費用	11,877	12,041
Trading expenses	特定取引費用	3	-
Other ordinary expenses	その他業務費用	260	1,481
General and administrative expenses	営業経費	67,215	66,811
Other expenses	その他経常費用	19,003	14,325
Ordinary profit	経常利益	60,977	62,930
Extraordinary income	特別利益	2	0
Gain on disposal of noncurrent assets	固定資産処分益	-	0
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金 取崩額	2	-
Extraordinary loss	特別損失	431	572
Loss on disposal of noncurrent assets	固定資産処分損	431	572
Impairment loss	減損損失	0	-
Income before income taxes and minority interests	税金等調整前 四半期純利益	60,548	62,358
Income taxes-current	法人税、住民税 及び事業税	19,195	20,118
Income taxes-deferred	法人税等調整額	3,665	3,221
Total income taxes	法人税等合計	22,860	23,340
Income before minority interests	少数株主損益調整前 四半期純利益	37,687	39,017
Minority interests in income	少数株主利益	873	755
Net income	四半期純利益	36,813	38,262

## Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2012	For the nine months ended Dec. 31, 2013
Income before minority interests	少数株主損益調整前 四半期純利益	37,687	39,017
Other comprehensive income	その他の包括利益	3,323	14,920
Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,229	13,122
Deferred gains or losses on hedges	繰延ヘッジ損益	96	1,786
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	(2)	11
Comprehensive income	四半期包括利益	41,010	53,938
Breakdown	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る 四半期包括利益	40,117	53,077
Comprehensive income attributable to minority interests	少数株主に係る 四半期包括利益	892	860

**(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 2013, ending March 31, 2014

## 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 ¥1.6 billion compared with the corresponding period of the previous fiscal year, to ¥52.5 billion mainly due to a decrease in Gains related to bonds (Government bonds, etc.) while an increase in Net fees and commissions income. Core net business income, which excludes Gains (losses) related to bonds (Government bonds, etc.) increased by ¥0.3 billion compared with the corresponding period of the previous fiscal year, to ¥50.1 billion.

**[Ordinary Profit and Net Income]**

Ordinary profit increased by ¥1.6 billion from the corresponding period of the previous fiscal year, to ¥56.9 billion mainly due to an improvement in Gains (losses) related to stocks, etc.

As a result, Net income increased by ¥1.4 billion to ¥35.7 billion compared with the corresponding period of the previous fiscal year.

The progress in Net income was steady; 85.2% of the full term projection.

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2013 (a)	For the nine months ended Dec. 31, 2012 (b)	(a-b)	FY 2013 (Projection)	(Reference) FY 2012
Gross business profit	業 務 粗 利 益	114,927	116,286	(1,359)		152,451
Net interest income	資 金 利 益	97,125	98,889	(1,763)		130,143
Net fees and commissions income	役 務 取 引 等 利 益	13,018	10,893	2,124		15,487
Trading income	特 定 取 引 利 益	1,131	866	265		1,322
Profit from other business transactions	そ の 他 業 務 利 益	3,651	5,636	(1,985)		5,497
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	2,361	4,401	(2,039)		3,853
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	62,384	62,086	298		81,839
<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>52,542</b>	<b>54,200</b>	<b>(1,658)</b>		<b>70,611</b>
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>50,180</b>	<b>49,799</b>	<b>381</b>	<b>64,500</b>	<b>66,757</b>
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-	-		(2,744)
Net business income	業 務 純 益	52,542	54,200	(1,658)		73,355
Non-recurrent income and losses	臨 時 損 益	4,396	1,069	3,326		(6,911)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	405	1,563	(1,157)		11,743
Written-off of loans (-)	う ち 貸 出 金 償 却	3,548	3,917	(369)		4,921
Net transfer to specific allowance for loan losses	う ち 個 別 貸 倒 引 当 金 純 繰 入 額	-	-	-		9,576
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	1,652	100	1,551		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2,036	2,823	(787)		3,592
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	994	(1,322)	2,316		964
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>56,939</b>	<b>55,270</b>	<b>1,668</b>	<b>69,500</b>	<b>66,444</b>
Extraordinary income (loss)	特 別 損 益	(566)	(370)	(195)		(566)
<b>Net income</b>	<b>四 半 期 (当 期) 純 利 益</b>	<b>35,792</b>	<b>34,366</b>	<b>1,425</b>	<b>42,000</b>	<b>41,225</b>
Net credit costs (-)	(i)+(ii) 与 信 関 係 費 用	405	1,563	(1,157)		8,998

Note : Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds (Government 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 ¥84.8 billion from the position as of September 30, 2013, to ¥8,124.1 billion. The balance of Deposits increased by ¥127.3 billion compared with the position as of September 30, 2013, to ¥9,919.6 billion mainly due to an increase in personal deposits.
- The Sales of investment trusts increased by ¥97.3 billion compared with the corresponding period of the previous fiscal year, to ¥191.3 billion. Insurance premiums of personal annuities, etc. decreased by ¥52.7 billion compared with the corresponding period of the previous fiscal year, to ¥84.7 billion.

