

# The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2014, ending March 31, 2015

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: November 21, 2014 (scheduled)  
 Payment date of cash dividends: December 5, 2014 (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, 2014 to September 30, 2014)

(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, 2014	114,947	2.1	44,869	3.0	34,966	31.3
Ended September 30, 2013	112,483	1.5	43,535	18.5	26,614	20.8

Note: Comprehensive Income First half ended September 30, 2014: ¥51,400 million [36.6%] First half ended September 30, 2013: ¥37,620 million [89.7%]

	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, 2014	41.43	41.39
Ended September 30, 2013	30.94	30.91

(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	¥Million	¥Million	%
Ended September 30, 2014	12,169,098	790,701	6.4
Fiscal year 2013	12,023,627	766,187	6.3

(Reference) Capital assets First half ended September 30, 2014: ¥790,336 million Fiscal year 2013: ¥757,749 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, 2014	—	6.00	—	6.00	12.00
Ending March 31, 2015	—	6.00			
Ending March 31, 2015 (Projection)			—	6.00	12.00

Note: Revisions of cash dividends projections: No

## 3. Consolidated Earnings Projections for Fiscal year 2014, ending March 31, 2015

(%: 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
Fiscal year	¥Million	%	¥Million	%	¥
Ending March 31, 2015	79,000	1.0	54,000	16.2	64.41

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: 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 5.

## (3) Number of issued shares (common stock)

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

September 30, 2014	875,521,087 shares	March 31, 2014	875,521,087 shares
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- ② Number of treasury shares:
 

September 30, 2014	42,691,750 shares	March 31, 2014	29,448,938 shares
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- ③ Average number of shares:
 

For the six months ended September 30, 2014		843,915,179 shares	
For the six months ended September 30, 2013		860,007,489 shares	

**(Non-consolidated financial highlights)****1. Financial Highlights (from April 1, 2014 to September 30, 2014)****(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, 2014	101,768	1.2	40,114	0.1	26,819	5.8
Ended September 30, 2013	100,539	1.6	40,057	19.1	25,348	22.1

	Net Income per Share 1株当たり中間純利益
First half Ended September 30, 2014	¥31.78
Ended September 30, 2013	¥29.47

**(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, 2014	¥12,100,095	¥743,295	6.1%
Fiscal year 2013	¥11,954,152	¥719,632	6.0%

(Reference) Capital assets First half ended September 30, 2014: ¥742,930 million Fiscal year 2013: ¥719,258 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 2014, ending March 31, 2015**

(%: 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, 2015	70,500	0.1	44,000	1.8	52.48

**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, 2014.
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 2014 were as follows.

Ordinary income increased by ¥2,463 million compared with the corresponding period of the previous fiscal year, to ¥114,947 million mainly due to an increase in other income such as equity in earnings of affiliates. Ordinary expenses increased by ¥1,128 million compared with the corresponding period of the previous fiscal year, to ¥70,077 million mainly due to an increase in other expenses such as write-offs of loans, etc.

As a result, Ordinary profit increased by ¥1,334 million compared with the corresponding period of the previous fiscal year, to ¥44,869 million.

Net income increased by ¥8,352 million compared with the corresponding period of the previous fiscal year, to ¥34,966 million mainly due to an increase in extraordinary income including negative goodwill recognized regarding share acquisitions of subsidiaries.

### (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, 2014 was ¥10,156.4 billion, an increase of ¥44.5 billion from the position as of March 31, 2014, reflecting our efforts to provide a variety of financial products and services, as well as campaign to encourage customers to make the 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 ¥190.1 billion from the previous fiscal year-end, to ¥8,251.8 billion. The balance of securities as of September 30, 2014 was ¥2,218.2 billion, an increase of ¥38.0 billion.

As a result, the balance of total assets as of September 30, 2014 increased by ¥145.4 billion compared with the previous fiscal year-end, to ¥12,169.0 billion.

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

Earnings projections for the fiscal year ending March 31, 2015, released on May 9, 2014 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	76.0	79.0	3.0	68.0	70.5	2.5
Net income 当期純利益	54.0	54.0	-	44.0	44.0	-

(Background to the revisions)

According to the interim financial results, the earnings projections have been revised mainly because it is expected that gains related to securities will exceed 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 in accordance with Changes in Accounting Standards)

(Application of the Accounting Standard for Retirement Benefits)

The Bank has adopted the Accounting Standard for Retirement Benefits (ASBJ Statement No. 26, May 17, 2012, "Retirement Benefits Statement") and the Guidance on Accounting Standard for Retirement Benefits (ASBJ Guidance No. 25, May 17, 2012, "Retirement Benefits Guidance") as of the first half of fiscal year ending March 31, 2015, in accordance with the provisions stated in Paragraph 35 of the Standard and Paragraph 67 of the Guidance. As a result, the methods for calculating retirement benefit obligations and service costs have been revised in the following respects: The method for attributing projected benefits to periods has been changed from the straight-line basis to the benefit formula basis. Also, the method for determining the discount rate has been changed from using the duration of bonds that approximate to the average remaining years of service of the eligible employees, to a single weighted average discount rate that reflects the periods until the expected payment of retirement benefits and the amount of projected benefits every such period.

According to the transitional treatment provided in Paragraph 37 of the Standard, the effect of changing the method for calculating retirement benefit obligations and service costs was recognized by adjusting retained earnings at the beginning of the first half of fiscal year ending March 31, 2015.

As a result, net defined benefit liability increased by ¥1,679 million and net defined benefit asset decreased by ¥4,762 million, and retained earnings decreased by ¥4,161 million at the beginning of first half of fiscal year ending March 31, 2015. The effect of this change on ordinary profit and income before income taxes and minority interests for the current first half is immaterial.

## 3. Consolidated Interim Financial Information

## (1) Consolidated Interim Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2014	As of Sep. 30, 2014
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	749,388	688,413
Call loans and bills bought	コールローン及び買入手形	399,772	392,586
Receivables under resale agreements	買現先勘定	34,995	24,995
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,043	2,068
Monetary claims bought	買入金銭債権	24,453	22,956
Trading assets	特定取引資産	275,939	273,811
Money held in trust	金銭の信託	43,794	44,077
Securities	有価証券	2,180,202	2,218,279
Loans and bills discounted	貸出金	8,061,697	8,251,879
Foreign exchanges	外国為替	6,248	13,654
Other assets	その他資産	87,594	90,555
Tangible fixed assets	有形固定資産	102,786	102,840
Intangible fixed assets	無形固定資産	10,987	11,377
Net defined benefit asset	退職給付に係る資産	5,218	729
Deferred tax assets	繰延税金資産	6,779	6,837
Customers' liabilities for acceptances and guarantees	支払承諾見返	81,866	71,225
Allowance for loan losses	貸倒引当金	(50,142)	(47,192)
Total assets	資産の部合計	12,023,627	12,169,098
Liabilities:			
(負債の部)			
Deposits	預金	10,111,879	10,156,442
Negotiable certificates of deposit	譲渡性預金	383,960	436,910
Call money and bills sold	コールマネー及び売渡手形	103,949	69,680
Payables under securities lending transactions	債券貸借取引受入担保金	83,248	106,976
Trading liabilities	特定取引負債	24,074	23,042
Borrowed money	借入金	291,989	302,714
Foreign exchanges	外国為替	930	479
Bonds payable	社債	10,000	40,000
Other liabilities	その他負債	128,806	125,784
Net defined benefit liability	退職給付に係る負債	18,324	19,807
Provision for directors' retirement benefits	役員退職慰労引当金	217	157
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,035	1,717
Provision for point loyalty programs	ポイント引当金	412	457
Reserves under the special laws	特別法上の引当金	22	27
Deferred tax liabilities	繰延税金負債	2,565	9,816
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,157	13,157
Acceptances and guarantees	支払承諾	81,866	71,225
Total liabilities	負債の部合計	11,257,439	11,378,397

