

# The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2015, ending March 31, 2016

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Tsutomu Yonemoto, General Manager, Corporate Planning Division  
 Filing date of Financial Statements: August 7, 2015 (scheduled)  
 Trading Accounts: Established  
 Payment day of cash dividend: -  
 Supplementary Materials: Attached  
 IR Conference: Not scheduled

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

## 1. Financial Highlights for the First Quarter (from April 1, 2015 to June 30, 2015)

### (1) Consolidated Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income Attributable to Equities of Parent	
	経常収益		経常利益		親会社株主に帰属する 四半期純利益	
First quarter	¥Million	%	¥Million	%	¥Million	%
Ended Jun. 30, 2015	60,447	1.0	26,131	(0.2)	17,704	(22.9)
Ended Jun. 30, 2014	59,796	1.2	26,197	7.8	22,982	54.6

Note: Comprehensive income First quarter ended Jun.30, 2015; ¥25,007 million [(26.6%)],  
 First quarter ended Jun.30, 2014; ¥34,098 million [332.0%]

	Net Income per Share		Net Income per Share (Diluted)	
	1株当たり 四半期純利益		潜在株式調整後1株当たり 四半期純利益	
First quarter	¥		¥	
Ended Jun. 30, 2015	21.26		21.23	
Ended Jun. 30, 2014	27.16		27.13	

### (2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
	総資産	純資産	自己資本比率
	¥Million	¥Million	%
First quarter			
Ended Jun. 30, 2015	13,525,580	877,945	6.4
Fiscal Year 2014	12,969,442	858,747	6.6

(Reference) Capital assets First quarter ended Jun.30, 2015; ¥877,458 million Fiscal Year 2014; ¥858,301 million  
 Note: "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares"- "Minority interests")/ "Total assets" at term end.  
 "Capital assets to total assets" stated above was not calculated based on the public notice of "Capital assets to total assets".

## 2. Cash Dividends for Shareholders

	Annual cash dividends				
	年間配当金				
	First Quarter-end	Second Quarter-end	Third Quarter-end	Fiscal Year-end	Total
	第1四半期末	第2四半期末	第3四半期末	期末	合計
	¥	¥	¥	¥	¥
Fiscal year 2014	—	6.00	—	7.00	13.00
Fiscal year 2015	—	—	—	—	—
Fiscal year 2015 (Projection)	—	7.00	—	7.00	14.00

Note: Revisions of released cash dividend projections: No

## 3. Consolidated Earnings Projections for Fiscal year 2015 (from April 1, 2015 to March 31, 2016)

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

	Ordinary Profit		Net Income Attributable to Equities of Parent		Net Income per Share
	経常利益		親会社株主に帰属する当期純利益		1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six months					
Ending September 30, 2015	43,000	(4.1)	29,000	(17.0)	34.82
Fiscal year					
Ending March 31, 2016	80,500	(4.4)	53,000	(7.0)	63.64

Note: Revisions of released earnings projections: No

**\* Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: Yes
  - ② Other changes in accounting principles: No
  - ③ Changes in accounting estimates: No
  - ④ Restatement: No
- Note: For details, please refer to ““2. Information Regarding Notes” Changes in Accounting Principles, Accounting Estimates and Restatement’ on page 4.

## (4) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):
 

June 30, 2015	875,521,087 shares	March 31, 2015	875,521,087 shares
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- ② Number of treasury shares
 

June 30, 2015	42,758,724 shares	March 31, 2015	42,737,186 shares
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- ③ Average number of issued shares
 

For the three months ended June 30, 2015	832,769,771 shares
For the three months ended June 30, 2014	846,066,737 shares

**\* Statement relating to the status of the quarterly review procedures**

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

**\* Explanation for the proper use of projections and other notes**

For information related to the projections, please refer to ““1. Qualitative Information” (3) Qualitative Information related to the Consolidated Earnings Projections’ on page 4.

