

# The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2013, ended March 31, 2014

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	http://www.chibabank.co.jp/
Representative:	Hidetoshi Sakuma, President
For Inquiry:	Masahiro Owaku, Executive Officer and General Manager-Corporate Planning Division
Date of General Meeting of Shareholders:	June 27, 2014 (scheduled)
Payment date of cash dividends:	June 30, 2014 (scheduled)
Filing date of Financial Statements:	June 30, 2014 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for investors)

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

## 1. Financial Highlights (from April 1, 2013 to March 31, 2014)

### (1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2014	217,995	(2.1)	78,201	7.4	46,438	5.1
Ended March 31, 2013	222,704	0.3	72,759	8.6	44,152	8.2

(Note) Comprehensive Income

Fiscal year 2013: ¥57,044 million [(31.8%)]

Fiscal year 2012: ¥83,693 million [45.8%]

Fiscal year	Net Income per Share	Net Income per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2014	54.29	54.23	6.2	0.6	35.8
Ended March 31, 2013	50.88	50.84	6.4	0.6	32.6

(Reference) Equity in earnings (losses) of affiliates

Fiscal year 2013: ¥214 million

Fiscal year 2012: ¥ 152 million

### (2) Consolidated Financial Conditions

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2014	12,023,627	766,187	6.3	895.60
Ended March 31, 2013	11,373,741	729,243	6.3	839.15

(Reference) Capital assets

Fiscal Year 2013: ¥757,749 million

Fiscal Year 2012: ¥721,648 million

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

### (3) Consolidated Cash Flows

Fiscal year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2014	285,239	23,823	(41,119)	648,182
Ended March 31, 2013	158,499	3,904	(57,301)	380,096

## 2. Cash Dividends for Shareholders

Fiscal year	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2013	—	5.50	—	6.50	12.00	10,374	23.5	1.5
Ended March 31, 2014	—	6.00	—	6.00	12.00	10,236	22.1	1.3
Ending March 31, 2015 (Projection)	—	6.00	—	6.00	12.00		18.8	

(Note) Annual cash dividends per share for the fiscal year ended March 31, 2013 were included ¥1.00 as the commemorative dividends for the 70<sup>th</sup> anniversary of our foundation.

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

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

Six months	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2014	42,000	(3.5)	33,000	23.9	39.00
Fiscal year	76,000	(2.8)	54,000	16.2	63.82
Ending March 31, 2015					

**\*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 “Changes in Accounting Principles, Accounting Estimates and Restatement” on page 13.

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

- ① Number of issued shares (including treasury stock):
- |                |                    |                |                    |
|----------------|--------------------|----------------|--------------------|
| March 31, 2014 | 875,521,087 shares | March 31, 2013 | 875,521,087 shares |
|----------------|--------------------|----------------|--------------------|
- ② Number of treasury shares:
- |                |                   |                |                   |
|----------------|-------------------|----------------|-------------------|
| March 31, 2014 | 29,448,938 shares | March 31, 2013 | 15,553,829 shares |
|----------------|-------------------|----------------|-------------------|
- ③ Average number of shares:
- |         |                    |         |                    |
|---------|--------------------|---------|--------------------|
| FY 2013 | 855,370,592 shares | FY 2012 | 867,749,525 shares |
|---------|--------------------|---------|--------------------|

**(Reference) Non-consolidated financial highlights****1. Financial Highlights (from April 1, 2013 to March 31, 2014)****(1) Non-consolidated Operating Results**

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2014	193,319	(1.7)	70,372	5.9	43,206	4.8
Ended March 31, 2013	196,854	(1.6)	66,444	7.5	41,225	14.4

Fiscal year	Net Income per Share		Net Income per Share (Diluted)	
	¥		¥	
Ended March 31, 2014	50.51		50.46	
Ended March 31, 2013	47.48		47.44	

**(2) Non-consolidated Financial Conditions**

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2014	11,954,152	719,632	6.0	850.11
Ended March 31, 2013	11,312,385	688,889	6.0	800.74

(Reference) Capital assets

Fiscal Year 2013: ¥719,258 million

Fiscal Year 2012: ¥688,612 million

Note: “Capital assets to total assets” represents “Net assets”-“Subscription rights to shares”/ “Total assets” at fiscal year-end.

**2. Non-consolidated Earnings Projections for Fiscal year 2014, ending March 31, 2015**

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

Six months	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2014	38,000	(5.1)	25,500	0.5	30.13
Fiscal year	68,000	(3.3)	44,000	1.8	52.00
Ending March 31, 2015					

**Statement relating to the status of the audit procedures**

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

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

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors. For information related to the projections, please refer to “The Analysis of Operating Results” on page 2.

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## 1. Operating Results

### (1) Analysis of Operating Results

#### (i) Operating results for FY 2013

The consolidated operating results for FY 2013 were as follows.

Ordinary income decreased by ¥4,709 million compared with the previous fiscal year, to ¥217,995 million mainly due to a decrease in Interest income such as Interest on loans and discounts. Ordinary expenses decreased by ¥10,150 million compared with the previous fiscal year, to ¥139,794 million due to a decrease in Other expenses including Provision of allowance for loan losses, etc.

As a result, Ordinary profit grew to ¥78,201 million, an increase of ¥5,441 million, and Net income was ¥46,438 million, an increase of ¥2,286 million from the previous fiscal year.

#### (ii) Projections for FY 2014

The consolidated Ordinary profit and Net income for FY 2014 are projected to be ¥76.0 billion and ¥54.0 billion respectively.

The non-consolidated Ordinary profit and Net income for FY 2014 are projected to be ¥68.0 billion and ¥44.0 billion respectively.

(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) Analysis of Financial Conditions

#### (i) Status of assets, liabilities and net assets

The figures for the major accounts were as follows.

The balance of Deposits as of March 31, 2014 was ¥10,111.8 billion, an increase of ¥483.7 billion from the position as of March 31, 2013, reflecting our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥175.6 billion from the previous fiscal year-end, to ¥8,061.6 billion. Also, the balance of securities as of March 31, 2014 was ¥2,180.2 billion, an increase of ¥5.3 billion from the previous fiscal year-end.

As a result, the balance of total assets as of March 31, 2014 increased by ¥649.8 billion compared with the previous fiscal year-end, to ¥12,023.6 billion. The balance of Net assets as of March 31, 2014 increased by ¥36.9 billion compared with the previous fiscal year-end, to ¥766.1 billion.

#### (ii) Status of cash flow

The status of consolidated cash flow for FY 2013 was as follows.

The cash flow from operating activities was a net inflow of ¥285.2 billion reflecting an increase in deposits, and cash flow from investing activities was a net inflow of ¥23.8 billion mainly due to the sale and redemption of securities. Also the cash flow from financing activities was a net outflow of ¥41.1 billion due to the payment of cash dividends and redemption of subordinated bonds. This resulted in an increase of ¥268.0 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥648.1 billion.

### (3) Policy for Profit Allocation and Cash Dividends for FY 2013 and FY 2014

Our basic policy is to use capital effectively for our growth and to enhance shareholder returns through stable dividends and the acquisition of our own shares, whilst maintaining the Bank's sound financial health and fulfilling our important public role. At the annual general meeting of shareholders, it will be proposed that the final dividends for the year ended March 31, 2014 will be ¥6 per share, bringing the total dividends for the term to ¥12.

Taking account of the current business environment and the earnings projection for FY2014, we plan on maintaining our total annual dividend of ¥12 per share, including an interim dividend of ¥6 per share.

## 2. Management Policy

### (1) Basic Management Policy

The Chiba Bank group, as a regional bank with its business base in Chiba prefecture, plays a role that enables us to meet customer needs in the region and to contribute to the region's development by providing financial products. The whole Chiba Bank group upholds this policy and we are working together to develop our activities for improving customer satisfaction and to encourage the development of regional society through the provision of high quality financial products and services. Through such measures, we are making every effort to meet shareholders' and investors' expectations.

### (2) Management Targets

The Chiba Bank is implementing various initiatives based on its medium term management plan, "Best Bank 2020 – 3 years of value creation", setting its time frame from FY 2014 to FY 2016.

The numerical targets for FY2016, the final year of the plan, are as follows:

- Consolidated net income of ¥50.0 billion
- Consolidated ROE in the range of 6%
- Consolidated common equity Tier1 capital ratio in the range of 13%
- Balance of loans of around ¥9 trillion
- Balance of deposits of around ¥11 trillion
- Group total balance of financial products of around ¥2.4 trillion

Also, visions for 2020 (the sixth year) are as follows:

- Consolidated net income of ¥60.0 billion
- Consolidated ROE of around 7%
- Consolidated common equity Tier1 capital ratio in the range of 13%
- Balance of loans of around ¥10 trillion
- Balance of deposits of around ¥12 trillion
- Group total balance of financial products of around ¥3 trillion

### (3) Medium Term Management Strategy

In the medium term management plan, "Best Bank 2020 – 3 years of value creation", the Chiba Bank aims to be a "best retail" banking group, providing top-class satisfaction and being highly regarded by its regional customers, both individuals and SMEs. We, the directors and employees, will be addressing 90 issues in three areas: 1) Creating new corporate value, 2) Further improving staff training, and 3) Building a sustainable management structure.

### (4) Management Issues

The Chiba Bank will implement the following initiatives based on the main subjects of the medium term management plan.

#### (i) Creating new corporate value

We will support the resolution of customer needs through region-based relationship banking and by exercising group-wide consulting functions. We will also respond meticulously to the medium-and-long term changes in the environment and strengthen business structures within and outside Japan. Also, we will strengthen relationships with customers through each channel and develop new markets and businesses, utilizing IT systems, etc.

#### (ii) Further improving staff training

We will develop a highly professional workforce, enhancing staff training to improve the skills of all staff. And, we will promote the active participation of women and older staff, to bring out their motivation and skills. We will also create a corporate culture that generates new ideas, bringing together a diverse range of staff and experience.

#### (iii) Building a sustainable management structure

For sustainable growth, we will improve business efficiency and further strengthen the risk management structure and compliance system. In addition, we will actualize medium-and-long term growth by bolstering the group management structure and enhancing CSR management.

