

The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2016, ending March 31, 2017

Stock Exchange Listing: Tokyo (code: 8331)
URL: <http://www.chibabank.co.jp/>
Representative: Hidetoshi Sakuma, President
For Inquiry: Tadayoshi Shinozaki, General Manager, Corporate Planning Division
Filing date of Financial Statements: November 28, 2016 (scheduled)
Payment date of cash dividends: December 5, 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, 2016 to September 30, 2016)

(1) Consolidated Operating Results

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

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2016	115,416	(2.2)	43,760	(10.0)	30,116	(7.8)
Ended September 30, 2015	118,060	2.7	48,674	8.4	32,693	(6.5)

Note: Comprehensive Income First half ended September 30, 2016: ¥22,454 million [46.1%] First half ended September 30, 2015: ¥15,361 million [(70.1%)]

	Profit per Share 1株当たり中間純利益	Profit per Share (Diluted) 潜在株式調整後1株当たり 中間純利益
	¥	¥
First half Ended September 30, 2016	37.11	37.07
Ended September 30, 2015	39.31	39.26

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
First half Ended September 30, 2016	13,559,470	873,176	6.4
Fiscal year 2015	13,333,858	866,398	6.4

(Reference) Capital assets First half ended September 30, 2016: ¥872,832 million Fiscal year 2015: ¥865,882 million

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

2. Cash Dividends for Shareholders

	Annual cash dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year 2015	—	7.00	—	7.00	14.00
Fiscal year 2016	—	7.50			
Fiscal year 2016 (Projection)			—	7.50	15.00

Note: Revisions of released cash dividends projections: No

3. Consolidated Earnings Projections for Fiscal year 2016 (from April 1, 2016 to March 31, 2017)

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

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2017	77,500	(9.4)	52,500	(5.3)	64.99

Note: Revisions of released earnings projections: Yes

***Notes**

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

September 30, 2016	875,521,087 shares	March 31, 2016	875,521,087 shares
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 - ② Number of treasury shares:

September 30, 2016	71,355,457 shares	March 31, 2016	53,818,360 shares
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 - ③ Average number of shares:

For the six months ended September 30, 2016	811,412,030 shares
For the six months ended September 30, 2015	831,677,053 shares

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2016 to September 30, 2016)**(1) Non-consolidated Operating Results (%: Changes from corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2016	103,929	(3.5)	41,580	(11.0)	29,575	(8.4)
Ended September 30, 2015	107,752	5.8	46,739	16.5	32,293	20.4

	Profit per Share 1株当たり中間純利益
	¥
First half Ended September 30, 2016	36.44
Ended September 30, 2015	38.82

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
First half Ended September 30, 2016	13,496,995	821,777	6.0
Fiscal year 2015	13,265,847	815,178	6.1

(Reference) Capital assets

First half ended September 30, 2016: ¥821,433 million

Fiscal year 2015: ¥814,662 million

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

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

2. Non-consolidated Earnings Projections for Fiscal year 2016 (from April 1, 2016 to March 31, 2017)(%: Changes from corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Profit 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2017	70,500	(11.5)	49,000	(6.7)	60.65

Statement relating to the status of the interim audit procedures

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

Explanation for proper use of projections and other notes

1. Chiba Bank falls under the category of "Specified Business Corporation" under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2016.
2. For information related to the projections, please refer to "Qualitative Information related to the Earnings Projections" on page 4.

Table of Contents

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

Supplementary Information

1. Qualitative Information related to the Interim Financial Results

(1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY 2016 were as follows.

Ordinary income decreased by ¥2,644 million compared with the corresponding period of the previous fiscal year, to ¥115,416 million mainly due to decrease in interest income such as interest on loans and discounts. Ordinary expenses increased by ¥2,270 million compared with the corresponding period of the previous fiscal year, to ¥71,656 million mainly due to an increase in general and administrative expenses.

As a result, Ordinary profit decreased by ¥4,914 million compared with the corresponding period of the previous fiscal year, to ¥43,760 million and profit attributable to owners of parent decreased by ¥2,577 million compared with the corresponding period of the previous fiscal year, to ¥30,116 million.

(2) Qualitative Information related to the Consolidated Financial Conditions

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

The balance of deposits as of September 30, 2016 was ¥10,953.6 billion, a decrease of ¥173.8 billion from the position as of March 31, 2016, reflecting an increase in personal deposits and a decrease in public sector deposits.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥191.0 billion from the previous fiscal year-end, to ¥8,960.1 billion. The balance of securities as of September 30, 2016 was ¥2,438.2 billion, a decrease of ¥17.4 billion.

As a result, the balance of total assets as of September 30, 2016 increased by ¥225.6 billion from the previous fiscal year-end, to ¥13,559.4 billion.

(3) Qualitative Information related to the Earnings Projections

Earnings projections for the fiscal year ending March 31, 2017, released on May 11, 2016 are revised as follows.

(¥ Billion)

	Consolidated Earnings Projections 連結業績予想		Non-consolidated Earnings Projections 個別業績予想	
	Ordinary Profit 経常利益	Profit Attributable to Owners of Parent 親会社株主に帰属する 当期純利益	Ordinary Profit 経常利益	Profit 当期純利益
Previous Projections 前回公表業績予想	76.5	52.0	69.5	48.5
Revised Projections 今回公表業績予想	77.5	52.5	70.5	49.0
Difference 増減	1.0	0.5	1.0	0.5

(Background to the revisions)

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

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

2. Information regarding Notes

(Additional Information)

The Chiba Bank has applied the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Guidance No. 26, March 28, 2016) from the first half of the consolidated fiscal year ending March 31, 2017.

3. Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheet

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2016	As of Sep. 30, 2016
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,397,413	1,578,381
Call loans and bills bought	コールローン及び買入手形	198,378	68,919
Receivables under resale agreements	買現先勘定	4,999	14,999
Monetary claims bought	買入金銭債権	22,051	21,319
Trading assets	特定取引資産	182,592	181,227
Money held in trust	金銭の信託	36,893	36,735
Securities	有価証券	2,455,700	2,438,296
Loans and bills discounted	貸出金	8,769,113	8,960,192
Foreign exchanges	外国為替	2,596	3,062
Other assets	その他資産	109,881	109,322
Tangible fixed assets	有形固定資産	101,971	102,116
Intangible fixed assets	無形固定資産	10,934	10,653
Deferred tax assets	繰延税金資産	5,928	5,796
Customers' liabilities for acceptances and guarantees	支払承諾見返	76,214	62,157
Allowance for loan losses	貸倒引当金	(40,811)	(33,711)
Total assets	資産の部合計	13,333,858	13,559,470
Liabilities:	(負債の部)		
Deposits	預金	11,127,408	10,953,601
Negotiable certificates of deposit	譲渡性預金	359,022	443,195
Call money and bills sold	コールマネー及び売渡手形	134,500	417,000
Payables under securities lending transactions	債券貸借取引受入担保金	191,699	278,241
Trading liabilities	特定取引負債	22,905	21,691
Borrowed money	借入金	268,485	227,238
Foreign exchanges	外国為替	640	526
Bonds payable	社債	107,545	110,623
Borrowed money from trust account	信託勘定借	-	38
Other liabilities	その他負債	121,252	115,296
Net defined benefit liability	退職給付に係る負債	24,483	23,804
Provision for directors' retirement benefits	役員退職慰労引当金	166	132
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,275	1,953
Provision for point loyalty programs	ポイント引当金	414	501
Reserves under special laws	特別法上の引当金	27	22
Deferred tax liabilities	繰延税金負債	19,349	19,231
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,069	11,036
Acceptances and guarantees	支払承諾	76,214	62,157
Total liabilities	負債の部合計	12,467,459	12,686,293

