

# The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2018, ending March 31, 2019

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Takashi Makinose, General Manager of Corporate Planning Division  
 Filing date of Financial Statements: February 8, 2019 (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, 2018 to December 31, 2018)

(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, 2018	180,209	1.2	59,668	(10.6)	41,447	(10.8)
Ended Dec. 31, 2017	177,912	2.9	66,773	4.5	46,470	5.8

Note: Comprehensive income Third quarter ended Dec. 31, 2018; ¥22,933 million [(69.8%)] Third quarter ended Dec. 31, 2017; ¥76,058 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, 2018	53.46	53.40
Ended Dec. 31, 2017	58.60	58.54

## (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, 2018	14,808,584	944,228	6.3
Fiscal year			
Ended Mar. 31, 2018	14,381,815	943,236	6.5

(Reference) Capital assets Third quarter ended Dec. 31, 2018; ¥943,788 million Fiscal year ended Mar. 31, 2018; ¥942,724 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, 2018	—	7.50	—	7.50	15.00
Ending Mar. 31, 2019	—	8.00	—		
Ending Mar. 31, 2019 (Projection)				8.00	16.00

Note: Revisions of released cash dividend projections: No

## 3. Consolidated Earnings Projections for Fiscal Year 2018 (from April 1, 2018 to March 31, 2019)

(%: 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, 2019	80,000	1.9	54,500	1.3	70.52

Note: Revisions of released earnings projections: No

The Bank will acquire and retire its own shares based on a resolution at the Board of Directors' Meeting held on February 6, 2019.

The impact of the acquisition and retirement was included in "Profit per share" stated above.

**\* 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, 2018	865,521,087 shares	March 31, 2018	865,521,087 shares
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  - ② Number of treasury shares:
 

December 31, 2018	96,719,579 shares	March 31, 2018	84,573,449 shares
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  - ③ Average number of issued shares:
 

For the nine months ended December 31, 2018	775,161,504 shares
For the nine months ended December 31, 2017	792,895,256 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 2018, ending March 31, 2019 were as follows.

Ordinary income increased by ¥2,297 million from the corresponding period of the previous fiscal year, to ¥180,209 million mainly due to an increase in interest income such as interest on loans and discounts. Ordinary expenses increased by ¥9,402 million to ¥120,541 million, mainly due to an increase in other expenses including written-off of loans and interest expenses such as interest on deposits.

As a result, ordinary profit decreased by ¥7,104 million to ¥59,668 million, and profit attributable to owners of parent decreased by ¥5,023 million to ¥41,447 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, 2018 increased by ¥426.7 billion from the previous fiscal year-end, to ¥14,808.5 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits was ¥12,101.2 billion, an increase of ¥97.7 billion mainly in personal deposits from the previous fiscal year-end. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as activities to encourage customers to make us their main banking institution for household needs. We also continued to respond positively to the funding demand of customers, and the balance of loans and bills discounted increased by ¥320.8 billion to ¥10,095.7 billion. The amount of securities held was ¥2,069.7 billion, a decrease of ¥99.8 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 2018, ending March 31, 2019 released on November 7, 2018.

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 global economics, changes in the market situation of interest rates and stocks, etc.).

