

The Chiba Bank, Ltd.

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

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tsutomu Yonemoto, General Manager, Corporate Planning Division
 Filing date of Financial Statements: November 24, 2015 (scheduled)
 Payment date of cash dividends: December 4, 2015 (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, 2015 to September 30, 2015)

(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		Net Income Attributable to Equities 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, 2015	118,060	2.7	48,674	8.4	32,693	(6.5)
Ended September 30, 2014	114,947	2.1	44,869	3.0	34,966	31.3

Note: Comprehensive Income First half ended September 30, 2015: ¥15,361 million [(70.1%)] First half ended September 30, 2014: ¥51,400 million [36.6%]

	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, 2015	39.31	39.26
Ended September 30, 2014	41.43	41.39

(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, 2015	13,509,843	861,933	6.3
Fiscal year 2014	12,969,442	858,747	6.6

(Reference) Capital assets First half ended September 30, 2015: ¥861,499 million Fiscal year 2014: ¥858,301 million

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

2. Cash Dividends for Shareholders

	Annual cash dividends 年間配当金				
	First Quarter-end 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 2014	—	6.00	—	7.00	13.00
Fiscal year 2015	—	7.00	—	—	—
Fiscal year 2015 (Projection)	—	—	—	7.00	14.00

Note: Revisions of released cash dividends projections: No

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

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

	Ordinary Profit 経常利益		Net Income Attributable to Equities of Parent 親会社株主に帰属する 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, 2016	84,500	0.3	54,000	(5.3)	65.32

Note: Revisions of released earnings projections: Yes

***Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: Yes
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No

Note: For details, please refer to “2. Information Regarding Notes” on page 5.

(3) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):
- | | | | |
|--------------------|--------------------|----------------|--------------------|
| September 30, 2015 | 875,521,087 shares | March 31, 2015 | 875,521,087 shares |
|--------------------|--------------------|----------------|--------------------|
- ② Number of treasury shares:
- | | | | |
|--------------------|-------------------|----------------|-------------------|
| September 30, 2015 | 49,596,014 shares | March 31, 2015 | 42,737,186 shares |
|--------------------|-------------------|----------------|-------------------|
- ③ Average number of shares:
- | | |
|---|--------------------|
| For the six months ended September 30, 2015 | 831,677,053 shares |
| For the six months ended September 30, 2014 | 843,915,179 shares |

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2015 to September 30, 2015)**

(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		Net Income 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2015	107,752	5.8	46,739	16.5	32,293	20.4
Ended September 30, 2014	101,768	1.2	40,114	0.1	26,819	5.8

	Net Income per Share 1株当たり中間純利益
First half	¥
Ended September 30, 2015	38.82
Ended September 30, 2014	31.78

(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, 2015	13,431,878	804,278	5.9
Fiscal year 2014	12,890,041	801,651	6.2

(Reference) Capital assets First half ended September 30, 2015: ¥803,845 million Fiscal year 2014: ¥801,205 million

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

2. Non-consolidated Earnings Projections for Fiscal year 2015 (from April 1, 2015 to March 31, 2016)

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

	Ordinary Profit 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, 2016	77,000	3.8	50,000	9.1	60.48

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, 2015.
2. For information related to the projections, please refer to “Qualitative Information related to the Earnings Projections” on page 4.

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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 2015 were as follows.

Ordinary income increased by ¥3,113 million compared with the corresponding period of the previous fiscal year, to ¥118,060 million mainly due to an increase in other income such as gains on sales of stocks. Ordinary expenses decreased by ¥691 million compared with the corresponding period of the previous fiscal year, to ¥69,385 million mainly due to a decrease in general and administrative expenses.

As a result, Ordinary profit increased by ¥3,805 million compared with the corresponding period of the previous fiscal year, to ¥48,674 million.

Net income attributable to equities of parent decreased by ¥2,272 million compared with the corresponding period of the previous fiscal year, to ¥32,693 million mainly due to the negative goodwill recognized regarding share acquisitions of subsidiaries.

(2) Qualitative Information related to the Consolidated Financial Conditions

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

The balance of deposits as of September 30, 2015 was ¥10,656.5 billion, a decrease of ¥66.0 billion from the position as of March 31, 2015, reflecting an increase in personal deposits and a decrease in national and local government deposits.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥180.6 billion from the previous fiscal year-end, to ¥8,619.3 billion. The balance of securities as of September 30, 2015 was ¥2,412.4 billion, an increase of ¥50.1 billion.

As a result, the balance of total assets as of September 30, 2015 increased by ¥540.4 billion from the previous fiscal year-end, to ¥13,509.8 billion.

(3) Qualitative Information related to the Earnings Projections

Earnings projections for the fiscal year ending March 31, 2016, released on May 12, 2015 are revised as follows.

(¥ Billion)

	Consolidated Earnings Projections 連結業績予想		Non-consolidated Earnings Projections 個別業績予想	
	Ordinary profit 経常利益	Net income attributable to equities of parent 親会社株主に帰属する当期純利益	Ordinary profit 経常利益	Net income 当期純利益
Previous projections 前回公表業績予想	80.5	53.0	73.0	49.0
Revised projections 今回公表業績予想	84.5	54.0	77.0	50.0
Difference 増減	4.0	1.0	4.0	1.0

(Background to the revisions)

According to the interim financial results, the earnings projections have been revised mainly because it is expected that net credit costs will decrease from the 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)

(Application of the “Accounting Standard for Business Combinations”)

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

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

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

3. Consolidated Interim Financial Information

(1) Consolidated Interim Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2015	As of Sep. 30, 2015
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	1,227,256	1,582,711
Call loans and bills bought	コールローン及び買入手形	316,924	263,322
Receivables under resale agreements	買現先勘定	14,996	24,996
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,091	2,098
Monetary claims bought	買入金銭債権	22,624	22,248
Trading assets	特定取引資産	271,774	255,510
Money held in trust	金銭の信託	44,450	39,555
Securities	有価証券	2,362,229	2,412,418
Loans and bills discounted	貸出金	8,438,684	8,619,378
Foreign exchanges	外国為替	8,080	3,267
Other assets	その他資産	95,225	108,537
Tangible fixed assets	有形固定資産	102,423	102,664
Intangible fixed assets	無形固定資産	11,091	11,085
Net defined benefit asset	退職給付に係る資産	7,569	7,935
Deferred tax assets	繰延税金資産	6,082	6,065
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,896	89,480
Allowance for loan losses	貸倒引当金	(44,960)	(41,432)
Total assets	資産の部合計	12,969,442	13,509,843
Liabilities:			
(負債の部)			
Deposits	預金	10,722,619	10,656,577
Negotiable certificates of deposit	譲渡性預金	495,494	434,259
Call money and bills sold	コールマネー及び売渡手形	39,878	685,894
Payables under securities lending transactions	債券貸借取引受入担保金	154,368	179,421
Trading liabilities	特定取引負債	20,788	19,326
Borrowed money	借入金	308,712	299,265
Foreign exchanges	外国為替	767	462
Bonds payable	社債	76,020	111,901
Other liabilities	その他負債	143,989	112,405
Net defined benefit liability	退職給付に係る負債	20,091	19,901
Provision for directors' retirement benefits	役員退職慰労引当金	185	137
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,093	1,678
Provision for point loyalty programs	ポイント引当金	442	433
Reserves under special laws	特別法上の引当金	27	27
Deferred tax liabilities	繰延税金負債	30,576	24,995
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,742	11,742
Acceptances and guarantees	支払承諾	82,896	89,480
Total liabilities	負債の部合計	12,110,695	12,647,910

