

November 7, 2018

The Chiba Bank, Ltd.

Financial Results for the Second Quarter (First Half) of Fiscal Year 2018, ending March 31, 2019

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	http://www.chibabank.co.jp/
Representative:	Hidetoshi Sakuma, President
For Inquiry:	Takashi Makinose, General Manager of Corporate Planning Division
Filing date of Financial Statements:	November 26, 2018 (scheduled)
Payment date of cash dividends:	December 5, 2018 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2018 to September 30, 2018)

(1) Consolidated Operating Results (%: Changes from corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2018	121,619	2.8	42,128	(6.3)	29,299	(7.0)
Ended September 30, 2017	118,248	2.4	44,973	2.7	31,526	4.6

Note: Comprehensive Income First half ended September 30, 2018: ¥31,113 million [(18.63%)] First half ended September 30, 2017: ¥38,240 million [70.3%]

	Profit per Share 1株当たり中間純利益	Profit 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, 2018	37.69	37.65
Ended September 30, 2017	39.66	39.61

(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
	¥Million	¥Million	%
First half Ended September 30, 2018	14,686,950	963,573	6.5
Fiscal year 2017	14,381,815	943,236	6.5

(Reference) Capital assets First half ended September 30, 2018: ¥963,172 million Fiscal year 2017: ¥942,724 million

Note: "Capital assets to total assets" represents ("Net assets"-"Subscription rights to shares"-"Non-controlling interests")/"Total assets" at term end.
"Capital assets to total assets" stated above was not calculated based on the public notice of "Capital assets to total assets".

2. Cash Dividends for Shareholders

	Annual cash dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year 2017	—	7.50	—	7.50	15.00
Fiscal year 2018	—	8.00	—	—	—
Fiscal year 2018 (Projection)	—	—	—	8.00	16.00

Note: Revisions of released cash dividends projections: No

3. Consolidated Earnings Projections for Fiscal year 2018 (from April 1, 2018 to March 31, 2019)

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

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2019	80,000	1.9	54,500	1.3	70.50

Note: Revisions of released earnings projections: No

The Bank acquired its own shares in October, based on a resolution at the Board of Directors' Meeting held on September 25, 2018.
The impact of the acquisition was included in "Profit per share" stated above.

***Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: No
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (3) Number of Issued Shares (Common Stock)
- ① Number of issued shares (including treasury shares):

September 30, 2018	865,521,087 shares	March 31, 2018	865,521,087 shares
--------------------	--------------------	----------------	--------------------
 - ② Number of treasury shares:

September 30, 2018	90,068,256 shares	March 31, 2018	84,573,449 shares
--------------------	-------------------	----------------	-------------------
 - ③ Average number of shares:

For the six months ended September 30, 2018	777,232,956 shares
For the six months ended September 30, 2017	794,853,366 shares

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2018 to September 30, 2018)****(1) Non-consolidated Operating Results**

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

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half						
Ended September 30, 2018	109,384	2.4	41,364	(5.0)	30,055	(5.2)
Ended September 30, 2017	106,761	2.7	43,584	4.8	31,719	7.2

	Profit per Share 1株当たり中間純利益
First half	¥
Ended September 30, 2018	38.66
Ended September 30, 2017	39.90

(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	¥Million	¥Million	%
Ended September 30, 2018	14,611,999	899,010	6.1
Fiscal year 2017	14,303,698	878,076	6.1

(Reference) Capital assets First half ended September 30, 2018: ¥898,609 million Fiscal year 2017: ¥877,564 million

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

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

2. Non-consolidated Earnings Projections for Fiscal year 2018 (from April 1, 2018 to March 31, 2019)

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

	Ordinary Profit 経常利益		Profit 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year					
Ending March 31, 2019	72,500	2.6	51,000	2.7	65.97

Note: The Bank acquired its own shares in October, based on a resolution at the Board of Directors' Meeting held on September 25, 2018.

The impact of the acquisition was included in "Profit per share" stated above.

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, 2018.
2. For information related to the projections, please refer to "Qualitative Information related to the Earnings Projections" on page 4.

Table of Contents

1.	Qualitative Information related to the Interim Financial Results.....	4
	(1) Qualitative Information related to the Consolidated Operating Results.....	4
	(2) Qualitative Information related to the Consolidated Financial Conditions	4
	(3) Qualitative Information related to the Earnings Projections.....	4
2.	Consolidated Interim Financial Statements.....	5
	(1) Consolidated Interim Balance Sheet	5
	(2) Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income.....	7
	(3) Consolidated Interim Statement of Changes in Net Assets	9
	(4) Note for the Assumption of Going Concern	11
3.	Non-consolidated Interim Financial Statements.....	12
	(1) Non-consolidated Interim Balance Sheet	12
	(2) Non-consolidated Interim Statement of Income.....	14
	(3) Non-consolidated Interim Statement of Changes in Net Assets	15

Supplementary Information

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 2018 were as follows.

Ordinary income increased by ¥3,371 million compared with the corresponding period of the previous fiscal year, to ¥121,619 million mainly due to an increase in interest income such as interest on loans and discounts. Ordinary expenses increased by ¥6,216 million compared with the corresponding period of the previous fiscal year, to ¥79,490 million mainly due to an increase in interest expenses such as interest on deposits.

As a result, Ordinary profit decreased by ¥2,845 million compared with the corresponding period of the previous fiscal year, to ¥42,128 million and profit attributable to owners of parent decreased by ¥2,226 million compared with the corresponding period of the previous fiscal year, to ¥29,299 million.

(2) Qualitative Information related to the Consolidated Financial Conditions

The balance of total assets as of September 30, 2018 increased by ¥305.1 billion from the previous fiscal year-end, to ¥14,686.9 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of September 30, 2018 was ¥12,014.3 billion, an increase of ¥10.9 billion from the position as of March 31, 2018, reflecting an increase in personal deposits. A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥175.8 billion from the previous fiscal year-end, to ¥9,950.7 billion. The balance of securities as of September 30, 2018 was ¥2,132.6 billion, a decrease of ¥36.8 billion.

(3) Qualitative Information related to the Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2019 released on May 9, 2018.

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. Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2018	As of Sep. 30, 2018
Assets: (資産の部)			
Cash and due from banks	現金預け金	1,845,198	1,969,586
Call loans and bills bought	コールローン及び買入手形	75,801	88,491
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	21,448	21,672
Trading assets	特定取引資産	122,069	121,852
Money held in trust	金銭の信託	30,911	29,902
Securities	有価証券	2,169,542	2,132,650
Loans and bills discounted	貸出金	9,774,912	9,950,776
Foreign exchanges	外国為替	3,187	3,748
Other assets	その他資産	185,943	198,265
Tangible fixed assets	有形固定資産	99,476	109,419
Intangible fixed assets	無形固定資産	11,858	12,656
Net defined benefit asset	退職給付に係る資産	1,072	1,541
Deferred tax assets	繰延税金資産	4,535	4,602
Customers' liabilities for acceptances and guarantees	支払承諾見返	48,569	54,728
Allowance for loan losses	貸倒引当金	(27,714)	(27,943)
Total assets	資産の部合計	14,381,815	14,686,950
Liabilities: (負債の部)			
Deposits	預金	12,003,407	12,014,391
Negotiable certificates of deposit	譲渡性預金	464,971	491,023
Call money and bills sold	コールマネー及び売渡手形	-	160,000
Payable under repurchase agreements	売現先勘定	17,085	28,954
Payables under securities lending transactions	債券貸借取引受入担保金	260,387	273,553
Trading liabilities	特定取引負債	12,632	11,943
Borrowed money	借入金	334,405	379,370
Foreign exchanges	外国為替	587	601
Bonds payable	社債	113,714	118,118
Borrowed money from trust account	信託勘定借	963	2,012
Other liabilities	その他負債	120,458	133,075
Net defined benefit liability	退職給付に係る負債	14,898	8,342
Provision for directors' retirement benefits	役員退職慰労引当金	132	123
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	3,074	2,737
Provision for point loyalty programs	ポイント引当金	482	534
Reserves under special laws	特別法上の引当金	21	21
Deferred tax liabilities	繰延税金負債	31,930	32,991
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,852	10,852
Acceptances and guarantees	支払承諾	48,569	54,728
Total liabilities	負債の部合計	13,438,578	13,723,376

