

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2016, ended 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
Date of General Meeting of Shareholders:	June 28, 2017 (scheduled)
Payment date of cash dividends:	June 29, 2017 (scheduled)
Filing date of Financial Statements:	June 29, 2017 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for investors)

(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2016 to March 31, 2017)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Profit attributable to Owners of Parent	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2017	227,811	(0.3)	77,604	(9.2)	52,730	(4.8)
Ended March 31, 2016	228,693	1.9	85,556	1.5	55,444	(2.7)

(Note) Comprehensive Income Fiscal year 2016: ¥60,798 million [108.5%] Fiscal year 2015: ¥29,153 million [(76.5%)]

Fiscal Year	Profit per Share	Profit per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2017	65.32	65.25	5.9	0.5	34.0
Ended March 31, 2016	67.03	66.96	6.4	0.6	37.4

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2016: ¥270 million Fiscal year 2015: ¥184 million

(2) Consolidated Financial Conditions

Fiscal Year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2017	14,095,743	900,550	6.3	1,128.31
Ended March 31, 2016	13,333,858	866,398	6.4	1,053.76

(Reference) Capital assets Fiscal Year 2016: ¥900,127 million Fiscal Year 2015: ¥865,882 million

(Note) "Capital assets to total assets" represents ("Net assets"-"Subscription rights to shares"-"Minority interests")/"Total assets" at fiscal year-end.

(3) Consolidated Cash Flows

Fiscal Year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2017	361,320	72,591	(16,806)	1,614,299
Ended March 31, 2016	350,909	(144,763)	(21,667)	1,197,238

2. Cash Dividends for Shareholders

Fiscal Year	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
Ended March 31, 2016	—	7.00	—	7.00	14.00	11,533	20.8	1.3
Ended March 31, 2017	—	7.50	—	7.50	15.00	12,014	22.9	1.3
Ending March 31, 2018 (Projection)	—	7.50	—	7.50	15.00		22.5	

3. Consolidated Earnings Projections for Fiscal Year 2017, ending March 31, 2018

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

Six Months Ending September 30, 2017	Ordinary Profit		Profit attributable to Owners of Parent		Profit per Share
	¥Million	%	¥Million	%	¥
Fiscal Year Ending March 31, 2018	78,000	0.5	53,000	0.5	66.43

***Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) 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
- (3) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

March 31, 2017	875,521,087 shares	March 31, 2016	875,521,087 shares
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 - ② Number of treasury shares:

March 31, 2017	77,761,158 shares	March 31, 2016	53,818,360 shares
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 - ③ Average number of shares:

FY 2016	807,250,735 shares	FY 2015	827,042,109 shares
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(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2016 to March 31, 2017)**

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Profit	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2017	201,230	(2.0)	70,005	(12.1)	48,619	(7.4)
Ended March 31, 2016	205,368	4.2	79,664	7.3	52,535	14.6

Fiscal Year	Profit per Share		Profit per Share (Diluted)	
	¥		¥	
Ended March 31, 2017	60.22		60.16	
Ended March 31, 2016	63.52		63.45	

(2) Non-consolidated Financial Conditions

Fiscal Year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2017	14,026,259	844,280	6.0	1,057.78
Ended March 31, 2016	13,265,847	815,178	6.1	991.43

(Reference) Capital assets

Fiscal Year 2016: ¥843,857 million

Fiscal Year 2015: ¥814,662 million

Note : "Capital assets to total assets" represents "Net assets" - "Subscription rights to shares" / "Total assets" at fiscal year-end.

2. Non-consolidated Earnings Projections for Fiscal Year 2017, ending March 31, 2018

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

Six Months Ending September 30, 2017	Ordinary Profit		Profit		Profit per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2017	41,500	(0.1)	30,000	1.4	37.60
Fiscal Year Ending March 31, 2018	70,500	0.7	49,500	1.8	62.04

Statement relating to the status of the audit procedures

This report is not subject to the audit procedures, which are based on the Financial Instruments and Exchange Law. The audit procedures are not finished at the time of release of these financial statements.

Explanation for proper use of projections and other notes

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors. For information related to the projections, please refer to "The Analysis of Operating Results" on page 2.

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Supplementary Information

1. Operating Results

(1) Analysis of Operating Results and Financial Conditions

(i) Operating results for FY 2016

The consolidated operating results for FY 2016 were as follows.

Ordinary income decreased by ¥881 million compared with the previous fiscal year, to ¥227,811 million mainly due to a decrease in interest income. Ordinary expenses increased by ¥7,070 million compared with the previous fiscal year, to ¥150,207 million mainly due to an increase in operating expenses, reflecting an increase in defined benefit expenses by discount rate down with the negative interest policy.

As a result, ordinary profit decreased by ¥7,951 million from the previous fiscal year, to ¥77,604 million, and profit attributable to owners of parent decreased by ¥2,713 million to ¥52,730 million.

(ii) Analysis of Financial Conditions

■ Status of assets, liabilities and net assets

The figures for the major accounts were as follows.

The balance of Deposits as of March 31, 2017 was ¥11,550.5 billion, an increase of ¥423.1 billion from the position as of March 31, 2016, reflecting our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥499.7 billion from the previous fiscal year-end, to ¥9,268.8 billion. Also, the balance of securities as of March 31, 2017 was ¥2,381.4 billion, a decrease of ¥74.2 billion from the previous fiscal year-end.

As a result, the balance of total assets as of March 31, 2017 increased by ¥761.8 billion compared with the previous fiscal year-end, to ¥14,095.7 billion. The balance of net assets as of March 31, 2017 increased by ¥34.1 billion compared with the previous fiscal year-end, to ¥900.5 billion.

■ Status of cash flow

The status of consolidated cash flow for FY 2016 was as follows.

The cash flow from operating activities was a net inflow of ¥361.3 billion reflecting an increase in deposits, and cash flow from investing activities was a net inflow of ¥72.5 billion mainly due to the sale of securities. Also the cash flow from financing activities was a net outflow of ¥16.8 billion due to the cash dividends and acquisitions of own shares. This resulted in an increase of ¥417.0 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥1,614.2 billion.

(2) Projections for FY 2017

The consolidated ordinary profit and profit attributable to owners of parent for FY 2017 are projected to be ¥78.0 billion and ¥53.0 billion respectively.

The non-consolidated ordinary profit and profit for FY 2017 are projected to be ¥70.5 billion and ¥49.5 billion respectively.

(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. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standard. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

3. Consolidated Financial Information

(1) Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Mar. 31, 2017
(資産の部)			
Assets			
Cash and due from banks	現金預け金	1,397,413	1,806,514
Call loans and bills bought	コールローン及び買入手形	198,378	154,078
Receivables under resale agreements	買現先勘定	4,999	14,999
Monetary claims bought	買入金銭債権	22,051	21,626
Trading assets	特定取引資産	182,592	129,820
Money held in trust	金銭の信託	36,893	28,140
Securities	有価証券	2,455,700	2,381,490
Loans and bills discounted	貸出金	8,769,113	9,268,854
Foreign exchanges	外国為替	2,596	4,563
Other assets	その他資産	109,881	144,579
Tangible fixed assets	有形固定資産	101,971	101,185
Buildings, net	建物	30,315	30,390
Land	土地	64,224	63,771
Construction in progress	建設仮勘定	728	676
Other tangible fixed assets	その他の有形固定資産	6,703	6,345
Intangible fixed assets	無形固定資産	10,934	10,942
Software	ソフトウェア	9,342	8,391
Other intangible fixed assets	その他の無形固定資産	1,592	2,550
Deferred tax assets	繰延税金資産	5,928	5,326
Customers' liabilities for acceptances and guarantees	支払承諾見返	76,214	56,172
Allowance for loan losses	貸倒引当金	(40,811)	(32,551)
Total assets	資産の部合計	13,333,858	14,095,743
(負債の部)			
Liabilities			
Deposits	預金	11,127,408	11,550,592
Negotiable certificates of deposit	譲渡性預金	359,022	434,192
Call money and bills sold	コールマネー及び売渡手形	134,500	250,000
Payables under securities lending transactions	債券貸借取引受入担保金	191,699	318,992
Trading liabilities	特定取引負債	22,905	16,474
Borrowed money	借入金	268,485	279,442
Foreign exchanges	外国為替	640	692
Bonds payable	社債	107,545	117,267
Borrowed money from trust account	信託勘定借	-	62
Other liabilities	その他負債	121,252	108,149
Net defined benefit liability	退職給付に係る負債	24,483	22,838
Provision for directors' retirement benefits	役員退職慰労引当金	166	169
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,275	2,920
Provision for point card certificates	ポイント引当金	414	506
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	25,765
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,069	10,930
Acceptances and guarantees	支払承諾	76,214	56,172
Total liabilities	負債の部合計	12,467,459	13,195,193

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Mar. 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	524,817	566,050
Treasury shares	自 己 株 式	(37,480)	(52,219)
Total shareholders' equity	株 主 資 本 合 計	754,540	781,033
Valuation difference on available-for-sale securities	その他有価証券評価差額金	103,921	109,427
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	231	1,510
Revaluation reserve for land	土 地 再 評 価 差 額 金	11,050	10,733
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(3,861)	(2,577)
Total accumulated other comprehensive income	その他の包括利益累計額合計	111,342	119,093
Subscription rights to shares	新 株 予 約 権	516	423
Total net assets	純 資 産 の 部 合 計	866,398	900,550
Total liabilities and net assets	負債及び純資産の部合計	13,333,858	14,095,743