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Sep. 30, 2015
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	480,803	507,655
Treasury shares	自 己 株 式	(27,532)	(33,853)
Total shareholders' equity	株 主 資 本 合 計	720,474	741,005
Valuation difference on available-for-sale securities	その他有価証券評価差額金	121,264	103,847
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	414	675
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,663	10,663
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,484	5,307
Total accumulated other comprehensive income	その他の包括利益累計額合計	137,826	120,494
Subscription rights to shares	新 株 予 約 権	446	433
Total net assets	純 資 産 の 部 合 計	858,747	861,933
Total liabilities and net assets	負債及び純資産の部合計	12,969,442	13,509,843

(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, 2014	For the six months ended Sep. 30, 2015
Ordinary income	経常収益	114,947	118,060
Interest income	資金運用収益	68,671	69,817
Interest on loans and discounts	(うち貸出金利息)	56,089	54,448
Interest and dividends on securities	(うち有価証券利息配当金)	11,493	13,747
Trust fees	信託報酬	0	1
Fees and commissions	役務取引等収益	23,552	24,396
Trading income	特定取引収益	2,005	1,784
Other ordinary income	その他業務収益	2,454	1,480
Other income	その他経常収益	18,261	20,579
Ordinary expenses	経常費用	70,077	69,385
Interest expenses	資金調達費用	5,527	7,463
Interest on deposits	(うち預金利息)	2,322	2,611
Fees and commissions payments	役務取引等費用	8,227	8,707
Other ordinary expenses	その他業務費用	187	399
General and administrative expenses	営業経費	44,978	42,847
Other expenses	その他経常費用	11,156	9,967
Ordinary profit	経常利益	44,869	48,674
Extraordinary income	特別利益	5,128	-
Gain on disposal of non-current assets	固定資産処分益	0	-
Gain on negative goodwill	負のれん発生益	5,127	-
Extraordinary loss	特別損失	230	142
Loss on disposal of non-current assets	固定資産処分損	230	142
Income before income taxes	税金等調整前 中間純利益	49,767	48,532
Income taxes-current	法人税、住民税 及び事業税	14,064	13,477
Income taxes-deferred	法人税等調整額	735	2,360
Total income taxes	法人税等合計	14,800	15,838
Net income	中間純利益	34,966	32,693
Net income attributable to equities of parent	親会社株主に帰属する 中間純利益	34,966	32,693

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2015
Net income	中間純利益	34,966	32,693
Other comprehensive income	その他の包括利益	16,434	(17,331)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	16,283	(17,438)
Deferred gains or losses on hedges	繰延ヘッジ損益	(39)	261
Remeasurements of defined benefit plans	退職給付に係る調整額	180	(176)
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	9	21
Comprehensive income	中間包括利益	51,400	15,361
Comprehensive income attributable to equities of parent	親会社株主に係る中間包括利益	51,400	15,361

(3) Consolidated Interim Statement of Changes in Net Assets

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 attributable to equities of parent	親会社株主に帰属する中間純利益			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					Subscription rights to shares	Non-controlling 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 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	新株予約権	非支配株主持分	純資産合計
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 attributable to equities of parent	親会社株主に帰属する中間純利益								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

For the six months ended Sep. 30, 2015

(¥ 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	480,803	(27,532)	720,474
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(5,829)		(5,829)
Net income attributable to equities of parent	親会社株主に帰属する中間純利益			32,693		32,693
Purchase of treasury shares	自己株式の取得				(6,432)	(6,432)
Disposal of treasury shares	自己株式の処分			(12)	110	98
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	-	-	26,852	(6,321)	20,530
Balance at the end of current period	当中間期末残高	145,069	122,134	507,655	(33,853)	741,005

	(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	121,264	414	10,663	5,484	137,826	446	858,747
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰余金の配当							(5,829)
Net income attributable to equities of parent	親会社株主に帰属する中間純利益							32,693
Purchase of treasury shares	自己株式の取得							(6,432)
Disposal of treasury shares	自己株式の処分							98
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)	(17,417)	261	-	(176)	(17,331)	(12)	(17,344)
Total changes of items during the period	当中間期変動額合計	(17,417)	261	-	(176)	(17,331)	(12)	3,185
Balance at the end of current period	当中間期末残高	103,847	675	10,663	5,307	120,494	433	861,933

(4) Note for the Assumption of Going Concern

Not applicable.

(5) 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, 2015	As of Sep. 30, 2015
Assets:		(資産の部)	
Cash and due from banks	現金預け金	1,224,180	1,578,682
Call loans	コールローン	316,924	263,322
Receivables under resale agreements	買現先勘定	14,996	24,996
Receivables under securities borrowing transaction	債券貸借取引支払保証金	2,091	2,098
Monetary claims bought	買入金銭債権	13,130	12,824
Trading assets	特定取引資産	271,195	255,365
Money held in trust	金銭の信託	38,450	34,555
Securities	有価証券	2,355,778	2,404,824
Loans and bills discounted	貸出金	8,461,180	8,643,064
Foreign exchange	外国為替	8,080	3,267
Other assets	その他資産	44,029	56,442
Other	その他の資産	44,029	56,442
Tangible fixed assets	有形固定資産	97,250	97,429
Intangible fixed assets	無形固定資産	10,952	10,961
Prepaid pension cost	前払年金費用	-	527
Customers' liabilities for acceptances and guarantees	支払承諾見返	66,864	74,531
Allowance for loan losses	貸倒引当金	(35,062)	(31,014)
Total assets	資産の部合計	12,890,041	13,431,878
Liabilities:		(負債の部)	
Deposits	預金	10,733,396	10,669,589
Negotiable certificates of deposit	譲渡性預金	534,094	471,359
Call money	コールマネー	39,878	685,894
Payables under securities lending transactions	債券貸借取引受入担保金	154,368	179,421
Trading liabilities	特定取引負債	20,788	19,326
Borrowed money	借入金	307,655	298,158
Foreign exchanges	外国為替	767	462
Bonds payable	社債	76,020	111,901
Other liabilities	その他負債	95,014	63,684
Income taxes payable	未払法人税等	11,229	11,044
Asset retirement obligations	資産除去債務	219	218
Other	その他の負債	83,565	52,420
Provision for retirement benefits	退職給付引当金	19,991	19,701
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,093	1,678
Provision for point loyalty programs	ポイント引当金	176	218
Deferred tax liabilities	繰延税金負債	25,536	19,929
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,742	11,742
Acceptances and guarantees	支払承諾	66,864	74,531
Total liabilities	負債の部合計	12,088,390	12,627,599

