

# The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2015, ending March 31, 2016

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Tsutomu Yonemoto, General Manager, Corporate Planning Division  
 Filing date of Financial Statements: February 10, 2016 (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, 2015 to December 31, 2015)

### (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 attributable to equities of parent 親会社株主に帰属する 四半期純利益	
	¥ Million	%	¥ Million	%	¥ Million	%
Third quarter						
Ended Dec. 31, 2015	172,447	1.4	68,214	4.2	45,786	(5.3)
Ended Dec. 31, 2014	169,993	2.4	65,438	3.9	48,360	26.3

Note: Comprehensive income Third quarter ended Dec.31, 2015; ¥42,142 million [(50.8%)] Third quarter ended Dec. 31, 2014; ¥85,662 million [58.8%]

	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, 2015	55.24	55.18
Ended Dec. 31, 2014	57.55	57.49

### (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, 2015	14,114,266	879,347	6.2
Fiscal year			
Ended Mar. 31, 2015	12,969,442	858,747	6.6

(Reference) Capital assets Third quarter ended Dec. 31, 2015; ¥878,872 million Fiscal year ended Mar. 31, 2015; ¥858,301 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	¥	¥	¥	¥	¥
Ended Mar. 31, 2015	—	6.00	—	7.00	13.00
Ending Mar. 31, 2016	—	7.00	—		
Ending Mar. 31, 2016 (Projection)				7.00	14.00

Note: Revisions of released cash dividend projections: No

## 3. Consolidated Earnings Projections for Fiscal Year 2015 (from April 1, 2015 to March 31, 2016)

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

	Ordinary Profit 経常利益		Net Income attributable to equities of parent 親会社株主に帰属する 当期純利益		Net Income per Share 1株当たり当期純利益
Fiscal year	¥ Million	%	¥ Million	%	¥
Ending Mar. 31, 2016	84,500	0.3	54,000	(5.3)	65.32

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 shares):
 

December 31, 2015	875,521,087 shares	March 31, 2015	875,521,087 shares
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- ② Number of treasury shares
 

December 31, 2015	53,817,929 shares	March 31, 2015	42,737,186 shares
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- ③ Average number of issued shares
 

For the nine months ended December 31, 2015	828,822,155 shares
For the nine months ended December 31, 2014	840,214,574 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) 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 2015, ending March 31, 2016 were as follows.

Ordinary income increased by ¥2,453 million from the corresponding period of the previous fiscal year, to ¥172,447 million mainly due to an increase in other income such as reversal of allowance for loan losses.

Ordinary expenses decreased by ¥323 million from the corresponding period of the previous fiscal year, to ¥104,232 million mainly due to a decrease in general and administrative expenses.

As a result, ordinary profit increased by ¥2,776 million to ¥68,214 million.

Net income attributable to equities of parent decreased by ¥2,573 million compared with the corresponding period of the previous fiscal year, to ¥45,786 million mainly due to the negative goodwill recognized in the corresponding period of the previous fiscal year regarding share acquisitions of subsidiaries.

### (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, 2015 was ¥10,952.0 billion, an increase of ¥229.4 billion from the position as of March 31, 2015. 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 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, 2015 increased by ¥281.5 billion from the previous fiscal year-end, to ¥8,720.1 billion. The amount of securities held increased by ¥87.2 billion from the previous fiscal year-end, to ¥2,449.4 billion.

On this basis, total assets as of December 31, 2015 increased by ¥1,144.8 billion from the previous fiscal year-end, to ¥14,114.2 billion.