## Table of contents

<b>1. Qualitative Information.....</b>	<b>4</b>
(1) Qualitative Information related to the Consolidated Results of Operations.....	4
(2) Qualitative Information related to the Consolidated Financial Conditions.....	4
(3) Qualitative Information related to the Consolidated Earnings Projections.....	4
<b>2. Information regarding Notes .....</b>	<b>4</b>
Changes in Accounting Principles, Accounting Estimates and Restatement.....	4
<b>3. Quarterly Consolidated Financial Statements .....</b>	<b>5</b>
(1) Quarterly Consolidated Balance Sheet .....	5
(2) Quarterly Consolidated Statements of Income and Comprehensive Income .....	7
(3) Note for the Assumption of Going Concern .....	9
(4) Note for Material Changes in Shareholders' Equity.....	9
(5) Material Subsequent Events .....	9
<b>Supplementary Information .....</b>	<b>10</b>

## 1. Qualitative Information

### (1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the first quarter of fiscal year 2015, ending March 31, 2016 were as follows.

Ordinary income increased by ¥651 million from the corresponding period of the previous fiscal year, to ¥60,447 million mainly due to an increase in interest income such as interest and dividends on securities.

Ordinary expenses increased by ¥717 million from the corresponding period of the previous fiscal year, to ¥34,316 million mainly due to an increase in interest expenses such as interest on bonds.

As a result, Ordinary profit decreased by ¥65 million to ¥26,131 million compared with the corresponding period of the previous fiscal year.

Net income attributable to equities of parent decreased by ¥5,277 million from the corresponding period of the previous fiscal year, to ¥17,704 million reflecting an effect of negative goodwill recognized regarding share acquisitions of subsidiaries in the corresponding period of the previous fiscal year.

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

Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2015 was ¥10,889.7 billion, an increase of ¥167.1 billion from the position as of March 31, 2015. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary and pension payments and other household needs.

We continued to respond positively to the funding demand of corporate and individual customers. As a result, the balance of loans and bills discounted as of June 30, 2015 increased by ¥126.7 billion from the position as of March 31, 2015, to ¥8,565.4 billion. The amount of securities held increased by ¥88.1 billion from the position as of March 31, 2015, to ¥2,450.3 billion.

On this basis, total assets as of June 30, 2015 increased by ¥556.1 billion from the previous fiscal year-end, to ¥13,525.5 billion.

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

There are no changes in our earnings projections for the fiscal year 2015, ending March 31, 2016 released on May 12, 2015.

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. Information regarding Notes

### Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in Accounting Principles)

The Chiba Bank has applied the "Accounting Standard for Business Combinations" (ASBJ Statement No. 21, September 13, 2013), "Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013), "Accounting Standard for Business Divestitures" (ASBJ Statement No.7, September 13, 2013) and other standards from the first quarter of fiscal year 2015, ending March 31, 2016. Accordingly, the accounting methods have been changed to record the difference arising from changes in equity in subsidiaries which the Chiba Bank continues to control as capital surplus, and to record business acquisition costs as expenses for the fiscal year in which incurred. In addition, regarding business combinations occurring on or after April 1, 2015, the accounting method has been changed to retroactively reflect adjustments to the amount allocated to acquisition costs arising from the finalization of the provisional accounting treatment on the consolidated financial statements of the period in which the business combination occurs. Furthermore, presentation of net income and others has been changed and presentation of minority interests has been changed to non-controlling interests. In order to reflect the changes in presentation of financial statements, reclassification was made accordingly in the quarterly consolidated financial statements for the first quarter ended June 30, 2014 and the consolidated financial statements for the fiscal year ended March 31, 2015.

The Accounting Standard for Business Combinations and other standards have been applied in accordance with the transitional treatment set forth in Article 58-2 (4) of the Accounting Standard for Business Combinations, Article 44-5(4) of the Accounting Standard for Consolidated Financial Statements and Article 57-4 (4) of the Accounting Standard for Business Divestitures. The Chiba Bank has applied these standards prospectively from April 1, 2015.

Those changes had no impact on the quarterly consolidated financial statements for the first quarter of fiscal year 2015, ending March 31, 2016.