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Sep. 30, 2015
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	436,076	462,528
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	385,146	411,598
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	35	35
General reserve	別 途 積 立 金	335,971	370,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	49,139	40,591
Treasury shares	自 己 株 式	(27,532)	(33,853)
Total shareholders' equity	株 主 資 本 合 計	675,747	695,877
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	114,380	96,627
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	414	675
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,663	10,663
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	125,457	107,967
Subscription rights to shares	新 株 予 約 権	446	433
Total net assets	純 資 産 の 部 合 計	801,651	804,278
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	12,890,041	13,431,878

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2015
Ordinary income	経 常 収 益	101,768	107,752
Interest income	資 金 運 用 収 益	70,255	72,169
Interest on loans and discounts	(うち貸出金利息)	55,934	54,336
Interest and dividends on securities	(うち有価証券利息配当金)	13,325	16,306
Trust fees	信 託 報 酬	0	1
Fees and commissions	役 務 取 引 等 収 益	18,780	19,508
Trading income	特 定 取 引 収 益	1,315	1,050
Other ordinary income	そ の 他 業 務 収 益	2,435	1,477
Other income	そ の 他 経 常 収 益	8,981	13,543
Ordinary expenses	経 常 費 用	61,653	61,012
Interest expenses	資 金 調 達 費 用	5,520	7,451
Interest on deposits	(うち預金利息)	2,322	2,612
Fees and commissions payments	役 務 取 引 等 費 用	9,372	9,915
Other ordinary expenses	そ の 他 業 務 費 用	187	399
General and administrative expenses	営 業 経 費	42,209	40,076
Other expenses	そ の 他 経 常 費 用	4,363	3,169
Ordinary profit	経 常 利 益	40,114	46,739
Extraordinary income	特 別 利 益	0	-
Extraordinary loss	特 別 損 失	229	141
Income before income taxes	税 引 前 中 間 純 利 益	39,886	46,597
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	12,263	11,883
Income taxes-deferred	法 人 税 等 調 整 額	803	2,420
Total income taxes	法 人 税 等 合 計	13,066	14,303
Net income	中 間 純 利 益	26,819	32,293

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

For the six months ended Sep. 30, 2014

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			Legal capital surplus	Total capital surplus
資本金	資本準備金	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
		利益剰余金				
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

For the six months ended Sep. 30, 2015

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			Legal capital surplus	Total capital surplus
資本金	資本準備金	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			
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				
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	385,146	436,076	(27,532)	675,747
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,829)	(5,829)		(5,829)
Net income	中 間 純 利 益		32,293	32,293		32,293
Purchase of treasury shares	自 己 株 式 の 取 得				(6,432)	(6,432)
Disposal of treasury shares	自 己 株 式 の 処 分		(12)	(12)	110	98
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	-	26,451	26,451	(6,321)	20,130
Balance at the end of current period	当 中 間 期 末 残 高	50,930	411,598	462,528	(33,853)	695,877

	(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	114,380	414	10,663	125,457	446	801,651
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,829)
Net income	中 間 純 利 益						32,293
Purchase of treasury shares	自 己 株 式 の 取 得						(6,432)
Disposal of treasury shares	自 己 株 式 の 処 分						98
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)	(17,752)	261	-	(17,490)	(12)	(17,502)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(17,752)	261	-	(17,490)	(12)	2,627
Balance at the end of current period	当 中 間 期 末 残 高	96,627	675	10,663	107,967	433	804,278

SUPPLEMENTARY INFORMATION
for the First Half of
Fiscal Year 2015
(ending March 31, 2016)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income

- [Consolidated] Ordinary profit increased by ¥3.8 billion to ¥48.6 billion, and net income attributable to equities of parent decreased by ¥2.2 billion to ¥32.6 billion compared with the corresponding period of the previous fiscal year. (The highest ever in ordinary profit and the second highest in net income for the first half of fiscal year)
Excluding the gain on negative goodwill recognized in the first half of fiscal year 2014, net income attributable to equities of parent recorded a highest ever, an increase of ¥4.7 billion compared with the corresponding period of the previous fiscal year.
- [Non-consolidated] Ordinary profit increased by ¥6.6 billion to ¥46.7 billion, and net income increased by ¥5.4 billion to ¥32.2 billion compared with the corresponding period of the previous fiscal year. (The highest ever in both ordinary profit and net income for the first half of fiscal year)
- The progress in net income was steady; 60.5% of the full term projection on a consolidated basis and 64.5% on a non-consolidated basis.

① Consolidated

					(¥ Billion)	
		For the six months ended Sep. 30, 2015 (a)			For the six months ended Sep. 30, 2014 (b)	FY2015 (Projection)
(Japanese)			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	48.6	3.8	8.4%	44.8	84.5
Net income attribute to equities of parent	親会社株主に帰属する中間（当期）純利益	32.6	(2.2)	(6.5%)	34.9	54.0
	Excluding Gain on negative goodwill, etc.	32.6	4.7	16.9%	27.9	-

② Non-consolidated

					(¥ Billion)	
		For the six months ended Sep. 30, 2015 (a)			For the six months ended Sep. 30, 2014 (b)	FY2015 (Projection)
(Japanese)			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	46.7	6.6	16.5%	40.1	77.0
Net income	中間（当期）純利益	32.2	5.4	20.4%	26.8	50.0

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

- The balance of loans increased by ¥181.8 billion to ¥8,643.0 billion, and the balance of deposits decreased by ¥63.8 billion to ¥10,669.5 billion from the position as of March 31, 2015. The average balance of loans increased by ¥350.7 billion and deposits increased by ¥564.1 billion compared with the corresponding period of the previous fiscal year.

					(¥ Billion)		
		As of Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)	
(Japanese)			(a-b)	(a-c)			
Term-end balance	Loans and bills discounted	貸 出 金	8,643.0	181.8	367.7	8,461.1	8,275.2
末 残	Deposits	預 金	10,669.5	(63.8)	503.5	10,733.3	10,166.0
Average balance	Loans and bills discounted	貸 出 金	8,584.7	271.3	350.7	8,313.4	8,233.9
平 残	Deposits	預 金	10,715.2	475.9	564.1	10,239.2	10,151.0

(3) Capital ratio (Basel III)

- The consolidated total capital ratio was 13.89% and the non-consolidated total capital ratio was 13.19%.