### 3. Consolidated Financial Information

#### (1) Consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2013	As of Mar. 31, 2014
Assets			
(資産の部)			
Cash and due from banks	現金預け金	442,958	749,388
Call loans and bills bought	コールローン及び買入手形	227,511	399,772
Receivables under resale agreements	買現先勘定	29,994	34,995
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	2,043
Monetary claims bought	買入金銭債権	24,778	24,453
Trading assets	特定取引資産	285,577	275,939
Money held in trust	金銭の信託	41,190	43,794
Securities	有価証券	2,174,866	2,180,202
Loans and bills discounted	貸出金	7,886,033	8,061,697
Foreign exchanges	外国為替	6,386	6,248
Other assets	その他資産	92,614	87,594
Tangible fixed assets	有形固定資産	98,639	102,786
Buildings, net	建物	24,439	30,589
Land	土地	65,909	65,474
Construction in progress	建設仮勘定	2,268	758
Other tangible fixed assets	その他の有形固定資産	6,021	5,964
Intangible fixed assets	無形固定資産	10,621	10,987
Software	ソフトウェア	7,938	6,873
Other intangible fixed assets	その他の無形固定資産	2,683	4,114
Net defined benefit asset	退職給付に係る資産	-	5,218
Deferred tax assets	繰延税金資産	14,513	6,779
Customers' liabilities for acceptances and guarantees	支払承諾見返	93,586	81,866
Allowance for loan losses	貸倒引当金	(55,531)	(50,142)
Total assets	資産の部合計	11,373,741	12,023,627
Liabilities			
(負債の部)			
Deposits	預金	9,628,118	10,111,879
Negotiable certificates of deposit	譲渡性預金	298,512	383,960
Call money and bills sold	コールマネー及び売渡手形	54,172	103,949
Payables under securities lending transactions	債券貸借取引受入担保金	74,402	83,248
Trading liabilities	特定取引負債	30,352	24,074
Borrowed money	借入金	280,672	291,989
Foreign exchanges	外国為替	358	930
Bonds payable	社債	20,000	10,000
Other liabilities	その他負債	127,911	128,806
Provision for retirement benefits	退職給付引当金	19,490	-
Net defined benefit liability	退職給付に係る負債	-	18,324
Provision for directors' retirement benefits	役員退職慰労引当金	199	217
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,850	2,035
Provision for point card certificates	ポイント引当金	388	412
Reserves under special laws	特別法上の引当金	15	22
Deferred tax liabilities	繰延税金負債	1,225	2,565
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,157
Acceptances and guarantees	支払承諾	93,586	81,866
Total liabilities	負債の部合計	10,644,497	11,257,439

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2013	As of Mar. 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	401,813	437,645
Treasury shares	自 己 株 式	(7,581)	(17,581)
Total shareholders' equity	株 主 資 本 合 計	661,435	687,267
Valuation difference on available-for-sale securities	その他有価証券評価差額金	51,396	59,757
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,167)	23
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,983	9,834
Remeasurements of defined benefit plans	退職給付に係る調整累計額	-	866
Total accumulated other comprehensive income	その他の包括利益累計額合計	60,212	70,482
Subscription rights to shares	新 株 予 約 権	277	374
Minority interests	少 数 株 主 持 分	7,317	8,064
Total net assets	純 資 産 の 部 合 計	729,243	766,187
Total liabilities and net assets	負債及び純資産の部合計	11,373,741	12,023,627

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

(¥ Million)

Item	科目 (Japanese)	FY 2012 Ended Mar. 31, 2013	FY 2013 Ended Mar. 31, 2014
Ordinary income	経常収益	222,704	217,995
Interest income	資金運用収益	141,545	137,503
Interest on loans and discounts	貸出金利息	121,364	115,784
Interest and dividends on securities	有価証券利息配当金	18,990	20,172
Interest on call loans and bills bought	コールローン利息及び買入手形利息	282	676
Interest on receivables under resale agreements	買現先利息	32	23
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	4
Interest on deposits with banks	預け金利息	474	506
Other interest income	その他の受入利息	401	335
Trust fees	信託報酬	1	2
Fees and commissions	役務取引等収益	42,120	46,156
Trading income	特定取引収益	2,391	3,196
Other ordinary income	その他業務収益	6,344	5,941
Other income	その他経常収益	30,302	25,195
Reversal of allowance for loan losses	貸倒引当金戻入益	-	19
Recoveries of written off claims	償却債権取立益	3,615	2,865
Other	その他の経常収益	26,686	22,310
Ordinary expenses	経常費用	149,945	139,794
Interest expenses	資金調達費用	11,234	11,052
Interest on deposits	預金利息	4,777	4,611
Interest on negotiable certificates of deposit	譲渡性預金利息	373	396
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	264	326
Interest on payables under repurchase agreements	売現先利息	2	2
Interest on payables under securities lending transactions	債券貸借取引支払利息	213	166
Interest on borrowings and rediscounts	借入金利息	1,035	513
Interest on bonds	社債利息	693	359
Other interest expenses	その他の支払利息	3,873	4,677
Fees and commissions payments	役務取引等費用	15,723	15,945
Trading expenses	特定取引費用	3	-
Other ordinary expenses	その他業務費用	841	3,228
General and administrative expenses	営業経費	88,943	88,775
Other expenses	その他経常費用	33,199	20,792
Provision of allowance for loan losses	貸倒引当金繰入額	9,794	-
Other	その他の経常費用	23,405	20,792
Ordinary profit	経常利益	72,759	78,201



(¥ Million)

Item	科目 (Japanese)	FY 2012 Ended Mar. 31, 2013	FY 2013 Ended Mar. 31, 2014
Extraordinary income	特 別 利 益	26	0
Gain on disposal of non-current assets	固 定 資 産 処 分 益	24	0
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	2	-
Extraordinary loss	特 別 損 失	755	980
Loss on disposal of non-current assets	固 定 資 産 処 分 損	569	730
Impairment loss	減 損 損 失	185	250
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	72,030	77,220
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	26,864	26,834
Income taxes - deferred	法 人 税 等 調 整 額	119	3,003
Total income taxes	法 人 税 等 合 計	26,984	29,837
Income before minority interests	少 数 株 主 損 益 調 整 前 当 期 純 利 益	45,046	47,382
Minority interests in income	少 数 株 主 利 益	894	944
Net income	当 期 純 利 益	44,152	46,438

## Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY 2012 Ended Mar. 31, 2013	FY 2013 Ended Mar. 31, 2014
Income before minority interests	少数株主損益調整前 当期純利益	45,046	47,382
Other comprehensive income	その他の包括利益	38,646	9,661
Valuation difference on available-for-sale securities	その他有価証券評価差額金	38,240	8,448
Deferred gains or losses on hedges	繰延ヘッジ損益	382	1,190
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	23	22
Comprehensive income	包括利益	83,693	57,044
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	82,662	55,991
Comprehensive income attributable to minority interests	少数株主に係る包括利益	1,030	1,053

### (3) Consolidated Statements of Changes in Net Assets

FY 2012 Ended Mar. 31, 2013

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当期首残高	145,069	123,591	376,039	(8,480)	636,220
Changes of items during the period	当期変動額					
Dividends from surplus	剰余金の配当			(9,613)		(9,613)
Net income	当期純利益			44,152		44,152
Purchase of treasury shares	自己株式の取得				(9,470)	(9,470)
Disposal of treasury shares	自己株式の処分		(38)		552	513
Retirement of treasury shares	自己株式の消却		(1,418)	(8,398)	9,816	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(367)		(367)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during the period	当期変動額合計	-	(1,457)	25,773	898	25,215
Balance at the end of current period	当期末残高	145,069	122,134	401,813	(7,581)	661,435

	(Japanese)	Accumulated other comprehensive income					Subscriber on rights to shares	Minority interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation on reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	少数株主持分	純資産合計
Balance at the beginning of current period	当期首残高	13,268	(1,549)	9,393	-	21,112	231	6,511	664,076
Changes of items during the period	当期変動額								
Dividends from surplus	剰余金の配当								(9,613)
Net income	当期純利益								44,152
Purchase of treasury shares	自己株式の取得								(9,470)
Disposal of treasury shares	自己株式の処分								513
Retirement of treasury shares	自己株式の消却								
Reversal of revaluation reserve for land	土地再評価差額金の取崩								(367)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	38,127	382	590	-	39,100	45	806	39,952
Total changes of items during the period	当期変動額合計	38,127	382	590	-	39,100	45	806	65,167
Balance at the end of current period	当期末残高	51,396	(1,167)	9,983	-	60,212	277	7,317	729,243

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当期首残高	145,069	122,134	401,813	(7,581)	661,435
Changes of items during the period	当期変動額					
Dividends from surplus	剰余金の配当			(10,750)		(10,750)
Net income	当期純利益			46,438		46,438
Purchase of treasury shares	自己株式の取得				(10,066)	(10,066)
Disposal of treasury shares	自己株式の処分			(5)	66	61
Reversal of revaluation reserve for land	土地再評価差額金の取崩			149		149
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during the period	当期変動額合計	-	-	35,831	(9,999)	25,831
Balance at the end of current period	当期末残高	145,069	122,134	437,645	(17,581)	687,267

	(Japanese)	Accumulated other comprehensive income					Subscripti on rights to shares	Minority interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluati on reserve for land	Remeasur ements of defined benefit plans	Total accumul ated other compre hensive income			
		その他 有価証券 評価差額 金	繰延 ヘッジ 損益	土地 再評価 差額金	退職給付 に係る 調整累計 額	その他の 包括利益 累計額 合計	新株 予約権	少数株主 持分	純資産 合計
Balance at the beginning of current period	当期首残高	51,396	(1,167)	9,983	-	60,212	277	7,317	729,243
Changes of items during the period	当期変動額								
Dividends from surplus	剰余金の配当								(10,750)
Net income	当期純利益								46,438
Purchase of treasury shares	自己株式の取得								(10,066)
Disposal of treasury shares	自己株式の処分								61
Reversal of revaluation reserve for land	土地再評価差額金の取崩								149
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	8,361	1,190	(149)	866	10,269	96	746	11,112
Total changes of items during the period	当期変動額合計	8,361	1,190	(149)	866	10,269	96	746	36,944
Balance at the end of current period	当期末残高	59,757	23	9,834	866	70,482	374	8,064	766,187

## (4) Consolidated Cash Flow Statements

(¥ Million)

Item	科目 (Japanese)	FY 2012 Ended Mar.31, 2013	FY 2013 Ended Mar.31, 2014
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	72,030	77,220
Depreciation	減価償却費	8,258	7,409
Impairment loss	減損損失	185	250
Share of (profit) loss of entities accounted for using equity method	持分法による投資損益 (△は益)	(152)	(214)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減 (△)	5,430	(5,389)
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額 (△は減少)	(41)	-
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	-	(1,297)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	-	(134)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	(29)	17
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減 (△)	327	185
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額 (△は減少)	(8)	24
Gain on fund management	資金運用収益	(141,545)	(137,503)
Financing expenses	資金調達費用	11,234	11,052
Loss (gain) related to securities	有価証券関係損益 (△)	(5,203)	(1,904)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	(886)	(525)
Foreign exchange losses (gains)	為替差損益 (△は益)	(155)	(143)
Loss (gain) on disposal of non-current assets	固定資産処分損益 (△は益)	545	730
Net decrease (increase) in trading assets	特定取引資産の純増 (△) 減	41,467	9,637
Net increase (decrease) in trading liabilities	特定取引負債の純増減 (△)	949	(6,278)
Net decrease (increase) in loans and bills discounted	貸出金の純増 (△) 減	(331,109)	(175,664)
Net increase (decrease) in deposit	預金の純増減 (△)	289,873	483,761
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減 (△)	(2,858)	85,447
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金 (劣後特約付借入金を除く) の純増減 (△)	136,037	21,316
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金 (日銀預け金を除く) の純増 (△) 減	135,417	(38,343)
Net decrease (increase) in call loans	コールローン等の純増 (△) 減	(146,675)	(176,937)
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増 (△) 減	-	(2,043)
Net increase (decrease) in call money	コールマネー等の純増減 (△)	20,077	49,776
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減 (△)	(2,944)	8,845
Net decrease (increase) in foreign exchanges - assets	外国為替 (資産) の純増 (△) 減	(4,181)	137
Net increase (decrease) in foreign exchanges - liabilities	外国為替 (負債) の純増減 (△)	128	572
Proceeds from fund management	資金運用による収入	141,509	139,025
Payments for finance	資金調達による支出	(12,022)	(11,743)
Other, net	その他	(36,902)	(22,759)
Subtotal	小計	178,755	314,527
Income taxes paid	法人税等の支払額	(20,256)	(29,288)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	158,499	285,239