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income
Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2015 Ended Mar. 31, 2016	FY 2016 Ended Mar. 31, 2017
Ordinary income	経常収益	228,693	227,811
Interest income	資金運用収益	138,801	135,533
Interest on loans and discounts	貸出金利息	108,853	106,049
Interest and dividends on securities	有価証券利息配当金	26,278	25,282
Interest on call loans and bills bought	コールローン利息及び買入手形利息	1,454	1,475
Interest on receivables under resale agreements	買現先利息	20	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	21	1
Interest on deposits with banks	預け金利息	1,876	2,478
Other interest income	その他の受入利息	296	246
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	48,433	48,282
Trading income	特定取引収益	4,681	4,825
Other ordinary income	その他業務収益	4,242	5,464
Other income	その他経常収益	32,531	33,702
Reversal of allowance for loan losses	貸倒引当金戻入益	2,559	5,303
Recoveries of written off claims	償却債権取立益	2,680	2,071
Other	その他の経常収益	27,291	26,328
Ordinary expenses	経常費用	143,136	150,207
Interest expenses	資金調達費用	15,417	16,589
Interest on deposits	預金利息	5,076	4,476
Interest on negotiable certificates of deposit	譲渡性預金利息	796	1,561
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	480	(244)
Interest on payables under repurchase agreements	売現先利息	2	0
Interest on payables under securities lending transactions	債券貸借取引支払利息	768	1,262
Interest on borrowings and rediscounts	借入金利息	543	978
Interest on bonds	社債利息	1,953	2,092
Other interest expenses	その他の支払利息	5,797	6,461
Fees and commissions payments	役務取引等費用	17,503	17,871
Other ordinary expenses	その他業務費用	2,014	4,237
General and administrative expenses	営業経費	87,626	90,368
Other expenses	その他経常費用	20,573	21,141
Other	その他の経常費用	20,573	21,141
Ordinary profit	経常利益	85,556	77,604

(¥ Million)

Item	科目 (Japanese)	FY 2015 Ended Mar. 31, 2016	FY 2016 Ended Mar. 31, 2017
Extraordinary income	特 別 利 益	9	38
Gain on disposal of non-current assets	固 定 資 産 処 分 益	9	38
Extraordinary losses	特 別 損 失	690	1,036
Loss on disposal of non-current assets	固 定 資 産 処 分 損	456	765
Impairment loss	減 損 損 失	233	270
Profit before income taxes	税 金 等 調 整 前 益 当 期 純 利 益	84,875	76,606
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	25,037	20,050
Income taxes - deferred	法 人 税 等 調 整 額	4,393	3,826
Total income taxes	法 人 税 等 合 計	29,431	23,876
Profit	当 期 純 利 益	55,444	52,730
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	55,444	52,730

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY 2015 Ended Mar. 31, 2016	FY 2016 Ended Mar. 31, 2017
Profit	当期純利益	55,444	52,730
Other comprehensive income	その他の包括利益	(26,290)	8,067
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(17,390)	5,486
Deferred gains or losses on hedges	繰延ヘッジ損益	(182)	1,278
Revaluation reserve for land	土地再評価差額金	580	-
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(9,346)	1,283
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	48	19
Comprehensive income	包括利益	29,153	60,798
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	29,153	60,798

(3) Consolidated Statement of Changes in Net Assets

FY 2015 Ended Mar. 31, 2016

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当期首残高	145,069	122,134	480,803	(27,532)	720,474
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(11,610)		(11,610)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			55,444		55,444
Purchase of treasury shares	自己株式の取得				(10,065)	(10,065)
Disposal of treasury shares	自己株式の処分			(12)	116	103
Reversal of revaluation reserve for land	土地再評価差額金の取崩			193		193
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total Changes of items during period	当期変動額合計	-	-	44,014	(9,948)	34,065
Balance at end of current period	当期末残高	145,069	122,134	524,817	(37,480)	754,540

	(Japanese)	Accumulated other comprehensive income					Subscripti on rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati on reserve for land	Remeasur ements of defined benefit plans	Total accumul ated other compre hensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	純資産合計
Balance at beginning of current period	当期首残高	121,264	414	10,663	5,484	137,826	446	858,747
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(11,610)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							55,444
Purchase of treasury shares	自己株式の取得							(10,065)
Disposal of treasury shares	自己株式の処分							103
Reversal of revaluation reserve for land	土地再評価差額金の取崩							193
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	(17,342)	(182)	386	(9,346)	(26,484)	69	(26,414)
Total Changes of items during period	当期変動額合計	(17,342)	(182)	386	(9,346)	(26,484)	69	7,651
Balance at end of current period	当期末残高	103,921	231	11,050	(3,861)	111,342	516	866,398

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当期首残高	145,069	122,134	524,817	(37,480)	754,540
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(11,783)		(11,783)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			52,730		52,730
Purchase of treasury shares	自己株式の取得				(15,027)	(15,027)
Disposal of treasury shares	自己株式の処分			(31)	288	256
Reversal of revaluation reserve for land	土地再評価差額金の取崩			316		316
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total Changes of items during period	当期変動額合計	-	-	41,232	(14,738)	26,493
Balance at end of current period	当期末残高	145,069	122,134	566,050	(52,219)	781,033

	(Japanese)	Accumulated other comprehensive income					Subscripti on rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati on reserve for land	Remeasur ements of defined benefit plans	Total accumul ated other compre nsive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	純資産合計
Balance at beginning of current period	当期首残高	103,921	231	11,050	(3,861)	111,342	516	866,398
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(11,783)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							52,730
Purchase of treasury shares	自己株式の取得							(15,027)
Disposal of treasury shares	自己株式の処分							256
Reversal of revaluation reserve for land	土地再評価差額金の取崩							316
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	5,505	1,278	(316)	1,283	7,750	(92)	7,657
Total Changes of items during period	当期変動額合計	5,505	1,278	(316)	1,283	7,750	(92)	34,151
Balance at end of current period	当期末残高	109,427	1,510	10,733	(2,577)	119,093	423	900,550

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY 2015 Ended Mar.31, 2016	FY 2016 Ended Mar.31, 2017
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	84,875	76,606
Depreciation	減価償却費	8,169	8,020
Impairment loss	減損損失	233	270
Share of (profit) loss of entities accounted for using equity method	持分法による投資損益 (△は益)	(184)	(270)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減 (△)	(4,148)	(8,260)
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	(1,102)	-
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	(577)	(1,644)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	(19)	3
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減額 (△は減少)	182	644
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額 (△)	(28)	92
Gain on fund management	資金運用収益	(138,801)	(135,533)
Financing expenses	資金調達費用	15,417	16,589
Loss (gain) related to securities	有価証券関係損益 (△)	(5,010)	(384)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	(409)	262
Foreign exchange losses (gains)	為替差損益 (△は益)	100	43
Loss (gain) on disposal of non-current assets	固定資産処分損益 (△は益)	447	726
Net decrease (increase) in trading assets	特定取引資産の純増 (△) 減	89,182	52,771
Net increase (decrease) in trading liabilities	特定取引負債の純増減 (△)	2,117	(6,431)
Net decrease (increase) in loans and bills discounted	貸出金の純増 (△) 減	(330,428)	(499,740)
Net increase (decrease) in deposit	預金の純増減 (△)	404,788	423,184
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減 (△)	(136,471)	75,170
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金 (劣後特約付借入金を除く) の純増減 (△)	(40,227)	10,957
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金日銀預け金を除く) の純増 (△) 減	14,220	7,960
Net decrease (increase) in call loans	コールローン等の純増 (△) 減	129,115	34,723
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増 (△) 減	2,091	-
Net increase (decrease) in call money	コールマネー等の純増減 (△)	94,621	115,500
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減 (△)	37,330	127,293
Net decrease (increase) in foreign exchanges - assets	外国為替 (資産) の純増 (△) 減	5,483	(1,966)
Net increase (decrease) in foreign exchanges - liabilities	外国為替 (負債) の純増減 (△)	(126)	52
Increase (decrease) in issuance and redemption of straight bonds	普通社債発行及び償還による増減 (△)	37,130	-
Increase (decrease) in borrowed money from trust account	信託勘定借の純増減 (△)	-	62
Proceeds from fund management	資金運用による収入	135,636	134,100
Payments for finance	資金調達による支出	(15,426)	(16,377)
Other, net	その他	(10,741)	(28,875)
Subtotal	小計	377,440	385,552
Income taxes paid	法人税等の支払額	(26,531)	(24,231)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	350,909	361,320

(¥ Million)

Item	科目 (Japanese)	FY 2015 Ended Mar.31, 2016	FY 2016 Ended Mar.31, 2017
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(1,544,164)	(1,133,369)
Proceeds from sales of securities	有価証券の売却による収入	1,095,274	976,889
Proceeds from redemption of securities	有価証券の償還による収入	306,558	227,708
Increase in money held in trust	金銭の信託の増加による支出	(6,300)	(5,900)
Decrease in money held in trust	金銭の信託の減少による収入	10,959	14,253
Purchase of tangible fixed assets	有形固定資産の取得による支出	(3,783)	(3,133)
Increase in disposal of tangible fixed assets	有形固定資産の除却による支出	(71)	(47)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(3,237)	(3,810)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(144,763)	72,591
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	-	20,000
Issuance of subordinated bonds	劣後特約付社債の発行による収入	-	(10,000)
Cash dividends paid	配当金の支払額	(11,610)	(11,783)
Purchase of treasury shares	自己株式の取得による支出	(10,065)	(15,027)
Proceeds from sales of treasury shares	自己株式の売却による収入	9	3
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(21,667)	(16,806)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	(100)	(43)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	184,377	417,061
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	1,012,861	1,197,238
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,197,238	1,614,299

(5) Notes**(i) Note for the Assumption of Going Concern**

Not applicable.

(ii) 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 consolidated fiscal year ended March 31, 2017.