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Sep. 30, 2014
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	437,645	463,355
Treasury shares	自 己 株 式	(17,581)	(27,495)
Total shareholders' equity	株 主 資 本 合 計	687,267	703,063
Valuation difference on available-for-sale securities	その他有価証券評価差額金	59,757	76,408
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	23	(16)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,834	9,834
Remasurements of defined benefit plans	退職給付に係る調整累計額	866	1,046
Total accumulated other comprehensive income	その他の包括利益累計額合計	70,482	87,273
Subscription rights to shares	新 株 予 約 権	374	364
Minority interests	少 数 株 主 持 分	8,064	-
Total net assets	純 資 産 の 部 合 計	766,187	790,701
Total liabilities and net assets	負債及び純資産の部合計	12,023,627	12,169,098

(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, 2013	For the six months ended Sep. 30, 2014
Ordinary income	経 常 収 益	112,483	114,947
Interest income	資 金 運 用 収 益	69,728	68,671
Interest on loans and discounts	(うち貸出金利息)	58,395	56,089
Interest and dividends on securities	(うち有価証券利息配当金)	10,568	11,493
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	23,338	23,552
Trading income	特 定 取 引 収 益	1,307	2,005
Other ordinary income	そ の 他 業 務 収 益	3,331	2,454
Other income	そ の 他 経 常 収 益	14,777	18,261
Ordinary expenses	経 常 費 用	68,948	70,077
Interest expenses	資 金 調 達 費 用	5,377	5,527
Interest on deposits	(うち預金利息)	2,405	2,322
Fees and commissions payments	役 務 取 引 等 費 用	8,019	8,227
Other ordinary expenses	そ の 他 業 務 費 用	1,329	187
General and administrative expenses	営 業 経 費	44,282	44,978
Other expenses	そ の 他 経 常 費 用	9,940	11,156
Ordinary profit	経 常 利 益	43,535	44,869
Extraordinary income	特 別 利 益	0	5,128
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	0	0
Gain on negative goodwill	負 の の れ ん 発 生 益	-	5,127
Extraordinary loss	特 別 損 失	492	230
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	492	230
Income before income taxes and minority interests	税 金 等 調 整 前 益 中 間 純 利 益	43,042	49,767
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	14,791	14,064
Income taxes-deferred	法 人 税 等 調 整 額	1,170	735
Total income taxes	法 人 税 等 合 計	15,962	14,800
Income before minority interests	少 数 株 主 損 益 調 整 前 益 中 間 純 利 益	27,079	34,966
Minority interests in income	少 数 株 主 利 益	465	-
Net income	中 間 純 利 益	26,614	34,966



## Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2014
Income before minority interests	少数株主損益調整前 中間純利益	27,079	34,966
Other comprehensive income	その他の包括利益	10,540	16,434
Valuation difference on available-for-sale securities	その他有価証券評価差額金	9,274	16,283
Deferred gains or losses on hedges	繰延ヘッジ損益	1,251	(39)
Remeasurements of defined benefit plans	退職給付に係る調整額	-	180
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	14	9
Comprehensive income	中間包括利益	37,620	51,400
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	37,066	51,400
Comprehensive income attributable to minority interests	少数株主に係る中間包括利益	553	-

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

For the six months ended Sep. 30, 2013

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	401,813	(7,581)	661,435
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(5,589)		(5,589)
Net income	中 間 純 利 益			26,614		26,614
Purchase of treasury shares	自 己 株 式 の 取 得				(32)	(32)
Disposal of treasury shares	自 己 株 式 の 処 分			(6)	63	57
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			134		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)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-	21,152	31	21,184
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	422,966	(7,549)	682,620

	(Japanese)	Accumulated other comprehensive income				Subscrip- tion rights to shares	Minority interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati on reserve for land	Total accumul ated other compre nsive income			
		その他有 価証券評 価差額金	繰延 ヘッジ 損益	土 地 再 評 価 差 額 金	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	51,396	(1,167)	9,983	60,212	277	7,317	729,243
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(5,589)
Net income	中 間 純 利 益							26,614
Purchase of treasury shares	自 己 株 式 の 取 得							(32)
Disposal of treasury shares	自 己 株 式 の 処 分							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)	9,200	1,251	(134)	10,317	17	246	10,581
Total changes of items during the period	当 中 間 期 変 動 額 合 計	9,200	1,251	(134)	10,317	17	246	10,581
Balance at the end of current period	当 中 間 期 末 残 高	60,596	84	9,848	70,529	295	7,564	761,009

For the six months ended Sep. 30, 2014

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	437,645	(17,581)	687,267
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			(4,161)		(4,161)
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	433,483	(17,581)	683,106
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(5,076)		(5,076)
Net income	中間純利益			34,966		34,966
Purchase of treasury shares	自己株式の取得				(10,025)	(10,025)
Disposal of treasury shares	自己株式の処分			(18)	111	92
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)					
Total changes of items during the period	当中間期変動額合計	-	-	29,871	(9,914)	19,957
Balance at the end of current period	当中間期末残高	145,069	122,134	463,355	(27,495)	703,063

	(Japanese)	Accumulated other comprehensive income					Subscriptions rights to shares	Minority interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation on reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計			
Balance at the beginning of current period	当 期 首 残 高	59,757	23	9,834	866	70,482	374	8,064	766,187
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額								(4,161)
Restated balance	会計方針の変更を反映した当期首残高	59,757	23	9,834	866	70,482	374	8,064	762,026
Changes of items during the period	当中間期変動額								
Dividends from surplus	剰余金の配当								(5,076)
Net income	中間純利益								34,966
Purchase of treasury shares	自己株式の取得								(10,025)
Disposal of treasury shares	自己株式の処分								92
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)	16,650	(39)	-	180	16,791	(9)	(8,064)	8,717
Total changes of items during the period	当中間期変動額合計	16,650	(39)	-	180	16,791	(9)	(8,064)	28,674
Balance at the end of current period	当中間期末残高	76,408	(16)	9,834	1,046	87,273	364	-	790,701

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

Not applicable.

**(5) Business Combination**

On April 1, 2014, the Bank, Chibagin Guarantee Co., Ltd. and three other companies acquired from minority shareholders the shares of consolidated subsidiaries and non-consolidated subsidiaries to which the equity method is applied.

## 1. Summary of the Transactions

## (1) Name of the Acquired Subsidiaries and their Business

- Chibagin Guarantee Co., Ltd. (Housing loan guarantees and fee collection services)
- Chibagin JCB Card Co., Ltd. (Credit card and credit guarantee business)
- Chibagin DC Card Co., Ltd. (Credit card and credit guarantee business)
- Chibagin Leasing Co., Ltd. (Leasing business)
- Chibagin Computer Service Co., Ltd. (Computer system development and commissioned computation tasks)
- Chibagin Capital Co., Ltd. (Consulting services, IPO's, etc.)
- Chibagin Asset Management Co., Ltd. (Consulting for portfolio investment of client financial assets)
- Chibagin Research Institute Co., Ltd. (Information service and surveys, and consulting)

(2) Date of the Business Combination April 1, 2014

(3) Legal Form of the Business Combination Share acquisition from the minority shareholders

(4) Name of the Acquired Subsidiaries after Transactions No change

## (5) Other

The transactions are intended to implement flexible group management quickly and effectively, without being tied to existing concepts, in response to diverse and sophisticated customer needs. The Chiba Bank has 100% of share of voting rights of each combined subsidiary directly or indirectly.

## 2. Summary of the Accounting Method

In accordance with the Accounting Standard for Business Combination (ASBJ Statement No. 21, published on December 26, 2008) and the Guidance on Accounting Standard for Business Combination and Accounting Standard for Business Divestitures (ASBJ Guidance No. 10, published on December 26, 2008), this event has been treated as transactions with minority shareholders under common control.

## 3. Matters Regarding Additional Share Acquisitions of Subsidiaries

## (1) Acquisition Cost and Details

<u>Value of the acquisition</u>	<u>Cash and due from banks</u>	<u>¥3,755 million</u>
Acquisition cost		¥3,755 million

## (2) Amount of Goodwill Recognized and Sources of Goodwill

## (i) Amount of goodwill recognized

Negative goodwill	¥5,127 million
Equity in earnings of affiliates	¥1,876 million

## (ii) Sources of Goodwill

Goodwill is recognized due to the difference between the amount of the Bank's interest and the acquisition cost.

**(6) Material Subsequent Events**

Not applicable.