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2018	As of Sep. 30, 2018
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	600,931	624,345
Treasury shares	自 己 株 式	(59,256)	(64,037)
Total shareholders' equity	株 主 資 本 合 計	808,878	827,512
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	121,950	123,040
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,822	2,359
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,802	10,802
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(730)	(542)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	133,846	135,660
Subscription rights to shares	新 株 予 約 権	511	401
Total net assets	純 資 産 の 部 合 計	943,236	963,573
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,381,815	14,686,950

(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, 2017	For the six months ended Sep. 30, 2018
Ordinary income	経 常 収 益	118,248	121,619
Interest income	資 金 運 用 収 益	69,583	72,879
Interest on loans and discounts	(うち貸出金利息)	53,350	55,226
Interest and dividends on securities	(うち有価証券利息配当金)	13,917	14,730
Trust fees	信 託 報 酬	1	15
Fees and commissions income	役 務 取 引 等 収 益	25,788	25,717
Trading income	特 定 取 引 収 益	2,302	2,797
Other ordinary income	そ の 他 業 務 収 益	2,674	3,573
Other income	そ の 他 経 常 収 益	17,897	16,635
Ordinary expenses	経 常 費 用	73,274	79,490
Interest expenses	資 金 調 達 費 用	9,325	12,536
Interest on deposits	(うち預金利息)	2,536	4,063
Fees and commissions payments	役 務 取 引 等 費 用	8,815	9,454
Trading expenses	特 定 取 引 費 用	-	334
Other ordinary expenses	そ の 他 業 務 費 用	41	86
General and administrative expenses	営 業 経 費	44,897	44,564
Other expenses	そ の 他 経 常 費 用	10,195	12,514
Ordinary profit	経 常 利 益	44,973	42,128
Extraordinary income	特 別 利 益	0	2
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	2
Extraordinary loss	特 別 損 失	248	150
Loss on disposal of non-current assets	固 定 資 産 処 分 損	193	150
Impairment loss	減 損 損 失	54	-
Profit before income taxes	税 金 等 調 整 前 益 中 間 純 利 益	44,726	41,980
Income taxes-current	法 人 税 及 住 民 税 事 業 税	12,574	12,345
Income taxes-deferred	法 人 税 等 調 整 額	625	335
Total income taxes	法 人 税 等 合 計	13,200	12,680
Profit	中 間 純 利 益	31,526	29,299
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	31,526	29,299

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2017	For the six months ended Sep. 30, 2018
Profit	中間純利益	31,526	29,299
Other comprehensive income	その他の包括利益	6,714	1,814
Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,164	1,109
Deferred gains or losses on hedges	繰延ヘッジ損益	56	536
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	428	187
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する 持分相当額	64	(19)
Comprehensive income	中間包括利益	38,240	31,113
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	38,240	31,113

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2017

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	566,050	(52,219)	781,033
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(5,983)		(5,983)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			31,526		31,526
Purchase of treasury shares	自 己 株 式 の 取 得				(7,021)	(7,021)
Disposal of treasury shares	自 己 株 式 の 処 分			(14)	90	76
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			(237)		(237)
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	-	-	25,291	(6,930)	18,361
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	591,342	(59,150)	799,395

	(Japanese)	Accumulated other comprehensive income					Subscription rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation 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	109,427	1,510	10,733	(2,577)	119,093	423	900,550
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(5,983)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益							31,526
Purchase of treasury shares	自 己 株 式 の 取 得							(7,021)
Disposal of treasury shares	自 己 株 式 の 処 分							76
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩							(237)
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)	6,229	56	237	428	6,951	5	6,957
Total changes of items during the period	当 中 間 期 変 動 額 合 計	6,229	56	237	428	6,951	5	25,318
Balance at the end of current period	当 中 間 期 末 残 高	115,656	1,566	10,970	(2,149)	126,045	428	925,868

For the six months ended Sep. 30, 2018

(¥ 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	600,931	(59,256)	808,878
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(5,857)		(5,857)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			29,299		29,299
Purchase of treasury shares	自 己 株 式 の 取 得				(5,000)	(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分			(28)	219	191
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	-	-	23,414	(4,780)	18,633
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	624,345	(64,037)	827,512

	(Japanese)	Accumulated other comprehensive income					Subscrip- tion rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati- on reserve for land	Remeasu- rements of defined benefit plans	Total accumula- ted other compre- hensive income		
		その他有 価証券評 価差額金	繰延 ヘッジ 損益	土地 再評価 差額金	退職給付 に係る調 整累計額	その他の 包括利益 累計額 合計		
Balance at the beginning of current period	当 期 首 残 高	121,950	1,822	10,802	(730)	133,846	511	943,236
Changes of items during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(5,857)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益							29,299
Purchase of treasury shares	自 己 株 式 の 取 得							(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分							191
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)	1,090	536	-	187	1,814	(109)	1,704
Total changes of items during the period	当 中 間 期 変 動 額 合 計	1,090	536	-	187	1,814	(109)	20,337
Balance at the end of current period	当 中 間 期 末 残 高	123,040	2,359	10,802	(542)	135,660	401	963,573

(4) Note for the Assumption of Going Concern
Not applicable.

3. Non-consolidated Interim Financial Statements

(1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2018	As of Sep. 30, 2018
Assets: (資産の部)			
Cash and due from banks	現金預け金	1,841,522	1,965,100
Call loans	コールローン	75,801	88,491
Receivables under resale agreements	買現先勘定	14,999	14,999
Monetary claims bought	買入金銭債権	11,328	11,270
Trading assets	特定取引資産	121,585	120,970
Money held in trust	金銭の信託	22,111	22,402
Securities	有価証券	2,156,704	2,119,443
Loans and bills discounted	貸出金	9,816,065	9,995,806
Foreign exchange	外国為替	3,187	3,748
Other assets	その他資産	114,360	126,085
Other	その他の資産	114,360	126,085
Tangible fixed assets	有形固定資産	94,415	104,358
Intangible fixed assets	無形固定資産	11,675	12,495
Prepaid pension cost	前払年金費用	442	710
Customers' liabilities for acceptances and guarantees	支払承諾見返	38,477	45,197
Allowance for loan losses	貸倒引当金	(18,978)	(19,082)
Total assets	資産の部合計	14,303,698	14,611,999
Liabilities: (負債の部)			
Deposits	預金	12,017,034	12,032,226
Negotiable certificates of deposit	譲渡性預金	513,471	539,023
Call money	コールマネー	-	160,000
Payables under repurchase agreements	売現先勘定	17,085	28,954
Payables under securities lending transactions	債券貸借取引受入担保金	260,387	273,553
Trading liabilities	特定取引負債	12,632	11,943
Borrowed money	借入金	333,334	377,526
Foreign exchanges	外国為替	587	601
Bonds payable	社債	113,714	118,118
Borrowed money from trust account	信託勘定借	963	2,012
Other liabilities	その他負債	62,395	74,096
Income taxes payable	未払法人税等	10,254	9,723
Asset retirement obligations	資産除去債務	213	213
Other	その他の負債	51,927	64,159
Provision for retirement benefits	退職給付引当金	12,486	6,019
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	3,074	2,737
Provision for point loyalty programs	ポイント引当金	239	289
Deferred tax liabilities	繰延税金負債	28,884	29,834
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,852	10,852
Acceptances and guarantees	支払承諾	38,477	45,197
Total liabilities	負債の部合計	13,425,622	13,712,989