## 2. Quarterly Consolidated Financial Statements and Notes

## (1) Quarterly Consolidated Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2018	As of Dec. 31, 2018
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	1,845,198	1,898,332
Call loans and bills bought	コールローン及び買入手形	75,801	54,265
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	-	30,226
Monetary claims bought	買入金銭債権	21,448	24,310
Trading assets	特定取引資産	122,069	225,862
Money held in trust	金銭の信託	30,911	29,630
Securities	有価証券	2,169,542	2,069,742
Loans and bills discounted	貸出金	9,774,912	10,095,756
Foreign exchanges	外国為替	3,187	4,420
Other assets	その他資産	185,943	203,890
Tangible fixed assets	有形固定資産	99,476	108,259
Intangible fixed assets	無形固定資産	11,858	12,876
Net defined benefit asset	退職給付に係る資産	1,072	1,770
Deferred tax assets	繰延税金資産	4,535	4,576
Customers' liabilities for acceptances and guarantees	支払承諾見返	48,569	58,225
Allowance for loan losses	貸倒引当金	(27,714)	(28,560)
Total assets	資産の部合計	14,381,815	14,808,584
Liabilities:			
(負債の部)			
Deposits	預金	12,003,407	12,101,205
Negotiable certificates of deposit	譲渡性預金	464,971	506,518
Call money and bills sold	コールマネー及び売渡手形	-	130,000
Payables under repurchase agreements	売現先勘定	17,085	48,620
Payables under securities lending transactions	債券貸借取引受入担保金	260,387	275,449
Trading liabilities	特定取引負債	12,632	46,528
Borrowed money	借入金	334,405	375,868
Foreign exchanges	外国為替	587	476
Bonds payable	社債	113,714	116,580
Borrowed money from trust account	信託勘定借	963	2,199
Other liabilities	その他負債	120,458	155,564
Net defined benefit liability	退職給付に係る負債	14,898	8,179
Provision for directors' retirement benefits	役員退職慰労引当金	132	140
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	3,074	2,550
Provision for point loyalty programs	ポイント引当金	482	553
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	31,930	24,818
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,852	10,852
Acceptances and guarantees	支払承諾	48,569	58,225
Total liabilities	負債の部合計	13,438,578	13,864,355

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2018	As of Dec. 31, 2018
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	600,931	630,289
Treasury shares	自 己 株 式	(59,256)	(69,037)
Total shareholders' equity	株 主 資 本 合 計	808,878	828,455
Valuation difference on available-for-sale securities	その他有価証券評価差額金	121,950	104,857
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,822	121
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,802	10,802
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(730)	(448)
Total accumulated other comprehensive income	その他の包括利益累計額合計	133,846	115,332
Subscription rights to shares	新 株 予 約 権	511	440
Total net assets	純 資 産 の 部 合 計	943,236	944,228
Total liabilities and net assets	負債及び純資産の部合計	14,381,815	14,808,584

## (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, 2017	For the nine months ended Dec. 31, 2018
Ordinary income	経常収益	177,912	180,209
Interest income	資金運用収益	105,221	109,858
Interest on loans and discounts	(うち貸出金利息)	80,434	83,142
Interest and dividends on securities	(うち有価証券利息配当金)	21,314	22,655
Trust fees	信託報酬	4	19
Fees and commissions income	役務取引等収益	38,645	37,947
Trading income	特定取引収益	3,823	3,767
Other ordinary income	その他業務収益	4,867	5,906
Other income	その他経常収益	25,349	22,710
Ordinary expenses	経常費用	111,139	120,541
Interest expenses	資金調達費用	14,261	18,688
Interest on deposits	(うち預金利息)	3,851	5,854
Fees and commissions payments	役務取引等費用	13,302	14,135
Trading expenses	特定取引費用	-	563
Other ordinary expenses	その他業務費用	274	465
General and administrative expenses	営業経費	67,890	66,634
Other expenses	その他経常費用	15,410	20,054
Ordinary profit	経常利益	66,773	59,668
Extraordinary income	特別利益	35	2
Gain on disposal of non-current assets	固定資産処分益	35	2
Extraordinary loss	特別損失	282	169
Loss on disposal of non-current assets	固定資産処分損	227	169
Impairment loss	減損損失	54	-
Profit before income taxes	税金等調整前 四半期純利益	66,525	59,500
Income taxes-current	法人税、住民税 及び事業税	17,464	17,208
Income taxes-deferred	法人税等調整額	2,591	844
Total income taxes	法人税等合計	20,055	18,053
Profit	四半期純利益	46,470	41,447
Profit attributable to owners of parent	親会社株主に帰属する 四半期純利益	46,470	41,447

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

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2017	For the nine months ended Dec. 31, 2018
Profit	四 半 期 純 利 益	46,470	41,447
Other comprehensive income	そ の 他 の 包 括 利 益	29,587	(18,513)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	28,743	(17,019)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	41	(1,701)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	642	281
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	160	(73)
Comprehensive income	四 半 期 包 括 利 益	76,058	22,933
(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	76,058	22,933

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

Not applicable.

