

The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2019, ending March 31, 2020

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Masayasu Ono, Executive Officer, General Manager, Corporate Planning Division
 Filing date of Financial Statements: February 10, 2020 (scheduled)
 Payment date of cash dividends: -
 Trading Accounts: Established
 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 (from April 1, 2019 to December 31, 2019)

(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, 2019	183,813	1.9	58,884	(1.3)	41,029	(1.0)
Ended Dec. 31, 2018	180,209	1.2	59,668	(10.6)	41,447	(10.8)

Note: Comprehensive income Third quarter ended Dec. 31, 2019; ¥49,998 million [118.0%] Third quarter ended Dec. 31, 2018; ¥22,933 million [(69.8%)]

	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, 2019	54.47		54.40	
Ended Dec. 31, 2018	53.46		53.40	

(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	
	¥Million		¥Million		%	
Dec. 31, 2019	15,689,670		980,355		6.2	
Mar. 31, 2019	14,964,129		952,267		6.3	

(Reference) Capital assets as of Dec. 31, 2019; ¥979,882 million; Mar. 31 2019; ¥951,787 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, 2019	—	8.00	—	8.00	16.00
ending Mar. 31, 2020	—	8.00	—		
ending Mar. 31, 2020 (Projection)				10.00	18.00

Note: Revisions of released cash dividends projections: Yes

3. Consolidated Earnings Projections for Fiscal year 2019 (from April 1, 2019 to March 31, 2020)

(%: Changes from 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	
	¥Million	%	¥Million	%	¥	
Fiscal year Ending March 31, 2020	76,000	4.8	51,000	1.0	67.94	

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): | Dec. 31, 2019 | 840,521,087 shares |
| | Mar. 31, 2019 | 840,521,087 shares |
| ② Number of treasury shares: | Dec. 31, 2019 | 97,709,104 shares |
| | Mar. 31, 2019 | 79,121,719 shares |
| ③ Average number of issued shares : | Nine months ended Dec. 31, 2019 | 753,185,974 shares |
| | Nine months ended Dec. 31, 2018 | 775,161,504 shares |

*** This quarterly report is not subject to the quarterly review**

*** 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 ending March 31, 2020 were as follows.

Ordinary income increased by ¥3,604 million from the corresponding period of the previous fiscal year, to ¥183,813 million mainly due to an increase in other income. Ordinary expenses increased by ¥4,387 million from the corresponding period of the previous fiscal year, to ¥124,929 million mainly due to an increase in other expenses.

As a result, ordinary profit decreased by ¥783 million to ¥58,884 million, and profit attributable to owners of parent decreased by ¥418 million to ¥41,029 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

Total assets as of December 31, 2019 increased by ¥725.5 billion from the previous fiscal year-end, to ¥15,689.6 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of December 31, 2019 was ¥12,578.1 billion, an increase of ¥261.9 billion mainly in personal deposits from the position as of March 31, 2019. 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 the Chiba Bank their main banking institution for household needs. We also continued to respond positively to the funding demand of customers. As a result, the balance of loans and bills discounted as of December 31, 2019 increased by ¥495.5 billion from the position as of March 31, 2019, to ¥10,585.6 billion. The amount of securities held increased by ¥73.7 billion from the position as of March 31, 2019, to ¥2,168.8 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

① Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2020 released on November 11, 2019.

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 Upward Revision of the Cash Dividend Projection

The Bank proposes to increase the year-end cash dividend for the fiscal year ending March 31, 2020, which was planned to be ¥8.00 per share, by ¥2.00 to ¥10.00 per share to show our appreciation for the ongoing assistance of our shareholders. For more details, please refer to the "Announcement regarding upward revision of the cash dividend projection for the fiscal year ending March 31, 2020" released separately today.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2019	As of December 31, 2019
Assets (資産の部)			
Cash and due from banks	現金預け金	2,068,231	2,069,306
Call loans and bills bought	コールローン及び買入手形	109,047	85,971
Receivables under resale agreements	買現先勘定	14,999	17,999
Monetary claims bought	買入金銭債権	22,012	25,337
Trading assets	特定取引資産	188,905	341,045
Money held in trust	金銭の信託	28,526	29,132
Securities	有価証券	2,095,049	2,168,816
Loans and bills discounted	貸出金	10,090,072	10,585,647
Foreign exchanges	外国為替	3,829	4,254
Other assets	その他資産	198,301	213,351
Tangible fixed assets	有形固定資産	107,017	106,281
Intangible fixed assets	無形固定資産	12,870	14,059
Net defined benefit asset	退職給付に係る資産	-	3,456
Deferred tax assets	繰延税金資産	4,503	4,597
Customers' liabilities for acceptances and guarantees	支払承諾見返	50,608	52,798
Allowance for loan losses	貸倒引当金	(29,845)	(32,387)
Total assets	資産の部合計	14,964,129	15,689,670
Liabilities (負債の部)			
Deposits	預金	12,316,183	12,578,133
Negotiable certificates of deposit	譲渡性預金	531,811	531,311
Call money and bills sold	コールマネー及び売渡手形	170,000	490,000
Payables under repurchase agreements	売現先勘定	29,404	45,987
Payables under securities lending transactions	債券貸借取引受入担保金	213,345	199,919
Trading liabilities	特定取引負債	22,216	20,274
Borrowed money	借入金	374,830	467,892
Foreign exchanges	外国為替	727	413
Bonds payable	社債	116,578	115,661
Borrowed money from trust account	信託勘定借	2,383	2,662
Other liabilities	その他負債	143,217	158,932
Net defined benefit liability	退職給付に係る負債	2,049	1,272
Provision for directors' retirement benefits	役員退職慰労引当金	155	174
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,377	1,843
Provision for point loyalty programs	ポイント引当金	495	587
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	24,602	30,577
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,850	10,850
Acceptances and guarantees	支払承諾	50,608	52,798
Total liabilities	負債の部合計	14,011,861	14,709,315

