

# The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2017, ended March 31, 2018

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Tadayoshi Shinozaki, Executive Officer  
 General Manager, Corporate Planning Division

Date of General Meeting of Shareholders: June 27, 2018 (scheduled)

Payment Date of cash dividends: June 28, 2018 (scheduled)

Filing Date of Financial Statements: June 28, 2018 (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, 2017 to March 31, 2018)

### (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, 2018	234,096	2.7	78,484	1.1	53,796	2.0
Ended March 31, 2017	227,811	(0.3)	77,604	(9.2)	52,730	(4.8)

(Note) Comprehensive Income Fiscal year 2017: ¥68,479 million [(12.6%)] Fiscal year 2016: ¥60,798 million [(108.5%)]

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, 2018	67.98	67.91	5.8	0.5	33.5
Ended March 31, 2017	65.32	65.25	5.9	0.5	34.0

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2017: ¥380 million Fiscal year 2016: ¥270 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, 2018	14,381,815	943,236	6.5	1,207.15
Ended March 31, 2017	14,095,743	900,550	6.3	1,128.31

(Reference) Capital assets Fiscal Year 2017: ¥942,724 million Fiscal Year 2016: ¥900,127 million

(Note)

“Capital assets to total assets” represents (“Net assets”-“Subscription rights to shares”-“Non-controlling interests”) / “Total assets” at fiscal year-end.

“Capital assets to total assets” stated above was not calculated based on the public notice of “Capital assets to total assets”.

### (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, 2018	(100,848)	210,197	(25,957)	1,697,707
Ended March 31, 2017	361,320	72,591	(16,806)	1,614,299

## 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, 2017	—	7.50	—	7.50	15.00	12,014	22.9	1.3
Ended March 31, 2018	—	7.50	—	7.50	15.00	11,774	22.0	1.2
Ending March 31, 2019 (Projection)	—	8.00	—	8.00	16.00		22.9	

## 3. Consolidated Earnings Projections for Fiscal Year 2018, ending March 31, 2019

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

Six Months Ending September 30, 2018	Ordinary Profit		Profit attributable to Owners of Parent		Profit per Share
	¥Million	%	¥Million	%	¥
	39,500	(12.1)	27,500	(12.7)	35.21
Fiscal Year Ending March 31, 2019	80,000	1.9	54,500	1.3	69.78

**\*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 shares):
 

March 31, 2018	865,521,087 shares	March 31, 2017	875,521,087 shares
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  - ② Number of treasury shares:
 

March 31, 2018	84,573,449 shares	March 31, 2017	77,761,158 shares
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  - ③ Average number of shares:
 

FY 2017	791,243,837 shares	FY 2016	807,250,735 shares
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**(Reference) Non-consolidated financial highlights****1. Financial Highlights (from April 1, 2017 to March 31, 2018)****(1) Non-consolidated Operating Results**

(%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Profit	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2018	205,169	1.9	70,607	0.8	49,655	2.1
Ended March 31, 2017	201,230	(2.0)	70,005	(12.1)	48,619	(7.4)

Fiscal Year	Profit per Share		Profit per Share (Diluted)	
	¥		¥	
Ended March 31, 2018	62.75		62.68	
Ended March 31, 2017	60.22		60.16	

**(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, 2018	14,303,698	878,076	6.1	1,123.71
Ended March 31, 2017	14,026,259	844,280	6.0	1,057.78

(Reference) Capital assets

Fiscal Year 2017: ¥877,564 million

Fiscal Year 2016: ¥843,857 million

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

"Capital assets to total assets" stated above was not calculated based on the public notice of "Capital assets to total assets".

**2. Non-consolidated Earnings Projections for Fiscal Year 2018, ending March 31, 2019**

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

Six Months Ending September 30, 2018	Ordinary Profit		Profit		Profit per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2018	38,500	(11.6)	28,000	(11.7)	35.85
Fiscal Year Ending March 31, 2019	72,500	2.6	51,000	2.7	65.30

**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 2017

The consolidated operating results for FY 2017 were as follows.

Ordinary income increased by ¥6,284 million compared with the previous fiscal year, to ¥234,096 million mainly due to an increase in interest income, such as interest on loans and discounts and fees and commissions. Ordinary expenses increased by ¥5,405 million compared with the previous fiscal year, to ¥155,612 million due to an increase in other expenses including written off of loans.

As a result, ordinary profit increased by ¥879 million from the previous fiscal year, to ¥78,484 million, and profit attributable to owners of parent increased by ¥1,065 million to ¥53,796 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 total assets as of March 31, 2018 increased by ¥286.0 billion compared with the previous fiscal year-end, to ¥14,381.8 billion. The balance of net assets as of March 31, 2018 increased by ¥42.6 billion compared with the previous fiscal year-end, to ¥943.2 billion.

The balance of deposits as of March 31, 2018 was ¥12,003.4 billion, an increase of ¥452.8 billion from the position as of March 31, 2017, 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 ¥506.0 billion from the previous fiscal year-end, to ¥9,774.9 billion. The balance of securities as of March 31, 2018 was ¥2,169.5 billion, a decrease of ¥211.9 billion from the previous fiscal year-end.

##### ■ Status of cash flow

The status of consolidated cash flow for FY 2017 was as follows.

The cash flow from operating activities was a net outflow of ¥100.8 billion reflecting an increase in loans, and cash flow from investing activities was a net inflow of ¥210.1 billion mainly due to the sales of securities. Also the cash flow from financing activities was a net outflow of ¥25.9 billion mainly due to the acquisitions of own shares. This resulted in an increase of ¥83.4 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥1,697.7 billion.

### (2) Projections for FY 2018

The consolidated ordinary profit and profit attributable to owners of parent for FY 2018 are projected to be ¥80.0 billion and ¥54.5 billion respectively.

The non-consolidated ordinary profit and profit for FY 2018 are projected to be ¥72.5 billion and ¥51.0 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, 2017	As of Mar. 31, 2018
<b>Assets</b>			
(資産の部)			
Cash and due from banks	現金預け金	1,806,514	1,845,198
Call loans and bills bought	コールローン及び買入手形	154,078	75,801
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	21,626	21,448
Trading assets	特定取引資産	129,820	122,069
Money held in trust	金銭の信託	28,140	30,911
Securities	有価証券	2,381,490	2,169,542
Loans and bills discounted	貸出金	9,268,854	9,774,912
Foreign exchanges	外国為替	4,563	3,187
Other assets	その他資産	144,579	185,943
<b>Tangible fixed assets</b>			
有形固定資産			
Buildings, net	建物	30,390	28,858
Land	土地	63,771	63,686
Construction in progress	建設仮勘定	676	496
Other tangible fixed assets	その他の有形固定資産	6,345	6,434
<b>Intangible fixed assets</b>			
無形固定資産			
Software	ソフトウェア	8,391	9,260
Other intangible fixed assets	その他の無形固定資産	2,550	2,598
Net defined benefit asset	退職給付に係る資産	-	1,072
Deferred tax assets	繰延税金資産	5,326	4,535
Customers' liabilities for acceptances and guarantees	支払承諾見返	56,172	48,569
Allowance for loan losses	貸倒引当金	(32,551)	(27,714)
Total assets	資産の部合計	14,095,743	14,381,815
<b>Liabilities</b>			
(負債の部)			
Deposits	預金	11,550,592	12,003,407
Negotiable certificates of deposit	譲渡性預金	434,192	464,971
Call money and bills sold	コールマネー及び売渡手形	250,000	-
Payables under repurchase agreements	売現先勘定	-	17,085
Payables under securities lending transactions	債券貸借取引受入担保金	318,992	260,387
Trading liabilities	特定取引負債	16,474	12,632
Borrowed money	借入金	279,442	334,405
Foreign exchanges	外国為替	692	587
Bonds payable	社債	117,267	113,714
Borrowed money from trust account	信託勘定借	62	963
Other liabilities	その他負債	108,149	120,458
Net defined benefit liability	退職給付に係る負債	22,838	14,898
Provision for directors' retirement benefits	役員退職慰労引当金	169	132
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,920	3,074
Provision for point card certificates	ポイント引当金	506	482
Reserves under special laws	特別法上の引当金	22	21
Deferred tax liabilities	繰延税金負債	25,765	31,930
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,930	10,852
Acceptances and guarantees	支払承諾	56,172	48,569
Total liabilities	負債の部合計	13,195,193	13,438,578

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2018
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	566,050	600,931
Treasury shares	自 己 株 式	(52,219)	(59,256)
Total shareholders' equity	株 主 資 本 合 計	781,033	808,878
Valuation difference on available-for-sale securities	その他有価証券評価差額金	109,427	121,950
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,510	1,822
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,733	10,802
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(2,577)	(730)
Total accumulated other comprehensive income	その他の包括利益累計額合計	119,093	133,846
Share acquisition rights	新 株 予 約 権	423	511
Total net assets	純 資 産 の 部 合 計	900,550	943,236
Total liabilities and net assets	負債及び純資産の部合計	14,095,743	14,381,815

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

(¥ Million)