## 3. Quarterly Consolidated Financial Statements

## (1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Jun. 30, 2015
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,227,256	1,510,318
Call loans and bills bought	コールローン及び買入手形	316,924	304,989
Receivables under resale agreements	買現先勘定	14,996	24,996
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,091	2,079
Monetary claims bought	買入金銭債権	22,624	22,645
Trading assets	特定取引資産	271,774	314,620
Money held in trust	金銭の信託	44,450	40,115
Securities	有価証券	2,362,229	2,450,373
Loans and bills discounted	貸出金	8,438,684	8,565,439
Foreign exchanges	外国為替	8,080	3,998
Other assets	その他資産	95,225	100,756
Tangible fixed assets	有形固定資産	102,423	101,764
Intangible fixed assets	無形固定資産	11,091	11,028
Net defined benefit asset	退職給付に係る資産	7,569	7,754
Deferred tax assets	繰延税金資産	6,082	5,969
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,896	104,176
Allowance for loan losses	貸倒引当金	(44,960)	(45,448)
Total assets	資産の部合計	12,969,442	13,525,580
Liabilities:	(負債の部)		
Deposits	預金	10,722,619	10,889,737
Negotiable certificates of deposit	譲渡性預金	495,494	446,105
Call money and bills sold	コールマネー及び売渡手形	39,878	433,841
Payables under securities lending transactions	債券貸借取引受入担保金	154,368	175,263
Trading liabilities	特定取引負債	20,788	20,036
Borrowed money	借入金	308,712	306,596
Foreign exchanges	外国為替	767	450
Bonds payable	社債	76,020	76,705
Other liabilities	その他負債	143,989	124,248
Net defined benefit liability	退職給付に係る負債	20,091	19,988
Provision for directors' retirement benefits	役員退職慰労引当金	185	122
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,093	1,899
Provision for point loyalty programs	ポイント引当金	442	473
Reserves under the special laws	特別法上の引当金	27	27
Deferred tax liabilities	繰延税金負債	30,576	36,220
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,742	11,742
Acceptances and guarantees	支払承諾	82,896	104,176
Total liabilities	負債の部合計	12,110,695	12,647,635

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2015	As of Jun. 30, 2015	
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	480,803	492,678	
Treasury shares	自 己 株 式	(27,532)	(27,553)	
Total shareholders' equity	株 主 資 本 合 計	720,474	732,329	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	121,264	128,133	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	414	935	
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,663	10,663	
Remesurements of defined benefit plans	退職給付に係る調整累計額	5,484	5,396	
Total accumulated other comprehensive income	その他の包括利益累計額合計	137,826	145,128	
Subscription rights to shares	新 株 予 約 権	446	487	
Total net assets	純 資 産 の 部 合 計	858,747	877,945	
Total liabilities and net assets	負債及び純資産の部合計	12,969,442	13,525,580	

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

## Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2014	For the three months ended Jun. 30, 2015
Ordinary income	経常収益	59,796	60,447
Interest income	資金運用収益	35,232	35,934
Interest on loans and discounts	(うち貸出金利息)	27,969	27,120
Interest and dividends on securities	(うち有価証券利息配当金)	6,754	8,012
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	11,257	11,841
Trading income	特定取引収益	725	808
Other ordinary income	その他業務収益	1,545	888
Other income	その他経常収益	11,034	10,973
Ordinary expenses	経常費用	33,598	34,316
Interest expenses	資金調達費用	2,690	3,602
Interest on deposits	(うち預金利息)	1,135	1,290
Fees and commissions payments	役務取引等費用	4,086	4,330
Trading expenses	特定取引費用	-	59
Other ordinary expenses	その他業務費用	13	180
General and administrative expenses	営業経費	22,584	21,657
Other expenses	その他経常費用	4,223	4,486
Ordinary profit	経常利益	26,197	26,131
Extraordinary income	特別利益	5,127	-
Gain on negative goodwill	負ののれん発生益	5,127	-
Extraordinary loss	特別損失	121	13
Loss on disposal of fixed assets	固定資産処分損	121	13
Income before income taxes and minority interests	税金等調整前 四半期純利益	31,203	26,118
Income taxes-current	法人税、住民税 及び事業税	7,011	5,997
Income taxes-deferred	法人税等調整額	1,209	2,415
Total income taxes	法人税等合計	8,220	8,413
Net income	四半期純利益	22,982	17,704
Net income attributable to equities of parent	親会社株主に帰属する 四半期純利益	22,982	17,704

## Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2014	For the three months ended Jun. 30, 2015
Net income	四 半 期 純 利 益	22,982	17,704
Other comprehensive income	そ の 他 の 包 括 利 益	11,116	7,302
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	11,326	6,845
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(305)	521
Remesurements of defined benefit plans	退 職 給 付 に 係 る 調 整 額	90	(88)
Share of other comprehensive income of affiliates accounted for using equity method	持 分 法 適 用 会 社 に 対 す る 持 分 相 当 額	4	23
Comprehensive income	四 半 期 包 括 利 益	34,098	25,007
Comprehensive income attributable to equities of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	34,098	25,007

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

Not applicable.

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

Not applicable.

**(5) Material Subsequent Events**

At the Board of Directors' Meeting held on August 5, 2015, 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 12 million shares                 |
| (3) Total cost of acquisition             | Up to 10.0 billion yen                  |
| (4) Period of acquisition                 | From August 6, 2015 to October 30, 2015 |

## Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2015, ending March 31, 2016

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

- <Consolidated> Ordinary profit was ¥26.1 billion, almost unchanged from the corresponding period of the previous fiscal year, and net income attributable to equities of parent decreased by ¥5.2 billion, to ¥17.7 billion reflecting an effect of negative goodwill recognized in the corresponding period of the previous fiscal year. (Excluding an effect of negative goodwill recognized, ordinary profit increased by ¥1.8 billion from the corresponding period of the previous fiscal year, and net income attributable to equities of parent increased by ¥1.7 billion from the corresponding period of the previous fiscal year.)
- <Non-consolidated> Ordinary profit increased by ¥2.5 billion from the corresponding period of the previous fiscal year, to ¥26.2 billion due to increases in net interest income and gains related to stocks, etc., and net income increased by ¥2.3 billion from the corresponding period of the previous fiscal year, to ¥18.6 billion.
- Consolidated ordinary profit and net income attributable to equities of parent were the second highest as the first quarter, next to the corresponding period of previous fiscal year (excluding an effect of negative goodwill recognized, the highest ever), and non-consolidated ordinary profit and net income were the highest as the first quarter.

## Consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2015 (a)	For the three months ended Jun. 30, 2014 (b)	(a - b)	Interim FY 2015 (Projection)	(Reference) FY 2014 ended Mar. 31, 2015
<b>Ordinary profit</b>	経 常 利 益	26,131	26,197	(65)	43,000	84,244
Excluding gain on negative goodwill, etc.	負ののれん発生益等除き	26,131	24,320	1,810	-	82,368
<b>Net income</b>	四半期(中間・当期)純利益	17,704	22,982	(5,277)	29,000	57,033
Excluding gain on negative goodwill, etc.	負ののれん発生益等除き	17,704	15,978	1,726	-	50,029

## Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2015 (a)	For the three months ended Jun. 30, 2014 (b)	(a - b)	Interim FY 2015 (Projection)	(Reference) FY 2014 ended Mar. 31, 2015
Gross business profit	業 務 粗 利 益	40,231	40,556	(325)		151,742
Net interest income	資 金 利 益	34,799	34,257	542		126,052
Net fees and commissions income	役 務 取 引 等 利 益	4,453	4,315	137		19,230
Trading income	特 定 取 引 利 益	272	452	(180)		2,652
Profit from other business transactions	そ の 他 業 務 利 益	705	1,530	(824)		3,806
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	329	1,148	(818)		2,033
Expenses (excluding non-recurrent expenses) (-)	経 費 ( 除 く 臨 時 処 理 分 )	20,372	21,079	(707)		82,637
<b>Net business income (before transfer to general allowance for loan losses)</b>	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	19,859	19,477	382		69,104
<b>Core net business income</b>	コ ア 業 務 純 益	19,529	18,328	1,200		67,071
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	19,859	19,477	382		69,104
Non-recurrent income and losses	臨 時 損 益	6,376	4,187	2,188		5,074
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	(350)	(77)	(273)		(387)
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	2,423	1,072	1,351		1,232
<b>Ordinary profit</b>	経 常 利 益	26,235	23,664	2,570	41,000	74,178
Extraordinary income (loss)	特 別 損 益	(13)	(121)	107		(1,135)
<b>Net income</b>	四半期(中間・当期)純利益	18,642	16,277	2,365	28,500	45,807

Net credit costs (-)	(i)+(ii)	与 信 関 係 費 用	(350)	(77)	(273)	(387)
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Note : Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds, etc.