(¥ Million)

Item	科目 (Japanese)	FY 2012 Ended Mar.31, 2013	FY 2013 Ended Mar.31, 2014
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(523,652)	(809,419)
Proceeds from sales of securities	有価証券の売却による収入	282,862	521,602
Proceeds from redemption of securities	有価証券の償還による収入	266,127	323,634
Increase in money held in trust	金銭の信託の増加による支出	(12,800)	(6,200)
Decrease in money held in trust	金銭の信託の減少による収入	1,721	5,300
Purchase of tangible fixed assets	有形固定資産の取得による支出	(7,194)	(7,857)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(3,211)	(3,240)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	50	4
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	3,904	23,823
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	(18,000)	(10,000)
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(20,000)	(10,000)
Cash dividends paid	配当金の支払額	(9,613)	(10,750)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(224)	(307)
Purchase of treasury shares	自己株式の取得による支出	(9,470)	(10,066)
Proceeds from sales of treasury shares	自己株式の売却による収入	6	4
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(57,301)	(41,119)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	155	143
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	105,257	268,086
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	274,838	380,096
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	380,096	648,182

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

Not applicable.

**(6) Changes in Accounting Principles, Accounting Estimates and Restatement**

(Changes in accounting principles pursuant to revisions in accounting standard)

(Application of Accounting Standard for Consolidated Financial Statements, etc.)

The Chiba Bank has adopted the accounting standard for consolidated financial statements (ASBJ Statement No. 22, March 25, 2011), etc. from the fiscal year ended March 31, 2014. WIYAS Funding Corporation, hitherto disclosed as a special purpose entity, became an unconsolidated subsidiary that is not accounted for by the equity method. This adoption has no impact.

(Application of Accounting Standard for Retirement Benefits, etc.)

The Chiba Bank has adopted the accounting standard for retirement benefits (ASBJ Statement No. 26, May 17, 2012, hereinafter referred to as the "Retirement Benefits Statement") and the guidance on accounting standard for retirement benefits (ASBJ Guidance No. 25, May 17, 2012, hereinafter referred to as the "Retirement Benefits Guidance") from the end of fiscal year ended March 31, 2014 (excluding as otherwise provided in the main clause of Retirement Benefits Statement Article 35 and the Retirement Benefits Guidance Article 67). The difference between Retirement benefit obligations and Plan assets at fair value was recorded as Net defined benefit asset or Net defined benefit liability.

The Accounting standard for retirement benefits, etc. was applied in accordance with the transitional measures provided by the Retirement Benefits Statement Article 37. Unrecognized actuarial gains or losses after tax effect adjustments were recorded as Remeasurements of defined benefit plans in Total accumulated other comprehensive income, as of the end of financial year ended March 31, 2014.

As a result, Net defined benefit asset was ¥5,218 million and Net defined benefit liability was ¥18,324 million as of the end of financial year ended March 31, 2014. Also, Deferred tax liabilities increased by ¥474 million and Total accumulated other comprehensive income increased by ¥866 million.

Net assets increased by ¥1.02 per share.

**(7) Notes for Consolidated Financial Statements**

(Segment information)

Fiscal year 2013 (from April 1, 2013 to March 31, 2014)

Since the Chiba Bank group operates solely within the banking segment, segment information is omitted.

(Per share information)

	FY 2013 From Apr. 1, 2013 to Mar.31, 2014
Total net assets per share	¥895.60
Net income per share	¥54.29
Diluted net income per share	¥54.23

(Note 1) Basis for computing Net assets per share

(¥ Million)

	As of Mar. 31, 2014
Total net assets	766,187
Amounts to be deducted from total net assets	8,438
(Subscription rights to shares)	374
(Minority interests)	8,064
Net assets attributable to common stock	757,749
Number of common stock outstanding at the end of the fiscal period	846,072 thousand shares

(Note 2) Basis for computing Net income per share and Diluted net income per share

(¥ Million)

	FY 2013 From Apr. 1, 2013 to Mar.31, 2014
Net income per share	
Net income	46,438
Amount that does not belong to common shareholders	-
Net income attributable to common stock	46,438
Average number of shares	855,370 thousand shares
Diluted net income per common stock	
Adjustment in net income	-
Number of increased common stock	800 thousand shares
Subscription rights to shares	800 thousand shares
Convertible securities not diluting earnings per common share	-

(Material subsequent events)

On April 1, 2014, the Chiba Bank, Chibagin Guarantee Co., Ltd. and 3 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 and business of the combined subsidiaries

- 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 combination April 1, 2014

(3) Legal form of the combination Share acquisition from the minority shareholders

(4) Name change of combined subsidiaries No change

(5) Other matters regarding the summary of the transactions

The purpose is 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 increased the shareholding ratios of each combined subsidiary directly or indirectly to 100%.

2. Summary of the accounting processes

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), they were recorded as transactions with minority shareholders, a part of common control transactions, etc.

3. Matters regarding additional share acquisitions of subsidiaries

(1) Acquisition cost and breakdown

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

(2) Amount of Gain on negative goodwill, etc. and cause

(i) Amount of Gain on negative goodwill, etc.

Gain on negative goodwill	¥5,127 million (provisional figure)
Equity in earnings of affiliates	¥1,876 million (provisional figure)

(ii) Cause

Due to the difference between the amount of the Chiba Bank's share and the acquisition cost.



#### 4. Non-consolidated Financial Information

##### (1) Non-consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2013	As of Mar. 31, 2014
Assets	(資産の部)		
Cash and due from banks	現金預け金	442,128	748,133
Cash	現金	100,209	104,363
Due from banks	預け金	341,919	643,770
Call loans	コールローン	224,011	399,772
Receivables under resale agreements	買現先勘定	29,994	34,995
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	2,043
Monetary claims bought	買入金銭債権	15,294	14,346
Trading assets	特定取引資産	284,594	273,668
Trading account securities	商品有価証券	8,035	8,167
Derivatives of trading securities	商品有価証券派生商品	-	1
Trading-related financial derivatives	特定金融派生商品	31,142	24,745
Other trading assets	その他の特定取引資産	245,416	240,753
Money held in trust	金銭の信託	36,890	38,594
Securities	有価証券	2,176,011	2,178,930
Government bonds	国債	1,081,313	980,105
Local government bonds	地方債	365,217	335,825
Corporate bonds	社債	213,044	218,833
Stocks	株式	175,707	189,249
Other securities	その他の証券	340,728	454,914
Loans and bills discounted	貸出金	7,912,140	8,083,049
Bills discounted	割引手形	22,490	19,052
Loans on bills	手形貸付	153,460	144,018
Loans on deeds	証書貸付	7,146,055	7,314,601
Overdrafts	当座貸越	590,134	605,376
Foreign exchanges	外国為替	6,386	6,248
Due from foreign banks (our accounts)	外国他店預け	4,742	4,214
Foreign bills bought	買入外国為替	830	1,152
Foreign bills receivable	取立外国為替	813	881
Other assets	その他資産	41,098	36,631
Prepaid expenses	前払費用	83	43
Accrued income	未収収益	13,526	12,718
Initial margins of futures markets	先物取引差入証拠金	54	49
Variation margins of futures markets	先物取引差金勘定	8	-
Derivatives other than for trading - assets	金融派生商品	3,865	4,151
Cash collateral paid for financial instruments	金融商品等差入担保金	2,878	1,484
Other	その他の資産	20,681	18,182
Tangible fixed assets	有形固定資産	93,529	97,580
Buildings, net	建物	23,034	29,045
Land	土地	63,040	62,605
Construction in progress	建設仮勘定	2,198	739
Other tangible fixed assets	その他の有形固定資産	5,256	5,190
Intangible fixed assets	無形固定資産	10,474	10,831
Software	ソフトウェア	7,795	6,716
Other intangible fixed assets	その他の無形固定資産	2,678	4,114

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2013	As of Mar. 31, 2014
Prepaid pension cost	前 払 年 金 費 用	3,611	4,908
Deferred tax assets	繰 延 税 金 資 産	6,982	-
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	73,438	63,772
Allowance for loan losses	貸 倒 引 当 金	(44,200)	(39,354)
Total assets	資 産 の 部 合 計	11,312,385	11,954,152
Liabilities	(負債の部)		
Deposits	預 金	9,636,831	10,121,889
Current deposits	当 座 預 金	194,318	193,890
Ordinary deposits	普 通 預 金	5,585,727	5,971,320
Saving deposits	貯 蓄 預 金	239,419	239,859
Deposits at notice	通 知 預 金	6,423	6,356
Time deposits	定 期 預 金	3,454,199	3,543,189
Other deposits	そ の 他 の 預 金	156,742	167,272
Negotiable certificates of deposit	譲 渡 性 預 金	333,012	419,360
Call money	コ ー ル マ ネ ー	54,172	103,949
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	74,402	83,248
Trading liabilities	特 定 取 引 負 債	30,352	24,074
Trading securities sold for short sales	売 付 商 品 債 券	-	1,019
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	7	-
Trading-related financial derivatives	特 定 金 融 派 生 商 品	30,344	23,054
Borrowed money	借 用 金	279,349	290,790
Borrowings from other banks	借 入 金	279,349	290,790
Foreign exchanges	外 国 為 替	358	930
Foreign bills sold	売 渡 外 国 為 替	332	763
Foreign bills payable	未 払 外 国 為 替	25	167
Bonds payable	社 債	20,000	10,000
Other liabilities	そ の 他 負 債	87,407	82,103
Domestic exchange settlement account, credit	未 決 済 為 替 借	945	1,946
Income taxes payable	未 払 法 人 税 等	15,311	12,388
Accrued expenses	未 払 費 用	9,985	9,047
Unearned revenue	前 受 収 益	2,128	2,381
Variation margins of futures markets	先 物 取 引 差 金 勘 定	-	0
Derivatives other than for trading - liabilities	金 融 派 生 商 品	15,093	7,424
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	1,834	1,570
Asset retirement obligations	資 産 除 去 債 務	225	222
Other	そ の 他 の 負 債	41,883	47,121
Provision for retirement benefits	退 職 給 付 引 当 金	18,936	18,778
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	1,850	2,035
Provision for point card certificates	ポ イ ン ト 引 当 金	143	158
Deferred tax liabilities	繰 延 税 金 負 債	-	271
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	13,240	13,157
Acceptances and guarantees	支 払 承 諾	73,438	63,772
Total liabilities	負 債 の 部 合 計	10,623,495	11,234,519