Item	科目 (Japanese)	FY 2016 Ended Mar. 31, 2017	FY 2017 Ended Mar. 31, 2018
Ordinary income	経常収益	227,811	234,096
Interest income	資金運用収益	135,533	137,498
Interest on loans and discounts	貸出金利息	106,049	107,058
Interest and dividends on securities	有価証券利息配当金	25,282	25,684
Interest on call loans and bills bought	コールローン利息及び買入手形利息	1,475	1,227
Interest on receivables under resale agreements	買現先利息	0	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	1	1
Interest on deposits with banks	預け金利息	2,478	3,245
Other interest income	その他の受入利息	246	281
Trust fees	信託報酬	2	16
Fees and commissions	役務取引等収益	48,282	52,701
Trading income	特定取引収益	4,825	5,686
Other ordinary income	その他業務収益	5,464	5,378
Other income	その他経常収益	33,702	32,815
Reversal of allowance for loan losses	貸倒引当金戻入益	5,303	3,476
Recoveries of written off claims	償却債権取立益	2,071	1,662
Other	その他の経常収益	26,328	27,675
Ordinary expenses	経常費用	150,207	155,612
Interest expenses	資金調達費用	16,589	18,925
Interest on deposits	預金利息	4,476	5,348
Interest on negotiable certificates of deposit	譲渡性預金利息	1,561	3,025
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	(244)	(83)
Interest on payables under repurchase agreements	売現先利息	0	180
Interest on payables under securities lending transactions	債券貸借取引支払利息	1,262	667
Interest on borrowings and rediscounts	借入金利息	978	1,847
Interest on bonds	社債利息	2,092	2,098
Other interest expenses	その他の支払利息	6,461	5,839
Fees and commissions payments	役務取引等費用	17,871	17,777
Other ordinary expenses	その他業務費用	4,237	3,249
General and administrative expenses	営業経費	90,368	91,193
Other expenses	その他経常費用	21,141	24,466
Other	その他の経常費用	21,141	24,466
Ordinary profit	経常利益	77,604	78,484

(¥ Million)

Item	科目 (Japanese)	FY 2016 Ended Mar. 31, 2017	FY 2017 Ended Mar. 31, 2018
Extraordinary income	特 別 利 益	38	70
Gain on disposal of non-current assets	固 定 資 産 処 分 益	38	70
Extraordinary losses	特 別 損 失	1,036	1,465
Loss on disposal of non-current assets	固 定 資 産 処 分 損	765	449
Impairment loss	減 損 損 失	270	107
Loss on reconstruction of the Head Office	本 部 棟 建 替 に 伴 う 損 失	-	907
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	76,606	77,089
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	20,050	22,969
Income taxes - deferred	法 人 税 等 調 整 額	3,826	323
Total income taxes	法 人 税 等 合 計	23,876	23,293
Profit	当 期 純 利 益	52,730	53,796
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	52,730	53,796



## Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY 2016 Ended Mar. 31, 2017	FY 2017 Ended Mar. 31, 2018
Profit	当期純利益	52,730	53,796
Other comprehensive income	その他の包括利益	8,067	14,683
Valuation difference on available-for-sale securities	その他有価証券評価差額金	5,486	12,371
Deferred gains or losses on hedges	繰延ヘッジ損益	1,278	312
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	1,283	1,847
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	19	151
Comprehensive income	包括利益	60,798	68,479
(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	60,798	68,479

### (3) Consolidated Statement of Changes in Net Assets

FY 2016 Ended Mar. 31, 2017

(¥ 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	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					Share acquisition rights	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	Revaluation on reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他の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

	(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	566,050	(52,219)	781,033
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			(11,900)		(11,900)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			53,796		53,796
Purchase of treasury shares	自己株式の取得				(14,058)	(14,058)
Disposal of treasury shares	自己株式の処分			(14)	91	77
Retirement of treasury shares	自己株式の消却			(6,930)	6,930	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(69)		(69)
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	-	-	34,881	(7,036)	27,844
Balance at end of current period	当期末残高	145,069	122,134	600,931	(59,256)	808,878

	(Japanese)	Accumulated other comprehensive income					Share acquisition rights	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	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他の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	109,427	1,510	10,733	(2,577)	119,093	423	900,550
Changes of items during period	当期変動額							
Dividends of surplus	剰余金の配当							(11,900)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							53,796
Purchase of treasury shares	自己株式の取得							(14,058)
Disposal of treasury shares	自己株式の処分							77
Retirement of treasury shares	自己株式の消却							
Reversal of revaluation reserve for land	土地再評価差額金の取崩							(69)
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)	12,523	312	69	1,847	14,752	88	14,841
Total changes of items during period	当期変動額合計	12,523	312	69	1,847	14,752	88	42,686
Balance at end of current period	当期末残高	121,950	1,822	10,802	(730)	133,846	511	943,236

#### (4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY 2016 Ended Mar.31, 2017	FY 2017 Ended Mar.31, 2018
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes and minority interests	税金等調整前当期純利益	76,606	77,089
Depreciation	減価償却費	8,020	8,605
Impairment loss	減損損失	270	107
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益 (△は益)	(270)	(380)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減 (△)	(8,260)	(4,836)
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	-	(1,072)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	(1,644)	(7,940)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	3	(37)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減 (△)	644	153
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額 (△は減少)	92	(24)
Gain on fund management	資金運用収益	(135,533)	(137,498)
Financing expenses	資金調達費用	16,589	18,925
Loss (gain) related to securities	有価証券関係損益 (△)	(384)	(1,022)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	262	(604)
Foreign exchange losses (gains)	為替差損益 (△は益)	43	(16)
Loss (gain) on disposal of non-current assets	固定資産処分損益 (△は益)	726	379
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	-	907
Net decrease (increase) in trading assets	特定取引資産の純増 (△) 減	52,771	7,751
Net increase (decrease) in trading liabilities	特定取引負債の純増減 (△)	(6,431)	(3,841)
Net decrease (increase) in loans and bills discounted	貸出金の純増 (△) 減	(499,740)	(506,058)
Net increase (decrease) in deposit	預金の純増減 (△)	423,184	452,815
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減 (△)	75,170	30,779
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 (△)	10,957	54,963
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	7,960	44,723
Net decrease (increase) in call loans	コールローン等の純増 (△) 減	34,723	78,455
Net increase (decrease) in call money	コールマネー等の純増減 (△)	115,500	(232,914)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減 (△)	127,293	(58,605)
Net decrease (increase) in foreign exchanges - assets	外国為替 (資産) の純増 (△) 減	(1,966)	1,375
Net increase (decrease) in foreign exchanges - liabilities	外国為替 (負債) の純増減 (△)	52	(105)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減 (△)	62	901
Proceeds from fund management	資金運用による収入	134,100	134,598
Payments for finance	資金調達による支出	(16,377)	(19,071)
Other, net	その他	(28,875)	(20,786)
Subtotal	小計	385,552	(82,284)
Income taxes paid	法人税等の支払額	(24,231)	(18,563)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	361,320	(100,848)

(¥ Million)

Item	科目 (Japanese)	FY 2016 Ended Mar.31, 2017	FY 2017 Ended Mar.31, 2018
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	(1,133,369)	(459,681)
Proceeds from sales of securities	有価証券の売却による収入	976,889	489,124
Proceeds from redemption of securities	有価証券の償還による収入	227,708	192,439
Increase in money held in trust	金銭の信託の増加による支出	(5,900)	(11,600)
Decrease in money held in trust	金銭の信託の減少による収入	14,253	10,191
Purchase of tangible fixed assets	有形固定資産の取得による支出	(3,133)	(4,632)
Proceeds from sales of property, plant and equipment	有形固定資産の売却による支出	-	165
Payments for retirement of property, plant and equipment	有形固定資産の除却による支出	(47)	-
Purchase of intangible fixed assets	無形固定資産の取得による支出	(3,810)	(5,809)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	72,591	210,197
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Issuance of subordinated bonds	劣後特約付社債の発行による収入	20,000	-
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	-
Cash dividends paid	配当金の支払額	(11,783)	(11,900)
Purchase of treasury shares	自己株式の取得による支出	(15,027)	(14,058)
Proceeds from sales of treasury shares	自己株式の売却による収入	3	1
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(16,806)	(25,957)
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	(43)	16
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	417,061	83,407
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	1,197,238	1,614,299
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,614,299	1,697,707

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

Not applicable.

**(ii) Segment Information**

Fiscal year 2017 (from April 1, 2017 to March 31, 2018)

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

**(iii) Per Share Information**

	FY 2017 From Apr. 1, 2017 to Mar. 31, 2018
Total net assets per share	¥1,207.15
Profit per share	¥67.98
Diluted profit per share	¥67.91

(Note 1) Basis for computing net assets per share

(¥ Million)

	As of Mar. 31, 2018
Total net assets	943,236
Amounts to be deducted from total net assets	511
(Subscription rights to shares)	511
Net assets attributable to common stock	942,724
Number of common stock outstanding at the end of the fiscal period	780,947 thousand shares

(Note 2) Basis for computing profit per share and diluted profit per share

(¥ Million)

	FY 2017 From Apr. 1, 2017 to Mar. 31, 2018
Profit per share	
Profit	53,796
Amount that does not belong to common shareholders	-
Profit attributable to common stock	53,796
Average number of shares	791,243 thousand shares
Diluted profit per common stock	
Adjustment in profit	-
Number of increased common stock	915 thousand shares
Subscription rights to shares	915 thousand shares
Convertible securities not diluting earnings per common share	-

**(iv) Material Subsequent Events**

At the Board of Directors' Meeting held on May 9, 2018, The Chiba Bank resolved to acquire its own shares under Article 156, as applied pursuant to Paragraph 3, Article 165, of the Corporate Law, to enhance shareholders' return by improving its capital efficiency.