(iii) Segment Information

Fiscal year 2016 (from April 1, 2016 to March 31, 2017)

Since the Chiba Bank group operates solely within the banking segment, segment information is omitted.

(iv) Per Share Information

	FY 2016 From Apr. 1, 2016 to Mar.31, 2017
Total net assets per share	¥1,128.31
Profit per share	¥65.32
Diluted profit per share	¥65.25

(Note 1) Basis for computing Net assets per share

(¥ Million)

	As of Mar. 31, 2017
Total net assets	900,550
Amounts to be deducted from total net assets (Subscription rights to shares)	423
Net assets attributable to common stock	900,127
Number of common stock outstanding at the end of the fiscal period	797,759 thousand shares

(Note 2) Basis for computing Profit per share and Diluted profit per share

(¥ Million)

	FY 2016 From Apr. 1, 2016 to Mar.31, 2017
Profit per share	
Profit	52,730
Amount that does not belong to common shareholders	-
Profit attributable to common stock	52,730
Average number of shares	807,250 thousand shares
Diluted profit per common stock	
Adjustment in profit	-
Number of increased common stock	857 thousand shares
Subscription rights to shares	857 thousand shares
Convertible securities not diluting earnings per common share	-

(v) Material Subsequent Events

Not applicable.

5. Non-consolidated Financial Information
(1) Non-consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Mar. 31, 2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,393,999	1,802,733
Cash	現金	104,057	110,965
Due from banks	預け金	1,289,941	1,691,768
Call loans	コールローン	198,378	154,078
Receivables under resale agreements	買現先勘定	4,999	14,999
Monetary claims bought	買入金銭債権	12,501	11,741
Trading assets	特定取引資産	182,419	129,232
Trading account securities	商品有価証券	9,456	7,850
Derivatives of trading securities	商品有価証券派生商品	2	-
Trading-related financial derivatives	特定金融派生商品	26,039	19,991
Other trading assets	その他の特定取引資産	146,921	101,389
Money held in trust	金銭の信託	31,393	21,140
Securities	有価証券	2,447,857	2,373,637
Government bonds	国債	834,956	660,059
Local government bonds	地方債	353,911	414,854
Corporate bonds	社債	288,236	338,174
Stocks	株式	220,562	246,781
Other securities	その他の証券	750,191	713,767
Loans and bills discounted	貸出金	8,797,479	9,305,388
Bills discounted	割引手形	16,003	14,254
Loans on bills	手形貸付	119,332	141,466
Loans on deeds	証書貸付	8,036,386	8,515,618
Overdrafts	当座貸越	625,757	634,049
Foreign exchanges	外国為替	2,596	4,563
Due from foreign banks (our accounts)	外国他店預け	1,692	3,654
Foreign bills bought	買入外国為替	307	190
Foreign bills receivable	取立外国為替	596	719
Other assets	その他資産	54,027	79,287
Prepaid expenses	前払費用	116	162
Accrued income	未収収益	12,636	12,150
Initial margins of futures markets	先物取引差入証拠金	489	1,212
Variation margins of futures markets	先物取引差金勘定	32	7
Derivatives other than for trading - assets	金融派生商品	14,461	5,734
Cash collateral paid for financial instruments	金融商品等差入担保金	8,098	26,778
Other	その他の資産	18,192	33,240
Tangible fixed assets	有形固定資産	96,934	96,120
Buildings, net	建物	28,980	29,098
Land	土地	61,390	60,952
Construction in progress	建設仮勘定	728	676
Other tangible fixed assets	その他の有形固定資産	5,835	5,392
Intangible fixed assets	無形固定資産	10,729	10,752
Software	ソフトウェア	9,136	8,214
Other intangible fixed assets	その他の無形固定資産	1,593	2,538

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Mar. 31, 2017
Prepaid pension cost	前 払 年 金 費 用	1,070	718
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	61,924	44,988
Allowance for loan losses	貸 倒 引 当 金	(30,464)	(23,123)
Total assets	資 産 の 部 合 計	13,265,847	14,026,259
Liabilities	(負債の部)		
Deposits	預 金	11,140,215	11,565,778
Current deposits	当 座 預 金	232,306	254,890
Ordinary deposits	普 通 預 金	6,689,702	7,188,920
Saving deposits	貯 蓄 預 金	243,218	247,038
Deposits at notice	通 知 預 金	5,842	5,452
Time deposits	定 期 預 金	3,666,251	3,583,503
Other deposits	そ の 他 の 預 金	302,892	285,973
Negotiable certificates of deposit	譲 渡 性 預 金	399,022	478,992
Call money	コ ー ル マ ネ ー	134,500	250,000
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	191,699	318,992
Trading liabilities	特 定 取 引 負 債	22,905	16,474
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	18	6
Trading-related financial derivatives	特 定 金 融 派 生 商 品	22,886	16,467
Borrowed money	借 用 金	267,573	277,646
Borrowings from other banks	借 入 金	267,573	277,646
Foreign exchanges	外 国 為 替	640	692
Foreign bills sold	売 渡 外 国 為 替	483	340
Foreign bills payable	未 払 外 国 為 替	157	352
Bonds payable	社 債	107,545	117,267
Borrowed money from trust account	信 託 勘 定 借	-	62
Other liabilities	そ の 他 負 債	73,185	53,245
Domestic exchange settlement account, credit	未 決 済 為 替 借	13	59
Income taxes payable	未 払 法 人 税 等	10,521	6,192
Accrued expenses	未 払 費 用	9,414	9,828
Unearned revenue	前 受 収 益	2,110	2,124
Derivatives other than for trading - liabilities	金 融 派 生 商 品	4,101	11,582
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	12,865	5,608
Asset retirement obligations	資 産 除 去 債 務	217	215
Other	そ の 他 の 負 債	33,941	17,633
Provision for retirement benefits	退 職 給 付 引 当 金	19,320	19,140
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	2,275	2,920
Provision for point card certificates	ポ イ ン ト 引 当 金	195	268
Deferred tax liabilities	繰 延 税 金 負 債	18,594	24,577
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	11,069	10,930
Acceptances and guarantees	支 払 承 諾	61,924	44,988
Total liabilities	負 債 の 部 合 計	12,450,669	13,181,978

					(¥ Million)	
Item	科目 (Japanese)			As of Mar. 31, 2016	As of Mar. 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	
Legal capital surplus	資	本	準 備 金	122,134	122,134	
Retained earnings	利	益	剰 余 金	477,182	514,303	
Legal retained earnings	利	益	準 備 金	50,930	50,930	
Other retained earnings	そ	の	他 利 益 剰 余 金	426,252	463,373	
Reserve for advanced depreciation of non-current assets	固	定	資 産 圧 縮 積 立 金	85	230	
General reserve	別	途	積 立 金	370,971	410,971	
Retained earnings brought forward	繰	越	利 益 剰 余 金	55,195	52,172	
Treasury shares	自	己	株 式	(37,480)	(52,219)	
Total shareholders' equity	株	主	資 本 合 計	706,905	729,287	
Valuation difference on available-for-sale securities	そ	の	他 有 価 証 券 評 価 差 額 金	96,475	102,326	
Deferred gains or losses on hedges	繰	延	ヘ ッ ジ 損 益	231	1,510	
Revaluation reserve for land	土	地	再 評 価 差 額 金	11,050	10,733	
Total valuation and translation adjustments	評	価	・ 換 算 差 額 等 合 計	107,757	114,570	
Subscription rights to shares	新	株	予 約 権	516	423	
Total net assets	純	資	産 の 部 合 計	815,178	844,280	
Total liabilities and net assets	負	債	及 び 純 資 産 の 部 合 計	13,265,847	14,026,259	

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2015 Ended Mar. 31, 2016	FY 2016 Ended Mar. 31, 2017
Ordinary income	経常収益	205,368	201,230
Interest income	資金運用収益	140,857	137,720
Interest on loans and discounts	貸出金利息	108,658	105,911
Interest and dividends on securities	有価証券利息配当金	28,707	27,744
Interest on call loans	コールローン利息	1,454	1,475
Interest on receivables under resale agreements	買現先利息	20	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	21	1
Interest on deposits with banks	預け金利息	1,872	2,474
Other interest income	その他の受入利息	122	112
Trust fees	信託報酬	2	2
Fees and commissions	役務取引等収益	39,052	39,444
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,582	7,587
Other fees and commissions	その他の役務収益	31,470	31,857
Trading income	特定取引収益	3,276	2,590
Gains on trading account securities transactions	商品有価証券収益	891	727
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	346	141
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,768	1,676
Other trading income	その他の特定取引収益	270	45
Other ordinary income	その他業務収益	4,233	5,447
Gains on foreign exchange transactions	外国為替売買益	1,262	1,458
Gains on sales of bonds	国債等債券売却益	2,941	3,039
Gains on redemption of bonds	国債等債券償還益	29	18
Income from derivatives other than for trading or hedging	金融派生商品収益	-	931
Other	その他の業務収益	0	0
Other income	その他経常収益	17,946	16,025
Reversal of allowance for loan losses	貸倒引当金戻入益	3,763	5,039
Recoveries of written off claims	償却債権取立益	2,655	2,051
Gain on sales of stocks and other securities	株式等売却益	3,360	1,576
Gain on money held in trust	金銭の信託運用益	407	83
Other	その他の経常収益	7,758	7,274

(¥ Million)