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2018	As of Sep. 30, 2018
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	545,044	569,214
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	494,114	518,284
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	351	351
General reserve	別 途 積 立 金	445,971	465,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	47,792	51,961
Treasury shares	自 己 株 式	(59,256)	(64,037)
Total shareholders' equity	株 主 資 本 合 計	752,991	772,380
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	111,947	113,066
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,822	2,359
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,802	10,802
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	124,572	126,228
Subscription rights to shares	新 株 予 約 権	511	401
Total net assets	純 資 産 の 部 合 計	878,076	899,010
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	14,303,698	14,611,999

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2017	For the six months ended Sep. 30, 2018
Ordinary income	経常収益	106,761	109,384
Interest income	資金運用収益	72,733	76,633
Interest on loans and discounts	(うち貸出金利息)	53,309	55,232
Interest and dividends on securities	(うち有価証券利息配当金)	17,179	18,541
Trust fees	信託報酬	1	15
Fees and commissions income	役務取引等収益	21,286	21,206
Trading income	特定取引収益	764	911
Other ordinary income	その他業務収益	2,668	3,555
Other income	その他経常収益	9,305	7,061
Ordinary expenses	経常費用	63,176	68,019
Interest expenses	資金調達費用	9,306	12,529
Interest on deposits	(うち預金利息)	2,536	4,063
Fees and commissions payments	役務取引等費用	9,838	10,266
Trading expenses	特定取引費用	-	334
Other ordinary expenses	その他業務費用	41	86
General and administrative expenses	営業経費	41,988	41,607
Other expenses	その他経常費用	2,002	3,195
Ordinary profit	経常利益	43,584	41,364
Extraordinary income	特別利益	0	2
Extraordinary loss	特別損失	247	149
Profit before income taxes	税引前中間純利益	43,337	41,216
Income taxes-current	法人税、住民税及び事業税	11,007	10,785
Income taxes-deferred	法人税等調整額	610	376
Total income taxes	法人税等合計	11,617	11,161
Profit	中間純利益	31,719	30,055

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

For the six months ended Sep. 30, 2017

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
資本金	Legal capital surplus 資本準備金	Total capital surplus 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			
Profit	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	463,373	514,303	(52,219)	729,287
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,983)	(5,983)		(5,983)
Profit	中 間 純 利 益		31,719	31,719		31,719
Purchase of treasury shares	自 己 株 式 の 取 得				(7,021)	(7,021)
Disposal of treasury shares	自 己 株 式 の 処 分		(14)	(14)	90	76
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		(237)	(237)		(237)
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	-	25,484	25,484	(6,930)	18,554
Balance at the end of current period	当 中 間 期 末 残 高	50,930	488,858	539,788	(59,150)	747,841

	(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	102,326	1,510	10,733	114,570	423	844,280
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,983)
Profit	中 間 純 利 益						31,719
Purchase of treasury shares	自 己 株 式 の 取 得						(7,021)
Disposal of treasury shares	自 己 株 式 の 処 分						76
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩						(237)
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)	3,850	56	237	4,144	5	4,149
Total changes of items during the period	当 中 間 期 変 動 額 合 計	3,850	56	237	4,144	5	22,703
Balance at the end of current period	当 中 間 期 末 残 高	106,177	1,566	10,970	118,714	428	866,984

For the six months ended Sep. 30, 2018

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
資本金	Legal capital surplus	Total capital surplus	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			
Profit	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
		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	494,114	545,044	(59,256)	752,991
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,857)	(5,857)		(5,857)
Profit	中 間 純 利 益		30,055	30,055		30,055
Purchase of treasury shares	自 己 株 式 の 取 得				(5,000)	(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分		(28)	(28)	219	191
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	-	24,169	24,169	(4,780)	19,388
Balance at the end of current period	当 中 間 期 末 残 高	50,930	518,284	569,214	(64,037)	772,380

	(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	111,947	1,822	10,802	124,572	511	878,076
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,857)
Profit	中 間 純 利 益						30,055
Purchase of treasury shares	自 己 株 式 の 取 得						(5,000)
Disposal of treasury shares	自 己 株 式 の 処 分						191
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)	1,119	536	-	1,655	(109)	1,546
Total changes of items during the period	当 中 間 期 変 動 額 合 計	1,119	536	-	1,655	(109)	20,934
Balance at the end of current period	当 中 間 期 末 残 高	113,066	2,359	10,802	126,228	401	899,010

SUPPLEMENTARY INFORMATION
for the Second Quarter (First Half) of
Fiscal Year 2018, ending March 31, 2019

THE CHIBA BANK, LTD.

Table of Contents

<i>I. Financial Highlights</i>	<i>1</i>
1. Summary	1
(1) Summary of income	1
(2) Loans and Deposits <Non-Consolidated>.....	1
(3) Capital ratio (BIS guidelines).....	1
2. Income and Expenses <Non-consolidated>	2
3. Management Indices	3
4. Investment and Borrowing <Non-consolidated>	4
(1) Loans and Deposits	4
(2) Securities	5
5. Assets Quality <Non-consolidated>	5
6. Earnings Projections for Fiscal Year 2018, ending March 31, 2019, etc.	6
<i>II. Financial Data</i>	<i>7</i>
1. Income and Expenses	7
2. Net Business Income <Non-consolidated>	9
3. Interest Rate Spread (Domestic Business) <Non-consolidated>	9
4. Gains and Losses on Securities <Non-consolidated>	9
5. Capital Ratio (BIS Guidelines)	10
6. Return on Equity	10
7. Outstanding Balance of Deposits and Loans <Non-consolidated>	11
(1) Outstanding balance	11
(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises	11
(3) Consumer loans	11
8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)	12
9. Allowance and Coverage Ratio against Risk-monitored Loans	13
10. Disclosed Claims under the Financial Reconstruction Law <Non-consolidated>	14
11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law <Non-consolidated> ..	14
12. Allowance for Loan Losses	15
(1) Charge-off/Allowance criteria.....	15
(2) Breakdown of allowance for loan losses	15
13. Loan Breakdown by Industry <Non-consolidated> (After partial direct write-offs)	16
(1) Loan breakdown by industry	16
(2) Breakdown of Risk-Monitored Loans by industry.....	16
14. Loan Breakdown by Domicile of Borrower	17
(1) Balance of loans to specific foreign countries <Non-consolidated>	17
(2) Balance of loans to Asian countries <Non-consolidated>	17
(3) Balance of loans to Latin American countries <Non-consolidated>	17
(4) Balance of loans to Russia <Non-consolidated>	17
15. Gains and Losses on Valuation of Securities	18
(1) Basis of securities valuation.....	18
(2) Gains and losses on valuation	18
16. Earnings Projections	19

I. Financial Highlights

1. Summary

- Non-consolidated gross business profits increased by ¥1.4 billion compared with the corresponding period of the previous fiscal year to ¥38.4 billion, while ordinary profit decreased by ¥2.2 billion to ¥41.3 billion, and profit decreased by ¥1.6 billion to ¥30.0 billion, mainly due to a turn in net credit costs from reversal. Consolidated ordinary profit decreased by ¥2.8 billion compared with the corresponding period of the previous fiscal year to ¥42.1 billion, and profit attributable to owners of parent decreased by ¥2.2 billion to ¥29.2 billion.
- Non-consolidated gross business profits, consolidated and non-consolidated ordinary profit and profit exceeded our earnings projections for the first half of the fiscal year ending March 31, 2019 released on May 2018.
- The balance of loans as of September 30, 2018 increased by ¥179.7 billion from the previous fiscal year-end to ¥9,995.8 billion, and the balance of deposits increased by ¥15.1 billion to ¥12,032.2 billion. The consolidated total capital ratio was 13.05% and the non-consolidated total capital ratio was 12.46%.