#### 4. Non-consolidated Interim Financial Information

##### (1) Non-consolidated Interim Balance Sheet

		(¥ Million)	
Item	科目 (Japanese)	As of Mar. 31, 2014	As of Sep. 30, 2014
Assets:		(資産の部)	
Cash and due from banks	現金預け金	748,133	685,178
Call loans	コールローン	399,772	392,586
Receivables under resale agreements	買現先勘定	34,995	24,995
Receivables under securities borrowing transaction	債券貸借取引支払保証金	2,043	2,068
Monetary claims bought	買入金銭債権	14,346	13,656
Trading assets	特定取引資産	273,668	272,223
Money held in trust	金銭の信託	38,594	38,777
Securities	有価証券	2,178,930	2,214,823
Loans and bills discounted	貸出金	8,083,049	8,275,299
Foreign exchange	外国為替	6,248	13,654
Other assets	その他資産	36,631	40,854
Other	その他の資産	36,631	40,854
Tangible fixed assets	有形固定資産	97,580	97,656
Intangible fixed assets	無形固定資産	10,831	11,226
Prepaid pension cost	前払年金費用	4,908	64
Customers' liabilities for acceptances and guarantees	支払承諾見返	63,772	53,962
Allowance for loan losses	貸倒引当金	(39,354)	(36,933)
Total assets	資産の部合計	11,954,152	12,100,095
Liabilities:		(負債の部)	
Deposits	預金	10,121,889	10,166,057
Negotiable certificates of deposit	譲渡性預金	419,360	473,010
Call money	コールマネー	103,949	69,680
Payables under securities lending transactions	債券貸借取引受入担保金	83,248	106,976
Trading liabilities	特定取引負債	24,074	23,042
Borrowed money	借入金	290,790	301,806
Foreign exchange	外国為替	930	479
Bonds payable	社債	10,000	40,000
Other liabilities	その他負債	82,103	79,216
Income taxes payable	未払法人税等	12,388	11,634
Asset retirement obligations	資産除去債務	222	221
Other	その他の負債	69,492	67,360
Provision for retirement benefits	退職給付引当金	18,778	20,168
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,035	1,717
Provision for point card certificates	ポイント引当金	158	194
Deferred tax liabilities	繰延税金負債	271	7,329
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,157	13,157
Acceptances and guarantees	支払承諾	63,772	53,962
Total liabilities	負債の部合計	11,234,519	11,356,800

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Sep. 30, 2014
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	404,144	421,707
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	353,214	370,777
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	305,971	335,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	47,209	34,772
Treasury stock	自 己 株 式	(17,581)	(27,495)
Total shareholders' equity	株 主 資 本 合 計	653,766	661,415
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	55,633	71,697
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	23	(16)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,834	9,834
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	65,491	81,515
Subscription rights to shares	新 株 予 約 権	374	364
Total net assets	純 資 産 の 部 合 計	719,632	743,295
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	11,954,152	12,100,095

## (2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2014
Ordinary income	経 常 収 益	100,539	101,768
Interest income	資 金 運 用 収 益	70,273	70,255
Interest on loans and discounts	(うち貸出金利息)	58,197	55,934
Interest and dividends on securities	(うち有価証券利息配当金)	11,395	13,325
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	18,092	18,780
Trading income	特 定 取 引 収 益	687	1,315
Other ordinary income	そ の 他 業 務 収 益	3,333	2,435
Other income	そ の 他 経 常 収 益	8,153	8,981
Ordinary expenses	経 常 費 用	60,482	61,653
Interest expenses	資 金 調 達 費 用	5,375	5,520
Interest on deposits	(うち預金利息)	2,406	2,322
Fees and commissions payments	役 務 取 引 等 費 用	9,109	9,372
Other ordinary expenses	そ の 他 業 務 費 用	1,329	187
General and administrative expenses	営 業 経 費	41,592	42,209
Other expenses	そ の 他 経 常 費 用	3,075	4,363
Ordinary profit	経 常 利 益	40,057	40,114
Extraordinary income	特 別 利 益	0	0
Extraordinary loss	特 別 損 失	487	229
Income before income taxes	税 引 前 中 間 純 利 益	39,569	39,886
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	13,051	12,263
Income taxes-deferred	法 人 税 等 調 整 額	1,169	803
Total income taxes	法 人 税 等 合 計	14,221	13,066
Net income	中 間 純 利 益	25,348	26,819

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

For the six months ended Sep. 30, 2013

(¥ Million)

	(Japanese)	Shareholders' equity			
		株主資本			
		Capital stock	Capital surplus		
			資本剰余金		
資本金	資本準備金	その他資本剰余金	資本剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	-	122,134
Changes of items during the period	当 中 間 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Net income	中 間 純 利 益				
Purchase of treasury shares	自 己 株 式 の 取 得				
Disposal of treasury shares	自 己 株 式 の 処 分				
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩				
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)				
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	122,134	-	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
Legal retained earnings	Other retained earnings	Total Retained earnings	自己株式	株主資本合計		
利益準備金	その他利益剰余金	利益剰余金合計				
Balance at the beginning of current period	当 期 首 残 高	50,930	320,614	371,544	(7,581)	631,166
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,589)	(5,589)		(5,589)
Net income	中 間 純 利 益		25,348	25,348		25,348
Purchase of treasury shares	自 己 株 式 の 取 得				(32)	(32)
Disposal of treasury shares	自 己 株 式 の 処 分		(6)	(6)	63	57
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		134	134		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)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	19,886	19,886	31	19,918
Balance at the end of current period	当 中 間 期 末 残 高	50,930	340,501	391,431	(7,549)	651,084

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当 期 首 残 高	48,629	(1,167)	9,983	57,445	277	688,889
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,589)
Net income	中 間 純 利 益						25,348
Purchase of treasury shares	自 己 株 式 の 取 得						(32)
Disposal of treasury shares	自 己 株 式 の 処 分						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)	8,369	1,251	(134)	9,486	17	9,504
Total changes of items during the period	当 中 間 期 変 動 額 合 計	8,369	1,251	(134)	9,486	17	29,422
Balance at the end of current period	当 中 間 期 末 残 高	56,999	84	9,848	66,932	295	718,312



For the six months ended Sep. 30, 2014

(¥ Million)

	(Japanese)	Shareholders' equity			
		株主資本			
		Capital stock	Capital surplus		
			Legal capital surplus	Other capital surplus	Total capital surplus
資本金	資本準備金	その他資本剰余金	資本剰余金合計		
Balance at the beginning of current period	当期首残高	145,069	122,134	-	122,134
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額				
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	-	122,134
Changes of items during the period	当中間期変動額				
Dividends from surplus	剰余金の配当				
Net income	中間純利益				
Purchase of treasury shares	自己株式の取得				
Disposal of treasury shares	自己株式の処分				
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)				
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	122,134	-	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		Legal retained earnings	Other retained earnings	Total Retained earnings		
利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計		
Balance at the beginning of current period	当期首残高	50,930	353,214	404,144	(17,581)	653,766
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額		(4,161)	(4,161)		(4,161)
Restated balance	会計方針の変更を反映した当期首残高	50,930	349,052	399,982	(17,581)	649,605
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当		(5,076)	(5,076)		(5,076)
Net income	中間純利益		26,819	26,819		26,819
Purchase of treasury shares	自己株式の取得				(10,025)	(10,025)
Disposal of treasury shares	自己株式の処分		(18)	(18)	111	92
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)					
Total changes of items during the period	当中間期変動額合計	-	21,724	21,724	(9,914)	11,810
Balance at the end of current period	当中間期末残高	50,930	370,777	421,707	(27,495)	661,415

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当期首残高	55,633	23	9,834	65,491	374	719,632
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額						(4,161)
Restated balance	会計方針の変更を反映した当期首残高	55,633	23	9,834	65,491	374	715,471
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当						(5,076)
Net income	中間純利益						26,819
Purchase of treasury shares	自己株式の取得						(10,025)
Disposal of treasury shares	自己株式の処分						92
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)	16,063	(39)	-	16,023	(9)	16,013
Total changes of items during the period	当中間期変動額合計	16,063	(39)	-	16,023	(9)	27,824
Balance at the end of current period	当中間期末残高	71,697	(16)	9,834	81,515	364	743,295

**SUPPLEMENTARY INFORMATION**  
**for the First Half of**  
**Fiscal Year 2014**  
**(ending March 31, 2015)**

**THE CHIBA BANK, LTD.**

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## I. Financial Highlights

### 1. Summary

#### (1) Summary of income

- [Consolidated] Ordinary profit increased by ¥1.3 billion to ¥44.8 billion, and net income increased by ¥8.3 billion to ¥34.9 billion compared with the corresponding period of the previous fiscal year. (The highest ever in both ordinary profit and net income as for the first half of fiscal year)
- [Non-consolidated] Ordinary profit was ¥40.1 billion, the same level (increased by ¥57 million) compared with the corresponding period of the previous fiscal year, and net income increased by ¥1.4 billion to ¥26.8 billion. (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; 64.7% of the full term projection on a consolidated basis and 60.9% on a non-consolidated basis.

