

The Chiba Bank, Ltd.

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

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tsutomu Yonemoto, General Manager, Corporate Planning Division
 Filing date of Financial Statements: February 10, 2015 (scheduled)
 Trading Accounts: Established
 Payment date of cash dividend: -
 Supplementary Materials: Attached
 IR Conference: Not scheduled

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

1. Financial Highlights for the Third Quarter (from April 1, 2014 to December 31, 2014)

(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 四半期純利益	
	¥ Million	%	¥ Million	%	¥ Million	%
Third quarter						
Ended Dec. 31, 2014	169,993	2.4	65,438	3.9	48,360	26.3
Ended Dec. 31, 2013	165,971	(0.9)	62,930	3.2	38,262	3.9

Note: Comprehensive income Third quarter ended Dec.31, 2014; ¥85,662 million [58.8%], Third quarter ended Dec.31, 2013; ¥53,938 million [31.5%]

	Net Income per Share 1株当たり 四半期純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
Third quarter	¥	¥
Ended Dec. 31, 2014	57.55	57.49
Ended Dec. 31, 2013	44.57	44.52

(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
Third quarter	¥ Million	¥ Million	%
Ended Dec. 31, 2014	12,718,718	819,988	6.4
Fiscal year			
Ended Mar. 31, 2014	12,023,627	766,187	6.3

(Reference) Capital assets Third quarter ended Dec.31, 2014; ¥819,582 million Fiscal year 2013; ¥757,749 million

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

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	¥	¥	¥	¥	¥
Ended Mar. 31, 2014	—	6.00	—	6.00	12.00
Ending Mar. 31, 2015	—	6.00	—		
Ending Mar. 31, 2015 (Projection)				7.00	13.00

Note: Revisions of released cash dividend projections: Yes

3. Consolidated Earnings Projections for Fiscal Year 2014 (from April 1, 2014 to March 31, 2015)

(%: 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 Mar. 31, 2015	79,000	1.0	54,000	16.2	64.41

Note: Revisions of released earnings projections: No

*** Notes**

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

Note: For details, please refer to “2. Information regarding Notes” Changes in Accounting Principles, Accounting Estimates and Restatement’ on page 4.

(4) Number of Issued Shares (Common Stock)

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

December 31, 2014	875,521,087 shares	March 31, 2014	875,521,087 shares
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- ② Number of treasury shares

December 31, 2014	42,716,336 shares	March 31, 2014	29,448,938 shares
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- ③ Average number of issued shares

For the nine months ended December 31, 2014	840,214,574 shares
For the nine months ended December 31, 2013	858,468,909 shares

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

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

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

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

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1. Qualitative Information

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

Financial results for the third quarter of fiscal year 2014, ending March 31, 2015 were as follows.

Ordinary income increased by ¥4,022 million from the corresponding period of the previous fiscal year, to ¥169,993 million mainly due to an increase in other income such as equity in earnings of affiliates.

Ordinary expenses increased by ¥1,514 million from the corresponding period of the previous fiscal year, to ¥104,555 million mainly due to an increase in other expenses such as write-offs of loans, etc.

As a result, ordinary profit increased by ¥2,508 million to ¥65,438 million.

Net income increased by ¥10,098 million compared with the corresponding period of the previous fiscal year, to ¥48,360 million mainly due to an increase in extraordinary income including negative goodwill recognized regarding share acquisitions of subsidiaries.

(2) Qualitative Information related to the Consolidated Financial Conditions

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

The balance of deposits as of December 31, 2014 was ¥10,350.4 billion, an increase of ¥238.5 billion from the position as of March 31, 2014. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as a campaign to encourage customers to make the Bank their main banking institution for salary and pension payments and other household needs.

We continued to respond positively to funding demand of corporate and individual customers. As a result, the balance of loans and bills discounted as of December 31, 2014 increased by ¥299.3 billion from the previous fiscal year-end, to ¥8,361.0 billion. The amount of securities held increased by ¥142.8 billion from the previous fiscal year-end, to ¥2,323.0 billion.