					(¥ Billion)		
		As of Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)	
(Japanese)			(a-b)	(a-c)			
Consolidated total capital ratio	連結総自己資本比率	13.89%	(0.77%)	(0.03%)	14.66%	13.92%	
	Tier 1 capital ratio	T i e r 1 比 率	12.59%	(0.57%)	0.07%	13.17%	12.51%
	Common equity Tier1 capital ratio	普通株式等Tier1比率	12.59%	(0.57%)	0.07%	13.17%	12.51%
Non-consolidated total capital ratio	単体総自己資本比率	13.19%	(0.64%)	(0.21%)	13.84%	13.41%	
	Tier 1 capital ratio	T i e r 1 比 率	11.98%	(0.46%)	(0.11%)	12.44%	12.10%
	Common equity Tier1 capital ratio	普通株式等Tier1比率	11.98%	(0.46%)	(0.11%)	12.44%	12.10%

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Gross business profits decreased by ¥1.2 billion to ¥76.4 billion compared with the corresponding period of the previous fiscal year. Net interest income remained at almost the same level with a decline of ¥0.8 billion in gains related to bonds, and net fees and commissions income increased by ¥0.1 billion compared with the corresponding period of the previous fiscal year.
- Expenses decreased by ¥1.5 billion compared with the corresponding period of the previous fiscal year, to ¥40.2 billion mainly due to a decline in the deposit insurance premium rates.
- Core net business income increased by ¥1.1 billion compared with the corresponding period of the previous fiscal year, to ¥35.7 billion.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2015			For the six months ended Sep. 30, 2014
		(a)	(a-b)	(a-b)/b	(b)
Gross business profits	業 務 粗 利 益	76.4	(1.2)	(1.6%)	77.7
Net interest income	資 金 利 益	64.7	(0.0)		64.7
Net fees and commissions income	役 務 取 引 等 利 益	9.5	0.1		9.4
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	3.6	(0.0)		3.6
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	3.3	0.2		3.1
Trading income	特 定 取 引 利 益	1.0	(0.2)		1.3
Profit from other business transactions	そ の 他 業 務 利 益	1.0	(1.1)		2.2
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	0.4	(0.8)		1.3
Expenses (-)	経 費	40.2	(1.5)	(3.8%)	41.8
Personnel expenses (-)	人 件 費	20.9	0.0		20.9
Non-personnel expenses (-)	物 件 費	16.8	(1.7)		18.6
Taxes (-)	税 金	2.5	0.1		2.3
Core net business income	コ ア 業 務 純 益	35.7	1.1	3.4%	34.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	36.2	0.3	0.9%	35.8
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	36.2	0.3	0.9%	35.8

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, 2015			As of Mar. 31, 2015
		(a)	(a-b)		(b)
Number of Branches	店 舗 数	182	-		182
Branches	本 支 店	163	1		162
Sub-branches	出 張 所	19	(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	4,404	148		4,256

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。

Ordinary profit and Net income

- Ordinary profit increased by ¥6.6 billion to ¥46.7 billion, and net income increased by ¥5.4 billion to ¥32.2 billion compared with the corresponding period of the previous fiscal year.
- Net credit costs was a reversal of ¥2.8 billion, improving ¥3.1 billion compared with the corresponding period of the previous fiscal year.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2015			For the six months ended Sep. 30, 2014 (b)
		(a)	(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)	36.2	0.3	0.9%	35.8
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 純	-	-		-
Net business income	業 務 純 益	36.2	0.3	0.9%	35.8
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	(2.8)	(3.1)		0.2
Written-off of loans (-)	う ち 貸 出 金 償 却	1.9	(1.7)		3.6
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	3.4	1.9		1.4
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.6	(0.6)		2.3
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2.6	1.5		1.1
Ordinary profit	経 常 利 益	46.7	6.6	16.5%	40.1
Extraordinary income (loss)	特 別 損 益	(0.1)	0.0		(0.2)
Net income	中 間 純 利 益	32.2	5.4	20.4%	26.8
Gains (losses) related to securities	有 価 証 券 関 係 損 益	3.1	0.7		2.4
Net credit costs (-) (i) + (ii)	与 信 関 係 費 用	(2.8)	(3.1)		0.2

3. Management Indices <Non-consolidated>

	(Japanese)	For the six months ended Sep. 30, 2015			FY2014 ended Mar. 31, 2015 (b)	For the six months ended Sep. 30, 2014 (c)
		(a)	(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	53.00%	(2.36%)	(1.98%)	55.36%	54.98%
Return on average total assets (ROA) *2	R O A	0.48%	0.11%	0.03%	0.37%	0.44%
Return on equity (ROE) *3	R O E	8.02%	1.98%	0.68%	6.03%	7.33%

*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 ¥181.8 billion from the previous fiscal year-end, to ¥8,643.0 billion. Corporate loans and housing loans increased by ¥93.3 billion and ¥59.3 billion respectively from the position as of March 31, 2015.
- The balance of deposits decreased by ¥63.8 billion from the previous fiscal year-end, to ¥10,669.5 billion, reflecting an increase in personal deposits and a decrease in national and local government deposits. The average balance increased by ¥564.1 billion.
- The balance of investment trusts decreased by ¥8.8 billion from the previous fiscal year-end, to ¥370.5 billion. Insurance premiums of personal annuities steadily increased by ¥1.1 billion from the corresponding period of the previous fiscal year, to ¥51.0 billion.

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

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2015 (a)	(a-b)	(a-c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Loans and bills discounted (Term-end balance)	貸出金 (末残)	8,643.0	181.8	367.7	8,461.1	8,275.2
Domestic operations	国内向け貸出	8,474.0	174.6	327.8	8,299.3	8,146.2
Corporate loans	事業者向け貸出	5,025.3	93.3	184.3	4,931.9	4,841.0
Small and medium-sized enterprises (i)	うち中小企業向け貸出	3,664.0	80.0	198.2	3,583.9	3,465.7
Consumer loans (ii)	消費者ローン	3,190.8	67.6	157.3	3,123.1	3,033.4
Housing loans	うち住宅ローン	3,075.6	59.3	143.3	3,016.3	2,932.3
Public sector	公共向け貸出	257.8	13.6	(13.8)	244.2	271.7
Small and medium-sized enterprises, etc. (i)+(ii) [Ratio]	うち中小企業等貸出 (中小企業等貸出比率)	6,854.8 [80.89%]	147.7 [0.07%]	355.6 [1.11%]	6,707.0 [80.81%]	6,499.1 [79.78%]
Overseas operations	海外向け貸出	168.9	7.1	39.9	161.7	129.0
Deposits (Term-end balance)	預金 (末残)	10,669.5	(63.8)	503.5	10,733.3	10,166.0
Domestic operations	国内	10,325.7	(81.3)	398.0	10,407.1	9,927.7
Personal deposits	うち個人	8,007.0	87.1	229.5	7,919.8	7,777.5
National and local government deposits	うち公共	452.9	(199.3)	83.0	652.2	369.8
Overseas operations	海外店等	343.8	17.5	105.5	326.2	238.3

Loans and bills discounted (Average balance)	貸出金 (平残)	8,584.7	271.3	350.7	8,313.4	8,233.9
Deposits (Average balance)	預金 (平残)	10,715.2	475.9	564.1	10,239.2	10,151.0

(Reference)

New housing loans

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended	For the six months ended
		Sep. 30, 2015 (a)	(a-b)	(a-c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
New housing loans	住宅ローン実行額	177.7	(20.8)	17.3	198.5	160.4

Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of			As of	As of
		Sep. 30, 2015 (a)	(a-b)	(a-c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Balance of Investment trusts	投資信託残高	370.5	(8.8)	4.9	379.4	365.5

(¥ Billion)

	(Japanese)	For the six months ended			For the six months ended	For the six months ended
		Sep. 30, 2015 (a)	(a-b)	(a-c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	51.0	1.1	(13.7)	49.8	64.7

