

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2015, ended March 31, 2016

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	http://www.chibabank.co.jp/
Representative:	Hidetoshi Sakuma, President
For Inquiry:	Tsutomu Yonemoto, General Manager-Corporate Planning Division
Date of General Meeting of Shareholders:	June 28, 2016 (scheduled)
Payment date of cash dividends:	June 29, 2016 (scheduled)
Filing date of Financial Statements:	June 29, 2016 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2015 to March 31, 2016)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Net Income Attributable to Equities of Parent	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2016	228,693	1.9	85,556	1.5	55,444	(2.7)
Ended March 31, 2015	224,266	2.8	84,244	7.7	57,033	22.8

(Note) Comprehensive Income Fiscal year 2015: ¥29,153 million [(76.5%)] Fiscal year 2014: ¥124,398 million [118.0%]

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, 2016	67.03	66.96	6.4	0.6	37.4
Ended March 31, 2015	68.02	67.95	7.0	0.6	37.5

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2015: ¥184 million Fiscal year 2014: ¥2,032 million

(2) Consolidated Financial Conditions

Fiscal Year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
Ended March 31, 2016	13,333,858	866,398	6.4	1,053.76
Ended March 31, 2015	12,969,442	858,747	6.6	1,030.64

(Reference) Capital assets Fiscal Year 2015: ¥865,882 million Fiscal Year 2014: ¥858,301 million

(Note) "Capital assets to total assets" represents ("Net assets"-"Subscription rights to shares"-"Minority interests")/"Total assets" at 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
Ended March 31, 2016	350,909	(144,763)	(21,667)	1,197,238
Ended March 31, 2015	428,289	(68,275)	4,552	1,012,861

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			
Ended March 31, 2015	—	6.00	—	7.00	13.00	10,826	19.1	1.3
Ended March 31, 2016	—	7.00	—	7.00	14.00	11,533	20.8	1.3
Ending March 31, 2017 (Projection)	—	7.50	—	7.50	15.00		23.4	

3. Consolidated Earnings Projections for Fiscal Year 2016, ending March 31, 2017

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

Six Months Ending September 30, 2016	Ordinary Profit		Net Income Attributable to Equities of Parent		Net Income per Share
	¥Million	%	¥Million	%	
Ending September 30, 2016	42,000	(13.7)	29,000	(11.2)	35.68
Fiscal Year Ending March 31, 2017	76,500	(10.5)	52,000	(6.2)	63.98

***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, 2016 | 875,521,087 shares | March 31, 2015 | 875,521,087 shares |
|----------------|--------------------|----------------|--------------------|
- ② Number of treasury shares:
- | | | | |
|----------------|-------------------|----------------|-------------------|
| March 31, 2016 | 53,818,360 shares | March 31, 2015 | 42,737,186 shares |
|----------------|-------------------|----------------|-------------------|
- ③ Average number of shares:
- | | | | |
|---------|--------------------|---------|--------------------|
| FY 2015 | 827,042,109 shares | FY 2014 | 838,359,081 shares |
|---------|--------------------|---------|--------------------|

(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2015 to March 31, 2016)****(1) Non-consolidated Operating Results**

(%: Changes from previous fiscal year)

Fiscal Year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2016	205,368	4.2	79,664	7.3	52,535	14.6
Ended March 31, 2015	197,003	1.9	74,178	5.4	45,807	6.0

Fiscal Year	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Ended March 31, 2016	63.52	63.45
Ended March 31, 2015	54.63	54.58

(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, 2016	13,265,847	815,178	6.1	991.43
Ended March 31, 2015	12,890,041	801,651	6.2	962.08

(Reference) Capital assets

Fiscal Year 2015: ¥814,662 million

Fiscal Year 2014: ¥801,205 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 2016, ending March 31, 2017

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

Six Months	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2016	40,000	(14.4)	28,500	(11.7)	35.06
Fiscal Year	69,500	(12.7)	48,500	(7.6)	59.67
Ending March 31, 2017					

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 2015

The consolidated operating results for FY 2015 were as follows.

Ordinary income increased by ¥4,426 million compared with the previous fiscal year, to ¥228,693 million mainly due to an increase in interest income such as interest and dividends on securities. Ordinary expenses increased by ¥3,114 million compared with the previous fiscal year, to ¥143,136 million mainly due to an increase in interest expenses such as interest on bonds.

As a result, ordinary profit grew to ¥85,556 million, an increase of ¥1,311 million.

Net income attributable to equities of parent decreased by ¥1,589 million from the previous fiscal year, to ¥55,444 million mainly due to an extraordinary income including negative goodwill recognized regarding share acquisitions of subsidiaries in previous fiscal year.

(ii) Projections for FY 2016

The consolidated ordinary profit and net income attributable to equities of parent for FY 2016 are projected to be ¥76.5 billion and ¥52.0 billion respectively.

The non-consolidated ordinary profit and net income for FY 2016 are projected to be ¥69.5 billion and ¥48.5 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, 2016 was ¥11,127.4 billion, an increase of ¥404.7 billion from the position as of March 31, 2015, 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 ¥330.4 billion from the previous fiscal year-end, to ¥8,769.1 billion. Also, the balance of securities as of March 31, 2016 was ¥2,455.7 billion, an increase of ¥93.4 billion from the previous fiscal year-end.

As a result, the balance of total assets as of March 31, 2016 increased by ¥364.4 billion compared with the previous fiscal year-end, to ¥13,333.8 billion. The balance of net assets as of March 31, 2016 increased by ¥7.6 billion compared with the previous fiscal year-end, to ¥866.3 billion.

(ii) Status of cash flow

The status of consolidated cash flow for FY 2015 was as follows.

The cash flow from operating activities was a net inflow of ¥350.9 billion reflecting an increase in deposits, and cash flow from investing activities was a net outflow of ¥144.7 billion mainly due to the purchase of securities. Also the cash flow from financing activities was a net outflow of ¥21.6 billion due to the cash dividends. This resulted in an increase of ¥184.3 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥1,197.2 billion.

(3) Policy for Profit Allocation and Cash Dividends for FY 2015 and FY 2016

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, 2016 will be ¥7 per share, bringing the total dividends for the term to ¥14 per share.

Taking account of the current business environment and the earnings projection for FY2016, we plan on increasing our total annual dividend by ¥1 to ¥15 per share, including an interim dividend of ¥7.5 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 attributable to equities of parent of ¥57.0 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 attributable to equities of parent of ¥65.0 billion
- Consolidated ROE in the range of 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

For the presently projections, reflecting the changes in the market situation of interest rates, etc. from at the time of formulating the plan, please refer to "1. Operating Results (1) Analysis of Operating Results (ii) Projections for FY 2016" on page 2.

Note: The above numerical targets have been revised due to the change of the medium term management plan in November 2015.

(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 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.

In addition, we will support our customers' main businesses based on an evaluation of their business potential towards the regional revitalization, and develop financial services utilizing IT systems called FinTech.

(ii) Further improving staff training

We will improve the skills of all staff and develop a highly professional workforce. Also, we will set the promotion of diversity as the main management strategy, promoting active participation of women and older staff, to bring out their motivation and skills. In addition, we will create a corporate culture that generates new ideas, dispatching staff to different industries or overseas and utilizing external knowledge.

(iii) Building a sustainable management structure

For sustainable growth, we will improve business efficiency and further strengthen the risk management structure and compliance system, and enhance the group management structure and CSR management.

Also, we will make the effort to improve the stockholders' value, by approaching toward shareholder returns proactively and using capital for our development effectively. In addition, we will develop the initiatives such as cyber security for security and safety of customers.

3. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standard. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

4. Consolidated Financial Information
(1) Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2016
Assets			
(資産の部)			
Cash and due from banks	現金預け金	1,227,256	1,397,413
Call loans and bills bought	コールローン及び買入手形	316,924	198,378
Receivables under resale agreements	買現先勘定	14,996	4,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,091	-
Monetary claims bought	買入金銭債権	22,624	22,051
Trading assets	特定取引資産	271,774	182,592
Money held in trust	金銭の信託	44,450	36,893
Securities	有価証券	2,362,229	2,455,700
Loans and bills discounted	貸出金	8,438,684	8,769,113
Foreign exchanges	外国為替	8,080	2,596
Other assets	その他資産	95,225	109,881
Tangible fixed assets	有形固定資産	102,423	101,971
Buildings, net	建物	30,603	30,315
Land	土地	64,873	64,224
Construction in progress	建設仮勘定	366	728
Other tangible fixed assets	その他の有形固定資産	6,580	6,703
Intangible fixed assets	無形固定資産	11,091	10,934
Software	ソフトウェア	6,292	9,342
Other intangible fixed assets	その他の無形固定資産	4,799	1,592
Net defined benefit asset	退職給付に係る資産	7,569	-
Deferred tax assets	繰延税金資産	6,082	5,928
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,896	76,214
Allowance for loan losses	貸倒引当金	(44,960)	(40,811)
Total assets	資産の部合計	12,969,442	13,333,858
Liabilities			
(負債の部)			
Deposits	預金	10,722,619	11,127,408
Negotiable certificates of deposit	譲渡性預金	495,494	359,022
Call money and bills sold	コールマネー及び売渡手形	39,878	134,500
Payables under securities lending transactions	債券貸借取引受入担保金	154,368	191,699
Trading liabilities	特定取引負債	20,788	22,905
Borrowed money	借入金	308,712	268,485
Foreign exchanges	外国為替	767	640
Bonds payable	社債	76,020	107,545
Other liabilities	その他負債	143,989	121,252
Net defined benefit liability	退職給付に係る負債	20,091	24,483
Provision for directors' retirement benefits	役員退職慰労引当金	185	166
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,093	2,275
Provision for point card certificates	ポイント引当金	442	414
Reserves under special laws	特別法上の引当金	27	27
Deferred tax liabilities	繰延税金負債	30,576	19,349
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,742	11,069
Acceptances and guarantees	支払承諾	82,896	76,214
Total liabilities	負債の部合計	12,110,695	12,467,459