Item	科目 (Japanese)	FY 2015 Ended Mar. 31, 2016	FY 2016 Ended Mar. 31, 2017
Ordinary expenses	経常費用	125,704	131,224
Interest expenses	資金調達費用	15,398	16,558
Interest on deposits	預金利息	5,077	4,476
Interest on negotiable certificates of deposit	譲渡性預金利息	805	1,568
Interest on call money	コールマネー利息	480	(244)
Interest on payables under repurchase agreements	売現先利息	2	0
Interest on payables under securities lending transactions	債券貸借取引支払利息	768	1,262
Interest on borrowings and rediscounts	借用金利息	541	977
Interest on bonds	社債利息	1,953	2,092
Interest on interest swaps	金利スワップ支払利息	4,546	5,044
Other interest expenses	その他の支払利息	1,223	1,380
Fees and commissions payments	役務取引等費用	20,017	20,343
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,480	1,458
Other fees and commissions	その他の役務費用	18,536	18,885
Other ordinary expenses	その他業務費用	2,014	4,237
Loss on sales of bonds	国債等債券売却損	701	4,219
Loss on devaluation of bonds	国債等債券償却	37	17
Expenses on derivatives other than for trading or hedging	金融派生商品費用	1,275	-
General and administrative expenses	営業経費	81,729	84,483
Other expenses	その他経常費用	6,544	5,602
Written-off of loans	貸出金償却	3,670	2,637
Losses on sales of stocks and other securities	株式等売却損	562	3
Losses on devaluation of stocks and other securities	株式等償却	24	8
Losses on money held in trust	金銭の信託運用損	-	346
Other	その他の経常費用	2,286	2,604
Ordinary profit	経常利益	79,664	70,005
Extraordinary income	特別利益	9	33
Gain on disposal of non-current assets	固定資産処分益	9	33
Extraordinary losses	特別損失	641	1,034
Loss on disposal of non-current assets	固定資産処分損	454	763
Impairment loss	減損損失	186	270
Income before income taxes	税引前当期純利益	79,031	69,004
Income taxes - current	法人税、住民税及び事業税	22,172	17,218
Income taxes - deferred	法人税等調整額	4,323	3,167
Total income taxes	法人税等合計	26,496	20,385
Profit	当期純利益	52,535	48,619

(3) Non-consolidated Statement of Changes in Net Assets

FY 2015 Ended Mar. 31, 2016

(¥ Million)

	(Japanese)	Shareholders' equity							Treasury shares	Total shareholders' equity
		株主資本								
		Capital stock	Capital surplus		Retained earnings			Total Retained earnings		
			資本剰余金		利益剰余金					
資本金	資本準備金	Total capital surplus	Legal retained earnings	Other retained earnings	自己株式	株主資本合計				
		資本剰余金合計	利益準備金	その他利益剰余金						
Balance at beginning of current period	当期首残高	145,069	122,134	122,134	50,930	385,146	436,076	(27,532)	675,747	
Changes of items during period	当期変動額									
Dividends of surplus	剰余金の配当					(11,610)	(11,610)		(11,610)	
Profit	当期純利益					52,535	52,535		52,535	
Purchase of treasury shares	自己株式の取得							(10,065)	(10,065)	
Disposal of treasury shares	自己株式の処分					(12)	(12)	116	103	
Reversal of revaluation reserve for land	土地再評価差額金の取崩					193	193		193	
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)									
Total Changes of items during period	当期変動額合計	-	-	-	-	41,106	41,106	(9,948)	31,157	
Balance at end of current period	当期末残高	145,069	122,134	122,134	50,930	426,252	477,182	(37,480)	706,905	

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計	
Balance at beginning of current period	当期首残高	114,380	414	10,663	125,457	446	801,651
Changes of items during period	当期変動額						
Dividends of surplus	剰余金の配当						(11,610)
Profit	当期純利益						52,535
Purchase of treasury shares	自己株式の取得						(10,065)
Disposal of treasury shares	自己株式の処分						103
Reversal of revaluation reserve for land	土地再評価差額金の取崩						193
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	(17,904)	(182)	386	(17,700)	69	(17,630)
Total Changes of items during period	当期変動額合計	(17,904)	(182)	386	(17,700)	69	13,527
Balance at end of current period	当期末残高	96,475	231	11,050	107,757	516	815,178

	(Japanese)	Shareholders' equity							Treasury shares	Total shareholders' equity
		株主資本					自己株式	株主資本合計		
		Capital surplus		Retained earnings						
		資本剰余金		利益剰余金						
Capital stock	Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings					
資本金	資本準備金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計					
Balance at beginning of current period	当 期 首 残 高	145,069	122,134	122,134	50,930	426,252	477,182	(37,480)	706,905	
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当					(11,783)	(11,783)		(11,783)	
Profit	当 期 純 利 益					48,619	48,619		48,619	
Purchase of treasury shares	自 己 株 式 の 取 得							(15,027)	(15,027)	
Disposal of treasury shares	自 己 株 式 の 処 分					(31)	(31)	288	256	
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩					316	316		316	
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）									
Total Changes of items during period	当 期 変 動 額 合 計	-	-	-	-	37,121	37,121	(14,738)	22,382	
Balance at end of current period	当 期 末 残 高	145,069	122,134	122,134	50,930	463,373	514,303	(52,219)	729,287	

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at beginning of current period	当 期 首 残 高	96,475	231	11,050	107,757	516	815,178
Changes of items during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当						(11,783)
Profit	当 期 純 利 益						48,619
Purchase of treasury shares	自 己 株 式 の 取 得						(15,027)
Disposal of treasury shares	自 己 株 式 の 処 分						256
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩						316
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	5,851	1,278	(316)	6,812	(92)	6,720
Total Changes of items during period	当 期 変 動 額 合 計	5,851	1,278	(316)	6,812	(92)	29,102
Balance at end of current period	当 期 末 残 高	102,326	1,510	10,733	114,570	423	844,280

SUPPLEMENTARY INFORMATION
For Fiscal Year 2016
(Ended March 31, 2017)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income

- <Consolidated> Ordinary profit decreased by ¥7.9 billion compared with the previous fiscal year, to ¥77.6 billion, and profit attributable to owners of parent decreased by ¥2.7 billion compared with the previous fiscal year, to ¥52.7 billion.
- <Non-consolidated> Ordinary profit decreased by ¥9.6 billion compared with the previous fiscal year, to ¥70.0 billion and profit decreased by ¥3.9 billion compared with the previous fiscal year, to ¥48.6 billion.
- Financial results for the fiscal year ended March 31, 2017 was strong as almost in line with the projection, delivered the third highest in profit both on a consolidated basis and on a non-consolidated basis.

① Summary of income <Consolidated>

	(Japanese)	FY 2016 Ended Mar. 31, 2017 (a)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016 (b)	(¥ Billion)
			(a-b)	(a-b)/b		(Reference) FY2016 Projection
Ordinary profit	経 常 利 益	77.6	(7.9)	(9.2%)	85.5	77.5
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	52.7	(2.7)	(4.8%)	55.4	52.5

② Summary of income <Non-consolidated>

	(Japanese)	FY 2016 Ended Mar. 31, 2017 (a)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016 (b)	(¥ Billion)
			(a-b)	(a-b)/b		(Reference) FY2015 Projection
Ordinary profit	経 常 利 益	70.0	(9.6)	(12.1%)	79.6	70.5
Profit	当 期 純 利 益	48.6	(3.9)	(7.4%)	52.5	49.0

(2) Loans and Deposits (Term-end balance) <Non-consolidated>

- The balance of loans increased by ¥507.9 billion compared with the previous fiscal year-end, to ¥9,305.3 billion, and the balance of deposits increased by ¥425.5 billion compared with the previous fiscal year-end, to ¥11,565.7 billion.

	(Japanese)	As of Mar. 31, 2017 (a)	As of Mar. 31, 2017		As of Mar. 31, 2016 (b)	(¥ Billion)
			(a-b)	(a-b)/b		
Loans and bills discounted	貸 出 金	9,305.3	507.9	5.7%	8,797.4	
Deposits	預 金	11,565.7	425.5	3.8%	11,140.2	

(3) Capital ratio (BIS guidelines)

The total capital ratio was 13.59% on a consolidated basis, and 13.03% on a non-consolidated basis.

	(Japanese)	As of Mar. 31, 2017 (a)	As of Mar. 31, 2017		As of Mar. 31, 2016 (b)
			(a-b)	(a-b)/b	
Consolidated total capital ratio	連 結 総 自 己 資 本 比 率	13.59%	(0.19%)		13.79%
Tier 1 capital ratio	T i e r 1 比 率	12.65%	(0.08%)		12.74%
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	12.65%	(0.08%)		12.74%
Non-consolidated total capital ratio	単 体 総 自 己 資 本 比 率	13.03%	(0.22%)		13.26%
Tier 1 capital ratio	T i e r 1 比 率	12.09%	(0.15%)		12.25%
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	12.09%	(0.15%)		12.25%

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Gross business profit decreased by ¥5.9 billion compared with the previous fiscal year, to ¥144.0 billion. Net interest income decreased by ¥4.3 billion, and profit from other business transactions decreased by ¥1.0 billion, while net fees and commissions income remained at the same level as the previous fiscal year.
- Expenses increased by ¥1.0 billion compared with the previous fiscal year, to ¥83.1 billion mainly due to an increase in size-based business tax with the tax reform.
- Core net business income excluding gains (losses) related to bonds decreased by ¥3.5 billion compared with the previous fiscal year, to ¥62.1 billion.