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

- A positive approach towards meeting customers' funding demand brought an increase in loans and bills discounted of ¥128.4 billion from the position as of March 31, 2015, to ¥8,589.6 billion. The balance of deposits increased by ¥169.9 billion compared with the position as of March 31, 2015, to ¥10,903.3 billion mainly due to an increase in personal deposits.
- The balance of investment trusts increased by ¥3.9 billion compared with the position as of March 31, 2015, to ¥383.3 billion, and insurance premiums of personal annuities, etc. decreased by ¥8.4 billion from the corresponding period of the previous fiscal year, to ¥22.7 billion.

(¥ Billion)

	(Japanese)	As of Jun. 30, 2015		As of Mar. 31, 2015 (b)	(Reference) As of Jun. 30, 2014
		(a)	(a) - (b)		
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>8,589.6</b>	<b>128.4</b>	<b>8,461.1</b>	<b>8,193.1</b>
Domestic operations	国 内 向 け 貸 出	8,424.1	124.7	8,299.3	8,073.9
Corporate loans	事 業 者 向 け 貸 出	4,998.0	66.0	4,931.9	4,801.4
Consumer loans	消 費 者 ロ ー ン	3,141.5	18.3	3,123.1	2,997.5
Housing loans	う ち 住 宅 ロ ー ン	3,030.6	14.2	3,016.3	2,898.9
Public sectors	公 共 向 け 貸 出	284.5	40.3	244.2	274.9
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [ 中 小 企 業 等 貸 出 比 率 ]	6,775.8 [80.43%]	68.7 [(0.37%)]	6,707.0 [80.81%]	6,412.2 [79.41%]
Overseas operations	海 外 向 け 貸 出	165.5	3.7	161.7	119.2
<b>Deposits</b>	<b>預 金</b>	<b>10,903.3</b>	<b>169.9</b>	<b>10,733.3</b>	<b>10,274.2</b>
Domestic operations	国 内	10,504.5	97.4	10,407.1	10,047.7
Personal deposits	う ち 個 人	8,113.2	193.3	7,919.8	7,837.2
Corporate deposits	う ち 公 共	476.4	(175.7)	652.2	417.5
Overseas operations	海 外 店 等	398.7	72.5	326.2	226.5

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

(Reference) Investment trusts, etc. (参考) 投資信託等

(¥ Billion)

	(Japanese)	As of Jun. 30, 2015		As of Mar. 31, 2015 (b)	(Reference) As of Jun. 30, 2014
		(a)	(a) - (b)		
<b>Balance of investment trusts</b>	<b>投 資 信 託 残 高</b>	<b>383.3</b>	<b>3.9</b>	<b>379.4</b>	<b>361.5</b>
Personal investors	う ち 個 人	376.7	4.0	372.7	354.4

(¥ Billion)

	(Japanese)	For the three months ended Jun. 30, 2015		For the three months ended Jun. 30, 2014 (b)	(Reference) FY2014 ended Mar. 31, 2015
		(a)	(a) - (b)		
<b>Personal annuities (Insurance premiums)</b>	<b>個 人 年 金 保 険 等 ( 取 扱 保 険 料 )</b>	<b>22.7</b>	<b>(8.4)</b>	<b>31.1</b>	<b>114.5</b>

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

(¥ Million)

	(Japanese)	As of Jun. 30, 2015		As of Mar. 31, 2015 (b)	(Reference) As of Jun. 30, 2014
		(a)	(a) – (b)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,577	(458)	20,035	19,026
Doubtful Claims	危険債権	84,412	(2,418)	86,831	89,040
Substandard Claims	要管理債権	53,398	229	53,168	55,240
Total	合計	157,388	(2,646)	160,035	163,307
Normal Claims	正常債権	8,556,728	153,352	8,403,375	8,149,061
Non-performing loan ratio	不良債権比率	1.80%	(0.06%)	1.86%	1.96%