### (3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2015, ending March 31, 2016 released on November 9, 2015.

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)

The Chiba Bank has applied the "Accounting Standard for Business Combinations" (ASBJ Statement No. 21, September 13, 2013), "Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013), "Accounting Standard for Business Divestitures" (ASBJ Statement No.7, September 13, 2013) and other standards from the first quarter of fiscal year 2015, ending March 31, 2016. Accordingly, the accounting methods have been changed to record the difference arising from changes in equity in subsidiaries which the Chiba Bank continues to control as capital surplus, and to record business acquisition costs as expenses for the fiscal year in which incurred. In addition, regarding business combinations occurring on or after April 1, 2015, the accounting method has been changed to retroactively reflect adjustments to the amount allocated to acquisition costs arising from the finalization of the provisional accounting treatment on the consolidated financial statements of the period in which the business combination occurs. Furthermore, presentation of net income and others has been changed and presentation of minority interests has been changed to non-controlling interests. In order to reflect the changes in presentation of financial statements, reclassification was made accordingly in the quarterly consolidated financial statements for the third quarter ended December 31, 2015 and the consolidated financial statements for the fiscal year ended March 31, 2015.

The Accounting Standard for Business Combinations and other standards have been applied in accordance with the transitional treatment set forth in Article 58-2 (4) of the Accounting Standard for Business Combinations, Article 44-5 (4) of the Accounting Standard for Consolidated Financial Statements and Article 57-4 (4) of the Accounting Standard for Business Divestitures. The Chiba Bank has applied these standards prospectively from April 1, 2015.

Those changes had no impact on the consolidated financial statements for the third quarter of fiscal year 2015, ending March 31, 2016.

## 3. Quarterly Consolidated Financial Statements

## (1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Dec. 31, 2015
Assets: (資産の部)			
Cash and due from banks	現金預け金	1,227,256	2,000,870
Call loans and bills bought	コールローン及び買入手形	316,924	266,207
Receivables under resale agreements	買現先勘定	14,996	24,996
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,091	29,863
Monetary claims bought	買入金銭債権	22,624	23,802
Trading assets	特定取引資産	271,774	268,982
Money held in trust	金銭の信託	44,450	40,127
Securities	有価証券	2,362,229	2,449,439
Loans and bills discounted	貸出金	8,438,684	8,720,194
Foreign exchanges	外国為替	8,080	3,517
Other assets	その他資産	95,225	118,959
Tangible fixed assets	有形固定資産	102,423	102,208
Intangible fixed assets	無形固定資産	11,091	11,132
Net defined benefit asset	退職給付に係る資産	7,569	8,111
Deferred tax assets	繰延税金資産	6,082	5,708
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,896	82,090
Allowance for loan losses	貸倒引当金	(44,960)	(41,945)
Total assets	資産の部合計	12,969,442	14,114,266
Liabilities: (負債の部)			
Deposits	預金	10,722,619	10,952,048
Negotiable certificates of deposit	譲渡性預金	495,494	441,788
Call money and bills sold	コールマネー及び売渡手形	39,878	918,000
Payables under securities lending transactions	債券貸借取引受入担保金	154,368	218,226
Trading liabilities	特定取引負債	20,788	43,635
Borrowed money	借入金	308,712	276,151
Foreign exchanges	外国為替	767	301
Bonds payable	社債	76,020	112,295
Other liabilities	その他負債	143,989	123,594
Net defined benefit liability	退職給付に係る負債	20,091	19,755
Provision for directors' retirement benefits	役員退職慰労引当金	185	151
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,093	1,527
Provision for point loyalty programs	ポイント引当金	442	443
Reserves under the special laws	特別法上の引当金	27	27
Deferred tax liabilities	繰延税金負債	30,576	33,173
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,742	11,705
Acceptances and guarantees	支払承諾	82,896	82,090
Total liabilities	負債の部合計	12,110,695	13,234,919

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Dec. 31, 2015
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	480,803	515,043
Treasury shares	自 己 株 式	(27,532)	(37,480)
Total shareholders' equity	株 主 資 本 合 計	720,474	744,766
Valuation difference on available-for-sale securities	その他有価証券評価差額金	121,264	116,971
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	414	1,327
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,663	10,586
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,484	5,219
Total accumulated other comprehensive income	その他の包括利益累計額合計	137,826	134,105
Subscription rights to shares	新 株 予 約 権	446	474
Total net assets	純 資 産 の 部 合 計	858,747	879,347
Total liabilities and net assets	負債及び純資産の部合計	12,969,442	14,114,266