- |  |                                    |
|--|------------------------------------|
| (1)Type of shares to be acquired         | Common stock                       |
| (2)Total number of shares to be acquired | Up to 7 million shares             |
| (3)Total cost of acquisition             | Up to 5.0 billion yen              |
| (4)Period of acquisition                 | From May 10, 2018 to June 11, 2018 |

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

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2018
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,802,733	1,841,522
Cash	現金	110,965	111,708
Due from banks	預け金	1,691,768	1,729,813
Call loans	コールローン	154,078	75,801
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	11,741	11,328
Trading assets	特定取引資産	129,232	121,585
Trading account securities	商品有価証券	7,850	7,833
Trading-related financial derivatives	特定金融派生商品	19,991	16,057
Other trading assets	その他の特定取引資産	101,389	97,693
Money held in trust	金銭の信託	21,140	22,111
Securities	有価証券	2,373,637	2,156,704
Government bonds	国債	660,059	452,069
Local government bonds	地方債	414,854	394,301
Corporate bonds	社債	338,174	364,620
Stocks	株式	246,781	259,669
Other securities	その他の証券	713,767	686,044
Loans and bills discounted	貸出金	9,305,388	9,816,065
Bills discounted	割引手形	14,254	14,739
Loans on bills	手形貸付	141,466	153,645
Loans on deeds	証書貸付	8,515,618	8,926,536
Overdrafts	当座貸越	634,049	721,143
Foreign exchanges	外国為替	4,563	3,187
Due from foreign banks (our accounts)	外国他店預け	3,654	1,946
Foreign bills bought	買入外国為替	190	327
Foreign bills receivable	取立外国為替	719	914
Other assets	その他の資産	79,287	114,360
Prepaid expenses	前払費用	162	305
Accrued income	未収収益	12,150	12,250
Initial margins of futures markets	先物取引差入証拠金	1,212	1,883
Variation margins of futures markets	先物取引差金勘定	7	-
Derivatives other than for trading - assets	金融派生商品	5,734	14,668
Cash collateral paid for financial instruments	金融商品等差入担保金	26,778	67,229
Other	その他の資産	33,240	18,023
Tangible fixed assets	有形固定資産	96,120	94,415
Buildings, net	建物	29,098	27,606
Land	土地	60,952	60,861
Construction in progress	建設仮勘定	676	481
Other tangible fixed assets	その他の有形固定資産	5,392	5,466
Intangible fixed assets	無形固定資産	10,752	11,675
Software	ソフトウェア	8,214	9,090
Other intangible fixed assets	その他の無形固定資産	2,538	2,585
Prepaid pension cost	前払年金費用	718	442
Customers' liabilities for acceptances and guarantees	支払承諾見返	44,988	38,477
Allowance for loan losses	貸倒引当金	(23,123)	(18,978)
Total assets	資産の部合計	14,026,259	14,303,698

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2018
Liabilities	(負債の部)		
Deposits	預 金	11,565,778	12,017,034
Current deposits	当 座 預 金	254,890	279,027
Ordinary deposits	普 通 預 金	7,188,920	7,679,749
Saving deposits	貯 蓄 預 金	247,038	250,625
Deposits at notice	通 知 預 金	5,452	5,350
Time deposits	定 期 預 金	3,583,503	3,528,453
Other deposits	そ の 他 の 預 金	285,973	273,828
Negotiable certificates of deposit	譲 渡 性 預 金	478,992	513,471
Call money	コ ー ル マ ネ ー	250,000	-
Payables under repurchase agreement	売 現 先 勘 定	-	17,085
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	318,992	260,387
Trading liabilities	特 定 取 引 負 債	16,474	12,632
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	6	1
Trading-related financial derivatives	特 定 金 融 派 生 商 品	16,467	12,631
Borrowed money	借 用 金	277,646	333,334
Borrowings from other banks	借 入 金	277,646	333,334
Foreign exchanges	外 国 為 替	692	587
Foreign bills sold	売 渡 外 国 為 替	340	428
Foreign bills payable	未 払 外 国 為 替	352	158
Bonds payable	社 債	117,267	113,714
Borrowed money from trust account	信 託 勘 定 借	62	963
Other liabilities	そ の 他 負 債	53,245	62,395
Domestic exchange settlement account, credit	未 決 済 為 替 借	59	36
Income taxes payable	未 払 法 人 税 等	6,192	10,254
Accrued expenses	未 払 費 用	9,828	11,131
Unearned revenue	前 受 収 益	2,124	1,923
Variation margins of futures markets	先 物 取 引 差 金 勘 定	-	28
Derivatives other than for trading - liabilities	金 融 派 生 商 品	11,582	11,277
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	5,608	3,923
Asset retirement obligations	資 産 除 去 債 務	215	213
Other	そ の 他 の 負 債	17,633	23,606
Provision for retirement benefits	退 職 給 付 引 当 金	19,140	12,486
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	2,920	3,074
Provision for point card certificates	ポ イ ン ト 引 当 金	268	239
Deferred tax liabilities	繰 延 税 金 負 債	24,577	28,884
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	10,930	10,852
Acceptances and guarantees	支 払 承 諾	44,988	38,477
Total liabilities	負 債 の 部 合 計	13,181,978	13,425,622



(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2017	As of Mar. 31, 2018
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	514,303	545,044
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	463,373	494,114
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	230	351
General reserve	別 途 積 立 金	410,971	445,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	52,172	47,792
Treasury shares	自 己 株 式	(52,219)	(59,256)
Total shareholders' equity	株 主 資 本 合 計	729,287	752,991
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	102,326	111,947
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,510	1,822
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,733	10,802
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	114,570	124,572
Share acquisition rights	新 株 予 約 権	423	511
Total net assets	純 資 産 の 部 合 計	844,280	878,076
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,026,259	14,303,698

## (2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2016 Ended Mar. 31, 2017	FY 2017 Ended Mar. 31, 2018
Ordinary income	経常収益	201,230	205,169
Interest income	資金運用収益	137,720	140,401
Interest on loans and discounts	貸出金利	105,911	106,996
Interest and dividends on securities	有価証券利息配当金	27,744	28,795
Interest on call loans	コールローン利息	1,475	1,227
Interest on receivables under resale agreements	買現先利息	0	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	1	1
Interest on deposits with banks	預け金利	2,474	3,241
Other interest income	その他の受入利息	112	139
Trust fees	信託報酬	2	16
Fees and commissions	役務取引等収益	39,444	43,476
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,587	7,646
Other fees and commissions	その他の役務収益	31,857	35,830
Trading income	特定取引収益	2,590	2,001
Gains on trading account securities transactions	商品有価証券収益	727	516
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	141	309
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,676	1,159
Other trading income	その他の特定取引収益	45	15
Other ordinary income	その他業務収益	5,447	5,375
Gains on foreign exchange transactions	外国為替売買益	1,458	2,687
Gains on sales of bonds	国債等債券売却益	3,039	2,662
Gains on redemption of bonds	国債等債券償還益	18	-
Income from derivatives other than for trading or hedging	金融派生商品収益	931	24
Other	その他の業務収益	0	0
Other income	その他経常収益	16,025	13,897
Reversal of allowance for loan losses	貸倒引当金戻入益	5,039	3,340
Recoveries of written off claims	償却債権取立益	2,051	1,642
Gain on sales of stocks and other securities	株式等売却益	1,576	1,903
Gain on money held in trust	金銭の信託運用益	83	603
Other	その他の経常収益	7,274	6,408

(¥ Million)

Item	科目 (Japanese)	FY 2016 Ended Mar. 31, 2017	FY 2017 Ended Mar. 31, 2018
Ordinary expenses	経常費用	131,224	134,562
Interest expenses	資金調達費用	16,558	18,887
Interest on deposits	預金利息	4,476	5,348
Interest on negotiable certificates of deposit	譲渡性預金利息	1,568	3,030
Interest on call money	コールマネー利息	(244)	(83)
Interest on payables under repurchase agreements	売現先利息	0	180
Interest on payables under securities lending transactions	債券貸借取引支払利息	1,262	667
Interest on borrowings and rediscounts	借用金利息	977	1,846
Interest on bonds	社債利息	2,092	2,098
Interest on interest swaps	金利スワップ支払利息	5,044	5,087
Other interest expenses	その他の支払利息	1,380	710
Fees and commissions payments	役務取引等費用	20,343	19,735
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,458	1,452
Other fees and commissions	その他の役務費用	18,885	18,283
Other ordinary expenses	その他業務費用	4,237	3,249
Loss on sales of bonds	国債等債券売却損	4,219	2,583
Loss on redemption of bonds	国債等債券償還損	-	666
Loss on devaluation of bonds	国債等債券償却	17	-
General and administrative expenses	営業経費	84,483	85,082
Other expenses	その他経常費用	5,602	7,606
Written-off of loans	貸出金償却	2,637	5,154
Losses on sales of stocks and other securities	株式等売却損	3	69
Losses on devaluation of stocks and other securities	株式等償却	8	224
Losses on money held in trust	金銭の信託運用損	346	-
Other	その他の経常費用	2,604	2,158
Ordinary profit	経常利益	70,005	70,607
Extraordinary income	特別利益	33	64
Gain on disposal of non-current assets	固定資産処分益	33	64
Extraordinary losses	特別損失	1,034	1,417
Loss on disposal of non-current assets	固定資産処分損	763	401
Impairment loss	減損損失	270	107
Loss on reconstruction of the Head Office	本部棟建替に伴う損失	-	907
Profit before income taxes	税引前当期純利益	69,004	69,254
Income taxes - current	法人税、住民税及び事業税	17,218	19,783
Income taxes - deferred	法人税等調整額	3,167	(184)
Total income taxes	法人税等合計	20,385	19,598
Profit	当期純利益	48,619	49,655