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2015 (a)		As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)	
		(a-b)	(a-c)			
Securities (Term-end balance)	有価証券 (末残)	2,262.6	74.9	158.6	2,187.6	2,103.9
Government bonds	国債	859.8	(12.1)	(46.6)	871.9	906.5
Stocks	株式	119.1	(3.4)	(3.5)	122.6	122.7
Corporate bonds and others	社債他	735.3	30.9	52.9	704.4	682.4
Foreign currency securities	外貨建 有価証券	548.2	59.5	155.9	488.6	392.2
Average duration to maturity of yen bonds	円貨債券の平均残存期間	3.6 years	0.1 years	0.2 years	3.4 years	3.4 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 ¥6.7 billion from the previous fiscal year-end, to ¥153.3 billion, and non-performing loan ratio decreased by 0.11% to 1.75%.
- The coverage ratio, including allowances, was 73.8% for total disclosed claims, 77.2% for doubtful claims, and 57.2% 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, 2015 (a)		As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)	
		(a-b)	(a-c)			
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,212	176	328	20,035	19,883
Doubtful Claims	危険債権	84,184	(2,646)	(6,668)	86,831	90,852
Substandard Claims	要管理債権	48,921	(4,246)	(3,959)	53,168	52,880
Total	合計	153,318	(6,716)	(10,298)	160,035	163,616
Normal Claims	正常債権	8,598,397	195,022	398,279	8,403,375	8,200,118
Total Claims Outstandings	総与信残高	8,751,715	188,305	387,981	8,563,410	8,363,734
Non-performing loan ratio	不良債権比率	1.75%	(0.11%)	(0.20%)	1.86%	1.95%
Coverage ratio	保全率	73.8%	(0.3%)	(0.6%)	74.1%	74.5%

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 (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio *2 c/(a-b)	Coverage ratio (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	20,212	19,027	1,184	100.0%	100.0%
Doubtful Claims	危険債権	84,184	50,328	14,664	43.3%	77.2%
Substandard Claims	要管理債権	48,921	*1 20,562	7,421	26.1%	57.2%
Total	合計	153,318	89,918	23,271	36.7%	73.8%

*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 2015, ending March 31, 2016, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2015 ending Mar. 31, 2016
Ordinary profit	経 常 利 益	84.5
Net income attributable to equities of parent	親会社株主に帰属する 当 期 純 利 益	54.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2015 ending Mar. 31, 2016
Ordinary profit	経 常 利 益	77.0
Net income	当 期 純 利 益	50.0

<Cash dividends>

	(Japanese)	FY2015	
		For the six months ended Sep. 30, 2015	ending Mar. 31, 2016
Cash dividends per share	1 株 当 た り 配 当 金	¥7.00	¥14.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2015 (a)	(a-b)	ended Sep. 30, 2014 (b)
Gross business profits	業 務 粗 利 益	76,450	(1,266)	77,716
Domestic gross business profits	国 内 業 務 粗 利 益	72,421	(1,602)	74,024
Net interest income	資 金 利 益	61,585	(375)	61,961
Net fees and commissions income	役 務 取 引 等 利 益	9,473	250	9,222
Net trading income	特 定 取 引 利 益	1,052	(248)	1,301
Profit from other business transactions	そ の 他 業 務 利 益	310	(1,228)	1,539
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	236	(1,007)	1,243
International gross business profits	国 際 業 務 粗 利 益	4,028	336	3,692
Net interest income	資 金 利 益	3,141	357	2,783
Net fees and commissions income	役 務 取 引 等 利 益	121	(63)	185
Net trading income	特 定 取 引 利 益	(1)	(15)	13
Profit from other business transactions	そ の 他 業 務 利 益	767	58	708
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	220	152	67
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	40,248	(1,595)	41,844
Personnel expenses (-)	人 件 費 (△)	20,918	2	20,915
Non-personnel expenses (-)	物 件 費 (△)	16,821	(1,784)	18,606
Taxes (-)	税 金 (△)	2,509	187	2,321
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 繰 入 前)	36,201	328	35,872
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	—	(4,216)	(2,303)
Core net business income	コ ア 業 務 純 益	35,744	1,183	34,560
Net business income	業 務 純 益	36,201	328	35,872
Non-recurrent income and losses	臨 時 損 益	10,537	6,295	4,242
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	(2,893)	(3,175)	282
Written-off of loans (-)	貸 出 金 償 却 (△)	1,908	(1,781)	3,689
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	—	744	(65)
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損 (△)	(3)	13	(16)
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 (△)	337	(105)	442
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	3,471	1,979	1,492
Recoveries of written off claims	償 却 債 権 取 立 益	1,663	(676)	2,340
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,685	1,584	1,100
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	4,959	1,534	3,424
Ordinary profit	経 常 利 益	46,739	6,624	40,114
Extraordinary income (losses)	特 別 損 益	(141)	86	(228)
Income before income taxes	税 引 前 中 間 純 利 益	46,597	6,710	39,886
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	11,883	(380)	12,263
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	2,420	1,617	803
Total income taxes (-)	法 人 税 等 合 計 (△)	14,303	1,237	13,066
Net income	中 間 純 利 益	32,293	5,473	26,819
Net Credit Costs (-)	(i) + (ii) 与 信 関 係 費 用 (△)	(2,893)	(3,175)	282

<Consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2015 (a)	(a-b)	ended Sep. 30, 2014 (b)
Consolidated gross profits	連 結 粗 利 益	80,909	(1,833)	82,743
Net interest income	資 金 利 益	62,353	(790)	63,143
Net fees and commissions income	役 務 取 引 等 利 益	15,691	364	15,326
Net trading income	特 定 取 引 利 益	1,784	(221)	2,005
Profit from other business transactions	そ の 他 業 務 利 益	1,080	(1,186)	2,267
General and administrative expenses (-)	営 業 経 費 (△)	42,847	(2,131)	44,978
Loan charge-off and reserve expenses (-) (i)	貸 倒 償 却 引 当 費 用 (△)	(2,075)	(2,702)	626
Written-off of loans (-)	貸 出 金 償 却 (△)	2,025	(1,782)	3,808
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	1,061	(90)	1,152
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	(3,828)	(1,424)	(2,404)
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	0	17	(16)
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 (△)	337	(105)	442
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	2,766	1,514	1,251
Recoveries of written off claims	償 却 債 権 取 立 益	1,672	(683)	2,355
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,691	1,590	1,100
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	67	(1,821)	1,888
Others	そ の 他	5,778	1,034	4,743
Ordinary profit	経 常 利 益	48,674	3,805	44,869
Extraordinary income (losses)	特 別 損 益	(142)	(5,040)	4,897
Income before income taxes and minority interests	税 金 等 調 整 前 中 間 純 利 益	48,532	(1,235)	49,767
Income taxes-current (-)	法 人 税 住 民 税 及 び 事 業 税 (△)	13,477	(586)	14,064
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	2,360	1,624	735
Total income taxes (-)	法 人 税 等 合 計 (△)	15,838	1,037	14,800
Net income	中 間 純 利 益	32,693	(2,272)	34,966
Net income attribute to equities of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	32,693	(2,272)	34,966