On this basis, total assets as of December 31, 2014 increased by ¥695.0 billion from the previous fiscal year-end, to ¥12,718.7 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2014, ending March 31, 2015 released on November 7, 2014.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Information regarding Notes

Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in Accounting Principles in accordance with Changes in Accounting Standards)

(Application of the Accounting Standard for Retirement Benefits)

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

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

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

3. Other

Upward Revision of the Cash Dividend Projection

The Bank proposes to increase the year-end cash dividend for the fiscal year ending March 31, 2015, which was planned to be ¥6.00 per share, by ¥1.00 to ¥7.00 per share to show our appreciation for the ongoing assistance of our shareholders. For more details, please refer to the “Announcement regarding the Upward Revision of the Cash Dividend Projection for the Fiscal Year ending March 31, 2015” released separately today.

4. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Dec. 31, 2014
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	749,388	901,674
Call loans and bills bought	コールローン及び買入手形	399,772	318,804
Receivables under resale agreements	買現先勘定	34,995	14,997
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,043	12,175
Monetary claims bought	買入金銭債権	24,453	24,583
Trading assets	特定取引資産	275,939	425,630
Money held in trust	金銭の信託	43,794	44,864
Securities	有価証券	2,180,202	2,323,041
Loans and bills discounted	貸出金	8,061,697	8,361,049
Foreign exchanges	外国為替	6,248	5,589
Other assets	その他資産	87,594	114,688
Tangible fixed assets	有形固定資産	102,786	102,440
Intangible fixed assets	無形固定資産	10,987	11,417
Net defined benefit asset	退職給付に係る資産	5,218	860,566
Deferred tax assets	繰延税金資産	6,779	6,592
Customers' liabilities for acceptances and guarantees	支払承諾見返	81,866	97,203
Allowance for loan losses	貸倒引当金	(50,142)	(46,895)
Total assets	資産の部合計	12,023,627	12,718,718
Liabilities:			
(負債の部)			
Deposits	預金	10,111,879	10,350,431
Negotiable certificates of deposit	譲渡性預金	383,960	466,746
Call money and bills sold	コールマネー及び売渡手形	103,949	196,165
Payables under securities lending transactions	債券貸借取引受入担保金	83,248	161,777
Trading liabilities	特定取引負債	24,074	33,630
Borrowed money	借入金	291,989	307,317
Foreign exchanges	外国為替	930	545
Bonds payable	社債	10,000	76,133
Other liabilities	その他負債	128,806	150,615
Net defined benefit liability	退職給付に係る負債	18,324	19,785
Provision for directors' retirement benefits	役員退職慰労引当金	217	171
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,035	1,560
Provision for point loyalty programs	ポイント引当金	412	468
Reserves under the special laws	特別法上の引当金	22	27
Deferred tax liabilities	繰延税金負債	2,565	22,994
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,157	13,157
Acceptances and guarantees	支払承諾	81,866	97,203
Total liabilities	負債の部合計	11,257,439	11,898,729

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2014	As of Dec. 31, 2014
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	437,645	471,752
Treasury shares	自 己 株 式	(17,581)	(27,514)
Total shareholders' equity	株 主 資 本 合 計	687,267	711,441
Valuation difference on available-for-sale securities	その他有価証券評価差額金	59,757	96,942
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	23	227
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,834	9,834
Remeasurements of defined benefit plans	退職給付に係る調整累計額	866	1,137
Total accumulated other comprehensive income	その他の包括利益累計額合計	70,482	108,141
Subscription rights to shares	新 株 予 約 権	374	405
Minority interests	少 数 株 主 持 分	8,064	-
Total net assets	純 資 産 の 部 合 計	766,187	819,988
Total liabilities and net assets	負債及び純資産の部合計	12,023,627	12,169,098