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2019	As of December 31, 2019
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	621,548	650,521
Treasury shares	自 己 株 式	(56,260)	(66,108)
Total shareholders' equity	株 主 資 本 合 計	832,491	851,616
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,448	123,585
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,976)	(4,127)
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,798	10,798
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(1,973)	(1,989)
Total accumulated other comprehensive income	その他の包括利益累計額合計	119,296	128,265
Subscription rights to shares	新 株 予 約 権	479	472
Total net assets	純 資 産 の 部 合 計	952,267	980,355
Total liabilities and net assets	負債及び純資産の部合計	14,964,129	15,689,670

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income (For the nine month)

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2018	For the nine months ended Dec. 31, 2019
Ordinary income	経 常 収 益	180,209	183,813
Interest income	資 金 運 用 収 益	109,858	110,316
Interest on loans and discounts	(うち貸出金利息)	83,142	82,661
Interest and dividends on securities	(うち有価証券利息配当金)	22,655	24,651
Trust fees	信 託 報 酬	19	7
Fees and commissions income	役 務 取 引 等 収 益	37,947	38,349
Trading income	特 定 取 引 収 益	3,767	4,403
Other ordinary income	そ の 他 業 務 収 益	5,906	4,216
Other income	そ の 他 経 常 収 益	22,710	26,520
Ordinary expenses	経 常 費 用	120,541	124,929
Interest expenses	資 金 調 達 費 用	18,688	18,666
Interest on deposits	(うち預金利息)	5,854	5,247
Fees and commissions payments	役 務 取 引 等 費 用	14,135	14,625
Trading expenses	特 定 取 引 費 用	563	-
Other ordinary expenses	そ の 他 業 務 費 用	465	897
General and administrative expenses	営 業 経 費	66,634	65,945
Other expenses	そ の 他 経 常 費 用	20,054	24,794
Ordinary profit	経 常 利 益	59,668	58,884
Extraordinary income	特 別 利 益	2	1
Gains on disposal of non-current assets	固 定 資 産 処 分 益	2	1
Extraordinary losses	特 別 損 失	169	33
Loss on disposal of non-current assets	固 定 資 産 処 分 損	169	33
Profit before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	59,500	58,851
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	17,208	16,107
Income taxes-deferred	法 人 税 等 調 整 額	844	1,715
Total income taxes	法 人 税 等 合 計	18,053	17,822
Profit	四 半 期 純 利 益	41,447	41,029
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 する 四 半 期 純 利 益	41,447	41,029

Quarterly Consolidated Statement of Comprehensive Income (For the nine month)

(¥ Million)

Item	科目 (Japanese)	For the three months ended Dec. 31, 2018	For the three months ended Dec 31, 2019
Profit	四 半 期 純 利 益	41,447	41,029
Other comprehensive income	そ の 他 の 包 括 利 益	(18,513)	8,969
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(17,019)	11,067
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,701)	(2,151)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	281	(16)
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	(73)	69
Comprehensive income	四 半 期 包 括 利 益	22,933	49,998
(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	22,933	49,998

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Subsequent Events

At the Board of Directors' Meeting held on February 7, 2020, 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 | February 28, 2020 |

Supplementary Information

Financial Results for the Third Quarter of Fiscal Year 2019, ending March 31, 2020

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

- Non-consolidated core net business income increased by ¥1.4 billion compared with the corresponding period of the previous fiscal year to ¥52.8 billion, while ordinary profit decreased by ¥0.5 billion to ¥55.6 billion, and profit decreased by ¥0.3 billion to ¥40.0 billion, mainly due to an increase of net credit costs. Consolidated ordinary profit decreased by ¥0.7 billion compared with the corresponding period of the previous fiscal year to ¥58.8 billion, and profit attributable to owners of parent decreased by ¥0.4 billion to ¥41.0 billion.
- The progress in profit was steady; 83.0% of the full term projection on a non-consolidated basis and 80.4% on a consolidated basis.