Net Credit Costs (-)	(i) 与 信 関 係 費 用 (△)	(2,075)	(2,702)	626
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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 倒 引 繰 入 前)	39,547	(130)	39,677
Consolidated net business income	連 結 業 務 純 益	39,547	(130)	39,677

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	4	-	4

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
		(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)	36,201	328	35,872
Per head (in thousands of yen)	職員一人当たり(千円)	8,646	(54)	8,700
(2) Net business income	業 務 純 益	36,201	328	35,872
Per head (in thousands of yen)	職員一人当たり(千円)	8,646	(54)	8,700

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平残。

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

	(Japanese)	For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.10%	(0.10%)	1.21%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.27%	(0.09%)	1.37%
(ii) Average yield on securities	有 価 証 券 利 回	1.27%	0.20%	1.06%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.72%	(0.08%)	0.81%
(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	0.71%	(0.06%)	0.77%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.38%	(0.02%)	0.40%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.23%	(0.10%)	1.33%

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

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
		(a)	(a-b)	(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	457	(854)	1,311
Gains on sales	売 却 益	842	(630)	1,473
Gains on redemptions	償 還 益	14	(11)	25
Losses on sales (-)	売 却 損 (△)	361	182	179
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	38	30	8
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,685	1,584	1,100
Gains on sales	売 却 益	3,225	2,121	1,104
Losses on sales (-)	売 却 損 (△)	454	450	4
Write-offs (-)	償 却 (△)	86	86	-

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, 2015 (a) [Preliminary figures]			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.89%	(0.77%)	(0.03%)	14.66%	13.92%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.59%	(0.57%)	0.07%	13.17%	12.51%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.59%	(0.57%)	0.07%	13.17%	12.51%
(4) Total capital	総自己資本の額	835.5	11.4	60.0	824.1	775.5
(5) Tier 1 capital	T i e r 1 資本の額	757.4	17.3	60.5	740.0	696.8
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	757.4	17.3	60.5	740.0	696.8
(7) Total risk-weighted assets	リスクアセットの額	6,014.5	396.4	446.6	5,618.1	5,567.9
(8) Total required capital	総所要自己資本額	481.1	31.7	35.7	449.4	445.4

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2015 (a) [Preliminary figures]			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.19%	(0.64%)	(0.21%)	13.84%	13.41%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	11.98%	(0.46%)	(0.11%)	12.44%	12.10%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	11.98%	(0.46%)	(0.11%)	12.44%	12.10%
(4) Total capital	総自己資本の額	770.2	10.6	54.9	759.6	715.3
(5) Tier 1 capital	T i e r 1 資本の額	699.4	16.7	54.1	682.7	645.3
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	699.4	16.7	54.1	682.7	645.3
(7) Total risk-weighted assets	リスクアセットの額	5,836.8	350.3	504.2	5,486.4	5,332.6
(8) Total required capital	総所要自己資本額	466.9	28.0	40.3	438.9	426.6

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, 2015 (a)			FY2014 ended Mar. 31, 2015 (b)	For the six months ended Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	8.99%	(0.11%)	(0.81%)	9.10%	9.80%
Net income basis (Annual)	当期純利益ベース（年率）	8.02%	1.98%	0.68%	6.03%	7.33%

<Consolidated>

	(Japanese)	For the six months ended Sep. 30, 2015 (a)			FY2014 ended Mar. 31, 2015 (b)	For the six months ended Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Net income attributable to equities of parent basis (Annual)	親会社に帰属する当期純利益ベース（年率）	7.58%	0.50%	(1.45%)	7.07%	9.03%

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, 2015 (a)			FY2014 ended Mar. 31, 2015 (b)	For the six months ended Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	10,669.5	(63.8)	503.5	10,733.3	10,166.0
Domestic	うち国内	10,325.7	(81.3)	398.0	10,407.1	9,927.7
In Chiba Prefecture	うち県内	9,961.1	(87.8)	379.2	10,049.0	9,581.9
Personal deposits	うち個人	8,007.0	87.1	229.5	7,919.8	7,777.5
Public sectors	うち公共	452.9	(199.3)	83.0	652.2	369.8
Deposits (Average balance)	預金 (平残)	10,715.2	475.9	564.1	10,239.2	10,151.0
Domestic	うち国内	10,348.2	369.0	421.5	9,979.2	9,926.6
In Chiba Prefecture	うち県内	9,992.3	352.7	402.0	9,639.6	9,590.2
Loans and bills discounted (Term-end balance)	貸出金 (末残)	8,643.0	181.8	367.7	8,461.1	8,275.2
Domestic	うち国内	8,474.0	174.6	327.8	8,299.3	8,146.2
In Chiba Prefecture	うち県内	6,187.1	119.3	215.8	6,067.8	5,971.3
Loans and bills discounted (average balance)	貸出金 (平残)	8,584.7	271.3	350.7	8,313.4	8,233.9
Domestic	うち国内	8,414.4	247.6	311.7	8,166.7	8,102.6
In Chiba Prefecture	うち県内	6,113.1	149.5	197.9	5,963.6	5,915.2

(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, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	8,474.0	174.6	327.8	8,299.3	8,146.2
[Excluding loans to public sectors]	(除公共向け貸出)	[8,216.1]	[161.0]	[341.6]	[8,055.1]	[7,874.5]
Large enterprises	大企業	1,206.9	14.2	(10.7)	1,192.6	1,217.7
Mid-sized enterprises	中堅企業	154.4	(0.9)	(3.1)	155.3	157.6
Small and medium-sized enterprises, etc. (B)	中小企業等	6,854.8	147.7	355.6	6,707.0	6,499.1
Small and medium-sized enterprises	うち中小企業	3,664.0	80.0	198.2	3,583.9	3,465.7
Consumer loans	うち消費者ローン	3,190.8	67.6	157.3	3,123.1	3,033.4
Public sectors	公共	257.8	13.6	(13.8)	244.2	271.7
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	80.89%	0.07%	1.11%	80.81%	79.78%

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, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,190.8	67.6	157.3	3,123.1	3,033.4
Housing loans	住宅ローン残高	3,075.6	59.3	143.3	3,016.3	2,932.3
Other consumer loans	その他のローン残高	115.1	8.3	14.0	106.7	101.1

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2015 (a)	(a-b)	(a-c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,544	439	16	2,104	2,528
Delinquent Loans	延滞債権額	101,313	(3,167)	(6,513)	104,481	107,826
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,368	670	(233)	698	1,602
Restructured Loans	貸出条件緩和債権額	47,553	(4,916)	(3,725)	52,469	51,278
Total Risk-Monitored Loans	リスク管理債権合計	152,779	(6,974)	(10,455)	159,754	163,235

Total loan balance (Term-end balance)	貸出金残高(末残)	8,643,064	181,883	367,764	8,461,180	8,275,299
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	0.00%	(0.00%)	0.02%	0.03%
Delinquent Loans	延滞債権額	1.17%	(0.06%)	(0.13%)	1.23%	1.30%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	(0.00%)	0.00%	0.01%
Restructured Loans	貸出条件緩和債権額	0.55%	(0.06%)	(0.06%)	0.62%	0.61%
As a percentage of total loans	貸出金残高比	1.76%	(0.12%)	(0.20%)	1.88%	1.97%

<Consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Sep. 30, 2015 (a)	(a-b)	(a-c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,181	483	172	1,698	2,009
Delinquent Loans	延滞債権額	98,937	(3,168)	(6,819)	102,106	105,757
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,368	670	(233)	698	1,602
Restructured Loans	貸出条件緩和債権額	47,565	(4,919)	(3,729)	52,484	51,295
Total Risk-Monitored Loans	リスク管理債権合計	150,053	(6,933)	(10,610)	156,987	160,664

Total loan balance (Term-end balance)	貸出金残高(末残)	8,619,378	180,693	367,498	8,438,684	8,251,879
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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	1.14%	(0.06%)	(0.13%)	1.20%	1.28%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	0.00%	(0.00%)	0.00%	0.01%
Restructured Loans	貸出条件緩和債権額	0.55%	(0.07%)	(0.06%)	0.62%	0.62%
As a percentage of total loans	貸出金残高比	1.74%	(0.11%)	(0.20%)	1.86%	1.94%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	152,779	(6,974)	(10,455)	159,754	163,235
Collateral/guarantees (B)	担保・保証等	89,701	(3,706)	(4,304)	93,408	94,005
Allowance for loan losses (C)	貸倒引当金	23,031	(2,100)	(4,575)	25,131	27,607
Allowance ratio (C)/(A)	引当率	15.0%	(0.6%)	(1.8%)	15.7%	16.9%
Coverage ratio (B+C)/(A)	保全率	73.7%	(0.4%)	(0.7%)	74.2%	74.5%
As a percentage of total loans	貸出金残高比	1.76%	(0.12%)	(0.20%)	1.88%	1.97%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	150,053	(6,933)	(10,610)	156,987	160,664
Collateral/guarantees (B)	担保・保証等	86,540	(3,669)	(4,372)	90,209	90,913
Allowance for loan losses (C)	貸倒引当金	23,320	(2,096)	(4,652)	25,416	27,972
Allowance ratio (C)/(A)	引当率	15.5%	(0.6%)	(1.8%)	16.1%	17.4%
Coverage ratio (B+C)/(A)	保全率	73.2%	(0.4%)	(0.7%)	73.6%	73.9%
As a percentage of total loans	貸出金残高比	1.74%	(0.11%)	(0.20%)	1.86%	1.94%

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

(¥ Million)

	(Japanese)	As of Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,212	176	328	20,035	19,883
Doubtful Claims	危険債権	84,184	(2,646)	(6,668)	86,831	90,852
Substandard Claims	要管理債権	48,921	(4,246)	(3,959)	53,168	52,880
Total	合計	153,318	(6,716)	(10,298)	160,035	163,616
Normal Claims	正常債権	8,598,397	195,022	398,279	8,403,375	8,200,118
Total Claims*	総与信残高	8,751,715	188,305	387,981	8,563,410	8,363,734
Non-performing loan ratio	不良債権比率	1.75%	(0.11%)	(0.20%)	1.86%	1.95%

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, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	113,189	(5,553)	(8,739)	118,743	121,929
Allowance for loan losses	貸倒引当金	23,271	(1,922)	(4,396)	25,193	27,668
Value covered by collateral and guarantees	担保・保証等	89,918	(3,630)	(4,342)	93,549	94,261
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	153,318	(6,716)	(10,298)	160,035	163,616
Coverage ratio (A)/(B)	保全率	73.8%	(0.3%)	(0.6%)	74.1%	74.5%

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	2,549	439	6	2,110	2,543
Effectively Bankrupt Assets (B)	実質破綻先債権	17,662	(263)	322	17,925	17,339
Potentially Bankrupt Assets (C)	破綻懸念先債権	84,184	(2,646)	(6,668)	86,831	90,852
Assets Requiring Caution (D)	要注意先債権	1,121,412	(156,407)	(181,355)	1,277,820	1,302,768
Substandard Assets	要管理先債権	56,742	(7,920)	(7,033)	64,663	63,776
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	48,921	(4,246)	(3,959)	53,168	52,880
Other Assets Requiring Caution	その他要注意先債権	1,064,670	(148,487)	(174,321)	1,213,157	1,238,992
Normal Assets (E)	正常先債権	7,525,906	347,183	575,676	7,178,722	6,950,230
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	8,751,715	188,305	387,981	8,563,410	8,363,734

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, 2015 (b)	As of Sep. 30, 2014 (c)
		Sep. 30, 2015 (a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	31.0	(4.0)	(5.9)	35.0	36.9
General allowance	一般貸倒引当金	14.9	(4.2)	(3.3)	19.1	18.2
Specific allowance	個別貸倒引当金	16.0	0.1	(2.5)	15.8	18.6
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, 2015 (b)	As of Sep. 30, 2014 (c)
		Sep. 30, 2015 (a)	(a-b)	(a-c)		
Normal Assets	正常先債権	7,265.7	325.7	576.4	6,940.0	6,689.2
Assets Requiring Caution	要注意先債権	1,119.9	(156.8)	(181.8)	1,276.7	1,301.7
Substandard Assets	要管理先債権	56.7	(7.9)	(7.0)	64.6	63.7
Other Assets Requiring Caution	その他要注意先債権	1,063.1	(148.8)	(174.8)	1,212.0	1,237.9

<Consolidated>

(¥ Billion)

