

The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2013, ending March 31, 2014

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Masahiro Owaku, Executive Officer and General Manager-Corporate Planning Division
 Filing date of Financial Statements: November 22, 2013 (scheduled)
 Payment date of cash dividends: December 5, 2013 (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, 2013 to September 30, 2013)

(1) Consolidated Operating Results

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

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2013	112,483	1.5	43,535	18.5	26,614	20.8
Ended September 30, 2012	110,748	(6.2)	36,734	(2.0)	22,023	(6.1)

Note: Comprehensive Income First half ended September 30, 2013: ¥37,620 million [89.7%] First half ended September 30, 2012: ¥19,823 million [(13.9%)]

	Net Income per Share 1株当たり中間純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 中間純利益
First half Ended September 30, 2013	¥ 30.94	¥ 30.91
Ended September 30, 2012	25.24	25.22

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
First half Ended September 30, 2013	¥Million 11,378,758	¥Million 761,009	% 6.6
Fiscal year 2012	11,373,741	729,243	6.3

(Reference) Capital assets First half ended September 30, 2013: ¥753,149 million Fiscal year 2012: ¥721,648 million

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

2. Cash Dividends for Shareholders

	Cash Dividends per Share 年間配当金				
	End of 1Q 第1四半期末	End of 2Q 第2四半期末	End of 3Q 第3四半期末	End of FY 期末	Annual 合計
Fiscal year Ended March 31, 2013	¥ —	¥ 5.50	¥ —	¥ 6.50	¥ 12.00
Ending March 31, 2014	—	6.00	—	6.00	12.00
Ending March 31, 2014 (Projection)	—	—	—	6.00	12.00

Note: Revisions of cash dividends projections: No

Annual cash dividends per share for the fiscal year ended March 31, 2013 were included ¥1.00 as the commemorative dividends for the 70th anniversary of our foundation.

3. Consolidated Earnings Projections for Fiscal year 2013, ending March 31, 2014

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

	Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2014	75,500	3.7	45,000	1.9	52.66

Note: Revisions of earnings projections: Yes

***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.: 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” on page 4.

(3) Number of issued shares (common stock)

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

September 30, 2013	875,521,087 shares	March 31, 2013	875,521,087 shares
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- ② Number of treasury stock:

September 30, 2013	15,468,604 shares	March 31, 2013	15,553,829 shares
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- ③ Average number of shares:

For the six months ended September 30, 2013		860,007,489 shares	
For the six months ended September 30, 2012		872,369,784 shares	

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2013 to September 30, 2013)****(1) Non-consolidated Operating Results**

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

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2013	100,539	1.6	40,057	19.1	25,348	22.1
Ended September 30, 2012	98,918	(8.4)	33,626	(5.9)	20,758	(9.7)

	Net Income per Share 1株当たり中間純利益
First half Ended September 30, 2013	¥29.47
Ended September 30, 2012	¥23.77

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
First half Ended September 30, 2013	¥11,317,149	¥718,312	6.3%
Fiscal year 2012	¥11,312,385	¥688,889	6.0%

(Reference) Capital assets First half ended September 30, 2013: ¥718,017 million Fiscal year 2012: ¥688,612 million
 Note: “Capital assets to total assets” represents “Net assets”-“Subscription rights to shares”/“Total assets” at (interim) fiscal year end.

2. Non-consolidated Earnings Projections for Fiscal year 2013, ending March 31, 2014

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

	Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2014	69,500	4.5	42,000	1.8	49.15

Statement relating to the status of the interim audit procedures

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

Explanation for proper use of projections and other notes

1. Chiba Bank falls under the category of “Specified Business Corporation” under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2013.
2. For information related to the projections, please refer to “Qualitative Information related to the Earnings Projections” on page 4.

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1. Qualitative Information related to the Interim Financial Results

(1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY 2013 were as follows.

Ordinary income increased by ¥1,735 million compared with the corresponding period of the previous fiscal year, to ¥112,483 million mainly due to an increase in Fees and commissions. Ordinary expenses decreased by ¥5,065 million compared with the corresponding period of the previous fiscal year, to ¥68,948 million mainly due to a decrease in Other expenses such as write-offs of stocks, etc.

As a result, Ordinary profit increased by ¥6,800 million to ¥43,535 million and Net income increased by ¥4,591 million to ¥26,614 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Condition

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

The balance of Deposits as of September 30, 2013 was ¥9,781.5 billion, an increase of ¥153.4 billion from the position as of March 31, 2013, reflecting our efforts to provide a variety of financial products and services, as well as 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 ¥130.7 billion from the previous fiscal year-end, to ¥8,016.8 billion. The balance of securities as of September 30, 2013 was ¥2,142.1 billion, a decrease of ¥32.7 billion.

As a result, the balance of Total assets as of September 30, 2013 increased by ¥5.0 billion compared with the previous fiscal year-end, to ¥11,378.7 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

Earnings projections for the fiscal year ending March 31, 2014, released on May 10, 2013 are revised as follows.

(¥ Billion)

	Consolidated Earnings Projections 連結業績予想			Non-consolidated Earnings Projections 個別業績予想		
	Previous projections 前回公表 業績予想	Revised projections 今回公表 業績予想	Difference 増減	Previous projections 前回公表 業績予想	Revised projections 今回公表 業績予想	Difference 増減
Ordinary profit 経常利益	74.0	75.5	1.5	68.0	69.5	1.5
Net income 当期純利益	45.0	45.0	-	42.0	42.0	-

(Background to the revisions)

According to the interim financial results, the earnings projections have been revised mainly because it is expected that Net credit costs will be below previous projections.

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 accordance with changes in accounting standard, etc.)

(Application of accounting standard for consolidated financial statements, etc.)

The Chiba Bank has adopted the accounting standard for consolidated financial statements (ASBJ Statement No. 22, revised on March 25, 2011) from the first half of fiscal year ending March 31, 2014, the WIYAS Funding Corporation, which was disclosed as the special purpose entity, became the unconsolidated subsidiary that are not accounted for by the equity method. This adoption has no impact.

3. Consolidated Interim Financial Information

(1) Consolidated Interim Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2013	As of Sep. 30, 2013
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	442,958	392,668
Call loans and bills bought	コールローン及び買入手形	227,511	206,125
Receivables under resale agreements	買現先勘定	29,994	34,995
Monetary claims bought	買入金銭債権	24,778	23,343
Trading assets	特定取引資産	285,577	275,138
Money held in trust	金銭の信託	41,190	43,908
Securities	有価証券	2,174,866	2,142,147
Loans and bills discounted	貸出金	7,886,033	8,016,832
Foreign exchange	外国為替	6,386	5,555
Other assets	その他資産	92,614	91,419
Tangible fixed assets	有形固定資産	98,639	99,197
Intangible fixed assets	無形固定資産	10,621	10,536
Deferred tax assets	繰延税金資産	14,513	8,003
Customers' liabilities for acceptances and guarantees	支払承諾見返	93,586	80,138
Allowance for loan losses	貸倒引当金	(55,531)	(51,253)
Total assets	資産の部合計	11,373,741	11,378,758
Liabilities			
(負債の部)			
Deposits	預金	9,628,118	9,781,530
Negotiable certificates of deposit	譲渡性預金	298,512	245,281
Call money and bills sold	コールマネー及び売渡手形	54,172	71,926
Payables under securities lending transactions	債券貸借取引受入担保金	74,402	63,226
Trading liabilities	特定取引負債	30,352	24,308
Borrowed money	借入金	280,672	193,029
Foreign exchange	外国為替	358	578
Bonds payable	社債	20,000	20,000
Other liabilities	その他負債	127,911	101,309
Provision for retirement benefits	退職給付引当金	19,490	19,517
Provision for directors' retirement benefits	役員退職慰労引当金	199	190
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,850	1,534
Provision for point card certificates	ポイント引当金	388	416
Reserves under the special laws	特別法上の引当金	15	23
Deferred tax liabilities	繰延税金負債	1,225	1,571
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,166
Acceptances and guarantees	支払承諾	93,586	80,138
Total liabilities	負債の部合計	10,644,497	10,617,749