	(Japanese)	(¥ Billion) As of Dec. 31, 2013 (a)	(Reference) As of Sep. 30, 2013 (b)	(¥ Billion) (a-b)
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>8,124.1</b>	<b>8,039.3</b>	<b>84.8</b>
Domestic operations	国内向け貸出	8,008.5	7,931.5	76.9
Corporate loans	事業者向け貸出	4,770.8	4,692.5	78.2
Consumer loans	消費者ローン	2,926.9	2,905.2	21.7
Housing loans	うち住宅ローン	2,832.6	2,812.3	20.3
Public sector	公共向け貸出	310.7	333.7	(23.0)
Small and medium-sized enterprises [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	6,279.8 [78.41%]	6,233.0 [78.58%]	46.8 [(0.17%)]
Overseas operations	海外向け貸出	115.6	107.7	7.8
<b>Deposits</b>	<b>預 金</b>	<b>9,919.6</b>	<b>9,792.2</b>	<b>127.3</b>
Domestic operations	国内	9,771.4	9,627.5	143.8
Personal deposits	うち個人	7,753.4	7,536.5	216.9
Overseas operations	海外店等	148.1	164.6	(16.4)

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

(Reference) Investment trusts, etc. (参考) 投資信託等

	(Japanese)	(¥ Billion) For the nine months ended Dec. 31, 2013 (a)	(Reference) For the nine months ended Dec. 31, 2012 (b)	(¥ Billion) (a-b)
<b>Sales of investment trusts</b>	<b>投資信託販売額</b>	<b>191.3</b>	<b>93.9</b>	<b>97.3</b>
<b>Personal annuities (Insurance premiums)</b>	<b>個人年金保険等 (取扱保険料)</b>	<b>84.7</b>	<b>137.4</b>	<b>(52.7)</b>

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

(¥ Million)			(Reference)		(¥ Million)	
	<i>(Japanese)</i>	As of Dec. 31, 2013 (a)	As of Sep. 30, 2013 (b)	(a-b)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,321	20,344	(22)		
Doubtful Claims	危険債権	92,452	94,802	(2,350)		
Substandard Claims	要管理債権	58,297	59,293	(995)		
Total	合計	171,071	174,440	(3,368)		
Normal Claims	正常債権	8,071,250	7,960,381	110,869		
Non-performing loan ratio	不良債権比率	2.07%	2.14%	(0.06%)		

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

Consolidated (¥ Million)			(Reference)		(¥ Million)	
	<i>(Japanese)</i>	As of Dec. 31, 2013 (a)	As of Sep. 30, 2013 (b)	(a-b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,189	1,944	245		
Delinquent Loans	延滞債権額	108,090	110,847	(2,756)		
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,916	2,061	(144)		
Restructured Loans	貸出条件緩和債権額	56,419	57,272	(852)		
Total	合計	168,617	172,125	(3,508)		
Total loan balance (Term-end balance)	貸出金残高(末残)	8,101,227	8,016,832	84,395		
Total percentage of loan balance	貸出金残高比	2.08%	2.14%	(0.06%)		

Non-consolidated (¥ Million)			(Reference)		(¥ Million)	
	<i>(Japanese)</i>	As of Dec. 31, 2013 (a)	As of Sep. 30, 2013 (b)	(a-b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,423	2,262	161		
Delinquent Loans	延滞債権額	110,015	112,659	(2,644)		
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,916	2,061	(144)		
Restructured Loans	貸出条件緩和債権額	56,381	57,232	(850)		
Total	合計	170,737	174,215	(3,478)		
Total loan balance (Term-end balance)	貸出金残高(末残)	8,124,182	8,039,346	84,835		
Total percentage of loan balance	貸出金残高比	2.10%	2.16%	(0.06%)		

## 5. Securities

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

Consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Dec. 31, 2013				As of Sep.30, 2013			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	6.1	(0.0)	0.0	0.0	6.5	(0.0)	0.0	0.0
Other securities	その他有価証券	2,149.4	99.7	109.3	9.6	2,129.8	93.7	101.8	8.0
Stocks	株式	195.1	84.2	86.8	2.5	186.9	76.5	79.4	2.8
Bonds	債券	1,522.2	8.6	9.2	0.5	1,580.2	11.0	11.4	0.3
Others	その他	432.0	6.7	13.3	6.5	362.6	6.0	10.9	4.8
Foreign bonds	うち外国債券	340.9	(4.4)	1.3	5.7	293.3	(2.0)	1.8	3.8

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Dec. 31, 2013				As of Sep.30, 2013			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	6.1	(0.0)	0.0	0.0	6.5	(0.0)	0.0	0.0
Other securities	その他有価証券	2,139.7	92.1	101.7	9.6	2,121.8	87.9	96.0	8.0
Stocks	株式	185.3	76.6	79.1	2.4	178.9	70.7	73.6	2.8
Bonds	債券	1,522.2	8.6	9.2	0.5	1,580.2	11.0	11.4	0.3
Others	その他	432.0	6.7	13.3	6.5	362.6	6.0	10.9	4.8
Foreign bonds	うち外国債券	340.9	(4.4)	1.3	5.7	293.3	(2.0)	1.8	3.8

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)

			(¥ Million)		
	(Japanese)	For the nine months ended Dec. 31, 2013 (a)	For the nine months ended Dec. 31, 2012 (b)	(a-b)	(Reference) FY 2012
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	2,361	4,401	(2,039)	3,853
Gains on sales	売却益	3,825	4,662	(836)	4,695
Gains on redemption	償還益	17	-	17	-
Losses on sales (-)	売却損	1,324	143	1,181	501
Losses on redemption (-)	償還損	-	101	(101)	283
Write-offs (-)	償却	157	16	141	56
Gains (losses) related to stocks, etc.	株式等関係損益	994	(1,322)	2,316	964
Gains on sales	売却益	999	1,611	(612)	2,424
Losses on sales (-)	売却損	0	-	0	17
Write-offs (-)	償却	4	2,933	(2,928)	1,442

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.