					(¥ Million)	
Item	科目 (Japanese)			As of Mar. 31, 2013	As of Mar. 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	
Legal capital surplus	資	本	準 備 金	122,134	122,134	
Retained earnings	利	益	剰 余 金	371,544	404,144	
Legal retained earnings	利	益	準 備 金	50,930	50,930	
Other retained earnings	そ	の	他 利 益 剰 余 金	320,614	353,214	
Reserve for advanced depreciation of non-current assets	固	定	資 産 圧 縮 積 立 金	33	33	
General reserve	別	途	積 立 金	275,971	305,971	
Retained earnings brought forward	繰	越	利 益 剰 余 金	44,609	47,209	
Treasury shares	自	己	株 式	(7,581)	(17,581)	
Total shareholders' equity	株	主	資 本 合 計	631,166	653,766	
Valuation difference on available-for-sale securities	そ	の	他 有 価 証 券 評 価 差 額 金	48,629	55,633	
Deferred gains or losses on hedges	繰	延	ヘ ッ ジ 損 益	(1,167)	23	
Revaluation reserve for land	土	地	再 評 価 差 額 金	9,983	9,834	
Total valuation and translation adjustments	評	価	・ 換 算 差 額 等 合 計	57,445	65,491	
Subscription rights to shares	新	株	予 約 権	277	374	
Total net assets	純	資	産 の 部 合 計	688,889	719,632	
Total liabilities and net assets	負	債	及 び 純 資 産 の 部 合 計	11,312,385	11,954,152	

## (2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2012 Ended Mar. 31, 2013	FY 2013 Ended Mar. 31, 2014
Ordinary income	経常収益	196,854	193,319
Interest income	資金運用収益	141,334	137,698
Interest on loans and discounts	貸出金利	120,883	115,402
Interest and dividends on securities	有価証券利息配当金	19,389	20,929
Interest on call loans	コールローン利息	277	675
Interest on receivables under resale agreements	買現先利息	32	23
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	4
Interest on deposits with banks	預け金利	473	504
Other interest income	その他の受入利息	278	158
Trust fees	信託報酬	1	2
Fees and commissions	役務取引等収益	33,591	36,030
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,427	7,471
Other fees and commissions	その他の役務収益	26,164	28,559
Trading income	特定取引収益	1,326	1,947
Gains on trading account securities transactions	商品有価証券収益	121	263
Income from trading-related financial derivatives transactions	特定金融派生商品収益	845	1,410
Other trading income	その他の特定取引収益	359	272
Other ordinary income	その他業務収益	6,338	5,932
Gains on foreign exchange transactions	外国為替売買益	1,447	1,194
Gains on sales of bonds	国債等債券売却益	4,695	4,139
Gains on redemption of bonds	国債等債券償還益	-	17
Income from derivatives other than for trading or hedging	金融派生商品収益	195	579
Other	その他の業務収益	0	0
Other income	その他経常収益	14,262	11,707
Reversal of allowance for loan losses	貸倒引当金戻入益	-	1,777
Recoveries of written off claims	償却債権取立益	3,592	2,842
Gain on sales of stocks and other securities	株式等売却益	2,424	1,062
Gain on money held in trust	金銭の信託運用益	885	526
Other	その他の経常収益	7,360	5,499

(¥ Million)

Item	科目 (Japanese)	FY 2012 Ended Mar. 31, 2013	FY 2013 Ended Mar. 31, 2014
Ordinary expenses	経常費用	130,409	122,947
Interest expenses	資金調達費用	11,216	11,047
Interest on deposits	預金利息	4,778	4,612
Interest on negotiable certificates of deposit	譲渡性預金利息	383	406
Interest on call money	コールマネー利息	264	326
Interest on payables under repurchase agreements	売現先利息	2	2
Interest on payables under securities lending transactions	債券貸借取引支払利息	213	166
Interest on borrowings and rediscounts	借用金利息	1,032	511
Interest on bonds	社債利息	693	359
Interest on interest swaps	金利スワップ支払利息	3,453	4,201
Other interest expenses	その他の支払利息	393	462
Fees and commissions payments	役務取引等費用	18,104	18,192
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,460	1,462
Other fees and commissions	その他の役務費用	16,644	16,730
Trading expenses	特定取引費用	3	-
Expenses on securities and derivatives related to trading transactions	特定取引有価証券費用	3	-
Other ordinary expenses	その他業務費用	841	3,228
Loss on sales of bonds	国債等債券売却損	501	3,125
Loss on redemption of bonds	国債等債券償還損	283	-
Loss on devaluation of bonds	国債等債券償却	56	103
General and administrative expenses	営業経費	83,987	83,309
Other expenses	その他経常費用	16,256	7,169
Provision of allowance for loan losses	貸倒引当金繰入額	6,832	-
Written-off of loans	貸出金償却	4,921	4,676
Losses on sales of stocks and other securities	株式等売却損	17	81
Losses on devaluation of stocks and other securities	株式等償却	1,442	6
Loss on money held in trust	金銭の信託運用損	0	2
Other	その他の経常費用	3,042	2,401
Ordinary profit	経常利益	66,444	70,372
Extraordinary income	特別利益	24	0
Gain on disposal of non-current assets	固定資産処分益	24	0
Extraordinary losses	特別損失	591	967
Loss on disposal of non-current assets	固定資産処分損	507	722
Impairment loss	減損損失	84	245
Income before income taxes	税引前当期純利益	65,877	69,404
Income taxes - current	法人税、住民税及び事業税	24,190	23,731
Income taxes - deferred	法人税等調整額	461	2,465
Total income taxes	法人税等合計	24,651	26,197
Net income	当期純利益	41,225	43,206

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

FY 2012 Ended Mar. 31, 2013

(¥ Million)

	(Japanese)	Shareholders' equity						
		株主資本						
		Capital stock	Capital surplus			Retained earnings		
			Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings
資本金	資本準備金	その他資本剰余金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計		
Balance at the beginning of current period	当期首残高	145,069	122,134	544	122,678	50,930	298,659	349,589
Changes of items during the period	当期変動額							
Dividends from surplus	剰余金の配当						(9,623)	(9,623)
Net income	当期純利益						41,225	41,225
Purchase of treasury shares	自己株式の取得							
Disposal of treasury shares	自己株式の処分			(7)	(7)			
Retirement of treasury shares	自己株式の消却			(537)	(537)		(9,279)	(9,279)
Reversal of revaluation reserve for land	土地再評価差額金の取崩						(367)	(367)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)							
Total changes of items during the period	当期変動額合計	-	-	(544)	(544)	-	21,955	21,955
Balance at the end of current period	当期末残高	145,069	122,134	-	122,134	50,930	320,614	371,544

	(Japanese)	Shareholders' equity		Valuation and translation adjustments			
		株主資本		評価・換算差額等			
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments
		自己株式	株主資本合計	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
Balance at the beginning of current period	当期首残高	(8,038)	609,298	12,888	(1,549)	9,393	20,732
Changes of items during the period	当期変動額						
Dividends from surplus	剰余金の配当		(9,623)				
Net income	当期純利益		41,225				
Purchase of treasury shares	自己株式の取得	(9,470)	(9,470)				
Disposal of treasury shares	自己株式の処分	111	103				
Retirement of treasury shares	自己株式の消却	9,816					
Reversal of revaluation reserve for land	土地再評価差額金の取崩		(367)				
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			35,740	382	590	36,713
Total changes of items during the period	当期変動額合計	457	21,867	35,740	382	590	36,713
Balance at the end of current period	当期末残高	(7,581)	631,166	48,629	(1,167)	9,983	57,445

	(Japanese)	Subscription rights to shares	Total net assets
		新株予約権	純資産合計
Balance at the beginning of current period	当期首残高	231	630,262
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当		(9,623)
Net income	当期純利益		41,225
Purchase of treasury shares	自己株式の取得		(9,470)
Disposal of treasury shares	自己株式の処分		103
Retirement of treasury shares	自己株式の消却		
Reversal of revaluation reserve for land	土地再評価差額金の取崩		(367)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	45	36,759
Total changes of items during the period	当期変動額合計	45	58,626
Balance at the end of current period	当期末残高	277	688,889

	(Japanese)	Shareholders' equity						
		株主資本						
		Capital stock	Capital surplus			Retained earnings		
			資本剰余金			利益剰余金		
資本金	資本準備金	その他資本剰余金	資本剰余金合計	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		
Balance at the beginning of current period	当期首残高	145,069	122,134	-	122,134	50,930	320,614	371,544
Changes of items during the period	当期変動額							
Dividends from surplus	剰余金の配当						(10,750)	(10,750)
Net income	当期純利益						43,206	43,206
Purchase of treasury shares	自己株式の取得							
Disposal of treasury shares	自己株式の処分						(5)	(5)
Reversal of revaluation reserve for land	土地再評価差額金の取崩						149	149
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)							
Total changes of items during the period	当期変動額合計	-	-	-	-	-	32,599	32,599
Balance at the end of current period	当期末残高	145,069	122,134	-	122,134	50,930	353,214	404,144

	(Japanese)	Shareholders' equity		Valuation and translation adjustments			
		株主資本		評価・換算差額等			
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments
		自己株式	株主資本合計	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
Balance at the beginning of current period	当期首残高	(7,581)	631,166	48,629	(1,167)	9,983	57,445
Changes of items during the period	当期変動額						
Dividends from surplus	剰余金の配当		(10,750)				
Net income	当期純利益		43,206				
Purchase of treasury shares	自己株式の取得	(10,066)	(10,066)				
Disposal of treasury shares	自己株式の処分	66	61				
Reversal of revaluation reserve for land	土地再評価差額金の取崩		149				
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			7,004	1,190	(149)	8,046
Total changes of items during the period	当期変動額合計	(9,999)	22,599	7,004	1,190	(149)	8,046
Balance at the end of current period	当期末残高	(17,581)	653,766	55,633	23	9,834	65,491

	(Japanese)	Subscription rights to shares	Total net assets
		新株予約権	純資産合計
Balance at the beginning of current period	当期首残高	277	688,889
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当		(10,750)
Net income	当期純利益		43,206
Purchase of treasury shares	自己株式の取得		(10,066)
Disposal of treasury shares	自己株式の処分		61
Reversal of revaluation reserve for land	土地再評価差額金の取崩		149
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	96	8,142
Total changes of items during the period	当期変動額合計	96	30,742
Balance at the end of current period	当期末残高	374	719,632

**SUPPLEMENTARY INFORMATION**  
**For Fiscal Year 2013**  
**(Ended March 31, 2014)**

**THE CHIBA BANK, LTD.**



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## I. Financial Highlights

### 1. Summary

#### (1) Summary of income

- <Consolidated> Ordinary profit increased by ¥5.4 billion compared with the previous fiscal year, to ¥78.2 billion, and Net income increased by ¥2.2 billion compared with the previous fiscal year, to ¥46.4 billion.
- <Non-consolidated> Ordinary profit increased by ¥3.9 billion compared with the previous fiscal year, to ¥70.3 billion and Net income increased by ¥1.9 billion compared with the previous fiscal year, to ¥43.2 billion.
- Both on a consolidated basis and on a non-consolidated basis, income exceeded the projection at the beginning of the fiscal year, and consolidated income increased for the fifth successive fiscal year.