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Sep. 30, 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	524,817	549,226
Treasury shares	自 己 株 式	(37,480)	(47,201)
Total shareholders' equity	株 主 資 本 合 計	754,540	769,228
Valuation difference on available-for-sale securities	その他有価証券評価差額金	103,921	96,102
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	231	(24)
Revaluation reserve for land	土 地 再 評 価 差 額 金	11,050	10,974
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(3,861)	(3,448)
Total accumulated other comprehensive income	その他の包括利益累計額合計	111,342	103,604
Subscription rights to shares	新 株 予 約 権	516	343
Total net assets	純 資 産 の 部 合 計	866,398	873,176
Total liabilities and net assets	負債及び純資産の部合計	13,333,858	13,559,470

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

(¥ Million)			
Item	科目 (Japanese)	For the six months ended Sep. 30, 2015	For the six months ended Sep. 30, 2016
Ordinary income	経 常 収 益	118,060	115,416
Interest income	資 金 運 用 収 益	69,817	67,334
Interest on loans and discounts	(うち貸出金利息)	54,448	52,832
Interest and dividends on securities	(うち有価証券利息配当金)	13,747	12,797
Trust fees	信 託 報 酬	1	1
Fees and commissions income	役 務 取 引 等 収 益	24,396	23,960
Trading income	特 定 取 引 収 益	1,784	2,396
Other ordinary income	そ の 他 業 務 収 益	1,480	2,466
Other income	そ の 他 経 常 収 益	20,579	19,256
Ordinary expenses	経 常 費 用	69,385	71,656
Interest expenses	資 金 調 達 費 用	7,463	7,158
Interest on deposits	(うち預金利息)	2,611	1,943
Fees and commissions payments	役 務 取 引 等 費 用	8,707	8,931
Other ordinary expenses	そ の 他 業 務 費 用	399	851
General and administrative expenses	営 業 経 費	42,847	44,673
Other expenses	そ の 他 経 常 費 用	9,967	10,041
Ordinary profit	経 常 利 益	48,674	43,760
Extraordinary income	特 別 利 益	-	37
Gain on disposal of non-current assets	固 定 資 産 処 分 益	-	37
Extraordinary loss	特 別 損 失	142	414
Loss on disposal of non-current assets	固 定 資 産 処 分 損	142	414
Profit before income taxes	税 金 等 調 整 前 益 中 間 純 利	48,532	43,382
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	13,477	9,841
Income taxes-deferred	法 人 税 等 調 整 額	2,360	3,424
Total income taxes	法 人 税 等 合 計	15,838	13,266
Profit	中 間 純 利 益	32,693	30,116
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	32,693	30,116

Consolidated Interim Statement of Comprehensive Income

(¥ Million)			
Item	科目 (Japanese)	For the six months ended Sep. 30, 2015	For the six months ended Sep. 30, 2016
Profit	中 間 純 利 益	32,693	30,116
Other comprehensive income	そ の 他 の 包 括 利 益	(17,331)	(7,662)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(17,438)	(7,796)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	261	(256)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(176)	413
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	21	(23)
Comprehensive income	中 間 包 括 利 益	15,361	22,454
(Comprehensive income attributable to)	(内 訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	15,361	22,454

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended Sep. 30, 2015

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	480,803	(27,532)	720,474
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰 余 金 の 配 当			(5,829)		(5,829)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			32,693		32,693
Purchase of treasury shares	自己株式の取得				(6,432)	(6,432)
Disposal of treasury shares	自己株式の処分			(12)	110	98
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純額)					
Total changes of items during the period	当中間期変動額合計	-	-	26,852	(6,321)	20,530
Balance at the end of current period	当中間期末残高	145,069	122,134	507,655	(33,853)	741,005

	(Japanese)	Accumulated other comprehensive income					Subscripti- 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	Revaluati- on reserve for land	Remeasu- rements of defined benefit plans	Total accumula- ted other compreh- ensive income		
		その他有 価証券評 価差額金	繰延 ヘッジ 損益	土地 再評価 差額金	退職給付 に係る調 整累計額	その他の 包括利益 累計額 合計		
Balance at the beginning of current period	当 期 首 残 高	121,264	414	10,663	5,484	137,826	446	858,747
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰 余 金 の 配 当							(5,829)
Profit attributable to owners of parent	親会社株主に帰属 する中間純利益							32,693
Purchase of treasury shares	自己株式の取得							(6,432)
Disposal of treasury shares	自己株式の処分							98
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）	(17,417)	261	-	(176)	(17,331)	(12)	(17,344)
Total changes of items during the period	当中間期変動額 合 計	(17,417)	261	-	(176)	(17,331)	(12)	3,185
Balance at the end of current period	当中間期末残高	103,847	675	10,663	5,307	120,494	433	861,933

For the six months ended Sep. 30, 2016

(¥ 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	524,817	(37,480)	754,540
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰 余 金 の 配 当			(5,751)		(5,751)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			30,116		30,116
Purchase of treasury shares	自己株式の取得				(10,008)	(10,008)
Disposal of treasury shares	自己株式の処分			(31)	287	256
Reversal of revaluation reserve for land	土地再評価差額金の取崩			75		75
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純額)					
Total changes of items during the period	当中間期変動額合計	-	-	24,408	(9,720)	14,687
Balance at the end of current period	当中間期末残高	145,069	122,134	549,226	(47,201)	769,228

	(Japanese)	Accumulated other comprehensive income					Subscripti- 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	Revaluati- on reserve for land	Remeasu- rements of defined benefit plans	Total accumula- ted other compreh- ensive income		
		その他有 価証券評 価差額金	繰延 ヘッジ 損益	土地 再評価 差額金	退職給付 に係る調 整累計額	その他の 包括利益 累計額 合計		
Balance at the beginning of current period	当 期 首 残 高	103,921	231	11,050	(3,861)	111,342	516	866,398
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰 余 金 の 配 当							(5,751)
Profit attributable to owners of parent	親会社株主に帰属 する中間純利益							30,116
Purchase of treasury shares	自己株式の取得							(10,008)
Disposal of treasury shares	自己株式の処分							256
Reversal of revaluation reserve for land	土地再評価差額金 の 取 崩							75
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額 (純額)	(7,819)	(256)	(75)	413	(7,737)	(172)	(7,909)
Total changes of items during the period	当中間期変動額 合 計	(7,819)	(256)	(75)	413	(7,737)	(172)	6,778
Balance at the end of current period	当中間期末残高	96,102	(24)	10,974	(3,448)	103,604	343	873,176

(4) Note for the Assumption of Going Concern

Not applicable.

(5) Material Subsequent Events

Not applicable.

4. Non-consolidated Interim Financial Statements

(1) Non-consolidated Interim Balance Sheet

		(¥ Million)	
Item	科目 (Japanese)	As of Mar. 31, 2016	As of Sep. 30, 2016
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,393,999	1,574,679
Call loans	コールローン	198,378	68,919
Receivables under resale agreements	買現先勘定	4,999	14,999
Monetary claims bought	買入金銭債権	12,501	11,993
Trading assets	特定取引資産	182,419	180,978
Money held in trust	金銭の信託	31,393	31,235
Securities	有価証券	2,447,857	2,431,182
Loans and bills discounted	貸出金	8,797,479	8,994,365
Foreign exchange	外国為替	2,596	3,062
Other assets	その他資産	54,027	51,153
Other	その他の資産	54,027	51,153
Tangible fixed assets	有形固定資産	96,934	97,037
Intangible fixed assets	無形固定資産	10,729	10,458
Prepaid pension cost	前払年金費用	1,070	902
Customers' liabilities for acceptances and guarantees	支払承諾見返	61,924	49,775
Allowance for loan losses	貸倒引当金	(30,464)	(23,747)
Total assets	資産の部合計	13,265,847	13,496,995
Liabilities:	(負債の部)		
Deposits	預金	11,140,215	10,966,972
Negotiable certificates of deposit	譲渡性預金	399,022	485,695
Call money	コールマネー	134,500	417,000
Payables under securities lending transactions	債券貸借取引受入担保金	191,699	278,241
Trading liabilities	特定取引負債	22,905	21,691
Borrowed money	借入金	267,573	226,202
Foreign exchanges	外国為替	640	526
Bonds payable	社債	107,545	110,623
Borrowed money from trust account	信託勘定借	-	38
Other liabilities	その他負債	73,185	67,612
Income taxes payable	未払法人税等	10,521	7,919
Asset retirement obligations	資産除去債務	217	217
Other	その他の負債	62,447	59,475
Provision for retirement benefits	退職給付引当金	19,320	19,051
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,275	1,953
Provision for point loyalty programs	ポイント引当金	195	261
Deferred tax liabilities	繰延税金負債	18,594	18,534
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	11,069	11,036
Acceptances and guarantees	支払承諾	61,924	49,775
Total liabilities	負債の部合計	12,450,669	12,675,218