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

Not applicable.

**(5) Subsequent Events**

1. At the Board of Directors' Meeting held on February 6, 2019, the Bank resolved to acquire its own shares under Article 156 of the Companies Act, as applied pursuant to Paragraph 3, Article 165, to enhance shareholder returns 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 5 billion yen
- (4) Period of acquisition                                      From February 7, 2019 to March 11, 2019

2. At the Board of Directors' Meeting held on February 6, 2019, the Bank resolved to retire its treasury shares under Article 178 of the Companies Act.

- (1) Type of shares to be retired                      Common stock
- (2) Total number of shares to be retired              25 million shares
- (3) Date of retirement                                      March 18, 2019

## Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2018, ending March 31, 2019

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

- Non-consolidated net business income (before transfer to general allowance for loan losses) increased by ¥1.1 billion compared with the corresponding period of the previous fiscal year to ¥55.6 billion, while ordinary profit decreased by ¥5.0 billion to ¥56.2 billion, and profit decreased by ¥3.5 billion to ¥40.4 billion, mainly due to a turn in net credit costs from reversal.
- Consolidated ordinary profit decreased by ¥7.1 billion compared with the corresponding period of the previous fiscal year to ¥59.6 billion, and profit attributable to owners of parent decreased by ¥5.0 billion to ¥41.4 billion.
- The progress in profit was steady; 79.2% of the full term projection on a non-consolidated basis and 76.0% on a consolidated basis.

## Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended	(a - b)	For the nine months ended	FY 2018 (Projection)	(Reference) FY 2017
		Dec. 31, 2018 (a)		Dec. 31, 2017 (b)		
Gross business profit	業 務 粗 利 益	116,475	(115)	116,590		149,401
Net interest income	資 金 利 益	94,736	791	93,945		121,517
Net fees and commissions income	役 務 取 引 等 利 益	15,754	(1,154)	16,909		23,757
Trading income	特 定 取 引 利 益	559	(589)	1,149		2,001
Profit from other business transactions	そ の 他 業 務 利 益	5,424	837	4,586		2,125
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	4,305	2,216	2,089		(586)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	60,828	(1,250)	62,079		82,881
<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>55,647</b>	<b>1,135</b>	<b>54,511</b>		<b>66,520</b>
Core net business income	コ ア 業 務 純 益	51,341	(1,080)	52,421		67,107
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	827	827	-		-
Net business income	業 務 純 益	54,819	307	54,511		66,520
Non-recurrent income and losses	臨 時 損 益	1,392	(5,340)	6,732		4,087
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	4,060	6,044	(1,984)		805
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	(3,575)	3,575		3,340
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	1,886	220	1,666		1,609
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>56,212</b>	<b>(5,032)</b>	<b>61,244</b>	<b>72,500</b>	<b>70,607</b>
Extraordinary income (loss)	特 別 損 益	(161)	68	(229)		(1,352)
<b>Profit</b>	<b>四 半 期 (当 期) 純 利 益</b>	<b>40,430</b>	<b>(3,522)</b>	<b>43,953</b>	<b>51,000</b>	<b>49,655</b>
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	4,888	6,872	(1,984)		805

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	(a - b)	For the nine months ended	FY 2018 (Projection)	(Reference) FY 2017
		Dec. 31, 2018 (a)		Dec. 31, 2017 (b)		
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>59,668</b>	<b>(7,104)</b>	<b>66,773</b>	<b>80,000</b>	<b>78,484</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>41,447</b>	<b>(5,023)</b>	<b>46,470</b>	<b>54,500</b>	<b>53,796</b>

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

- The balance of loans and bills discounted reached ¥10,140.3 billion, surpassing ¥10 trillion at quarter-end for the first time, an increase of ¥144.5 billion mainly in corporate loans and housing loans from the position as of September 30, 2018.
- The balance of deposits increased by ¥84.9 billion from the position as of September 30, 2018, to ¥12,117.1 billion mainly due to an increase in personal deposits.