	(Japanese)	As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
		Sep. 30, 2015 (a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	41.4	(3.5)	(5.7)	44.9	47.1
General allowance	一般貸倒引当金	20.2	(3.8)	(3.2)	24.1	23.5
Specific allowance	個別貸倒引当金	21.1	0.3	(2.4)	20.8	23.6
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, 2015		As of Mar. 31, 2015		As of Sep. 30, 2014	
		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)	8,474.0	100.00%	8,299.3	100.00%	8,146.2	100.00%
Manufacturing	製造業	700.2	8.26%	676.0	8.15%	707.0	8.68%
Agriculture and forestry	農業, 林業	9.1	0.11%	9.3	0.11%	8.9	0.11%
Fishery	漁業	0.9	0.01%	1.0	0.01%	1.1	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	16.4	0.20%	9.4	0.12%	12.4	0.15%
Construction	建設業	296.5	3.50%	297.8	3.59%	292.8	3.60%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	34.9	0.41%	32.4	0.39%	24.9	0.31%
Information and communications	情報通信業	32.9	0.39%	35.6	0.43%	35.0	0.43%
Transport and postal service	運輸業, 郵便業	233.6	2.76%	232.1	2.80%	230.9	2.83%
Wholesale and retail trade	卸売業, 小売業	713.4	8.42%	716.3	8.63%	694.0	8.52%
Finance and insurance	金融業, 保険業	380.4	4.49%	401.8	4.84%	402.3	4.94%
Real estate and leasing	不動産業, 物品賃貸業	2,148.2	25.35%	2,076.7	25.02%	1,986.0	24.38%
Real estate	不動産業	1,938.4	22.87%	1,865.4	22.48%	1,785.3	21.92%
Real estate rental and management	不動産賃貸業・管理業	1,709.4	20.17%	1,635.9	19.71%	1,556.9	19.11%
Real estate trading, etc.	不動産取引業等	229.0	2.70%	229.5	2.77%	228.3	2.81%
Leasing	物品賃貸業	209.8	2.48%	211.2	2.54%	200.7	2.46%
Medical, welfare and other services	医療, 福祉その他サービス業	482.2	5.69%	476.3	5.74%	481.0	5.91%
Government, local public sector	国・地方公共団体	233.3	2.75%	210.2	2.53%	233.6	2.87%
Others (mainly consumer loans)	その他(個人)	3,191.0	37.66%	3,123.7	37.64%	3,035.4	37.26%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2015		As of Mar. 31, 2015		As of Sep. 30, 2014	
		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)	152.7	100.00%	159.7	100.00%	163.2	100.00%
Manufacturing	製造業	16.9	11.07%	16.8	10.57%	15.9	9.75%
Agriculture and forestry	農業, 林業	0.4	0.33%	0.4	0.28%	0.4	0.27%
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	0.21%	0.3	0.20%	0.3	0.19%
Construction	建設業	8.6	5.67%	9.5	5.99%	10.8	6.62%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.4	0.28%	0.5	0.31%	0.5	0.32%
Transport and postal service	運輸業, 郵便業	13.4	8.79%	13.7	8.63%	13.6	8.38%
Wholesale and retail trade	卸売業, 小売業	22.4	14.71%	23.4	14.71%	25.5	15.65%
Finance and insurance	金融業, 保険業	0.6	0.45%	0.6	0.44%	0.6	0.43%
Real estate and leasing	不動産業, 物品賃貸業	42.0	27.53%	44.6	27.96%	46.3	28.42%
Real estate	不動産業	41.0	26.89%	44.2	27.70%	45.8	28.11%
Real estate rental and management	不動産賃貸業・管理業	39.8	26.10%	42.9	26.92%	44.4	27.24%
Real estate trading, etc.	不動産取引業等	1.2	0.79%	1.2	0.78%	1.4	0.87%
Leasing	物品賃貸業	0.9	0.64%	0.4	0.26%	0.5	0.31%
Medical, welfare and other services	医療, 福祉その他サービス業	16.1	10.56%	17.8	11.19%	18.3	11.27%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	31.1	20.38%	31.4	19.70%	30.4	18.68%

14. Loan Breakdown by Domicile of Borrower

(1) Balance of loans to specific foreign countries <Non-consolidated>

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
China	中国	1.5	(0.6)	(0.7)	2.1	2.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	10.3	(0.4)	1.9	10.8	8.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	-	(0.2)	(0.2)	0.2	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	7.3	4.7	6.2	2.5	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.1	1.1	1.1	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	0.0	(0.0)	1.0	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.7	(0.0)	0.8	1.8	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	1.1	0.7	0.7	0.4	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	1.9	1.8	1.9	0.1	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	26.4	7.2	11.9	19.1	14.4
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 Sep. 30, 2015 (a)			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
			(a-b)	(a-c)		
Panama	パナマ	0.5	0.5	0.5	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.5	0.5	0.5	-	-
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

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2015					As of Mar. 31, 2015			As of Sep. 30, 2014		
		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	0.0	(0.2)	0.0	0.0	0.0	0.2	0.2	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	142.2	(25.8)	31.3	150.1	7.8	168.1	171.4	3.2	110.8	114.6	3.7
	Stocks 株式	114.6	(14.2)	30.6	116.0	1.3	128.9	129.3	0.4	84.0	85.2	1.2
	Bonds 債券	11.8	1.0	1.3	12.1	0.2	10.8	11.1	0.3	10.5	10.7	0.2
	Others その他	15.6	(12.6)	(0.5)	21.9	6.2	28.3	30.8	2.5	16.2	18.5	2.3
	Foreign Bonds うち外国債券	0.6	(2.5)	0.4	4.8	4.1	3.1	5.6	2.4	0.2	2.3	2.1
Total	合計	142.2	(26.1)	31.4	150.1	7.9	168.3	171.6	3.3	110.8	114.6	3.8

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

Note 2: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the (interim) balance sheet amount.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2015					As of Mar. 31, 2015			As of Sep. 30, 2014		
		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	0.0	(0.2)	0.0	0.0	0.0	0.2	0.2	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	152.4	(25.3)	34.6	160.3	7.9	177.8	181.1	3.3	117.8	121.6	3.7
	Stocks 株式	124.9	(13.7)	33.8	126.2	1.3	138.6	139.0	0.4	91.0	92.2	1.2
	Bonds 債券	11.8	1.0	1.3	12.1	0.2	10.8	11.1	0.3	10.5	10.7	0.2
	Others その他	15.6	(12.6)	(0.5)	21.9	6.2	28.3	30.8	2.5	16.2	18.5	2.3
	Foreign Bonds うち外国債券	0.6	(2.5)	0.4	4.8	4.1	3.1	5.6	2.4	0.2	2.3	2.1
Total	合計	152.4	(25.6)	34.6	160.3	7.9	178.0	181.3	3.3	117.7	121.6	3.8

Note 1: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the (interim) balance sheet amount.

16. Earnings Projections

<Non-consolidated>

		(¥ Billion)			
		FY2015 (Projections)		FY2014	(Reference) FY2015 (Projections) disclosed in May
		(a)	(a-b)	(b)	
Gross business profits	業 務 粗 利 益	152.0	0.3	151.7	152.0
Net interest income	資 金 利 益	126.7	0.6	126.0	126.7
Net fees and commissions income	役 務 取 引 等 利 益	19.6	0.3	19.2	19.6
Trading income	特 定 取 引 利 益	2.5	(0.1)	2.6	2.5
Profit from other business transactions	そ の 他 業 務 利 益	3.2	(0.6)	3.8	3.2
Expenses (-)	経 費	82.0	(0.6)	82.6	82.0
Core net business income	コ ア 業 務 純 益	68.5	1.4	67.0	69.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70.0	0.9	69.1	70.0
Ordinary profit	経 常 利 益	77.0	2.8	74.1	73.0
Net income	当 期 純 利 益	50.0	4.1	45.8	49.0
Net credit costs (-)	与 信 関 係 費 用	0.0	0.3	(0.3)	3.0

<Consolidated>

		(¥ Billion)			
		FY2015 (Projections)		FY2014	(Reference) FY2015 (Projections) disclosed in May
		(a)	(a-b)	(b)	
Ordinary profit	経 常 利 益	84.5	0.2	84.2	80.5
Net income attributable to equities of parent	親会社株主に帰属する 当 期 純 利 益	54.0	(3.0)	57.0	53.0
Cash dividends per share	1 株 当 た り 配 当 額	¥14.00	¥1.00	¥13.00	¥14.00
Dividend payout ratio	配 当 性 向	21.4%	2.3%	19.1%	21.9%

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

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

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