Item	科目 (Japanese)	As of Mar. 31, 2016	As of Sep. 30, 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	477,182	501,050
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	426,252	450,119
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	85	85
General reserve	別 途 積 立 金	370,971	410,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	55,195	39,063
Treasury shares	自 己 株 式	(37,480)	(47,201)
Total shareholders' equity	株 主 資 本 合 計	706,905	721,052
Valuation difference on available-for-sale securities	その他有価証券評価差額金	96,475	89,430
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	231	(24)
Revaluation reserve for land	土 地 再 評 価 差 額 金	11,050	10,974
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	107,757	100,381
Subscription rights to shares	新 株 予 約 権	516	343
Total net assets	純 資 産 の 部 合 計	815,178	821,777
Total liabilities and net assets	負債及び純資産の部合計	13,265,847	13,496,995

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2015	For the six months ended Sep. 30, 2016
Ordinary income	経 常 収 益	107,752	103,929
Interest income	資 金 運 用 収 益	72,169	69,779
Interest on loans and discounts	(う ち 貸 出 金 利 息)	54,336	52,748
Interest and dividends on securities	(うち有価証券利息配当金)	16,306	15,392
Trust fees	信 託 報 酬	1	1
Fees and commissions income	役 務 取 引 等 収 益	19,508	19,637
Trading income	特 定 取 引 収 益	1,050	1,643
Other ordinary income	そ の 他 業 務 収 益	1,477	2,448
Other income	そ の 他 経 常 収 益	13,543	10,419
Ordinary expenses	経 常 費 用	61,012	62,349
Interest expenses	資 金 調 達 費 用	7,451	7,149
Interest on deposits	(う ち 預 金 利 息)	2,612	1,943
Fees and commissions payments	役 務 取 引 等 費 用	9,915	10,174
Other ordinary expenses	そ の 他 業 務 費 用	399	851
General and administrative expenses	営 業 経 費	40,076	41,834
Other expenses	そ の 他 経 常 費 用	3,169	2,339
Ordinary profit	経 常 利 益	46,739	41,580
Extraordinary income	特 別 利 益	-	31
Extraordinary loss	特 別 損 失	141	412
Profit before income taxes	税 引 前 中 間 純 利 益	46,597	41,199
Income taxes-current	法人税、住民税及び事業税	11,883	8,444
Income taxes-deferred	法 人 税 等 調 整 額	2,420	3,179
Total income taxes	法 人 税 等 合 計	14,303	11,623
Profit	中 間 純 利 益	32,293	29,575

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

For the six months ended Sep. 30, 2015

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			Legal capital surplus	Total capital surplus
		資本金	資本準備金	資本剰余金合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）			
Total changes of items during the period	当中間期変動額合計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
		Legal retained earnings	Other retained earnings	Total Retained earnings		
		利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	50,930	385,146	436,076	(27,532)	675,747
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,829)	(5,829)		(5,829)
Profit	中 間 純 利 益		32,293	32,293		32,293
Purchase of treasury shares	自 己 株 式 の 取 得				(6,432)	(6,432)
Disposal of treasury shares	自 己 株 式 の 処 分		(12)	(12)	110	98
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	-	26,451	26,451	(6,321)	20,130
Balance at the end of current period	当 中 間 期 末 残 高	50,930	411,598	462,528	(33,853)	695,877

	(Japanese)	Valuation and translation adjustments				Subscription rights to shares	Total net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		その他 有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	評価・換算 差額等合計		
		新株予約権	純資産合計				
Balance at the beginning of current period	当 期 首 残 高	114,380	414	10,663	125,457	446	801,651
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,829)
Profit	中 間 純 利 益						32,293
Purchase of treasury shares	自 己 株 式 の 取 得						(6,432)
Disposal of treasury shares	自 己 株 式 の 処 分						98
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）	(17,752)	261	-	(17,490)	(12)	(17,502)
Total changes of items during the period	当中間期変動額合計	(17,752)	261	-	(17,490)	(12)	2,627
Balance at the end of current period	当 中 間 期 末 残 高	96,627	675	10,663	107,967	433	804,278

For the six months ended Sep. 30, 2016

(¥ Million)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
			Legal capital surplus	Total capital surplus
		資本金	資本準備金	資本剰余金合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Profit	中 間 純 利 益			
Purchase of treasury shares	自 己 株 式 の 取 得			
Disposal of treasury shares	自 己 株 式 の 処 分			
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）			
Total changes of items during the period	当中間期変動額合計	-	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	122,134	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders equity
		利益剰余金				
		Legal retained earnings	Other retained earnings	Total Retained earnings	自己株式	株主資本合計
		利益準備金	その他利益剰余金	利益剰余金合計		
Balance at the beginning of current period	当 期 首 残 高	50,930	426,252	477,182	(37,480)	706,905
Changes of items during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(5,751)	(5,751)		(5,751)
Profit	中 間 純 利 益		29,575	29,575		29,575
Purchase of treasury shares	自 己 株 式 の 取 得				(10,008)	(10,008)
Disposal of treasury shares	自 己 株 式 の 処 分		(31)	(31)	287	256
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		75	75		75
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	-	23,867	23,867	(9,720)	14,147
Balance at the end of current period	当 中 間 期 末 残 高	50,930	450,119	501,050	(47,201)	721,052

	(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		
Balance at the beginning of current period	当 期 首 残 高	96,475	231	11,050	107,757	516	815,178
Changes of items during the period	当 中 間 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(5,751)
Profit	中 間 純 利 益						29,575
Purchase of treasury shares	自 己 株 式 の 取 得						(10,008)
Disposal of treasury shares	自 己 株 式 の 処 分						256
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩						75
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）	(7,045)	(256)	(75)	(7,376)	(172)	(7,548)
Total changes of items during the period	当中間期変動額合計	(7,045)	(256)	(75)	(7,376)	(172)	6,598
Balance at the end of current period	当 中 間 期 末 残 高	89,430	(24)	10,974	100,381	343	821,777

SUPPLEMENTARY INFORMATION
for the First Half of
Fiscal Year 2016
(ending March 31, 2017)

THE CHIBA BANK, LTD.

Table of Contents

I. Financial Highlights	1
1. Summary	1
(1) Summary of income.....	1
(2) Loans and Deposits <Non-Consolidated>	1
(3) Capital ratio (BIS guidelines)	1
2. Income and Expenses <Non-consolidated>	2
(1) Net business income.....	2
(2) Ordinary profit and Profit	3
3. Management Indices <Non-consolidated>	3
4. Investment and Borrowing <Non-consolidated>	4
(1) Loans and Deposits	4
(2) Securities	5
5. Assets Quality <Non-consolidated>	5
6. Earnings Projections for Fiscal Year 2016, ending March 31, 2017, etc.....	6
II. Financial Data	7
1. Income and Expenses.....	7
2. Net Business Income <Non-consolidated>	9
3. Interest Rate Spread (Domestic Business) <Non-consolidated>	9
4. Gains and Losses on Securities <Non-consolidated>	9
5. Capital Ratio (BIS Guidelines)	10
6. Return on Equity	10
7. Outstanding Balance of Deposits and Loans <Non-consolidated>	11
(1) Outstanding balance	11
(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises	11
(3) Consumer loans	11
8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)	12
9. Allowance and Coverage Ratio against Risk-monitored Loans.....	13
10. Disclosed Claims under the Financial Reconstruction Law <Non-consolidated>	14
11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law <Non-consolidated> ...	14
12. Allowance for Loan Losses	15
(1) Charge-off/Allowance criteria.....	15
(2) Breakdown of allowance for loan losses	15
13. Loan Breakdown by Industry (After partial direct write-offs) <Non-consolidated>	16
(1) Loan breakdown by industry	16
(2) Breakdown of Risk-Monitored Loans by industry	16
14. Loan Breakdown by Domicile of Borrower <Non-consolidated>	17
(1) Balance of loans to specific foreign countries	17
(2) Balance of loans to Asian countries	17
(3) Balance of loans to Latin American countries	17
(4) Balance of loans to Russia	17
15. Gains and Losses on Valuation of Securities.....	18
(1) Basis of securities valuation	18
(2) Gains and losses on valuation.....	18
16. Earnings Projections.....	19