#### ① Summary of income <Consolidated>

	(Japanese)	FY 2013 Ended Mar. 31, 2014 (a)			FY 2012 Ended Mar. 31, 2013 (b)	(¥ Billion)
			(a-b)	(a-b)/b		(Reference) FY2013 Projection
Ordinary profit	経 常 利 益	78.2	5.4	7.4%	72.7	75.5
Net income	当 期 純 利 益	46.4	2.2	5.1%	44.1	45.0

#### ② Summary of income <Non-consolidated>

	(Japanese)	FY 2013 Ended Mar. 31, 2014 (a)			FY 2012 Ended Mar. 31, 2013 (b)	(¥ Billion)
			(a-b)	(a-b)/b		(Reference) FY2013 Projection
Ordinary profit	経 常 利 益	70.3	3.9	5.9%	66.4	69.5
Net income	当 期 純 利 益	43.2	1.9	4.8%	41.2	42.0
Gains (losses) related to securities	有 価 証 券 関 係 損 益	1.9	(2.9)		4.8	
Net credit costs (-)	与 信 関 係 費 用	0.9	(8.0)		8.9	

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

- The balance of loans increased by ¥170.9 billion compared with the previous fiscal year-end, to ¥8,083.0 billion, and the balance of deposits increased by ¥485.0 billion compared with the previous fiscal year-end, to ¥10,121.8 billion.

	(Japanese)	As of Mar. 31, 2014 (a)			As of Mar. 31, 2013 (b)	(¥ Billion)
			(a-b)	(a-b)/b		
Loans and bills discounted	貸 出 金	8,083.0	170.9	2.1%	7,912.1	
Deposits	預 金	10,121.8	485.0	5.0%	9,636.8	

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

The Total capital ratio under Basel III was 13.69% on a consolidated basis, and 13.04% on a non-consolidated basis.

	(Japanese)	As of Mar. 31, 2014 (a)			As of Mar. 31, 2013 (b)
			(a-b)		
Consolidated total capital ratio	連 結 総 自 己 資 本 比 率	13.69%	(0.35%)		14.05%
Tier 1 capital ratio	T i e r 1 比 率	12.85%	(0.04%)		12.90%
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	12.85%	(0.04%)		12.90%
Non-consolidated total capital ratio	単 体 総 自 己 資 本 比 率	13.04%	(0.16%)		13.21%
Tier 1 capital ratio	T i e r 1 比 率	12.35%	0.10%		12.24%
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	12.35%	0.10%		12.24%

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

### (1) Net business income

- Gross business profit decreased by ¥3.2 billion compared with the previous fiscal year, to ¥149.1 billion, Net interest income and Gains (losses) related to bonds decreased, while Net fees and commissions income such as Fees and commissions income of investment trusts increased by ¥2.3 billion compared with the previous fiscal year.
- Expenses increased by ¥0.7 billion compared with the previous fiscal year, to ¥82.5 billion, mainly due to an increase in Personnel expenses.
- As a result, although Core net business income excluding Gains (losses) related to bonds decreased by ¥1.1 billion compared with the previous fiscal year, it exceeded the projection (¥64.5 billion) and reached ¥65.6 billion.

		(¥ Billion)			
	(Japanese)	FY 2013 Ended			FY 2012 Ended
		Mar. 31, 2014 (a)	(a-b)	(a-b)/b	Mar. 31, 2013 (b)
<b>Gross business profit</b>	<b>業 務 粗 利 益</b>	<b>149.1</b>	<b>(3.2)</b>	<b>(2.1%)</b>	<b>152.4</b>
Net interest income	資 金 利 益	126.6	(3.4)		130.1
Net fees and commissions income	役 務 取 引 等 利 益	17.8	2.3		15.4
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	6.8	1.6		5.2
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	4.9	(0.2)		5.1
Trading income	特 定 取 引 利 益	1.9	0.6		1.3
Profit from other business transactions	そ の 他 業 務 利 益	2.7	(2.7)		5.4
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	0.9	(2.9)		3.8
<b>Expenses (-)</b>	<b>経 費 ( △ )</b>	<b>82.5</b>	<b>0.7</b>	<b>0.9%</b>	<b>81.8</b>
Personnel expenses (-)	う ち 人 件 費 ( △ )	41.7	0.6		41.1
Non-personnel expenses (-)	う ち 物 件 費 ( △ )	36.6	0.0		36.6
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>65.6</b>	<b>(1.1)</b>	<b>(1.6%)</b>	<b>66.7</b>
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	66.5	(4.0)	(5.7%)	70.6
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 ( △ )	-	2.7		(2.7)
Net business income	業 務 純 益	66.5	(6.7)	(9.2%)	73.3

Note: Gains (losses) related to bonds = 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) (参考)

Number of Branches	店 舗 数	180	2		178
Branches	本 支 店	161	-		161
Sub-branches	出 張 所	19	2		17
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	5	-		5
Number of employees	従 業 員 数	4,247	(35)		4,282

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.  
注.従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Net income

- Ordinary profit increased by ¥3.9 billion compared with the previous fiscal year, to ¥70.3 billion, and Net income increased by ¥1.9 billion compared with the previous fiscal year, to ¥43.2 billion mainly due to an improvement in Net credit costs.
- Net credit costs remained at a low level, reflecting continuing active customer business support.

(¥ Billion)

	(Japanese)	FY 2013 Ended			FY 2012 Ended
		Mar. 31, 2014 (a)	(a-b)	(a-b)/b	Mar. 31, 2013 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	66.5	(4.0)	(5.7%)	70.6
Net transfer to general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額 ( △ )	-	2.7		(2.7)
Net business income	業 務 純 益	66.5	(6.7)	(9.2%)	73.3
Non-recurrent income and losses	臨 時 損 益	3.8	10.7		(6.9)
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額 ( △ )	0.9	(10.7)		11.7
Written-off of loans (-)	う ち 貸 出 金 償 却 ( △ )	4.6	(0.2)		4.9
Net transfer to specific allowance for loan losses (-)	う ち 個 別 貸 倒 引 当 金 純 繰 入 額 ( △ )	-	(9.5)		9.5
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	1.7	1.7		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2.8	(0.7)		3.5
Gains (losses) related to stocks, etc.	う ち 株 式 関 係 損 益	0.9	0.0		0.9
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>70.3</b>	<b>3.9</b>	<b>5.9%</b>	<b>66.4</b>
Extraordinary income (loss)	特 別 損 益	(0.9)	(0.4)		(0.5)
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>43.2</b>	<b>1.9</b>	<b>4.8%</b>	<b>41.2</b>
<b>Gains (losses) related to securities</b>	<b>有 価 証 券 関 係 損 益</b>	<b>1.9</b>	<b>(2.9)</b>		<b>4.8</b>
<b>Net credit costs (i)+(ii) (-)</b>	<b>与 信 関 係 費 用 ( △ )</b>	<b>0.9</b>	<b>(8.0)</b>		<b>8.9</b>

3. Management Indices <Non-consolidated>

	(Japanese)	FY 2013 Ended			FY 2012 Ended
		Mar. 31, 2014 (a)	(a-b)	(a-b)/b	Mar. 31, 2013 (b)
Overhead ratio (OHR) *1	O H R	55.93%	0.79%		55.14%
Return on average total assets (ROA) *2	R O A	0.37%	0.00%		0.37%
Return on equity (ROE) *3	R O E	6.13%	(0.11%)		6.25%

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

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

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

#### 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 ¥170.9 billion from the previous fiscal year-end, to ¥8,083.0 billion. Corporate loans increased by ¥81.1 billion, and housing loans increased by ¥99.4 billion compared with the previous fiscal year-end.
- The balance of Deposits increased by ¥485.0 billion compared with the previous fiscal year-end, to ¥10,121.8 billion mainly due to an increase in personal deposits.
- Sales of investment trusts increased by ¥85.0 billion compared with the previous fiscal year, to ¥252.5 billion, and Insurance premiums of personal annuities, etc. decreased by ¥60.2 billion compared with the previous fiscal year, to ¥111.9 billion.

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

		(¥ Billion)		
		As of Mar. 31, 2014		As of Mar. 31, 2013
		(a)	(a-b)	(b)
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>8,083.0</b>	<b>170.9</b>	<b>7,912.1</b>
Domestic operations	国 内 向 け 貸 出	7,967.8	156.5	7,811.3
Corporate loans	事 業 者 向 け 貸 出	4,705.6	<b>81.1</b>	4,624.5
<b>Small and medium-sized enterprises (i)</b>	<b>う ち 中 小 企 業 向 け 貸 出</b>	3,383.8	93.9	3,289.9
Consumer loans (ii)	消 費 者 ロ ー ン	2,978.6	105.6	2,873.0
<b>Housing loans</b>	<b>う ち 住 宅 ロ ー ン</b>	2,881.7	<b>99.4</b>	2,782.2
Public sectors	公 共 向 け 貸 出	283.5	(30.2)	313.7
Small and medium-sized enterprises, etc. (i)+(ii)	う ち 中 小 企 業 等 貸 出	6,362.4	199.5	6,162.9
[Ratio]	( 中 小 企 業 等 貸 出 比 率 )	[79.85%]	[0.95%]	[78.89%]
Overseas operations	海 外 向 け 貸 出	115.1	14.4	100.7
<b>Deposits</b>	<b>預 金</b>	<b>10,121.8</b>	<b>485.0</b>	<b>9,636.8</b>
Domestic operations	国 内	9,952.9	415.7	9,537.2
Personal Deposits	う ち 個 人	7,650.9	248.9	7,401.9
Corporate Deposits	う ち 法 人	1,736.9	117.5	1,619.4
Overseas operations	海 外 店 等	168.9	69.3	99.5

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥Billion)

		FY 2013 Ended		FY 2012 Ended
		Mar. 31, 2014	(a-b)	Mar. 31, 2013
		(a)	(a-b)	(b)
New housing loans	住 宅 ロ ー ン 実 行 額	328.1	(13.7)	341.8

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

		FY 2013 Ended		FY 2012 Ended
		Mar. 31, 2014	(a-b)	Mar. 31, 2013
		(a)	(a-b)	(b)
Sales of investment trusts	投 資 信 託 販 売 額	252.5	<b>85.0</b>	<b>167.5</b>
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 ( 取 扱 保 険 料 )	111.9	<b>(60.2)</b>	<b>172.1</b>

(¥ Billion)

		As of Mar. 31, 2014		As of Mar. 31, 2013
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	355.0	<b>(10.0)</b>	<b>365.0</b>

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014		As of Mar. 31, 2013
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,092.7	(8.1)	2,100.8
Government bonds	国 債	972.9	(96.3)	1,069.3
Stocks	株 式	124.0	(3.2)	127.3
Corporate bonds and others	社 債 他	651.5	16.9	634.5
Foreign currency securities	外 貨 建 有 価 証 券	344.1	74.4	269.6
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.1years	(0.4year)	3.6years

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

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

注 1. 評価損益を除いた取得原価で表示しております。

注 2. 平均残存期間は、短期国債を除いて表示しております。

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

- Disclosed claims under the Financial Reconstruction Law decreased by ¥14.0 billion compared with the previous fiscal year-end, to ¥169.4 billion. The non-performing loan ratio was 2.07% and remained at a low level.
- The coverage ratio, including allowances, was at a high level, 74.2% for total disclosed claims, 77.7% for doubtful claims, and 58.3% for substandard claims.

## Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2014		As of Mar. 31, 2013
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	20,683	530	20,152
Doubtful Claims	危 険 債 権	94,478	(2,484)	96,963
Substandard Claims	要 管 理 債 権	54,293	(12,064)	66,358
<b>Total</b>	<b>合 計</b>	<b>169,454</b>	<b>(14,019)</b>	<b>183,473</b>

Normal Claims	正 常 債 権	8,013,102	172,932	7,840,169
Total Claims Outstandings*	総 与 信 残 高	8,182,556	158,913	8,023,643
<b>Non-performing loan ratio</b>	<b>不 良 債 権 比 率</b>	<b>2.07%</b>	<b>(0.21%)</b>	<b>2.28%</b>
Coverage ratio	保 全 率	74.2%	0.9%	73.2%

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 (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio *2 c/(a-b)	Coverage ratio (b+c)/a (A)		Coverage ratio As of Mar. 31, 2013 (B)
						(A-B)	25年3月末比	
		債権額	担保・保証	貸倒引当金	引当率	保全率	25年3月末比	25年3月末
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	20,683	19,606	1,076	100.0%	<b>100.0%</b>	-	<b>100.0%</b>
Doubtful Claims	危 険 債 権	94,478	55,955	17,465	45.3%	<b>77.7%</b>	<b>(1.8%)</b>	<b>79.5%</b>
Substandard Claims	要 管 理 債 権	54,293	22,012 <sup>注1</sup>	9,673	29.9%	<b>58.3%</b>	<b>2.5%</b>	<b>55.8%</b>
<b>Total</b>	<b>合 計</b>	<b>169,454</b>	<b>97,575</b>	<b>28,215</b>	<b>39.2%</b>	<b>74.2%</b>	<b>0.9%</b>	<b>73.2%</b>

Note 1: Approximate data

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

注 1. 概算数値

注 2. 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2014, ending March 31, 2015, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2014	FY 2014 Ending Mar. 31, 2015
		Ordinary profit	経 常 利 益
Net income	当 期 ( 中 間 ) 純 利 益	33.0	54.0

<Non-consolidated>

(¥ Billion)

Ordinary profit	経 常 利 益	38.0	68.0
Net income	当 期 ( 中 間 ) 純 利 益	25.5	44.0

<Cash Dividends>

	(Japanese)	For the six months Ending Sep. 30, 2014	FY 2014 Ending Mar. 31, 2015
		Cash dividends per share	1 株 当 た り 配 当 額

## II. Financial Data

### 1. Income and Expenses

#### <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2013 Ended		FY 2012 Ended
		Mar. 31, 2014 (a)	(a-b)	Mar. 31, 2013 (b)
Gross business profits	業 務 粗 利 益	149,163	(3,287)	152,451
Domestic gross business profits	国 内 業 務 粗 利 益	145,254	(1,429)	146,683
Net interest income	資 金 利 益	122,159	(4,209)	126,368
Net fees and commissions income	役 務 取 引 等 利 益	17,550	2,402	15,147
Net trading income	特 定 取 引 利 益	1,899	610	1,289
Profit from other business transactions	そ の 他 業 務 利 益	3,645	(232)	3,877
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	3,055	(624)	3,680
International gross business profits	国 際 業 務 粗 利 益	3,908	(1,858)	5,767
Net interest income	資 金 利 益	4,511	737	3,774
Net fees and commissions income	役 務 取 引 等 利 益	290	(49)	340
Net trading income	特 定 取 引 利 益	47	13	33
Profit from other business transactions	そ の 他 業 務 利 益	(941)	(2,560)	1,619
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(2,126)	(2,300)	173
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	82,595	755	81,839
Personnel expenses (-)	人 件 費 (△)	41,719	610	41,108
Non-personnel expenses (-)	物 件 費 (△)	36,640	31	36,609
Taxes (-)	税 金 (△)	4,235	114	4,121
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 (一 般 貸 引 繰 入 前)</b>	<b>66,567</b>	<b>(4,043)</b>	<b>70,611</b>
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 引 繰 入 金 純 繰 入 額 (△)	---	2,744	(2,744)
Core net business income	コ ア 業 務 純 益	65,638	(1,119)	66,757
<b>Net business income</b>	<b>業 務 純 益</b>	<b>66,567</b>	<b>(6,787)</b>	<b>73,355</b>
Non-recurrent income and losses	臨 時 損 益	3,804	10,716	(6,911)
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額 (△)	959	(10,783)	11,743
Written-off of loans (-)	貸 出 金 償 却 (△)	4,676	(245)	4,921
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 繰 入 金 純 繰 入 額 (△)	---	(9,576)	9,576
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	86	62	23
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 (△)	816	2	814
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	1,777	1,777	-
Recoveries of written off claims	償 却 債 権 取 立 益	2,842	(750)	3,592
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	974	10	964
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,789	(78)	3,867
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>70,372</b>	<b>3,928</b>	<b>66,444</b>
Extraordinary income (losses)	特 別 損 益	(967)	(400)	(566)
Income before income taxes	税 引 前 当 期 純 利 益	69,404	3,527	65,877
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	23,731	(458)	24,190
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	2,465	2,004	461
Total income taxes (-)	法 人 税 等 合 計 (△)	26,197	1,545	24,651
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>43,206</b>	<b>1,981</b>	<b>41,225</b>
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用 (△)	959	(8,039)	8,998



<Consolidated>

(¥ Million)

	(Japanese)	FY 2013 Ended Mar. 31, 2014 (a)	(a-b)	FY 2012 Ended Mar. 31, 2013 (b)
Consolidated gross profits	連 結 粗 利 益	162,573	(2,026)	164,600
Net interest income	資 金 利 益	126,450	(3,860)	130,311
Net fees and commissions income	役 務 取 引 等 利 益	30,213	3,815	26,398
Net trading income	特 定 取 引 利 益	3,196	807	2,388
Profit from other business transactions	そ の 他 業 務 利 益	2,713	(2,789)	5,502
General and administrative expenses (-)	営 業 経 費 ( △ )	88,755	(168)	88,943
Net credit costs (i) (-)	与 信 関 係 費 用 ( △ )	3,219	(9,281)	12,501
Written-off of loans (-)	貸 出 金 償 却 ( △ )	5,085	(303)	5,388
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 ( △ )	---	(13,261)	13,261
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 ( △ )	---	3,467	(3,467)
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 ( △ )	203	84	119
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 ( △ )	816	2	814
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	19	19	-
Recoveries of written off claims	償 却 債 権 取 立 益	2,865	(749)	3,615
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	975	(373)	1,349
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	214	61	152
Others	そ の 他	6,432	(1,668)	8,101
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>78,201</b>	<b>5,441</b>	<b>72,759</b>
Extraordinary income (losses)	特 別 損 益	(980)	(252)	(728)
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	77,220	5,189	72,030
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 ( △ )	26,834	(30)	26,864
Income taxes-deferred (-)	法 人 税 等 調 整 額 ( △ )	3,003	2,884	119
Total income taxes (-)	法 人 税 等 合 計 ( △ )	29,837	2,853	26,984
Income before minority interests	少 数 株 主 損 益 調 整 前 当 期 純 利 益	47,382	2,336	45,046
Minority interests in income (-)	少 数 株 主 利 益 ( △ )	944	49	894
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>46,438</b>	<b>2,286</b>	<b>44,152</b>

Net Credit Costs (i) (-)	与 信 関 係 費 用 ( △ )	3,219	(9,281)	12,501
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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 )	77,706	(3,446)	81,153
Consolidated net business income	連 結 業 務 純 益	77,706	(6,914)	84,621

Note 1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note 2: 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) + (役員取引等収益 - 役員取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金繰入額 - 内部取引

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

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	4	-	4

## 2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2013 Ended		FY 2012 Ended
		Mar. 31, 2014 (a)	(a-b)	Mar. 31, 2013 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	66,567	(4,043)	70,611
Per head (in thousands of yen)	職員一人当たり(千円)	16,263	(912)	17,176
(2) Net business income	業 務 純 益	66,567	(6,787)	73,355
Per head (in thousands of yen)	職員一人当たり(千円)	16,263	(1,579)	17,843

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）の平均人員を使用しております。

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

	(Japanese)	FY 2013 Ended		FY 2012 Ended
		Mar. 31, 2014 (a)	(a-b)	Mar. 31, 2013 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.24%	(0.09%)	1.34%
(i) Average yield on loans and bills discounted	貸 出 金 利 回	1.44%	(0.10%)	1.55%
(ii) Average yield on securities	有 価 証 券 利 回	0.77%	0.04%	0.73%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.83%	(0.03%)	0.87%
(i) Average yield on deposits and negotiable certificates of deposit	預 金 等 利 回	0.04%	(0.00%)	0.04%
(ii) Expense ratio	経 費 率	0.80%	(0.03%)	0.83%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.41%	(0.06%)	0.47%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.40%	(0.11%)	1.51%

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

(¥ Million)

	(Japanese)	FY 2013 Ended		FY 2012 Ended
		Mar. 31, 2014 (a)	(a-b)	Mar. 31, 2013 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	929	(2,924)	3,853
Gains on sales	売 却 益	4,139	(555)	4,695
Gains on redemptions	償 還 益	17	17	-
Losses on sales (-)	売 却 損 (△)	3,125	2,624	501
Losses on redemptions (-)	償 還 損 (△)	-	(283)	283
Write-offs (-)	償 却 (△)	103	46	56
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	974	10	964
Gains on sales	売 却 益	1,062	(1,361)	2,424
Losses on sales (-)	売 却 損 (△)	81	64	17
Write-offs (-)	償 却 (△)	6	(1,435)	1,442

## 5. Capital Ratio (BIS Guidelines)

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

### <Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014 (a) [Preliminary figures]			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.69%	(0.57%)	(0.35%)	14.27%	14.05%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.85%	(0.17%)	(0.04%)	13.03%	12.90%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.85%	(0.17%)	(0.04%)	13.03%	12.90%
(4) Total capital	総自己資本の額	724.8	(8.9)	22.3	733.7	702.4
(5) Tier 1 capital	T i e r 1 資本の額	680.4	10.3	35.1	670.0	645.2
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	680.4	10.3	35.1	670.0	645.2
(7) Total risk-weighted assets	リスクアセットの額	5,292.3	150.1	292.4	5,142.1	4,999.8
(8) Total required capital	総所要自己資本額	423.3	12.0	23.3	411.3	399.9

### <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014 (a) [Preliminary figures]			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.04%	(0.67%)	(0.16%)	13.72%	13.21%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.35%	(0.29%)	0.10%	12.64%	12.24%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.35%	(0.29%)	0.10%	12.64%	12.24%
(4) Total capital	総自己資本の額	668.4	(8.5)	18.7	676.9	649.6
(5) Tier 1 capital	T i e r 1 資本の額	633.0	9.2	30.6	623.8	602.3
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	633.0	9.2	30.6	623.8	602.3
(7) Total risk-weighted assets	リスクアセットの額	5,123.0	190.2	205.0	4,932.7	4,917.9
(8) Total required capital	総所要自己資本額	409.8	15.2	16.4	394.6	393.4