(¥ Billion)

	(Japanese)	FY 2016 Ended			FY 2015 Ended
		Mar. 31, 2017 (a)	(a-b)	(a-b)/b	Mar. 31, 2016 (b)
Gross business profit	業 務 粗 利 益	144.0	(5.9)	(3.9%)	150.0
Net interest income	資 金 利 益	121.1	(4.3)		125.4
Net fees and commissions income	役 務 取 引 等 利 益	19.1	0.0		19.0
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	4.2	(1.7)		5.9
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	5.7	(1.5)		7.2
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	6.8	3.3		3.5
Trading income	特 定 取 引 利 益	2.5	(0.6)		3.2
Profit from other business transactions	そ の 他 業 務 利 益	1.2	(1.0)		2.2
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(1.1)	(3.4)		2.2
Expenses (-)	経 費 (△)	83.1	1.0	1.2%	82.0
Personnel expenses (-)	人 件 費 (△)	42.1	0.4		41.7
Non-personnel expenses (-)	物 件 費 (△)	35.0	0.0		34.9
Taxes (-)	税 金 (△)	5.9	0.5		5.3
Core net business income	コ ア 業 務 純 益	62.1	(3.5)	(5.4%)	65.7
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	60.9	(6.9)	(10.2%)	67.9
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	-	-		-
Net business income	業 務 純 益	60.9	(6.9)	(10.2%)	67.9

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
注.コア業務純益=業務純益（一般貸引繰入前）-債券関係損益

(Reference) (参考)

	(Japanese)	As of Mar. 31,			As of Mar. 31,
		2017 (a)	(a-b)		2016 (b)
Number of Branches	店 舗 数	184	1		183
Branches	本 支 店	163	-		163
Sub-branches	出 張 所	21	1		20
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	6	-		6
Number of employees	従 業 員 数	4,357	77		4,280

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.
注.従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) **Ordinary profit and Profit**

- Ordinary profit decreased by ¥9.6 billion compared with the previous fiscal year, to ¥70.0 billion, and profit decreased by ¥3.9 billion compared with the previous fiscal year, to ¥48.6 billion.
- Net credit costs were a reduction of ¥3.7 billion, an improvement of ¥1.4 billion compared with the previous fiscal year.

(¥ Billion)					
	(Japanese)	FY 2016 Ended Mar. 31, 2017 (a)	(a-b)	(a-b)/b	FY 2015 Ended Mar. 31, 2016 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	60.9	(6.9)	(10.2%)	67.9
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	60.9	(6.9)	(10.2%)	67.9
Non-recurrent income and losses	臨 時 損 益	9.0	(2.6)		11.7
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額 (△)	(3.7)	(1.4)		(2.3)
Written-off of loans (-)	う ち 貸 出 金 償 却 (△)	2.6	(1.0)		3.6
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	5.0	1.2		3.7
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2.0	(0.6)		2.6
Gains (losses) related to stocks, etc.	う ち 株 式 関 係 損 益	1.5	(1.2)		2.7
Ordinary profit	経 常 利 益	70.0	(9.6)	(12.1%)	79.6
Extraordinary income (loss)	特 別 損 益	(1.0)	(0.3)		(0.6)
Profit	当 期 純 利 益	48.6	(3.9)	(7.4%)	52.5
Gains (losses) related to securities	有 価 証 券 関 係 損 益	0.3	(4.6)		5.0
Net credit costs (i)+(ii) (-)	与 信 関 係 費 用 (△)	(3.7)	(1.4)		(2.3)

3. **Management Indices** <Non-consolidated>

	(Japanese)	FY 2016 Ended Mar. 31, 2017 (a)	(a-b)	FY 2015 Ended Mar. 31, 2016 (b)
Overhead ratio (OHR) *1	O H R	57.59%	2.53%	55.06%
Return on average total assets (ROA) *2	R O A	0.35%	(0.03%)	0.39%
Return on equity (ROE) *3	R O E	5.85%	(0.63%)	6.49%

*1 OHR =
$$\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expenses}}$$
 (The lower figure indicates better efficiency.)

*2 ROA =
$$\frac{\text{Profit for the current fiscal year}}{\text{Average total assets}}$$

*3 ROE =
$$\frac{\text{Profit for the current fiscal year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥507.9 billion from the previous fiscal year-end, to ¥9,305.3 billion. Corporate loans increased by ¥355.4 billion, and housing loans increased by ¥141.2 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥425.5 billion compared with the previous fiscal year-end, to ¥11,565.7 billion mainly due to an increase in personal deposits.
- Balance of investment trusts was ¥312.5 billion, and insurance premiums of personal annuities, etc. were ¥58.2 billion.

(1) Loans and Deposits (Term-end balance)

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2017		As of Mar. 31, 2016
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	9,305.3	507.9	8,797.4
Domestic operations	国 内 向 け 貸 出	9,115.8	487.0	8,628.8
Corporate loans	事 業 者 向 け 貸 出	5,491.2	355.4	5,135.8
Small and medium-sized enterprises (i)	う ち 中 小 企 業 向 け 貸 出	4,141.6	355.0	3,786.6
Consumer loans (ii)	消 費 者 ロ ー ン	3,420.9	157.4	3,263.4
Housing loans	う ち 住 宅 ロ ー ン	3,281.7	141.2	3,140.5
Public sectors	公 共 向 け 貸 出	203.6	(25.8)	229.5
Small and medium-sized enterprises, etc. (i)+(ii) [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	7,562.5 [82.96%]	512.4 [1.25%]	7,050.0 [81.70%]
Overseas operations	海 外 向 け 貸 出	189.4	20.8	168.6
Deposits	預 金	11,565.7	425.5	11,140.2
Domestic operations	国 内	11,116.2	427.1	10,689.0
Personal Deposits	う ち 個 人	8,350.3	278.4	8,071.9
Corporate Deposits	う ち 法 人	2,096.9	124.1	1,972.8
Overseas operations	海 外 店 等	449.5	(1.5)	451.1

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥Billion)

	(Japanese)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016
		(a)	(a-b)	(b)
New housing loans	住 宅 ロ ー ン 実 行 額	393.1	36.5	356.6

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	312.5	(48.2)	360.7

(¥ Billion)

	(Japanese)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016
		(a)	(a-b)	(b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	58.2	(54.9)	113.2

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017		As of Mar. 31, 2016
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,226.4	(82.3)	2,308.8
Government bonds	国 債	651.9	(169.2)	821.1
Stocks	株 式	122.7	3.3	119.3
Corporate bonds and others	社 債 他	968.6	149.8	818.8
Foreign currency securities	外 貨 建 有 価 証 券	483.1	(66.3)	549.4
Average duration to maturity of yen bonds	円 貨 債 券 の 平均 残 存 期 間	3.8 years	0.1 year	3.7 years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注 1. 評価損益を除いた取得原価で表示しております。

注 2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥12.7 billion compared with the previous fiscal year-end, to ¥139.0 billion. The non-performing loan ratio was 1.47% and remained at a low level.
- The coverage ratio, including allowances, was at a high level, 71.1% for total disclosed claims, 77.6% for doubtful claims, and 53.1% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2017		As of Mar. 31, 2016
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに 準 ず る 債 権	17,810	(1,864)	19,675
Doubtful Claims	危 険 債 権	68,421	(17,154)	85,576
Substandard Claims	要 管 理 債 権	52,823	6,314	46,508
Total	合 計	139,056	(12,704)	151,761

Normal Claims	正 常 債 権	9,275,286	526,314	8,748,971
Total Claims Outstandings*	総 与 信 残 高	9,414,342	513,609	8,900,733
Non-performing loan ratio	不 良 債 権 比 率	1.47%	(0.22%)	1.70%
Coverage ratio	保 全 率	71.1%	(2.4%)	73.6%

Note: Total Claims Outstandings include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio *2 c/(a-b)	Coverage ratio (b+c)/a (A)		Coverage ratio As of Mar. 31, 2016 (B)
						(A-B)	28年3月末比	
		債権額	担保・保証	貸倒引当金	引当率	保全率	28年3月末比	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに 準 ず る 債 権	17,810	17,320	490	100.0%	100.0%	-	100.0%
Doubtful Claims	危 険 債 権	68,421	45,503	7,631	33.2%	77.6%	2.0%	75.6%
Substandard Claims	要 管 理 債 権	52,823	21,265 ^{*1}	6,785	21.5%	53.1%	(5.6%)	58.7%
Total	合 計	139,056	84,089	14,907	27.1%	71.1%	(2.4%)	73.6%

Note 1: Approximate data

Note 2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

注 1. 概算数値

注 2. 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2016, ending March 31, 2018, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2017	FY 2017 Ending Mar. 31, 2018
		Ordinary profit	経 常 利 益
Profit attributable to owners of parent	親会社株主に帰属する 当期（中間）純利益	30.5	53.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2017	FY 2017 Ending Mar. 31, 2018
		Ordinary profit	経 常 利 益
Profit	当期（中間）純利益	30.0	49.5

<Cash Dividends>

	(Japanese)	For the six months Ending Sep. 30, 2017	FY 2017 Ending Mar. 31, 2018
		Cash dividends per share	1 株 当 た り 配 当 金