I. Financial Highlights

1. Summary

(1) Summary of income

- [Consolidated] Ordinary profit decreased by ¥4.9 billion to ¥43.7 billion, and profit attributable to owners of parent decreased by ¥2.5 billion to ¥30.1 billion compared with the corresponding period of the previous fiscal year. (The third highest in profit attributable to owners of parent for the first half of fiscal year)
- [Non-consolidated] Ordinary profit decreased by ¥5.1 billion to ¥41.5 billion, and profit decreased by ¥2.7 billion to ¥29.5 billion compared with the corresponding period of the previous fiscal year. (The second highest in profit for the first half of fiscal year)
- The progress in profit was steady; 57.3% of the full term projection on a consolidated basis and 60.3% on a non-consolidated basis.

① Consolidated

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2015 (b)	FY2016 (Projection)
Ordinary profit	経 常 利 益	43.7	(4.9)	(10.0%)	48.6	77.5
Profit attributable to owners of parent	親会社株主に帰属する 中間（当期）純利益	30.1	(2.5)	(7.8%)	32.6	52.5

② Non-consolidated

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2015 (b)	FY2016 (Projection)
Ordinary profit	経 常 利 益	41.5	(5.1)	(11.0%)	46.7	70.5
Profit	中間（当期）純利益	29.5	(2.7)	(8.4%)	32.2	49.0

(2) Loans and Deposits <Non-Consolidated>

- The balance of loans increased by ¥196.8 billion to ¥8,994.3 billion, and the balance of deposits decreased by ¥173.2 billion to ¥10,966.9 billion from the position as of March 31, 2016. The average balance of loans increased by ¥297.4 billion and deposits increased by ¥380.7 billion compared with the corresponding period of the previous fiscal year.

(¥ Billion)

		(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Term-end balance 末 残	Loans and bills discounted	貸 出 金	8,994.3	196.8	351.3	8,797.4	8,643.0
	Deposits	預 金	10,966.9	(173.2)	297.3	11,140.2	10,669.5
Average balance 平 残	Loans and bills discounted	貸 出 金	8,882.2	236.1	297.4	8,646.0	8,584.7
	Deposits	預 金	11,095.9	354.9	380.7	10,741.0	10,715.2

(3) Capital ratio (BIS guidelines)

- The consolidated total capital ratio was 13.72% and the non-consolidated total capital ratio was 13.20%.

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Consolidated total capital ratio	連結総自己資本比率	13.72%	(0.06%)	(0.16%)	13.79%	13.89%
Tier 1 capital ratio	T i e r 1 比 率	12.58%	(0.15%)	(0.00%)	12.74%	12.59%
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.58%	(0.15%)	(0.00%)	12.74%	12.59%
Non-consolidated total capital ratio	単体総自己資本比率	13.20%	(0.05%)	0.00%	13.26%	13.19%
Tier 1 capital ratio	T i e r 1 比 率	12.09%	(0.05%)	0.10%	12.25%	11.98%
Common equity Tier1 capital ratio	普通株式等Tier1比率	12.09%	(0.05%)	0.10%	12.25%	11.98%

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Gross business profits decreased by ¥1.1 billion to ¥75.3 billion compared with the corresponding period of the previous fiscal year. Net interest income decreased by ¥2.0 billion, however net fees and commissions income remained at almost the same level, and trading income and profit from other business transactions increased by ¥0.5 billion respectively compared with the corresponding period of the previous fiscal year.
- Expenses increased by ¥0.9 billion compared with the corresponding period of the previous fiscal year, to ¥41.1 billion mainly due to an increase in depreciation regarding update of mainframe system.
- Core net business income decreased by ¥1.8 billion compared with the corresponding period of the previous fiscal year, to ¥33.9 billion.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2015 (b)
Gross business profits	業 務 粗 利 益	75.3	(1.1)	(1.4%)	76.4
Net interest income	資 金 利 益	62.6	(2.0)		64.7
Net fees and commissions income	役 務 取 引 等 利 益	9.4	(0.1)		9.5
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	1.9	(1.6)		3.6
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	3.6	0.2		3.3
Fees and commissions income from corporate customers	う ち 法 人 関 連 手 数 料	2.8	1.4		1.3
Trading income	特 定 取 引 利 益	1.6	0.5		1.0
Profit from other business transactions	そ の 他 業 務 利 益	1.5	0.5		1.0
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	0.2	(0.1)		0.4
Expenses (-)	経 費	41.1	0.9	(2.2%)	40.2
Personnel expenses (-)	人 件 費	21.0	0.1		20.9
Non-personnel expenses (-)	物 件 費	17.1	0.3		16.8
Taxes (-)	税 金	2.9	0.4		2.5
Core net business income	コ ア 業 務 純 益	33.9	(1.8)	(5.0%)	35.7
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	34.1	(2.0)	(5.5%)	36.2
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	34.1	(2.0)	(5.5%)	36.2

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

注: コア業務純益=業務純益(一般貸引繰入前) - 債券関係損益

(Reference)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	As of Mar. 31, 2016 (b)
Number of Branches	店 舗 数	183	-	183
Branches	本 支 店	163	-	163
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	4,443	163	4,280

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 Profit

- Ordinary profit decreased by ¥5.1 billion to ¥41.5 billion, and profit decreased by ¥2.7 billion to ¥29.5 billion compared with the corresponding period of the previous fiscal year.
- Net credit costs was a reversal of ¥4.1 billion, improving ¥1.2 billion compared with the corresponding period of the previous fiscal year.

(¥ Billion)					
	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2015 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	34.1	(2.0)	(5.5%)	36.2
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 額	-	-		-
Net business income	業 務 純 益	34.1	(2.0)	(5.5%)	36.2
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	(4.1)	(1.2)		(2.8)
Written-off of loans (-)	う ち 貸 出 金 償 却	1.2	(0.6)		1.9
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	5.0	1.5		3.4
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	0.8	(0.8)		1.6
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(0.2)	(2.9)		2.6
Ordinary profit	経 常 利 益	41.5	(5.1)	(11.0%)	46.7
Extraordinary income (loss)	特 別 損 益	(0.3)	(0.2)		(0.1)
Profit	中 間 純 利 益	29.5	(2.7)	(8.4%)	32.2
Gains (losses) related to securities	有 価 証 券 関 係 損 益	0.0	(3.1)		3.1
Net credit costs (-) (i) + (ii)	与 信 関 係 費 用	(4.1)	(1.2)		(2.8)

3. Management Indices <Non-consolidated>

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-c)	FY2015 ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2015 (c)
Overhead ratio (OHR) *1	O H R	55.10%	0.03%	2.09%	55.06%	53.00%
Return on average total assets (ROA) *2	R O A	0.43%	0.04%	(0.04%)	0.39%	0.48%
Return on equity (ROE) *3	R O E	7.20%	0.70%	(0.81%)	6.49%	8.02%