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2013	For the nine months ended Dec. 31, 2014
Ordinary income	経常収益	165,971	169,993
Interest income	資金運用収益	105,148	104,074
Interest on loans and discounts	(うち貸出金利息)	87,493	84,237
Interest and dividends on securities	(うち有価証券利息配当金)	16,502	18,090
Trust fees	信託報酬	1	2
Fees and commissions	役務取引等収益	34,543	35,885
Trading income	特定取引収益	1,981	3,077
Other ordinary income	その他業務収益	5,139	3,480
Other income	その他経常収益	19,157	23,472
Ordinary expenses	経常費用	103,041	104,555
Interest expenses	資金調達費用	8,380	8,828
Interest on deposits	(うち預金利息)	3,554	3,456
Fees and commissions payments	役務取引等費用	12,041	12,443
Other ordinary expenses	その他業務費用	1,481	195
General and administrative expenses	営業経費	66,811	67,576
Other expenses	その他経常費用	14,325	15,511
Ordinary profit	経常利益	62,930	65,438
Extraordinary income	特別利益	0	5,128
Gain on disposal of noncurrent assets	固定資産処分益	0	1
Gain on negative goodwill	負ののれん発生益	-	5,127
Extraordinary loss	特別損失	572	288
Loss on disposal of noncurrent assets	固定資産処分損	572	288
Income before income taxes and minority interests	税金等調整前 四半期純利益	62,358	70,279
Income taxes-current	法人税、住民税 及び事業税	20,118	19,020
Income taxes-deferred	法人税等調整額	3,221	2,897
Total income taxes	法人税等合計	23,340	21,918
Income before minority interests	少数株主損益調整前 四半期純利益	39,017	48,360
Minority interests in income	少数株主利益	755	-
Net income	四半期純利益	38,262	48,360

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2013	For the nine months ended Dec. 31, 2014
Income before minority interests	少数株主損益調整前 四半期純利益	39,017	48,360
Other comprehensive income	その他の包括利益	14,920	37,302
Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,122	36,789
Deferred gains or losses on hedges	繰延ヘッジ損益	1,786	204
Remesurements of defined benefit plans	退職給付に係る調整額	-	270
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する 持分相当額	11	37
Comprehensive income	四半期包括利益	53,938	85,662
Breakdown	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る 四半期包括利益	53,077	85,662
Comprehensive income attributable to minority interests	少数株主に係る 四半期包括利益	860	-

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Business Combination

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

1. Summary of the Transactions**(1) Name of the Acquired Subsidiaries and their Business**

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

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

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

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

(5) Other

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

2. Summary of the Accounting Method

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

3. Matters Regarding Additional Share Acquisitions of Subsidiaries**(1) Acquisition Cost and Details**

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

(2) Amount of Goodwill Recognized and Sources of Goodwill**(i) Amount of goodwill recognized**

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

(ii) Sources of Goodwill

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

Supplementary Information

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

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

- [Consolidated] Ordinary profit increased by ¥2.5 billion to ¥65.4 billion, and net income increased by ¥10.0 billion to ¥48.3 billion compared with the corresponding period of the previous fiscal year mainly due to the recording of gain on negative goodwill.
- [Non-consolidated] Ordinary profit increased by ¥0.6 billion to ¥57.6 billion, and net income increased by ¥2.5 billion to ¥38.3 billion compared with the corresponding period of the previous fiscal year.
- The highest ever in both ordinary profit and net income as for the third quarter of fiscal year on a consolidated basis and on a non-consolidated basis.

Consolidated		(¥ Million)				
	(Japanese)	For the nine months ended Dec. 31, 2014 (a)	For the nine months ended Dec. 31, 2013 (b)	(a-b)	FY 2014 (Projection)	(Reference) FY 2013
Ordinary profit	経 常 利 益	65,438	62,930	2,508	79,000	78,201
Net income	四 半 期 (当 期) 純 利 益	48,360	38,262	10,098	54,000	46,438