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY 2016 Ended		FY 2015 Ended
		Mar. 31, 2017 (a)	(a-b)	Mar. 31, 2016 (b)
Gross business profits	業 務 粗 利 益	144,071	(5,935)	150,007
Domestic gross business profits	国 内 業 務 粗 利 益	138,390	(3,963)	142,354
Net interest income	資 金 利 益	115,930	(3,564)	119,495
Net fees and commissions income	役 務 取 引 等 利 益	18,861	48	18,813
Net trading income	特 定 取 引 利 益	2,543	(749)	3,293
Profit from other business transactions	そ の 他 業 務 利 益	1,054	301	752
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	104	(1,897)	2,002
International gross business profits	国 際 業 務 粗 利 益	5,680	(1,971)	7,652
Net interest income	資 金 利 益	5,237	(741)	5,979
Net fees and commissions income	役 務 取 引 等 利 益	240	16	224
Net trading income	特 定 取 引 利 益	46	63	(17)
Profit from other business transactions	そ の 他 業 務 利 益	155	(1,309)	1,465
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(1,284)	(1,513)	228
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	83,119	1,047	82,072
Personnel expenses (-)	人 件 費 (△)	42,148	403	41,745
Non-personnel expenses (-)	物 件 費 (△)	35,064	78	34,985
Taxes (-)	税 金 (△)	5,906	564	5,341
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	60,952	(6,983)	67,935
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 引 当 金 純 繰 入 額 (△)	---	[4,357]	[(4,375)]
Core net business income	コ ア 業 務 純 益	62,132	(3,571)	65,703
Net business income	業 務 純 益	60,952	(6,983)	67,935
Non-recurrent income and losses	臨 時 損 益	9,053	(2,674)	11,728
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額 (△)	(3,750)	(1,412)	(2,338)
Written-off of loans (-)	貸 出 金 償 却 (△)	2,637	(1,032)	3,670
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	---	[(5,633)]	[611]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	13	332	(318)
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	---	[-]	[-]
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	688	(40)	729
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	5,039	1,275	3,763
Recoveries of written off claims	償 却 債 権 取 立 益	2,051	(604)	2,655
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,564	(1,209)	2,773
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,739	(2,878)	6,617
Ordinary profit	経 常 利 益	70,005	(9,658)	79,664
Extraordinary income (losses)	特 別 損 益	(1,000)	(368)	(632)
Income before income taxes	税 引 前 当 期 純 利 益	69,004	(10,027)	79,031
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	17,218	(4,954)	22,172
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	3,167	(1,156)	4,323
Total income taxes (-)	法 人 税 等 合 計 (△)	20,385	(6,110)	26,496
Profit	当 期 純 利 益	48,619	(3,916)	52,535
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用 (△)	(3,750)	(1,412)	(2,338)

< Consolidated >

(¥ Million)

	(Japanese)	FY 2016 Ended		FY 2015 Ended
		Mar. 31, 2017 (a)	(a-b)	Mar. 31, 2016 (b)
Consolidated gross profits	連 結 粗 利 益	155,411	(5,814)	161,225
Net interest income	資 金 利 益	118,944	(4,439)	123,384
Net fees and commissions income	役 務 取 引 等 利 益	30,413	(518)	30,932
Net trading income	特 定 取 引 利 益	4,825	144	4,681
Profit from other business transactions	そ の 他 業 務 利 益	1,227	(1,000)	2,227
General and administrative expenses (-)	営 業 経 費 (△)	90,368	2,741	87,626
Net credit costs (i) (-)	与 信 関 係 費 用 (△)	(3,769)	(2,952)	(817)
Written-off of loans (-)	貸 出 金 償 却 (△)	2,858	(1,096)	3,954
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	---- [(5,447)]	[(7,065)]	[1,617]
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	---- [144]	[4,322]	[(4,177)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	57	318	(260)
Transfer to allowance for specific foreign borrowers/ countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	---- [-]	[-]	[-]
Cost borne under joint responsibility system of credit guarantee corporations	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	688	(40)	729
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	→ 5,303	2,743	2,559
Recoveries of written off claims	償 却 債 権 取 立 益	2,071	(608)	2,680
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,564	(1,215)	2,779
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	270	85	184
Others	そ の 他	6,957	(1,219)	8,176
Ordinary profit	経 常 利 益	77,604	(7,951)	85,556
Extraordinary income (losses)	特 別 損 益	(997)	(316)	(680)
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	76,606	(8,268)	84,875
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	20,050	(4,987)	25,037
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	3,826	(567)	4,393
Total income taxes (-)	法 人 税 等 合 計 (△)	23,876	(5,555)	29,431
Profit	当 期 純 利 益	52,730	(2,713)	55,444
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	52,730	(2,713)	55,444

Net Credit Costs (i) (-)	与 信 関 係 費 用 (△)	(3,769)	(2,952)	(817)
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Consolidated net business income (before transfer to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	70,377	(6,254)	76,632
Consolidated net business income	連 結 業 務 純 益	70,377	(6,254)	76,632

Note 1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note 2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役員取引等収益 - 役員取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金純繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	5	1*	4

Note 1: T&I Innovation Center, Co. Ltd.

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016 (b)
		(a)	(a-b)	
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	60,952	(6,983)	67,935
Per head (in thousands of yen)	職員一人当たり(千円)	14,606	(1,862)	16,469
(2) Net business income	業 務 純 益	60,952	(6,983)	67,935
Per head (in thousands of yen)	職員一人当たり(千円)	14,606	(1,862)	16,469

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平均人員を使用しております。

3. Interest Rate Spread (Domestic Business) <Non-consolidated>

	(Japanese)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016 (b)
		(a)	(a-b)	
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.00%	(0.06%)	1.06%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.16%	(0.10%)	1.26%
(ii) Average yield on securities	有 価 証 券 利 回	0.95%	(0.09%)	1.04%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.69%	(0.03%)	0.72%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.01%	(0.02%)	0.03%
(ii) Expense ratio	経 費 率	0.72%	(0.01%)	0.73%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.31%	(0.03%)	0.34%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.15%	(0.08%)	1.23%

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2016 Ended Mar. 31, 2017		FY 2015 Ended Mar. 31, 2016 (b)
		(a)	(a-b)	
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(1,180)	(3,411)	2,231
Gains on sales	売 却 益	3,039	98	2,941
Gains on redemptions	償 還 益	18	(11)	29
Losses on sales (-)	売 却 損 (△)	4,219	3,518	701
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	17	(19)	37
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,564	(1,209)	2,773
Gains on sales	売 却 益	1,576	(1,783)	3,360
Losses on sales (-)	売 却 損 (△)	3	(559)	562
Write-offs (-)	償 却 (△)	8	(15)	24

5. Capital Ratio (BIS Guidelines)

- The Capital ratio has been calculated based on the BIS Guidelines. The composition of capital disclosure is on our website (<http://www.chibabank.co.jp/company/>).

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a) [Preliminary figures]			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.59%	(0.13%)	(0.19%)	13.72%	13.79%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	12.65%	0.07%	(0.08%)	12.58%	12.74%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.65%	0.07%	(0.08%)	12.58%	12.74%
(4) Total capital	総自己資本の額	890.0	23.1	37.5	866.8	852.4
(5) Tier 1 capital	T i e r 1 資 本 の 額	828.4	33.7	40.7	794.7	787.7
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	828.4	33.7	40.7	794.7	787.7
(7) Total risk-weighted assets	リスクアセットの額	6,547.6	231.7	365.7	6,315.9	6,181.8
(8) Total required capital	総所要自己資本額	523.8	18.5	29.2	505.2	494.5

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a) [Preliminary figures]			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.03%	(0.16%)	(0.22%)	13.20%	13.26%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	12.09%	0.00%	(0.15%)	12.09%	12.25%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.09%	0.00%	(0.15%)	12.09%	12.25%
(4) Total capital	総自己資本の額	820.3	19.1	34.1	801.1	786.1
(5) Tier 1 capital	T i e r 1 資 本 の 額	761.4	27.8	35.1	733.5	726.2
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	761.4	27.8	35.1	733.5	726.2
(7) Total risk-weighted assets	リスクアセットの額	6,292.9	226.3	365.0	6,066.6	5,927.8
(8) Total required capital	総所要自己資本額	503.4	18.1	29.2	485.3	474.2

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注.自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity

<Non-consolidated>

	(Japanese)	FY 2016 Ended Mar. 31, 2017 (a)			For the six months Ended Sep. 30, 2016 (b)	FY 2015 Ended Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	7.34%	(0.98%)	(1.05%)	8.33%	8.40%
Profit basis (Annual)	当期純利益ベース（年率）	5.85%	(1.34%)	(0.63%)	7.20%	6.49%

<Consolidated>

	(Japanese)	FY 2016 Ended Mar. 31, 2017 (a)			For the six months Ended Sep. 30, 2016 (b)	FY 2015 Ended Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Profit attributable to owners of parent basis (Annual)	親会社株主に帰属する 当期純利益ベース（年率）	5.97%	(0.93%)	(0.45%)	6.90%	6.43%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注.ROEとは、株主資本の収益性を示す指標。

7. Outstanding Balance of Deposits and Loans
(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2016 Ended Mar. 31, 2017 (a)			For the six months Ended Sep. 30, 2016 (b)	FY 2015 Ended Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	11,565.7	598.8	425.5	10,966.9	11,140.2
Domestic	うち国内	11,116.2	496.8	427.1	10,619.3	10,689.0
In Chiba Prefecture	うち県内	10,699.6	500.6	398.5	10,199.0	10,301.1
Personal deposits	うち個人	8,350.3	190.7	278.4	8,159.6	8,071.9
Corporate deposits	うち法人	2,096.9	85.0	124.1	2,011.9	1,972.8
Public sectors	うち公共	668.8	221.0	24.5	447.7	644.2
Deposits (Average balance)	預金 (平残)	11,202.7	106.7	461.7	11,095.9	10,741.0
Domestic	うち国内	10,715.5	51.2	377.0	10,664.3	10,338.4
In Chiba Prefecture	うち県内	10,305.9	41.4	328.2	10,264.5	9,977.6
Loans and bills discounted (Term-end balance)	貸出金 (末残)	9,305.3	311.0	507.9	8,994.3	8,797.4
Domestic	うち国内	9,115.8	286.0	487.0	8,829.8	8,628.8
In Chiba Prefecture	うち県内	6,536.4	144.6	255.5	6,391.8	6,280.8
Loans and bills discounted (average balance)	貸出金 (平残)	9,027.3	145.1	381.2	8,882.2	8,646.0
Domestic	うち国内	8,841.6	124.0	361.1	8,717.6	8,480.4
In Chiba Prefecture	うち県内	6,374.7	55.2	210.2	6,319.4	6,164.4