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2016
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	480,803	524,817
Treasury shares	自 己 株 式	(27,532)	(37,480)
Total shareholders' equity	株 主 資 本 合 計	720,474	754,540
Valuation difference on available-for-sale securities	その他有価証券評価差額金	121,264	103,921
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	414	231
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,663	11,050
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,484	(3,861)
Total accumulated other comprehensive income	その他の包括利益累計額合計	137,826	111,342
Subscription rights to shares	新 株 予 約 権	446	516
Total net assets	純 資 産 の 部 合 計	858,747	866,398
Total liabilities and net assets	負債及び純資産の部合計	12,969,442	13,333,858

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

(¥ Million)

Item	科目 (Japanese)	FY 2014 Ended Mar. 31, 2015	FY 2015 Ended Mar. 31, 2016
Ordinary income	経常収益	224,266	228,693
Interest income	資金運用収益	136,601	138,801
Interest on loans and discounts	貸出金利息	111,587	108,853
Interest and dividends on securities	有価証券利息配当金	22,610	26,278
Interest on call loans and bills bought	コールローン利息及び買入手形利息	995	1,454
Interest on receivables under resale agreements	買現先利息	19	20
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	15	21
Interest on deposits with banks	預け金利息	1,071	1,876
Other interest income	その他の受入利息	302	296
Trust fees	信託報酬	3	2
Fees and commissions	役務取引等収益	48,022	48,433
Trading income	特定取引収益	4,271	4,681
Other ordinary income	その他業務収益	4,248	4,242
Other income	その他経常収益	31,117	32,531
Reversal of allowance for loan losses	貸倒引当金戻入益	1,980	2,559
Recoveries of written off claims	償却債権取立益	3,885	2,680
Other	その他の経常収益	25,251	27,291
Ordinary expenses	経常費用	140,021	143,136
Interest expenses	資金調達費用	11,865	15,417
Interest on deposits	預金利息	4,580	5,076
Interest on negotiable certificates of deposit	譲渡性預金利息	542	796
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	316	480
Interest on payables under repurchase agreements	売現先利息	1	2
Interest on payables under securities lending transactions	債券貸借取引支払利息	244	768
Interest on borrowings and rediscounts	借入金利息	488	543
Interest on bonds	社債利息	671	1,953
Other interest expenses	その他の支払利息	5,018	5,797
Fees and commissions payments	役務取引等費用	16,544	17,503
Other ordinary expenses	その他業務費用	424	2,014
General and administrative expenses	営業経費	89,039	87,626
Other expenses	その他経常費用	22,147	20,573
Other	その他の経常費用	22,147	20,573
Ordinary profit	経常利益	84,244	85,556

(¥ Million)

Item	科目 (Japanese)	FY 2014 Ended Mar. 31, 2015	FY 2015 Ended Mar. 31, 2016
Extraordinary income	特 別 利 益	5,128	9
Gain on disposal of non-current assets	固 定 資 産 処 分 益	1	9
Gain on bargain purchase	負 の の れ ん 発 生 益	5,127	-
Extraordinary loss	特 別 損 失	1,140	690
Loss on disposal of non-current assets	固 定 資 産 処 分 損	423	456
Impairment loss	減 損 損 失	717	233
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	88,232	84,875
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	26,653	25,037
Income taxes - deferred	法 人 税 等 調 整 額	4,545	4,393
Total income taxes	法 人 税 等 合 計	31,199	29,431
Net income	当 期 純 利 益	57,033	55,444
Net income attributable to equities of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	57,033	55,444

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY 2014 Ended Mar. 31, 2015	FY 2015 Ended Mar. 31, 2016
Net income	当 期 純 利 益	57,033	55,444
Other comprehensive income	そ の 他 の 包 括 利 益	67,365	(26,290)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	61,042	(17,390)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	390	(182)
Revaluation reserve for land	土 地 再 評 価 差 額 金	1,207	580
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	4,618	(9,346)
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	107	48
Comprehensive income	包 括 利 益	124,398	29,153
(Comprehensive income attributable to)	(内 訳)		
Comprehensive income attributable to equities of parent	親 会 社 株 主 に 係 る 包 括 利 益	124,398	29,153

(3) Consolidated Statement of Changes in Net Assets

FY 2014 Ended Mar. 31, 2015

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当期首残高	145,069	122,134	437,645	(17,581)	687,267
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			(4,161)		(4,161)
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	433,483	(17,581)	683,106
Changes of items during the period	当期変動額					
Dividends from surplus	剰余金の配当			(10,073)		(10,073)
Net income attributable to equities of parent	親会社株主に帰属する当期純利益			57,033		57,033
Purchase of treasury shares	自己株式の取得				(10,062)	(10,062)
Disposal of treasury shares	自己株式の処分			(18)	111	93
Reversal of revaluation reserve for land	土地再評価差額金の取崩			378		378
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	-	-	47,319	(9,951)	37,368
Balance at the end of current period	当期末残高	145,069	122,134	480,803	(27,532)	720,474

	(Japanese)	Accumulated other comprehensive income					Subscripti on rights to shares	Non-controlling interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	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	非支配 持分	純資産 合計
Balance at the beginning of current period	当期首残高	59,757	23	9,834	866	70,482	374	8,064	766,187
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額								(4,161)
Restated balance	会計方針の変更を反映した当期首残高	59,757	23	9,834	866	70,482	374	8,064	762,026
Changes of items during the period	当期変動額								
Dividends from surplus	剰余金の配当								(10,073)
Net income attributable to equities of parent	親会社株主に帰属する当期純利益								57,033
Purchase of treasury shares	自己株式の取得								(10,062)
Disposal of treasury shares	自己株式の処分								93
Reversal of revaluation reserve for land	土地再評価差額金の取崩								378
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)	61,506	390	829	4,618	67,344	72	(8,064)	59,352
Total changes of items during the period	当期変動額合計	61,506	390	829	4,618	67,344	72	(8,064)	96,720
Balance at the end of current period	当期末残高	121,264	414	10,663	5,484	137,826	446	-	858,747

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当期首残高	145,069	122,134	480,803	(27,532)	720,474
Changes of items during the period	当期変動額					
Dividends from surplus	剰余金の配当			(11,610)		(11,610)
Net income attributable to equities of parent	親会社株主に帰属する当期純利益			55,444		55,444
Purchase of treasury shares	自己株式の取得				(10,065)	(10,065)
Disposal of treasury shares	自己株式の処分			(12)	116	103
Reversal of revaluation reserve for land	土地再評価差額金の取崩			193		193
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	-	-	44,014	(9,948)	34,065
Balance at the end of current period	当期末残高	145,069	122,134	524,817	(37,480)	754,540

	(Japanese)	Accumulated other comprehensive income					Subscriber on rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation on reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他の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	純資産合計
Balance at the beginning of current period	当期首残高	121,264	414	10,663	5,484	137,826	446	858,747
Changes of items during the period	当期変動額							
Dividends from surplus	剰余金の配当							(11,610)
Net income attributable to equities of parent	親会社株主に帰属する当期純利益							55,444
Purchase of treasury shares	自己株式の取得							(10,065)
Disposal of treasury shares	自己株式の処分							103
Reversal of revaluation reserve for land	土地再評価差額金の取崩							193
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)	(17,342)	(182)	386	(9,346)	(26,484)	69	(26,414)
Total changes of items during the period	当期変動額合計	(17,342)	(182)	386	(9,346)	(26,484)	69	7,651
Balance at the end of current period	当期末残高	103,921	231	11,050	(3,861)	111,342	516	866,398

(4) Consolidated Cash Flow Statement

(¥ Million)

Item	科目 (Japanese)	FY 2014 Ended Mar.31, 2015	FY 2015 Ended Mar.31, 2016
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	88,232	84,875
Depreciation	減価償却費	7,760	8,169
Impairment loss	減損損失	717	233
Gain on bargain purchase	負のれん発生益	(5,127)	-
Share of (profit) loss of entities accounted for using equity method	持分法による投資損益(△は益)	(2,032)	(184)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(5,181)	(4,148)
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	178	(1,102)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	(467)	(577)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	(31)	(19)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減額(△は減少)	57	182
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△)	29	(28)
Gain on fund management	資金運用収益	(136,601)	(138,801)
Financing expenses	資金調達費用	11,865	15,417
Loss (gain) related to securities	有価証券関係損益(△)	(3,265)	(5,010)
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	(135)	(409)
Foreign exchange losses (gains)	為替差損益(△は益)	(112)	100
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	421	447
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	4,164	89,182
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(3,285)	2,117
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(376,987)	(330,428)
Net increase (decrease) in deposit	預金の純増減(△)	610,739	404,788
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	111,533	(136,471)
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(△)	21,723	(40,227)
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	(113,190)	14,220
Net decrease (increase) in call loans	コールローン等の純増(△)減	104,676	129,115
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増(△)減	(47)	2,091
Net increase (decrease) in call money	コールマネー等の純増減(△)	(64,070)	94,621
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	71,120	37,330
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	(1,832)	5,483
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	(163)	(126)
Increase (decrease) in issuance and redemption of straight bonds	普通社債発行及び償還による増減(△)	36,020	37,130
Proceeds from fund management	資金運用による収入	134,514	135,636
Payments for finance	資金調達による支出	(11,430)	(15,426)
Other, net	その他	(23,803)	(10,741)
Subtotal	小計	455,989	377,440
Income taxes paid	法人税等の支払額	(27,700)	(26,531)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	428,289	350,909

(¥ Million)

Item	科目 (Japanese)	FY 2014 Ended Mar.31, 2015	FY 2015 Ended Mar.31, 2016
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	(953,000)	(1,544,164)
Proceeds from sales of securities	有価証券の売却による収入	577,105	1,095,274
Proceeds from redemption of securities	有価証券の償還による収入	322,683	306,558
Increase in money held in trust	金銭の信託の増加による支出	(7,500)	(6,300)
Decrease in money held in trust	金銭の信託の減少による収入	6,700	10,959
Purchase of tangible fixed assets	有形固定資産の取得による支出	(7,217)	(3,783)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(4,372)	(3,237)
Increase in disposal of tangible fixed assets	有形固定資産の除却による支出	(249)	(71)
Purchase of investments in subsidiaries resulting in no change in scope of consolidation	連結の範囲の変更を伴わない子会社株式の取得による支出	(2,425)	-
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(68,275)	(144,763)
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	(5,000)	-
Issuance of subordinated bonds	劣後特約付社債の発行による収入	30,000	-
Cash dividends paid	配当金の支払額	(10,073)	(11,610)
Cash dividends paid to non-controlling shareholders	非支配株主への配当金の支払額	(314)	-
Purchase of treasury shares	自己株式の取得による支出	(10,062)	(10,065)
Proceeds from sales of treasury shares	自己株式の売却による収入	3	9
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	4,552	(21,667)
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	112	(100)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	364,678	184,377
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	648,182	1,012,861
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	1,012,861	1,197,238

(5) Note for the Assumption of Going Concern

Not applicable.