#### ① Consolidated

	(Japanese)	For the six months ended Sep. 30, 2014			For the six months ended Sep. 30, 2013		FY2014 (Projection)
		(a)	(a-b)	(a-b)/b	(b)		
Ordinary profit	経 常 利 益	44.8	1.3	3.0%	43.5		79.0
Net income	中間（当期）純利益	34.9	8.3	31.3%	26.6		54.0

Note: Gain on negative goodwill recognized regarding share acquisitions of subsidiaries (¥1.8 billion of ordinary profit and ¥7.0 billion of net income) was included.

#### ② Non-consolidated

	(Japanese)	For the six months ended Sep. 30, 2014			For the six months ended Sep. 30, 2013		FY2014 (Projection)
		(a)	(a-b)	(a-b)/b	(b)		
Ordinary profit	経 常 利 益	40.1	0.0	0.1%	40.0		70.5
Net income	中間（当期）純利益	26.8	1.4	5.8%	25.3		44.0

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

- The balance of loans increased by ¥192.2 billion to ¥8,275.2 billion, and the balance of deposits increased by ¥44.1 billion to ¥10,166.0 billion from the position as of March 31, 2014.

	(Japanese)	As of Sep. 30, 2014			As of Mar. 31, 2014		As of Sep. 30, 2013
		(a)	(a-b)	(a-c)	(b)	(c)	
Loans and bills discounted	貸 出 金	8,275.2	192.2	235.9	8,083.0	8,039.3	
Deposits	預 金	10,166.0	44.1	373.8	10,121.8	9,792.2	

#### (3) Capital ratio (Basel III)

- The consolidated total capital ratio was 13.92% and the non-consolidated total capital ratio was 13.41%.

	(Japanese)	As of Sep. 30, 2014			As of Mar. 31, 2014		As of Sep. 30, 2013
		(a)	(a-b)	(a-c)	(b)	(c)	
Consolidated total capital ratio	連結総自己資本比率	13.92%	0.23%	(0.34%)	13.69%	14.27%	
Tier 1 capital ratio	T i e r 1 比 率	12.51%	(0.34%)	(0.51%)	12.85%	13.03%	
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.51%	(0.34%)	(0.51%)	12.85%	13.03%	
Non-consolidated total capital ratio	単体総自己資本比率	13.41%	0.36%	(0.30%)	13.04%	13.72%	
Tier 1 capital ratio	T i e r 1 比 率	12.10%	(0.25%)	(0.54%)	12.35%	12.64%	
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.10%	(0.25%)	(0.54%)	12.35%	12.64%	

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

### (1) Net business income

- Gross business profits increased by ¥1.1 billion to ¥77.7 billion compared with the corresponding period of the previous fiscal year. Net interest income remained at almost the same level, and net fees and commissions income increased compared with the corresponding period of the previous fiscal year.
- Expenses increased by ¥0.6 billion compared with the corresponding period of the previous fiscal year, to ¥41.8 billion mainly because of the consumption tax increase.
- Core net business income increased by ¥0.4 billion compared with the corresponding period of the previous fiscal year, to ¥34.5 billion.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2014			For the six months ended Sep. 30, 2013
		(a)	(a-b)	(a-b)/b	(b)
<b>Gross business profits</b>	<b>業 務 粗 利 益</b>	<b>77.7</b>	<b>1.1</b>	<b>1.4%</b>	<b>76.5</b>
Net interest income	資 金 利 益	64.7	(0.1)		64.9
Net fees and commissions income	役 務 取 引 等 利 益	9.4	0.4		8.9
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	3.6	0.0		3.5
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	3.1	0.7		2.4
Trading income	特 定 取 引 利 益	1.3	0.6		0.6
Profit from other business transactions	そ の 他 業 務 利 益	2.2	0.2		2.0
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1.3	0.1		1.2
<b>Expenses (-)</b>	<b>経 費</b>	<b>41.8</b>	<b>0.6</b>	<b>1.4%</b>	<b>41.2</b>
Personnel expenses (-)	人 件 費	20.9	0.2		20.6
Non-personnel expenses (-)	物 件 費	18.6	(0.0)		18.6
Taxes (-)	税 金	2.3	0.3		1.9
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>34.5</b>	<b>0.4</b>	<b>1.2%</b>	<b>34.1</b>
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 (一 般 貸 引 繰 入 前)</b>	<b>35.8</b>	<b>0.5</b>	<b>1.4%</b>	<b>35.3</b>
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	35.8	0.5	1.4%	35.3

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, 2014			As of Mar. 31, 2014
		(a)	(a-b)		(b)
Number of Branches	店 舗 数	182	2		180
Branches	本 支 店	162	1		161
Sub-branches	出 張 所	20	1		19
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	6	1		5
Number of employees	従 業 員 数	4,344	97		4,247

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 was ¥40.1 billion, the same level (increased by ¥57 million) compared with the corresponding period of the previous fiscal year, and net income increased by ¥1.4 billion to ¥26.8 billion.
- Net credit costs was limited, reflecting our efforts to provide various supports for customers to help them solve management issues.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2014 (a)		For the six months ended Sep. 30, 2013 (b)	
		(a-b)	(a-b)/b		
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	35.8	0.5	1.4%	35.3
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 純 額	-	-		-
Net business income	業 務 純 益	35.8	0.5	1.4%	35.3
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	0.2	0.7		(0.4)
Written-off of loans (-)	う ち 貸 出 金 償 却	3.6	1.1		2.5
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	1.4	(0.7)		2.2
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2.3	1.2		1.0
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1.1	0.5		0.5
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>40.1</b>	<b>0.0</b>	<b>0.1%</b>	<b>40.0</b>
Extraordinary income (loss)	特 別 損 益	(0.2)	0.2		(0.4)
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>26.8</b>	<b>1.4</b>	<b>5.8%</b>	<b>25.3</b>
<b>Gains (losses) related to securities</b>	<b>有 価 証 券 関 係 損 益</b>	<b>2.4</b>	<b>0.6</b>		<b>1.7</b>
<b>Net credit costs (-) (i) + (ii)</b>	<b>与 信 関 係 費 用</b>	<b>0.2</b>	<b>0.7</b>		<b>(0.4)</b>

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

	(Japanese)	For the six months ended Sep. 30, 2014 (a)		FY2013 ended Mar. 31, 2014 (b)	For the six months ended Sep. 30, 2013 (c)	
		(a-b)	(a-c)			
Overhead ratio (OHR) *1	O H R	54.98%	(0.95%)	0.10%	55.93%	54.88%
Return on average total assets (ROA) *2	R O A	0.44%	0.07%	0.00%	0.37%	0.44%
Return on equity (ROE) *3	R O E	7.33%	1.19%	0.14%	6.13%	7.18%

\*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 ¥192.2 billion from the previous fiscal year-end, to ¥8,275.2 billion. Corporate loans and housing loans increased by ¥135.3 billion and ¥50.5 billion respectively from the position as of March 31, 2014.
- The balance of deposits increased by ¥44.1 billion from the previous fiscal year-end, to ¥10,166.0 billion.
- The balance of investment trusts increased by ¥10.5 billion from the previous fiscal year-end, to ¥355.5 billion. Insurance premiums of personal annuities increased by ¥4.4 billion from the corresponding period of the previous fiscal year, to ¥64.7 billion.