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)	FY 2013 Ended Mar. 31, 2014 (a)			For the six months Ended Sep. 30, 2013 (b)	FY 2012 Ended Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	9.45%	(0.56%)	(1.66%)	10.01%	11.12%
Net income basis (Annual)	当期純利益ベース（年率）	6.13%	(1.05%)	(0.11%)	7.18%	6.25%

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)	FY 2013 Ended Mar. 31, 2014 (a)			For the six months Ended Sep. 30, 2013 (b)	FY 2012 Ended Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 ( 末 残 )	10,121.8	329.6	485.0	9,792.2	9,636.8
Domestic	う ち 国 内	9,952.9	325.3	415.7	9,627.5	9,537.2
In Chiba Prefecture	う ち 県 内	9,615.7	323.7	397.0	9,292.0	9,218.7
Personal deposits	う ち 個 人	7,650.9	114.4	248.9	7,536.5	7,401.9
Corporate deposits	う ち 法 人	1,736.9	35.2	117.5	1,701.7	1,619.4
Public sectors	う ち 公 共	565.0	175.6	49.2	389.3	515.8
Deposits (Average balance)	預金 ( 平 残 )	9,787.6	45.0	430.0	9,742.5	9,357.5
Domestic	う ち 国 内	9,627.9	26.5	385.4	9,601.4	9,242.5
In Chiba Prefecture	う ち 県 内	9,305.3	21.4	356.9	9,283.8	8,948.3
Loans and bills discounted (Term-end balance)	貸出金 ( 末 残 )	8,083.0	43.7	170.9	8,039.3	7,912.1
Domestic	う ち 国 内	7,967.8	36.2	156.5	7,931.5	7,811.3
In Chiba Prefecture	う ち 県 内	5,877.0	29.4	70.5	5,847.6	5,806.5
Loans and bills discounted (average balance)	貸出金 ( 平 残 )	8,058.3	31.9	215.7	8,026.4	7,842.6
Domestic	う ち 国 内	7,945.6	23.8	195.2	7,921.8	7,750.4
In Chiba Prefecture	う ち 県 内	5,836.3	3.7	88.6	5,832.5	5,747.7

### (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 Mar. 31, 2014 (a)			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted(A)	国 内 貸 出 金	7,967.8	36.2	156.5	7,931.5	7,811.3
[Excluding loans to public sectors]	( 除 公 共 向 け 貸 出 )	[7,684.2]	[86.4]	[186.7]	[7,597.7]	[7,497.5]
Large enterprises	大 企 業	1,168.5	(51.5)	(25.6)	1,220.0	1,194.2
Mid-sized enterprises	中 堅 企 業	153.2	8.6	12.8	144.6	140.4
Small and medium-sized enterprises, etc.(B)	中 小 企 業 等	6,362.4	129.4	199.5	6,233.0	6,162.9
Small and medium-sized enterprises	う ち 中 小 企 業	3,383.8	56.0	93.9	3,327.7	3,289.9
Consumer loans	う ち 消 費 者 ロ ー ン	2,978.6	73.3	105.6	2,905.2	2,873.0
Public sectors	公 共	283.5	(50.1)	(30.2)	333.7	313.7

Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	79.85%	1.26%	0.95%	78.58%	78.89%
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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を含んでおります。

### (3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014 (a)			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	2,978.6	73.3	105.6	2,905.2	2,873.0
Housing loans	住 宅 ロ ー ン 残 高	2,881.7	69.3	99.4	2,812.3	2,782.2
Other consumer loans	そ の 他 の ロ ー ン 残 高	96.8	4.0	6.1	92.8	90.7

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2014 (a)	(a-b)	(a-c)	Sep. 30, 2013 (b)	Mar. 31, 2013 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,536	274	(450)	2,262	2,986
Delinquent Loans	延滞債権額	112,218	(441)	(1,616)	112,659	113,835
Loans past due 3 months or more	3ヵ月以上延滞債権額	840	(1,221)	(1,426)	2,061	2,266
Restructured Loans	貸出条件緩和債権額	53,452	(3,779)	(10,638)	57,232	64,091
Total Risk-Monitored Loans	リスク管理債権合計	169,048	(5,167)	(14,131)	174,215	183,180

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,083,049	43,702	170,908	8,039,346	7,912,140
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	0.00%	(0.00%)	0.02%	0.03%
Delinquent Loans	延滞債権額	1.38%	(0.01%)	(0.05%)	1.40%	1.43%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.01%)	(0.01%)	0.02%	0.02%
Restructured Loans	貸出条件緩和債権額	0.66%	(0.05%)	(0.14%)	0.71%	0.81%
Total percentage of loan balance	貸出金残高比合計	2.09%	(0.07%)	(0.22%)	2.16%	2.31%

<Consolidated>

(¥ Million)

	(Japanese)	As of			As of	As of
		Mar. 31, 2014 (a)	(a-b)	(a-c)	Sep. 30, 2013 (b)	Mar. 31, 2013 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,120	176	(582)	1,944	2,702
Delinquent Loans	延滞債権額	109,915	(931)	(2,560)	110,847	112,475
Loans past due 3 months or more	3ヵ月以上延滞債権額	840	(1,221)	(1,426)	2,061	2,266
Restructured Loans	貸出条件緩和債権額	53,488	(3,783)	(10,645)	57,272	64,133
Total Risk-Monitored Loans	リスク管理債権合計	166,364	(5,760)	(15,213)	172,125	181,578

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,061,697	44,865	175,664	8,016,832	7,886,033
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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	1.36%	(0.01%)	(0.06%)	1.38%	1.42%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.01%)	(0.01%)	0.02%	0.02%
Restructured Loans	貸出条件緩和債権額	0.66%	(0.05%)	(0.14%)	0.71%	0.81%
Total percentage of loan balance	貸出金残高比合計	2.06%	(0.08%)	(0.23%)	2.14%	2.30%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2014 (a)			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	169,048	(5,167)	(14,131)	174,215	183,180
Collateral/guarantees (B)	担保・保証等	97,304	(2,701)	(5,889)	100,006	103,194
Allowance for loan losses (C)	貸倒引当金	28,149	(369)	(2,786)	28,518	30,935
Allowance ratio (C)/(A)	引当率	16.6%	0.2%	(0.2%)	16.3%	16.8%
Coverage ratio (B+C)/(A)	保全率	74.2%	0.4%	0.9%	73.7%	73.2%
As a percentage of total loans	貸出金残高比	2.09%	(0.07%)	(0.22%)	2.16%	2.31%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2014 (a)			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	166,364	(5,760)	(15,213)	172,125	181,578
Collateral/guarantees (B)	担保・保証等	94,074	(3,197)	(6,774)	97,272	100,849
Allowance for loan losses (C)	貸倒引当金	28,527	(436)	(2,935)	28,964	31,462
Allowance ratio (C)/(A)	引当率	17.1%	0.3%	(0.1%)	16.8%	17.3%
Coverage ratio (B+C)/(A)	保全率	73.6%	0.3%	0.8%	73.3%	72.8%
As a percentage of total loans	貸出金残高比	2.06%	(0.08%)	(0.23%)	2.14%	2.30%

## 10. Disclosed Claims under the Financial Reconstruction Law

### <Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2014 (a)			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,683	338	530	20,344	20,152
Doubtful Claims	危険債権	94,478	(324)	(2,484)	94,802	96,963
Substandard Claims	要管理債権	54,293	(5,000)	(12,064)	59,293	66,358
Total	合計	169,454	(4,985)	(14,019)	174,440	183,473

Normal Claims	正常債権	8,013,102	52,720	172,932	7,960,381	7,840,169
Total Claims*	総与信残高	8,182,556	47,735	158,913	8,134,821	8,023,643
Non-performing loan ratio	不良債権比率	2.07%	(0.07%)	(0.21%)	2.14%	2.28%

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 Mar. 31, 2014 (a)			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	125,790	(2,920)	(8,585)	128,710	134,375
Allowance for loan losses	貸倒引当金	28,215	(349)	(2,797)	28,564	31,012
Value covered by collateral and guarantees	担保・保証等	97,575	(2,570)	(5,788)	100,145	103,363
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	169,454	(4,985)	(14,019)	174,440	183,473

Coverage ratio (A)/(B)	保全率	74.2%	0.4%	0.9%	73.7%	73.2%
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(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 Mar. 31, 2014 (a)			As of Sep. 30, 2013 (b)	As of Mar. 31, 2013 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	2,555	276	(448)	2,279	3,004
Effectively Bankrupt Assets (B)	実質破綻先債権	18,127	62	978	18,064	17,148
Potentially Bankrupt Assets (C)	破綻懸念先債権	94,478	(324)	(2,484)	94,802	96,963
Assets Requiring Caution (D)	要注意先債権	1,388,395	(5,170)	36,764	1,393,566	1,351,630
Substandard Assets	要管理先債権	67,723	(6,405)	(13,050)	74,129	80,773
Substandard Claims (Loans only)	うち要管理債権(貸出金のみ)	54,293	(5,000)	(12,064)	59,293	66,358
Other Assets Requiring Caution	その他要注意先債権	1,320,671	1,235	49,814	1,319,436	1,270,857
Normal Assets (E)	正常先債権	6,678,999	52,891	124,102	6,626,108	6,554,897
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	8,182,556	47,735	158,913	8,134,821	8,023,643

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

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

12. Allowance for Loan Losses  
(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of ¥0.5 billion and over, 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

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of ¥0.5 billion and over, 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 pertaining to Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets under the joint responsibility system of loans with the guarantee of credit guarantee corporations 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	As of
		Mar. 31, 2014 (a)	(a-b)	(a-c)	Sep. 30, 2013 (b)	Mar. 31, 2013 (c)
Allowance for loan losses	貸倒引当金	39.3	(0.6)	(4.8)	40.0	44.2
General allowance	一般貸倒引当金	20.5	(0.1)	(2.5)	20.7	23.1
Specific allowance	個別貸倒引当金	18.7	(0.5)	(2.2)	19.3	21.0
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	As of
		Mar. 31, 2014 (a)	(a-b)	(a-c)	Sep. 30, 2013 (b)	Mar. 31, 2013 (c)
Normal Assets	正常先債権	6,416.7	89.5	134.6	6,327.1	6,282.0
Assets Requiring Caution	要注意先債権	1,387.3	(5.1)	37.2	1,392.4	1,350.0
Substandard Assets	要管理先債権	67.7	(6.1)	(12.8)	73.8	80.6
Other Assets Requiring Caution	その他要注意先債権	1,319.5	0.9	50.1	1,318.6	1,269.4

<Consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		Mar. 31, 2014 (a)	(a-b)	(a-c)	Sep. 30, 2013 (b)	Mar. 31, 2013 (c)
Allowance for loan losses	貸倒引当金	50.1	(1.1)	(5.3)	51.2	55.5
General allowance	一般貸倒引当金	25.9	(0.4)	(2.7)	26.4	28.6
Specific allowance	個別貸倒引当金	24.1	(0.6)	(2.6)	24.8	26.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-



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

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014		As of Sep. 30, 2013		As of Mar. 31, 2013	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	7,967.8	100.00%	7,931.5	100.00%	7,811.3	100.00%
Manufacturing	製造業	675.3	8.48%	722.4	9.11%	693.6	8.88%
Agriculture and forestry	農業, 林業	8.7	0.11%	8.6	0.11%	8.8	0.11%
Fishery	漁業	1.1	0.01%	0.7	0.01%	1.2	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	8.3	0.11%	14.3	0.18%	15.1	0.19%
Construction	建設業	292.6	3.67%	287.4	3.62%	286.1	3.66%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	22.4	0.28%	21.8	0.28%	21.5	0.28%
Information and communications	情報通信業	45.9	0.58%	43.4	0.55%	50.4	0.65%
Transport and postal service	運輸業, 郵便業	224.6	2.82%	222.9	2.81%	235.1	3.01%
Wholesale and retail trade	卸売業, 小売業	672.2	8.44%	666.4	8.40%	681.9	8.73%
Finance and insurance	金融業, 保険業	409.6	5.14%	414.3	5.22%	371.5	4.76%
Real estate and leasing	不動産業, 物品賃貸業	1,907.9	23.95%	1,859.3	23.44%	1,835.6	23.50%
Real estate	不動産業	1,719.7	21.58%	1,673.3	21.10%	1,650.1	21.13%
Real estate rental and management	不動産賃貸業・管理業	1,496.4	18.78%	1,453.2	18.32%	1,434.3	18.36%
Real estate trading, etc.	不動産取引業等	223.2	2.80%	220.1	2.78%	215.8	2.77%
Leasing	物品賃貸業	188.2	2.37%	185.9	2.34%	185.5	2.37%
Medical, welfare and other services	医療, 福祉その他サービス業	476.0	5.97%	480.8	6.06%	482.1	6.17%
Government, local public sector	国・地方公共団体	234.3	2.94%	271.8	3.43%	243.4	3.12%
Others (mainly consumer loans)	その他(個人)	2,988.2	37.50%	2,916.8	36.78%	2,884.3	36.92%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014		As of Sep. 30, 2013		As of Mar. 31, 2013	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	169.0	100.00%	174.2	100.00%	183.1	100.00%
Manufacturing	製造業	15.5	9.21%	16.9	9.74%	16.5	9.05%
Agriculture and forestry	農業, 林業	0.5	0.32%	0.5	0.32%	0.5	0.31%
Fishery	漁業	0.0	0.02%	0.0	0.02%	0.2	0.14%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.3	0.19%	0.3	0.18%	0.3	0.18%
Construction	建設業	13.6	8.06%	13.1	7.54%	13.4	7.34%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.9	0.58%	0.8	0.46%	0.6	0.35%
Transport and postal service	運輸業, 郵便業	12.9	7.65%	12.8	7.39%	12.7	6.96%
Wholesale and retail trade	卸売業, 小売業	25.0	14.84%	26.1	15.02%	27.4	15.00%
Finance and insurance	金融業, 保険業	0.1	0.11%	0.2	0.13%	0.3	0.20%
Real estate and leasing	不動産業, 物品賃貸業	49.9	29.55%	50.8	29.20%	57.5	31.44%
Real estate	不動産業	49.4	29.25%	50.3	28.90%	57.2	31.27%
Real estate rental and management	不動産賃貸業・管理業	47.9	28.36%	48.5	27.88%	54.5	29.80%
Real estate trading, etc.	不動産取引業等	1.5	0.89%	1.7	1.02%	2.6	1.47%
Leasing	物品賃貸業	0.5	0.30%	0.5	0.30%	0.3	0.17%
Medical, welfare and other services	医療, 福祉その他サービス業	19.0	11.30%	21.5	12.34%	22.1	12.07%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	30.7	18.17%	30.7	17.66%	31.0	16.96%

**14. Loan Breakdown by Domicile of Borrower**

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

Not applicable

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

(¥ Billion)

	(Japanese)	As of			As of	As of
		Mar. 31, 2014 (a)	(a-b)	(a-c)	Sep. 30, 2013 (b)	Mar. 31, 2013 (c)
China	中国	3.0	(0.0)	(0.7)	3.1	3.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	2.3	(0.2)	0.4	2.5	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.2	0.0	(0.0)	0.2	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	1.4	(1.1)	(1.9)	2.6	3.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	0.6	0.6	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	0.9	0.0	(0.6)	0.8	1.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.6	0.0	0.2	0.6	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	9.7	(0.7)	(2.0)	10.4	11.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable

## 15. Gains and Losses on Valuation of Securities

### (1) Basis of securities valuation

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

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

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

### (2) Gains and losses on valuation

#### <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014 (a)					As of Sep. 30, 2013 (b)			As of Mar. 31, 2013 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	86.2	(1.7)	11.0	91.1	4.9	87.9	96.0	8.0	75.1	85.7	10.6
Stocks	株式	65.1	(5.6)	16.7	67.2	2.0	70.7	73.6	2.8	48.3	54.6	6.2
Bonds	債券	10.4	(0.5)	(8.3)	10.6	0.1	11.0	11.4	0.3	18.7	19.7	0.9
Others	その他	10.5	4.4	2.5	13.3	2.7	6.0	10.9	4.8	7.9	11.3	3.4
Foreign Bonds	うち外国債券	(1.0)	1.0	(2.3)	1.5	2.5	(2.0)	1.8	3.8	1.3	3.2	1.8
Total	合計	86.2	(1.7)	11.0	91.1	4.9	87.9	96.0	8.0	75.1	85.7	10.6

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 balance sheet amount.

#### <Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2014 (a)					As of Sep. 30, 2013 (b)			As of Mar. 31, 2013 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	92.8	(0.8)	13.3	97.8	4.9	93.7	101.8	8.0	79.5	90.2	10.6
Stocks	株式	71.8	(4.7)	19.0	73.8	2.0	76.5	79.4	2.8	52.7	59.0	6.2
Bonds	債券	10.4	(0.5)	(8.3)	10.6	0.1	11.0	11.4	0.3	18.7	19.7	0.9
Others	その他	10.5	4.4	2.5	13.3	2.7	6.0	10.9	4.8	7.9	11.3	3.4
Foreign Bonds	うち外国債券	(1.0)	1.0	(2.3)	1.5	2.5	(2.0)	1.8	3.8	1.3	3.2	1.8
Total	合計	92.8	(0.8)	13.3	97.8	4.9	93.7	101.8	8.1	79.5	90.2	10.6

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 balance sheet amount.

16. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2013
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	66,715 [2.0%]	66,506 [2.0%]
Plan assets at fair value (B)	年金資産	(54,187)	(48,188)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	1,341 [10years]	(2,992) [10years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表上額純額	13,869	15,325
Prepaid pension cost	前払年金費用	4,908	3,611
Provision for retirement benefits	退職給付引当金	18,778	18,936

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2013
Projected benefit obligation (A)	退職給付債務	67,331	67,094
Plan assets at fair value (B)	年金資産	(54,225)	(48,223)
Unrecognized actuarial gain or loss (C)	未認識数理計算上の差異	-	(2,992)
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表上額純額	13,106	15,879
Net defined benefit asset	退職給付に係る資産	5,218	-
Net defined benefit liability	退職給付に係る負債	18,324	-
Prepaid pension cost	前払年金費用	-	3,611
Provision for retirement benefits	退職給付引当金	-	19,490

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2013
Retirement benefit cost	退職給付費用	2,287	3,889
Service cost	勤務費用	1,865	1,986
Interest cost	利息費用	1,330	1,367
Expected return on plan assets	期待運用収益	(1,445)	(1,445)
Amortization of actuarial gain or loss	数理計算上の差異の費用 処理額	538	1,980

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2014	As of Mar. 31, 2013
Retirement benefit cost	退職給付費用	2,373	3,966

**(2) Tax effect**

## Breakdown of sources for deferred tax assets and liabilities

## &lt;Non-consolidated&gt;

(¥ Million)

	(Japanese)	As of Mar. 31, 2014	As of Sep. 30, 2013	As of Mar. 31, 2013
Allowance for loan losses	貸 倒 引 当 金	19,079	20,503	20,426
Provision for retirement benefits	退 職 給 付 引 当 金	6,647	6,757	6,762
Write-offs of securities	有 価 証 券 償 却	1,207	1,288	1,213
Others	そ の 他	6,242	5,928	7,597
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	33,177	34,418	36,000
Valuation allowance (B)	評 価 性 引 当 額	(1,123)	(1,172)	(1,234)
Total of deferred tax assets (A)+(B)(C)	繰 延 税 金 資 産 合 計	32,053	32,246	34,765
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	30,578	30,949	26,525
Prepaid pension cost	前 払 年 金 費 用	1,716	1,603	1,239
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	12	46	-
Reserve for advanced depreciation of noncurrent assets	固 定 資 産 圧 縮 積 立 金	18	18	18
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	32,325	32,617	27,783
Net deferred tax assets (C)-(D)	繰 延 税 金 資 産 の 純 額	(271)	629	6,982

## &lt;Consolidated&gt;

(¥ Million)

	(Japanese)	As of Mar. 31, 2014	As of Sep. 30, 2013	As of Mar. 31, 2013
Net deferred tax assets	繰 延 税 金 資 産 の 純 額	4,214	6,432	13,288

17. Earnings Projections  
 <Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2014 Ending
		Ending Sep. 30, 2014	Mar. 31, 2015
Gross business profits	業 務 粗 利 益	76.5	149.5
Net interest income	資 金 利 益	63.8	124.5
Net fees and commissions income	役 務 取 引 等 利 益	9.0	18.0
Trading income	特 定 取 引 利 益	1.1	2.2
Profit from other business transactions	そ の 他 業 務 利 益	2.6	4.8
Expenses (-)	経 費 ( △ )	42.0	83.0
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>33.0</b>	<b>64.0</b>
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	34.5	66.5
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>38.0</b>	<b>68.0</b>
<b>Net income</b>	<b>当 期 ( 中 間 ) 純 利 益</b>	<b>25.5</b>	<b>44.0</b>

Net credit costs (-)	与 信 関 係 費 用 ( △ )	-	1.5
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<Consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2014 Ending
		Ending Sep. 30, 2014	Mar. 31, 2015
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>42.0</b>	<b>76.0</b>
Gain on negative goodwill, etc.	う ち 負 の の れ ん 発 生 益 等	1.8	1.8
<b>Net income</b>	<b>当 期 ( 中 間 ) 純 利 益</b>	<b>33.0</b>	<b>54.0</b>
Gain on negative goodwill, etc.	う ち 負 の の れ ん 発 生 益 等	7.0	7.0
Cash dividends per share	1 株 当 た り 配 当 額	¥6.00	¥12.00
Dividend payout ratio	配 当 性 向	15.3%	18.8%

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

## 不良債権の英語表記対照表

### Problem Loan Matrix

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