Non-consolidated

(¥ Million)

	(Japanese)	For the nine months ended		For the nine months ended Dec. 31, 2018 (b)	FY 2019 ending Mar. 31, 2020 (Projection)	(Reference) FY 2018 ended Mar. 31, 2019
		Dec. 31, 2019 (a)	(a - b)			
Gross business profit	業 務 粗 利 益	115,483	(991)	116,475		152,229
Net interest income	資 金 利 益	94,805	69	94,736		122,603
Net fees and commissions income	役 務 取 引 等 利 益	15,700	(54)	15,754		22,432
Trading income	特 定 取 引 利 益	1,650	1,090	559		1,173
Profit from other business transactions	そ の 他 業 務 利 益	3,327	(2,097)	5,424		6,020
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	2,013	(2,292)	4,305		4,520
Expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	60,670	(157)	60,828		81,125
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	54,813	(833)	55,647		71,103
Core net business income	コ ア 業 務 純 益	52,800	1,458	51,341		66,583
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	49,168	1,488	47,680		62,651
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	2,307	1,479	827		2,577
Net business income	業 務 純 益	52,506	(2,313)	54,819		68,526
Non-recurrent income and losses	臨 時 損 益	3,163	1,771	1,392		(1,474)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	4,994	933	4,060		8,776
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	4,469	2,582	1,886		1,878
Ordinary profit	経 常 利 益	55,669	(542)	56,212	70,000	67,051
Extraordinary income (loss)	特 別 損 益	(32)	128	(161)		(238)
Profit	四 半 期 (当 期) 純 利 益	40,051	(379)	40,430	48,200	48,006
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	7,301	2,413	4,888		11,354

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 Dec. 31, 2018 (b)	FY 2019 ending Mar. 31, 2020 (Projection)	(Reference) FY 2018 ended Mar. 31, 2019
		Dec. 31, 2019 (a)	(a - b)			
Ordinary profit	経 常 利 益	58,884	(783)	59,668	76,000	72,467
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 (当 期) 純 利 益	41,029	(418)	41,447	51,000	50,478

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

- The balance of loans and bills discounted increased by ¥82.9 billion from the position as of September 30, 2019, to ¥10,634.0 billion mainly due to an increase in corporate loans.
- The balance of deposits increased by ¥279.9 billion from the position as of September 30, 2019, to ¥12,595.3 billion mainly due to an increase in personal deposits.

		(¥ Billion)			(Reference)
	(Japanese)	As of Dec. 31, 2019 (a)	(a - b)	As of Sep. 30, 2019 (b)	As of Dec. 31, 2018
Loans and bills discounted	貸 出 金	10,634.0	82.9	10,551.1	10,140.3
Domestic operations	国 内 向 け 貸 出	10,387.2	77.8	10,309.3	9,915.7
Corporate loans	事 業 者 向 け 貸 出	6,241.4	121.3	6,120.0	6,021.7
Consumer loans	消 費 者 ロ ー ン	3,777.2	15.4	3,761.8	3,671.0
Housing loans	う ち 住 宅 ロ ー ン	3,601.5	14.7	3,586.8	3,507.3
Public sector loans	公 共 向 け 貸 出	368.5	(58.9)	427.4	223.0
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]	8,566.8 [82.47%]	94.7 [0.29%]	8,472.0 [82.17%]	8,222.6 [82.92%]
Overseas operations	海 外 向 け 貸 出	246.7	5.0	241.7	224.6
Deposits	預 金	12,595.3	279.9	12,315.3	12,117.1
Domestic operations	国 内	12,239.0	283.0	11,955.9	11,738.4
Personal deposits	個 人	9,357.6	299.0	9,058.6	8,974.2
Corporate deposits	法 人	2,372.0	48.8	2,323.2	2,252.7
Public sector deposits	公 共	509.3	(64.8)	574.1	511.4
Overseas operations	海 外 店 等	356.2	(3.1)	359.3	378.7

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

		(¥ Billion)			(Reference)
	(Japanese)	As of Dec. 31, 2019 (a)	(a - b)	As of Sep. 30, 2019 (b)	As of Dec. 31, 2018
Balance of investment trusts	投 資 信 託 残 高	267.7	(6.1)	273.8	260.9