(1) Summary of income <Non-consolidated><Consolidated>

						(¥ Billion)
<Non-consolidated>						
	(Japanese)	For the six months ended Sep. 30, 2018 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2017 (b)	Projection for the first half of FY2018 (released on May 2018)
Gross business profits	業 務 純 益 (一般貸倒繰入前)	38.4	1.4	3.8%	37.0	37.2
Ordinary profit	経 常 利 益	41.3	(2.2)	(5.0%)	43.5	38.5
Profit	中 間 純 利 益	30.0	(1.6)	(5.2%)	31.7	28.0

Net credit costs (-)	与 信 関 係 費 用	2.1	3.4	-	(1.3)	3.2
----------------------	-------------	-----	-----	---	-------	-----

						(¥ Billion)
<Consolidated>						
	(Japanese)	For the six months ended Sep. 30, 2018 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2017 (b)	Projection for the first half of FY2018 (released on May 2018)
Ordinary profit	経 常 利 益	42.1	(2.8)	(6.3%)	44.9	39.5
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益	29.2	(2.2)	(7.0%)	31.5	27.5

(2) Loans and Deposits <Non-Consolidated>

								(¥ Billion)
<Non-Consolidated>								
	(Japanese)	As of Sep. 30, 2018 (a)	(a-b)	(a-c)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)		
Term-end balance 未 残	Loans and bills discounted	貸 出 金	9,995.8	179.7	428.3	9,816.0	9,567.4	
	Deposits	預 金	12,032.2	15.1	443.8	12,017.0	11,588.3	
Average balance 平 残	Loans and bills discounted	貸 出 金	9,895.9	347.6	460.2	9,548.3	9,435.6	
	Deposits	預 金	11,957.1	362.9	378.7	11,594.1	11,578.3	

(3) Capital ratio (BIS guidelines) <Non-consolidated><Consolidated>

							(%)
<Non-consolidated><Consolidated>							
	(Japanese)	As of Sep. 30, 2018 (a)	(a-b)	(a-c)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)	
Consolidated total capital ratio	連 結 総 自 己 資 本 比 率	13.05%	(0.12%)	(0.30%)	13.18%	13.36%	
	Tier 1 capital ratio	T i e r 1 比 率	12.37%	(0.10%)	(0.05%)	12.48%	12.43%
	Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	12.37%	(0.10%)	(0.05%)	12.48%	12.43%
Non-consolidated total capital ratio	単 体 総 自 己 資 本 比 率	12.46%	(0.09%)	(0.34%)	12.55%	12.80%	
	Tier 1 capital ratio	T i e r 1 比 率	11.76%	(0.07%)	(0.12%)	11.83%	11.88%
	Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	11.76%	(0.07%)	(0.12%)	11.83%	11.88%

2. Income and Expenses <Non-consolidated>

- Gross business profits increased by ¥0.8 billion to ¥79.1 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in net interest income. Expenses was ¥40.6 billion, a decrease of ¥0.5 billion, reflecting operational efficiency improvements. Net business income (before transfer to general allowance for loan losses) increased by ¥1.4 billion to ¥38.4 billion.
- Net credit costs increased by ¥3.4 billion compared with the corresponding period of the previous fiscal year to ¥2.1 billion, due to a decrease in reversal of allowance for loan losses, declining impact of lower provision ratio.
- As a result, ordinary profit decreased by ¥2.2 billion compared with the corresponding period of the previous fiscal year to ¥41.3 billion, and profit decreased by ¥1.6 billion to ¥30.0 billion.

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended
		Sep. 30, 2018 (a)	(a-b)	(a-b)/b	Sep. 30, 2017 (b)
Gross business profits	業 務 粗 利 益	79.1	0.8	1.0%	78.2
Net interest income	資 金 利 益	64.1	0.6		63.4
Net fees and commissions income	役 務 取 引 等 利 益	10.9	(0.4)		11.4
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	1.6	(0.8)		2.4
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	3.1	0.4		2.6
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	4.6	(0.0)		4.6
Guarantee charges and group insurance costs (-)	う ち 支 払 団 信 保 険 料 ・ 保 証 料	6.9	0.4		6.4
Trading income	特 定 取 引 利 益	0.5	(0.1)		0.7
Profit from other business transactions	そ の 他 業 務 利 益	3.4	0.8		2.6
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2.3	0.4		1.9
Expenses (-)	経 費	40.6	(0.5)	(1.4%)	41.2
Personnel expenses (-)	人 件 費	20.8	(0.4)		21.3
Non-personnel expenses (-)	物 件 費	16.8	(0.1)		17.0
Taxes (-)	税 金	2.9	0.0		2.9
Core net business income	コ ア 業 務 純 益	36.0	0.9	2.7%	35.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	38.4	1.4	3.8%	37.0
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	0.6	0.6		-
Net business income	業 務 純 益	37.7	0.7	2.1%	37.0
Non-recurrent income and losses	臨 時 損 益	3.5	(3.0)		6.5
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	1.4	2.8		(1.3)
Written-off of loans (-)	う ち 貸 出 金 償 却	1.9	0.3		1.5
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	(2.5)		2.5
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	0.9	0.2		0.6
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1.0	(0.7)		1.8
Ordinary profit	経 常 利 益	41.3	(2.2)	(5.0%)	43.5
Extraordinary income (loss)	特 別 損 益	(0.1)	0.0		(0.2)
Profit	中 間 純 利 益	30.0	(1.6)	(5.2%)	31.7
Net credit costs (-) (i) + (ii)	与 信 関 係 費 用	2.1	3.4		(1.3)

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			As of
		Sep. 30, 2018 (a)	(a-b)		Mar. 31, 2018 (b)
Number of Branches	店 舗 数	185	1		184
Branches	本 支 店	164	-		164
Sub-branches	出 張 所	21	1		20
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	-		6
Number of employees	従 業 員 数	4,394	51		4,343

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。

3. Management Indices

	(Japanese)	For the six months ended			FY2017 ended	For the six months ended
		Sep. 30, 2018 (a)	(a-b)	(a-c)	Mar. 31, 2018 (b)	Sep. 30, 2017 (c)
Overhead ratio (OHR) <Non-consolidated>	*1 OHR	52.98%	(2.28%)	(1.13%)	55.26%	54.11%
Return on average total assets (ROA)<Non-consolidated>	*2 ROA	0.41%	0.06%	(0.03%)	0.35%	0.45%
Return on equity (ROE) <Non-consolidated>	*3 ROE	6.74%	0.98%	(0.64%)	5.76%	7.39%
Return on equity (ROE) <Consolidated / based on total shareholders' equity>	*4 ROE	7.14%	0.37%	(0.81%)	6.76%	7.95%

*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 =
$$\frac{\text{Profit for the current fiscal (interim) year}}{\text{Average total assets}}$$

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

*4 ROE =
$$\frac{\text{Profit attributable to owners of parent for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

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 ¥179.7 billion from the previous fiscal year-end, to ¥9,995.8 billion. Corporate loans and housing loans increased by ¥92.3 billion and ¥48.6 billion respectively.
- The balance of deposits increased by ¥15.1 billion from the previous fiscal year-end, to ¥12,032.2 billion, reflecting an increase in personal deposits.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018 (a)	(a-b)	(a-c)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
Loans and bills discounted (Term-end balance)	貸出金（末残）	9,995.8	179.7	428.3	9,816.0	9,567.4
Domestic operations	国内向け貸出	9,761.4	155.2	390.8	9,606.1	9,370.5
Corporate loans	事業者向け貸出	5,896.0	92.3	244.2	5,803.7	5,651.8
Small and medium-sized enterprises (i)	うち中小企業向け貸出	4,486.2	75.2	194.1	4,410.9	4,292.0
Consumer loans (ii)	消費者ローン	3,640.2	55.6	149.8	3,584.5	3,490.3
Housing loans	うち住宅ローン	3,479.8	48.6	137.1	3,431.1	3,342.6
Public sector	公共向け貸出	225.1	7.2	(3.2)	217.8	228.3
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	8,126.4	130.9	344.0	7,995.4	7,782.4
[Ratio]	(中小企業等貸出比率)	[83.25%]	[0.01%]	[0.19%]	[83.23%]	[83.05%]
Overseas operations	海外向け貸出	234.3	24.4	37.4	209.9	196.9
Deposits (Term-end balance)	預金（末残）	12,032.2	15.1	443.8	12,017.0	11,588.3
Domestic operations	国内	11,634.2	30.1	495.6	11,604.1	11,138.6
Personal deposits	うち個人	8,804.9	144.3	283.8	8,660.6	8,521.1
Corporate deposits	うち法人	2,263.6	41.6	155.8	2,222.0	2,107.8
Public sector deposits	うち公共	565.6	(155.8)	55.9	721.4	509.6
Overseas operations	海外店等	397.9	(14.9)	(51.7)	412.9	449.7
Loans and bills discounted (Average balance)	貸出金（平残）	9,895.9	347.6	460.2	9,548.3	9,435.6
Deposits (Average balance)	預金（平残）	11,957.1	362.9	378.7	11,594.1	11,578.3