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

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2014 (a)	(a-b)	(a-c)	Mar. 31, 2014 (b)	Sep. 30, 2013 (c)
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>8,275.2</b>	<b>192.2</b>	<b>235.9</b>	<b>8,083.0</b>	<b>8,039.3</b>
Domestic operations	国内向け貸出	8,146.2	178.3	214.6	7,967.8	7,931.5
<b>Corporate loans</b>	<b>事業者向け貸出</b>	<b>4,841.0</b>	<b>135.3</b>	<b>148.5</b>	<b>4,705.6</b>	<b>4,692.5</b>
Small and medium-sized enterprises (i)	うち中小企業貸出	3,465.7	81.8	137.9	3,383.8	3,327.7
Consumer loans (ii)	消費者ローン	3,033.4	54.8	128.1	2,978.6	2,905.2
<b>Housing loans</b>	<b>うち住宅ローン</b>	<b>2,932.3</b>	<b>50.5</b>	<b>119.9</b>	<b>2,881.7</b>	<b>2,812.3</b>
Public sector	公共向け貸出	271.7	(11.8)	(62.0)	283.5	333.7
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	6,499.1	136.7	266.1	6,362.4	6,233.0
[Ratio]	(中小企業等貸出比率)	[79.78%]	[(0.07%)]	[1.19%]	[79.85%]	[78.58%]
Overseas operations	海外向け貸出	129.0	138	21.2	115.1	107.7
<b>Deposits</b>	<b>預 金</b>	<b>10,166.0</b>	<b>44.1</b>	<b>373.8</b>	<b>10,121.8</b>	<b>9,792.2</b>
Domestic operations	国内	9,927.7	(25.2)	300.1	9,952.9	9,627.5
Personal deposits	うち個人	7,777.5	126.5	240.9	7,650.9	7,536.5
National and local government deposits	うち公共	369.8	(195.2)	(19.5)	565.0	389.3
Overseas operations	海外店等	238.3	69.3	73.6	168.9	164.6

(Reference)

##### New housing loans

(¥ Billion)

	(Japanese)	For the six			For the six	For the six
		months ended Sep. 30, 2014 (a)	(a-b)	(a-c)	months ended Mar. 31, 2014 (b)	months ended Sep. 30, 2013 (c)
New housing loans	住宅ローン実行額	160.4	(17.9)	10.6	178.3	149.7

##### Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2014 (a)	(a-b)	(a-c)	Mar. 31, 2014 (b)	Sep. 30, 2013 (c)
<b>Balance of Investment trusts</b>	<b>投資信託残高</b>	<b>365.5</b>	<b>10.5</b>	<b>17.2</b>	<b>355.0</b>	<b>348.3</b>
Personal investment trusts	うち個人	358.6	10.8	17.7	347.7	340.9

(¥ Billion)

	(Japanese)	For the six			For the six	For the six
		months ended Sep. 30, 2014 (a)	(a-b)	(a-c)	months ended Mar. 31, 2014 (b)	months ended Sep. 30, 2013 (c)
<b>Personal annuities (Insurance premiums)</b>	<b>個人年金保険等 (取扱保険料)</b>	<b>64.7</b>	<b>13.0</b>	<b>4.4</b>	<b>51.6</b>	<b>60.2</b>

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014		As of Mar. 31, 2014	As of Sep. 30, 2013
		(a)	(a-b) (a-c)		
Securities	有 価 証 券	2,103.9	11.2 50.1	2,092.7	2,053.8
Government bonds	国 債	906.5	(66.4) (130.5)	972.9	1,037.0
Stocks	株 式	122.7	(1.2) (2.2)	124.0	125.0
Corporate bonds and others	社 債 他	682.4	30.9 83.1	651.5	599.2
Foreign currency securities	外 貨 建 有 価 証 券	392.2	48.1 99.8	344.1	292.4
Average duration to maturity of yen bonds	円 貨 債 券 の 平均 残 存 期 間	3.4 years	0.2 years 0.3 years	3.1 years	3.0 years

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

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

注1. 評価損益を除いた取得原価で表示しております。

注2. 平均残存期間は、短期国債を除いて表示しております。

## 5. Assets Quality &lt;Non-consolidated&gt;

- Disclosed claims under the Financial Reconstruction Law decreased by ¥5.8 billion from the previous fiscal year-end, to ¥163.6 billion, and the non-performing loan ratio decreased by 0.11% to 1.95%.
- The coverage ratio, including allowances, was 74.5% for total disclosed claims, 77.3% for doubtful claims, and 60.1% 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, 2014		As of Mar. 31, 2014	As of Sep. 30, 2013
		(a)	(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	19,883	(799) (460)	20,683	20,344
Doubtful Claims	危 険 債 権	90,852	(3,625) (3,950)	94,478	94,802
Substandard Claims	要 管 理 債 権	52,880	(1,412) (6,412)	54,293	59,293
<b>Total</b>	<b>合 計</b>	<b>163,616</b>	<b>(5,837) (10,823)</b>	<b>169,454</b>	<b>174,440</b>
Normal Claims	正 常 債 権	8,200,118	187,015 239,736	8,013,102	7,960,381
Total Claims Outstandings	総 与 信 残 高	8,363,734	181,177 228,913	8,182,556	8,134,821
<b>Non-performing loan ratio</b>	<b>不 良 債 権 比 率</b>	<b>1.95%</b>	<b>(0.11%) (0.18%)</b>	<b>2.07%</b>	<b>2.14%</b>
Coverage ratio	保 全 率	74.5%	0.2% 0.7%	74.2%	73.7%

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/	Allowance	Allowance Ratio*2	Coverage ratio
		(a)	Guarantees (b)	for loan losses (c)	c/(a-b)	(b+c)/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	19,883	18,792	1,090	100.0%	<b>100.0%</b>
Doubtful Claims	危 険 債 権	90,852	52,895	17,334	45.6%	<b>77.3%</b>
Substandard Claims	要 管 理 債 権	52,880	*1 22,573	9,242	30.4%	<b>60.1%</b>
<b>Total</b>	<b>合 計</b>	<b>163,616</b>	<b>94,261</b>	<b>27,668</b>	<b>39.8</b>	<b>74.5%</b>

\*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 2014, ending March 31, 2015, etc.

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	FY 2014 ending Mar. 31, 2015
Ordinary profit	経 常 利 益	79.0
Net income	当 期 純 利 益	54.0

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	FY 2014 ending Mar. 31, 2015
Ordinary profit	経 常 利 益	70.5
Net income	当 期 純 利 益	44.0

## &lt;Cash dividends&gt;

	(Japanese)	FY2014 ending Mar. 31, 2015	
		For the six months ended Sep. 30, 2014	
Cash dividends per share	1 株 当 た り 配 当 金	¥6.00	¥12.00

## II. Financial Data

## 1. Income and Expenses

&lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months	For the six months	
		ended Sep. 30, 2014 (a)	(a-b)	ended Sep. 30, 2013 (b)
Gross business profits	業 務 粗 利 益	77,716	1,133	76,582
Domestic gross business profits	国 内 業 務 粗 利 益	74,024	(238)	74,262
Net interest income	資 金 利 益	61,961	(874)	62,836
Net fees and commissions income	役 務 取 引 等 利 益	9,222	382	8,840
Net trading income	特 定 取 引 利 益	1,301	639	661
Profit from other business transactions	そ の 他 業 務 利 益	1,539	(385)	1,924
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,243	(438)	1,682
International gross business profits	国 際 業 務 粗 利 益	3,692	1,372	2,320
Net interest income	資 金 利 益	2,783	711	2,072
Net fees and commissions income	役 務 取 引 等 利 益	185	42	143
Net trading income	特 定 取 引 利 益	13	(11)	25
Profit from other business transactions	そ の 他 業 務 利 益	708	629	78
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	67	549	(481)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	41,844	605	41,238
Personnel expenses (-)	人 件 費 ( △ )	20,915	291	20,624
Non-personnel expenses (-)	物 件 費 ( △ )	18,606	(10)	18,616
Taxes (-)	税 金 ( △ )	2,321	324	1,996
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 (一 般 貸 引 繰 入 前)</b>	<b>35,872</b>	<b>528</b>	<b>35,344</b>
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 引 当 金 純 繰 入 額 (△)	—	142	(2,446)
Core net business income	コ ア 業 務 純 益	34,560	416	34,143
<b>Net business income</b>	<b>業 務 純 益</b>	<b>35,872</b>	<b>528</b>	<b>35,344</b>
Non-recurrent income and losses	臨 時 損 益	4,242	(470)	4,712
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 ( △ )	282	706	(424)
Written-off of loans (-)	貸 出 金 償 却 ( △ )	3,689	1,170	2,518
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 (△)	—	591	219
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損 ( △ )	(16)	(7)	(9)
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 金 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 ( △ )	442	53	389
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	1,492	(734)	2,226
Recoveries of written off claims	償 却 債 権 取 立 益	2,340	1,243	1,096
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,100	527	572
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,424	(291)	3,716
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>40,114</b>	<b>57</b>	<b>40,057</b>
Extraordinary income (losses)	特 別 損 益	(228)	259	(487)
Income before income taxes	税 引 前 中 間 純 利 益	39,886	316	39,569
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	12,263	(788)	13,051
Income taxes-deferred (-)	法 人 税 等 調 整 額 ( △ )	803	(365)	1,169
Total income taxes (-)	法 人 税 等 合 計 ( △ )	13,066	(1,154)	14,221
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>26,819</b>	<b>1,471</b>	<b>25,348</b>
<b>Net Credit Costs (-)</b>	<b>(i) + (ii) 与 信 関 係 費 用 ( △ )</b>	<b>282</b>	<b>706</b>	<b>(424)</b>