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2013	As of Sep. 30, 2013
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	401,813	422,966
Treasury stock	自 己 株 式	(7,581)	(7,549)
Total shareholders' equity	株 主 資 本 合 計	661,435	682,620
Valuation difference on available-for-sale securities	その他有価証券評価差額金	51,396	60,596
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,167)	84
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,983	9,848
Total accumulated other comprehensive income	その他の包括利益累計額合計	60,212	70,529
Subscription rights to shares	新 株 予 約 権	277	295
Minority interests	少 数 株 主 持 分	7,317	7,564
Total net assets	純 資 産 の 部 合 計	729,243	761,009
Total liabilities and net assets	負債及び純資産の部合計	11,373,741	11,378,758

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

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2012	For the six months ended Sep. 30, 2013
Ordinary income	経 常 収 益	110,748	112,483
Interest income	資 金 運 用 収 益	71,497	69,728
Interest on loans and discounts	(うち貸出金利息)	61,121	58,395
Interest and dividends on securities	(うち有価証券利息配当金)	9,742	10,568
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	20,120	23,338
Trading income	特 定 取 引 収 益	1,097	1,307
Other ordinary income	そ の 他 業 務 収 益	3,618	3,331
Other income	そ の 他 経 常 収 益	14,413	14,777
Ordinary expenses	経 常 費 用	74,014	68,948
Interest expenses	資 金 調 達 費 用	5,355	5,377
Interest on deposits	(うち預金利息)	2,427	2,405
Fees and commissions payments	役 務 取 引 等 費 用	7,916	8,019
Trading expenses	特 定 取 引 費 用	3	-
Other ordinary expenses	そ の 他 業 務 費 用	460	1,329
General and administrative expenses	営 業 経 費	44,737	44,282
Other expenses	そ の 他 経 常 費 用	15,540	9,940
Ordinary profit	経 常 利 益	36,734	43,535
Extraordinary income	特 別 利 益	2	0
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	-	0
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	2	-
Extraordinary loss	特 別 損 失	381	492
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	381	492
Impairment loss	減 損 損 失	0	-
Income before income taxes and minority interests	税 金 等 調 整 前 中 間 純 利 益	36,355	43,042
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	12,719	14,791
Income taxes-deferred	法 人 税 等 調 整 額	1,130	1,170
Total income taxes	法 人 税 等 合 計	13,850	15,962
Income before minority interests	少 数 株 主 損 益 調 整 前 中 間 純 利 益	22,504	27,079
Minority interests in income	少 数 株 主 利 益	481	465
Net income	中 間 純 利 益	22,023	26,614

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2012	For the six months ended Sep. 30, 2013
Income before minority interests	少数株主損益調整前 中間純利益	22,504	27,079
Other comprehensive income	その他の包括利益	(2,680)	10,540
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(2,453)	9,274
Deferred gains or losses on hedges	繰延ヘッジ損益	(219)	1,251
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する 持分相当額	(7)	14
Comprehensive income	中間包括利益	19,823	37,620
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	19,344	37,066
Comprehensive income attributable to minority interests	少数株主に係る中間包括利益	479	553

(3) Consolidated Interim Statement of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2012	For the six months ended Sep. 30, 2013
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 残 高	145,069	145,069
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	145,069
Capital surplus	資 本 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	123,591	122,134
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(7)	-
Retirement of treasury stock	自 己 株 式 の 消 却	(1,449)	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(1,457)	-
Balance at the end of current period	当 中 間 期 末 残 高	122,134	122,134
Retained earnings	利 益 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	376,039	401,813
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,833)	(5,589)
Net income	中 間 純 利 益	22,023	26,614
Disposal of treasury stock	自 己 株 式 の 処 分	-	(6)
Retirement of treasury stock	自 己 株 式 の 消 却	(8,366)	-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	134
Total changes of items during the period	当 中 間 期 変 動 額 合 計	8,823	21,152
Balance at the end of current period	当 中 間 期 末 残 高	384,862	422,966
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(8,480)	(7,581)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(4,601)	(32)
Disposal of treasury stock	自 己 株 式 の 処 分	166	63
Retirement of treasury stock	自 己 株 式 の 消 却	9,816	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,381	31
Balance at the end of current period	当 中 間 期 末 残 高	(3,098)	(7,549)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	636,220	661,435
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,833)	(5,589)
Net income	中 間 純 利 益	22,023	26,614
Purchase of treasury stock	自 己 株 式 の 取 得	(4,601)	(32)
Disposal of treasury stock	自 己 株 式 の 処 分	158	57
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	134
Total changes of items during the period	当 中 間 期 変 動 額 合 計	12,747	21,184
Balance at the end of current period	当 中 間 期 末 残 高	648,967	682,620

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2012	For the six months ended Sep. 30, 2013
Accumulated other comprehensive income	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the beginning of current period	当 期 首 残 高	13,268	51,396
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(2,458)	9,200
Total changes of items during the period	当中間期変動額合計	(2,458)	9,200
Balance at the end of current period	当 中 間 期 末 残 高	10,810	60,596
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(1,549)	(1,167)
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(219)	1,251
Total changes of items during the period	当中間期変動額合計	(219)	1,251
Balance at the end of current period	当 中 間 期 末 残 高	(1,769)	84
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	9,393	9,983
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	-	(134)
Total changes of items during the period	当中間期変動額合計	-	(134)
Balance at the end of current period	当 中 間 期 末 残 高	9,393	9,848
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the beginning of current period	当 期 首 残 高	21,112	60,212
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(2,678)	10,317
Total changes of items during the period	当中間期変動額合計	(2,678)	10,317
Balance at the end of current period	当 中 間 期 末 残 高	18,433	70,529
Subscription rights to shares	新 株 予 約 権		
Balance at the beginning of current period	当 期 首 残 高	231	277
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(23)	17
Total changes of items during the period	当中間期変動額合計	(23)	17
Balance at the end of current period	当 中 間 期 末 残 高	208	295
Minority interests	少 数 株 主 持 分		
Balance at the beginning of current period	当 期 首 残 高	6,511	7,317
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	254	246
Total changes of items during the period	当中間期変動額合計	254	246
Balance at the end of current period	当 中 間 期 末 残 高	6,766	7,564

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2012	For the six months ended Sep. 30, 2013
Total net assets	純 資 産 合 計		
Balance at the beginning of current period	当 期 首 残 高	664,076	729,243
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,833)	(5,589)
Net income	中 間 純 利 益	22,023	26,614
Purchase of treasury stock	自 己 株 式 の 取 得	(4,601)	(32)
Disposal of treasury stock	自 己 株 式 の 処 分	158	57
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	134
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	(2,447)	10,581
Total changes of items during the period	当 中 間 期 変 動 額 合 計	10,299	31,766
Balance at the end of current period	当 中 間 期 末 残 高	674,375	761,009

(4) Note for the Assumption of Going Concern

Not applicable.