		(¥ Billion)			(Reference)
	(Japanese)	As of Dec. 31, 2019 (a)	(a - b)	As of Sep. 30, 2019 (b)	As of Dec. 31, 2018
Balance of personal annuities	個 人 年 金 保 険 等 残 高	902.5	2.2	900.2	915.1

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

(¥ Million)

	(Japanese)	As of		As of	(Reference) As of Dec. 31, 2018
		Dec. 31, 2019 (a)	(a - b)	Sep. 30, 2019 (b)	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,795	(285)	18,080	15,534
Doubtful Claims	危険債権	58,899	(613)	59,512	65,188
Substandard Claims	要管理債権	43,857	2,344	41,512	38,170
Total	合計	120,551	1,446	119,105	118,892

Normal Claims	正常債権	10,640,488	81,816	10,558,671	10,150,765
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Non-performing loan ratio	不良債権比率	1.12%	0.00%	1.11%	1.15%
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4. Risk-Monitored Loans (Non-consolidated / Consolidated)

Non-consolidated

(¥ Million)

	(Japanese)	As of		As of	(Reference) As of Dec. 31, 2018
		Dec. 31, 2019 (a)	(a - b)	Sep. 30, 2019 (b)	
Loans to Bankrupt Borrowers	破綻先債権額	1,359	(205)	1,564	1,328
Delinquent Loans	延滞債権額	74,617	(665)	75,282	79,073
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,288	1,667	620	1,189
Restructured Loans	貸出条件緩和債権額	41,569	677	40,891	36,981
Total	合計	119,833	1,473	118,360	118,571

Total loan balance (Term-end balance)	貸出金残高(末残)	10,634,036	82,904	10,551,131	10,140,394
As a percentage of total loans	貸出金残高比	1.12%	0.00%	1.12%	1.16%

Consolidated

(¥ Million)

	(Japanese)	As of		As of	(Reference) As of Dec. 31, 2018
		Dec. 31, 2019 (a)	(a - b)	Sep. 30, 2019 (b)	
Loans to Bankrupt Borrowers	破綻先債権額	1,121	(268)	1,389	1,047
Delinquent Loans	延滞債権額	73,364	106	73,258	77,881
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,288	1,667	620	1,189
Restructured Loans	貸出条件緩和債権額	41,570	676	40,893	36,983
Total	合計	118,344	2,182	116,162	117,101

Total loan balance (Term-end balance)	貸出金残高(末残)	10,585,647	82,205	10,503,441	10,095,756
As a percentage of total loans	貸出金残高比	1.11%	0.01%	1.10%	1.15%

5. Securities

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

Non-consolidated (¥ Billion)

	(Japanese)	As of Dec. 31, 2019				As of Sep. 30, 2019			
		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	8.6	0.3	0.3	0.0	8.8	0.3	0.3	0.0
Other securities	その他有価証券	2,112.2	164.5	176.1	11.5	2,044.5	157.3	169.8	12.4
Stocks	株式	230.6	133.0	137.6	4.5	221.6	124.0	129.6	5.5
Bonds	債券	944.0	4.6	5.1	0.5	950.1	8.7	8.8	0.1
Others	その他	937.5	26.8	33.2	6.4	872.7	24.6	31.3	6.7
Foreign bonds	うち外国債券	543.4	6.2	7.6	1.3	483.6	8.9	9.9	0.9

Consolidated (¥ Billion)

	(Japanese)	As of Dec. 31, 2019				As of Sep. 30, 2019			
		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	8.6	0.3	0.3	0.0	8.8	0.3	0.3	0.0
Other securities	その他有価証券	2,127.7	177.9	189.5	11.6	2,058.5	169.3	181.7	12.4
Stocks	株式	246.1	146.4	151.0	4.6	235.6	135.9	141.5	5.6
Bonds	債券	944.0	4.6	5.1	0.5	950.1	8.7	8.8	0.1
Others	その他	937.5	26.8	33.2	6.4	872.7	24.6	31.3	6.7
Foreign bonds	うち外国債券	543.4	6.2	7.6	1.3	483.6	8.9	9.9	0.9

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".

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

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2019 (a)	(a - b)	For the nine months ended Dec. 31, 2018 (b)	(Reference) FY 2018 ended Mar. 31, 2019
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	2,013	(2,292)	4,305	4,520
Gains on sales	売却益	2,750	(1,671)	4,421	4,743
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	737	663	73	133
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	-	(42)	42	90
Gains (losses) related to stocks, etc.	株式等関係損益	4,469	2,582	1,886	1,878
Gains on sales	売却益	4,524	2,635	1,889	1,889
Losses on sales (-)	売却損	38	38	0	8
Write-offs (-)	償却	16	14	1	1

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.