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2014	(a-b)	ended Sep. 30, 2013
		(a)		(b)
Consolidated gross profits	連結粗利益	82,743	(237)	82,980
Net interest income	資金利益	63,143	(1,207)	64,351
Net fees and commissions income	役務取引等利益	15,326	6	15,320
Net trading income	特定取引利益	2,005	698	1,307
Profit from other business transactions	その他業務利益	2,267	265	2,001
General and administrative expenses (-)	営業経費 (△)	44,978	696	44,282
Loan charge-off and reserve expenses (-) (i)	貸倒償却引当費用 (△)	626	(221)	847
Written-off of loans (-)	貸出金償却 (△)	3,808	1,094	2,714
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	1,152	17	1,134
Net transfer to general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	(2,404)	(131)	(2,272)
Losses on sales of non-performing loans (-)	延滞債権等売却損 (△)	(16)	(8)	(8)
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 (△)	442	53	389
Reversal of allowance for loan losses	貸倒引当金戻入益	1,251	113	1,137
Recoveries of written off claims	償却債権取立益	2,355	1,246	1,109
Gains (losses) related to stocks, etc.	株式等関係損益	1,100	526	573
Equity in earnings of affiliates	持分法による投資損益	1,888	1,753	135
Others	その他	4,743	(231)	4,975
<b>Ordinary profit</b>	<b>経常利益</b>	<b>44,869</b>	<b>1,334</b>	<b>43,535</b>
Extraordinary income (losses)	特別損益	4,897	5,389	(492)
Income before income taxes and minority interests	税金等調整前中間純利益	49,767	6,724	43,042
Income taxes-current (-)	法人税、住民税及び事業税(△)	14,064	(726)	14,791
Income taxes-deferred (-)	法人税等調整額 (△)	735	(435)	1,170
Total income taxes (-)	法人税等合計 (△)	14,800	(1,161)	15,962
Income before minority interests	少数株主損益調整前中間純利益	34,966	7,886	27,079
Minority interests in income (-)	少数株主利益 (△)	-	(465)	465
<b>Net income</b>	<b>中間純利益</b>	<b>34,966</b>	<b>8,352</b>	<b>26,614</b>

Net Credit Costs (-) (i)	与信関係費用 (△)	626	(221)	847
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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)	39,677	(1,036)	40,714
Consolidated net business income	連結業務純益	39,677	(1,036)	40,714

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 &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
		(a)	(a-b)	(b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	35,872	528	35,344
Per head (in thousands of yen)	職員一人当たり(千円)	8,700	173	8,527
(2) Net business income	業 務 純 益	35,872	528	35,344
Per head (in thousands of yen)	職員一人当たり(千円)	8,700	173	8,527

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) &lt;Non-consolidated&gt;

	(Japanese)	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.21%	(0.07%)	1.28%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.37%	(0.08%)	1.45%
(ii) Average yield on securities	有 価 証 券 利 回	1.06%	0.14%	0.92%
(2) Average yield on interest bearing liabilities(C)	資 金 調 達 原 価	0.81%	(0.02%)	0.83%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.04%	(0.00%)	0.04%
(ii) Expense ratio	経 費 率	0.77%	(0.02%)	0.79%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.40%	(0.05%)	0.45%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.33%	(0.08%)	1.41%

## 4. Gains and Losses on Securities &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
		(a)	(a-b)	(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	1,311	111	1,200
Gains on sales	売 却 益	1,473	(1,045)	2,518
Gains on redemptions	償 還 益	25	14	11
Losses on sales (-)	売 却 損 ( △ )	179	(1,088)	1,267
Losses on redemptions (-)	償 還 損 ( △ )	-	-	-
Write-offs (-)	償 却 ( △ )	8	(53)	61
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,100	527	572
Gains on sales	売 却 益	1,104	526	577
Losses on sales (-)	売 却 損 ( △ )	4	4	0
Write-offs (-)	償 却 ( △ )	-	(4)	4

## 5. Capital Ratio (BIS Guidelines)

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

### <Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014 (a) [Preliminary figures]			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.92%	0.23%	(0.34%)	13.69%	14.27%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.51%	(0.34%)	(0.51%)	12.85%	13.03%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.51%	(0.34%)	(0.51%)	12.85%	13.03%
(4) Total capital	総自己資本の額	775.5	50.7	41.7	724.8	733.7
(5) Tier 1 capital	T i e r 1 資本の額	696.8	16.4	26.8	680.4	670.0
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	696.8	16.4	26.8	680.4	670.0
(7) Total risk-weighted assets	リスクアセットの額	5,567.9	275.6	425.8	5,292.3	5,142.1
(8) Total required capital	総所要自己資本額	445.4	22.0	34.0	423.3	411.3

### <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014 (a) [Preliminary figures]			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
(9) Total capital ratio (4)/(7)	総自己資本比率	13.41%	0.36%	(0.30%)	13.04%	13.72%
(10) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.10%	(0.25%)	(0.54%)	12.35%	12.64%
(11) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.10%	(0.25%)	(0.54%)	12.35%	12.64%
(12) Total capital	総自己資本の額	715.3	46.9	38.3	668.4	676.9
(13) Tier 1 capital	T i e r 1 資本の額	645.3	12.2	21.4	633.0	623.8
(14) Common equity Tier1 capital	普通株式等Tier1資本の額	645.3	12.2	21.4	633.0	623.8
(15) Total risk-weighted assets	リスクアセットの額	5,332.6	209.6	399.8	5,123.0	4,932.7
(16) Total required capital	総所要自己資本額	426.6	16.7	31.9	409.8	394.6

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, 2014 (a)			FY2013 ended Mar. 31, 2014 (b)	For the six months ended Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	9.80%	0.35%	(0.20%)	9.45%	10.01%
Net income basis (Annual)	当期純利益ベース（年率）	7.33%	1.19%	0.14%	6.13%	7.18%

### <Consolidated>

	(Japanese)	For the six months ended Sep. 30, 2014 (a)			FY2013 ended Mar. 31, 2014 (b)	For the six months ended Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Net income basis (Annual)	当期純利益ベース（年率）	9.03%	2.75%	1.83%	6.27%	7.19%

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 &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2014 (a)			FY2013 ended Mar. 31, 2014 (b)	For the six months ended Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	10,166.0	44.1	373.8	10,121.8	9,792.2
Domestic	うち国内	9,927.7	(25.2)	300.1	9,952.9	9,627.5
In Chiba Prefecture	うち県内	9,581.9	(33.8)	289.9	9,615.7	9,292.0
Personal deposits	うち個人	7,777.5	126.5	240.9	7,650.9	7,536.5
Public sectors	うち公共	369.8	(195.2)	(19.5)	565.0	389.3
Deposits (Average balance)	預金 (平残)	10,151.0	363.4	408.5	9,787.6	9,742.5
Domestic	うち国内	9,926.6	298.7	325.2	9,627.9	9,601.4
In Chiba Prefecture	うち県内	9,590.2	284.9	306.4	9,305.3	9,283.8
Loans and bills discounted (Term-end balance)	貸出金 (末残)	8,275.2	192.2	235.9	8,083.0	8,039.3
Domestic	うち国内	8,146.2	178.3	214.6	7,967.8	7,931.5
In Chiba Prefecture	うち県内	5,971.3	94.2	123.6	5,877.0	5,847.6
Loans and bills discounted (average balance)	貸出金 (平残)	8,233.9	175.5	207.4	8,058.3	8,026.4
Domestic	うち国内	8,102.6	157.0	180.8	7,945.6	7,921.8
In Chiba Prefecture	うち県内	5,915.2	78.8	82.6	5,836.3	5,832.5