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

FY 2016 Ended Mar. 31, 2017

(¥ 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		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				Share acquisition rights	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

	(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	463,373	514,303	(52,219)	729,287	
Changes of items during period	当期変動額									
Dividends of surplus	剰余金の配当					(11,900)	(11,900)		(11,900)	
Profit	当期純利益					49,655	49,655		49,655	
Purchase of treasury shares	自己株式の取得							(14,058)	(14,058)	
Disposal of treasury shares	自己株式の処分					(14)	(14)	91	77	
Retirement of treasury share	自己株式の消却					(6,930)	(6,930)	6,930		
Reversal of revaluation reserve for land	土地再評価差額金の取崩					(69)	(69)		(69)	
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	-	-	-	-	30,741	30,741	(7,036)	23,704	
Balance at end of current period	当期末残高	145,069	122,134	122,134	50,930	494,114	545,044	(59,256)	752,991	

	(Japanese)	Valuation and translation adjustments				Share acquisition rights	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	102,326	1,510	10,733	114,570	423	844,280
Changes of items during period	当期変動額						
Dividends of surplus	剰余金の配当						(11,900)
Profit	当期純利益						49,655
Purchase of treasury shares	自己株式の取得						(14,058)
Disposal of treasury shares	自己株式の処分						77
Retirement of treasury shares	自己株式の消却						
Reversal of revaluation reserve for land	土地再評価差額金の取崩						(69)
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)	9,620	312	69	10,002	88	10,090
Total changes of items during period	当期変動額合計	9,620	312	69	10,002	88	33,795
Balance at end of current period	当期末残高	111,947	1,822	10,802	124,572	511	878,076

**SUPPLEMENTARY INFORMATION**  
**For Fiscal Year 2017**  
**(Ended March 31, 2018)**

**THE CHIBA BANK, LTD.**

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## I. Financial Highlights

### 1. Summary

#### (1) Summary of income

- <Consolidated> Ordinary profit increased by ¥0.8 billion compared with the previous fiscal year, to ¥78.4 billion, and profit attributable to owners of parent increased by ¥1.0 billion compared with the previous fiscal year, to ¥53.7 billion.
- <Non-consolidated> Ordinary profit increased by ¥0.6 billion compared with the previous fiscal year, to ¥70.6 billion and profit increased by ¥1.0 billion compared with the previous fiscal year, to ¥49.6 billion.
- Financial results for fiscal year ended March 31, 2018 was stronger than our 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 2017 Ended Mar. 31, 2018 (a)			FY 2016 Ended Mar. 31, 2017 (b)	(Reference) FY 2017 Projection
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	78.4	0.8	1.1%	77.6	78.0
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	53.7	1.0	2.0%	52.7	53.0

(¥ Billion)

#### ② Summary of income <Non-consolidated>

	(Japanese)	FY 2017 Ended Mar. 31, 2018 (a)			FY 2016 Ended Mar. 31, 2017 (b)	(Reference) FY 2017 Projection
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	70.6	0.6	0.8%	70.0	70.5
Profit	当 期 純 利 益	49.6	1.0	2.1%	48.6	49.5

(¥ Billion)

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

- The balance of loans increased by ¥510.6 billion compared with the previous fiscal year-end, to ¥9,816.0 billion, and the balance of deposits increased by ¥451.2 billion compared with the previous fiscal year-end, to ¥12,017.0 billion.

	(Japanese)	As of Mar. 31, 2018 (a)			As of Mar. 31, 2017 (b)
			(a-b)	(a-b)/b	
Loans and bills discounted	貸 出 金	9,816.0	510.6	5.4%	9,305.3
Deposits	預 金	12,017.0	451.2	3.9%	11,565.7

(¥ Billion)

#### (3) Capital ratio (BIS guidelines)

The total capital ratio was 13.18% on a consolidated basis, and 12.55% on a non-consolidated basis.

	(Japanese)	As of Mar. 31, 2018 (a)			As of Mar. 31, 2017 (b)
			(a-b)	(a-b)/b	
<b>Consolidated total capital ratio</b>	<b>連結総自己資本比率</b>	<b>13.18%</b>	<b>(0.41%)</b>		<b>13.59%</b>
Tier 1 capital ratio	T i e r 1 比 率	12.48%	(0.17%)		12.65%
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.48%	(0.17%)		12.65%
<b>Non-consolidated total capital ratio</b>	<b>単体総自己資本比率</b>	<b>12.55%</b>	<b>(0.48%)</b>		<b>13.03%</b>
Tier 1 capital ratio	T i e r 1 比 率	11.83%	(0.26%)		12.09%
Common equity Tier1 capital ratio	普通株式等Tier1比率	11.83%	(0.26%)		12.09%



## 2. Income and Expenses <Non-consolidated>

### (1) Net business income

- Gross business profit increased by ¥5.3 billion compared with the previous fiscal year, to ¥149.4 billion.
- Net interest income increased by ¥0.3 billion to ¥121.5 billion, and net fees and commissions income increased by ¥4.6 billion to ¥23.7 billion, mainly due to an increase of income from corporate customers.
- Expenses decreased by ¥0.2 billion compared with the previous fiscal year, to ¥82.8 billion.
- Core net business income excluding gains (losses) related to bonds increased by ¥4.9 billion compared with the previous fiscal year, to ¥67.1 billion.

(¥ Billion)

	(Japanese)	FY 2017 Ended			FY 2016 Ended
		Mar. 31, 2018 (a)	(a-b)	(a-b)/b	Mar. 31, 2017 (b)
<b>Gross business profit</b>	<b>業 務 粗 利 益</b>	<b>149.4</b>	<b>5.3</b>	<b>3.6%</b>	<b>144.0</b>
Net interest income	資 金 利 益	121.5	0.3		121.1
Net fees and commissions income	役 務 取 引 等 利 益	23.7	4.6		19.1
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	5.1	0.9		4.2
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	5.6	(0.0)		5.7
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	9.0	2.1		6.8
Trading income	特 定 取 引 利 益	2.0	(0.5)		2.5
Profit from other business transactions	そ の 他 業 務 利 益	2.1	0.9		1.2
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(0.5)	0.5		(1.1)
<b>Expenses (-)</b>	<b>経 費 ( △ )</b>	<b>82.8</b>	<b>(0.2)</b>	<b>(0.2%)</b>	<b>83.1</b>
Personnel expenses (-)	人 件 費 ( △ )	42.4	0.3		42.1
Non-personnel expenses (-)	物 件 費 ( △ )	34.5	(0.5)		35.0
Taxes (-)	税 金 ( △ )	5.9	0.0		5.9
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>67.1</b>	<b>4.9</b>	<b>8.0%</b>	<b>62.1</b>
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	66.5	5.5	9.1%	60.9
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	66.5	5.5	9.1%	60.9

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,
		2018 (a)	(a-b)		2017 (b)
Number of Branches	店 舗 数	184	-		184
Branches	本 支 店	164	1		163
Sub-branches	出 張 所	20	(1)		21
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	4,343	(14)		4,357

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 increased by ¥0.6 billion compared with the previous fiscal year, to ¥70.6 billion, and profit increased by ¥1.0 billion compared with the previous fiscal year, to ¥49.6 billion.
- Net credit costs were ¥0.8 billion.

(¥ Billion)					
	(Japanese)	FY 2017 Ended Mar. 31, 2018 (a)	(a-b)	(a-b)/b	FY 2016 Ended Mar. 31, 2017 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	66.5	5.5	9.1%	60.9
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	66.5	5.5	9.1%	60.9
Non-recurrent income and losses	臨 時 損 益	4.0	(4.9)		9.0
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額 ( △ )	0.8	4.5		(3.7)
Written-off of loans (-)	う ち 貸 出 金 償 却 ( △ )	5.1	2.5		2.6
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	3.3	(1.6)		5.0
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.6	(0.4)		2.0
Gains (losses) related to stocks, etc.	う ち 株 式 関 係 損 益	1.6	0.0		1.5
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>70.6</b>	<b>0.6</b>	<b>0.8%</b>	<b>70.0</b>
Extraordinary income (loss)	特 別 損 益	(1.3)	(0.3)		(1.0)
<b>Profit</b>	<b>当 期 純 利 益</b>	<b>49.6</b>	<b>1.0</b>	<b>2.1%</b>	<b>48.6</b>
Gains (losses) related to securities	有 価 証 券 関 係 損 益	1.0	0.6		0.3
Net credit costs (i)+(ii) (-)	与 信 関 係 費 用 ( △ )	0.8	4.5		(3.7)

## 3. Management Indices

	(Japanese)	FY 2017 Ended Mar. 31, 2018 (a)	(a-b)	FY 2016 Ended Mar. 31, 2017 (b)
Overhead ratio <Non-consolidated>	*1 OHR (単体)	55.26%	(2.32%)	57.59%
Return on average total assets <Non-consolidated>	*2 ROA (単体)	0.35%	0.00%	0.35%
Return on equity <Non-consolidated>	*3 ROE (単体)	5.76%	(0.09%)	5.85%
Return on equity <Consolidated/based on shareholders' equity>	*4 ROE (連結・株主資本 ベース)	6.76%	(0.10%)	6.86%

- \*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 =  $\frac{\text{Profit}}{\text{Average total assets}}$
- \*3 ROE =  $\frac{\text{Profit}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$
- \*4 ROE =  $\frac{\text{Profit attributable to owners of parent}}{(\text{Total shareholders' equity at beginning of fiscal year} + \text{Total shareholders' equity at end of fiscal year}) / 2}$

#### 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 ¥510.6 billion from the previous fiscal year-end, to ¥9,816.0 billion. Corporate loans increased by ¥312.4 billion, and housing loans increased by ¥149.3 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥451.2 billion compared with the previous fiscal year-end, to ¥12,017.0 billion mainly due to an increase in personal deposits.
- Balance of investment trusts was ¥281.0 billion, and insurance premiums of personal annuities, etc. were ¥49.6 billion.