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

(Changes in Accounting Principles)

(Application of the Accounting Standard for Business Combinations)

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

In the consolidated statements of cash flows, the classification of cash flows has been changed to record cash flows related to purchase or sale of investments in subsidiaries not involving changes in the scope of consolidation in “Net cash provided by (used in) financing activities,” and to record expenses associated with purchase of investments in subsidiaries involving changes in the scope of consolidation, or cash flows related to expenses associated with purchase or sale of investments in subsidiaries not involving changes in the scope of consolidation, in “Net cash provided by (used in) operating activities.

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

The Chiba Bank has applied the transitional treatment stipulated in Article 26-4 of the Practical Guidelines on Accounting Standards for Preparing Consolidated Statements of Cash Flows (Accounting System Committee Report No. 8, November 28, 2014), and did not reclassify comparative information in the consolidated statements of cash flows.

These changes had no impact on the consolidated financial statements for the fiscal year 2015, ending March 31, 2016.

There was no effect on the per share information.

(7) Notes for Consolidated Financial Statements

(Segment Information)

Fiscal year 2015 (from April 1, 2015 to March 31, 2016)

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

(Tax Effect Accounting)

Following the promulgation of the “Partial Revision of Income Tax Act, etc.” (Act No. 15 of 2016) and the “Partial Revision of Local Tax Act, etc.”(Act No. 13 of 2016) on March 29, 2016, the statutory tax rate will be lowered in stages from the fiscal years beginning on or after April 1, 2016. In conjunction with this change, the statutory effective tax rate used to calculate deferred tax assets and deferred tax liabilities will be revised from 32.1% applied in the past to 30.7% for temporary differences expected to be eliminated from the consolidated fiscal year that begins on April 1, 2016 and on April 1, 2017, and to 30.5% for temporary differences expected to be eliminated from the consolidated fiscal year that begins on April 1, 2018. As a result of this change in tax rate, deferred tax liabilities decreased by ¥989 million, valuation difference on available-for-sale securities increased by ¥2,371 million, remeasurements of defined benefit plans decreased by ¥84 million and income taxes – deferred increased by ¥1,297 million. Deferred tax liabilities for land revaluation decreased by ¥580 million and revaluation reserve for land increased by the same amount.

(Per Share Information)

	FY 2015 From Apr. 1, 2015 to Mar.31, 2016
Total net assets per share	¥1,053.76
Net income per share	¥67.03
Diluted net income per share	¥66.96

(Note 1) Basis for computing Net assets per share

(¥ Million)

	As of Mar. 31, 2016
Total net assets	866,398
Amounts to be deducted from total net assets	516
(Subscription rights to shares)	516
Net assets attributable to common stock	865,882
Number of common stock outstanding at the end of the fiscal period	821,702 thousand shares

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

(¥ Million)

	FY 2015 From Apr. 1, 2015 to Mar.31, 2016
Net income per share	
Net income	55,444
Amount that does not belong to common shareholders	-
Net income attributable to common stock	55,444
Average number of shares	827,042 thousand shares
Diluted net income per common stock	
Adjustment in net income	-
Number of increased common stock	895 thousand shares
Subscription rights to shares	895 thousand shares
Convertible securities not diluting earnings per common share	-

(Material Subsequent Events)

Not applicable.

5. Non-consolidated Financial Information
(1) Non-consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2016
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,224,180	1,393,999
Cash	現金	104,282	104,057
Due from banks	預け金	1,119,898	1,289,941
Call loans	コールローン	316,924	198,378
Receivables under resale agreements	買現先勘定	14,996	4,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,091	-
Monetary claims bought	買入金銭債権	13,130	12,501
Trading assets	特定取引資産	271,195	182,419
Trading account securities	商品有価証券	7,233	9,456
Derivatives of trading securities	商品有価証券派生商品	-	2
Trading-related financial derivatives	特定金融派生商品	22,207	26,039
Other trading assets	その他の特定取引資産	241,753	146,921
Money held in trust	金銭の信託	38,450	31,393
Securities	有価証券	2,355,778	2,447,857
Government bonds	国債	879,018	834,956
Local government bonds	地方債	338,965	353,911
Corporate bonds	社債	243,138	288,236
Stocks	株式	251,569	220,562
Other securities	その他の証券	643,087	750,191
Loans and bills discounted	貸出金	8,461,180	8,797,479
Bills discounted	割引手形	18,632	16,003
Loans on bills	手形貸付	141,381	119,332
Loans on deeds	証書貸付	7,678,188	8,036,386
Overdrafts	当座貸越	622,977	625,757
Foreign exchanges	外国為替	8,080	2,596
Due from foreign banks (our accounts)	外国他店預け	6,689	1,692
Foreign bills bought	買入外国為替	348	307
Foreign bills receivable	取立外国為替	1,042	596
Other assets	その他資産	44,029	54,027
Prepaid expenses	前払費用	135	116
Accrued income	未収収益	13,458	12,636
Initial margins of futures markets	先物取引差入証拠金	213	489
Variation margins of futures markets	先物取引差金勘定	4	32
Derivatives other than for trading - assets	金融派生商品	5,350	14,461
Cash collateral paid for financial instruments	金融商品等差入担保金	8,867	8,098
Other	その他の資産	15,999	18,192
Tangible fixed assets	有形固定資産	97,250	96,934
Buildings, net	建物	29,137	28,980
Land	土地	62,004	61,390
Construction in progress	建設仮勘定	366	728
Other tangible fixed assets	その他の有形固定資産	5,740	5,835
Intangible fixed assets	無形固定資産	10,952	10,729
Software	ソフトウェア	6,152	9,136
Other intangible fixed assets	その他の無形固定資産	4,799	1,593

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2016
Prepaid pension cost	前 払 年 金 費 用	-	1,070
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	66,864	61,924
Allowance for loan losses	貸 倒 引 当 金	(35,062)	(30,464)
Total assets	資 産 の 部 合 計	12,890,041	13,265,847
Liabilities	(負債の部)		
Deposits	預 金	10,733,396	11,140,215
Current deposits	当 座 預 金	207,342	232,306
Ordinary deposits	普 通 預 金	6,395,972	6,689,702
Saving deposits	貯 蓄 預 金	242,188	243,218
Deposits at notice	通 知 預 金	6,250	5,842
Time deposits	定 期 預 金	3,620,203	3,666,251
Other deposits	そ の 他 の 預 金	261,440	302,892
Negotiable certificates of deposit	譲 渡 性 預 金	534,094	399,022
Call money	コ ー ル マ ネ ー	39,878	134,500
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	154,368	191,699
Trading liabilities	特 定 取 引 負 債	20,788	22,905
Trading securities sold for short sales	売 付 商 品 債 券	1,042	-
Derivatives of trading securities - assets	商 品 有 価 証 券 派 生 商 品	0	18
Trading-related financial derivatives	特 定 金 融 派 生 商 品	19,745	22,886
Borrowed money	借 用 金	307,655	267,573
Borrowings from other banks	借 入 金	307,655	267,573
Foreign exchanges	外 国 為 替	767	640
Foreign bills sold	売 渡 外 国 為 替	297	483
Foreign bills payable	未 払 外 国 為 替	469	157
Bonds payable	社 債	76,020	107,545
Other liabilities	そ の 他 負 債	95,014	73,185
Domestic exchange settlement account, credit	未 決 済 為 替 借	55	13
Income taxes payable	未 払 法 人 税 等	11,229	10,521
Accrued expenses	未 払 費 用	9,437	9,414
Unearned revenue	前 受 収 益	2,305	2,110
Derivatives other than for trading - liabilities	金 融 派 生 商 品	15,904	4,101
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	2,851	12,865
Asset retirement obligations	資 産 除 去 債 務	219	217
Other	そ の 他 の 負 債	53,012	33,941
Provision for retirement benefits	退 職 給 付 引 当 金	19,991	19,320
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	2,093	2,275
Provision for point card certificates	ポ イ ン ト 引 当 金	176	195
Deferred tax liabilities	繰 延 税 金 負 債	25,536	18,594
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	11,742	11,069
Acceptances and guarantees	支 払 承 諾	66,864	61,924
Total liabilities	負 債 の 部 合 計	12,088,390	12,450,669

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2015	As of Mar. 31, 2016
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Legal capital surplus	資 本 準 備 金	122,134	122,134
Retained earnings	利 益 剰 余 金	436,076	477,182
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	385,146	426,252
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	35	85
General reserve	別 途 積 立 金	335,971	370,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	49,139	55,195
Treasury shares	自 己 株 式	(27,532)	(37,480)
Total shareholders' equity	株 主 資 本 合 計	675,747	706,905
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	114,380	96,475
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	414	231
Revaluation reserve for land	土 地 再 評 価 差 額 金	10,663	11,050
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	125,457	107,757
Subscription rights to shares	新 株 予 約 権	446	516
Total net assets	純 資 産 の 部 合 計	801,651	815,178
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	12,890,041	13,265,847