## (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, 2014	For the nine months ended Dec. 31, 2015
Ordinary income	経常収益	169,993	172,447
Interest income	資金運用収益	104,074	105,572
Interest on loans and discounts	(うち貸出金利息)	84,237	81,865
Interest and dividends on securities	(うち有価証券利息配当金)	18,090	21,124
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	35,885	36,069
Trading income	特定取引収益	3,077	2,931
Other ordinary income	その他業務収益	3,480	2,304
Other income	その他経常収益	23,472	25,567
Ordinary expenses	経常費用	104,555	104,232
Interest expenses	資金調達費用	8,828	11,474
Interest on deposits	(うち預金利息)	3,456	3,840
Fees and commissions payments	役務取引等費用	12,443	13,172
Other ordinary expenses	その他業務費用	195	615
General and administrative expenses	営業経費	67,576	64,536
Other expenses	その他経常費用	15,511	14,433
Ordinary profit	経常利益	65,438	68,214
Extraordinary income	特別利益	5,128	8
Gain on disposal of noncurrent assets	固定資産処分益	1	8
Gain on negative goodwill	負ののれん発生益	5,127	-
Extraordinary loss	特別損失	288	232
Loss on disposal of noncurrent assets	固定資産処分損	288	232
Income before income taxes	税金等調整前 四半期純利益	70,279	67,991
Income taxes-current	法人税、住民税 及び事業税	19,020	17,726
Income taxes-deferred	法人税等調整額	2,897	4,478
Total income taxes	法人税等合計	21,918	22,204
Net income	四半期純利益	48,360	45,786
Net income attributable to equities of parent	親会社株主に帰属する 四半期純利益	48,360	45,786

## Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2014	For the nine months ended Dec. 31, 2015
Net income	四 半 期 純 利 益	48,360	45,786
Other comprehensive income	そ の 他 の 包 括 利 益	37,302	(3,644)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	36,789	(4,375)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	204	913
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 額	270	(264)
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	37	82
Comprehensive income	四 半 期 包 括 利 益	85,662	42,142
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	85,662	42,142

**(3) Note for the Assumption of Going Concern**

Not applicable.

**(4) Note for Material Changes in Shareholders' Equity**

Not applicable.

**(5) Material Subsequent Events**

Not applicable.

## Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2015, ending March 31, 2016

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

- [Consolidated] Ordinary profit increased by ¥2.7 billion to ¥68.2 billion, and net income attributable to equities of parent decreased by ¥2.5 billion to ¥45.7 billion compared with the corresponding period of the previous fiscal year.  
(The highest ever in ordinary profit and the second highest in net income attributable to equities of parent)  
Excluding gain on negative goodwill, etc., net income attributable to equities of parent recorded the highest ever, an increase of ¥4.4 billion compared with the corresponding period of the previous fiscal year.
- [Non-consolidated] Ordinary profit increased by ¥5.7 billion to ¥63.4 billion, and net income increased by ¥5.2 billion to ¥43.5 billion compared with the corresponding period of the previous fiscal year.  
(The highest ever in both ordinary profit and net income)
- The progress in net income was steady; 84.7% of the full term projection on a consolidated basis and 87.0% on a non-consolidated basis.

## Consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2015 (a)	For the nine months ended Dec. 31, 2014 (b)	(a - b)	FY 2015 (Projection)	(Reference) FY 2014
Ordinary profit	経 常 利 益	68,214	65,438	2,776	84,500	84,244
Net income attributable to equities of parent	親会社株主に帰属する四半期(当期)純利益	45,786	48,360	(2,573)	54,000	57,033
Excluding gain on negative goodwill, etc.	除く負ののれん発生益等	45,786	41,356	4,430	-	50,029

## Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2015 (a)	For the nine months ended Dec. 31, 2014 (b)	(a - b)	FY 2015 (Projection)	(Reference) FY 2014
Gross business profit	業 務 粗 利 益	113,642	116,241	(2,599)		151,742
Net interest income	資 金 利 益	96,263	96,667	(403)		126,052
Net fees and commissions income	役 務 取 引 等 利 益	13,817	14,316	(498)		19,230
Trading income	特 定 取 引 利 益	1,882	1,992	(110)		2,652
Profit from other business transactions	そ の 他 業 務 利 益	1,679	3,265	(1,586)		3,806
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	806	1,982	(1,176)		2,033
Expenses (excluding non-recurrent expenses) (-)	経 費 ( 除 く 臨 時 処 理 分 )	60,671	62,909	(2,238)		82,637
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	52,971	53,332	(360)		69,104
Core net business income	コ ア 業 務 純 益	52,165	51,349	815		67,071
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	52,971	53,332	(360)		69,104
Non-recurrent income and losses	臨 時 損 益	10,446	4,297	6,148		5,074
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	(2,098)	449	(2,548)		(387)
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	2,791	1,321	1,469		1,232
Ordinary profit	経 常 利 益	63,417	57,629	5,788	77,000	74,178
Extraordinary income (loss)	特 別 損 益	(223)	(285)	62		(1,135)
Net income	四 半 期 ( 当 期 ) 純 利 益	43,531	38,318	5,213	50,000	45,807
Net credit costs (-)	(i)+(ii) 与 信 関 係 費 用	(2,098)	449	(2,548)		(387)

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 ¥103.1 billion from the position as of September 30, 2015, to ¥8,746.2 billion. The balance of deposits increased by ¥293.5 billion from the position as of September 30, 2015, to ¥10,963.1 billion mainly due to an increase in personal deposits.
- The balance of investment trusts increased by ¥6.9 billion from the position as of September 30, 2015, to ¥377.4 billion. Insurance premiums of personal annuities decreased by ¥9.7 billion compared with the corresponding period of the previous fiscal year, to ¥81.7 billion.

	(Japanese)	As of Dec. 31, 2015 (a)	(Reference) As of Sep. 30, 2015 (b)	(¥ Billion) (a - b)
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>8,746.2</b>	<b>8,643.0</b>	<b>103.1</b>
Domestic operations	国内向け貸出	8,573.0	8,474.0	98.9
Corporate loans	事業者向け貸出	5,081.1	5,025.3	55.7
Consumer loans	消費者ローン	3,211.9	3,190.8	21.1
Housing loans	うち住宅ローン	3,093.8	3,075.6	18.1
Public sectors	公共向け貸出	279.9	257.8	22.0
Small and medium-sized enterprises, etc. [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	6,934.1 [80.88%]	6,854.8 [80.89%]	79.3 [(0.00%)]
Overseas operations	海外向け貸出	173.1	168.9	4.1
<b>Deposits</b>	<b>預 金</b>	<b>10,963.1</b>	<b>10,669.5</b>	<b>293.5</b>
Domestic operations	国内	10,435.4	10,325.7	109.7
Personal deposits	うち個人	8,166.3	8,007.0	159.3
Overseas operations	海外店等	527.6	343.8	183.8

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

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

	(Japanese)	As of Dec. 31, 2015 (a)	(Reference) As of Sep. 30, 2015 (b)	(¥ Billion) (a - b)
<b>Balance of investment trusts</b>	<b>投資信託残高</b>	<b>377.4</b>	<b>370.5</b>	<b>6.9</b>

	(Japanese)	For the nine months ended Dec. 31, 2015 (a)	(Reference) For the nine months ended Dec. 31, 2014 (b)	(¥ Billion) (a - b)
<b>Personal annuities (Insurance premiums)</b>	<b>個人年金保険等 (取扱保険料)</b>	<b>81.7</b>	<b>91.4</b>	<b>(9.7)</b>

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

	(Japanese)	As of Dec. 31, 2015 (a)	(Reference) (¥ Million)	
			As of Sep. 30, 2015 (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	19,465	20,212	(746)
Doubtful Claims	危険債権	82,780	84,184	(1,404)
Substandard Claims	要管理債権	48,503	48,921	(418)
Total	合計	150,749	153,318	(2,568)
Normal Claims	正常債権	8,699,292	8,598,397	100,894
Non-performing loan ratio	不良債権比率	1.70%	1.75%	(0.04%)