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

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

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

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥196.8 billion from the previous fiscal year-end, to ¥8,994.3 billion. Corporate loans and housing loans increased by ¥130.0 billion and ¥51.5 billion respectively from the position as of March 31, 2016.
- The balance of deposits decreased by ¥173.2 billion from the previous fiscal year-end, to ¥10,966.9 billion, reflecting an increase in personal deposits and a decrease in public sector deposits. The average balance increased by ¥380.7 billion.
- The balance of investment trusts decreased by ¥33.4 billion from the previous fiscal year-end, to ¥327.3 billion. Insurance premiums of personal annuities decreased by ¥11.1 billion from the corresponding period of the previous fiscal year, to ¥39.8 billion.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Loans and bills discounted (Term-end balance)	貸出金（末残）	8,994.3	196.8	351.3	8,797.4	8,643.0
Domestic operations	国内向け貸出	8,829.8	200.9	355.7	8,628.8	8,474.0
Corporate loans	事業者向け貸出	5,265.9	130.0	240.5	5,135.8	5,025.3
Small and medium-sized enterprises (i)	うち中小企業向け貸出	3,952.8	166.1	288.7	3,786.6	3,664.0
Consumer loans (ii)	消費者ローン	3,322.5	59.1	131.7	3,263.4	3,190.8
Housing loans	うち住宅ローン	3,192.0	51.5	116.4	3,140.5	3,075.6
Public sector	公共向け貸出	241.3	11.8	(16.5)	229.5	257.8
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	7,275.3	225.3	420.5	7,050.0	6,854.8
[Ratio]	(中小企業等貸出比率)	[82.39%]	[0.69%]	[1.50%]	[81.70%]	[80.89%]
Overseas operations	海外向け貸出	164.5	(4.1)	(4.4)	168.6	168.9
Deposits (Term-end balance)	預金（末残）	10,966.9	(173.2)	297.3	11,140.2	10,669.5
Domestic operations	国内	10,619.3	(69.7)	293.5	10,689.0	10,325.7
Personal deposits	うち個人	8,159.6	87.6	152.6	8,071.9	8,007.0
Public sector deposits	うち公共	447.7	(196.4)	(5.1)	644.2	452.9
Overseas operations	海外店等	347.6	(103.5)	3.7	451.1	343.8

Loans and bills discounted (Average balance)	貸出金（平残）	8,882.2	236.1	297.4	8,646.0	8,584.7
Deposits (Average balance)	預金（平残）	11,095.9	354.9	380.7	10,741.0	10,715.2

(Reference)

New housing loans

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2015 (c)
New housing loans	住宅ローン実行額	181.8	2.9	4.0	178.8	177.7

Investment trusts, etc.

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Balance of Investment trusts	投資信託残高	327.3	(33.4)	(43.1)	360.7	370.5

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2015 (c)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	39.8	(22.3)	(11.1)	62.2	51.0

(2) Securities

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
			(a-b)	(a-c)		
Securities (Term-end balance)	有価証券（末残）	2,302.1	(6.6)	39.4	2,308.8	2,262.6
Government bonds	国債	736.1	(84.9)	(123.7)	821.1	859.8
Stocks	株式	123.1	3.7	3.9	119.3	119.1
Corporate bonds and others	社債他	911.9	93.0	176.5	818.8	735.3
Foreign currency securities	外貨建有価証券	530.9	(18.5)	(17.2)	549.4	548.2
Average duration to maturity of yen bonds	円貨債券の 平均残存期間	3.9 years	0.1 years	0.2 years	3.7 years	3.6 years

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

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

注1. 評価損益を除いた取得原価で表示しております。

注2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law decreased by ¥7.7 billion from the previous fiscal year-end, to ¥144.0 billion, and non-performing loan ratio decreased by 0.12% to 1.58 %.
- The coverage ratio, including allowances, was 72.7% for total disclosed claims, 76.7% for doubtful claims, and 56.2% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及び これらに準ずる債権	18,230	(1,445)	(1,982)	19,675	20,212
Doubtful Claims	危険債権	77,057	(8,519)	(7,127)	85,576	84,184
Substandard Claims	要管理債権	48,766	2,257	(155)	46,508	48,921
Total	合計	144,054	(7,707)	(9,264)	151,761	153,318

Normal Claims	正常債権	8,953,158	204,186	354,761	8,748,971	8,598,397
Total Claims Outstandings	総与信残高	9,097,212	196,479	345,496	8,900,733	8,751,715
Non-performing loan ratio	不良債権比率	1.58%	(0.12%)	(0.16%)	1.70%	1.75%
Coverage ratio	保全率	72.7%	(0.8%)	(1.0%)	73.6%	73.8%

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

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

(Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio *2 c/(a-b)	Coverage ratio (b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及び これらに準ずる債権	18,230	17,665	564	100.0%	100.0%
Doubtful Claims	危険債権	77,057	49,131	10,000	35.8%	76.7%
Substandard Claims	要管理債権	48,766	*1 21,694	5,723	21.1%	56.2%
Total	合計	144,054	88,492	16,288	29.3%	72.7%

*1: Approximate data

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

*1. 概算数値

*2. 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2016, ending March 31, 2017, etc.**<Consolidated>**

(¥ Billion)

	(Japanese)	FY 2016 ending Mar. 31, 2017
Ordinary profit	経 常 利 益	77.5
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	52.5

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2016 ending Mar. 31, 2017
Ordinary profit	経 常 利 益	70.5
Profit	当 期 純 利 益	49.0

<Cash dividends>

	(Japanese)	FY2016 ending Mar. 31, 2017	
		For the six months ended Sep. 30, 2016	
Cash dividends per share	1 株 当 た り 配 当 金	¥7.50	¥15.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	For the six months ended Sep. 30, 2015 (b)
Gross business profits	業 務 粗 利 益	75,338	(1,111)	76,450
Domestic gross business profits	国 内 業 務 粗 利 益	71,204	(1,217)	72,421
Net interest income	資 金 利 益	59,876	(1,708)	61,585
Net fees and commissions income	役 務 取 引 等 利 益	9,345	(127)	9,473
Net trading income	特 定 取 引 利 益	1,567	514	1,052
Profit from other business transactions	そ の 他 業 務 利 益	414	104	310
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(11)	(247)	236
International gross business profits	国 際 業 務 粗 利 益	4,134	106	4,028
Net interest income	資 金 利 益	2,757	(384)	3,141
Net fees and commissions income	役 務 取 引 等 利 益	118	(3)	121
Net trading income	特 定 取 引 利 益	76	78	(1)
Profit from other business transactions	そ の 他 業 務 利 益	1,182	415	767
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	272	52	220
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	41,149	900	40,248
Personnel expenses (-)	人 件 費 (△)	21,019	101	20,918
Non-personnel expenses (-)	物 件 費 (△)	17,179	358	16,821
Taxes (-)	税 金 (△)	2,950	441	2,509
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	34,189	(2,011)	36,201
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	(1,836)	2,380	(4,216)
Core net business income	コ ア 業 務 純 益	33,927	(1,816)	35,744
Net business income	業 務 純 益	34,189	(2,011)	36,201
Non-recurrent income and losses	臨 時 損 益	7,390	(3,146)	10,537
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	(4,156)	(1,262)	(2,893)
Written-off of loans (-)	貸 出 金 償 却 (△)	1,242	(665)	1,908
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	(3,219)	(3,964)	(744)
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損 (△)	49	53	(3)
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 金 勘 定 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	428	90	337
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	5,055	1,583	3,471
Recoveries of written off claims	償 却 債 権 取 立 益	821	(842)	1,663
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(231)	(2,916)	2,685
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,466	(1,493)	4,959
Ordinary profit	経 常 利 益	41,580	(5,158)	46,739
Extraordinary income (loss)	特 別 損 益	(381)	(239)	(141)
Profit before income taxes	税 引 前 中 間 純 利 益	41,199	(5,398)	46,597
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	8,444	(3,438)	11,883
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	3,179	758	2,420
Total income taxes (-)	法 人 税 等 合 計 (△)	11,623	(2,680)	14,303
Profit	中 間 純 利 益	29,575	(2,717)	32,293
Net Credit Costs (-)	(i) + (ii) 与 信 関 係 費 用 (△)	(4,156)	(1,262)	(2,893)

<Consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	For the six months ended Sep. 30, 2015 (b)
Consolidated gross profits	連 結 粗 利 益	79,218	(1,691)	80,909
Net interest income	資 金 利 益	60,176	(2,176)	62,353
Net fees and commissions income	役 務 取 引 等 利 益	15,030	(660)	15,691
Net trading income	特 定 取 引 利 益	2,396	612	1,784
Profit from other business transactions	そ の 他 業 務 利 益	1,614	534	1,080
General and administrative expenses (-)	営 業 経 費 (△)	44,673	1,825	42,847
Loan charge-off and reserve expenses (-) (i)	貸倒償却引当費用 (△)	(4,269)	(2,194)	(2,075)
Written-off of loans (-)	貸 出 金 償 却 (△)	1,394	(631)	2,025
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額 (△)	(3,207)	(4,268)	1,061
Net transfer to general allowance for loan losses (-)	一般貸倒引当金繰入額 (△)	(2,103)	1,724	(3,828)
Losses on sales of non-performing loans (-)	延滞債権等売却損 (△)	49	49	0
Transfer to allowance for specific foreign borrowers / countries (-)	特定海外債権引当金繰入額 (△)	-	-	-
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 (△)	428	90	337
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	5,311	2,544	2,766
Recoveries of written off claims	償 却 債 権 取 立 益	830	(841)	1,672
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(231)	(2,922)	2,691
Equity in earnings of affiliates	持分法による投資損益	95	27	67
Others	そ の 他	5,080	(697)	5,778
Ordinary profit	経 常 利 益	43,760	(4,914)	48,674
Extraordinary income (loss)	特 別 損 益	(377)	(234)	(142)
Profit before income taxes	税金等調整前中間純利益	43,382	(5,149)	48,532
Income taxes-current (-)	法人税、住民税及び事業税 (△)	9,841	(3,636)	13,477
Income taxes-deferred (-)	法人税等調整額 (△)	3,424	1,063	2,360
Total income taxes (-)	法 人 税 等 合 計 (△)	13,266	(2,572)	15,838
Profit	中 間 純 利 益	30,116	(2,577)	32,693
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益	30,116	(2,577)	32,693

Net Credit Costs (-) (i)	与 信 関 係 費 用 (△)	(4,269)	(2,194)	(2,075)
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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)	37,212	(2,335)	39,547
Consolidated net business income	連 結 業 務 純 益	37,212	(2,335)	39,547

Note1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

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

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

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	5	* 1	4

* In the first half of FY2016, we established T&I Innovation Center, Co. Ltd. and included in affiliated companies applicable to the equity method.

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	For the six months ended Sep. 30, 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)	34,189	(2,011)	36,201
Per head (in thousands of yen)	職員一人当たり(千円)	8,126	(519)	8,646
(2) Net business income	業 務 純 益	34,189	(2,011)	36,201
Per head (in thousands of yen)	職員一人当たり(千円)	8,126	(519)	8,646

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

注.職員数は、実働人員（出向人員、臨時雇用員および嘱託を除く）の平残。

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

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	For the six months ended Sep. 30, 2015 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.04%	(0.06%)	1.10%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.18%	(0.09%)	1.27%
(ii) Average yield on securities	有 価 証 券 利 回	1.12%	(0.15%)	1.27%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.69%	(0.02%)	0.72%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.01%	(0.02%)	0.04%
(ii) Expense ratio	経 費 率	0.71%	(0.00%)	0.71%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.35%	(0.03%)	0.38%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.17%	(0.06%)	1.23%

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

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	For the six months ended Sep. 30, 2015 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	261	(195)	457
Gains on sales	売 却 益	1,099	256	842
Gains on redemptions	償 還 益	14	(0)	14
Losses on sales (-)	売 却 損 (△)	851	490	361
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	-	(38)	38
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(231)	(2,916)	2,685
Gains on sales	売 却 益	18	(3,207)	3,225
Losses on sales (-)	売 却 損 (△)	3	(450)	454
Write-offs (-)	償 却 (△)	246	160	86

5. Capital Ratio (BIS Guidelines)

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

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a) [Preliminary figures]	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	13.72%	(0.06%)	(0.16%)	13.79%	13.89%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.58%	(0.15%)	(0.00%)	12.74%	12.59%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.58%	(0.15%)	(0.00%)	12.74%	12.59%
(4) Total capital	総自己資本の額	866.8	14.3	31.3	852.4	835.5
(5) Tier 1 capital	T i e r 1 資本の額	794.7	7.0	37.3	787.7	757.4
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	794.7	7.0	37.3	787.7	757.4
(7) Total risk-weighted assets	リスクアセットの額	6,315.9	134.0	301.3	6,181.8	6,014.5
(8) Total required capital	総所要自己資本額	505.2	10.7	24.1	494.5	481.1

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a) [Preliminary figures]	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	13.20%	(0.05%)	0.00%	13.26%	13.19%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比率	12.09%	(0.15%)	0.10%	12.25%	11.98%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	12.09%	(0.15%)	0.10%	12.25%	11.98%
(4) Total capital	総自己資本の額	801.1	14.9	30.8	786.1	770.2
(5) Tier 1 capital	T i e r 1 資本の額	733.5	7.3	34.0	726.2	699.4
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	733.5	7.3	34.0	726.2	699.4
(7) Total risk-weighted assets	リスクアセットの額	6,066.6	138.7	229.8	5,927.8	5,836.8
(8) Total required capital	総所要自己資本額	485.3	11.1	18.3	474.2	466.9

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)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-c)	FY2015 ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2015 (c)
Net business income basis (Annual)	業務純益ベース（年率）	8.33%	(0.07%)	(0.66%)	8.40%	8.99%
Profit basis (Annual)	当期純利益ベース（年率）	7.20%	0.70%	(0.81%)	6.49%	8.02%

<Consolidated>

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-c)	FY2015 ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2015 (c)
Profit attributable to owners of parent basis (Annual)	親会社に帰属する当期純利益ベース（年率）	6.90%	0.47%	(0.67%)	6.43%	7.58%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注.ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2016 (a)	(a-b)	(a-c)	FY2015 ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2015 (c)
Deposits (Term-end balance)	預金（末残）	10,966.9	(173.2)	297.3	11,140.2	10,669.5
Domestic	うち国内	10,619.3	(69.7)	293.5	10,689.0	10,325.7
In Chiba Prefecture	うち県内	10,199.0	(102.1)	237.9	10,301.1	9,961.1
Personal deposits	うち個人	8,159.6	87.6	152.6	8,071.9	8,007.0
Public sectors	うち公共	447.7	(196.4)	(5.1)	644.2	452.9
Deposits (Average balance)	預金（平残）	11,095.9	354.9	380.7	10,741.0	10,715.2
Domestic	うち国内	10,664.3	325.8	316.0	10,338.4	10,348.2
In Chiba Prefecture	うち県内	10,264.5	286.8	272.1	9,977.6	9,992.3
Loans and bills discounted (Term-end balance)	貸出金（末残）	8,994.3	196.8	351.3	8,797.4	8,643.0
Domestic	うち国内	8,829.8	200.9	355.7	8,628.8	8,474.0
In Chiba Prefecture	うち県内	6,391.8	110.9	204.6	6,280.8	6,187.1
Loans and bills discounted (average balance)	貸出金（平残）	8,882.2	236.1	297.4	8,646.0	8,584.7
Domestic	うち国内	8,717.6	237.1	303.2	8,480.4	8,414.4
In Chiba Prefecture	うち県内	6,319.4	154.9	206.2	6,164.4	6,113.1

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Domestic loans and bills discounted (A)	国内貸出金	8,829.8	200.9	355.7	8,628.8	8,474.0
[Excluding loans to public sectors]	(除公共向け貸出)	[8,588.4]	[189.1]	[372.2]	[8,399.2]	[8,216.1]
Large enterprises	大企業業	1,153.3	(34.8)	(53.6)	1,188.1	1,206.9
Mid-sized enterprises	中堅企業業	159.7	(1.2)	5.3	161.0	154.4
Small and medium-sized enterprises, etc. (B)	中小企業等	7,275.3	225.3	420.5	7,050.0	6,854.8
Small and medium-sized enterprises	うち中小企業	3,952.8	166.1	288.7	3,786.6	3,664.0
Consumer loans	うち消費者ローン	3,322.5	59.1	131.7	3,263.4	3,190.8
Public sectors	公共	241.3	11.8	(16.5)	229.5	257.8
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	82.39%	0.69%	1.50%	81.70%	80.89%

Note: In Small and medium-sized enterprises, loans to individual business owners are included.