				(¥ Billion)	
	(Japanese)	As of Dec. 31, 2018 (a)	(a - b)	As of Sep. 30, 2018 (b)	(Reference) As of Dec. 31, 2017
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>10,140.3</b>	<b>144.5</b>	<b>9,995.8</b>	<b>9,725.9</b>
Domestic operations	国 内 向 け 貸 出	9,915.7	154.3	9,761.4	9,515.5
<b>Corporate loans</b>	<b>事 業 者 向 け 貸 出</b>	<b>6,021.7</b>	<b>125.6</b>	<b>5,896.0</b>	<b>5,763.2</b>
Consumer loans	消 費 者 ロ ー ン	3,671.0	30.8	3,640.2	3,528.3
<b>Housing loans</b>	<b>う ち 住 宅 ロ ー ン</b>	<b>3,507.3</b>	<b>27.4</b>	<b>3,479.8</b>	<b>3,378.2</b>
Public sectors	公 共 向 け 貸 出	223.0	(2.1)	225.1	223.9
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 ]	8,222.6 [82.92%]	96.2 [(0.32%)]	8,126.4 [83.25%]	7,876.9 [82.77%]
Overseas operations	海 外 向 け 貸 出	224.6	(9.7)	234.3	210.3
<b>Deposits</b>	<b>預 金</b>	<b>12,117.1</b>	<b>84.9</b>	<b>12,032.2</b>	<b>11,758.5</b>
Domestic operations	国 内	11,738.4	104.1	11,634.2	11,337.2
Personal deposits	う ち 個 人	8,974.2	169.2	8,804.9	8,732.9
Public sector deposits	う ち 公 共	511.4	(54.2)	565.6	448.6
Overseas operations	海 外 店 等	378.7	(19.2)	397.9	421.2

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

(Reference) Investment trusts, etc.

(参考) 投資信託等

				(¥ Billion)	
	(Japanese)	As of Dec. 31, 2018 (a)	(a - b)	As of Sep. 30, 2018 (b)	(Reference) As of Dec. 31, 2017
Balance of investment trusts	投 資 信 託 残 高	260.9	(21.9)	282.8	292.2

				(¥ Billion)	
	(Japanese)	As of Dec. 31, 2018 (a)	(a - b)	As of Sep. 30, 2018 (b)	(Reference) As of Dec. 31, 2017
Balance of personal annuities	個 人 年 金 保 険 等 残 高	915.1	(14.6)	929.7	940.0

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

	(Japanese)	As of		As of Sep. 30, 2018 (b)	(¥ Million)
		Dec. 31, 2018 (a)	(a - b)		(Reference) As of Dec. 31, 2017
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	15,534	(594)	16,129	15,356
Doubtful Claims	危険債権	65,188	26	65,162	67,013
Substandard Claims	要管理債権	38,170	136	38,033	41,687
Total	合計	118,892	(432)	119,325	124,057
Normal Claims	正常債権	10,150,765	150,604	10,000,160	9,727,603
Non-performing loan ratio	不良債権比率	1.15%	(0.02%)	1.17%	1.25%