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

Non-consolidated		(¥ Million)				
	(Japanese)	For the nine months ended Dec. 31, 2014 (a)	For the nine months ended Dec. 31, 2013 (b)	(a-b)	FY 2014 (Projection)	(Reference) FY 2013
Gross business profit	業 務 粗 利 益	116,241	114,927	1,314		149,163
Net interest income	資 金 利 益	96,667	97,125	(458)		126,670
Net fees and commissions income	役 務 取 引 等 利 益	14,316	13,018	1,298		17,841
Trading income	特 定 取 引 利 益	1,992	1,131	860		1,947
Profit from other business transactions	そ の 他 業 務 利 益	3,265	3,651	(385)		2,703
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	1,982	2,361	(379)		929
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分)	62,909	62,384	524		82,595
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	53,332	52,542	789		66,567
Core net business income	コ ア 業 務 純 益	51,349	50,180	1,168		65,638
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-	-		-
Net business income	業 務 純 益	53,332	52,542	789		66,567
Non-recurrent income and losses	臨 時 損 益	4,297	4,396	(99)		3,804
Disposal of non-performing loans (-)(ii)	う ち 不 良 債 権 処 理 額	449	405	44		959
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	1,321	994	327		974
Ordinary profit	経 常 利 益	57,629	56,939	690	70,500	70,372
Extraordinary income (loss)	特 別 損 益	(285)	(566)	281		(967)
Net income	四 半 期 (当 期) 純 利 益	38,318	35,792	2,525	44,000	43,206

Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	449	405	44		959
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Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds (Government bonds, etc.)

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

- A positive approach towards meeting customers' funding demand brought an increase in loans and bills discounted of ¥108.0 billion from the position as of September 30, 2014, to ¥8,383.3 billion. The balance of deposits increased by ¥193.3 billion from the position as of September 30, 2014, to ¥10,359.3 billion mainly due to an increase in personal deposits.
- The balance of investment trusts increased by ¥6.3 billion from the position as of September 30, 2014, to ¥371.9 billion. Insurance premiums of personal annuities increased by ¥6.7 billion compared with the corresponding period of the previous fiscal year, to ¥91.4 billion.

	(Japanese)	(¥ Billion) As of Dec. 31, 2014 (a)	(Reference) As of Sep. 30, 2014 (b)	(¥ Billion) (a-b)
Loans and bills discounted	貸 出 金	8,383.3	8,275.2	108.0
Domestic operations	国内向け貸出	8,235.9	8,146.2	89.6
Corporate loans	事業者向け貸出	4,949.8	4,841.0	108.8
Consumer loans	消費者ローン	3,062.0	3,033.4	28.5
Housing loans	うち住宅ローン	2,958.9	2,932.3	26.6
Public sector	公共向け貸出	224.0	271.7	(47.6)
Small and medium-sized enterprises [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	6,596.2 [80.09%]	6,499.1 [79.78%]	97.0 [0.30%]
Overseas operations	海外向け貸出	147.4	129.0	18.4
Deposits	預 金	10,359.3	10,166.0	193.3
Domestic operations	国内	10,141.9	9,927.7	214.2
Personal deposits	うち個人	7,985.9	7,777.5	208.4
Overseas operations	海外店等	217.4	238.3	(20.9)

Note: Ratio = Small and medium-sized enterprises loans / domestic loans and bills discounted

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

	(Japanese)	(¥ Billion) As of Dec. 31, 2014 (a)	(¥ Billion) As of Sep. 30, 2014 (b)	(¥ Billion) (a-b)
Balance of investment trusts	投資信託残高	371.9	365.5	6.3
Personal investment trusts	うち個人	365.3	358.6	6.7

		(¥ Billion) For the nine months ended Dec. 31, 2014 (a)	(¥ Billion) For the nine months ended Dec. 31, 2013 (b)	(¥ Billion) (a-b)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	91.4	84.7	6.7

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

(¥ Million)			(Reference)	
	(Japanese)	As of Dec. 31, 2014 (a)	As of Sep. 30, 2014 (b)	(a-b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,928	19,883	45
Doubtful Claims	危険債権	87,622	90,852	(3,230)
Substandard Claims	要管理債権	52,657	52,880	(223)
Total	合計	160,208	163,616	(3,407)
Normal Claims	正常債権	8,339,896	8,200,118	139,778
Non-performing loan ratio	不良債権比率	1.88%	1.95%	(0.07%)