注. 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Outstanding balance of consumer loans	消費者ローン残高	3,322.5	59.1	131.7	3,263.4	3,190.8
Housing loans	住宅ローン残高	3,192.0	51.5	116.4	3,140.5	3,075.6
Other consumer loans	その他のローン残高	130.4	7.5	15.3	122.9	115.1

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

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,829	(344)	285	3,173	2,544
Delinquent Loans	延滞債権額	92,187	(9,434)	(9,126)	101,621	101,313
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,507	(282)	139	1,790	1,368
Restructured Loans	貸出条件緩和債権額	47,258	2,540	(294)	44,718	47,553
Total Risk-Monitored Loans	リスク管理債権合計	143,783	(7,520)	(8,996)	151,303	152,779

Total loan balance (Term-end balance)	貸出金残高（末残）	8,994,365	196,886	351,301	8,797,479	8,643,064
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	(0.00%)	0.00%	0.03%	0.02%
Delinquent Loans	延滞債権額	1.02%	(0.13%)	(0.14%)	1.15%	1.17%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.00%)	0.00%	0.02%	0.01%
Restructured Loans	貸出条件緩和債権額	0.52%	0.01%	(0.02%)	0.50%	0.55%
As a percentage of total loans	貸出金残高比	1.59%	(0.12%)	(0.16%)	1.71%	1.76%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Loans to Bankrupt Borrowers	破綻先債権額	2,421	(363)	239	2,784	2,181
Delinquent Loans	延滞債権額	89,507	(9,371)	(9,430)	98,878	98,937
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,507	(282)	139	1,790	1,368
Restructured Loans	貸出条件緩和債権額	47,268	2,540	(296)	44,728	47,565
Total Risk-Monitored Loans	リスク管理債権合計	140,704	(7,477)	(9,348)	148,182	150,053

Total loan balance (Term-end balance)	貸出金残高（末残）	8,960,192	191,079	340,814	8,769,113	8,619,378
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Loans to Bankrupt Borrowers	破綻先債権額	0.02%	(0.00%)	0.00%	0.03%	0.02%
Delinquent Loans	延滞債権額	0.99%	(0.12%)	(0.14%)	1.12%	1.14%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.01%	(0.00%)	0.00%	0.02%	0.01%
Restructured Loans	貸出条件緩和債権額	0.52%	0.01%	(0.02%)	0.51%	0.55%
As a percentage of total loans	貸出金残高比	1.57%	(0.11%)	(0.17%)	1.68%	1.74%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Risk-Monitored Loans (A)	リスク管理債権額	143,783	(7,520)	(8,996)	151,303	152,779
Collateral/guarantees (B)	担保・保証等	88,374	(514)	(1,326)	88,888	89,701
Allowance for loan losses (C)	貸倒引当金	16,210	(6,253)	(6,820)	22,463	23,031
Allowance ratio (C)/(A)	引当率	11.2%	(3.5%)	(3.8%)	14.8%	15.0%
Coverage ratio (B+C)/(A)	保全率	72.7%	(0.8%)	(1.0%)	73.5%	73.7%
As a percentage of total loans	貸出金残高比	1.59%	(0.12%)	(0.16%)	1.71%	1.76%

<Consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Risk-Monitored Loans (A)	リスク管理債権額	140,704	(7,477)	(9,348)	148,182	150,053
Collateral/guarantees (B)	担保・保証等	85,011	(465)	(1,528)	85,477	86,540
Allowance for loan losses (C)	貸倒引当金	16,374	(6,248)	(6,945)	22,623	23,320
Allowance ratio (C)/(A)	引当率	11.6%	(3.6%)	(3.9%)	15.2%	15.5%
Coverage ratio (B+C)/(A)	保全率	72.0%	(0.8%)	(1.1%)	72.9%	73.2%
As a percentage of total loans	貸出金残高比	1.57%	(0.11%)	(0.17%)	1.68%	1.74%

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

(¥ Million)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,230	(1,445)	(1,982)	19,675	20,212
Doubtful Claims	危険債権	77,057	(8,519)	(7,127)	85,576	84,184
Substandard Claims	要管理債権	48,766	2,257	(155)	46,508	48,921
Total	合計	144,054	(7,707)	(9,264)	151,761	153,318

Normal Claims	正常債権	8,953,158	204,186	354,761	8,748,971	8,598,397
Total Claims*	総与信残高	9,097,212	196,479	345,496	8,900,733	8,751,715
Non-performing loan ratio	不良債権比率	1.58%	(0.12%)	(0.16%)	1.70%	1.75%

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

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

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law <Non-consolidated>

(¥ Million)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Total coverage (A)	保全額	104,780	(6,951)	(8,409)	111,732	113,189
Allowance for loan losses	貸倒引当金	16,288	(6,380)	(6,982)	22,669	23,271
Value covered by collateral and guarantees	担保・保証等	88,492	(571)	(1,426)	89,063	89,918
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	144,054	(7,707)	(9,264)	151,761	153,318

Coverage ratio (A)/(B)	保全率	72.7%	(0.8%)	(1.0%)	73.6%	73.8%
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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 Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Bankrupt Assets (A)	破綻先債権	2,872	(310)	322	3,182	2,549
Effectively Bankrupt Assets (B)	実質破綻先債権	15,358	(1,135)	(2,304)	16,493	17,662
Potentially Bankrupt Assets (C)	破綻懸念先債権	77,057	(8,519)	(7,127)	85,576	84,184
Assets Requiring Caution (D)	要注意先債権	985,799	(72,073)	(135,613)	1,057,873	1,121,412
Substandard Assets	要管理先債権	56,184	2,231	(558)	53,952	56,742
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	48,766	2,257	(155)	46,508	48,921
Other Assets Requiring Caution	その他要注意先債権	929,615	(74,305)	(135,055)	1,003,920	1,064,670
Normal Assets (E)	正常先債権	8,016,126	278,518	490,219	7,737,607	7,525,906
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	9,097,212	196,479	345,496	8,900,733	8,751,715

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

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

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

① General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上

② Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Allowance for loan losses	貸 倒 引 当 金	23.7	(6.7)	(7.2)	30.4	31.0
General allowance	一 般 貸 倒 引 当 金	12.9	(1.8)	(1.9)	14.7	14.9
Specific allowance	個 別 貸 倒 引 当 金	10.7	(4.8)	(5.2)	15.6	16.0
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Normal Assets	正 常 先 債 権	7,744.1	249.8	478.3	7,494.3	7,265.7
Assets Requiring Caution	要 注 意 先 債 権	985.2	(71.6)	(134.6)	1,056.8	1,119.9
Substandard Assets	要 管 理 先 債 権	56.1	2.2	(0.5)	53.9	56.7
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	929.0	(73.8)	(134.0)	1,002.9	1,063.1

