

# The Chiba Bank, Ltd.

Financial Results for the Third Quarter 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 and General Manager, Corporate Planning Division  
 Filing date of Financial Statements: February 9, 2018 (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, 2017 to December 31, 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 四半期純利益	
	¥ Million	%	¥ Million	%	¥ Million	%
Third quarter Ended Dec. 31, 2017	177,912	2.9	66,773	4.5	46,470	5.8
Ended Dec. 31, 2016	172,794	0.2	63,871	(6.3)	43,902	(4.1)

Note: Comprehensive income Third quarter ended Dec.31, 2017; ¥76,058 million [50.8%] Third quarter ended Dec. 31, 2017; ¥50,434 million [19.6%]

	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, 2017	¥ 58.60	¥ 58.54
Ended Dec. 31, 2016	54.26	54.20

## (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 Ended Dec. 31, 2017	¥ Million 14,326,169	¥ Million 957,794	% 6.6
Fiscal year Ended Mar. 31, 2017	14,095,743	900,550	6.3

(Reference) Capital assets Third quarter ended Dec. 31, 2017; ¥957,324 million Fiscal year ended Mar. 31, 2017; ¥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 Ended Mar. 31, 2017	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Ending Mar. 31, 2018	—	7.50	—		
Ending Mar. 31, 2018 (Projection)				7.50	15.00

Note: Revisions of released cash dividend 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
Fiscal year Ending Mar. 31, 2018	¥Million	%	¥Million	%	¥
	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) 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, 2017	875,521,087 shares	March 31, 2017	875,521,087 shares
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  - ② Number of treasury shares:
 

December 31, 2017	86,549,417 shares	March 31, 2017	77,761,158 shares
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  - ③ Average number of issued shares:
 

For the nine months ended December 31, 2017	792,895,256 shares
For the nine months ended December 31, 2016	808,994,935 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.

**\* 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 2017, ending March 31, 2018 were as follows.

Ordinary income increased by ¥5,117 million from the corresponding period of the previous fiscal year, to ¥177,912 million mainly due to an increase in fees and commissions income and interest income. Ordinary expenses increased by ¥2,216 million from the corresponding period of the previous fiscal year, to ¥111,139 million mainly due to an increase in interest expenses such as interest on negotiable certificates of deposit.

As a result, ordinary profit increased by ¥2,901 million to ¥66,773 million, and profit attributable to owners of parent increased by ¥2,568 million to ¥46,470 million, compared with the corresponding period of the previous fiscal year.

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

The balance of total assets as of December 31, 2017 increased by ¥230.4 billion from the previous fiscal year-end, to ¥14,326.1 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of December 31, 2017 was ¥11,742.4 billion, an increase of ¥191.8 billion from the position as of March 31, 2017, reflecting an increase in personal deposits.

A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans and bills discounted of ¥416.7 billion from the previous fiscal year-end, to ¥9,685.6 billion. The balance of securities as of December 31, 2017 was ¥2,254.8 billion, a decrease of ¥126.6 billion from the previous fiscal year-end.

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

There are no changes in our earnings projections for the fiscal year 2017, ending March 31, 2018 released on November 8, 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. Quarterly Consolidated Financial Statements