(Reference)

New housing loans

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2018 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2017 (c)
New housing loans	住宅ローン実行額	168.3	(39.8)	(13.2)	208.2	181.6

Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018 (a)	(a-b)	(a-c)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
Balance of Investment trusts	投資信託残高	282.8	1.8	(14.2)	281.0	297.0

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018 (a)	(a-b)	(a-c)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
Balance of Personal annuities	個人年金保険等 残高	929.7	25.2	(13.9)	904.4	943.7

(2) Securities

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018		As of Mar. 31, 2018	As of Sep. 30, 2017	
		(a)	(a-b)			(a-c)
Securities (Term-end balance)	有価証券 (末残)	1,956.9	(38.6)	(177.8)	1,995.6	2,134.8
Government bonds	国債	332.2	(114.7)	(203.1)	446.9	535.3
Stocks	株式	115.3	(0.1)	(0.3)	115.5	115.7
Corporate bonds and others	社債他	1,066.8	33.0	60.2	1,033.8	1,006.6
Foreign currency securities	外貨建 有価証券	442.5	43.1	(34.5)	399.3	477.0
Average duration to maturity of yen bonds	円貨債券の平均残存期間	3.9 years	0.0 years	0.0 years	3.8 years	3.8 years

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

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

注1. 評価損益を除いた取得原価で表示しております。

注2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥7.7 billion from the previous fiscal year-end, to ¥119.3 billion, and non-performing loan ratio decreased by 0.10% to 1.17%.
- The coverage ratio, including allowances, was 71.4% for total disclosed claims, 76.7% for doubtful claims, and 50.2% 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, 2018		As of Mar. 31, 2018	As of Sep. 30, 2017	
		(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	16,129	(942)	(1,634)	17,071	17,763
Doubtful Claims	危険債権	65,162	(4,329)	(665)	69,491	65,827
Substandard Claims	要管理債権	38,033	(2,458)	(8,870)	40,491	46,904
Total	合計	119,325	(7,729)	(11,170)	127,054	130,495
Normal Claims	正常債権	10,000,160	196,443	455,322	9,803,717	9,544,838
Total Claims Outstandings	総与信残高	10,119,485	188,713	444,151	9,930,772	9,675,334
Non-performing loan ratio	不良債権比率	1.17%	(0.10%)	(0.16%)	1.27%	1.34%
Coverage ratio	保全率	71.4%	(0.6%)	0.7%	72.0%	70.7%

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、その他資産中の未取利息及び仮払金、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 for	Allowance Ratio*2	Coverage ratio
		(a)	Guarantees (b)	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	16,129	15,467	662	100.0%	100.0%
Doubtful Claims	危険債権	65,162	44,132	5,883	27.9%	76.7%
Substandard Claims	要管理債権	38,033	*1 15,611	3,508	15.6%	50.2%
Total	合計	119,325	75,210	10,054	22.7%	71.4%

*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 2018, ending March 31, 2019, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2018 ending Mar. 31, 2019
Ordinary profit	経 常 利 益	80.0
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	54.5

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2018 ending Mar. 31, 2019
Ordinary profit	経 常 利 益	72.5
Profit	当 期 純 利 益	51.0

<Cash dividends>

	(Japanese)	FY 2018 ending Mar. 31, 2019	
		For the six months ended Sep. 30, 2018	
Cash dividends per share	1 株 当 た り 配 当 金	¥8.00	¥16.00

(Referene)

	(Japanese)	FY 2017 ending Mar. 31, 2018	
		For the six months ended Sep. 30, 2017	
Cash dividends per share	1 株 当 た り 配 当 金	¥7.50	¥15.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2018	(a-b)	ended Sep. 30, 2017
		(a)		(b)
Gross business profits	業 務 粗 利 益	79,107	836	78,271
Domestic gross business profits	国 内 業 務 粗 利 益	74,071	(455)	74,527
Net interest income	資 金 利 益	60,402	(289)	60,691
Net fees and commissions income	役 務 取 引 等 利 益	10,837	(527)	11,365
Net trading income	特 定 取 引 利 益	581	(124)	706
Profit from other business transactions	そ の 他 業 務 利 益	2,250	485	1,764
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2,111	458	1,652
International gross business profits	国 際 業 務 粗 利 益	5,035	1,292	3,743
Net interest income	資 金 利 益	3,702	965	2,737
Net fees and commissions income	役 務 取 引 等 利 益	117	33	84
Net trading income	特 定 取 引 利 益	(3)	(62)	58
Profit from other business transactions	そ の 他 業 務 利 益	1,219	355	863
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	255	(8)	264
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	40,678	(586)	41,265
Personnel expenses (-)	人 件 費 (△)	20,883	(425)	21,308
Non-personnel expenses (-)	物 件 費 (△)	16,858	(191)	17,049
Taxes (-)	税 金 (△)	2,936	30	2,906
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	38,428	1,422	37,006
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 額 (△)	629	[2,579]	[(1,950)]
Core net business income	コ ア 業 務 純 益	36,061	972	35,089
Net business income	業 務 純 益	37,799	792	37,006
Non-recurrent income and losses	臨 時 損 益	3,565	(3,012)	6,577
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	1,474	2,833	(1,359)
Written-off of loans (-)	貸 出 金 償 却 (△)	1,914	385	1,529
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 繰 入 額 (△)	145	[702]	[(557)]
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損 (△)	(3)	34	(37)
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 (△)	323	(15)	339
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(2,507)	2,507
Recoveries of written off claims	償 却 債 権 取 立 益	906	223	682
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,056	(775)	1,832
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,983	597	3,386
Ordinary profit	経 常 利 益	41,364	(2,219)	43,584
Extraordinary income (loss)	特 別 損 益	(147)	99	(247)
Profit before income taxes	税 引 前 中 間 純 利 益	41,216	(2,120)	43,337
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	10,785	(222)	11,007
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	376	(233)	610
Total income taxes (-)	法 人 税 等 合 計 (△)	11,161	(456)	11,617
Profit	中 間 純 利 益	30,055	(1,664)	31,719

Net Credit Costs (-)	(i) + (ii)	与 信 関 係 費 用 (△)	2,103	3,463	(1,359)
-----------------------------	-------------------	--------------------------	--------------	--------------	----------------

< Consolidated >

(¥ Million)

