

The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2016, ending March 31, 2017

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tadayoshi Shinozaki, General Manager, Corporate Planning Division
 Filing date of Financial Statements: February 10, 2017 (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, 2016 to December 31, 2016)

(1) Consolidated Operating Results (%: Changes from corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する 四半期純利益	
	¥ Million	%	¥ Million	%	¥ Million	%
Third quarter						
Ended Dec. 31, 2016	172,794	0.2	63,871	(6.3)	43,902	(4.1)
Ended Dec. 31, 2015	172,447	1.4	68,214	4.2	45,786	(5.3)

Note: Comprehensive income Third quarter ended Dec.31, 2016; ¥50,434 million [19.6%] Third quarter ended Dec. 31, 2015; ¥42,142 million [(50.8%)]

	Profit per Share 1株当たり 四半期純利益	Profit per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
Third quarter	¥	¥
Ended Dec. 31, 2016	54.26	54.20
Ended Dec. 31, 2015	55.24	55.18

(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, 2016	13,987,974	895,158	6.3
Fiscal year			
Ended Mar. 31, 2016	13,333,858	866,398	6.4

(Reference) Capital assets Third quarter ended Dec. 31, 2016; ¥894,775 million Fiscal year ended Mar. 31, 2016; ¥865,882 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	¥	¥	¥	¥	¥
Ended Mar. 31, 2016	—	7.00	—	7.00	14.00
Ending Mar. 31, 2017	—	7.50	—		
Ending Mar. 31, 2017 (Projection)				7.50	15.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal Year 2016 (from April 1, 2016 to March 31, 2017)

(%: 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
Fiscal year	¥ Million	%	¥ Million	%	¥
Ending Mar. 31, 2017	77,500	(9.4)	52,500	(5.3)	64.99

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.: No
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (4) Number of Issued Shares (Common Stock)
- ① Number of issued shares (including treasury shares):

	December 31, 2016	875,521,087 shares	March 31, 2016	875,521,087 shares
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 - ② Number of treasury shares:

	December 31, 2016	71,364,365 shares	March 31, 2016	53,818,360 shares
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 - ③ Average number of issued shares:

	For the nine months ended December 31, 2016	808,994,935 shares
	For the nine months ended December 31, 2015	828,822,155 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 2016, ending March 31, 2017 were as follows.

Ordinary income increased by ¥347 million from the corresponding period of the previous fiscal year, to ¥172,794 million mainly due to an increase in other income such as reversal of allowance for loan losses.

Ordinary expenses increased by ¥4,690 million from the corresponding period of the previous fiscal year, to ¥108,923 million mainly due to an increase in general and administrative expenses.

As a result, ordinary profit decreased by ¥4,343 million to ¥63,871 million.

Profit attributable to owners of parent decreased by ¥1,884 million compared with the corresponding period of the previous fiscal year, to ¥43,902 million.

(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, 2016 was ¥11,295.0 billion, an increase of ¥167.6 billion from the position as of March 31, 2016. 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, 2016 increased by ¥396.1 billion from the previous fiscal year-end, to ¥9,165.3 billion. The amount of securities held increased by ¥60.3 billion from the previous fiscal year-end, to ¥2,516.0 billion.

On this basis, total assets as of December 31, 2016 increased by ¥654.1 billion from the previous fiscal year-end, to ¥13,987.9 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2016, ending March 31, 2017 released on November 9, 2016.

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

(Additional Information)

The Chiba Bank has applied the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Guidance No. 26, March 28, 2016) from the first quarter of the consolidated fiscal year ending March 31, 2017.

3. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Dec. 31, 2016
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	1,397,413	1,583,128
Call loans and bills bought	コールローン及び買入手形	198,378	150,065
Receivables under resale agreements	買現先勘定	4,999	14,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	2,008
Monetary claims bought	買入金銭債権	22,051	23,524
Trading assets	特定取引資産	182,592	209,726
Money held in trust	金銭の信託	36,893	36,305
Securities	有価証券	2,455,700	2,516,079
Loans and bills discounted	貸出金	8,769,113	9,165,308
Foreign exchanges	外国為替	2,596	3,249
Other assets	その他資産	109,881	136,367
Tangible fixed assets	有形固定資産	101,971	101,817
Intangible fixed assets	無形固定資産	10,934	10,767
Deferred tax assets	繰延税金資産	5,928	5,342
Customers' liabilities for acceptances and guarantees	支払承諾見返	76,214	62,587
Allowance for loan losses	貸倒引当金	(40,811)	(33,305)
Total assets	資産の部合計	13,333,858	13,987,974
Liabilities:			
(負債の部)			
Deposits	預金	11,127,408	11,295,033
Negotiable certificates of deposit	譲渡性預金	359,022	444,673
Call money and bills sold	コールマネー及び売渡手形	134,500	343,000
Payables under securities lending transactions	債券貸借取引受入担保金	191,699	349,439
Trading liabilities	特定取引負債	22,905	19,109
Borrowed money	借入金	268,485	266,607
Foreign exchanges	外国為替	640	532
Bonds payable	社債	107,545	119,841
Borrowed money from trust account	信託勘定借	-	62
Other liabilities	その他負債	121,252	128,095
Net defined benefit liability	退職給付に係る負債	24,483	23,698
Provision for directors' retirement benefits	役員退職慰労引当金	166	151
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,275	1,794
Provision for point loyalty programs	ポイント引当金	414	514
Reserves under special laws	特別法上の引当金	27	22
Deferred tax liabilities	繰延税金負債	19,349	26,616
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,069	11,036
Acceptances and guarantees	支払承諾	76,214	62,587
Total liabilities	負債の部合計	12,467,459	13,092,816

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Dec. 31, 2016
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	524,817	556,980
Treasury shares	自 己 株 式	(37,480)	(47,207)
Total shareholders' equity	株 主 資 本 合 計	754,540	776,976
Valuation difference on available-for-sale securities	その他有価証券評価差額金	103,921	108,164
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	231	1,901
Revaluation reserve for land	土 地 再 評 価 差 額 金	11,050	10,974
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(3,861)	(3,241)
Total accumulated other comprehensive income	その他の包括利益累計額合計	111,342	117,798
Subscription rights to shares	新 株 予 約 権	516	383
Total net assets	純 資 産 の 部 合 計	866,398	895,158
Total liabilities and net assets	負債及び純資産の部合計	13,333,858	13,987,974

(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, 2015	For the nine months ended Dec. 31, 2016
Ordinary income	経常収益	172,447	172,794
Interest income	資金運用収益	105,572	103,301
Interest on loans and discounts	(うち貸出金利息)	81,865	79,837
Interest and dividends on securities	(うち有価証券利息配当金)	21,124	20,629
Trust fees	信託報酬	2	1
Fees and commissions income	役務取引等収益	36,069	35,619
Trading income	特定取引収益	2,931	3,240
Other ordinary income	その他業務収益	2,304	4,543
Other income	その他経常収益	25,567	26,087
Ordinary expenses	経常費用	104,232	108,923
Interest expenses	資金調達費用	11,474	12,098
Interest on deposits	(うち預金利息)	3,840	3,252
Fees and commissions payments	役務取引等費用	13,172	13,460
Other ordinary expenses	その他業務費用	615	1,628
General and administrative expenses	営業経費	64,536	67,246
Other expenses	その他経常費用	14,433	14,489
Ordinary profit	経常利益	68,214	63,871
Extraordinary income	特別利益	8	38
Gain on disposal of non-current assets	固定資産処分益	8	38
Extraordinary loss	特別損失	232	481
Loss on disposal of non-current assets	固定資産処分損	232	481
Profit before income taxes	税金等調整前 四半期純利益	67,991	63,428
Income taxes-current	法人税、住民税 及び事業税	17,726	14,172
Income taxes-deferred	法人税等調整額	4,478	5,354
Total income taxes	法人税等合計	22,204	19,526
Profit	四半期純利益	45,786	43,902
Profit attributable to owners of parent	親会社株主に帰属する 四半期純利益	45,786	43,902

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2015	For the nine months ended Dec. 31, 2016
Profit	四 半 期 純 利 益	45,786	43,902
Other comprehensive income	そ の 他 の 包 括 利 益	(3,644)	6,531
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(4,375)	4,221
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	913	1,669
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(264)	620
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	82	21
Comprehensive income	四 半 期 包 括 利 益	42,142	50,434
(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	42,142	50,434

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Material Subsequent Events

At the Board of Directors' Meeting held on February 6, 2017, The Chiba Bank resolved to acquire its own shares under Article 156, as applied pursuant to Paragraph 3, Article 165, of the Corporate Law, to enhance shareholders' return by improving its capital efficiency.

- | | |
|---|--|
| (1) Type of shares to be acquired | Common stock |
| (2) Total number of shares to be acquired | Up to 8 million shares |
| (3) Total cost of acquisition | Up to 5.0 billion yen |
| (4) Period of acquisition | From February 7, 2017 to March 6, 2017 |

Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2016, ending March 31, 2017

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

- [Consolidated] Ordinary profit decreased by ¥4.3 billion to ¥63.8 billion, and profit attributable to owners of parent decreased by ¥1.8 billion to ¥43.9 billion compared with the corresponding period of the previous fiscal year.
(The third highest in profit attributable to owners of parent)
- [Non-consolidated] Ordinary profit decreased by ¥5.0 billion to ¥58.3 billion, and profit decreased by ¥2.3 billion to ¥41.2 billion compared with the corresponding period of the previous fiscal year.
(The second highest in profit)
- The progress in profit was steady; 83.6% of the full term projection on a consolidated basis and 84.1% on a non-consolidated basis.

Consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2016 (a)	For the nine months ended Dec. 31, 2015 (b)	(a - b)	FY 2016 (Projection)	(Reference) FY 2015
Ordinary profit	経常利益	63,871	68,214	(4,343)	77,500	85,556
Profit attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	43,902	45,786	(1,884)	52,500	55,444

Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2016 (a)	For the nine months ended Dec. 31, 2015 (b)	(a - b)	FY 2016 (Projection)	(Reference) FY 2015
Gross business profit	業務粗利益	111,899	113,642	(1,743)		150,007
Net interest income	資金利益	93,476	96,263	(2,787)		125,474
Net fees and commissions income	役務取引等利益	13,670	13,817	(147)		19,038
Trading income	特定取引利益	1,856	1,882	(25)		3,276
Profit from other business transactions	その他業務利益	2,896	1,679	1,216		2,218
Gains (losses) related to bonds (Government bonds, etc.)	うち国債等債券損益	839	806	33		2,231
Expenses (excluding non-recurrent expenses) (-)	経費(除く臨時処理分)	62,025	60,671	1,354		82,072
Net business income (before transfer to general allowance for loan losses)	業務純益(一般貸引繰入前)	49,873	52,971	(3,097)		67,935
Core net business income	コア業務純益	49,034	52,165	(3,131)		65,703
Net transfer to general allowance for loan losses (-) (i)	一般貸倒引当金繰入額	-	-	-		-
Net business income	業務純益	49,873	52,971	(3,097)		67,935
Non-recurrent income and losses	臨時損益	8,498	10,446	(1,947)		11,728
Disposal of non-performing loans (-) (ii)	うち不良債権処理額	(4,264)	(2,098)	(2,166)		(2,338)
Gains (losses) related to stocks, etc.	うち株式等関係損益	993	2,791	(1,797)		2,773
Ordinary profit	経常利益	58,372	63,417	(5,045)	70,500	79,664
Extraordinary income (loss)	特別損益	(446)	(223)	(223)		(632)
Profit	四半期(当期)純利益	41,225	43,531	(2,306)	49,000	52,535
Net credit costs (-)	(i)+(ii) 与信関係費用	(4,264)	(2,098)	(2,166)		(2,338)

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 ¥207.3 billion from the position as of September 30, 2016, to ¥9,201.7 billion. The balance of deposits increased by ¥342.6 billion from the position as of September 30, 2016, to ¥11,309.6 billion mainly due to an increase in personal deposits.
- The balance of investment trusts decreased by ¥7.4 billion from the position as of September 30, 2016, to ¥319.8 billion. Insurance premiums of personal annuities decreased by ¥32.7 billion compared with the corresponding period of the previous fiscal year, to ¥49.0 billion.

	(Japanese)	As of Dec. 31, 2016 (a)	(Reference) As of Sep. 30, 2016 (b)	(¥ Billion) (a - b)
Loans and bills discounted	貸 出 金	9,201.7	8,994.3	207.3
Domestic operations	国 内 向 け 貸 出	9,013.6	8,829.8	183.8
Corporate loans	事 業 者 向 け 貸 出	5,414.8	5,265.9	148.9
Consumer loans	消 費 者 ロ ー ン	3,360.5	3,322.5	37.9
Housing loans	う ち 住 宅 ロ ー ン	3,226.3	3,192.0	34.2
Public sectors	公 共 向 け 貸 出	238.3	241.3	(3.0)
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]	7,387.3 [81.95%]	7,275.3 [82.39%]	111.9 [(0.43%)]
Overseas operations	海 外 向 け 貸 出	188.1	164.5	23.5
Deposits	預 金	11,309.6	10,966.9	342.6
Domestic operations	国 内	10,857.7	10,619.3	238.3
Personal deposits	う ち 個 人	8,394.8	8,159.6	235.2
Overseas operations	海 外 店 等	451.9	347.6	104.2

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, 2016 (a)	(Reference) As of Sep. 30, 2016 (b)	(¥ Billion) (a - b)
Balance of investment trusts	投 資 信 託 残 高	319.8	327.3	(7.4)

	(Japanese)	For the nine months ended Dec. 31, 2016 (a)	(Reference) For the nine months ended Dec. 31, 2015 (b)	(¥ Billion) (a - b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	49.0	81.7	(32.7)

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

	(Japanese)	As of Dec. 31, 2016 (a)	(Reference) (¥ Million)	
			As of Sep. 30, 2016 (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	17,073	18,230	(1,156)
Doubtful Claims	危険債権	74,607	77,057	(2,450)
Substandard Claims	要管理債権	48,310	48,766	(456)
Total	合計	139,990	144,054	(4,063)
Normal Claims	正常債権	9,171,514	8,953,158	218,355
Non-performing loan ratio	不良債権比率	1.50%	1.58%	(0.08%)

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

Consolidated

	(Japanese)	As of Dec. 31, 2016 (a)	(Reference) (¥ Million)	
			As of Sep. 30, 2016 (b)	(a - b)
Loans to Bankrupt Borrowers	破綻先債権額	2,084	2,421	(336)
Delinquent Loans	延滞債権額	87,020	89,507	(2,486)
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,481	1,507	(26)
Restructured Loans	貸出条件緩和債権額	46,837	47,268	(430)
Total	合計	137,423	140,704	(3,280)
Total loan balance (Term-end balance)	貸出金残高(末残)	9,165,308	8,960,192	205,115
As a percentage of total loans	貸出金残高比	1.49%	1.57%	(0.07%)

Non-consolidated

	(Japanese)	As of Dec. 31, 2016 (a)	(Reference) (¥ Million)	
			As of Sep. 30, 2016 (b)	(a - b)
Loans to Bankrupt Borrowers	破綻先債権額	2,423	2,829	(406)
Delinquent Loans	延滞債権額	88,986	92,187	(3,200)
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,481	1,507	(26)
Restructured Loans	貸出条件緩和債権額	46,829	47,258	(429)
Total	合計	139,720	143,783	(4,063)
Total loan balance (Term-end balance)	貸出金残高(末残)	9,201,758	8,994,365	207,393
As a percentage of total loans	貸出金残高比	1.51%	1.59%	(0.08%)

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, 2016				As of Sep. 30, 2016			
		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	11.3	0.1	0.1	0.0	10.8	0.5	0.5	0.0
Other securities	その他有価証券	2,486.5	155.2	168.8	13.5	2,412.3	138.3	149.2	10.9
	株式	241.7	133.1	134.2	1.0	212.5	103.2	105.4	2.2
	債券	1,456.0	13.6	15.0	1.4	1,470.8	21.5	21.6	0.1
	その他	788.7	8.4	19.5	11.0	728.9	13.5	22.1	8.5
	うち外国債券	580.9	(3.9)	2.7	6.6	525.0	3.9	6.9	2.9

Non-consolidated

(Reference) (¥ Billion)

	(Japanese)	As of Dec. 31, 2016				As of Sep. 30, 2016			
		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	11.3	0.1	0.1	0.0	10.8	0.5	0.5	0.0
Other securities	その他有価証券	2,474.0	144.9	158.4	13.5	2,400.9	129.0	140.0	10.9
	株式	229.2	122.8	123.8	1.0	201.2	93.9	96.2	2.2
	債券	1,456.0	13.6	15.0	1.4	1,470.8	21.5	21.6	0.1
	その他	788.7	8.4	19.5	11.0	728.9	13.5	22.1	8.5
	うち外国債券	580.9	(3.9)	2.7	6.6	525.0	3.9	6.9	2.9

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, 2016 (a)	For the nine months ended Dec. 31, 2015 (b)	(a - b)	(Reference) FY 2015
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	839	806	33	2,231
	売却益	2,453	1,403	1,049	2,941
	償還益	14	18	(3)	29
	売却損 (-)	1,628	525	1,103	701
	償還損 (-)	-	-	-	-
	償却 (-)	0.0	90	(90)	37
Gains (losses) related to stocks, etc.	株式等関係損益	993	2,791	(1,797)	2,773
	売却益	1,006	3,343	(2,337)	3,360
	売却損 (-)	3	530	(526)	562
	償却 (-)	8	21	(12)	24

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.