## (2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014 (a)			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	8,146.2	178.3	214.6	7,967.8	7,931.5
[Excluding loans to public sectors]	(除公共向け貸出)	[7,874.5]	[190.2]	[276.7]	[7,684.2]	[7,597.7]
Large enterprises	大企業	1,217.7	49.1	(2.3)	1,168.5	1,220.0
Mid-sized enterprises	中堅企業	157.6	4.3	12.9	153.2	144.6
Small and medium-sized enterprises, etc. (B)	中小企業等	6,499.1	136.7	266.1	6,362.4	6,233.0
Small and medium-sized enterprises	うち中小企業	3,465.7	81.8	137.9	3,383.8	3,327.7
Consumer loans	うち消費者ローン	3,033.4	54.8	128.1	2,978.6	2,905.2
Public sectors	公共	271.7	(11.8)	(62.0)	283.5	333.7
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	79.78%	(0.07%)	1.19%	79.85%	78.58%

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 &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014 (a)			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,033.4	54.8	128.1	2,978.6	2,905.2
Housing loans	住宅ローン残高	2,932.3	50.5	119.9	2,881.7	2,812.3
Other consumer loans	その他のローン残高	101.1	4.2	8.2	96.8	92.8

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

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2014 (a)	(a-b)	(a-c)	Mar. 31, 2014 (b)	Sep. 30, 2013 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,528	(8)	265	2,536	2,262
Delinquent Loans	延滞債権額	107,826	(4,392)	(4,833)	112,218	112,659
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,602	762	(458)	840	2,061
Restructured Loans	貸出条件緩和債権額	51,278	(2,174)	(5,953)	53,452	57,232
Total Risk-Monitored Loans	リスク管理債権合計	163,235	(5,812)	(10,980)	169,048	174,215

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,275,299	192,249	235,952	8,083,049	8,039,346
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	(0.00%)	0.00%	0.03%	0.02%
Delinquent Loans	延滞債権額	1.30%	(0.08%)	(0.09%)	1.38%	1.40%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	(0.00%)	0.01%	0.02%
Restructured Loans	貸出条件緩和債権額	0.61%	(0.04%)	(0.09%)	0.66%	0.71%
As a percentage of total loans	貸出金残高比	1.97%	(0.11%)	(0.19%)	2.09%	2.16%

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2014 (a)	(a-b)	(a-c)	Mar. 31, 2014 (b)	Sep. 30, 2013 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,009	(110)	65	2,120	1,944
Delinquent Loans	延滞債権額	105,757	(4,158)	(5,090)	109,915	110,847
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,602	762	(458)	840	2,061
Restructured Loans	貸出条件緩和債権額	51,295	(2,193)	(5,977)	53,488	57,272
Total Risk-Monitored Loans	リスク管理債権合計	160,664	(5,700)	(11,460)	166,364	172,125

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,251,879	190,182	235,047	8,061,697	8,016,832
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.00%)	0.00%	0.02%	0.02%
Delinquent Loans	延滞債権額	1.28%	(0.08%)	(0.10%)	1.36%	1.38%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	(0.00%)	0.01%	0.02%
Restructured Loans	貸出条件緩和債権額	0.62%	(0.04%)	(0.09%)	0.66%	0.71%
As a percentage of total loans	貸出金残高比	1.94%	(0.11%)	(0.20%)	2.06%	2.14%

## 9. Allowance and Coverage Ratio against Risk-monitored Loans

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2014 (a)			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	163,235	(5,812)	(10,980)	169,048	174,215
Collateral/guarantees (B)	担保・保証等	94,005	(3,298)	(6,000)	97,304	100,006
Allowance for loan losses (C)	貸倒引当金	27,607	(541)	(911)	28,149	28,518
Allowance ratio (C)/(A)	引当率	16.9%	0.2%	0.5%	16.6%	16.3%
Coverage ratio (B+C)/(A)	保全率	74.5%	0.2%	0.7%	74.2%	73.7%
As a percentage of total loans	貸出金残高比	1.97%	(0.11%)	(0.19%)	2.09%	2.16%

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2014 (a)			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	160,664	(5,700)	(11,460)	166,364	172,125
Collateral/guarantees (B)	担保・保証等	90,913	(3,161)	(6,358)	94,074	97,272
Allowance for loan losses (C)	貸倒引当金	27,972	(554)	(991)	28,527	28,964
Allowance ratio (C)/(A)	引当率	17.4%	0.2%	0.5%	17.1%	16.8%
Coverage ratio (B+C)/(A)	保全率	73.9%	0.3%	0.6%	73.6%	73.3%
As a percentage of total loans	貸出金残高比	1.94%	(0.11%)	(0.20%)	2.06%	2.14%



## 10. Disclosed Claims under the Financial Reconstruction Law &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2014 (a)			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (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	19,883	(799)	(460)	20,683	20,344
Doubtful Claims	危険債権	90,852	(3,625)	(3,950)	94,478	94,802
Substandard Claims	要管理債権	52,880	(1,412)	(6,412)	54,293	59,293
Total	合計	163,616	(5,837)	(10,823)	169,454	174,440
Normal Claims	正常債権	8,200,118	187,015	239,736	8,013,102	7,960,381
Total Claims*	総与信残高	8,363,734	181,177	228,913	8,182,556	8,134,821
Non-performing loan ratio	不良債権比率	1.95%	(0.11%)	(0.18%)	2.07%	2.14%

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 &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2014 (a)			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全部額	121,929	(3,860)	(6,781)	125,790	128,710
Allowance for loan losses	貸倒引当金	27,668	(547)	(896)	28,215	28,564
Value covered by collateral and guarantees	担保・保証等	94,261	(3,313)	(5,884)	97,575	100,145
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	163,616	(5,837)	(10,823)	169,454	174,440
Coverage ratio (A)/(B)	保全部率	74.5%	0.2%	0.7%	74.2%	73.7%

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Sep. 30, 2014 (a)			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	2,543	(12)	263	2,555	2,279
Effectively Bankrupt Assets (B)	実質破綻先債権	17,339	(787)	(724)	18,127	18,064
Potentially Bankrupt Assets (C)	破綻懸念先債権	90,852	(3,625)	(3,950)	94,478	94,802
Assets Requiring Caution (D)	要注意先債権	1,302,768	(85,626)	(90,797)	1,388,395	1,393,566
Substandard Assets	要管理先債権	63,776	(3,947)	(10,353)	67,723	74,129
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	52,880	(1,412)	(6,412)	54,293	59,293
Other Assets Requiring Caution	その他要注意先債権	1,238,992	(81,679)	(80,444)	1,320,671	1,319,436
Normal Assets (E)	正常先債権	6,950,230	271,230	324,121	6,678,999	6,626,108
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	8,363,734	181,177	228,913	8,182,556	8,134,821

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

## ① General Allowance (As of Sep. 30 and Mar. 31, 2014) 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 ¥0.5 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5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上

## ② Specific Allowance (As of Sep. 30 and Mar. 31, 2014) 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 ¥0.5 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5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs 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

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	36.9	(2.4)	(3.0)	39.3	40.0
General allowance	一般貸倒引当金	18.2	(2.3)	(2.4)	20.5	20.7
Specific allowance	個別貸倒引当金	18.6	(0.1)	(0.6)	18.7	19.3
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
		(a)	(a-b)	(a-c)		
Normal Assets	正常先債権	6,689.2	272.5	362.1	6,416.7	6,327.1
Assets Requiring Caution	要注意先債権	1,301.7	(85.5)	(90.7)	1,387.3	1,392.4
Substandard Assets	要管理先債権	63.7	(3.9)	(10.1)	67.7	73.8
Other Assets Requiring Caution	その他要注意先債権	1,237.9	(81.6)	(80.6)	1,319.5	1,318.6