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2014 Ended Mar. 31, 2015	FY 2015 Ended Mar. 31, 2016
Ordinary income	経常収益	197,003	205,368
Interest income	資金運用収益	137,880	140,857
Interest on loans and discounts	貸出金利利息	111,296	108,658
Interest and dividends on securities	有価証券利息配当金	24,366	28,707
Interest on call loans	コールローン利息	995	1,454
Interest on receivables under resale agreements	買現先利息	19	20
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	15	21
Interest on deposits with banks	預け金利利息	1,069	1,872
Other interest income	その他の受入利息	117	122
Trust fees	信託報酬	3	2
Fees and commissions	役務取引等収益	38,135	39,052
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,531	7,582
Other fees and commissions	その他の役務収益	30,604	31,470
Trading income	特定取引収益	2,652	3,276
Gains on trading account securities transactions	商品有価証券収益	734	891
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	-	346
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,579	1,768
Other trading income	その他の特定取引収益	338	270
Other ordinary income	その他業務収益	4,231	4,233
Gains on foreign exchange transactions	外国為替売買益	1,313	1,262
Gains on sales of bonds	国債等債券売却益	2,417	2,941
Gains on redemption of bonds	国債等債券償還益	40	29
Income from derivatives other than for trading or hedging	金融派生商品収益	459	-
Other	その他の業務収益	0	0
Other income	その他経常収益	14,099	17,946
Reversal of allowance for loan losses	貸倒引当金戻入益	2,523	3,763
Recoveries of written off claims	償却債権取立益	3,853	2,655
Gain on sales of stocks and other securities	株式等売却益	1,327	3,360
Gain on money held in trust	金銭の信託運用益	133	407
Other	その他の経常収益	6,260	7,758

(¥ Million)

Item	科目 (Japanese)	FY 2014 Ended Mar. 31, 2015	FY 2015 Ended Mar. 31, 2016
Ordinary expenses	経常費用	122,824	125,704
Interest expenses	資金調達費用	11,847	15,398
Interest on deposits	預金利息	4,582	5,077
Interest on negotiable certificates of deposit	譲渡性預金利息	551	805
Interest on call money	コールマネー利息	316	480
Interest on payables under repurchase agreements	売現先利息	1	2
Interest on payables under securities lending transactions	債券貸借取引支払利息	244	768
Interest on borrowings and rediscounts	借用金利息	486	541
Interest on bonds	社債利息	671	1,953
Interest on interest swaps	金利スワップ支払利息	4,111	4,546
Other interest expenses	その他の支払利息	880	1,223
Fees and commissions payments	役務取引等費用	18,908	20,017
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,469	1,480
Other fees and commissions	その他の役務費用	17,438	18,536
Other ordinary expenses	その他業務費用	424	2,014
Loss on sales of bonds	国債等債券売却損	424	701
Loss on devaluation of bonds	国債等債券償却	-	37
Expenses on derivatives other than for trading or hedging	金融派生商品費用	-	1,275
General and administrative expenses	営業経費	83,370	81,729
Other expenses	その他経常費用	8,273	6,544
Written-off of loans	貸出金償却	5,184	3,670
Losses on sales of stocks and other securities	株式等売却損	95	562
Losses on devaluation of stocks and other securities	株式等償却	0	24
Other	その他の経常費用	2,993	2,286
Ordinary profit	経常利益	74,178	79,664
Extraordinary income	特別利益	1	9
Gain on disposal of non-current assets	固定資産処分益	1	9
Extraordinary losses	特別損失	1,136	641
Loss on disposal of non-current assets	固定資産処分損	420	454
Impairment loss	減損損失	716	186
Income before income taxes	税引前当期純利益	73,043	79,031
Income taxes - current	法人税、住民税及び事業税	23,232	22,172
Income taxes - deferred	法人税等調整額	4,003	4,323
Total income taxes	法人税等合計	27,235	26,496
Net income	当期純利益	45,807	52,535

(3) Non-consolidated Statement of Changes in Net Assets

FY 2014 Ended Mar. 31, 2015

(¥ Million)

	(Japanese)	Shareholders' equity							Treasury shares	Total shareholders' equity
		株主資本								
		Capital stock	Capital surplus		Retained earnings			Total Retained earnings		
			資本剰余金		利益剰余金					
資本金	資本準備金	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings		自己株式	株主資本合計		
		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	122,134	50,930	353,214	404,144	(17,581)	653,766	
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額					(4,161)	(4,161)		(4,161)	
Restated balance	会計方針の変更を反映した当期首残高	145,069	122,134	122,134	50,930	349,052	399,982	(17,581)	649,605	
Changes of items during the period	当期変動額									
Dividends from surplus	剰余金の配当					(10,073)	(10,073)		(10,073)	
Net income	当期純利益					45,807	45,807		45,807	
Purchase of treasury shares	自己株式の取得							(10,062)	(10,062)	
Disposal of treasury shares	自己株式の処分					(18)	(18)	111	93	
Reversal of revaluation reserve for land	土地再評価差額金の取崩					378	378		378	
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	-	-	-	-	36,093	36,093	(9,951)	26,142	
Balance at the end of current period	当期末残高	145,069	122,134	122,134	50,930	385,146	436,076	(27,532)	675,747	

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当期首残高	55,633	23	9,834	65,491	374	719,632
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額						(4,161)
Restated balance	会計方針の変更を反映した当期首残高	55,633	23	9,834	65,491	374	715,471
Changes of items during the period	当期変動額						
Dividends from surplus	剰余金の配当						(10,073)
Net income	当期純利益						45,807
Purchase of treasury shares	自己株式の取得						(10,062)
Disposal of treasury shares	自己株式の処分						93
Reversal of revaluation reserve for land	土地再評価差額金の取崩						378
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)	58,746	390	829	59,965	72	60,037
Total changes of items during the period	当期変動額合計	58,746	390	829	59,965	72	86,180
Balance at the end of current period	当期末残高	114,380	414	10,663	125,457	446	801,651

	(Japanese)	Shareholders' equity								
		株主資本								
		Capital stock	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total Retained earnings			
資本金	資本準備金	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	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	122,134	50,930	385,146	436,076	(27,532)	675,747	
Changes of items during the period	当期変動額									
Dividends from surplus	剰余金の配当					(11,610)	(11,610)		(11,610)	
Net income	当期純利益					52,535	52,535		52,535	
Purchase of treasury shares	自己株式の取得							(10,065)	(10,065)	
Disposal of treasury shares	自己株式の処分					(12)	(12)	116	103	
Reversal of revaluation reserve for land	土地再評価差額金の取崩					193	193		193	
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	-	-	-	-	41,106	41,106	(9,948)	31,157	
Balance at the end of current period	当期末残高	145,069	122,134	122,134	50,930	426,252	477,182	(37,480)	706,905	

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計		
Balance at the beginning of current period	当期首残高	114,380	414	10,663	125,457	446	801,651
Changes of items during the period	当期変動額						
Dividends from surplus	剰余金の配当						(11,610)
Net income	当期純利益						52,535
Purchase of treasury shares	自己株式の取得						(10,065)
Disposal of treasury shares	自己株式の処分						103
Reversal of revaluation reserve for land	土地再評価差額金の取崩						193
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)	(17,904)	(182)	386	(17,700)	69	(17,630)
Total changes of items during the period	当期変動額合計	(17,904)	(182)	386	(17,700)	69	13,527
Balance at the end of current period	当期末残高	96,475	231	11,050	107,757	516	815,178

SUPPLEMENTARY INFORMATION
For Fiscal Year 2015
(Ended March 31, 2016)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income

■ <Consolidated> Ordinary profit increased by ¥1.3 billion compared with the previous fiscal year, to ¥85.5 billion, and net income attributable to equities of parent decreased by ¥1.5 billion compared with the previous fiscal year, to ¥55.4 billion. (The highest ever in ordinary profit and the second highest ever in net income attributable to equities of parent)

Excluding gain on negative goodwill, etc., net income attributable to equities of parent recorded the highest ever, an increase of ¥5.4 billion compared with the previous fiscal year.

■ <Non-consolidated> Ordinary profit increased by ¥5.4 billion compared with the previous fiscal year, to ¥79.6 billion and net income increased by ¥6.7 billion compared with the previous fiscal year, to ¥52.5 billion. (The highest ever both in ordinary profit and net income)

■ Both on a consolidated basis and on a non-consolidated basis, income exceeded the projection. Non-consolidated income increased for the fourth successive fiscal year.

① Summary of income <Consolidated>

						(¥ Billion)
	(Japanese)	FY 2015 Ended Mar. 31, 2016 (a)			FY 2014 Ended Mar. 31, 2015 (b)	(Reference) FY2015 Projection
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	85.5	1.3	1.5%	84.2	84.5
Net income attributable to equities of parent	親会社株主に帰属する当期純利益	55.4	(1.5)	(2.7%)	57.0	54.0
Excluding gain on negative goodwill, etc.	除く負のれん発生益等	55.4	5.4	10.8%	50.0	-

② Summary of income <Non-consolidated>

						(¥ Billion)
	(Japanese)	FY 2015 Ended Mar. 31, 2016 (a)			FY 2014 Ended Mar. 31, 2015 (b)	(Reference) FY2015 Projection
			(a-b)	(a-b)/b		
Ordinary profit	経 常 利 益	79.6	5.4	7.3%	74.1	77.0
Net income	当 期 純 利 益	52.5	6.7	14.6%	45.8	50.0

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

■ The balance of loans increased by ¥336.2 billion compared with the previous fiscal year-end, to ¥8,797.4 billion, and the balance of deposits increased by ¥406.8 billion compared with the previous fiscal year-end, to ¥11,140.2 billion.