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

		(¥ Billion)		
	(Japanese)	As of Mar. 31, 2018 (a)	(a-b)	As of Mar. 31, 2017 (b)
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>9,816.0</b>	<b>510.6</b>	<b>9,305.3</b>
Domestic operations	国 内 向 け 貸 出	9,606.1	490.2	9,115.8
<b>Corporate loans</b>	<b>事 業 者 向 け 貸 出</b>	<b>5,803.7</b>	<b>312.4</b>	<b>5,491.2</b>
Small and medium-sized enterprises (i)	う ち 中 小 企 業 向 け 貸 出	4,410.9	269.3	4,141.6
Consumer loans (ii)	消 費 者 ロ ー ン	3,584.5	163.6	3,420.9
<b>Housing loans</b>	<b>う ち 住 宅 ロ ー ン</b>	<b>3,431.1</b>	<b>149.3</b>	<b>3,281.7</b>
Public sectors	公 共 向 け 貸 出	217.8	14.1	203.6
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 )	7,995.4 [83.23%]	432.9 [0.27%]	7,562.5 [82.96%]
Overseas operations	海 外 向 け 貸 出	209.9	20.4	189.4
<b>Deposits</b>	<b>預 金</b>	<b>12,017.0</b>	<b>451.2</b>	<b>11,565.7</b>
Domestic operations	国 内	11,604.1	487.9	11,116.2
Personal Deposits	う ち 個 人	8,660.6	310.2	8,350.3
Corporate Deposits	う ち 法 人	2,222.0	125.0	2,096.9
Overseas operations	海 外 店 等	412.9	(36.6)	449.5

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥ Billion)

	(Japanese)	FY 2017 Ended Mar. 31, 2018 (a)	(a-b)	FY 2016 Ended Mar. 31, 2017 (b)
New housing loans	住 宅 ロ ー ン 実 行 額	389.8	(3.3)	393.1

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	FY 2017 Ended Mar. 31, 2018 (a)	(a-b)	FY 2016 Ended Mar. 31, 2017 (b)
Balance of investment trusts	投 資 信 託 残 高	281.0	(31.5)	312.5

(¥ Billion)

	(Japanese)	FY 2017 Ended Mar. 31, 2018 (a)	(a-b)	FY 2016 Ended Mar. 31, 2017 (b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 ( 取 扱 保 険 料 )	49.6	(8.6)	58.2

## (2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2018		As of Mar. 31, 2017
		(a)	(a-b)	(b)
Securities	有 価 証 券	1,995.6	(230.7)	2,226.4
Government bonds	国 債	446.9	(204.9)	651.9
Stocks	株 式	115.5	(7.2)	122.7
Corporate bonds and others	社 債 他	1,033.8	65.1	968.6
Foreign currency securities	外 貨 建 有 価 証 券	399.3	(83.7)	483.1
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.8 years	(0.0 year)	3.8 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 &lt;Non-consolidated&gt;

- Disclosed claims under the Financial Reconstruction Law decreased by ¥12.0 billion compared with the previous fiscal year-end, to ¥127.0 billion. The non-performing loan ratio was 1.27% and remained at a low level.
- The coverage ratio, including allowances, was at a high level, 72.0% for total disclosed claims, 77.4% for doubtful claims, and 51.2% for substandard claims.

## &lt;Disclosed Claims under the Financial Reconstruction Law&gt;

(¥ Million)

	(Japanese)	As of Mar. 31, 2018		As of Mar. 31, 2017
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	17,071	(739)	17,810
Doubtful Claims	危 険 債 権	69,491	1,069	68,421
Substandard Claims	要 管 理 債 権	40,491	(12,331)	52,823
<b>Total</b>	<b>合 計</b>	<b>127,054</b>	<b>(12,001)</b>	<b>139,056</b>

Normal Claims	正 常 債 権	9,803,717	528,430	9,275,286
Total Claims	総 与 信 残 高	9,930,772	516,429	9,414,342
<b>Non-performing loan ratio</b>	<b>不 良 債 権 比 率</b>	<b>1.27%</b>	<b>(0.19%)</b>	<b>1.47%</b>
Coverage ratio	保 全 率	72.0%	0.9%	71.1%

Note: Total Claims 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 <sup>※2</sup> c/(a-b)	Coverage ratio (b+c)/a (A)		Coverage ratio as of Mar. 31, 2017 (B)
						(A-B)	2017年3月末比	
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	17,071	16,285	785	100.0%	<b>100.0%</b>	-	100.0%
Doubtful Claims	危 険 債 権	69,491	47,503	6,283	28.5%	<b>77.4%</b>	(0.2%)	77.6%
Substandard Claims	要 管 理 債 権	40,491	16,738 <sup>※1</sup>	4,002	16.8%	<b>51.2%</b>	(1.8%)	53.1%
<b>Total</b>	<b>合 計</b>	<b>127,054</b>	<b>80,527</b>	<b>11,071</b>	<b>23.7%</b>	<b>72.0%</b>	<b>0.9%</b>	<b>71.1%</b>

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 2018, ending March 31, 2019, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending Sep. 30, 2018	FY 2018 Ending Mar. 31, 2019
		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	27.5	54.5

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months Ending Sep. 30, 2018	FY 2017 Ending Mar. 31, 2019
		Ordinary profit	経 常 利 益
Profit	当期（中間）純利益	28.0	51.0

<Cash Dividends>

	(Japanese)	For the Six Months Ending Sep. 30, 2018	FY 2017 Ending Mar. 31, 2019
		Cash dividends per share	1 株 当 た り 配 当 金

(Reference)

	(Japanese)	For the Six Months Ended Sep. 30, 2017	FY 2016 Ended 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 2017 Ended		FY 2016 Ended
		Mar. 31, 2018 (a)	(a-b)	Mar. 31, 2017 (b)
Gross business profits	業 務 粗 利 益	149,401	5,330	144,071
Domestic gross business profits	国 内 業 務 粗 利 益	143,486	5,095	138,390
Net interest income	資 金 利 益	116,631	700	115,930
Net fees and commissions income	役 務 取 引 等 利 益	23,520	4,658	18,861
Net trading income	特 定 取 引 利 益	1,873	(670)	2,543
Profit from other business transactions	そ の 他 業 務 利 益	1,461	406	1,054
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,300	1,195	104
International gross business profits	国 際 業 務 粗 利 益	5,915	234	5,680
Net interest income	資 金 利 益	4,885	(351)	5,237
Net fees and commissions income	役 務 取 引 等 利 益	237	(3)	240
Net trading income	特 定 取 引 利 益	127	81	46
Profit from other business transactions	そ の 他 業 務 利 益	664	508	155
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(1,887)	(602)	(1,284)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	82,881	(237)	83,119
Personnel expenses (-)	人 件 費 (△)	42,463	315	42,148
Non-personnel expenses (-)	物 件 費 (△)	34,507	(556)	35,064
Taxes (-)	税 金 (△)	5,910	3	5,906
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 (一 般 貸 倒 引 当 金 純 繰 入 前)</b>	<b>66,520</b>	<b>5,568</b>	<b>60,952</b>
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	--- [(3,094)]	[(3,077)]	[(17)]
Core net business income	コ ア 業 務 純 益	67,107	4,974	62,132
<b>Net business income</b>	<b>業 務 純 益</b>	<b>66,520</b>	<b>5,568</b>	<b>60,952</b>
Non-recurrent income and losses	臨 時 損 益	4,087	(4,966)	9,053
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額 (△)	805	4,556	(3,750)
Written-off of loans (-)	貸 出 金 償 却 (△)	5,154	2,516	2,637
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	--- [(245)]	[4,776]	[(5,022)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(35)	(49)	13
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 (△)	670	(18)	688
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	→ 3,340	(1,699)	5,039
Recoveries of written off claims	償 却 債 権 取 立 益	1,642	(409)	2,051
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,609	45	1,564
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,283	(455)	3,739
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>70,607</b>	<b>601</b>	<b>70,005</b>
Extraordinary income (losses)	特 別 損 益	(1,352)	(351)	(1,000)
Profit before income taxes	税 引 前 当 期 純 利 益	69,254	249	69,004
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	19,783	2,564	17,218
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	(184)	(3,351)	3,167
Total income taxes (-)	法 人 税 等 合 計 (△)	19,598	(787)	20,385
<b>Profit</b>	<b>当 期 純 利 益</b>	<b>49,655</b>	<b>1,036</b>	<b>48,619</b>
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用 (△)	805	4,556	(3,750)