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2018 (a)		ended Sep. 30, 2017 (b)
Consolidated gross profits	連 結 粗 利 益	82,572	402	82,169
Net interest income	資 金 利 益	60,342	84	60,257
Net fees and commissions income	役 務 取 引 等 利 益	16,278	(696)	16,975
Net trading income	特 定 取 引 利 益	2,463	160	2,302
Profit from other business transactions	そ の 他 業 務 利 益	3,487	853	2,633
General and administrative expenses (-)	営 業 経 費 (△)	44,564	(332)	44,897
Loan charge-off and reserve expenses (-) (i)	貸 倒 償 却 引 当 費 用 (△)	2,878	3,635	(756)
Written-off of loans (-)	貸 出 金 償 却 (△)	1,978	397	1,580
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	526	[895]	[(369)]
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	969	[2,543]	[(1,574)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(3)	34	(37)
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 (△)	323	(15)	339
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(1,944)	1,944
Recoveries of written off claims	償 却 債 権 取 立 益	915	220	694
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,053	(778)	1,832
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	184	67	117
Others	そ の 他	5,762	766	4,995
Ordinary profit	経 常 利 益	42,128	(2,845)	44,973
Extraordinary income (loss)	特 別 損 益	(148)	99	(247)
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	41,980	(2,745)	44,726
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	12,345	(229)	12,574
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	335	(289)	625
Total income taxes (-)	法 人 税 等 合 計 (△)	12,680	(519)	13,200
Profit	中 間 純 利 益	29,299	(2,226)	31,526
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	29,299	(2,226)	31,526

Net Credit Costs (-)	(i) 与 信 関 係 費 用 (△)	2,878	3,635	(756)
----------------------	-----------------------	-------	-------	-------

Consolidated net business income (before transfer to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	41,181	1,015	40,166
Consolidated net business income	連 結 業 務 純 益	40,212	45	40,166

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 - 一般貸倒引当金純繰入額 - 内部取引

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

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

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2018		For the six months ended Sep. 30, 2017
		(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)	38,428	1,422	37,006
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	9,169	494	8,674
(2) Net business income	業 務 純 益	37,799	792	37,006
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	9,019	344	8,674

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、臨時雇用および嘱託を除く）の平残。

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

	(Japanese)	For the six months ended Sep. 30, 2018		For the six months ended Sep. 30, 2017
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.99%	(0.03%)	1.02%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.02%	(0.06%)	1.09%
(ii) Average yield on securities	有 価 証 券 利 回	1.57%	0.12%	1.45%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.63%	(0.04%)	0.67%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.00%	(0.00%)	0.00%
(ii) Expense ratio	経 費 率	0.65%	(0.03%)	0.69%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.36%	0.01%	0.35%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.02%	(0.07%)	1.09%

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

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2018		For the six months ended Sep. 30, 2017
		(a)	(a-b)	(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	2,366	449	1,917
Gains on sales	売 却 益	2,416	457	1,958
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	49	19	30
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	-	(11)	11
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,056	(775)	1,832
Gains on sales	売 却 益	1,058	(836)	1,895
Losses on sales (-)	売 却 損 (△)	0	(60)	60
Write-offs (-)	償 却 (△)	1	(0)	2

5. Capital Ratio (BIS Guidelines)

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

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018 (a) [Preliminary figures]		As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	13.05%	(0.12%)	(0.30%)	13.18%	13.36%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	12.37%	(0.10%)	(0.05%)	12.48%	12.43%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.37%	(0.10%)	(0.05%)	12.48%	12.43%
(4) Total capital	総自己資本の額	965.8	22.1	45.0	943.7	920.8
(5) Tier 1 capital	Tier 1 資本の額	915.7	22.1	58.5	893.5	857.2
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	915.7	22.1	58.5	893.5	857.2
(7) Total risk-weighted assets	リスクアセットの額	7,397.6	237.6	505.5	7,159.9	6,892.0
(8) Total required capital	総所要自己資本額	591.8	19.0	40.4	572.7	551.3

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018 (a) [Preliminary figures]		As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)	
		(a-b)	(a-c)			
(1) Total capital ratio (4)/(7)	総自己資本比率	12.46%	(0.09%)	(0.34%)	12.55%	12.80%
(2) Tier 1 capital ratio (5)/(7)	Tier 1 比率	11.76%	(0.07%)	(0.12%)	11.83%	11.88%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.76%	(0.07%)	(0.12%)	11.83%	11.88%
(4) Total capital	総自己資本の額	890.1	22.8	41.2	867.2	848.8
(5) Tier 1 capital	Tier 1 資本の額	840.1	22.8	52.1	817.2	787.9
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	840.1	22.8	52.1	817.2	787.9
(7) Total risk-weighted assets	リスクアセットの額	7,143.4	235.7	513.9	6,907.6	6,629.4
(8) Total required capital	総所要自己資本額	571.4	18.8	41.1	552.6	530.3

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, 2018 (a)		FY2017 ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2017 (c)	
		(a-b)	(a-c)			
Net business income basis (Annual)	業務純益ベース (年率)	8.48%	0.76%	(0.14%)	7.72%	8.62%
Profit basis (Annual)	当期純利益ベース (年率)	6.74%	0.98%	(0.64%)	5.76%	7.39%

<Consolidated>

	(Japanese)	For the six months ended Sep. 30, 2018 (a)		FY2017 ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2017 (c)	
		(a-b)	(a-c)			
Profit attributable to owners of parent basis (Net assets basis)	当期純利益ベース (純資産ベース)	6.13%	0.29%	(0.75%)	5.83%	6.88%
Profit attributable to owners of parent basis (Shareholders' equity basis)	当期純利益ベース (株主資本ベース)	7.14%	0.37%	(0.81%)	6.76%	7.95%

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, 2018		FY2017 ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2017 (c)	
		(a)	(a-b)			(a-c)
Deposits (Term-end balance)	預金 (末残)	12,032.2	15.1	443.8	12,017.0	11,588.3
Domestic	うち国内	11,634.2	30.1	495.6	11,604.1	11,138.6
In Chiba Prefecture	うち県内	11,127.6	7.0	413.3	11,120.5	10,714.3
Personal deposits	うち個人	8,804.9	144.3	283.8	8,660.6	8,521.1
Public sectors	うち公共	565.6	(155.8)	55.9	721.4	509.6
Deposits (Average balance)	預金 (平残)	11,957.1	362.9	378.7	11,594.1	11,578.3
Domestic	うち国内	11,582.7	394.1	454.4	11,188.5	11,128.3
In Chiba Prefecture	うち県内	11,098.8	347.0	381.8	10,751.7	10,716.9
Loans and bills discounted (Term-end balance)	貸出金 (末残)	9,995.8	179.7	428.3	9,816.0	9,567.4
Domestic	うち国内	9,761.4	155.2	390.8	9,606.1	9,370.5
In Chiba Prefecture	うち県内	6,855.5	57.9	173.5	6,797.6	6,682.0
Loans and bills discounted (average balance)	貸出金 (平残)	9,895.9	347.6	460.2	9,548.3	9,435.6
Domestic	うち国内	9,663.5	311.6	429.7	9,351.9	9,233.8
In Chiba Prefecture	うち県内	6,804.7	155.9	217.1	6,648.7	6,587.6

(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, 2018		As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)	
		(a)	(a-b)			(a-c)
Domestic loans and bills discounted (A)	国内貸出金	9,761.4	155.2	390.8	9,606.1	9,370.5
[Excluding loans to public sectors]	(除公共向け貸出)	[9,536.3]	[148.0]	[394.1]	[9,388.2]	[9,142.1]
Large enterprises	大企業	1,245.8	14.1	54.4	1,231.7	1,191.4
Mid-sized enterprises	中堅企業	163.9	2.9	(4.3)	161.0	168.3
Small and medium-sized enterprises, etc. (B)	中小企業等	8,126.4	130.9	344.0	7,995.4	7,782.4
Small and medium-sized enterprises	うち中小企業	4,486.2	75.2	194.1	4,410.9	4,292.0
Consumer loans	うち消費者ローン	3,640.2	55.6	149.8	3,584.5	3,490.3
Public sectors	公共	225.1	7.2	(3.2)	217.8	228.3
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	83.25%	0.01%	0.19%	83.23%	83.05%

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, 2018		As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)	
		(a)	(a-b)			(a-c)
Outstanding balance of consumer loans	消費者ローン残高	3,640.2	55.6	149.8	3,584.5	3,490.3
Housing loans	住宅ローン残高	3,479.8	48.6	137.1	3,431.1	3,342.6
Other consumer loans	その他のローン残高	160.3	7.0	12.6	153.3	147.7