						(¥ Billion)
	(Japanese)	As of Mar. 31, 2016 (a)			As of Mar. 31, 2015 (b)	
			(a-b)	(a-b)/b		
Loans and bills discounted	貸 出 金	8,797.4	336.2	3.9%	8,461.1	
Deposits	預 金	11,140.2	406.8	3.7%	10,733.3	

(3) Capital ratio (Basel III)

The total capital ratio under Basel III was 13.79% on a consolidated basis, and 13.26% on a non-consolidated basis.

					As of Mar. 31, 2015 (b)
	(Japanese)	As of Mar. 31, 2016 (a)			
			(a-b)	(a-b)/b	
Consolidated total capital ratio	連結総自己資本比率	13.79%	(0.87%)	14.66%	
Tier 1 capital ratio	T i e r 1 比 率	12.74%	(0.42%)	13.17%	
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.74%	(0.42%)	13.17%	
Non-consolidated total capital ratio	単体総自己資本比率	13.26%	(0.58%)	13.84%	
Tier 1 capital ratio	T i e r 1 比 率	12.25%	(0.19%)	12.44%	
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.25%	(0.19%)	12.44%	

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Gross business profit decreased by ¥1.7 billion compared with the previous fiscal year, to ¥150.0 billion. Net interest income decreased by ¥0.5 billion, while profit from other business transactions decreased by ¥1.5 billion compared with the previous fiscal year. Net fees and commissions income remained at the same level as the previous fiscal year.
- Expenses decreased by ¥0.5 billion compared with the previous fiscal year, to ¥82.0 billion mainly by lowered deposit insurance premium rates.
- Core net business income excluding gains (losses) related to bonds decreased by ¥1.3 billion compared with the previous fiscal year, to ¥65.7 billion.

(¥ Billion)

	(Japanese)	FY 2015 Ended			FY 2014 Ended
		Mar. 31, 2016 (a)	(a-b)	(a-b)/b	Mar. 31, 2015 (b)
Gross business profit	業 務 粗 利 益	150.0	(1.7)	(1.1%)	151.7
Net interest income	資 金 利 益	125.4	(0.5)		126.0
Net fees and commissions income	役 務 取 引 等 利 益	19.0	(0.1)		19.2
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	5.9	(1.8)		7.8
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	7.2	1.5		5.7
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	3.5	1.2		2.3
Guarantee charges and group insurance costs	う ち 団 信 保 険 料 ・ 支 払 保 証 料 (△)	12.9	0.9		12.0
Trading income	特 定 取 引 利 益	3.2	0.6		2.6
Profit from other business transactions	そ の 他 業 務 利 益	2.2	(1.5)		3.8
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2.2	0.1		2.0
Expenses (-)	経 費 (△)	82.0	(0.5)	(0.6%)	82.6
Personnel expenses (-)	人 件 費 (△)	41.7	0.1		41.6
Non-personnel expenses (-)	物 件 費 (△)	34.9	(1.3)		36.3
Taxes (-)	税 金 (△)	5.3	0.7		4.6
Core net business income	コ ア 業 務 純 益	65.7	(1.3)	(2.0%)	67.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	67.9	(1.1)	(1.6%)	69.1
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	-	-		-
Net business income	業 務 純 益	67.9	(1.1)	(1.6%)	69.1

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds

注. コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

(Reference) (参考)

	(Japanese)	As of Mar. 31,			As of Mar. 31,
		2016 (a)	(a-b)		2015 (b)
Number of Branches	店 舗 数	183	1		182
Branches	本 支 店	163	1		162
Sub-branches	出 張 所	20	-		20
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	6	-		6
Number of employees	従 業 員 数	4,280	24		4,256

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注. 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Net income

- Ordinary profit increased by ¥5.4 billion compared with the previous fiscal year, to ¥79.6 billion, and net income increased by ¥6.7 billion compared with the previous fiscal year, to ¥52.5 billion.
- Net credit costs were a reduction of ¥2.3 billion, an improvement of ¥1.9 billion compared with the previous fiscal year.

		(¥ Billion)			
	(Japanese)	FY 2015 Ended Mar. 31, 2016 (a)	(a-b)	(a-b)/b	FY 2014 Ended Mar. 31, 2015 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	67.9	(1.1)	(1.6%)	69.1
Net transfer to general allowance for loan losses (i) (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	-	-		-
Net business income	業 務 純 益	67.9	(1.1)	(1.6%)	69.1
Non-recurrent income and losses	臨 時 損 益	11.7	6.6		5.0
Disposal of non-performing loans (ii) (-)	う ち 不 良 債 権 処 理 額 (△)	(2.3)	(1.9)		(0.3)
Written-off of loans (-)	う ち 貸 出 金 償 却 (△)	3.6	(1.5)		5.1
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	3.7	1.2		2.5
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2.6	(1.1)		3.8
Gains (losses) related to stocks, etc.	う ち 株 式 関 係 損 益	2.7	1.5		1.2
Ordinary profit	経 常 利 益	79.6	5.4	7.3%	74.1
Extraordinary income (loss)	特 別 損 益	(0.6)	0.5		(1.1)
Net income	当 期 純 利 益	52.5	6.7	14.6%	45.8
Gains (losses) related to securities	有 価 証 券 関 係 損 益	5.0	1.7		3.2
Net credit costs (i)+(ii) (-)	与 信 関 係 費 用 (△)	(2.3)	(1.9)		(0.3)

3. Management Indices <Non-consolidated>

	(Japanese)	FY 2015 Ended Mar. 31, 2016 (a)	(a-b)	FY 2014 Ended Mar. 31, 2015 (b)
Overhead ratio (OHR) *1	O H R	55.06%	(0.30%)	55.36%
Return on average total assets (ROA) *2	R O A	0.39%	0.01%	0.37%
Return on equity (ROE) *3	R O E	6.49%	0.45%	6.03%

- *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 ¥336.2 billion from the previous fiscal year-end, to ¥8,797.4 billion. Corporate loans increased by ¥203.8 billion, and housing loans increased by ¥124.1 billion compared with the previous fiscal year-end.
- The balance of deposits increased by ¥406.8 billion compared with the previous fiscal year-end, to ¥11,140.2 billion mainly due to an increase in personal deposits.
- Balance of investment trusts decreased by ¥18.6 billion compared with the previous fiscal year-end, to ¥360.7 billion, and insurance premiums of personal annuities, etc. were ¥113.2 billion, remained at the same level as the previous fiscal year.

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

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2016		As of Mar. 31, 2015
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	8,797.4	336.2	8,461.1
Domestic operations	国 内 向 け 貸 出	8,628.8	329.4	8,299.3
Corporate loans	事 業 者 向 け 貸 出	5,135.8	203.8	4,931.9
Small and medium-sized enterprises (i)	う ち 中 小 企 業 向 け 貸 出	3,786.6	202.6	3,583.9
Consumer loans (ii)	消 費 者 ロ ー ン	3,263.4	140.2	3,123.1
Housing loans	う ち 住 宅 ロ ー ン	3,140.5	124.1	3,016.3
Public sectors	公 共 向 け 貸 出	229.5	(14.7)	244.2
Small and medium-sized enterprises, etc. (i)+(ii)	う ち 中 小 企 業 等 貸 出	7,050.0	342.9	6,707.0
[Ratio]	(中 小 企 業 等 貸 出 比 率)	[81.70%]	[0.88%]	[80.81%]
Overseas operations	海 外 向 け 貸 出	168.6	6.8	161.7
Deposits	預 金	11,140.2	406.8	10,733.3
Domestic operations	国 内	10,689.0	281.9	10,407.1
Personal Deposits	う ち 個 人	8,071.9	152.1	7,919.8
Corporate Deposits	う ち 法 人	1,972.8	137.7	1,835.0
Overseas operations	海 外 店 等	451.1	124.8	326.2

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥Billion)

	(Japanese)	FY 2015 Ended		FY 2014 Ended
		Mar. 31, 2016	(a-b)	Mar. 31, 2015
		(a)		(b)
New housing loans	住 宅 ロ ー ン 実 行 額	356.6	(2.3)	358.9

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	FY 2015 Ended		FY 2014 Ended
		Mar. 31, 2016	(a-b)	Mar. 31, 2015
		(a)		(b)
Balance of investment trusts	投 資 信 託 残 高	360.7	(18.6)	379.4

(¥ Billion)

	(Japanese)	FY 2015 Ended		FY 2014 Ended
		Mar. 31, 2016	(a-b)	Mar. 31, 2015
		(a)		(b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	113.2	(1.3)	114.5

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2016		As of Mar. 31, 2015
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,308.8	121.1	2,187.6
Government bonds	国 債	821.1	(50.8)	871.9
Stocks	株 式	119.3	(3.2)	122.6
Corporate bonds and others	社 債 他	818.8	114.4	704.4
Foreign currency securities	外 貨 建 有 価 証 券	549.4	60.8	488.6
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.7 years	0.2 year	3.4 years

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

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

注 1. 評価損益を除いた取得原価で表示しております。

注 2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥8.2 billion compared with the previous fiscal year-end, to ¥151.7 billion. The non-performing loan ratio was 1.70% and remained at a low level.
- The coverage ratio, including allowances, was at a high level, 73.6% for total disclosed claims, 75.6% for doubtful claims, and 58.7% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2016		As of Mar. 31, 2015
		(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	19,675	(360)	20,035
Doubtful Claims	危 険 債 権	85,576	(1,254)	86,831
Substandard Claims	要 管 理 債 権	46,508	(6,659)	53,168
Total	合 計	151,761	(8,273)	160,035

Normal Claims	正 常 債 権	8,748,971	345,596	8,403,375
Total Claims Outstandings*	総 与 信 残 高	8,900,733	337,322	8,563,410
Non-performing loan ratio	不 良 債 権 比 率	1.70%	(0.16%)	1.86%
Coverage ratio	保 全 率	73.6%	(0.5%)	74.1%