<Consolidated>

(On the basis of consolidated statement of income)

(¥ Million)

	(Japanese)	FY 2017 Ended		FY 2016 Ended
		Mar. 31, 2018 (a)	(a-b)	Mar. 31, 2017 (b)
Consolidated gross profits	連 結 粗 利 益	161,328	5,917	155,411
Net interest income	資 金 利 益	118,572	(371)	118,944
Net fees and commissions income	役 務 取 引 等 利 益	34,940	4,526	30,413
Net trading income	特 定 取 引 利 益	5,686	861	4,825
Profit from other business transactions	そ の 他 業 務 利 益	2,128	901	1,227
General and administrative expenses (-)	営 業 経 費 ( △ )	91,193	824	90,368
Net credit costs (i) (-)	与 信 関 係 費 用 ( △ )	909	4,679	(3,769)
Written-off of loans (-)	貸 出 金 償 却 ( △ )	5,339	2,481	2,858
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 ( △ )	---	[5,135]	[(5,447)]
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 ( △ )	---	[(3,309)]	[144]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 ( △ )	39	(18)	57
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 ( △ )	670	(18)	688
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	→ 3,476	(1,826)	5,303
Recoveries of written off claims	償 却 債 権 取 立 益	1,662	(408)	2,071
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,609	45	1,564
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	380	110	270
Others	そ の 他	7,268	310	6,957
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>78,484</b>	<b>879</b>	<b>77,604</b>
Extraordinary income (losses)	特 別 損 益	(1,395)	(397)	(997)
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	77,089	482	76,606
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 ( △ )	22,969	2,919	20,050
Income taxes-deferred (-)	法 人 税 等 調 整 額 ( △ )	323	(3,502)	3,826
Total income taxes (-)	法 人 税 等 合 計 ( △ )	23,293	(583)	23,876
Profit	当 期 純 利 益	53,796	1,065	52,730
<b>Profit attributable to owners of parent</b>	<b>親 会 社 株 主 に 帰 属 す る 当 期 純 利 益</b>	<b>53,796</b>	<b>1,065</b>	<b>52,730</b>

Net Credit Costs (i) (-)	与 信 関 係 費 用 ( △ )	909	4,679	(3,769)
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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 引 繰 入 前 )	76,887	6,510	70,377
Consolidated net business income	連 結 業 務 純 益	76,887	6,510	70,377

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) + (役務取引等収益 - 役務取引等費用) + (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	-	5

## 2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2017 Ended		FY 2016 Ended
		Mar. 31, 2018 (a)	(a-b)	Mar. 31, 2017 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	66,520	5,568	60,952
Per head (in thousands of yen)	職員一人当たり(千円)	15,819	1,212	14,606
(2) Net business income	業 務 純 益	66,520	5,568	60,952
Per head (in thousands of yen)	職員一人当たり(千円)	15,819	1,212	14,606

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 2017 Ended		FY 2016 Ended
		Mar. 31, 2018 (a)	(a-b)	Mar. 31, 2017 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.98%	(0.02%)	1.00%
Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.07%	(0.08%)	1.16%
Average yield on securities	有 価 証 券 利 回	1.19%	0.24%	0.95%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.67%	(0.02%)	0.69%
Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.01%
Expense ratio	経 費 率	0.69%	(0.03%)	0.72%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.31%	-	0.31%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.07%	(0.08%)	1.15%

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

(¥ Million)

	(Japanese)	FY 2017 Ended		FY 2016 Ended
		Mar. 31, 2018 (a)	(a-b)	Mar. 31, 2017 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(586)	593	(1,180)
Gains on sales	売 却 益	2,662	(376)	3,039
Gains on redemptions	償 還 益	-	(18)	18
Losses on sales (-)	売 却 損 (△)	2,583	(1,636)	4,219
Losses on redemptions (-)	償 還 損 (△)	666	666	-
Write-offs (-)	償 却 (△)	-	(17)	17
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,609	45	1,564
Gains on sales	売 却 益	1,903	326	1,576
Losses on sales (-)	売 却 損 (△)	69	66	3
Write-offs (-)	償 却 (△)	224	215	8



## 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, 2018 (a) [Preliminary figures]			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.18%	(0.18%)	(0.41%)	13.36%	13.59%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	12.48%	0.04%	(0.17%)	12.43%	12.65%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.48%	0.04%	(0.17%)	12.43%	12.65%
(4) Total capital	総自己資本の額	943.7	22.8	53.6	920.8	890.0
(5) Tier 1 capital	T i e r 1 資 本 の 額	893.5	36.3	65.0	857.2	828.4
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	893.5	36.3	65.0	857.2	828.4
(7) Total risk-weighted assets	リスク・アセットの額	7,159.9	267.9	612.3	6,892.0	6,547.6
(8) Total required capital	総所要自己資本額	572.7	21.4	48.9	551.3	523.8

### <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2018 (a) [Preliminary figures]			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	12.55%	(0.24%)	(0.48%)	12.80%	13.03%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	11.83%	(0.05%)	(0.26%)	11.88%	12.09%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.83%	(0.05%)	(0.26%)	11.88%	12.09%
(4) Total capital	総自己資本の額	867.2	18.4	46.9	848.8	820.3
(5) Tier 1 capital	T i e r 1 資 本 の 額	817.2	29.2	55.8	787.9	761.4
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	817.2	29.2	55.8	787.9	761.4
(7) Total risk-weighted assets	リスク・アセットの額	6,907.6	278.2	614.7	6,629.4	6,292.9
(8) Total required capital	総所要自己資本額	552.6	22.2	49.1	530.3	503.4

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 2017 Ended Mar. 31, 2018 (a)			For the Six Months Ended Sep. 30, 2017 (b)	FY 2016 Ended Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	7.72%	(0.90%)	0.37%	8.62%	7.34%
Profit basis (Annual)	当期純利益ベース（年率）	5.76%	(1.62%)	(0.09%)	7.39%	5.85%

### <Consolidated>

	(Japanese)	FY 2017 Ended Mar. 31, 2018 (a)			For the Six Months Ended Sep. 30, 2017 (b)	FY 2016 Ended Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Profit attributable to owners of parent basis (based on total net assets)(Annual)	当期純利益ベース（純資産ベース）（年率）	5.83%	(1.05%)	(0.13%)	6.88%	5.97%
Profit attributable to owners of parent basis (based on shareholders' equity)(Annual)	当期純利益ベース（株主資本ベース）（年率）	6.76%	(1.19%)	(0.10%)	7.95%	6.86%

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 2017 Ended Mar. 31, 2018 (a)			For the Six Months Ended Sep. 30, 2017 (b)	FY 2016 Ended Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 ( 末 残 )	12,017.0	428.6	451.2	11,588.3	11,565.7
Domestic	う ち 国 内	11,604.1	465.4	487.9	11,138.6	11,116.2
In Chiba Prefecture	う ち 県 内	11,120.5	406.2	420.8	10,714.3	10,699.6
Personal deposits	う ち 個 人	8,660.6	139.4	310.2	8,521.1	8,350.3
Corporate deposits	う ち 法 人	2,222.0	114.1	125.0	2,107.8	2,096.9
Public sectors	う ち 公 共	721.4	211.8	52.6	509.6	668.8
Deposits (Average balance)	預金 ( 平 残 )	11,594.1	15.7	391.3	11,578.3	11,202.7
Domestic	う ち 国 内	11,188.5	60.2	472.9	11,128.3	10,715.5
In Chiba Prefecture	う ち 県 内	10,751.7	34.8	445.8	10,716.9	10,305.9
Loans and bills discounted (Term-end balance)	貸出金 ( 末 残 )	9,816.0	248.5	510.6	9,567.4	9,305.3
Domestic	う ち 国 内	9,606.1	235.6	490.2	9,370.5	9,115.8
In Chiba Prefecture	う ち 県 内	6,797.6	115.6	261.2	6,682.0	6,536.4
Loans and bills discounted (Average balance)	貸出金 ( 平 残 )	9,548.3	112.6	520.9	9,435.6	9,027.3
Domestic	う ち 国 内	9,351.9	118.0	510.2	9,233.8	8,841.6
In Chiba Prefecture	う ち 県 内	6,648.7	61.1	274.0	6,587.6	6,374.7

(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, 2018 (a)			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted(A)	国 内 貸 出 金	9,606.1	235.6	490.2	9,370.5	9,115.8
[Excluding loans to public sectors]	( 除 公 共 向 け 貸 出 )	[9,388.2]	[246.0]	[476.0]	[9,142.1]	[8,912.2]
Large enterprises	大 企 業	1,231.7	40.2	47.6	1,191.4	1,184.0
Mid-sized enterprises	中 堅 企 業	161.0	(7.3)	(4.5)	168.3	165.6
Small and medium-sized enterprises, etc.(B)	中 小 企 業 等	7,995.4	213.0	432.9	7,782.4	7,562.5
Small and medium-sized enterprises	中 小 企 業	4,410.9	118.9	269.3	4,292.0	4,141.6
Consumer loans	消 費 者 ロ ー ン	3,584.5	94.1	163.6	3,490.3	3,420.9
Public sectors	公 共	217.8	(10.4)	14.1	228.3	203.6

Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	83.23%	0.18%	0.27%	83.05%	82.96%
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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, 2018 (a)			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	3,584.5	94.1	163.6	3,490.3	3,420.9
Housing loans	住 宅 ロ ー ン 残 高	3,431.1	88.5	149.3	3,342.6	3,281.7
Other consumer loans	そ の 他 の ロ ー ン 残 高	153.3	5.6	14.2	147.7	139.1

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2018 (a)	(a-b)	(a-c)	Sep. 30, 2017 (b)	Mar. 31, 2017 (c)
Loans to Bankrupt Borrowers	破綻先債権額	1,367	(5)	(884)	1,373	2,252
Delinquent Loans	延滞債権額	84,905	2,847	1,053	82,057	83,852
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,137	(290)	(225)	1,427	1,362
Restructured Loans	貸出条件緩和債権額	39,354	(6,122)	(12,106)	45,477	51,460
Total Risk-Monitored Loans	リスク管理債権合計	126,765	(3,570)	(12,163)	130,336	138,928

Total loan balance (Term-end balance)	貸出金残高 (末残)	9,816,065	248,590	510,676	9,567,474	9,305,388
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	(0.00%)	(0.01%)	0.01%	0.02%
Delinquent Loans	延滞債権額	0.86%	0.00%	(0.03%)	0.85%	0.90%
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%	0.01%
Restructured Loans	貸出条件緩和債権額	0.40%	(0.07%)	(0.15%)	0.47%	0.55%
As a percentage of total loans	貸出金残高比	1.29%	(0.07%)	(0.20%)	1.36%	1.49%

<Consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2018 (a)	(a-b)	(a-c)	Sep. 30, 2017 (b)	Mar. 31, 2017 (c)
Loans to Bankrupt Borrowers	破綻先債権額	1,210	249	(670)	960	1,881
Delinquent Loans	延滞債権額	82,737	2,969	1,238	79,767	81,499
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,137	(290)	(225)	1,427	1,362
Restructured Loans	貸出条件緩和債権額	39,359	(6,124)	(12,108)	45,483	51,468
Total Risk-Monitored Loans	リスク管理債権合計	124,445	(3,195)	(11,766)	127,640	136,211

Total loan balance (Term-end balance)	貸出金残高 (末残)	9,774,912	249,000	506,058	9,525,912	9,268,854
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Loans to Bankrupt Borrowers	破綻先債権額	0.01%	0.00%	(0.00%)	0.01%	0.02%
Delinquent Loans	延滞債権額	0.84%	0.00%	(0.03%)	0.83%	0.87%
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%	0.01%
Restructured Loans	貸出条件緩和債権額	0.40%	(0.07%)	(0.15%)	0.47%	0.55%
As a percentage of total loans	貸出金残高比	1.27%	(0.06%)	(0.19%)	1.33%	1.46%

9. Allowance and Coverage Ratio against Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2018 (a)			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	126,765	(3,570)	(12,163)	130,336	138,928
Collateral/guarantees (B)	担保・保証等	80,491	162	(3,549)	80,329	84,040
Allowance for loan losses (C)	貸倒引当金	10,935	(951)	(3,952)	11,886	14,887
Allowance ratio (C)/(A)	引当率	8.6%	(0.4%)	(2.0%)	9.1%	10.7%
Coverage ratio (B+C)/(A)	保全率	72.1%	1.3%	0.9%	70.7%	71.2%
As a percentage of total loans	貸出金残高比	1.29%	(0.07%)	(0.20%)	1.36%	1.49%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2018 (a)			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	124,445	(3,195)	(11,766)	127,640	136,211
Collateral/guarantees (B)	担保・保証等	77,886	586	(3,096)	77,300	80,983
Allowance for loan losses (C)	貸倒引当金	11,098	(995)	(4,011)	12,093	15,109
Allowance ratio (C)/(A)	引当率	8.9%	(0.5%)	(2.1%)	9.4%	11.0%
Coverage ratio (B+C)/(A)	保全率	71.5%	1.4%	0.9%	70.0%	70.5%
As a percentage of total loans	貸出金残高比	1.27%	(0.06%)	(0.19%)	1.33%	1.46%

## 10. Disclosed Claims under the Financial Reconstruction Law

### <Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2018 (a)	(a-b)	(a-c)	Sep. 30, 2017 (b)	Mar. 31, 2017 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,071	(692)	(739)	17,763	17,810
Doubtful Claims	危険債権	69,491	3,664	1,069	65,827	68,421
Substandard Claims	要管理債権	40,491	(6,412)	(12,331)	46,904	52,823
Total	合計	127,054	(3,440)	(12,001)	130,495	139,056

Normal Claims	正常債権	9,803,717	258,878	528,430	9,544,838	9,275,286
Total Claims	総与信残高	9,930,772	255,437	516,429	9,675,334	9,414,342
Non-performing loan ratio	不良債権比率	1.27%	(0.06%)	(0.19%)	1.34%	1.47%

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			As of	As of
		Mar. 31, 2018 (a)	(a-b)	(a-c)	Sep. 30, 2017 (b)	Mar. 31, 2017 (c)
Total coverage (A)	保全額	91,599	(717)	(7,398)	92,316	98,997
Allowance for loan losses	貸倒引当金	11,071	(834)	(3,835)	11,906	14,907
Value covered by collateral and guarantees	担保・保証等	80,527	117	(3,562)	80,410	84,089
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	127,054	(3,440)	(12,001)	130,495	139,056

Coverage ratio (A)/(B)	保全率	72.0%	1.3%	0.9%	70.7%	71.1%
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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			As of	As of
		Mar. 31, 2018 (a)	(a-b)	(a-c)	Sep. 30, 2017 (b)	Mar. 31, 2017 (c)
Bankrupt Assets (A)	破綻先債権	1,375	(1)	(882)	1,377	2,258
Effectively Bankrupt Assets (B)	実質破綻先債権	15,695	(690)	143	16,386	15,552
Potentially Bankrupt Assets (C)	破綻懸念先債権	69,491	3,664	1,069	65,827	68,421
Assets Requiring Caution (D)	要注意先債権	871,937	(60,761)	(84,479)	932,699	956,416
Substandard Assets	要管理先債権	45,652	(8,708)	(14,932)	54,361	60,585
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	40,491	(6,412)	(12,331)	46,904	52,823
Other Assets Requiring Caution	その他要注意先債権	826,284	(52,053)	(69,546)	878,337	895,831
Normal Assets (E)	正常先債権	8,972,271	313,227	600,578	8,659,044	8,371,693
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	9,930,772	255,437	516,429	9,675,334	9,414,342

Note: Total Assets 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, 2018			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	18.9	(1.1)	(4.1)	20.1	23.1
General allowance	一般貸倒引当金	11.6	(1.1)	(3.0)	12.8	14.7
Specific allowance	個別貸倒引当金	7.3	(0.0)	(1.0)	7.3	8.3
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, 2018			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
		(a)	(a-b)	(a-c)		
Normal Assets	正常先債権	8,698.8	319.5	573.7	8,379.3	8,125.0
Assets Requiring Caution	要注意先債権	870.6	(60.6)	(85.0)	931.2	955.7
Substandard Assets	要管理先債権	45.6	(8.7)	(14.9)	54.3	60.5
Other Assets Requiring Caution	その他要注意先債権	825.0	(51.9)	(70.0)	876.9	895.1

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2018			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	27.7	(1.9)	(4.8)	29.6	32.5
General allowance	一般貸倒引当金	15.8	(1.6)	(3.6)	17.5	19.4
Specific allowance	個別貸倒引当金	11.8	(0.2)	(1.1)	12.0	13.0
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, 2018		As of Sep. 30, 2017		As of Mar. 31, 2017	
		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)	9,606.1	100.00%	9,370.5	100.00%	9,115.8	100.00%
Manufacturing	製造業	698.3	7.27%	689.8	7.36%	693.0	7.60%
Agriculture and forestry	農業, 林業	11.4	0.12%	10.9	0.12%	9.9	0.11%
Fishery	漁業	1.1	0.01%	1.1	0.01%	1.2	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	18.7	0.20%	21.5	0.23%	21.6	0.24%
Construction	建設業	314.1	3.27%	298.9	3.19%	293.0	3.21%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	67.0	0.70%	62.8	0.67%	60.7	0.67%
Information and communications	情報通信業	71.9	0.75%	42.9	0.46%	39.7	0.44%
Transport and postal service	運輸業, 郵便業	244.1	2.54%	239.7	2.56%	236.9	2.60%
Wholesale and retail trade	卸売業, 小売業	748.9	7.80%	747.3	7.98%	726.4	7.97%
Finance and insurance	金融業, 保険業	377.0	3.93%	385.4	4.11%	389.2	4.27%
Real estate and leasing	不動産業, 物品賃貸業	2,714.1	28.25%	2,638.2	28.15%	2,524.9	27.70%
Real estate	不動産業	2,472.3	25.73%	2,402.8	25.64%	2,295.9	25.19%
Real estate rental and management	不動産賃貸業・管理業	2,180.9	22.70%	2,128.7	22.72%	2,034.7	22.32%
Real estate trading, etc.	不動産取引業等	291.3	3.03%	274.0	2.92%	261.2	2.87%
Leasing	物品賃貸業	241.7	2.52%	235.3	2.51%	229.0	2.51%
Medical, welfare and other services	医療, 福祉その他サービス業	561.2	5.84%	533.0	5.69%	516.1	5.66%
Government, local public sector	国・地方公共団体	204.5	2.13%	216.8	2.31%	188.7	2.07%
Others (mainly consumer loans)	その他(個人)	3,572.8	37.19%	3,481.6	37.16%	3,413.9	37.45%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2018		As of Sep. 30, 2017		As of Mar. 31, 2017	
		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)	126.7	100.00%	130.3	100.00%	138.9	100.00%
Manufacturing	製造業	12.0	9.48%	16.1	12.37%	18.3	13.19%
Agriculture and forestry	農業, 林業	0.2	0.18%	0.2	0.17%	0.4	0.31%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.2	0.20%	0.2	0.20%	0.2	0.19%
Construction	建設業	6.9	5.46%	6.4	4.98%	6.3	4.55%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.3	0.31%	0.0	0.01%	-	-
Information and communications	情報通信業	0.3	0.31%	0.4	0.34%	0.4	0.29%
Transport and postal service	運輸業, 郵便業	13.1	10.36%	12.7	9.79%	12.5	9.06%
Wholesale and retail trade	卸売業, 小売業	16.7	13.22%	16.9	13.03%	17.1	12.36%
Finance and insurance	金融業, 保険業	0.1	0.09%	0.1	0.09%	0.1	0.09%
Real estate and leasing	不動産業, 物品賃貸業	34.2	27.04%	34.9	26.85%	37.8	27.24%
Real estate	不動産業	33.6	26.57%	34.3	26.37%	37.2	26.80%
Real estate rental and management	不動産賃貸業・管理業	32.7	25.84%	33.5	25.73%	36.2	26.10%
Real estate trading, etc.	不動産取引業等	0.9	0.73%	0.8	0.64%	0.9	0.70%
Leasing	物品賃貸業	0.5	0.47%	0.6	0.48%	0.6	0.44%
Medical, welfare and other services	医療, 福祉その他サービス業	13.5	10.70%	13.0	9.98%	15.6	11.28%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	28.7	22.65%	28.9	22.19%	29.7	21.44%