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

## Consolidated

	(Japanese)	As of		As of Sep. 30, 2018 (b)	(¥ Million)
		Dec. 31, 2018 (a)	(a - b)		(Reference) As of Dec. 31, 2017
Loans to Bankrupt Borrowers	破綻先債権額	1,047	(241)	1,289	677
Delinquent Loans	延滞債権額	77,881	301	77,580	79,816
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,189	216	972	1,591
Restructured Loans	貸出条件緩和債権額	36,983	(81)	37,065	40,102
Total	合計	117,101	194	116,906	122,187
Total loan balance (Term-end balance)	貸出金残高(末残)	10,095,756	144,979	9,950,776	9,685,632
As a percentage of total loans	貸出金残高比	1.15%	(0.01%)	1.17%	1.26%

## Non-consolidated

	(Japanese)	As of		As of Sep. 30, 2018 (b)	(¥ Million)
		Dec. 31, 2018 (a)	(a - b)		(Reference) As of Dec. 31, 2017
Loans to Bankrupt Borrowers	破綻先債権額	1,328	(134)	1,463	843
Delinquent Loans	延滞債権額	79,073	(508)	79,581	81,403
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,189	216	972	1,591
Restructured Loans	貸出条件緩和債権額	36,981	(80)	37,061	40,096
Total	合計	118,571	(506)	119,078	123,934
Total loan balance (Term-end balance)	貸出金残高(末残)	10,140,394	144,587	9,995,806	9,725,926
As a percentage of total loans	貸出金残高比	1.16%	(0.02%)	1.19%	1.27%

## 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, 2018				As of Sep. 30, 2018			
		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	8.9	(0.0)	0.0	0.0	9.2	(0.1)	0.0	0.1
Other securities	その他有価証券	2,033.1	150.4	165.9	15.5	2,096.2	176.3	190.2	13.8
Stocks	株式	242.4	141.9	144.4	2.5	266.0	164.3	165.3	1.0
Bonds	債券	1,059.9	7.6	7.7	0.0	1,092.8	5.8	6.9	1.0
Others	その他	730.6	0.9	13.8	12.9	737.3	6.1	17.9	11.8
Foreign bonds*	うち外国債券	422.6	(2.8)	1.2	4.1	422.3	(4.5)	0.9	5.4

## Non-consolidated

(¥ Billion)

	(Japanese)	As of Dec. 31, 2018				As of Sep. 30, 2018			
		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	8.9	(0.0)	0.0	0.0	9.2	(0.1)	0.0	0.1
Other securities	その他有価証券	2,018.9	138.4	153.9	15.4	2,080.2	162.4	176.3	13.8
Stocks	株式	228.3	129.9	132.4	2.4	250.0	150.4	151.4	0.9
Bonds	債券	1,059.9	7.6	7.7	0.0	1,092.8	5.8	6.9	1.0
Others	その他	730.6	0.9	13.8	12.9	737.3	6.1	17.9	11.8
Foreign bonds*	うち外国債券	422.6	(2.8)	1.2	4.1	422.3	(4.5)	0.9	5.4

Note 1: "Gains/losses" on held-to-maturity bonds are the difference between book value on the balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the balance sheet (market value) and acquisition cost.

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" 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, 2018		Dec. 31, 2018
		(a)	(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	(1.3)	(0.7)	(0.5)
Foreign bonds	外国債券	(2.8)	1.6	(4.5)
Deferred hedges on derivative transactions	デリバティブ取引(繰延ヘッジ)	1.4	(2.4)	3.9

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

(¥ Million)

	(Japanese)	For the nine	(a - b)	For the nine	(Reference)
		months ended		months ended	
		Dec. 31, 2018	Dec. 31, 2017		FY 2017
		(a)	(b)		
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	4,305	2,216	2,089	(586)
Gains on sales	売却益	4,421	2,056	2,364	2,662
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	73	(13)	87	2,583
Losses on redemption (-)	償還損	-	(184)	184	666
Write-offs (-)	償却	42	39	2	-
Gains (losses) related to stocks, etc.	株式等関係損益	1,886	220	1,666	1,609
Gains on sales	売却益	1,889	(7)	1,896	1,903
Losses on sales (-)	売却損	0	(60)	60	69
Write-offs (-)	償却	1	(167)	169	224

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.