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, 2015 (B)
						(A-B)	27年3月末比	
		債権額	担保・保証	貸倒引当金	引当率	保全率	27年3月末比	27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	19,675	18,752	922	100.0%	100.0%	-	100.0%
Doubtful Claims	危 険 債 権	85,576	50,195	14,522	41.0%	75.6%	(1.4%)	77.0%
Substandard Claims	要 管 理 債 権	46,508	20,114 ^{注1}	7,224	27.3%	58.7%	(0.9%)	59.7%
Total	合 計	151,761	89,063	22,669	36.1%	73.6%	(0.5%)	74.1%

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 2016, ending March 31, 2017, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2016	FY 2016 Ending Mar. 31, 2017
		Ordinary profit	経 常 利 益
Net income attributable to equities of parent	親会社株主に帰属する 当期（中間）純利益	29.0	52.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2016	FY 2016 Ending Mar. 31, 2017
		Ordinary profit	経 常 利 益
Net income	当期（中間）純利益	28.5	48.5

<Cash Dividends>

	(Japanese)	For the six months Ending Sep. 30, 2016	FY 2016 Ending Mar. 31, 2017
		Cash dividends per share	1 株 当 た り 配 当 金

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY 2015 Ended		FY 2014 Ended
		Mar. 31, 2016 (a)	(a-b)	Mar. 31, 2015 (b)
Gross business profits	業 務 粗 利 益	150,007	(1,734)	151,742
Domestic gross business profits	国 内 業 務 粗 利 益	142,354	(1,627)	143,982
Net interest income	資 金 利 益	119,495	(598)	120,093
Net fees and commissions income	役 務 取 引 等 利 益	18,813	(89)	18,903
Net trading income	特 定 取 引 利 益	3,293	645	2,648
Profit from other business transactions	そ の 他 業 務 利 益	752	(1,584)	2,336
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2,002	131	1,870
International gross business profits	国 際 業 務 粗 利 益	7,652	(107)	7,759
Net interest income	資 金 利 益	5,979	20	5,958
Net fees and commissions income	役 務 取 引 等 利 益	224	(102)	327
Net trading income	特 定 取 引 利 益	(17)	(21)	4
Profit from other business transactions	そ の 他 業 務 利 益	1,465	(3)	1,469
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	228	66	162
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	82,072	(565)	82,637
Personnel expenses (-)	人 件 費 (△)	41,745	109	41,635
Non-personnel expenses (-)	物 件 費 (△)	34,985	(1,377)	36,363
Taxes (-)	税 金 (△)	5,341	702	4,638
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	67,935	(1,168)	69,104
Net transfer to (from) general allowance for loan losses (i) (-)	一 般 貸 引 当 金 純 繰 入 額 (△)	--- [(4,375)]	(2,949)	[(1,425)]
Core net business income	コ ア 業 務 純 益	65,703	(1,367)	67,071
Net business income	業 務 純 益	67,935	(1,168)	69,104
Non-recurrent income and losses	臨 時 損 益	11,728	6,654	5,074
Disposal of non-performing loans (ii) (-)	不 良 債 権 処 理 額 (△)	(2,338)	(1,950)	(387)
Written-off of loans (-)	貸 出 金 償 却 (△)	3,670	(1,514)	5,184
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 (△)	--- [611]	[1,709]	[(1,097)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(318)	(382)	64
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 (△)	729	(10)	740
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	→ 3,763	1,240	2,523
Recoveries of written off claims	償 却 債 権 取 立 益	2,655	(1,197)	3,853
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,773	1,540	1,232
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	6,617	3,163	3,454
Ordinary profit	経 常 利 益	79,664	5,485	74,178
Extraordinary income (losses)	特 別 損 益	(632)	503	(1,135)
Income before income taxes	税 引 前 当 期 純 利 益	79,031	5,988	73,043
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	22,172	(1,059)	23,232
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	4,323	319	4,003
Total income taxes (-)	法 人 税 等 合 計 (△)	26,496	(739)	27,235
Net income	当 期 純 利 益	52,535	6,728	45,807
Net Credit Costs (i) + (ii) (-)	与 信 関 係 費 用 (△)	(2,338)	(1,950)	(387)

<Consolidated>

(¥ Million)

	(Japanese)	FY 2015 Ended Mar. 31, 2016 (a)	(a-b)	FY 2014 Ended Mar. 31, 2015 (b)
Consolidated gross profits	連 結 粗 利 益	161,225	(3,088)	164,314
Net interest income	資 金 利 益	123,384	(1,352)	124,736
Net fees and commissions income	役 務 取 引 等 利 益	30,932	(549)	31,481
Net trading income	特 定 取 引 利 益	4,681	409	4,271
Profit from other business transactions	そ の 他 業 務 利 益	2,227	(1,596)	3,823
General and administrative expenses (-)	営 業 経 費 (△)	87,626	(1,413)	89,039
Net credit costs (i) (-)	与 信 関 係 費 用 (△)	(817)	(1,322)	504
Written-off of loans (-)	貸 出 金 償 却 (△)	3,954	(1,529)	5,483
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	--- [1,617]	[1,728]	[(110)]
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	--- [(4,177)]	[(2,307)]	[(1,870)]
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	(260)	(407)	146
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 (△)	729	(10)	740
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	→ 2,559	578	1,980
Recoveries of written off claims	償 却 債 権 取 立 益	2,680	(1,204)	3,885
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,779	1,546	1,232
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	184	(1,848)	2,032
Others	そ の 他	8,176	1,967	6,209
Ordinary profit	経 常 利 益	85,556	1,311	84,244
Extraordinary income (losses)	特 別 損 益	(680)	(4,669)	3,988
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	84,875	(3,357)	88,232
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	25,037	(1,615)	26,653
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	4,393	(151)	4,545
Total income taxes (-)	法 人 税 等 合 計 (△)	29,431	(1,767)	31,199
Net income	当 期 純 利 益	55,444	(1,589)	57,033
Net income attributable to equities of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	55,444	(1,589)	57,033

Net Credit Costs (i) (-)	与 信 関 係 費 用 (△)	(817)	(1,322)	504
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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)	76,632	(2,803)	79,435
Consolidated net business income	連 結 業 務 純 益	76,632	(2,803)	79,435

Note 1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - 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) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

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

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

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

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2015 Ended	(a-b)	FY 2014 Ended
		Mar. 31, 2016 (a)		Mar. 31, 2015 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	67,935	(1,168)	69,104
Per head (in thousands of yen)	職員一人当たり(千円)	16,469	(463)	16,933
(2) Net business income	業 務 純 益	67,935	(1,168)	69,104
Per head (in thousands of yen)	職員一人当たり(千円)	16,469	(463)	16,933

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 2015 Ended	(a-b)	FY 2014 Ended
		Mar. 31, 2016 (a)		Mar. 31, 2015 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.06%	(0.09%)	1.16%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.26%	(0.08%)	1.35%
(ii) Average yield on securities	有 価 証 券 利 回	1.04%	0.14%	0.90%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.72%	(0.06%)	0.79%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.03%	(0.00%)	0.03%
(ii) Expense ratio	経 費 率	0.73%	(0.02%)	0.76%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.34%	(0.03%)	0.37%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.23%	(0.09%)	1.32%

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

(¥ Million)

	(Japanese)	FY 2015 Ended	(a-b)	FY 2014 Ended
		Mar. 31, 2016 (a)		Mar. 31, 2015 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	2,231	198	2,033
Gains on sales	売 却 益	2,941	523	2,417
Gains on redemptions	償 還 益	29	(11)	40
Losses on sales (-)	売 却 損 (△)	701	276	424
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	37	37	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,773	1,540	1,232
Gains on sales	売 却 益	3,360	2,032	1,327
Losses on sales (-)	売 却 損 (△)	562	467	95
Write-offs (-)	償 却 (△)	24	24	0

5. Capital Ratio (BIS Guidelines)

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

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2016 (a) [Preliminary figures]			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.79%	(0.10%)	(0.87%)	13.89%	14.66%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.74%	0.14%	(0.42%)	12.59%	13.17%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.74%	0.14%	(0.42%)	12.59%	13.17%
(4) Total capital	総自己資本の額	852.4	16.9	28.3	835.5	824.1
(5) Tier 1 capital	T i e r 1 資本の額	787.7	30.2	47.6	757.4	740.0
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	787.7	30.2	47.6	757.4	740.0
(7) Total risk-weighted assets	リスクアセットの額	6,181.8	167.2	563.6	6,014.5	5,618.1
(8) Total required capital	総所要自己資本額	494.5	13.3	45.0	481.1	449.4

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2016 (a) [Preliminary figures]			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (4)/(7)	総自己資本比率	13.26%	0.06%	(0.58%)	13.19%	13.84%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.25%	0.26%	(0.19%)	11.98%	12.44%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.25%	0.26%	(0.19%)	11.98%	12.44%
(4) Total capital	総自己資本の額	786.1	15.8	26.5	770.2	759.6
(5) Tier 1 capital	T i e r 1 資本の額	726.2	26.7	43.5	699.4	682.7
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	726.2	26.7	43.5	699.4	682.7
(7) Total risk-weighted assets	リスクアセットの額	5,927.8	91.0	441.4	5,836.8	5,486.4
(8) Total required capital	総所要自己資本額	474.2	7.2	35.3	466.9	438.9

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 2015 Ended Mar. 31, 2016 (a)			For the six months Ended Sep. 30, 2015 (b)	FY 2014 Ended Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	8.40%	(0.58%)	(0.70%)	8.99%	9.10%
Net income basis (Annual)	当期純利益ベース（年率）	6.49%	(1.52%)	0.45%	8.02%	6.03%

<Consolidated>

	(Japanese)	FY 2015 Ended Mar. 31, 2016 (a)			For the six months Ended Sep. 30, 2015 (b)	FY 2014 Ended Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Net income attributable to equities of parent basis (Annual)	親会社株主に帰属する当期純利益ベース（年率）	6.43%	(1.15%)	(0.64%)	7.58%	7.07%