## (1) Quarterly Consolidated Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2017	As of Dec. 31, 2017
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	1,806,514	1,698,083
Call loans and bills bought	コールローン及び買入手形	154,078	75,359
Receivables under resale agreements	買現先勘定	14,999	14,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	13,374
Monetary claims bought	買入金銭債権	21,626	23,655
Trading assets	特定取引資産	129,820	187,656
Money held in trust	金銭の信託	28,140	30,728
Securities	有価証券	2,381,490	2,254,831
Loans and bills discounted	貸出金	9,268,854	9,685,632
Foreign exchanges	外国為替	4,563	4,175
Other assets	その他資産	144,579	188,907
Tangible fixed assets	有形固定資産	101,185	99,362
Intangible fixed assets	無形固定資産	10,942	11,609
Deferred tax assets	繰延税金資産	5,326	4,552
Customers' liabilities for acceptances and guarantees	支払承諾見返	56,172	61,538
Allowance for loan losses	貸倒引当金	(32,551)	(28,299)
Total assets	資産の部合計	14,095,743	14,326,169
Liabilities:			
(負債の部)			
Deposits	預金	11,550,592	11,742,461
Negotiable certificates of deposit	譲渡性預金	434,192	482,152
Call money and bills sold	コールマネー及び売渡手形	250,000	90,000
Payables under repurchase agreements	売現先勘定	-	19,035
Payables under securities lending transactions	債券貸借取引受入担保金	318,992	322,901
Trading liabilities	特定取引負債	16,474	20,492
Borrowed money	借入金	279,442	294,935
Foreign exchanges	外国為替	692	503
Bonds payable	社債	117,267	117,764
Borrowed money from trust account	信託勘定借	62	292
Other liabilities	その他負債	108,149	140,004
Net defined benefit liability	退職給付に係る負債	22,838	21,773
Provision for directors' retirement benefits	役員退職慰労引当金	169	115
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,920	2,364
Provision for point loyalty programs	ポイント引当金	506	534
Reserves under special laws	特別法上の引当金	22	21
Deferred tax liabilities	繰延税金負債	25,765	40,598
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,930	10,882
Acceptances and guarantees	支払承諾	56,172	61,538
Total liabilities	負債の部合計	13,195,193	13,368,374

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2017	As of Dec. 31, 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	600,479
Treasury shares	自 己 株 式	(52,219)	(59,165)
Total shareholders' equity	株 主 資 本 合 計	781,033	808,517
Valuation difference on available-for-sale securities	その他有価証券評価差額金	109,427	138,330
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,510	1,551
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,733	10,860
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(2,577)	(1,935)
Total accumulated other comprehensive income	その他の包括利益累計額合計	119,093	148,807
Subscription rights to shares	新 株 予 約 権	423	469
Total net assets	純 資 産 の 部 合 計	900,550	957,794
Total liabilities and net assets	負債及び純資産の部合計	14,095,743	14,326,169

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

Quarterly Consolidated Statement of Income (For the nine months)

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2016	For the nine months ended Dec. 31, 2017
Ordinary income	経 常 収 益	172,794	177,912
Interest income	資 金 運 用 収 益	103,301	105,221
Interest on loans and discounts	(うち貸出金利息)	79,837	80,434
Interest and dividends on securities	(うち有価証券利息配当金)	20,629	21,314
Trust fees	信 託 報 酬	1	4
Fees and commissions income	役 務 取 引 等 収 益	35,619	38,645
Trading income	特 定 取 引 収 益	3,240	3,823
Other ordinary income	そ の 他 業 務 収 益	4,543	4,867
Other income	そ の 他 経 常 収 益	26,087	25,349
Ordinary expenses	経 常 費 用	108,923	111,139
Interest expenses	資 金 調 達 費 用	12,098	14,261
Interest on deposits	(うち預金利息)	3,252	3,851
Fees and commissions payments	役 務 取 引 等 費 用	13,460	13,302
Other ordinary expenses	そ の 他 業 務 費 用	1,628	274
General and administrative expenses	営 業 経 費	67,246	67,890
Other expenses	そ の 他 経 常 費 用	14,489	15,410
Ordinary profit	経 常 利 益	63,871	66,773
Extraordinary income	特 別 利 益	38	35
Gain on disposal of non-current assets	固 定 資 産 処 分 益	38	35
Extraordinary loss	特 別 損 失	481	282
Loss on disposal of non-current assets	固 定 資 産 処 分 損	481	227
Impairment loss	減 損 損 失	-	54
Profit before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	63,428	66,525
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	14,172	17,464
Income taxes-deferred	法 人 税 等 調 整 額	5,354	2,591
Total income taxes	法 人 税 等 合 計	19,526	20,055
Profit	四 半 期 純 利 益	43,902	46,470
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	43,902	46,470

## Quarterly Consolidated Statement of Comprehensive Income (For the nine months)

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2016	For the nine months ended Dec. 31, 2017
Profit	四 半 期 純 利 益	43,902	46,470
Other comprehensive income	そ の 他 の 包 括 利 益	6,531	29,587
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	4,221	28,743
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,669	41
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	620	642
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	21	160
Comprehensive income	四 半 期 包 括 利 益	50,434	76,058
(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	50,434	76,058



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

Not applicable.