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

Consolidated (¥ Million)			(Reference) (¥ Million)	
	(Japanese)	As of Dec. 31, 2014 (a)	As of Sep. 30, 2014 (b)	(a-b)
Loans to Bankrupt Borrowers	破綻先債権額	2,093	2,009	83
Delinquent Loans	延滞債権額	102,973	105,757	(2,783)
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,506	1,602	(95)
Restructured Loans	貸出条件緩和債権額	51,166	51,295	(128)
Total	合計	157,740	160,664	(2,924)
Total loan balance (Term-end balance)	貸出金残高(末残)	8,361,049	8,251,879	109,169
As a percentage of total loans	貸出金残高比	1.88%	1.94%	(0.06%)

Non-consolidated (¥ Million)			(Reference) (¥ Million)	
	(Japanese)	As of Dec. 31, 2014 (a)	As of Sep. 30, 2014 (b)	(a-b)
Loans to Bankrupt Borrowers	破綻先債権額	2,520	2,528	(7)
Delinquent Loans	延滞債権額	104,641	107,826	(3,185)
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,506	1,602	(95)
Restructured Loans	貸出条件緩和債権額	51,150	51,278	(127)
Total	合計	159,818	163,235	(3,416)
Total loan balance (Term-end balance)	貸出金残高(末残)	8,383,391	8,275,299	108,091
As a percentage of total loans	貸出金残高比	1.90%	1.97%	(0.06%)

5. Securities

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

Consolidated		As of Dec. 31, 2014				(Reference)	As of Sep.30, 2014			
	(Japanese)	Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses	
			Gains	Losses		Gains	Losses			
Held-to-Maturity Bonds	満期保有目的	11.1	0.0	0.0	9.7	(0.0)	0.0	0.0		
Other securities	その他有価証券	2,302.5	149.3	153.2	2,200.0	117.8	121.6	3.7		
Stocks	株式	218.1	109.4	110.2	199.9	91.0	92.2	1.2		
Bonds	債券	1,498.2	15.6	15.8	1,490.9	10.5	10.7	0.2		
Others	その他	586.0	24.3	27.2	509.1	16.2	18.5	2.3		
Foreign bonds	うち外国債券	457.7	0.9	3.6	387.9	0.2	2.3	2.1		

Non-consolidated		As of Dec. 31, 2014				(Reference)	As of Sep.30, 2014			
	(Japanese)	Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses	
			Gains	Losses		Gains	Losses			
Held-to-Maturity Bonds	満期保有目的	11.1	0.0	0.0	9.7	(0.0)	0.0	0.0		
Other securities	その他有価証券	2,292.8	141.8	145.6	2,190.8	110.8	114.6	3.7		
Stocks	株式	208.4	101.8	102.6	190.7	84.0	85.2	1.2		
Bonds	債券	1,498.2	15.6	15.8	1,490.9	10.5	10.7	0.2		
Others	その他	586.0	24.3	27.2	509.1	16.2	18.5	2.3		
Foreign bonds	うち外国債券	457.7	0.9	3.6	387.9	0.2	2.3	2.1		

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

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

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

	(Japanese)	For the nine months ended Dec. 31, 2014 (a)	For the nine months ended Dec. 31, 2013 (b)	(a-b)	(Reference) FY 2013
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	1,982	2,361	(379)	929
Gains on sales	売却益	2,148	3,825	(1,677)	4,139
Gains on redemption	償還益	29	17	12	17
Losses on sales (-)	売却損	187	1,324	(1,136)	3,125
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	8	157	(149)	103
Gains (losses) related to stocks, etc.	株式等関係損益	1,321	994	327	974
Gains on sales	売却益	1,325	999	326	1,062
Losses on sales (-)	売却損	4	0	4	81
Write-offs (-)	償却	-	4	(4)	6

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