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 2015 Ended Mar. 31, 2016 (a)			For the six months Ended Sep. 30, 2015 (b)	FY 2014 Ended Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	11,140.2	470.6	406.8	10,669.5	10,733.3
Domestic	うち国内	10,689.0	363.3	281.9	10,325.7	10,407.1
In Chiba Prefecture	うち県内	10,301.1	340.0	252.1	9,961.1	10,049.0
Personal deposits	うち個人	8,071.9	64.9	152.1	8,007.0	7,919.8
Corporate deposits	うち法人	1,972.8	107.0	137.7	1,865.8	1,835.0
Public sectors	うち公共	644.2	191.3	(7.9)	452.9	652.2
Deposits (Average balance)	預金 (平残)	10,741.0	25.7	501.7	10,715.2	10,239.2
Domestic	うち国内	10,338.4	(9.7)	359.2	10,348.2	9,979.2
In Chiba Prefecture	うち県内	9,977.6	(14.6)	338.0	9,992.3	9,639.6
Loans and bills discounted (Term-end balance)	貸出金 (末残)	8,797.4	154.4	336.2	8,643.0	8,461.1
Domestic	うち国内	8,628.8	154.7	329.4	8,474.0	8,299.3
In Chiba Prefecture	うち県内	6,280.8	93.6	213.0	6,187.1	6,067.8
Loans and bills discounted (average balance)	貸出金 (平残)	8,646.0	61.3	332.6	8,584.7	8,313.4
Domestic	うち国内	8,480.4	66.0	313.7	8,414.4	8,166.7
In Chiba Prefecture	うち県内	6,164.4	51.2	200.7	6,113.1	5,963.6

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted(A)	国内貸出金	8,628.8	154.7	329.4	8,474.0	8,299.3
[Excluding loans to public sectors]	(除公共向け貸出)	[8,399.2]	[183.0]	[344.1]	[8,216.1]	[8,055.1]
Large enterprises	大企業	1,188.1	(18.7)	(4.4)	1,206.9	1,192.6
Mid-sized enterprises	中堅企業	161.0	6.5	5.6	154.4	155.3
Small and medium-sized enterprises, etc.(B)	中小企業等	7,050.0	195.2	342.9	6,854.8	6,707.0
Small and medium-sized enterprises	うち中小企業	3,786.6	122.5	202.6	3,664.0	3,583.9
Consumer loans	うち消費者ローン	3,263.4	72.6	140.2	3,190.8	3,123.1
Public sectors	公共	229.5	(28.3)	(14.7)	257.8	244.2

Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	81.70%	0.81%	0.88%	80.89%	80.81%
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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, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	3,263.4	72.6	140.2	3,190.8	3,123.1
Housing loans	住宅ローン残高	3,140.5	64.8	124.1	3,075.6	3,016.3
Other consumer loans	その他のローン残高	122.9	7.7	16.1	115.1	106.7

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,173	629	1,068	2,544	2,104
Delinquent Loans	延滞債権額	101,621	307	(2,859)	101,313	104,481
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,790	422	1,092	1,368	698
Restructured Loans	貸出条件緩和債権額	44,718	(2,835)	(7,751)	47,553	52,469
Total Risk-Monitored Loans	リスク管理債権合計	151,303	(1,476)	(8,450)	152,779	159,754

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,797,479	154,415	336,298	8,643,064	8,461,180
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	0.00%	0.01%	0.02%	0.02%
Delinquent Loans	延滞債権額	1.15%	(0.01%)	(0.07%)	1.17%	1.23%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	0.00%	0.01%	0.01%	0.00%
Restructured Loans	貸出条件緩和債権額	0.50%	(0.04%)	(0.11%)	0.55%	0.62%
As a percentage of total loans	貸出金残高比	1.71%	(0.04%)	(0.16%)	1.76%	1.88%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	2,784	603	1,086	2,181	1,698
Delinquent Loans	延滞債権額	98,878	(59)	(3,227)	98,937	102,106
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,790	422	1,092	1,368	698
Restructured Loans	貸出条件緩和債権額	44,728	(2,836)	(7,756)	47,565	52,484
Total Risk-Monitored Loans	リスク管理債権合計	148,182	(1,871)	(8,804)	150,053	156,987

Total loan balance (Term-end balance)	貸出金残高 (末残)	8,769,113	149,735	330,428	8,619,378	8,438,684
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	0.00%	0.01%	0.02%	0.02%
Delinquent Loans	延滞債権額	1.12%	(0.02%)	(0.08%)	1.14%	1.20%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	0.00%	0.01%	0.01%	0.00%
Restructured Loans	貸出条件緩和債権額	0.51%	(0.04%)	(0.11%)	0.55%	0.62%
As a percentage of total loans	貸出金残高比	1.68%	(0.05%)	(0.17%)	1.74%	1.86%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	151,303	(1,476)	(8,450)	152,779	159,754
Collateral/guarantees (B)	担保・保証等	88,888	(812)	(4,519)	89,701	93,408
Allowance for loan losses (C)	貸倒引当金	22,463	(567)	(2,668)	23,031	25,131
Allowance ratio (C)/(A)	引当率	14.8%	(0.2%)	(0.8%)	15.0%	15.7%
Coverage ratio (B+C)/(A)	保全率	73.5%	(0.1%)	(0.6%)	73.7%	74.2%
As a percentage of total loans	貸出金残高比	1.71%	(0.04%)	(0.16%)	1.76%	1.88%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	148,182	(1,871)	(8,804)	150,053	156,987
Collateral/guarantees (B)	担保・保証等	85,477	(1,063)	(4,732)	86,540	90,209
Allowance for loan losses (C)	貸倒引当金	22,623	(696)	(2,793)	23,320	25,416
Allowance ratio (C)/(A)	引当率	15.2%	(0.2%)	(0.9%)	15.5%	16.1%
Coverage ratio (B+C)/(A)	保全率	72.9%	(0.2%)	(0.7%)	73.2%	73.6%
As a percentage of total loans	貸出金残高比	1.68%	(0.05%)	(0.17%)	1.74%	1.86%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2016		As of Sep. 30, 2015		As of Mar. 31, 2015 (c)
		(a)	(a-b)	(a-c)	(b)	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,675	(536)	(360)	20,212	20,035
Doubtful Claims	危険債権	85,576	1,392	(1,254)	84,184	86,831
Substandard Claims	要管理債権	46,508	(2,413)	(6,659)	48,921	53,168
Total	合計	151,761	(1,557)	(8,273)	153,318	160,035

Normal Claims	正常債権	8,748,971	150,574	345,596	8,598,397	8,403,375
Total Claims*	総与信残高	8,900,733	149,017	337,322	8,751,715	8,563,410
Non-performing loan ratio	不良債権比率	1.70%	(0.04%)	(0.16%)	1.75%	1.86%

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, 2016		As of Sep. 30, 2015		As of Mar. 31, 2015 (c)
		(a)	(a-b)	(a-c)	(b)	
Total coverage (A)	保全額	111,732	(1,457)	(7,010)	113,189	118,743
Allowance for loan losses	貸倒引当金	22,669	(601)	(2,524)	23,271	25,193
Value covered by collateral and guarantees	担保・保証等	89,063	(855)	(4,486)	89,918	93,549
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	151,761	(1,557)	(8,273)	153,318	160,035

Coverage ratio (A)/(B)	保全率	73.6%	(0.2%)	(0.5%)	73.8%	74.1%
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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, 2016		As of Sep. 30, 2015		As of Mar. 31, 2015 (c)
		(a)	(a-b)	(a-c)	(b)	
Bankrupt Assets (A)	破綻先債権	3,182	632	1,072	2,549	2,110
Effectively Bankrupt Assets (B)	実質破綻先債権	16,493	(1,168)	(1,432)	17,662	17,925
Potentially Bankrupt Assets (C)	破綻懸念先債権	85,576	1,392	(1,254)	84,184	86,831
Assets Requiring Caution (D)	要注意先債権	1,057,873	(63,539)	(219,947)	1,121,412	1,277,820
Substandard Assets	要管理先債権	53,952	(2,790)	(10,710)	56,742	64,663
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	46,508	(2,413)	(6,659)	48,921	53,168
Other Assets Requiring Caution	その他要注意先債権	1,003,920	(60,749)	(209,236)	1,064,670	1,213,157
Normal Assets (E)	正常先債権	7,737,607	211,700	558,884	7,525,906	7,178,722
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	8,900,733	149,017	337,322	8,751,715	8,563,410

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 Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
		(a-b)	(a-c)			
Allowance for loan losses	貸倒引当金	30.4	(0.5)	(4.5)	31.0	35.0
General allowance	一般貸倒引当金	14.7	(0.1)	(4.3)	14.9	19.1
Specific allowance	個別貸倒引当金	15.6	(0.3)	(0.2)	16.0	15.8
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 Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
		(a-b)	(a-c)			
Normal Assets	正常先債権	7,494.3	228.5	554.3	7,265.7	6,940.0
Assets Requiring Caution	要注意先債権	1,056.8	(63.0)	(219.8)	1,119.9	1,276.7
Substandard Assets	要管理先債権	53.9	(2.7)	(10.7)	56.7	64.6
Other Assets Requiring Caution	その他要注意先債権	1,002.9	(60.2)	(209.1)	1,063.1	1,212.0