#### 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, 2018 (a)			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Hong Kong	香港	6.7	0.7	0.6	5.9	6.1
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.8	(0.0)	(0.0)	1.9	1.8
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
India	インド	7.7	(1.6)	0.7	9.3	6.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.7	(0.2)	0.7	1.9	0.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	0.9	(0.0)	(0.0)	1.0	1.0
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	3.1	(0.1)	0.9	3.3	2.2
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	3.6	1.5	1.8	2.0	1.7
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	3.1	0.0	0.7	3.1	2.4
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	1.3	0.9	0.7	0.4	0.5
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	1.1	0.0	1.1	1.1	-
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	32.0	1.1	7.5	30.9	24.5
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, 2018 (a)			As of Sep. 30, 2017 (b)	As of Mar. 31, 2017 (c)
			(a-b)	(a-c)		
Panama	パナマ	-	(0.5)	(0.5)	0.5	0.5
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.3	(0.0)	(0.0)	0.3	0.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.3	(0.5)	(0.5)	0.8	0.8
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 <Non-consolidated> <Consolidated>

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as gains 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 gains 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, 2018 (a)					As of Sep. 30, 2017 (b)			As of Mar. 31, 2017 (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	0.0	(0.2)	(0.1)	0.0	0.0	0.2	0.2	0.0	0.1	0.1	0.0
Other securities	その他有価証券	161.0	8.3	13.8	173.0	11.9	152.7	162.3	9.6	147.1	157.7	10.5
	株式	144.1	11.7	20.0	145.0	0.8	132.3	133.2	0.8	124.0	124.8	0.8
	債券	9.3	(0.2)	(3.4)	9.9	0.5	9.5	10.5	1.0	12.8	13.9	1.0
	その他	7.5	(3.2)	(2.7)	18.1	10.5	10.8	18.5	7.7	10.3	19.0	8.7
	うち外国債券	(3.0)	(1.4)	(0.7)	1.3	4.3	(1.6)	2.2	3.8	(2.3)	2.2	4.6
Total	合計	161.0	8.0	13.7	173.0	11.9	153.0	162.6	9.6	147.3	157.9	10.6

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, 2018 (a)					As of Sep. 30, 2017 (b)			As of Mar. 31, 2017 (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	0.0	(0.2)	(0.1)	0.0	0.0	0.2	0.2	0.0	0.1	0.1	0.0
Other securities	その他有価証券	174.9	9.0	17.9	186.8	11.9	165.8	175.5	9.6	156.9	167.5	10.5
	株式	158.0	12.5	24.1	158.8	0.8	145.4	146.3	0.8	133.8	134.6	0.8
	債券	9.3	(0.2)	(3.4)	9.9	0.5	9.5	10.5	1.0	12.8	13.9	1.0
	その他	7.5	(3.2)	(2.7)	18.1	10.5	10.8	18.5	7.7	10.3	19.0	8.7
	うち外国債券	(3.0)	(1.4)	(0.7)	1.3	4.3	(1.6)	2.2	3.8	(2.3)	2.2	4.6
Total	合計	174.9	8.7	17.7	186.9	11.9	166.1	175.7	9.6	157.1	167.7	10.6

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 Mar. 31, 2018 (a)	As of Sep. 30, 2017 (b)		As of Mar. 31, 2017 (c)
			(a-b)	(a-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	0.4	(1.1)	(0.4)	1.6
Foreign bonds	外国債券	(3.0)	(1.4)	(0.7)	(1.6)
Deferred hedges on derivative transactions	デリバティブ取引 (繰延ヘッジ)	3.5	0.3	0.2	3.2

16. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2018	As of Mar. 31, 2017
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	81,079 [0.2%]	81,282 [0.2%]
Plan assets at fair value (B)	年金資産	(67,984)	(59,147)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	(1,050) [10 years]	(3,712) [10 years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表計上額の純額	12,044	18,421
Prepaid pension cost	前払年金費用	442	718
Provision for retirement benefits	退職給付引当金	12,486	19,140

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2018	As of Mar. 31, 2017
Projected benefit obligation (A)	退職給付債務	81,809	81,986
Plan assets at fair value (B)	年金資産	(67,984)	(59,147)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表計上額の純額	13,825	22,838
Net defined benefit asset	退職給付に係る資産	1,072	-
Net defined benefit liability	退職給付に係る負債	14,898	22,838

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2018	As of Mar. 31, 2017
Retirement benefit cost (A)+(B)+(C)+(D)+(E)	退職給付費用	2,640	2,438
Service cost (A)	勤務費用	2,745	2,756
Interest cost (B)	利息費用	162	163
Expected return on plan assets (C)	期待運用収益	(1,774)	(1,736)
Amortization of actuarial gain or loss (D)	数理計算上の差異の 損益処理額	1,236	1,193
Other (E)	その他	269	60

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2018	As of Mar. 31, 2017
Retirement benefit cost	退職給付費用	2,739	2,542

**(2) Tax effect**

## Breakdown of sources for deferred tax assets and liabilities

## &lt; Non-consolidated &gt;

(¥ Million)

	(Japanese)	As of Mar. 31, 2018	As of Sep. 30, 2017	As of Mar. 31, 2017
Allowance for loan losses	貸 倒 引 当 金	8,994	8,988	9,926
Provision for retirement benefits	退 職 給 付 引 当 金	5,729	5,759	5,840
Write-offs of securities	有 価 証 券 償 却	959	969	994
Others	そ の 他	6,321	5,562	5,558
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	22,005	21,278	22,320
Valuation allowance (B)	評 価 性 引 当 額	(962)	(961)	(1,351)
Total of deferred tax assets (A)+(B)(C)	繰 延 税 金 資 産 合 計	21,043	20,317	20,968
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	48,858	46,309	44,581
Prepaid pension cost	前 払 年 金 費 用	115	160	200
Other	そ の 他	954	788	763
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	49,928	47,258	45,546
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)	(28,884)	(26,940)	(24,577)

## &lt; Consolidated &gt;

(¥ Million)

	(Japanese)	As of Mar. 31, 2018	As of Sep. 30, 2017	As of Mar. 31, 2017
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)	(27,395)	(24,038)	(20,438)

## 17. Earnings Projections

### <Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY 2018 Ending
		Ending Sep. 30, 2018	Mar. 31, 2019
Gross business profits	業 務 粗 利 益	78.5	152.5
Net interest income	資 金 利 益	62.6	120.8
Net fees and commissions income	役 務 取 引 等 利 益	11.8	24.0
Trading income	特 定 取 引 利 益	1.7	3.4
Profit from other business transactions	そ の 他 業 務 利 益	2.3	4.3
Expenses (-)	経 費 ( △ )	41.3	83.0
Core net business income	コ ア 業 務 純 益	35.7	66.9
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	37.2	69.5
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>38.5</b>	<b>72.5</b>
<b>Profit</b>	<b>当 期 ( 中 間 ) 純 利 益</b>	<b>28.0</b>	<b>51.0</b>

Net credit costs (-)	与 信 関 係 費 用 ( △ )	3.2	4.5
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### <Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months	FY 2018 Ending
		Ending Sep. 30, 2018	Mar. 31, 2019
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>39.5</b>	<b>80.0</b>
<b>Profit attributable to owners of parent</b>	<b>親 会 社 株 主 に 帰 属 す る 当 期 ( 中 間 ) 純 利 益</b>	<b>27.5</b>	<b>54.5</b>
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥16.00
Dividend payout ratio	配 当 性 向 ( 連 結 ベ ー ス )	22.7%	22.9%

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
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
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