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2018 (a)			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,463	95	89	1,367	1,373
Delinquent Loans	延滞債権額	79,581	(5,324)	(2,476)	84,905	82,057
Loans past due 3 months or more	3ヵ月以上延滞債権額	972	(165)	(455)	1,137	1,427
Restructured Loans	貸出条件緩和債権額	37,061	(2,292)	(8,415)	39,354	45,477
Total Risk-Monitored Loans	リスク管理債権合計	119,078	(7,687)	(11,257)	126,765	130,336

Total loan balance (Term-end balance)	貸出金残高(末残)	9,995,806	179,741	428,331	9,816,065	9,567,474
---------------------------------------	-----------	-----------	---------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.01%	0.00%	0.00%	0.01%	0.01%
Delinquent Loans	延滞債権額	0.79%	(0.06%)	(0.06%)	0.86%	0.85%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.37%	(0.03%)	(0.10%)	0.40%	0.47%
As a percentage of total loans	貸出金残高比	1.19%	(0.10%)	(0.17%)	1.29%	1.36%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2018 (a)			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	1,289	78	328	1,210	960
Delinquent Loans	延滞債権額	77,580	(5,157)	(2,187)	82,737	79,767
Loans past due 3 months or more	3ヵ月以上延滞債権額	972	(165)	(455)	1,137	1,427
Restructured Loans	貸出条件緩和債権額	37,065	(2,294)	(8,418)	39,359	45,483
Total Risk-Monitored Loans	リスク管理債権合計	116,906	(7,538)	(10,733)	124,445	127,640

Total loan balance (Term-end balance)	貸出金残高(末残)	9,950,776	175,863	424,864	9,774,912	9,525,912
---------------------------------------	-----------	-----------	---------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.01%	0.00%	0.00%	0.01%	0.01%
Delinquent Loans	延滞債権額	0.77%	(0.06%)	(0.05%)	0.84%	0.83%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.00%	(0.00%)	(0.00%)	0.01%	0.01%
Restructured Loans	貸出条件緩和債権額	0.37%	(0.03%)	(0.10%)	0.40%	0.47%
As a percentage of total loans	貸出金残高比	1.17%	(0.09%)	(0.16%)	1.27%	1.33%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2018 (a)			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	119,078	(7,687)	(11,257)	126,765	130,336
Collateral/guarantees (B)	担保・保証等	75,159	(5,331)	(5,169)	80,491	80,329
Allowance for loan losses (C)	貸倒引当金	9,971	(963)	(1,915)	10,935	11,886
Allowance ratio (C)/(A)	引当率	8.3%	(0.2%)	(0.7%)	8.6%	9.1%
Coverage ratio (B+C)/(A)	保全率	71.4%	(0.6%)	0.7%	72.1%	70.7%
As a percentage of total loans	貸出金残高比	1.19%	(0.10%)	(0.17%)	1.29%	1.36%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2018 (a)			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	116,906	(7,538)	(10,733)	124,445	127,640
Collateral/guarantees (B)	担保・保証等	72,669	(5,217)	(4,631)	77,886	77,300
Allowance for loan losses (C)	貸倒引当金	10,176	(922)	(1,917)	11,098	12,093
Allowance ratio (C)/(A)	引当率	8.7%	(0.2%)	(0.7%)	8.9%	9.4%
Coverage ratio (B+C)/(A)	保全率	70.8%	(0.6%)	0.8%	71.5%	70.0%
As a percentage of total loans	貸出金残高比	1.17%	(0.09%)	(0.16%)	1.27%	1.33%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2018 (a)			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (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	16,129	(942)	(1,634)	17,071	17,763
Doubtful Claims	危険債権	65,162	(4,329)	(665)	69,491	65,827
Substandard Claims	要管理債権	38,033	(2,458)	(8,870)	40,491	46,904
Total	合計	119,325	(7,729)	(11,170)	127,054	130,495

Normal Claims	正常債権	10,000,160	196,443	455,322	9,803,717	9,544,838
Total Claims*	総与信残高	10,119,485	188,713	444,151	9,930,772	9,675,334
Non-performing loan ratio	不良債権比率	1.17%	(0.10%)	(0.16%)	1.27%	1.34%

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, 2018 (a)			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	85,264	(6,334)	(7,051)	91,599	92,316
Allowance for loan losses	貸倒引当金	10,054	(1,017)	(1,852)	11,071	11,906
Value covered by collateral and guarantees	担保・保証等	75,210	(5,316)	(5,199)	80,527	80,410
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	119,325	(7,729)	(11,170)	127,054	130,495
Coverage ratio (A)/(B)	保全率	71.4%	(0.6%)	0.7%	72.0%	70.7%

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2018 (a)			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	1,478	102	101	1,375	1,377
Effectively Bankrupt Assets (B)	実質破綻先債権	14,650	(1,044)	(1,735)	15,695	16,386
Potentially Bankrupt Assets (C)	破綻懸念先債権	65,162	(4,329)	(665)	69,491	65,827
Assets Requiring Caution (D)	要注意先債権	840,853	(31,083)	(91,845)	871,937	932,699
Substandard Assets	要管理先債権	44,022	(1,630)	(10,339)	45,652	54,361
Substandard Claims (Loans only)	うち要管理債権(貸出金のみ)	38,033	(2,458)	(8,870)	40,491	46,904
Other Assets Requiring Caution	その他要注意先債権	796,831	(29,452)	(81,506)	826,284	878,337
Normal Assets (E)	正常先債権	9,197,340	225,068	538,296	8,972,271	8,659,044
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	10,119,485	188,713	444,151	9,930,772	9,675,334

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 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 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

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
		Sep. 30, 2018 (a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	19.0	0.1	(1.0)	18.9	20.1
General allowance	一般貸倒引当金	12.3	0.6	(0.5)	11.6	12.8
Specific allowance	個別貸倒引当金	6.7	(0.5)	(0.5)	7.3	7.3
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			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
		Sep. 30, 2018 (a)	(a-b)	(a-c)		
Normal Assets	正常先債権	8,916.8	218.0	537.5	8,698.8	8,379.3
Assets Requiring Caution	要注意先債権	840.1	(30.5)	(91.1)	870.6	931.2
Substandard Assets	要管理先債権	44.0	(1.6)	(10.3)	45.6	54.3
Other Assets Requiring Caution	その他要注意先債権	796.0	(28.9)	(80.8)	825.0	876.9

<Consolidated>

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2018 (b)	As of Sep. 30, 2017 (c)
		Sep. 30, 2018 (a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	27.9	0.2	(1.6)	27.7	29.6
General allowance	一般貸倒引当金	16.3	0.4	(1.2)	15.8	17.5
Specific allowance	個別貸倒引当金	11.6	(0.2)	(0.4)	11.8	12.0
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown by Industry

<Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018		As of Mar. 31, 2018		As of Sep. 30, 2017	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	9,761.4	100.00%	9,606.1	100.00%	9,370.5	100.00%
Manufacturing	製造業	713.2	7.31%	698.3	7.27%	689.8	7.36%
Agriculture and forestry	農業, 林業	13.5	0.14%	11.4	0.12%	10.9	0.12%
Fishery	漁業	1.3	0.01%	1.1	0.01%	1.1	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	18.6	0.19%	18.7	0.20%	21.5	0.23%
Construction	建設業	313.8	3.22%	314.1	3.27%	298.9	3.19%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	75.6	0.78%	67.0	0.70%	62.8	0.67%
Information and communications	情報通信業	75.0	0.77%	71.9	0.75%	42.9	0.46%
Transport and postal service	運輸業, 郵便業	247.5	2.54%	244.1	2.54%	239.7	2.56%
Wholesale and retail trade	卸売業, 小売業	744.2	7.62%	748.9	7.80%	747.3	7.98%
Finance and insurance	金融業, 保険業	409.7	4.20%	377.0	3.93%	385.4	4.11%
Real estate and leasing	不動産業, 物品賃貸業	2,748.1	28.15%	2,714.1	28.25%	2,638.2	28.15%
Real estate	不動産業	2,500.0	25.61%	2,472.3	25.73%	2,402.8	25.64%
Real estate rental and management	不動産賃貸業・管理業	2,201.5	22.55%	2,180.9	22.70%	2,128.7	22.72%
Real estate trading, etc.	不動産取引業等	298.4	3.06%	291.3	3.03%	274.0	2.92%
Leasing	物品賃貸業	248.1	2.54%	241.7	2.52%	235.3	2.51%
Medical, welfare and other services	医療, 福祉その他サービス業	563.2	5.77%	561.2	5.84%	533.0	5.69%
Government, local public sector	国・地方公共団体	209.3	2.14%	204.5	2.13%	216.8	2.31%
Others (mainly consumer loans)	その他(個人)	3,627.8	37.16%	3,572.8	37.19%	3,481.6	37.16%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018		As of Mar. 31, 2018		As of Sep. 30, 2017	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	119.0	100.00%	126.7	100.00%	130.3	100.00%
Manufacturing	製造業	11.7	9.89%	12.0	9.48%	16.1	12.37%
Agriculture and forestry	農業, 林業	0.1	0.17%	0.2	0.18%	0.2	0.17%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.2	0.21%	0.2	0.20%	0.2	0.20%
Construction	建設業	5.0	4.27%	6.9	5.46%	6.4	4.98%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.01%	0.3	0.31%	0.0	0.01%
Information and communications	情報通信業	0.2	0.25%	0.3	0.31%	0.4	0.34%
Transport and postal service	運輸業, 郵便業	11.4	9.59%	13.1	10.36%	12.7	9.79%
Wholesale and retail trade	卸売業, 小売業	16.1	13.54%	16.7	13.22%	16.9	13.03%
Finance and insurance	金融業, 保険業	0.1	0.10%	0.1	0.09%	0.1	0.09%
Real estate and leasing	不動産業, 物品賃貸業	32.7	27.48%	34.2	27.04%	34.9	26.85%
Real estate	不動産業	32.1	26.99%	33.6	26.57%	34.3	26.37%
Real estate rental and management	不動産賃貸業・管理業	31.2	26.24%	32.7	25.84%	33.5	25.73%
Real estate trading, etc.	不動産取引業等	0.8	0.75%	0.9	0.73%	0.8	0.64%
Leasing	物品賃貸業	0.5	0.49%	0.5	0.47%	0.6	0.48%
Medical, welfare and other services	医療, 福祉その他サービス業	12.7	10.70%	13.5	10.70%	13.0	9.98%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	28.3	23.79%	28.7	22.65%	28.9	22.19%

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, 2018 (a)	(a-b)			(a-c)
China	中国	4.1	(2.5)	(1.7)	6.7	5.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.3	(0.4)	(0.5)	1.8	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	7.9	0.1	(1.4)	7.7	9.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.7	0.0	(0.2)	1.7	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	0.0	(0.0)	0.9	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	3.4	0.2	0.0	3.1	3.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	0.0	0.0	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	3.8	0.2	1.7	3.6	2.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	3.4	0.2	0.2	3.1	3.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	1.2	(0.0)	0.8	1.3	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	1.7	0.5	0.5	1.1	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	30.5	(1.5)	(0.4)	32.0	30.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of		As of	As of	
		Sep. 30, 2018 (a)	(a-b)			(a-c)
Panama	パナマ	0.7	0.7	0.2	-	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.3	0.0	0.0	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	1.1	0.8	0.2	0.3	0.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation <Non-consolidated> <Consolidated>

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as 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, 2018					As of Mar. 31, 2018			As of Sep. 30, 2017		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	(0.1)	(0.1)	(0.4)	0.0	0.1	0.0	0.0	0.0	0.2	0.2	0.0
Other securities	その他有価証券	162.4	1.4	9.7	176.3	13.8	161.0	173.0	11.9	152.7	162.3	9.6
	Stocks 株式	150.4	6.3	18.1	151.4	0.9	144.1	145.0	0.8	132.3	133.2	0.8
	Bonds 債券	5.8	(3.4)	(3.6)	6.9	1.0	9.3	9.9	0.5	9.5	10.5	1.0
	Others その他	6.1	(1.4)	(4.7)	17.9	11.8	7.5	18.1	10.5	10.8	18.5	7.7
	Foreign Bonds うち外国債券	(4.5)	(1.4)	(2.9)	0.9	5.4	(3.0)	1.3	4.3	(1.6)	2.2	3.8
Total	合計	162.3	1.2	9.3	176.3	14.0	161.0	173.0	11.9	153.0	162.6	9.6

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

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

Note 3: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2018					As of Mar. 31, 2018			As of Sep. 30, 2017		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	(0.1)	(0.1)	(0.4)	0.0	0.1	0.0	0.0	0.0	0.2	0.2	0.0
Other securities	その他有価証券	176.3	1.4	10.4	190.2	13.8	174.9	186.8	11.9	165.8	175.5	9.6
	Stocks 株式	164.3	6.3	18.8	165.3	1.0	158.0	158.8	0.8	145.4	146.3	0.8
	Bonds 債券	5.8	(3.4)	(3.6)	6.9	1.0	9.3	9.9	0.5	9.5	10.5	1.0
	Others その他	6.1	(1.4)	(4.7)	17.9	11.8	7.5	18.1	10.5	10.8	18.5	7.7
	Foreign Bonds うち外国債券	(4.5)	(1.4)	(2.9)	0.9	5.4	(3.0)	1.3	4.3	(1.6)	2.2	3.8
Total	合計	176.2	1.2	10.0	190.2	14.0	174.9	186.9	11.9	166.1	175.7	9.6

Note 1: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

Note 2: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost.

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2018	(a-b)	(a-c)	Mar. 31, 2018	Sep. 30, 2017
		(a)			(b)	(c)
Gains (losses) on valuation on foreign bonds and derivative transactions	外国債券とデリバティブ取引の評価損益合計	(0.5)	(1.0)	(2.2)	0.4	1.6
	Foreign bonds 外国債券	(4.5)	(1.4)	(2.9)	(3.0)	(1.6)
	Deferred hedges on derivative transactions デリバティブ取引 (繰延ヘッジ)	3.9	0.3	0.7	3.5	3.2

16. Earnings Projections

<Non-consolidated>

(¥ Billion)

		FY2018 (Projections)		FY2017	(Reference) FY2018 (disclosed in May)
		(a)	(a-b)	(b)	
Gross business profits	業 務 粗 利 益	152.5	3.0	149.4	152.5
Net interest income	資 金 利 益	121.5	0.0	121.5	120.8
Net fees and commissions income	役 務 取 引 等 利 益	24.0	0.2	23.7	24.0
Trading income	特 定 取 引 利 益	2.0	0.0	2.0	3.4
Profit from other business transactions	そ の 他 業 務 利 益	4.9	2.7	2.1	4.3
Expenses (-)	経 費	82.5	(0.3)	82.8	83.0
Core net business income	コ ア 業 務 純 益	67.1	(0.0)	67.1	66.9
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70.0	3.4	66.5	69.5
Ordinary profit	経 常 利 益	72.5	1.8	70.6	72.5
Profit	当 期 純 利 益	51.0	1.3	49.6	51.0
Net credit costs (-)	与 信 関 係 費 用	3.8	3.0	0.8	4.5

<Consolidated>

(¥ Billion)

		FY2018 (Projections)		FY2017	(Reference) FY2018 (disclosed in May)
		(a)	(a-b)	(b)	
Ordinary profit	経 常 利 益	80.0	1.5	78.4	80.0
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	54.5	0.7	53.7	54.5
Cash dividends per share	1 株 当 た り 配 当 額	¥16.00	¥1.00	¥15.00	¥16.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	22.6%	0.6%	22.0%	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 貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution		その他要注意 先債権 Other Assets Requiring Caution		
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

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

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