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
		(a-b)	(a-c)			
Allowance for loan losses	貸倒引当金	40.8	(0.6)	(4.1)	41.4	44.9
General allowance	一般貸倒引当金	19.9	(0.3)	(4.1)	20.2	24.1
Specific allowance	個別貸倒引当金	20.8	(0.2)	0.0	21.1	20.8
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, 2016		As of Sep. 30, 2015		As of Mar. 31, 2015	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	8,628.8	100.00%	8,474.0	100.00%	8,299.3	100.00%
Manufacturing	製造業	684.0	7.93%	700.2	8.26%	676.0	8.15%
Agriculture and forestry	農業, 林業	8.9	0.10%	9.1	0.11%	9.3	0.11%
Fishery	漁業	1.1	0.01%	0.9	0.01%	1.0	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	14.8	0.17%	16.4	0.20%	9.4	0.12%
Construction	建設業	293.5	3.40%	296.5	3.50%	297.8	3.59%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	43.7	0.51%	34.9	0.41%	32.4	0.39%
Information and communications	情報通信業	34.5	0.40%	32.9	0.39%	35.6	0.43%
Transport and postal service	運輸業, 郵便業	233.7	2.71%	233.6	2.76%	232.1	2.80%
Wholesale and retail trade	卸売業, 小売業	696.4	8.07%	713.4	8.42%	716.3	8.63%
Finance and insurance	金融業, 保険業	389.7	4.52%	380.4	4.49%	401.8	4.84%
Real estate and leasing	不動産業, 物品賃貸業	2,258.7	26.18%	2,148.2	25.35%	2,076.7	25.02%
Real estate	不動産業	2,041.8	23.66%	1,938.4	22.87%	1,865.4	22.48%
Real estate rental and management	不動産賃貸業・管理業	1,805.1	20.92%	1,709.4	20.17%	1,635.9	19.71%
Real estate trading, etc.	不動産取引業等	236.6	2.74%	229.0	2.70%	229.5	2.77%
Leasing	物品賃貸業	216.9	2.52%	209.8	2.48%	211.2	2.54%
Medical, welfare and other services	医療, 福祉その他サービス業	500.5	5.80%	482.2	5.69%	476.3	5.74%
Government, local public sector	国・地方公共団体	208.3	2.41%	233.3	2.75%	210.2	2.53%
Others (mainly consumer loans)	その他(個人)	3,260.5	37.79%	3,191.0	37.66%	3,123.7	37.64%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2016		As of Sep. 30, 2015		As of Mar. 31, 2015	
		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)	151.3	100.00%	152.7	100.00%	159.7	100.00%
Manufacturing	製造業	17.5	11.62%	16.9	11.07%	16.8	10.57%
Agriculture and forestry	農業, 林業	0.4	0.31%	0.4	0.33%	0.4	0.28%
Fishery	漁業	0.0	0.02%	0.0	0.02%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.2	0.15%	0.3	0.21%	0.3	0.20%
Construction	建設業	7.8	5.19%	8.6	5.67%	9.5	5.99%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.4	0.28%	0.4	0.28%	0.5	0.31%
Transport and postal service	運輸業, 郵便業	12.9	8.56%	13.4	8.79%	13.7	8.63%
Wholesale and retail trade	卸売業, 小売業	21.0	13.92%	22.4	14.71%	23.4	14.71%
Finance and insurance	金融業, 保険業	0.6	0.43%	0.6	0.45%	0.6	0.44%
Real estate and leasing	不動産業, 物品賃貸業	41.9	27.74%	42.0	27.53%	44.6	27.96%
Real estate	不動産業	41.0	27.15%	41.0	26.89%	44.2	27.70%
Real estate rental and management	不動産賃貸業・管理業	40.0	26.44%	39.8	26.10%	42.9	26.92%
Real estate trading, etc.	不動産取引業等	1.0	0.71%	1.2	0.79%	1.2	0.78%
Leasing	物品賃貸業	0.8	0.59%	0.9	0.64%	0.4	0.26%
Medical, welfare and other services	医療, 福祉その他サービス業	17.0	11.29%	16.1	10.56%	17.8	11.19%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	31.0	20.49%	31.1	20.38%	31.4	19.70%

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 Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
China	中国	-	(1.5)	(2.1)	1.5	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	9.4	(0.9)	(1.4)	10.3	10.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.9	1.9	1.6	-	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	5.9	(1.3)	3.4	7.3	2.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	1.0	(0.1)	1.0	1.1	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	1.0	0.0	0.0	1.0	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.1	(0.6)	(0.6)	1.7	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	0.5	0.5	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	2.6	1.4	2.2	1.1	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	2.1	0.1	1.9	1.9	0.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	25.8	(0.5)	6.7	26.4	19.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2016 (a)			As of Sep. 30, 2015 (b)	As of Mar. 31, 2015 (c)
			(a-b)	(a-c)		
Panama	パナマ	0.5	(0.0)	0.5	0.5	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.5	(0.0)	0.5	0.5	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	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, 2016 (a)					As of Sep. 30, 2015 (b)			As of Mar. 31, 2015 (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)	(0.2)	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0
Other securities	その他有価証券	139.0	(3.1)	(29.0)	148.8	9.8	142.2	150.1	7.8	168.1	171.4	3.2
	Stocks 株式	101.2	(13.4)	(27.7)	103.2	2.0	114.6	116.0	1.3	128.9	129.3	0.4
	Bonds 債券	20.9	9.0	10.1	21.0	0.1	11.8	12.1	0.2	10.8	11.1	0.3
	Others その他	16.9	1.2	(11.4)	24.5	7.6	15.6	21.9	6.2	28.3	30.8	2.5
	Foreign Bonds うち外国債券	2.5	1.8	(0.6)	6.3	3.8	0.6	4.8	4.1	3.1	5.6	2.4
Total	合計	139.0	(3.1)	(29.2)	148.9	9.8	142.2	150.1	7.9	168.3	171.6	3.3

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, 2016 (a)					As of Sep. 30, 2015 (b)			As of Mar. 31, 2015 (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)	(0.2)	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0
Other securities	その他有価証券	149.3	(3.0)	(28.4)	159.2	9.8	152.4	160.3	7.9	177.8	181.1	3.3
	Stocks 株式	111.5	(13.3)	(27.1)	113.6	2.0	124.9	126.2	1.3	138.6	139.0	0.4
	Bonds 債券	20.9	9.0	10.1	21.0	0.1	11.8	12.1	0.2	10.8	11.1	0.3
	Others その他	16.9	1.2	(11.4)	24.5	7.6	15.6	21.9	6.2	28.3	30.8	2.5
	Foreign Bonds うち外国債券	2.5	1.8	(0.6)	6.3	3.8	0.6	4.8	4.1	3.1	5.6	2.4
Total	合計	149.3	(3.0)	(28.6)	159.2	9.8	152.4	160.3	7.9	178.0	181.3	3.3

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, 2016	As of Mar. 31, 2015
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	81,681 [0.2%]	72,781 [1.0%]
Plan assets at fair value (B)	年金資産	(57,868)	(60,868)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	(5,563) [10 years]	8,077 [10 years]
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表上額純額	18,249	19,991
Prepaid pension cost	前払年金費用	1,070	-
Provision for retirement benefits	退職給付引当金	19,320	19,991

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2016	As of Mar. 31, 2015
Projected benefit obligation (A)	退職給付債務	82,351	73,429
Plan assets at fair value (B)	年金資産	(57,868)	(60,907)
Net amount on balance sheet (D)=(A)+(B)+(C)	貸借対照表上額純額	24,483	12,522
Net defined benefit asset	退職給付に係る資産	-	7,569
Net defined benefit liability	退職給付に係る負債	24,483	20,091

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2016	As of Mar. 31, 2015
Retirement benefit cost	退職給付費用	776	2,017
Service cost	勤務費用	2,394	2,352
Interest cost	利息費用	727	731
Expected return on plan assets	期待運用収益	(1,826)	(1,625)
Amortization of actuarial gain or loss	数理計算上の差異の費用 処理額	(520)	558

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2016	As of Mar. 31, 2015
Retirement benefit cost	退職給付費用	867	2,100

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

< Non-consolidated >

(¥ Million)

	<i>(Japanese)</i>	As of Mar. 31, 2016	As of Sep. 30, 2015	As of Mar. 31, 2015
Allowance for loan losses	貸 倒 引 当 金	12,922	14,113	15,843
Provision for retirement benefits	退 職 給 付 引 当 金	5,897	6,328	6,449
Write-offs of securities	有 価 証 券 償 却	985	1,075	1,049
Others	そ の 他	5,738	5,608	6,028
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	25,544	27,126	29,371
Valuation allowance (B)	評 価 性 引 当 額	(1,225)	(991)	(967)
Total of deferred tax assets (A)+(B)(C)	繰 延 税 金 資 産 合 計	24,319	26,134	28,404
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	42,465	45,577	53,729
Prepaid pension cost	前 払 年 金 費 用	308	150	-
	そ の 他	139	336	212
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	42,913	46,063	53,941
Net deferred tax assets (C)-(D) [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(18,594)	(19,929)	(25,536)

< Consolidated >

(¥ Million)

	<i>(Japanese)</i>	As of Mar. 31, 2016	As of Sep. 30, 2015	As of Mar. 31, 2015
Net deferred tax assets	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(13,421)	(18,930)	(24,493)

17. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2016 Ending
		Ending Sep. 30, 2016	Mar. 31, 2017
Gross business profits	業 務 粗 利 益	76.8	150.0
Net interest income	資 金 利 益	62.4	120.7
Net fees and commissions income	役 務 取 引 等 利 益	10.8	21.5
Trading income	特 定 取 引 利 益	1.6	3.3
Profit from other business transactions	そ の 他 業 務 利 益	2.0	4.5
Expenses (-)	経 費 (△)	41.7	83.5
Core net business income	コ ア 業 務 純 益	34.1	63.8
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35.1	66.5
Ordinary profit	経 常 利 益	40.0	69.5
Net income	当 期 (中 間) 純 利 益	28.5	48.5

Net credit costs (-)	与 信 関 係 費 用 (△)	(0.8)	1.0
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<Consolidated>

(¥ Billion)

	(Japanese)	For the six months	FY 2016 Ending
		Ending Sep. 30, 2016	Mar. 31, 2017
Ordinary profit	経 常 利 益	42.0	76.5
Net income attributable to equities of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	29.0	52.0
Cash dividends per share	1 株 当 た り 配 当 金	¥7.50	¥15.00
Dividend payout ratio	配 当 性 向 (連 結 ベ ー ス)	21.0%	23.4%

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

不良債権の英語表記対照表

Problem Loan Matrix

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

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

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