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

## Consolidated

	(Japanese)	As of Dec. 31, 2015 (a)	(Reference) (¥ Million)	
			As of Sep. 30, 2015 (b)	(a - b)
Loans to Bankrupt Borrowers	破綻先債権額	2,048	2,181	(133)
Delinquent Loans	延滞債権額	97,638	98,937	(1,299)
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,700	1,368	332
Restructured Loans	貸出条件緩和債権額	46,813	47,565	(751)
Total	合計	148,201	150,053	(1,852)
Total loan balance (Term-end balance)	貸出金残高(末残)	8,720,194	8,619,378	100,816
Total percentage of loan balance	貸出金残高比	1.69%	1.74%	(0.04%)

## Non-consolidated

	(Japanese)	As of Dec. 31, 2015 (a)	(Reference) (¥ Million)	
			As of Sep. 30, 2015 (b)	(a - b)
Loans to Bankrupt Borrowers	破綻先債権額	2,388	2,544	(156)
Delinquent Loans	延滞債権額	99,426	101,313	(1,887)
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,700	1,368	332
Restructured Loans	貸出条件緩和債権額	46,802	47,553	(750)
Total	合計	150,318	152,779	(2,461)
Total loan balance (Term-end balance)	貸出金残高(末残)	8,746,204	8,643,064	103,140
Total percentage of loan balance	貸出金残高比	1.71%	1.76%	(0.04%)

## 5. Securities

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

## Consolidated

(Reference)

(¥ Billion)

	(Japanese)	As of Dec. 31, 2015			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	12.4	(0.1)	0.0	0.1
Other securities	その他有価証券	2,423.8	171.6	179.4	7.8
Stocks	株 式	247.9	142.5	143.5	0.9
Bonds	債 券	1,429.1	12.7	13.1	0.3
Others	そ の 他	746.7	16.2	22.8	6.5
Foreign bonds	うち外国債券	554.6	(3.3)	2.3	5.6

As of Sep. 30, 2015			
Market value	Gains (losses) on valuation / Unrealized gains (losses)		
	Gains	Losses	
11.5	0.0	0.0	0.0
2,388.4	152.4	160.3	7.9
230.2	124.9	126.2	1.3
1,436.4	11.8	12.1	0.2
721.6	15.6	21.9	6.2
539.8	0.6	4.8	4.1

## Non-consolidated

(Reference)

(¥ Billion)

	(Japanese)	As of Dec. 31, 2015			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	12.4	(0.1)	0.0	0.1
Other securities	その他有価証券	2,409.9	159.8	167.7	7.8
Stocks	株 式	234.0	130.8	131.7	0.9
Bonds	債 券	1,429.1	12.7	13.1	0.3
Others	そ の 他	746.7	16.2	22.8	6.5
Foreign bonds	うち外国債券	554.6	(3.3)	2.3	5.6

As of Sep. 30, 2015			
Market value	Gains (losses) on valuation / Unrealized gains (losses)		
	Gains	Losses	
11.5	0.0	0.0	0.0
2,376.0	142.2	150.1	7.8
217.9	114.6	116.0	1.3
1,436.4	11.8	12.1	0.2
721.6	15.6	21.9	6.2
539.8	0.6	4.8	4.1

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 are included in addition to Securities.

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

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2015 (a)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	806
Gains on sales	売却益	1,403
Gains on redemption	償還益	18
Losses on sales (-)	売却損	525
Losses on redemption (-)	償還損	-
Write-offs (-)	償却	90

For the nine months ended Dec. 31, 2014 (b)	(a - b)	(Reference) FY 2014
1,982	(1,176)	2,033
2,148	(744)	2,417
29	(11)	40
187	337	424
-	-	-
8	82	-

	(Japanese)	For the nine months ended Dec. 31, 2015 (a)
Gains (losses) related to stocks, etc.	株式等関係損益	2,791
Gains on sales	売却益	3,343
Losses on sales (-)	売却損	530
Write-offs (-)	償却	21

For the nine months ended Dec. 31, 2014 (b)	(a - b)	(Reference) FY 2014
1,321	1,469	1,232
1,325	2,017	1,327
4	525	95
-	21	0

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.