(5) Material Subsequent Event

At the Board of Directors' Meeting held on November 11, 2013, the Chiba Bank, Ltd. 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 15 million shares
(3) Total cost of acquisition	Up to 10.0 billion yen
(4) Period of acquisition	From November 12, 2013 to December 20, 2013

4. Non-consolidated Interim Financial Information

(1) Non-consolidated Interim Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2013	As of Sep. 30, 2013
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	442,128	389,341
Call loans	コールローン	224,011	206,125
Receivables under resale agreements	買現先勘定	29,994	34,995
Monetary claims bought	買入金銭債権	15,294	14,327
Trading assets	特定取引資産	284,594	274,553
Money held in trust	金銭の信託	36,890	39,608
Securities	有価証券	2,176,011	2,141,797
Loans and bills discounted	貸出金	7,912,140	8,039,346
Foreign exchange	外国為替	6,386	5,555
Other assets	その他資産	44,710	45,089
Other	その他の資産	44,710	45,089
Tangible fixed assets	有形固定資産	93,529	94,125
Intangible fixed assets	無形固定資産	10,474	10,396
Deferred tax assets	繰延税金資産	6,982	629
Customers' liabilities for acceptances and guarantees	支払承諾見返	73,438	61,273
Allowance for loan losses	貸倒引当金	(44,200)	(40,016)
Total assets	資産の部合計	11,312,385	11,317,149
Liabilities:			
(負債の部)			
Deposits	預金	9,636,831	9,792,243
Negotiable certificates of deposit	譲渡性預金	333,012	280,781
Call money	コールマネー	54,172	71,926
Payables under securities lending transactions	債券貸借取引受入担保金	74,402	63,226
Trading liabilities	特定取引負債	30,352	24,308
Borrowed money	借入金	279,349	191,662
Foreign exchange	外国為替	358	578
Bonds payable	社債	20,000	20,000
Other liabilities	その他負債	87,407	59,008
Income taxes payable	未払法人税等	15,311	13,043
Asset retirement obligations	資産除去債務	225	222
Other	その他の負債	71,870	45,742
Provision for retirement benefits	退職給付引当金	18,936	18,951
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,850	1,534
Provision for point card certificates	ポイント引当金	143	174
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,166
Acceptances and guarantees	支払承諾	73,438	61,273
Total liabilities	負債の部合計	10,623,495	10,598,836

				(¥ Million)	
Item	科目 (<i>Japanese</i>)	As of Mar. 31, 2013	As of Sep. 30, 2013		
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	371,544	391,431		
Legal retained earnings	利 益 準 備 金	50,930	50,930		
Other retained earnings	そ の 他 利 益 剰 余 金	320,614	340,501		
Reserve for advanced depreciation of noncurrent assets	固 定 資 産 圧 縮 積 立 金	33	33		
General reserve	別 途 積 立 金	275,971	305,971		
Retained earnings brought forward	繰 越 利 益 剰 余 金	44,609	34,496		
Treasury stock	自 己 株 式	(7,581)	(7,549)		
Total shareholders' equity	株 主 資 本 合 計	631,166	651,084		
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	48,629	56,999		
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,167)	84		
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,983	9,848		
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	57,445	66,932		
Subscription rights to shares	新 株 予 約 権	277	295		
Total net assets	純 資 産 の 部 合 計	688,889	718,312		
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	11,312,385	11,317,149		

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2012	FY2013
		Ended Sep. 30, 2012	Ended Sep. 30, 2013
Ordinary income	経常収益	98,918	100,539
Interest income	資金運用収益	71,590	70,273
Interest on loans and discounts	(うち貸出金利息)	60,854	58,197
Interest and dividends on securities	(うち有価証券利息配当金)	10,169	11,395
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	16,305	18,092
Trading income	特定取引収益	569	687
Other ordinary income	その他業務収益	3,616	3,333
Other income	その他経常収益	6,836	8,153
Ordinary expenses	経常費用	65,291	60,482
Interest expenses	資金調達費用	5,346	5,375
Interest on deposits	(うち預金利息)	2,427	2,406
Fees and commissions payments	役務取引等費用	9,072	9,109
Trading expenses	特定取引費用	3	-
Other ordinary expenses	その他業務費用	460	1,329
General and administrative expenses	営業経費	42,364	41,592
Other expenses	その他経常費用	8,045	3,075
Ordinary profit	経常利益	33,626	40,057
Extraordinary income	特別利益	-	0
Extraordinary loss	特別損失	320	487
Income before income taxes	税引前中間純利益	33,305	39,569
Income taxes-current	法人税、住民税及び事業税	11,191	13,051
Income taxes-deferred	法人税等調整額	1,355	1,169
Total income taxes	法人税等合計	12,547	14,221
Net income	中間純利益	20,758	25,348

(3) Non-consolidated Interim Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY2012	FY2013
		Ended Sep. 30, 2012	Ended Sep. 30, 2013
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 残 高	145,069	145,069
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	145,069
Capital surplus	資 本 剩 余 金		
Legal capital surplus	資 本 準 備 金		
Balance at the beginning of current period	当 期 首 残 高	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	122,134	122,134
Other capital surplus	そ の 他 資 本 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	544	-
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(7)	-
Retirement of treasury stock	自 己 株 式 の 消 却	(537)	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(544)	-
Balance at the end of current period	当 中 間 期 末 残 高	-	-
Total capital surplus	資 本 剩 余 金 合 計		
Balance at the beginning of current period	当 期 首 残 高	122,678	122,134
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(7)	-
Retirement of treasury stock	自 己 株 式 の 消 却	(537)	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(544)	-
Balance at the end of current period	当 中 間 期 末 残 高	122,134	122,134
Retained earnings	利 益 剩 余 金		
Legal retained earnings	利 益 準 備 金		
Balance at the beginning of current period	当 期 首 残 高	50,930	50,930
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	50,930	50,930
Other retained earnings	そ の 他 利 益 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	298,659	320,614
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,838)	(5,589)
Net income	中 間 純 利 益	20,758	25,348
Disposal of treasury stock	自 己 株 式 の 処 分	-	(6)
Retirement of treasury stock	自 己 株 式 の 消 却	(9,279)	-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	134
Total changes of items during the period	当 中 間 期 変 動 額 合 計	6,640	19,886
Balance at the end of current period	当 中 間 期 末 残 高	305,299	340,501

(¥ Million)

Item	科目 (Japanese)	FY2012 Ended Sep. 30, 2012	FY2013 Ended Sep. 30, 2013
Total retained earnings	利益剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	349,589	371,544
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,838)	(5,589)
Net income	中 間 純 利 益	20,758	25,348
Disposal of treasury stock	自 己 株 式 の 処 分	-	(6)
Retirement of treasury stock	自 己 株 式 の 消 却	(9,279)	-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	134
Total changes of items during the period	当 中 間 期 変 動 額 合 計	6,640	19,886
Balance at the end of current period	当 中 間 期 末 残 高	356,229	391,431
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(8,038)	(7,581)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(4,601)	(32)
Disposal of treasury stock	自 己 株 式 の 処 分	107	63
Retirement of treasury stock	自 己 株 式 の 消 却	9,816	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,322	31
Balance at the end of current period	当 中 間 期 末 残 高	(2,715)	(7,549)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	609,298	631,166
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,838)	(5,589)
Net income	中 間 純 利 益	20,758	25,348
Purchase of treasury stock	自 己 株 式 の 取 得	(4,601)	(32)
Disposal of treasury stock	自 己 株 式 の 処 分	99	57
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	134
Total changes of items during the period	当 中 間 期 変 動 額 合 計	11,417	19,918
Balance at the end of current period	当 中 間 期 末 残 高	620,716	651,084
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等		
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	12,888	48,629
Changes of items during the period	当 中 間 期 変 動 額		
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)	(2,185)	8,369
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(2,185)	8,369
Balance at the end of current period	当 中 間 期 末 残 高	10,702	56,999
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(1,549)	(1,167)
Changes of items during the period	当 中 間 期 変 動 額		
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)	(219)	1,251
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(219)	1,251
Balance at the end of current period	当 中 間 期 末 残 高	(1,769)	84

(¥ Million)

Item	科目 (Japanese)	FY2012 Ended Sep. 30, 2012	FY2013 Ended Sep. 30, 2013
Revaluation reserve for land	土地再評価差額金		
Balance at the beginning of current period	当期首残高	9,393	9,983
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	-	(134)
Total changes of items during the period	当中間期変動額合計	-	(134)
Balance at the end of current period	当中間期末残高	9,393	9,848
Total valuation and translation adjustments	評価・換算差額等合計		
Balance at the beginning of current period	当期首残高	20,732	57,445
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(2,405)	9,486
Total changes of items during the period	当中間期変動額合計	(2,405)	9,486
Balance at the end of current period	当中間期末残高	18,326	66,932
Subscription rights to shares	新株予約権		
Balance at the beginning of current period	当期首残高	231	277
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(23)	17
Total changes of items during the period	当中間期変動額合計	(23)	17
Balance at the end of current period	当中間期末残高	208	295
Total net assets	純資産合計		
Balance at the beginning of current period	当期首残高	630,262	688,889
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(4,838)	(5,589)
Net income	中間純利益	20,758	25,348
Purchase of treasury stock	自己株式の取得	(4,601)	(32)
Disposal of treasury stock	自己株式の処分	99	57
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	134
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(2,429)	9,504
Total changes of items during the period	当中間期変動額合計	8,988	29,422
Balance at the end of current period	当中間期末残高	639,251	718,312