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014			As of Mar. 31, 2014 (b)	As of Sep. 30, 2013 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	47.1	(2.9)	(4.0)	50.1	51.2
General allowance	一般貸倒引当金	23.5	(2.4)	(2.8)	25.9	26.4
Specific allowance	個別貸倒引当金	23.6	(0.5)	(1.2)	24.1	24.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

## 13. Loan Breakdown by Industry &lt;Non-consolidated&gt; (After partial direct write-offs)

## (1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014		As of Mar. 31, 2014		As of Sep. 30, 2013	
		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)	8,146.2	100.00%	7,967.8	100.0%	7,931.5	100.00%
Manufacturing	製造業	707.0	8.68%	675.3	8.48%	722.4	9.11%
Agriculture and forestry	農業, 林業	8.9	0.11%	8.7	0.11%	8.6	0.11%
Fishery	漁業	1.1	0.01%	1.1	0.01%	0.7	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	12.4	0.15%	8.3	0.11%	14.3	0.18%
Construction	建設業	292.8	3.60%	292.6	3.67%	287.4	3.62%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	24.9	0.31%	22.4	0.28%	21.8	0.28%
Information and communications	情報通信業	35.0	0.43%	45.9	0.58%	43.4	0.55%
Transport and postal service	運輸業, 郵便業	230.9	2.83%	224.6	2.82%	222.9	2.81%
Wholesale and retail trade	卸売業, 小売業	694.0	8.52%	672.2	8.44%	666.4	8.40%
Finance and insurance	金融業, 保険業	402.3	4.94%	409.6	5.14%	414.3	5.22%
Real estate and leasing	不動産業, 物品賃貸業	1,986.0	24.38%	1,907.9	23.95%	1,859.3	23.44%
Real estate	不動産業	1,785.3	21.92%	1,719.7	21.58%	1,673.3	21.10%
Real estate rental and management	不動産賃貸業・管理業	1,556.9	19.11%	1,496.4	18.78%	1,453.2	18.32%
Real estate trading, etc.	不動産取引業等	228.3	2.81%	223.2	2.80%	220.1	2.78%
Leasing	物品賃貸業	200.7	2.46%	188.2	2.37%	185.9	2.34%
Medical, welfare and other services	医療, 福祉その他サービス業	481.0	5.91%	476.0	5.97%	480.8	6.06%
Government, local public sector	国・地方公共団体	233.6	2.87%	234.3	2.94%	271.8	3.43%
Others (mainly consumer loans)	その他(個人)	3,035.4	37.26%	2,988.2	37.50%	2,916.8	36.78%

## (2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014		As of Mar. 31, 2014		As of Sep. 30, 2013	
		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)	163.2	100.00%	169.0	100.00%	174.2	100.00%
Manufacturing	製造業	15.9	9.75%	15.5	9.21%	16.9	9.74%
Agriculture and forestry	農業, 林業	0.4	0.27%	0.5	0.32%	0.5	0.32%
Fishery	漁業	0.0	0.02%	0.0	0.02%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.3	0.19%	0.3	0.19%	0.3	0.18%
Construction	建設業	10.8	6.62%	13.6	8.06%	13.1	7.54%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.5	0.32%	0.9	0.58%	0.8	0.46%
Transport and postal service	運輸業, 郵便業	13.6	8.38%	12.9	7.65%	12.8	7.39%
Wholesale and retail trade	卸売業, 小売業	25.5	15.65%	25.0	14.84%	26.1	15.02%
Finance and insurance	金融業, 保険業	0.6	0.43%	0.1	0.11%	0.2	0.13%
Real estate and leasing	不動産業, 物品賃貸業	46.3	28.42%	49.9	29.55%	50.8	29.20%
Real estate	不動産業	45.8	28.11%	49.4	29.25%	50.3	28.90%
Real estate rental and management	不動産賃貸業・管理業	44.4	27.24%	47.9	28.36%	48.5	27.88%
Real estate trading, etc.	不動産取引業等	1.4	0.87%	1.5	0.89%	1.7	1.02%
Leasing	物品賃貸業	0.5	0.31%	0.5	0.30%	0.5	0.30%
Medical, welfare and other services	医療, 福祉その他サービス業	18.3	11.27%	19.0	11.30%	21.5	12.34%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	30.4	18.68%	30.7	18.17%	30.7	17.66%

**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			As of	As of
		Sep. 30, 2014	(a-b)	(a-c)	Mar. 31, 2014	Sep. 30, 2013
		(a)			(b)	(c)
China	中国	2.2	(0.7)	(0.8)	3.0	3.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	8.4	6.1	5.8	2.3	2.5
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	1.0	(0.4)	(1.5)	1.4	2.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	0.0	0.6	1.0	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	0.9	0.0	0.1	0.9	0.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	-	(0.6)	(0.6)	0.6	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	フィリピン	0.4	0.4	0.4	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	14.4	4.7	3.9	9.7	10.4
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	その他の有価証券	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

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014					As of Mar. 31, 2014			As of Sep. 30, 2013		
		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	110.8	24.6	22.8	114.6	3.7	86.2	91.1	4.9	87.9	96.0	8.0
	Stocks 株式	84.0	18.8	13.2	85.2	1.2	65.1	67.2	2.0	70.7	73.6	2.8
	Bonds 債券	10.5	0.0	(0.5)	10.7	0.2	10.4	10.6	0.1	11.0	11.4	0.3
	Others その他	16.2	5.7	10.1	18.5	2.3	10.5	13.3	2.7	6.0	10.9	4.8
	Foreign Bonds うち外国債券	0.2	1.2	2.3	2.3	2.1	(1.0)	1.5	2.5	(2.0)	1.8	3.8
Total	合計	110.8	24.6	22.8	114.6	3.8	86.2	91.1	4.9	87.9	96.0	8.0

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.

## &lt;Consolidated&gt;

(¥ Billion)

	(Japanese)	As of Sep. 30, 2014					As of Mar. 31, 2014			As of Sep. 30, 2013		
		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	117.8	24.9	24.0	121.6	3.7	92.8	97.8	4.9	93.7	101.8	8.0
	Stocks 株式	91.0	19.2	14.4	92.2	1.2	71.8	73.8	2.0	76.5	79.4	2.8
	Bonds 債券	10.5	0.0	(0.5)	10.7	0.2	10.4	10.6	0.1	11.0	11.4	0.3
	Others その他	16.2	5.7	10.1	18.5	2.3	10.5	13.3	2.7	6.0	10.9	4.8
	Foreign Bonds うち外国債券	0.2	1.2	2.3	2.3	2.1	(1.0)	1.5	2.5	(2.0)	1.8	3.8
Total	合計	117.7	24.9	24.0	121.6	3.8	92.8	97.8	4.9	93.7	101.8	8.1

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>

		(¥ Billion)			
		FY2014 (Projections) (a)	(a-b)	FY2013 (b)	(Reference) Projections disclosed in May
<b>Gross business profits</b>	<b>業 務 粗 利 益</b>	151.0	1.8	149.1	149.5
Net interest income	資 金 利 益	125.2	(1.4)	126.6	124.5
Net fees and commissions income	役 務 取 引 等 利 益	18.8	0.9	17.8	18.0
Trading income	特 定 取 引 利 益	2.5	0.5	1.9	2.2
Profit from other business transactions	そ の 他 業 務 利 益	4.5	1.7	2.7	4.8
Expenses (-)	経 費	83.0	0.4	82.5	83.0
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>65.5</b>	<b>(0.1)</b>	<b>65.6</b>	<b>64.0</b>
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	68.0	1.4	66.5	66.5
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>70.5</b>	<b>0.1</b>	<b>70.3</b>	<b>68.0</b>
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>44.0</b>	<b>0.7</b>	<b>43.2</b>	<b>44.0</b>
Net credit costs (-)	与 信 関 係 費 用	1.5	0.5	0.9	1.5

### <Consolidated>

		(¥ Billion)			
		FY2014 (Projections) (a)	(a-b)	FY2013 (b)	(Reference) Projections disclosed in May
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>79.0</b>	<b>0.7</b>	<b>78.2</b>	<b>76.0</b>
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>54.0</b>	<b>7.5</b>	<b>46.4</b>	<b>54.0</b>
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	18.6%	(3.4%)	22.1%	18.8%

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