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

## Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2015		As of Mar. 31, 2015 (b)	(Reference) As of Jun. 30, 2014
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,006	308	1,698	1,768
Delinquent Loans	延滞債権額	99,267	(2,838)	102,106	104,025
Loans past due 3 months or more	3ヵ月以上延滞債権額	841	142	698	3,328
Restructured Loans	貸出条件緩和債権額	52,569	85	52,484	51,930
Total	合計	154,685	(2,301)	156,987	161,052
Total loan balance (Term-end balance)	貸出金残高(末残)	8,565,439	126,754	8,438,684	8,169,736
Total percentage of loan balance	貸出金残高比	1.80%	(0.05%)	1.86%	1.97%

## Non-consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2015		As of Mar. 31, 2015 (b)	(Reference) As of Jun. 30, 2014
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	2,281	177	2,104	2,130
Delinquent Loans	延滞債権額	101,240	(3,241)	104,481	105,623
Loans past due 3 months or more	3ヵ月以上延滞債権額	841	142	698	3,328
Restructured Loans	貸出条件緩和債権額	52,556	86	52,469	51,912
Total	合計	156,920	(2,834)	159,754	162,995
Total loan balance (Term-end balance)	貸出金残高(末残)	8,589,643	128,462	8,461,180	8,193,179
Total percentage of loan balance	貸出金残高比	1.82%	(0.06%)	1.88%	1.98%

## 5. Securities

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

Consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2015				As of Mar. 31, 2015			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	11.8	(0.1)	0.0	0.1	11.1	0.2	0.2	0.0
Other securities	その他有価証券	2,427.9	187.8	193.0	5.2	2,341.2	177.8	181.1	3.3
Stocks	株 式	258.3	152.0	152.3	0.2	247.3	138.6	139.0	0.4
Bonds	債 券	1,469.0	9.9	10.6	0.7	1,461.1	10.8	11.1	0.3
Others	そ の 他	700.6	25.8	30.0	4.2	632.7	28.3	30.8	2.5
Foreign bonds	うち外国債券	533.0	(0.4)	3.7	4.1	485.4	3.1	5.6	2.4

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)		
	(Japanese)	As of Jun. 30, 2015				As of Mar. 31, 2015			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	11.8	(0.1)	0.0	0.1	11.1	0.2	0.2	0.0
Other securities	その他有価証券	2,414.3	176.3	181.6	5.2	2,329.3	168.1	171.4	3.2
Stocks	株 式	244.7	140.6	140.9	0.2	235.5	128.9	129.3	0.4
Bonds	債 券	1,469.0	9.9	10.6	0.7	1,461.1	10.8	11.1	0.3
Others	そ の 他	700.6	25.8	30.0	4.2	632.7	28.3	30.8	2.5
Foreign bonds	うち外国債券	533.0	(0.4)	3.7	4.1	485.4	3.1	5.6	2.4

Note 1: Gains/losses are the difference between book value (after applying the amortized cost method and after write-offs) and market value, as of the end of each period.

Note 2: Beneficiary claims on loans in Monetary claims bought is included.

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

		(Japanese)	For the three months ended Jun. 30, 2015 (a)	For the three months ended Jun. 30, 2014 (b)	(a-b)	(Reference) FY 2014 ended Mar. 31, 2015
Gains (losses) related to bonds (Government bonds, etc.)		国債等債券損益	329	1,148	(818)	2,033
Gains on sales		売却益	506	1,147	(640)	2,417
Gains on redemption		償還益	3	15	(11)	40
Losses on sales (-)		売却損	180	13	166	424
Losses on redemption (-)		償還損	-	-	-	-
Write-offs (-)		償却	-	-	-	-
Gains (losses) related to stocks, etc.		株式等関係損益	2,423	1,072	1,351	1,232
Gains on sales		売却益	2,507	1,072	1,434	1,327
Losses on sales (-)		売却損	-	0	(0)	95
Write-offs (-)		償却	84	-	84	0

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.