SUPPLEMENTARY INFORMATION
for the First Half of
Fiscal Year 2013
(ending March 31, 2014)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income

- [Consolidated] Ordinary profit increased by ¥6.8 billion to ¥43.5 billion, and Net income increased by ¥4.5 billion to ¥26.6 billion compared with the corresponding period of the previous fiscal year. (The Second highest ever in both Ordinary profit and Net income as for the first half of fiscal year)
- [Non-consolidated] Ordinary profit increased by ¥6.4 billion to ¥40.0 billion, and Net income increased by ¥4.5 billion to ¥25.3 billion compared with the corresponding period of the previous fiscal year. (The highest ever in Ordinary profit and the second highest ever in Net income as for the first half of fiscal year)
- The progress in Net income was steady; 59.1% of the full term projection on a consolidated basis and 60.3% on a non-consolidated basis.

① Consolidated

	(Japanese)	For the six months ended Sep. 30, 2013 (a)			For the six months ended Sep. 30, 2012 (b)	FY2013 (Projection)
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	43.5	6.8	18.5%	36.7	75.5
Net income	中間（当期）純利益	26.6	4.5	20.8%	22.0	45.0

② Non-consolidated

	(Japanese)	For the six months ended Sep. 30, 2013 (a)			For the six months ended Sep. 30, 2012 (b)	FY2013 (Projection)
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	40.0	6.4	19.1%	33.6	69.5
Net income	中間（当期）純利益	25.3	4.5	22.1%	20.7	42.0

Gains (losses) related to securities	有価証券関係損益	1.7	3.2		(1.4)
Net credit costs (-)	与信関係費用	(0.4)	(1.2)		0.7

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

- The balance of loans increased by ¥127.2 billion to ¥8,039.3 billion, and the balance of deposits increased by ¥155.4 billion to ¥9,792.2 billion from the position as of March 31, 2013.

	(Japanese)	For the six months ended Sep. 30, 2013 (a)			FY2012 ended Mar. 31, 2013 (b)	For the six months ended Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Loans and bills discounted	貸 出 金	8,039.3	127.2	232.6	7,912.1	7,806.7
Deposits	預 金	9,792.2	155.4	474.3	9,636.8	9,317.9

(3) Capital ratio (Basel III)

- The consolidated total capital ratio was up by 0.21% to 14.27% and the non-consolidated total capital ratio was up by 0.51% to 13.72% compared with the previous fiscal year-end.

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)
			(a-b)		
Consolidated total capital ratio	連結総自己資本比率	14.27%	0.21%		14.05%
Tier 1 capital ratio	T i e r 1 比 率	13.03%	0.12%		12.90%
Common equity Tier1 capital ratio	普通株式等Tier1比率	13.03%	0.12%		12.90%
Non-consolidated total capital ratio	単体総自己資本比率	13.72%	0.51%		13.21%
Tier 1 capital ratio	T i e r 1 比 率	12.64%	0.39%		12.24%
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.64%	0.39%		12.24%

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Gross business profits decreased by ¥0.6 billion to ¥76.5 billion compared with the corresponding period of the previous fiscal year. Net interest income and Gains (losses) related to bonds decreased, while Net fees and commissions income such as Fees and commissions income of investment trusts increased by ¥1.7 billion compared with the corresponding period of the previous fiscal year.
- Expenses were ¥41.2 billion, the same level compared with the corresponding period of the previous fiscal year.
- Core net business income increased by ¥0.5 billion to ¥34.1 billion compared with the corresponding period of the previous fiscal year.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2013 (a)			For the six months ended Sep. 30, 2012 (b)
			(a-b)	(a-b)/b	
Gross business profits	業 務 粗 利 益	76.5	(0.6)	(0.8%)	77.2
Net interest income	資 金 利 益	64.9	(1.3)		66.2
Net fees and commissions income	役 務 取 引 等 利 益	8.9	1.7		7.2
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	3.5	1.6		1.9
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	2.4	(0.4)		2.8
Trading income	特 定 取 引 利 益	0.6	0.1		0.5
Profit from other business transactions	そ の 他 業 務 利 益	2.0	(1.1)		3.1
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1.2	(1.1)		2.3
Expenses (-)	経 費	41.2	(0.0)	(0.1%)	41.2
Personnel expenses (-)	う ち 人 件 費	20.6	0.0		20.5
Non-personnel expenses (-)	う ち 物 件 費	18.6	(0.0)		18.6
Core net business income	コ ア 業 務 純 益	34.1	0.5	1.5%	33.6
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35.3	(0.5)	(1.6%)	35.9
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	35.3	(0.5)	(1.6%)	35.9

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)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)
			(a-b)		
Number of Branches	店 舗 数	178	-		178
Branches	本 支 店	161	-		161
Sub-branches	出 張 所	17	-		17
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	5	-		5
Number of employees	従 業 員 数	4,364	82		4,282

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 Net income

- Ordinary profit increased by ¥6.4 billion to ¥40.0 billion, and Net income increased by ¥4.5 billion to ¥25.3 billion compared with the corresponding period of the previous fiscal year.
- Gains (losses) related to securities improved by ¥3.2 billion compared with the corresponding period of the previous fiscal year mainly due to an improvement in Write-offs of stocks, etc. Net credit costs was a reversal of ¥0.4 billion, improving ¥1.2 billion compared with the corresponding period of the previous fiscal year.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2013			For the six months ended Sep. 30, 2012
		(a)	(a-b)	(a-b)/b	(b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35.3	(0.5)	(1.6%)	35.9
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 繰 入 純 繰 入 額	-	-		-
Net business income	業 務 純 益	35.3	(0.5)	(1.6%)	35.9
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	(0.4)	(1.2)		0.7
Written-off of loans (-)	う ち 貸 出 金 償 却	2.5	(0.3)		2.8
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	2.2	1.6		0.5
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.0	(0.7)		1.8
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	0.5	4.3		(3.7)
Write-offs of stocks, etc. (-)	う ち 株 式 等 償 却	0.0	(4.7)		4.7
Ordinary profit	経 常 利 益	40.0	6.4	19.1%	33.6
Extraordinary income (loss)	特 別 損 益	(0.4)	(0.1)		(0.3)
Net income	中 間 純 利 益	25.3	4.5	22.1%	20.7
Gains (losses) related to securities	有 価 証 券 関 係 損 益	1.7	3.2		(1.4)
Net credit costs (-)	(i) + (ii) 与 信 関 係 費 用	(0.4)	(1.2)		0.7

3. Management Indices <Non-consolidated>

	(Japanese)	For the six months ended Sep. 30, 2013			FY2012 ended Mar. 31, 2013	For the six months ended Sep. 30, 2012
		(a)	(a-b)	(a-c)	(b)	(c)
Overhead ratio (OHR) *1	O H R	54.88%	(0.26%)	(0.27%)	55.14%	55.16%
Return on average total assets (ROA) *2	R O A	0.44%	0.07%	0.06%	0.37%	0.38%
Return on equity (ROE) *3	R O E	7.18%	0.93%	0.66%	6.25%	6.52%

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

*2 ROA = $\frac{\text{Net income for the current fiscal (interim) year}}{\text{Average total assets}}$

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

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 ¥127.2 billion from the previous fiscal year-end, to ¥8,039.3 billion. Corporate loans and housing loans increased by ¥67.9 billion and ¥30.1 billion respectively from the position as of March 31, 2013.
- The balance of Deposits increased by ¥155.4 billion from the previous fiscal year-end, to ¥9,792.2 billion.
- The Sales of investment trusts increased by ¥76.0 billion to ¥129.4 billion, and Insurance premiums of personal annuities, etc. decreased by ¥40.0 billion from the corresponding period of the previous fiscal year, to ¥60.2 billion.

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

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2013 (a)	(a-b)	(a-c)	FY2012 ended Mar. 31, 2013 (b)	For the six months ended Sep. 30, 2012 (c)
Loans and bills discounted	貸 出 金	8,039.3	127.2	232.6	7,812.1	7,806.7
Domestic operations	国内向け貸出	7,931.5	120.2	205.4	7,811.3	7,726.1
Corporate loans	事業者向け貸出	4,692.5	67.9	122.9	4,624.5	4,569.6
Small and medium-sized enterprises (i)	うち中小企業貸出	3,327.7	37.8	89.0	3,289.9	3,238.7
Consumer loans (ii)	消費者ローン	2,905.2	32.2	105.4	2,873.0	2,799.7
Housing loans	うち住宅ローン	2,812.3	30.1	103.2	2,782.2	2,709.1
Public sector	公共向け貸出	333.7	19.9	(22.9)	313.7	356.7
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	6,233.0	70.1	194.5	6,162.9	6,038.5
[Ratio]	(中小企業等貸出比率)	[78.58%]	[(0.31%)]	[0.42%]	[78.89%]	[78.15%]
Overseas operations	海外向け貸出	107.7	6.9	27.1	100.7	80.5
Deposits	預 金	9,792.2	155.4	474.3	9,636.8	9,317.9
Domestic operations	国内	9,627.5	90.3	411.3	9,537.2	9,216.1
In Chiba Prefecture	うち県内	9,292.0	73.3	379.3	9,218.7	8,912.6
Personal deposits	うち個人	7,536.5	134.5	264.0	7,401.9	7,272.4
Overseas operations	海外店等	164.6	65.0	62.9	99.5	101.7

(Reference)

New housing loans

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2013 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2013 (b)	For the six months ended Sep. 30, 2012 (c)
New housing loans	住宅ローン実行額	149.7	(33.9)	(8.4)	183.7	158.1

Investment trusts, etc.

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2013 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2013 (b)	For the six months ended Sep. 30, 2012 (c)
Sales of Investment trusts	投資信託販売額	129.4	15.4	76.0	114.0	53.4
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	60.2	(11.5)	(40.0)	71.7	100.3

					(¥ Billion)	
	(Japanese)	As of Sep. 30, 2013 (a)	(a-b)	(a-c)	As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
Balance of Investment trusts	投資信託残高	348.8	(16.6)	(0.4)	365.0	348.8

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	2,053.8	(47.0)	(3.3)	2,100.8	2,057.1
Government bonds	国 債	1,037.0	(32.2)	(9.9)	1,069.3	1,047.0
Stocks	株 式	125.0	(2.2)	(0.3)	127.3	125.3
Corporate bonds and others	社 債 他	599.2	(35.2)	(59.5)	634.5	658.8
Foreign currency securities	外 貨 建 有 価 証 券	292.4	22.7	66.5	269.6	225.9
Average duration to maturity of yen bonds	円 貨 債 券 の 平均 残 存 期 間	3.0 years	(0.5 years)	(0.5 years)	3.6 years	3.6 years

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

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

注1. 評価損益を除いた取得原価で表示しております。

注2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥9.0 billion from the previous fiscal year-end, to ¥174.4 billion. The non-performing loan ratio was 2.14% and remained at a low level.
- The coverage ratio, including allowances, was 73.7% for total disclosed claims, 78.9% for doubtful claims, and 56.4% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	20,344	191	(2,057)	20,152	22,401
Doubtful Claims	危 険 債 権	94,802	(2,160)	7,541	96,963	87,261
Substandard Claims	要 管 理 債 権	59,293	(7,064)	(2,410)	66,358	61,704
Total	合 計	174,440	(9,033)	3,073	183,473	171,366
Normal Claims	正 常 債 権	7,960,381	120,211	212,488	7,840,169	7,747,892
Total Claims Outstandings	総 与 信 残 高	8,134,821	111,177	215,561	8,023,643	7,919,259
Non-performing loan ratio	不 良 債 権 比 率	2.14%	(0.14%)	(0.01%)	2.28%	2.16%
Coverage ratio	保 全 率	73.7%	0.5%	1.9%	73.2%	71.8%

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

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

(Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio ^{*2} c/(a-b)	Coverage ratio (b+c)/a
		(a) 債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	20,344	19,150	1,193	100.0%	100.0%
Doubtful Claims	危 険 債 権	94,802	57,008	17,874	47.2%	78.9%
Substandard Claims	要 管 理 債 権	59,293	*1 23,987	9,496	26.8%	56.4%
Total	合 計	174,440	100,145	28,564	38.4%	73.7%

*1: Approximate data

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

*1. 概算数値

*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 2013, ending March 31, 2014, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2013 ending Mar. 31, 2014
Ordinary profit	経 常 利 益	75.5
Net income	当 期 純 利 益	45.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2013 ending Mar. 31, 2014
Core net business income	コ ア 業 務 純 益	64.5
Ordinary profit	経 常 利 益	69.5
Net income	当 期 純 利 益	42.0

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

<Cash dividends>

	(Japanese)	FY2013 ending Mar. 31, 2014	
		For the six months ended Sep. 30, 2013	
Cash dividends per share	1 株 当 た り 配 当 金	¥6.00	¥12.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2013 (a)	(a-b)	ended Sep. 30, 2012 (b)
Gross business profits	業 務 粗 利 益	76,582	(629)	77,212
Domestic gross business profits	国 内 業 務 粗 利 益	74,262	(306)	74,569
Net interest income	資 金 利 益	662,836	(1,685)	64,521
Net fees and commissions income	役 務 取 引 等 利 益	8,840	1,760	7,079
Net trading income	特 定 取 引 利 益	661	116	544
Profit from other business transactions	そ の 他 業 務 利 益	1,924	(498)	2,423
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,682	(672)	2,354
International gross business profits	国 際 業 務 粗 利 益	2,320	(323)	2,643
Net interest income	資 金 利 益	2,072	338	1,734
Net fees and commissions income	役 務 取 引 等 利 益	143	(11)	154
Net trading income	特 定 取 引 利 益	25	3	21
Profit from other business transactions	そ の 他 業 務 利 益	78	(654)	732
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(481)	(435)	(46)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	41,238	(44)	41,283
Personnel expenses (-)	人 件 費 (△)	20,624	94	20,529
Non-personnel expenses (-)	物 件 費 (△)	18,616	(15)	18,632
Taxes (-)	税 金 (△)	1,996	(123)	2,120
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35,344	(584)	35,929
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 引 当 金 純 繰 入 額 (△)	—	85	(2,532)
Core net business income	コ ア 業 務 純 益	34,143	523	33,620
Net business income	業 務 純 益	35,344	(584)	35,929
Non-recurrent income and losses	臨 時 損 益	4,712	7,015	(2,302)
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	(424)	(1,221)	797
Written-off of loans (-)	貸 出 金 償 却 (△)	2,518	(328)	2,847
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 (△)	—	(1,784)	2,004
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損 (△)	(9)	(6)	(2)
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 (△)	389	41	348
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	2,226	1,698	527
Recoveries of written off claims	償 却 債 権 取 立 益	1,096	(771)	1,867
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	572	4,340	(3,767)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,716	1,453	2,263
Ordinary profit	経 常 利 益	40,057	6,430	33,626
Extraordinary income (losses)	特 別 損 益	(487)	(166)	(320)
Income before income taxes	税 引 前 中 間 純 利 益	39,569	6,263	33,305
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	13,051	1,860	11,191
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	1,169	(186)	1,355
Total income taxes (-)	法 人 税 等 合 計 (△)	14,221	1,674	12,547
Net income	中 間 純 利 益	25,348	4,589	20,758
Net Credit Costs (-)	(i) + (ii) 与 信 関 係 費 用 (△)	(424)	(1,221)	797

<Consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2013 (a)	(a-b)	For the six months ended Sep. 30, 2012 (b)
Consolidated gross profits	連結粗利益	82,980	381	82,599
Net interest income	資金利益	64,351	(1,790)	66,142
Net fees and commissions income	役務取引等利益	15,320	3,115	12,204
Net trading income	特定取引利益	1,307	212	1,094
Profit from other business transactions	その他業務利益	2,001	(1,156)	3,158
General and administrative expenses (-)	営業経費 (△)	44,282	(455)	44,737
Loan charge-off and reserve expenses (-) (i)	貸倒償却引当費用 (△)	847	(1,342)	2,190
Written-off of loans (-)	貸出金償却 (△)	2,714	(378)	3,092
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	1,134	(3,349)	3,349
Net transfer to general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	(2,272)	2,713	(2,713)
Losses on sales of non-performing loans (-)	延滞債権等売却損 (△)	(8)	(2)	(5)
Transfer to allowance for specific foreign borrowers / countries (-)	特定海外債権引当金繰入額(△)	-	-	-
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 (△)	389	41	348
Reversal of allowance for loan losses	貸倒引当金戻入益	1,137	1,137	-
Recoveries of written off claims	償却債権取立益	1,109	(770)	1,880
Gains (losses) related to stocks, etc.	株式等関係損益	573	3,986	(3,412)
Equity in earnings of affiliates	持分法による投資損益	135	54	81
Others	その他	4,975	581	4,394
Ordinary profit	経常利益	43,535	6,800	36,734
Extraordinary income (losses)	特別損益	(492)	(113)	(379)
Income before income taxes and minority interests	税金等調整前中間純利益	43,042	6,686	36,355
Income taxes-current (-)	法人税、住民税及び事業税(△)	14,791	2,071	12,719
Income taxes-deferred (-)	法人税等調整額 (△)	1,170	40	1,130
Total income taxes (-)	法人税等合計 (△)	15,962	2,111	13,850
Income before minority interests	少数株主損益調整前中間純利益	27,079	4,575	22,504
Minority interests in income (-)	少数株主利益 (△)	465	(16)	481
Net income	中間純利益	26,614	4,591	22,023

Net Credit Costs (-) (i)	与信関係費用 (△)	847	(1,342)	2,190
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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)	40,714	120	40,593
Consolidated net business income	連結業務純益	40,714	(2,593)	43,307

Note1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note2: 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	4	-	4

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2013 (a)	(a-b)	ended Sep. 30, 2012 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35,344	(584)	35,929
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	8,527	(120)	8,647
(2) Net business income	業 務 純 益	35,344	(584)	35,929
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	8,527	(120)	8,647

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）の平残。

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

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2013 (a)	(a-b)	ended Sep. 30, 2012 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.28%	(0.09%)	1.37%
(1) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.45%	(0.11%)	1.57%
(2) Average yield on securities	有 価 証 券 利 回	0.92%	0.08%	0.83%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.83%	(0.04%)	0.88%
(1) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.04%	(0.00%)	0.04%
(2) Expense ratio	経 費 率	0.79%	(0.04%)	0.84%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.45%	(0.04%)	0.49%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.41%	(0.12%)	1.53%

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

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2013 (a)	(a-b)	ended Sep. 30, 2012 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	1,200	(1,108)	2,308
Gains on sales	売 却 益	2,518	(250)	2,768
Gains on redemptions	償 還 益	11	11	-
Losses on sales (-)	売 却 損 (△)	1,267	1,173	93
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	61	(304)	366
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	572	4,340	(3,767)
Gains on sales	売 却 益	577	(383)	960
Losses on sales (-)	売 却 損 (△)	0	0	-
Write-offs (-)	償 却 (△)	4	(4,723)	4,728

5. Capital Ratio (BIS Guidelines)

- The Capital ratio has been calculated based on the new standard (Basel III) from the fiscal year ended March 31, 2013. The composition of capital disclosure is on our website (<http://www.chibabank.co.jp/company/>).

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013		As of Mar. 31, 2013 (b)
		(a)	(a-b)	
		[Preliminary figures]		
(1) Total capital ratio (4)/(7)	総自己資本比率	14.27%	0.21%	14.05%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	13.03%	0.12%	12.90%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	13.03%	0.12%	12.90%
(4) Total capital	総自己資本の額	733.7	31.2	702.4
(5) Tier 1 capital	Tier 1 資本の額	670.0	24.7	645.2
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	670.0	24.7	645.2
(7) Total risk-weighted assets	リスクアセットの額	5,142.1	142.2	4,999.8
(8) Total required capital	総所要自己資本額	411.3	11.3	399.9

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013		As of Mar. 31, 2013 (b)
		(a)	(a-b)	
		[Preliminary figures]		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.72%	0.51%	13.21%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	12.64%	0.39%	12.24%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.64%	0.39%	12.24%
(4) Total capital	総自己資本の額	676.9	27.2	649.6
(5) Tier 1 capital	Tier 1 資本の額	623.8	21.4	602.3
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	623.8	21.4	602.3
(7) Total risk-weighted assets	リスクアセットの額	4,932.7	14.7	4,917.9
(8) Total required capital	総所要自己資本額	394.6	1.1	393.4

(Reference) Basel II

	(Japanese)	Consolidated As of Sep. 30, 2012	Non-consolidated As of Sep. 30, 2012
(1) Capital ratio	自己資本比率	14.40%	13.86%
Tier 1 capital ratio	うちTier I 比率	13.00%	12.51%
(2) Tier 1 capital	Tier I	633.4	591.6
(3) Tier 2 capital	Tier II	91.0	90.6
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された 有価証券含み益	7.5	7.4
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された 土地再評価差額	10.1	10.1
(c) Subordinated loans and bonds	うち劣後ローン (債券) 残高	73.0	73.0
(4) Deduction from capital	控除項目	23.0	26.4
(5) Total capital (2)+(3)-(4)	自己資本	701.4	655.9
(6) Total risk-weighted assets	リスクアセット	4,869.5	4,729.1
(7) Total required capital	総所要自己資本額	389.5	378.3

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)	For the six months ended Sep. 30, 2013 (a)			FY2012 ended Mar. 31, 2013 (b)	For the six months ended Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース (年率)	10.01%	(1.10%)	(1.27%)	11.12%	11.28%
Net income basis (Annual)	当期純利益ベース (年率)	7.18%	0.93%	0.66%	6.25%	6.52%

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)	For the six months ended Sep. 30, 2013 (a)			FY2012 ended Mar. 31, 2013 (b)	For the six months ended Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	9,792.2	155.4	474.3	9,636.8	9,317.9
Domestic	うち国内	9,627.5	90.3	411.3	9,537.2	9,216.1
In Chiba Prefecture	うち県内	9,292.0	73.3	379.3	9,218.7	8,912.6
Personal deposits	うち個人	7,536.5	134.5	264.0	7,401.9	7,272.4
Public sectors	うち公共	389.3	(126.4)	57.5	515.8	331.7
Deposits (Average balance)	預金 (平残)	9,742.5	385.0	418.6	9,357.5	9,323.9
Domestic	うち国内	9,601.4	358.8	373.7	9,242.5	9,227.6
In Chiba Prefecture	うち県内	9,283.8	335.5	346.2	8,948.3	8,937.5
Loans and bills discounted (Term-end balance)	貸出金 (末残)	8,039.3	127.2	232.6	7,912.1	7,806.7
Domestic	うち国内	7,931.5	120.2	205.4	7,811.3	7,726.1
In Chiba Prefecture	うち県内	5,847.6	41.0	66.3	5,806.5	5,781.2
Loans and bills discounted (average balance)	貸出金 (平残)	8,026.4	183.7	269.6	7,842.6	7,756.7
Domestic	うち国内	7,921.8	171.4	240.0	7,750.4	7,681.8
In Chiba Prefecture	うち県内	5,832.5	84.8	122.1	5,747.7	5,710.4

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	7,931.5	120.2	205.4	7,811.3	7,726.1
[Excluding loans to public sectors]	(除公共向け貸出)	[7,597.7]	[100.2]	[228.4]	[7,497.5]	[7,369.3]
Large enterprises	大企業	1,220.0	25.8	56.8	1,194.2	1,163.2
Mid-sized enterprises	中堅企業	144.6	4.2	(22.9)	140.4	167.6
Small and medium-sized enterprises, etc.(B)	中小企業等	6,233.0	70.1	194.5	6,162.9	6,038.5
Small and medium-sized enterprises	うち中小企業	3,327.7	37.8	89.0	3,289.9	3,238.7
Consumer loans	うち消費者ローン	2,905.2	32.2	105.4	2,873.0	2,799.7
Public sectors	公共	333.7	19.9	(22.9)	313.7	356.7
Small and medium-sized enterprises loans ratio(B/A)	中小企業等貸出比率	78.58%	(0.31%)	0.42%	78.89%	78.15%

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も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,905.2	32.2	105.4	2,873.0	2,799.7
Housing loans	住宅ローン残高	2,812.3	30.1	103.2	2,782.2	2,709.1
Other consumer loans	その他のローン残高	92.8	2.1	2.2	90.7	90.5

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2013 (a)	As of Sep. 30, 2013		As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	2,262	(724)	(2,116)	2,986	4,378
Delinquent Loans	延滞債権額	112,659	(1,175)	7,601	113,835	105,058
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,061	(205)	277	2,266	1,784
Restructured Loans	貸出条件緩和債権額	57,232	(6,859)	(2,688)	64,091	59,920
Total Risk-Monitored Loans	リスク管理債権合計	174,215	(8,964)	3,073	183,180	171,141

Total loan balance (Term-end balance)	貸出金残高(末残)	8,039,346	127,205	232,628	7,912,140	7,806,718
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.00%)	(0.02%)	0.03%	0.05%
Delinquent Loans	延滞債権額	1.40%	(0.03%)	0.05%	1.43%	1.34%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	(0.00%)	0.00%	0.02%	0.02%
Restructured Loans	貸出条件緩和債権額	0.71%	(0.09%)	(0.05%)	0.81%	0.76%
Total percentage of loan balance	貸出金残高比合計	2.16%	(0.14%)	(0.02%)	2.31%	2.19%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2013 (a)	As of Sep. 30, 2013		As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,944	(758)	(2,131)	2,702	4,075
Delinquent Loans	延滞債権額	110,847	(1,628)	6,723	112,475	104,124
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,061	(205)	277	2,266	1,784
Restructured Loans	貸出条件緩和債権額	57,272	(6,861)	(2,694)	64,133	59,966
Total Risk-Monitored Loans	リスク管理債権合計	172,125	(9,453)	2,175	181,578	169,950

Total loan balance (Term-end balance)	貸出金残高(末残)	8,016,832	130,798	238,387	7,886,033	7,778,444
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.01%)	(0.02%)	0.03%	0.05%
Delinquent Loans	延滞債権額	1.38%	(0.04%)	0.04%	1.42%	1.33%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	(0.00%)	0.00%	0.02%	0.02%
Restructured Loans	貸出条件緩和債権額	0.71%	(0.09%)	(0.05%)	0.81%	0.77%
Total percentage of loan balance	貸出金残高比合計	2.14%	(0.15%)	(0.03%)	2.30%	2.18%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	174,215	(8,964)	3,073	183,180	171,141
Collateral/guarantees (B)	担保・保証等	100,006	(3,188)	1,555	103,194	98,450
Allowance for loan losses (C)	貸倒引当金	28,518	(2,417)	4,100	30,935	24,417
Allowance ratio (C)/(A)	引当率	16.3%	(0.5%)	2.1%	16.8%	14.2%
Coverage ratio (B+C)/(A)	保全率	73.7%	0.5%	1.9%	73.2%	71.7%
As a percentage of total loans	貸出金残高比	2.16%	(0.14%)	(0.02%)	2.31%	2.19%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	172,125	(9,453)	2,175	181,578	169,950
Collateral/guarantees (B)	担保・保証等	97,272	(3,577)	826	100,849	96,445
Allowance for loan losses (C)	貸倒引当金	28,964	(2,498)	3,980	31,462	24,984
Allowance ratio (C)/(A)	引当率	16.8%	(0.4%)	2.1%	17.3%	14.7%
Coverage ratio (B+C)/(A)	保全率	73.3%	0.4%	1.8%	72.8%	71.4%
As a percentage of total loans	貸出金残高比	2.14%	(0.15%)	(0.03%)	2.30%	2.18%

10. Disclosed Claims under the Financial Reconstruction Law <Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,344	191	(2,057)	20,152	22,401
Doubtful Claims	危険債権	94,802	(2,160)	7,541	96,963	87,261
Substandard Claims	要管理債権	59,293	(7,064)	(2,410)	66,358	61,704
Total	合計	174,440	(9,033)	3,073	183,473	171,366
Normal Claims	正常債権	7,960,381	120,211	212,488	7,840,169	7,747,892
Total Claims*	総与信残高	8,134,821	111,177	215,561	8,023,643	7,919,259
Non-performing loan ratio	不良債権比率	2.14%	(0.14%)	(0.01%)	2.28%	2.16%

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 Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	128,710	(5,665)	5,657	134,375	123,052
Allowance for loan losses	貸倒引当金	28,564	(2,447)	4,129	31,012	24,434
Value covered by collateral and guarantees	担保・保証等	100,145	(3,217)	1,527	103,363	98,618
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	174,440	(9,033)	3,073	183,473	171,366
Coverage ratio (A)/(B)	保全率	73.7%	0.5%	1.9%	73.2%	71.8%

(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 Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	2,279	(724)	(2,118)	3,004	4,397
Effectively Bankrupt Assets (B)	実質破綻先債権	18,064	915	61	17,148	18,003
Potentially Bankrupt Assets (C)	破綻懸念先債権	94,802	(2,160)	7,541	96,963	87,261
Assets Requiring Caution (D)	要注意先債権	1,393,566	41,935	26,873	1,351,630	1,366,692
Substandard Assets	要管理先債権	74,129	(6,644)	(2,705)	80,773	76,835
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	59,293	(7,064)	(2,410)	66,358	61,704
Other Assets Requiring Caution	その他要注意先債権	1,319,436	48,579	29,579	1,270,857	1,289,857
Normal Assets (E)	正常先債権	6,626,108	71,211	183,203	6,554,897	6,442,904
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	8,134,821	111,177	215,561	8,023,643	7,919,259

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

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

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, 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10億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 over ¥1 billion, 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10億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 under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets 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 Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	40.0	(4.1)	2.7	44.2	37.3
General allowance	一般貸倒引当金	20.7	(2.4)	(2.6)	23.1	23.3
Specific allowance	個別貸倒引当金	19.3	(1.7)	5.3	21.0	13.9
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 Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	6,327.1	45.0	193.5	6,282.0	6,133.5
Assets Requiring Caution	要注意先債権	1,392.4	42.4	28.4	1,350.0	1,364.0
Substandard Assets	要管理先債権	73.8	(6.7)	(2.9)	80.6	76.8
Other Assets Requiring Caution	その他要注意先債権	1,318.6	49.1	31.4	1,269.4	1,287.1

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013 (a)			As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	51.2	(4.2)	2.9	55.5	48.3
General allowance	一般貸倒引当金	26.4	(2.2)	(3.0)	28.6	29.4
Specific allowance	個別貸倒引当金	24.8	(2.0)	5.9	26.8	18.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013		As of Mar. 31, 2013		As of Sep. 30, 2012	
		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)	7,931.5	100.00%	7,811.3	100.0%	7,726.1	100.00%
Manufacturing	製造業	722.4	9.11%	693.6	8.88%	685.3	8.87%
Agriculture and forestry	農業, 林業	8.6	0.11%	8.8	0.11%	8.2	0.11%
Fishery	漁業	0.7	0.01%	1.2	0.02%	0.9	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	14.3	0.18%	15.1	0.19%	13.9	0.18%
Construction	建設業	287.4	3.62%	286.1	3.66%	286.2	3.71%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	21.8	0.28%	21.5	0.28%	21.1	0.27%
Information and communications	情報通信業	43.4	0.55%	50.4	0.65%	54.6	0.71%
Transport and postal service	運輸業, 郵便業	222.9	2.81%	235.1	3.01%	234.0	3.03%
Wholesale and retail trade	卸売業, 小売業	666.4	8.40%	681.9	8.73%	717.5	9.29%
Finance and insurance	金融業, 保険業	414.3	5.22%	371.5	4.76%	326.0	4.22%
Real estate and leasing	不動産業, 物品賃貸業	1,859.3	23.44%	1,835.6	23.50%	1,803.7	23.35%
Real estate	不動産業	1,673.3	21.10%	1,650.1	21.13%	1,612.4	20.87%
Real estate rental and management	不動産賃貸業・管理業	1,453.2	18.32%	1,434.3	18.36%	1,389.0	17.98%
Real estate trading, etc.	不動産取引業等	220.1	2.78%	215.8	2.77%	223.3	2.89%
Leasing	物品賃貸業	185.9	2.34%	185.5	2.37%	191.3	2.48%
Medical, welfare and other services	医療, 福祉その他サービス業	480.8	6.06%	482.1	6.17%	483.8	6.26%
Government, local public sector	国・地方公共団体	271.8	3.43%	243.4	3.12%	279.1	3.61%
Others (mainly consumer loans)	その他(個人)	2,916.8	36.78%	2,884.3	36.92%	2,811.1	36.38%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013		As of Mar. 31, 2013		As of Sep. 30, 2012	
		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)	174.2	100.00%	183.1	100.00%	171.1	100.00%
Manufacturing	製造業	16.9	9.74%	16.5	9.05%	10.5	6.18%
Agriculture and forestry	農業, 林業	0.5	0.32%	0.5	0.31%	0.5	0.30%
Fishery	漁業	0.0	0.02%	0.2	0.14%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.3	0.18%	0.3	0.18%	0.3	0.20%
Construction	建設業	13.1	7.54%	13.4	7.34%	11.7	6.89%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.8	0.46%	0.6	0.35%	0.9	0.56%
Transport and postal service	運輸業, 郵便業	12.8	7.39%	12.7	6.96%	12.7	7.44%
Wholesale and retail trade	卸売業, 小売業	26.1	15.02%	27.4	15.00%	25.0	14.65%
Finance and insurance	金融業, 保険業	0.2	0.13%	0.3	0.20%	0.4	0.25%
Real estate and leasing	不動産業, 物品賃貸業	50.8	29.20%	57.5	31.44%	56.5	33.06%
Real estate	不動産業	50.3	28.90%	57.2	31.27%	56.4	32.99%
Real estate rental and management	不動産賃貸業・管理業	48.5	27.88%	54.5	29.80%	52.8	30.86%
Real estate trading, etc.	不動産取引業等	1.7	1.02%	2.6	1.47%	3.6	2.13%
Leasing	物品賃貸業	0.5	0.30%	0.3	0.17%	0.1	0.07%
Medical, welfare and other services	医療, 福祉その他サービス業	21.5	12.34%	22.1	12.07%	20.8	12.17%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	30.7	17.66%	31.0	16.96%	31.2	18.28%

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 Sep. 30, 2013		As of Mar. 31, 2013 (b)	As of Sep. 30, 2012 (c)	
		(a)	(a-b)			(a-c)
China	中国	3.1	(0.6)	0.9	3.7	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	2.5	0.6	0.2	1.9	2.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.2	(0.0)	(0.0)	0.2	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	2.6	(0.7)	(0.6)	3.4	3.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	-	-	(0.0)	-	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	0.3	0.0	0.0	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	0.8	(0.6)	(0.9)	1.5	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.6	0.1	0.2	0.4	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	-	-	(0.1)	-	0.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	10.4	(1.3)	(0.2)	11.7	10.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

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

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

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

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013					As of Mar. 31, 2013			As of Sep. 30, 2012		
		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)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	87.9	12.7	71.3	96.0	8.0	75.1	85.7	10.6	16.5	41.8	25.2
	Stocks 株式	70.7	22.3	65.4	73.6	2.8	48.3	54.6	6.2	5.3	19.7	14.4
	Bonds 債券	11.0	(7.7)	(5.5)	11.4	0.3	18.7	19.7	0.9	16.5	17.6	1.0
	Others その他	6.0	(1.8)	11.4	10.9	4.8	7.9	11.3	3.4	(5.3)	4.4	9.8
	Foreign Bonds うち外国債券	(2.0)	(3.4)	(4.5)	1.8	3.8	1.3	3.2	1.8	2.4	3.4	1.0
Total	合計	87.9	12.8	71.3	96.0	8.0	75.1	85.7	10.6	16.5	41.8	25.3

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

Note 2: Negotiable CDs included in Cash and due from banks and 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 (interim) balance sheet amount.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2013					As of Mar. 31, 2013			As of Sep. 30, 2012		
		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)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	93.7	14.1	77.0	101.8	8.0	79.5	90.2	10.6	16.6	42.1	25.4
	Stocks 株式	76.5	23.8	71.0	79.4	2.8	52.7	59.0	6.2	5.5	20.0	14.5
	Bonds 債券	11.0	(7.7)	(5.5)	11.4	0.3	18.7	19.7	0.9	16.5	17.6	1.0
	Others その他	6.0	(1.8)	11.5	10.9	4.8	7.9	11.3	3.4	(5.4)	4.4	9.8
	Foreign Bonds うち外国債券	(2.0)	(3.4)	(4.5)	1.8	3.8	1.3	3.2	1.8	2.4	3.4	1.0
Total	合計	93.7	14.2	77.0	101.8	8.1	79.5	90.2	10.6	16.6	42.1	25.4

Note 1: Negotiable CDs included in Cash and due from banks and 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 (interim) balance sheet amount.

16. Earnings Projections
<Non-consolidated>

		FY2013 (Projections)		FY2012	(¥ Billion)
		(a)	(a-b)	(b)	(Reference) Projections disclosed in May
Gross business profits	業 務 粗 利 益	150.0	(2.4)	152.4	151.5
Net interest income	資 金 利 益	126.0	(4.1)	130.1	128.0
Net fees and commissions income	役 務 取 引 等 利 益	17.5	2.0	15.4	16.0
Trading income	特 定 取 引 利 益	1.5	0.1	1.3	2.0
Profit from other business transactions	そ の 他 業 務 利 益	5.0	(0.4)	5.4	5.5
Expenses (-)	経 費	82.5	0.6	81.8	81.5
Core net business income	コ ア 業 務 純 益	64.5	(2.2)	66.7	66.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	67.5	(3.1)	70.6	70.0
Ordinary profit	経 常 利 益	69.5	3.0	66.4	68.0
Net income	当 期 純 利 益	42.0	0.7	41.2	42.0
Net credit costs (-)	与 信 関 係 費 用	3.0	(5.9)	8.9	5.0

<Consolidated>

		FY2013 (Projections)		FY2012	(¥ Billion)
		(a)	(a-b)	(b)	(Reference) Projections disclosed in May
Ordinary profit	経 常 利 益	75.5	2.7	72.7	74.0
Net income	当 期 純 利 益	45.0	0.8	44.1	45.0
Cash dividends per share	1 株 当 た り 配 当 額	¥12.00	-	¥12.00	¥12.00
Dividend payout ratio	配 当 性 向	22.7%	(0.8%)	23.5%	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