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a)			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted(A)	国内貸出金	9,115.8	286.0	487.0	8,829.8	8,628.8
[Excluding loans to public sectors]	(除公共向け貸出)	[8,912.2]	[323.7]	[512.9]	[8,588.4]	[8,399.2]
Large enterprises	大企業	1,184.0	30.7	(4.1)	1,153.3	1,188.1
Mid-sized enterprises	中堅企業	165.6	5.8	4.5	159.7	161.0
Small and medium-sized enterprises, etc.(B)	中小企業等	7,562.5	287.1	512.4	7,275.3	7,050.0
Small and medium-sized enterprises	うち中小企業	4,141.6	188.8	355.0	3,952.8	3,786.6
Consumer loans	うち消費者ローン	3,420.9	98.3	157.4	3,322.5	3,263.4
Public sectors	公共	203.6	(37.6)	(25.8)	241.3	229.5

Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	82.96%	0.56%	1.25%	82.39%	81.70%
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Note: In Small and medium-sized enterprises, loans to individual business owners are included.
注: 中小企業には個人事業主を含んでおります。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a)			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,420.9	98.3	157.4	3,322.5	3,263.4
Housing loans	住宅ローン残高	3,281.7	89.6	141.2	3,192.0	3,140.5
Other consumer loans	その他のローン残高	139.1	8.6	16.2	130.4	122.9

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2017 (a)	(a-b)	(a-c)	Sep. 30, 2016 (b)	Mar. 31, 2016 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,252	(576)	(921)	2,829	3,173
Delinquent Loans	延滞債権額	83,852	(8,334)	(17,768)	92,187	101,621
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,362	(145)	(427)	1,507	1,790
Restructured Loans	貸出条件緩和債権額	51,460	4,202	6,742	47,258	44,718
Total Risk-Monitored Loans	リスク管理債権合計	138,928	(4,854)	(12,375)	143,783	151,303

Total loan balance (Term-end balance)	貸出金残高 (末残)	9,305,388	311,023	507,909	8,994,365	8,797,479
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.00%)	(0.01%)	0.03%	0.03%
Delinquent Loans	延滞債権額	0.90%	(0.12%)	(0.25%)	1.02%	1.15%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.00%)	(0.00%)	0.01%	0.02%
Restructured Loans	貸出条件緩和債権額	0.55%	0.02%	0.04%	0.52%	0.50%
As a percentage of total loans	貸出金残高比	1.49%	(0.10%)	(0.22%)	1.59%	1.71%

<Consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2017 (a)	(a-b)	(a-c)	Sep. 30, 2016 (b)	Mar. 31, 2016 (c)
Loans to Bankrupt Borrowers	破綻先債権額	1,881	(539)	(903)	2,421	2,784
Delinquent Loans	延滞債権額	81,499	(8,007)	(17,379)	89,507	98,878
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,362	(145)	(427)	1,507	1,790
Restructured Loans	貸出条件緩和債権額	51,468	4,199	6,740	47,268	44,728
Total Risk-Monitored Loans	リスク管理債権合計	136,211	(4,493)	(11,970)	140,704	148,182

Total loan balance (Term-end balance)	貸出金残高 (末残)	9,268,854	308,661	499,740	8,960,192	8,769,113
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.00%)	(0.01%)	0.02%	0.03%
Delinquent Loans	延滞債権額	0.87%	(0.11%)	(0.24%)	0.99%	1.12%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.00%)	(0.00%)	0.01%	0.02%
Restructured Loans	貸出条件緩和債権額	0.55%	0.02%	0.04%	0.52%	0.51%
As a percentage of total loans	貸出金残高比	1.46%	(0.10%)	(0.22%)	1.57%	1.68%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2017 (a)			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	138,928	(4,854)	(12,375)	143,783	151,303
Collateral/guarantees (B)	担保・保証等	84,040	(4,334)	(4,848)	88,374	88,888
Allowance for loan losses (C)	貸倒引当金	14,887	(1,323)	(7,576)	16,210	22,463
Allowance ratio (C)/(A)	引当率	10.7%	(0.5%)	(4.1%)	11.2%	14.8%
Coverage ratio (B+C)/(A)	保全率	71.2%	(1.5%)	(2.3%)	72.7%	73.5%
As a percentage of total loans	貸出金残高比	1.49%	(0.10%)	(0.22%)	1.59%	1.71%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2017 (a)			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	136,211	(4,493)	(11,970)	140,704	148,182
Collateral/guarantees (B)	担保・保証等	80,983	(4,028)	(4,493)	85,011	85,477
Allowance for loan losses (C)	貸倒引当金	15,109	(1,264)	(7,513)	16,374	22,623
Allowance ratio (C)/(A)	引当率	11.0%	(0.5%)	(4.1%)	11.6%	15.2%
Coverage ratio (B+C)/(A)	保全率	70.5%	(1.5%)	(2.4%)	72.0%	72.9%
As a percentage of total loans	貸出金残高比	1.46%	(0.10%)	(0.22%)	1.57%	1.68%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2017 (a)		As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)	
		(a-b)	(a-c)			
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,810	(419)	(1,864)	18,230	19,675
Doubtful Claims	危険債権	68,421	(8,635)	(17,154)	77,057	85,576
Substandard Claims	要管理債権	52,823	4,056	6,314	48,766	46,508
Total	合計	139,056	(4,997)	(12,704)	144,054	151,761

Normal Claims	正常債権	9,275,286	322,127	526,314	8,953,158	8,748,971
Total Claims*	総与信残高	9,414,342	317,129	513,609	9,097,212	8,900,733
Non-performing loan ratio	不良債権比率	1.47%	(0.10%)	(0.22%)	1.58%	1.70%

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2017 (a)		As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)	
		(a-b)	(a-c)			
Total coverage (A)	保全額	98,997	(5,783)	(12,735)	104,780	111,732
Allowance for loan losses	貸倒引当金	14,907	(1,380)	(7,761)	16,288	22,669
Value covered by collateral and guarantees	担保・保証等	84,089	(4,402)	(4,973)	88,492	89,063
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	139,056	(4,997)	(12,704)	144,054	151,761

Coverage ratio (A)/(B)	保全率	71.1%	(1.5%)	(2.4%)	72.7%	73.6%
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(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2017 (a)		As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)	
		(a-b)	(a-c)			
Bankrupt Assets (A)	破綻先債権	2,258	(613)	(923)	2,872	3,182
Effectively Bankrupt Assets (B)	実質破綻先債権	15,552	194	(941)	15,358	16,493
Potentially Bankrupt Assets (C)	破綻懸念先債権	68,421	(8,635)	(17,154)	77,057	85,576
Assets Requiring Caution (D)	要注意先債権	956,416	(29,382)	(101,456)	985,799	1,057,873
Substandard Assets	要管理先債権	60,585	4,400	6,632	56,184	53,952
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	52,823	4,056	6,314	48,766	46,508
Other Assets Requiring Caution	その他要注意先債権	895,831	(33,783)	(108,089)	929,615	1,003,920
Normal Assets (E)	正常先債権	8,371,693	355,567	634,085	8,016,126	7,737,607
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	9,414,342	317,129	513,609	9,097,212	8,900,733

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

12. Allowance for Loan Losses
(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of ¥0.5 billion and over, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュ・フロー見積法（DCF法）により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of ¥0.5 billion and over, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュ・フロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs pertaining to Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets under the joint responsibility system of loans with the guarantee of credit guarantee corporations fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	23.1	(0.6)	(7.3)	23.7	30.4
General allowance	一般貸倒引当金	14.7	1.8	(0.0)	12.9	14.7
Specific allowance	個別貸倒引当金	8.3	(2.4)	(7.3)	10.7	15.6
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
		(a)	(a-b)	(a-c)		
Normal Assets	正常先債権	8,125.0	380.9	630.7	7,744.1	7,494.3
Assets Requiring Caution	要注意先債権	955.7	(29.5)	(101.1)	985.2	1,056.8
Substandard Assets	要管理先債権	60.5	4.4	6.6	56.1	53.9
Other Assets Requiring Caution	その他要注意先債権	895.1	(33.9)	(107.8)	929.0	1,002.9