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Allowance for loan losses	貸 倒 引 当 金	33.7	(7.1)	(7.7)	40.8	41.4
General allowance	一 般 貸 倒 引 当 金	17.8	(2.1)	(2.4)	19.9	20.2
Specific allowance	個 別 貸 倒 引 当 金	15.8	(4.9)	(5.2)	20.8	21.1
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016		As of Mar. 31, 2016		As of Sep. 30, 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)	8,829.8	100.00%	8,628.8	100.00%	8,474.0	100.00%
Manufacturing	製造業	691.4	7.83%	684.0	7.93%	700.2	8.26%
Agriculture and forestry	農業，林業	9.9	0.11%	8.9	0.10%	9.1	0.11%
Fishery	漁業	1.1	0.01%	1.1	0.01%	0.9	0.01%
Mining, quarrying and gravel	鉱業，採石業，砂利採取業	15.1	0.17%	14.8	0.17%	16.4	0.20%
Construction	建設業	289.4	3.28%	293.5	3.40%	296.5	3.50%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	47.2	0.54%	43.7	0.51%	34.9	0.41%
Information and communications	情報通信業	35.2	0.40%	34.5	0.40%	32.9	0.39%
Transport and postal service	運輸業，郵便業	230.7	2.61%	233.7	2.71%	233.6	2.76%
Wholesale and retail trade	卸売業，小売業	698.5	7.91%	696.4	8.07%	713.4	8.42%
Finance and insurance	金融業，保険業	380.6	4.31%	389.7	4.52%	380.4	4.49%
Real estate and leasing	不動産業，物品賃貸業	2,382.2	26.98%	2,258.7	26.18%	2,148.2	25.35%
Real estate	不動産業	2,171.3	24.59%	2,041.8	23.66%	1,938.4	22.87%
Real estate rental and management	不動産賃貸業・管理業	1,924.8	21.80%	1,805.1	20.92%	1,709.4	20.17%
Real estate trading, etc.	不動産取引業等	246.5	2.79%	236.6	2.74%	229.0	2.70%
Leasing	物品賃貸業	210.9	2.39%	216.9	2.52%	209.8	2.48%
Medical, welfare and other services	医療，福祉その他サービス業	505.5	5.73%	500.5	5.80%	482.2	5.69%
Government, local public sector	国・地方公共団体	224.2	2.54%	208.3	2.41%	233.3	2.75%
Others (mainly consumer loans)	その他（個人）	3,318.1	37.58%	3,260.5	37.79%	3,191.0	37.66%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016		As of Mar. 31, 2016		As of Sep. 30, 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)	143.7	100.00%	151.3	100.00%	152.7	100.00%
Manufacturing	製造業	16.6	11.60%	17.5	11.62%	16.9	11.07%
Agriculture and forestry	農業，林業	0.4	0.30%	0.4	0.31%	0.4	0.33%
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	0.16%	0.2	0.15%	0.3	0.21%
Construction	建設業	7.0	4.87%	7.8	5.19%	8.6	5.67%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.5	0.36%	0.4	0.28%	0.4	0.28%
Transport and postal service	運輸業，郵便業	12.6	8.77%	12.9	8.56%	13.4	8.79%
Wholesale and retail trade	卸売業，小売業	17.7	12.32%	21.0	13.92%	22.4	14.71%
Finance and insurance	金融業，保険業	0.1	0.08%	0.6	0.43%	0.6	0.45%
Real estate and leasing	不動産業，物品賃貸業	40.9	28.46%	41.9	27.74%	42.0	27.53%
Real estate	不動産業	40.1	27.93%	41.0	27.15%	41.0	26.89%
Real estate rental and management	不動産賃貸業・管理業	39.0	27.16%	40.0	26.44%	39.8	26.10%
Real estate trading, etc	不動産取引業等	1.1	0.77%	1.0	0.71%	1.2	0.79%
Leasing	物品賃貸業	0.7	0.53%	0.8	0.59%	0.9	0.64%
Medical, welfare and other services	医療，福祉その他サービス業	17.5	12.20%	17.0	11.29%	16.1	10.56%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他（個人）	29.9	20.86%	31.0	20.49%	31.1	20.38%

14. Loan Breakdown by Domicile of Borrower**(1) Balance of loans to specific foreign countries <Non-consolidated>**

Not applicable

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
China	中国	-	-	(1.5)	-	1.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	6.1	(3.2)	(4.2)	9.4	10.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.7	(0.1)	1.7	1.9	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	5.9	(0.0)	(1.3)	5.9	7.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	0.9	(0.1)	(0.2)	1.0	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	0.9	(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	2.0	0.8	0.2	1.1	1.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	(0.0)	0.5	0.5	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	2.0	(0.6)	0.8	2.6	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	1.9	(0.1)	(0.0)	2.1	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.6	0.6	0.6	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	22.9	(2.9)	(3.4)	25.8	26.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016 (a)	(a-b)	(a-c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Panama	パナマ	0.4	(0.0)	(0.0)	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	0.4	(0.0)	(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	その他の有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

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

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

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016					As of Mar. 31, 2016			As of Sep. 30, 2015		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.5	0.5	0.4	0.5	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
Other securities	その他有価証券	129.0	(9.9)	(13.1)	140.0	10.9	139.0	148.8	9.8	142.2	150.1	7.8
	Stocks 株式	93.9	(7.2)	(20.6)	96.2	2.2	101.2	103.2	2.0	114.6	116.0	1.3
	Bonds 債券	21.5	0.5	9.6	21.6	0.1	20.9	21.0	0.1	11.8	12.1	0.2
	Others その他	13.5	(3.3)	(2.0)	22.1	8.5	16.9	24.5	7.6	15.6	21.9	6.2
	Foreign Bonds うち外国債券	3.9	1.4	3.2	6.9	2.9	2.5	6.3	3.8	0.6	4.8	4.1
Total	合計	129.5	(9.4)	(12.6)	140.5	10.9	139.0	148.9	9.8	142.2	150.1	7.9

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

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

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

<Consolidated>

(¥ Billion)

	(Japanese)	As of Sep. 30, 2016					As of Mar. 31, 2016			As of Sep. 30, 2015		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a)	(a-b)	(a-c)	Gains	Losses	(b)	Gains	Losses	(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	0.5	0.5	0.4	0.5	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
Other securities	その他有価証券	138.3	(11.0)	(14.1)	149.2	10.9	149.3	159.2	9.8	152.4	160.3	7.9
	Stocks 株式	103.2	(8.3)	(21.6)	105.4	2.2	111.5	113.6	2.0	124.9	126.2	1.3
	Bonds 債券	21.5	0.5	9.6	21.6	0.1	20.9	21.0	0.1	11.8	12.1	0.2
	Others その他	13.5	(3.3)	(2.0)	22.1	8.5	16.9	24.5	7.6	15.6	21.9	6.2
	Foreign Bonds うち外国債券	3.9	1.4	3.2	6.9	2.9	2.5	6.3	3.8	0.6	4.8	4.1
Total	合計	138.8	(10.5)	(13.6)	149.7	10.9	149.3	159.2	9.8	152.4	160.3	7.9

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

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

16. Earnings Projections

<Non-consolidated>

(¥ Billion)

		FY2016 (Projections) (a)	(a-b)	FY2015 (b)	(Reference) FY2016 (Projections) disclosed in May
Gross business profits	業 務 粗 利 益	147.5	(2.5)	150.0	150.0
Net interest income	資 金 利 益	120.7	(4.7)	125.4	120.7
Net fees and commissions income	役 務 取 引 等 利 益	20.0	0.9	19.0	21.5
Trading income	特 定 取 引 利 益	3.0	(0.2)	3.2	3.3
Profit from other business transactions	そ の 他 業 務 利 益	3.8	1.5	2.2	4.5
Expenses (-)	経 費	83.5	1.4	82.0	83.5
Core net business income	コ ア 業 務 純 益	62.5	(3.2)	65.7	63.8
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	64.0	(3.9)	67.9	66.5
Ordinary profit	経 常 利 益	70.5	(9.1)	79.6	69.5
Profit	当 期 純 利 益	49.0	(3.5)	52.5	48.5
Net credit costs (-)	与 信 関 係 費 用	(2.3)	0.0	(2.3)	1.0

<Consolidated>

(¥ Billion)

		FY2016 (Projections) (a)	(a-b)	FY2015 (b)	(Reference) FY2016 (Projections) disclosed in May
Ordinary profit	経 常 利 益	77.5	(8.0)	85.5	76.5
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	52.5	(2.9)	55.4	52.0
Cash dividends per share	1 株 当 た り 配 当 額	¥15.00	¥1.00	¥14.00	¥15.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	23.0%	2.1%	20.8%	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 貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

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

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