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

Not applicable.

**(5) Material Subsequent Events**

1. At the Board of Directors' Meeting held on February 7, 2018, 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 10 million shares
- (3) Total cost of acquisition                              Up to 7.0 billion yen
- (4) Period of acquisition                                      From February 8, 2018 to March 23, 2018

2. At the Board of Directors' Meeting held on February 7, 2018, The Chiba Bank, Ltd. resolved to retire its treasury stock under Article 178 of the Corporate Law.

- (1) Type of shares to be retired                      Common stock
- (2) Total number of shares to be retired      10 million shares
- (3) Date of retirement                                      February 28, 2018

## Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2017, ending March 31, 2018

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

- [Non-consolidated] Gross business profit increased by ¥4.6 billion from the corresponding period of the previous fiscal year, to ¥116.5 billion mainly due to an increase in net fees and commissions income. Ordinary profit increased by ¥2.8 billion to ¥61.2 billion, and profit increased by ¥2.7 billion to ¥43.9 billion compared with the corresponding period of the previous fiscal year.
- [Consolidated] Ordinary profit increased by ¥2.9 billion to ¥66.7 billion, and profit attributable to owners of parent increased by ¥2.5 billion to ¥46.4 billion compared with the corresponding period of the previous fiscal year.
- The progress in profit was steady; 88.7% of the full term projection on a non-consolidated basis and 87.6% on a consolidated basis.

## Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended		For the nine months ended	FY 2017 (Projection)	(Reference) FY 2016
		Dec. 31, 2017 (a)	(a - b)	Dec. 31, 2016 (b)		
Gross business profit	業 務 粗 利 益	116,590	4,691	111,899		144,071
Net interest income	資 金 利 益	93,945	469	93,476		121,168
Net fees and commissions income	役 務 取 引 等 利 益	16,909	3,239	13,670		19,102
Trading income	特 定 取 引 利 益	1,149	(707)	1,856		2,590
Profit from other business transactions	そ の 他 業 務 利 益	4,586	1,690	2,896		1,210
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	2,089	1,250	839		(1,180)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	62,079	53	62,025		83,119
<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>54,511</b>	<b>4,638</b>	<b>49,873</b>		<b>60,952</b>
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>52,421</b>	<b>3,387</b>	<b>49,034</b>		<b>62,132</b>
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	54,511	4,638	49,873		60,952
Non-recurrent income and losses	臨 時 損 益	6,732	(1,765)	8,498		9,053
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	(1,984)	2,280	(4,264)		(3,750)
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	1,666	672	993		1,564
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>61,244</b>	<b>2,872</b>	<b>58,372</b>	<b>70,500</b>	<b>70,005</b>
Extraordinary income (loss)	特 別 損 益	(229)	216	(446)		(1,000)
<b>Profit</b>	<b>四 半 期 (当 期) 純 利 益</b>	<b>43,953</b>	<b>2,727</b>	<b>41,225</b>	<b>49,500</b>	<b>48,619</b>
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	(1,984)	2,280	(4,264)		(3,750)

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

## Consolidated

(¥ Million)

	(Japanese)	For the nine months ended		For the nine months ended	FY 2017 (Projection)	(Reference) FY 2016
		Dec. 31, 2017 (a)	(a - b)	Dec. 31, 2016 (b)		
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>66,773</b>	<b>2,901</b>	<b>63,871</b>	<b>78,000</b>	<b>77,604</b>
<b>Profit attributable to owners of parent</b>	<b>親 会 社 株 主 に 帰 属 す る 四 半 期 (当 期) 純 利 益</b>	<b>46,470</b>	<b>2,568</b>	<b>43,902</b>	<b>53,000</b>	<b>52,730</b>

## 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 ¥158.4 billion from the position as of September 30, 2017, to ¥9,725.9 billion. The balance of deposits increased by ¥170.1 billion from the position as of September 30, 2017, to ¥11,758.5 billion mainly due to an increase in personal deposits.
- The balance of investment trusts was ¥292.2 billion, and insurance premiums of personal annuities was ¥34.6 billion.

					(¥ Billion)
	(Japanese)	As of Dec. 31, 2017 (a)	(a - b)	As of Sep. 30, 2017 (b)	(Reference) As of Dec. 31, 2016
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>9,725.9</b>	<b>158.4</b>	<b>9,567.4</b>	<b>9,201.7</b>
Domestic operations	国 内 向 け 貸 出	9,515.5	145.0	9,370.5	9,013.6
Corporate loans	事 業 者 向 け 貸 出	5,763.2	111.4	5,651.8	5,414.8
Consumer loans	消 費 者 ロ ー ン	3,528.3	37.9	3,490.3	3,360.5
Housing loans	う ち 住 宅 ロ ー ン	3,378.2	35.6	3,342.6	3,226.3
Public sectors	公 共 向 け 貸 出	223.9	(4.3)	228.3	238.3
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 ]	7,876.9 [82.77%]	94.5 [(0.27%)]	7,782.4 [83.05%]	7,387.3 [81.95%]
Overseas operations	海 外 向 け 貸 出	210.3	13.3	196.9	188.1
<b>Deposits</b>	<b>預 金</b>	<b>11,758.5</b>	<b>170.1</b>	<b>11,588.3</b>	<b>11,309.6</b>
Domestic operations	国 内	11,337.2	198.5	11,138.6	10,857.7
Personal deposits	う ち 個 人	8,732.9	211.7	8,521.1	8,394.8
Public sector deposits	う ち 公 共	448.6	(60.9)	509.6	435.0
Overseas operations	海 外 店 等	421.2	(28.4)	449.7	451.9

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

					(¥ Billion)
	(Japanese)	As of Dec. 31, 2017 (a)	(a - b)	As of Sep. 30, 2017 (b)	(Reference) As of Dec. 31, 2016
<b>Balance of investment trusts</b>	<b>投 資 信 託 残 高</b>	<b>292.2</b>	<b>(4.8)</b>	<b>297.0</b>	<b>319.8</b>

					(¥ Billion)
	(Japanese)	For the nine months ended Dec. 31, 2017 (a)	(a - b)	For the nine months ended Dec. 31, 2016 (b)	(Reference) FY 2016
<b>Personal annuities (Insurance premiums)</b>	<b>個 人 年 金 保 険 等 ( 取 扱 保 険 料 )</b>	<b>34.6</b>	<b>(14.3)</b>	<b>49.0</b>	<b>58.2</b>

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

	(Japanese)	As of		As of Sep. 30, 2017 (b)	(¥ Million) (Reference) As of Dec. 31, 2016
		Dec. 31, 2017 (a)	(a - b)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	15,356	(2,407)	17,763	17,073
Doubtful Claims	危険債権	67,013	1,185	65,827	74,607
Substandard Claims	要管理債権	41,687	(5,216)	46,904	48,310
Total	合計	124,057	(6,438)	130,495	139,990
Normal Claims	正常債権	9,727,603	182,764	9,544,838	9,171,514
Non-performing loan ratio	不良債権比率	1.25%	(0.08%)	1.34%	1.50%

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

	(Japanese)	As of		As of Sep. 30, 2017 (b)	(¥ Million) (Reference) As of Dec. 31, 2016
		Dec. 31, 2017 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	677	(283)	960	2,084
Delinquent Loans	延滞債権額	79,816	48	79,767	87,020
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,591	163	1,427	1,481
Restructured Loans	貸出条件緩和債権額	40,102	(5,381)	45,483	46,837
Total	合計	122,187	(5,452)	127,640	137,423
Total loan balance (Term-end balance)	貸出金残高(末残)	9,685,632	159,720	9,525,912	9,165,308
As a percentage of total loans	貸出金残高比	1.26%	(0.07%)	1.33%	1.49%

**Non-consolidated**

	(Japanese)	As of		As of Sep. 30, 2017 (b)	(¥ Million) (Reference) As of Dec. 31, 2016
		Dec. 31, 2017 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	843	(530)	1,373	2,423
Delinquent Loans	延滞債権額	81,403	(654)	82,057	88,986
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,591	163	1,427	1,481
Restructured Loans	貸出条件緩和債権額	40,096	(5,380)	45,477	46,829
Total	合計	123,934	(6,401)	130,336	139,720
Total loan balance (Term-end balance)	貸出金残高(末残)	9,725,926	158,451	9,567,474	9,201,758
As a percentage of total loans	貸出金残高比	1.27%	(0.08%)	1.36%	1.51%

## 5. Securities

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

## Consolidated

(¥ Billion)

	(Japanese)	As of Dec. 31, 2017				As of Sep. 30, 2017			
		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	10.3	0.2	0.2	0.0	10.4	0.2	0.2	0.0
Other securities	その他有価証券	2,222.0	198.3	208.2	9.8	2,268.2	165.8	175.5	9.6
Stocks	株式	276.6	174.7	175.0	0.2	247.5	145.4	146.3	0.8
Bonds	債券	1,210.3	9.4	10.2	0.7	1,300.4	9.5	10.5	1.0
Others	その他	735.0	14.0	22.9	8.8	720.2	10.8	18.5	7.7
Foreign bonds*	うち外国債券	468.2	(2.5)	1.7	4.2	462.4	(1.6)	2.2	3.8

## Non-consolidated

(¥ Billion)

	(Japanese)	As of Dec. 31, 2017				As of Sep. 30, 2017			
		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	10.3	0.2	0.2	0.0	10.4	0.2	0.2	0.0
Other securities	その他有価証券	2,205.5	184.0	193.9	9.8	2,252.9	152.7	162.3	9.6
Stocks	株式	260.2	160.5	160.7	0.2	232.2	132.3	133.2	0.8
Bonds	債券	1,210.3	9.4	10.2	0.7	1,300.4	9.5	10.5	1.0
Others	その他	735.0	14.0	22.9	8.8	720.2	10.8	18.5	7.7
Foreign bonds*	うち外国債券	468.2	(2.5)	1.7	4.2	462.4	(1.6)	2.2	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 are included in addition to securities.

\*Gains (losses) on valuation on foreign bonds and deferred hedges on derivative transactions for reducing the risk of market price fluctuations are as follows.

(¥ Billion)

	(Japanese)	As of	(a - b)	As of
		Dec. 31, 2017 (a)		Sep. 30, 2017 (b)
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	0.6	(0.9)	1.6
Foreign bonds	外国債券	(2.5)	(0.9)	(1.6)
Deferred hedges on derivative transactions	デリバティブ取引 (繰延ヘッジ)	3.2	0.0	3.2

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

(¥ Million)

	(Japanese)	For the nine months ended	(a - b)	For the nine months ended	(Reference) FY 2016
		Dec. 31, 2017 (a)		Dec. 31, 2016 (b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	2,089	1,250	839	(1,180)
Gains on sales	売却益	2,364	(88)	2,453	3,039
Gains on redemption	償還益	-	(14)	14	18
Losses on sales (-)	売却損	87	(1,540)	1,628	4,219
Losses on redemption (-)	償還損	184	184	-	-
Write-offs (-)	償却	2	2	0	17
Gains (losses) related to stocks, etc.	株式等関係損益	1,666	672	993	1,564
Gains on sales	売却益	1,896	890	1,006	1,576
Losses on sales (-)	売却損	60	57	3	3
Write-offs (-)	償却	169	160	8	8

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.