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	32.5	(1.1)	(8.2)	33.7	40.8
General allowance	一般貸倒引当金	19.4	1.6	(0.4)	17.8	19.9
Specific allowance	個別貸倒引当金	13.0	(2.8)	(7.8)	15.8	20.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown by Industry <Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017		As of Sep. 30, 2016		As of Mar. 31, 2016	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	9,115.8	100.00%	8,829.8	100.00%	8,628.8	100.00%
Manufacturing	製造業	693.0	7.60%	691.4	7.83%	684.0	7.93%
Agriculture and forestry	農業, 林業	9.9	0.11%	9.9	0.11%	8.9	0.10%
Fishery	漁業	1.2	0.01%	1.1	0.01%	1.1	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	21.6	0.24%	15.1	0.17%	14.8	0.17%
Construction	建設業	293.0	3.21%	289.4	3.28%	293.5	3.40%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	60.7	0.67%	47.2	0.54%	43.7	0.51%
Information and communications	情報通信業	39.7	0.44%	35.2	0.40%	34.5	0.40%
Transport and postal service	運輸業, 郵便業	236.9	2.60%	230.7	2.61%	233.7	2.71%
Wholesale and retail trade	卸売業, 小売業	726.4	7.97%	698.5	7.91%	696.4	8.07%
Finance and insurance	金融業, 保険業	389.2	4.27%	380.6	4.31%	389.7	4.52%
Real estate and leasing	不動産業, 物品賃貸業	2,524.9	27.70%	2,382.2	26.98%	2,258.7	26.18%
Real estate	不動産業	2,295.9	25.19%	2,171.3	24.59%	2,041.8	23.66%
Real estate rental and management	不動産賃貸業・管理業	2,034.7	22.32%	1,924.8	21.80%	1,805.1	20.92%
Real estate trading, etc.	不動産取引業等	261.2	2.87%	246.5	2.79%	236.6	2.74%
Leasing	物品賃貸業	229.0	2.51%	210.9	2.39%	216.9	2.52%
Medical, welfare and other services	医療, 福祉その他サービス業	516.1	5.66%	505.5	5.73%	500.5	5.80%
Government, local public sector	国・地方公共団体	188.7	2.07%	224.2	2.54%	208.3	2.41%
Others (mainly consumer loans)	その他(個人)	3,413.9	37.45%	3,318.1	37.58%	3,260.5	37.79%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017		As of Sep. 30, 2016		As of Mar. 31, 2016	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	138.9	100.00%	143.7	100.00%	151.3	100.00%
Manufacturing	製造業	18.3	13.19%	16.6	11.60%	17.5	11.62%
Agriculture and forestry	農業, 林業	0.4	0.31%	0.4	0.30%	0.4	0.31%
Fishery	漁業	0.0	0.00%	0.0	0.02%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.2	0.19%	0.2	0.16%	0.2	0.15%
Construction	建設業	6.3	4.55%	7.0	4.87%	7.8	5.19%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.4	0.29%	0.5	0.36%	0.4	0.28%
Transport and postal service	運輸業, 郵便業	12.5	9.06%	12.6	8.77%	12.9	8.56%
Wholesale and retail trade	卸売業, 小売業	17.1	12.36%	17.7	12.32%	21.0	13.92%
Finance and insurance	金融業, 保険業	0.1	0.09%	0.1	0.08%	0.6	0.43%
Real estate and leasing	不動産業, 物品賃貸業	37.8	27.24%	40.9	28.46%	41.9	27.74%
Real estate	不動産業	37.2	26.80%	40.1	27.93%	41.0	27.15%
Real estate rental and management	不動産賃貸業・管理業	36.2	26.10%	39.0	27.16%	40.0	26.44%
Real estate trading, etc.	不動産取引業等	0.9	0.70%	1.1	0.77%	1.0	0.71%
Leasing	物品賃貸業	0.6	0.44%	0.7	0.53%	0.8	0.59%
Medical, welfare and other services	医療, 福祉その他サービス業	15.6	11.28%	17.5	12.20%	17.0	11.29%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	29.7	21.44%	29.9	20.86%	31.0	20.49%

14. Loan Breakdown by Domicile of Borrower

(1) Balance of loans to specific foreign countries <Non-consolidated>

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a)			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
China	中国	6.1	(0.0)	(3.3)	6.1	9.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.8	0.1	(0.0)	1.7	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	6.9	1.0	0.9	5.9	5.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	0.9	0.0	(0.0)	0.9	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	0.0	(0.0)	0.9	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.2	0.2	1.1	2.0	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	0.0	(0.0)	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	1.7	(0.2)	(0.8)	2.0	2.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	2.4	0.5	0.3	1.9	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.5	(0.0)	0.5	0.6	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	24.5	1.6	(1.3)	22.9	25.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a)			As of Sep. 30, 2016 (b)	As of Mar. 31, 2016 (c)
			(a-b)	(a-c)		
Panama	パナマ	0.5	0.0	(0.0)	0.4	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chili	チリ	0.3	0.3	0.3	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.8	0.3	0.3	0.4	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(4) Balance of loans to Russia <Non-consolidated>

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a)					As of Sep. 30, 2016 (b)			As of Mar. 31, 2016 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-maturity bonds	満期保有目的	0.1	(0.3)	0.2	0.1	0.0	0.5	0.5	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	147.1	18.1	8.1	157.7	10.5	129.0	140.0	10.9	139.0	148.8	9.8
	株式	124.0	30.0	22.8	124.8	0.8	93.9	96.2	2.2	101.2	103.2	2.0
	債券	12.8	(8.6)	(8.0)	13.9	1.0	21.5	21.6	0.1	20.9	21.0	0.1
	その他	10.3	(3.2)	(6.5)	19.0	8.7	13.5	22.1	8.5	16.9	24.5	7.6
	うち外国債券	(2.3)	(6.2)	(4.8)	2.2	4.6	3.9	6.9	2.9	2.5	6.3	3.8
Total	合計	147.3	17.8	8.3	157.9	10.6	129.5	140.5	10.9	139.0	148.9	9.8

Note 1: There are no stocks of subsidiaries and affiliates with market values.

Note 2: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2017 (a)					As of Sep. 30, 2016 (b)			As of Mar. 31, 2016 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-maturity bonds	満期保有目的	0.1	(0.3)	0.2	0.1	0.0	0.5	0.5	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	156.9	18.6	7.5	167.5	10.5	138.3	149.2	10.9	149.3	159.2	9.8
	株式	133.8	30.6	22.2	134.6	0.8	103.2	105.4	2.2	111.5	113.6	2.0
	債券	12.8	(8.6)	(8.0)	13.9	1.0	21.5	21.6	0.1	20.9	21.0	0.1
	その他	10.3	(3.2)	(6.5)	19.0	8.7	13.5	22.1	8.5	16.9	24.5	7.6
	うち外国債券	(2.3)	(6.2)	(4.8)	2.2	4.6	3.9	6.9	2.9	2.5	6.3	3.8
Total	合計	157.1	18.3	7.7	167.7	10.6	138.8	149.7	10.9	149.3	159.2	9.8

Note 1: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

(¥ Billion)

	(Japanese)	As of			As of	As of
		Mar. 31, 2017 (a)	(a-b)	(a-c)	Sep. 30, 2016 (b)	Mar. 31, 2016 (c)
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	0.9	(5.0)	(4.2)	5.9	5.1
Foreign bonds	外国債券	(2.3)	(6.2)	(4.8)	3.9	2.5
Deferred hedges on derivative transactions	デリバティブ取引 (繰延ヘッジ)	3.3	1.2	0.6	2.0	2.6

16. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2016
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	81,282 [0.2%]	81,681 [0.2%]
Plan assets at fair value (B)	年金資産	(59,147)	(57,868)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	(3,712) [10 years]	(5,563) [10 years]
Net amount on balance sheet (C)=(A)+(B)	貸借対照表上額純額	18,421	18,249
Prepaid pension cost	前払年金費用	718	1,070
Provision for retirement benefits	退職給付引当金	19,140	19,320

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2016
Projected benefit obligation (A)	退職給付債務	81,986	82,351
Plan assets at fair value (B)	年金資産	(59,147)	(57,868)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表上額純額	22,838	24,483
Net defined benefit asset	退職給付に係る資産	-	-
Net defined benefit liability	退職給付に係る負債	22,838	24,483

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2016
Retirement benefit cost (A)+(B)+(C)+(D)	退職給付費用	2,438	776
Service cost (A)	勤務費用	2,756	2,394
Interest cost (B)	利息費用	163	727
Expected return on plan assets (C)	期待運用収益	(1,736)	(1,826)
Amortization of actuarial gain or loss (D)	数理計算上の差異の費用 処理額	1,193	(520)
Other (E)	その他	60	-

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2016
Retirement benefit cost	退職給付費用	2,542	867

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2017	As of Sep. 30, 2016	As of Mar. 31, 2016
Allowance for loan losses	貸 倒 引 当 金	9,926	10,415	12,922
Provision for retirement benefits	退 職 給 付 引 当 金	5,840	5,814	5,897
Write-offs of securities	有 価 証 券 償 却	994	978	985
Others	そ の 他	5,558	5,074	5,738
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	22,320	22,283	25,544
Valuation allowance (B)	評 価 性 引 当 額	(1,351)	(1,217)	(1,225)
Total of deferred tax assets (A)+(B)(C)	繰 延 税 金 資 産 合 計	20,968	21,065	24,319
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	44,581	39,306	42,465
Prepaid pension cost	前 払 年 金 費 用	200	256	308
Other	そ の 他	763	37	139
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	45,546	39,600	42,913
Net deferred tax assets [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(24,577)	(18,534)	(18,594)

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2017	As of Sep. 30, 2016	As of Mar. 31, 2016
Net deferred tax assets [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(20,438)	(13,435)	(13,421)

17. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2017 Ending
		Ending Sep. 30, 2017	Mar. 31, 2018
Gross business profits	業 務 粗 利 益	75.3	147.0
Net interest income	資 金 利 益	61.6	119.5
Net fees and commissions income	役 務 取 引 等 利 益	10.2	20.5
Trading income	特 定 取 引 利 益	1.4	2.9
Profit from other business transactions	そ の 他 業 務 利 益	2.1	4.1
Expenses (-)	経 費 (△)	41.8	83.0
Core net business income	コ ア 業 務 純 益	32.3	61.8
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	33.5	64.0
Ordinary profit	経 常 利 益	41.5	70.5
Profit	当 期 (中 間) 純 利 益	30.0	49.5

Net credit costs (-)	与 信 関 係 費 用 (△)	(2.7)	(1.0)
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<Consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2017 Ending
		Ending Sep. 30, 2017	Mar. 31, 2018
Ordinary profit	経 常 利 益	44.0	78.0
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	30.5	53.0
Cash dividends per share	1 株 当 た り 配 当 金	¥7.50	¥15.00
Dividend payout ratio	配 当 性 向 (連 結 ベ ー ス)	19.6%	22.5%

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material 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.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more 貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution		
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors