

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2021, ending March 31, 2022

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 For Inquiry: Nobukazu Odaka, Executive Officer, General Manager, Corporate Planning Division
 Filing date of Financial Statements: August 10, 2021 (scheduled)
 Trading Accounts: Established
 Payment day of cash dividend: -
 Supplementary Materials: Attached
 IR Conference: Not scheduled

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

1. Financial Highlights for the First Quarter (from April 1, 2021 to June 30, 2021)

(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 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Three months ended Jun. 30, 2021	60,625	4.5	21,484	17.4	15,320	18.0
ended Jun. 30, 2020	57,993	(3.8)	18,296	(9.4)	12,973	(9.0)

Note: Comprehensive income for the three months ended Jun. 30, 2021: ¥19,971 million [(52.0%)]; Jun. 30, 2020: ¥41,626 million [841.9%]

	Profit per Share 1株当たり四半期純利益	Profit per Share(Diluted) 潜在株式調整後 1株当たり四半期純利益
	¥	¥
Three months ended Jun. 30, 2021	20.61	20.58
ended Jun. 30, 2020	17.46	17.44

(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	%
Jun. 30, 2021	18,133,547	1,052,947	5.8
Mar. 31, 2021	17,898,168	1,041,756	5.8

(Reference) Capital assets as of Jun. 30, 2021: ¥1,052,411 million; Mar. 31, 2021: ¥1,041,128 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 the capital adequacy ratio.

2. Cash Dividends for Shareholders

	Annual Cash Dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year ended Mar. 31, 2021	—	9.00	—	11.00	20.00
ending Mar. 31, 2022	—	—	—	—	—
ending Mar. 31, 2022 (Projection)	—	11.00	—	11.00	22.00

Note: Revisions of released cash dividend projections: No

3. Consolidated Earnings Projections for Fiscal year 2021 (from April 1, 2021 to March 31, 2022)

(%: 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	%	¥
Six months ending Sep. 30, 2021	39,500	2.2	27,500	1.6	36.97
Fiscal year ending Mar. 31, 2022	75,500	5.1	52,000	4.7	69.88

Note: Revisions of released earnings projections: No

*** Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting principles, accounting estimates and restatement:
- ① Changes in accounting principles in 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 information in detail, please refer to “2. Quarterly Consolidated Financial Statements and Notes (5) Change in Accounting Principles” on page 9.

(4) Number of Issued Shares (Common Stock)

① Number of issued shares (including treasury shares):	Jun. 30, 2021	815,521,087 shares
	Mar. 31, 2021	815,521,087 shares
② Number of treasury shares:	Jun. 30, 2021	72,364,434 shares
	Mar. 31, 2021	72,602,717 shares
③ Average number of issued shares:	Three months ended Jun. 30, 2021	743,156,716 shares
	Three months ended Jun. 30, 2020	742,811,243 shares

*** This quarterly report is not subject to the quarterly review***** Explanation for the proper use of projections and other notes**

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

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1. Qualitative Information

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

Financial results for the first quarter of fiscal year ending March 31, 2022 were as follows.

Ordinary income increased by ¥2,632 million from the corresponding period of the previous fiscal year, to ¥60,625 million mainly due to an increase in interest income. Ordinary expenses decreased by ¥555 million from the corresponding period of the previous fiscal year, to ¥39,141 million mainly due to decrease in interest expenses.

As a result, ordinary profit increased by ¥3,187 million to ¥21,484 million, and profit attributable to owners of parent increased by ¥2,346 million to ¥15,320 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Conditions

Total assets as of June 30, 2021 increased by ¥235.3 billion from the previous fiscal year-end, to ¥18,133.5 billion. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2021 was ¥14,246.6 billion, an increase of ¥158.7 billion mainly in personal deposits from the position as of March 31, 2021. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as activities to encourage customers to make the Chiba Bank their main banking institution for household needs. We also continued to respond positively to the funding demand of customers. As a result, the balance of loans and bills discounted as of June 30, 2021 increased by ¥245.8 billion from the position as of March 31, 2021, to ¥11,412.1 billion. The amount of securities held decreased by ¥0.2 billion from the position as of March 31, 2021, to ¥2,400.9 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year ending March 31, 2022 released on May 10, 2021.

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. If the earnings projects require any revisions, it will be promptly announced.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of June 30, 2021
Assets (資産の部)			
Cash and due from banks	現金預け金	3,615,356	3,643,741
Call loans and bills bought	コールローン及び買入手形	81,039	56,672
Receivables under resale agreements	買現先勘定	19,999	24,999
Monetary claims bought	買入金銭債権	20,600	20,782
Trading assets	特定取引資産	157,955	152,847
Money held in trust	金銭の信託	21,647	21,220
Securities	有価証券	2,401,246	2,400,996
Loans and bills discounted	貸出金	11,166,329	11,412,177
Foreign exchanges	外国為替	6,725	3,711
Other assets	その他資産	248,729	239,837
Tangible fixed assets	有形固定資産	126,881	126,425
Intangible fixed assets	無形固定資産	14,447	14,475
Net defined benefit asset	退職給付に係る資産	13,662	14,625
Deferred tax assets	繰延税金資産	4,015	3,908
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,388	32,700
Allowance for loan losses	貸倒引当金	(32,855)	(32,574)
Total assets	資産の部合計	17,898,168	18,133,547
Liabilities (負債の部)			
Deposits	預金	14,087,833	14,246,625
Negotiable certificates of deposit	譲渡性預金	455,450	478,566
Call money and bills sold	コールマネー及び売渡手形	463,298	462,000
Payables under repurchase agreements	売現先勘定	10,792	8,684
Payables under securities lending transactions	債券貸借取引受入担保金	279,072	283,514
Trading liabilities	特定取引負債	16,792	18,155
Borrowed money	借入金	1,198,092	1,250,639
Foreign exchanges	外国為替	505	661
Bonds payable	社債	83,160	83,125
Borrowed money from trust account	信託勘定借	3,743	4,345
Other liabilities	その他負債	177,239	159,554
Net defined benefit liability	退職給付に係る負債	727	723
Provision for directors' retirement benefits	役員退職慰労引当金	190	98
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,140	1,037
Provision for point loyalty programs	ポイント引当金	634	682
Reserves under special laws	特別法上の引当金	21	22
Deferred tax liabilities	繰延税金負債	34,858	39,005
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,470	10,456
Acceptances and guarantees	支払承諾	32,388	32,700
Total liabilities	負債の部合計	16,856,412	17,080,599

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2021	As of June 30, 2021
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	676,994	683,498
Treasury shares	自 己 株 式	(49,121)	(48,960)
Total shareholders' equity	株 主 資 本 合 計	895,076	901,741
Valuation difference on available-for-sale securities	その他有価証券評価差額金	139,614	143,806
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(5,762)	(5,217)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,931	9,898
Remeasurements of defined benefit plans	退職給付に係る調整累計額	2,268	2,181
Total accumulated other comprehensive income	その他の包括利益累計額合計	146,051	150,669
Subscription rights to shares	新 株 予 約 権	628	536
Total net assets	純 資 産 の 部 合 計	1,041,756	1,052,947
Total liabilities and net assets	負債及び純資産の部合計	17,898,168	18,133,547

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2020	For the three months ended June 30, 2021
Ordinary income	経常収益	57,993	60,625
Interest income	資金運用収益	34,354	35,897
Interest on loans and discounts	(うち貸出金利息)	26,098	25,554
Interest and dividends on securities	(うち有価証券利息配当金)	7,730	9,856
Trust fees	信託報酬	1	14
Fees and commissions income	役務取引等収益	12,429	12,926
Trading income	特定取引収益	1,195	1,042
Other ordinary income	その他業務収益	895	1,121
Other income	その他経常収益	9,117	9,623
Ordinary expenses	経常費用	39,696	39,141
Interest expenses	資金調達費用	4,165	2,413
Interest on deposits	(うち預金利息)	665	197
Fees and commissions payments	役務取引等費用	4,827	3,433
Other ordinary expenses	その他業務費用	85	397
General and administrative expenses	営業経費	22,333	22,455
Other expenses	その他経常費用	8,285	10,441
Ordinary profit	経常利益	18,296	21,484
Extraordinary income	特別利益	0	49
Gains on disposal of non-current assets	固定資産処分益	0	49
Extraordinary losses	特別損失	5	35
Loss on disposal of non-current assets	固定資産処分損	5	35
Profit before income taxes	税金等調整前 四半期純利益	18,291	21,498
Income taxes-current	法人税、住民税 及び事業税	4,426	3,732
Income taxes-deferred	法人税等調整額	890	2,445
Total income taxes	法人税等合計	5,317	6,177
Profit	四半期純利益	12,973	15,320
Profit attributable to owners of parent	親会社株主に帰属する 四半期純利益	12,973	15,320

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2020	For the three months ended June 30, 2021
Profit	四 半 期 純 利 益	12,973	15,320
Other comprehensive income	そ の 他 の 包 括 利 益	28,652	4,651
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	28,946	4,187
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(526)	545
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	144	(86)
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	88	5
Comprehensive income	四 半 期 包 括 利 益	41,626	19,971
(Comprehensive income attributable to)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	41,626	19,971

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

(5) Change in Accounting Principles

(Application of Accounting Standard for Revenue Recognition)

The "Accounting Standard for Revenue Recognition" (Accounting Standards Board of Japan (ASBJ) Statement No. 29, March 31, 2020) was adopted from the beginning of the first quarter of the current fiscal year and recognized revenue when control of promised products or services is transferred to customers in an amount that is expected to be received in exchange for those products or services.

The Chiba Bank follows the transitional treatment stipulated in the provisions of paragraph 84 of the Accounting Standard for Revenue Recognition, but there was no impact on the quarterly consolidated financial statements.

(Application of Accounting Standard for Fair Value Measurement)

The "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30, July 4, 2019) was adopted from the beginning of the first quarter of the current fiscal year, and in accordance with paragraph 8 of the Accounting Standard for Fair Value Measurement, the method of adjusting the fair value of derivative transactions were revised to maximize the use of observable inputs estimated from derivatives, etc. traded in the market. This revision was made in accordance with the application of the Accounting Standard for Fair Value Measurement. According to the transitional treatment stipulated in paragraph 20 of the Accounting Standard for Fair Value Measurement, the cumulative effect of the new accounting standard adopted retrospectively prior to the beginning of the first quarter of the current fiscal year is reflected in retained earnings at the beginning of the first quarter of the current fiscal year.

As a result, retained earnings at the beginning of the first quarter of the current fiscal year decreased by ¥639 million, trading assets decreased by ¥170 million, other assets decreased by ¥1,033 million, trading liabilities decreased by ¥12 million, other liabilities decreased by ¥271 million, and deferred tax assets increased by ¥280 million.

In addition, in accordance with the transitional treatment stipulated in paragraph 19 of the Accounting Standard for Fair Value Measurement and paragraph 44-2 of the Accounting Standard for Financial Instruments (ASBJ Statement No. 10, July 4, 2019), the Bank decided to adopt a new accounting standard stipulated by the Accounting Standard for Fair Value Measurement in the future.

As a result, domestic stocks and investment trusts, which are included in other securities, were changed from the market value method based on the average market prices during the month prior to the end of the first quarter of the current fiscal year to the market value method based on the market prices at the last day of the first quarter of the current fiscal year from the end of the first quarter of the current fiscal year.

(6) Subsequent Events

Not applicable.

Supplementary Information

Financial Results for the First Quarter of Fiscal Year 2021, ending March 31, 2022

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

- Non-consolidated gross business profit increased by ¥5.3 billion compared with the corresponding period of the previous fiscal year, to ¥45.2 billion mainly due to an increase in net interest income. Ordinary profit increased by ¥4.0 billion to ¥23.4 billion, and profit increased by ¥3.1 billion to ¥17.9 billion. Consolidated ordinary profit increased by ¥3.1 billion compared with the corresponding period of the previous fiscal year, to ¥21.4 billion, and profit attributable to owners of parent increased by ¥2.3 billion to ¥15.3 billion.
- The progress in profit was 64.1% of the projection for the six months ending September 2021 on a non-consolidated basis and 55.7% on a consolidated basis.

Non-consolidated

(¥ Million)

	(Japanese)	For the three		For the three	For the six	(Reference)
		months ended	(a - b)	months ended		
		Jun. 30, 2021		Jun. 30, 2020	Sep. 30, 2021	FY 2020
		(a)		(b)	(Projection)	
Gross business profit	業 務 粗 利 益	45,209	5,312	39,897		156,044
Net interest income	資 金 利 益	37,470	3,961	33,509		124,581
Net fees and commissions income	役 務 取 引 等 利 益	6,799	1,717	5,082		26,171
Trading income	特 定 取 引 利 益	207	(290)	498		1,763
Profit from other business transactions	そ の 他 業 務 利 益	731	(76)	807		3,527
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	279	(382)	662		(376)
Expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	20,898	342	20,555		86,033
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	24,311	4,969	19,341		70,011
Core net business income	コ ア 業 務 純 益	24,031	5,351	18,679		70,387
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	22,420	4,894	17,526		66,241
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	1,656	392	1,263		3,239
Net business income	業 務 純 益	22,654	4,576	18,078		66,771
Non-recurrent income and losses	臨 時 損 益	767	(562)	1,330		(2,533)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	1,042	(517)	1,559		7,171
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	1,135	(1,887)	3,023		5,819
Ordinary profit	経 常 利 益	23,421	4,013	19,408	38,500	64,237
Extraordinary income (loss)	特 別 損 益	38	42	(4)		(315)
Profit	四半期(中間・当期)純利益	17,966	3,154	14,812	28,000	45,698
Net credit costs (-) (i)+(ii)	与 信 関 係 費 用	2,698	(124)	2,823		10,411

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

Consolidated

(¥ Million)

	(Japanese)	For the three		For the three	For the six	(Reference)
		months ended	(a - b)	months ended		
		Jun. 30, 2021		Jun. 30, 2020	Sep. 30, 2021	FY 2020
		(a)		(b)	(Projection)	
Ordinary profit	経 常 利 益	21,484	3,187	18,296	39,500	71,819
Profit attributable to owners of parent	親会社株主に帰属する 四半期(中間・当期)純利益	15,320	2,346	12,973	27,500	49,641

2. Loans and Deposits (Non-consolidated / Term-end Balance)

- The balance of loans and bills discounted increased by ¥247.1 billion from the position as of March 31, 2021, to ¥11,453.6 billion mainly due to an increase in corporate loans.
- The balance of deposits increased by ¥158.7 billion from the position as of March 31, 2021, to ¥14,263.2 billion mainly due to an increase in personal deposits.

		(¥ Billion)			(Reference)
	(Japanese)	As of Jun. 30, 2021 (a)	(a - b)	As of Mar. 31, 2021 (b)	As of Jun. 30, 2020
Loans and bills discounted	貸 出 金	11,453.6	247.1	11,206.4	10,854.2
Domestic operations	国 内 向 け 貸 出	11,215.1	252.5	10,962.6	10,613.2
Corporate loans	事 業 者 向 け 貸 出	6,856.0	223.5	6,632.5	6,383.5
Consumer loans	消 費 者 ロ ー ン	3,944.5	24.1	3,920.4	3,824.4
Housing loans	う ち 住 宅 ロ ー ン	3,758.9	22.8	3,736.1	3,643.9
Public sector loans	公 共 向 け 貸 出	414.5	4.8	409.7	405.2
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [中小企業等貸出比率]	9,197.9 [82.01%]	98.1 [(0.99%)]	9,099.7 [83.00%]	8,767.1 [82.60%]
Overseas operations	海 外 向 け 貸 出	238.4	(5.3)	243.7	241.0
Deposits	預 金	14,263.2	158.7	14,104.5	13,557.5
Domestic operations	国 内	13,992.4	170.0	13,822.4	13,266.0
Personal deposits	個 人	10,284.8	241.1	10,043.7	9,704.6
Corporate deposits	法 人	2,927.1	104.8	2,822.3	2,647.5
Public sector deposits	公 共	780.4	(175.9)	956.3	913.8
Overseas operations	海 外 店 等	270.7	(11.3)	282.0	291.5

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

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

		(¥ Billion)			(Reference)
	(Japanese)	As of Jun. 30, 2021 (a)	(a - b)	As of Mar. 31, 2021 (b)	As of Jun. 30, 2020
Balance of investment trusts	投 資 信 託 残 高	307.4	11.0	296.3	249.7

		(¥ Billion)			(Reference)
	(Japanese)	As of Jun. 30, 2021 (a)	(a - b)	As of Mar. 31, 2021 (b)	As of Jun. 30, 2020
Balance of personal annuities	個 人 年 金 保 険 等 残 高	869.6	(8.1)	877.8	883.2

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

	(Japanese)	For the three months ended Jun. 30, 2021 (a)	(a-b)	For the three months ended Jun. 30, 2020 (b)	(Reference) FY2020
(1) Average yield on interest earning assets (A)	資金運用利回	0.97%	(0.01%)	0.99%	0.89%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.90%	(0.02%)	0.92%	0.92%
(ii) Average yield on securities	有価証券利回	2.52%	0.25%	2.26%	1.35%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.50%	(0.06%)	0.56%	0.56%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.00%	(0.00%)	0.00%	0.00%
(ii) Expense ratio	経費率	0.55%	(0.04%)	0.60%	0.61%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.47%	0.04%	0.43%	0.33%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.90%	(0.02%)	0.92%	0.92%

Note: (1) and (2) are rounded down to second decimal places, and (3) is the difference between (1) and (2).

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

	(Japanese)	As of Jun. 30, 2021 (a)	(a - b)	As of Mar. 31, 2021 (b)	(Reference) As of Jun. 30, 2020
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	16,511	278	16,233	18,010
Doubtful Claims	危険債権	55,564	(1,356)	56,921	54,788
Substandard Claims	要管理債権	41,840	(365)	42,205	43,691
Total	合計	113,916	(1,443)	115,359	116,491
Normal Claims	正常債権	11,436,414	248,588	11,187,825	10,845,762
Total Claims	総与信残高	11,550,330	247,145	11,303,185	10,962,253
Non-performing loan ratio	不良債権比率	0.98%	(0.03%)	1.02%	1.06%

Note: Total Claims 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.

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

Non-consolidated

(¥ Million)

	(Japanese)	As of		As of Mar. 31, 2021 (b)	(Reference) As of Jun. 30, 2020
		Jun. 30, 2021 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,402	100	1,302	1,084
Delinquent Loans	延滞債権額	69,994	(1,168)	71,162	70,988
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,366	1,288	1,078	1,295
Restructured Loans	貸出条件緩和債権額	39,473	(1,653)	41,127	42,395
Total	合計	113,237	(1,433)	114,671	115,764
Total loan balance (Term-end balance)	貸出金残高(末残)	11,453,630	247,180	11,206,449	10,854,295
As a percentage of total loans	貸出金残高比	0.98%	(0.03%)	1.02%	1.06%

Consolidated

(¥ Million)

	(Japanese)	As of		As of Mar. 31, 2021 (b)	(Reference) As of Jun. 30, 2020
		Jun. 30, 2021 (a)	(a - b)		
Loans to Bankrupt Borrowers	破綻先債権額	1,165	(65)	1,230	905
Delinquent Loans	延滞債権額	69,019	(679)	69,698	70,039
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,366	1,288	1,078	1,295
Restructured Loans	貸出条件緩和債権額	39,474	(1,654)	41,128	42,398
Total	合計	112,026	(1,110)	113,136	114,639
Total loan balance (Term-end balance)	貸出金残高(末残)	11,412,177	245,848	11,166,329	10,801,810
As a percentage of total loans	貸出金残高比	0.98%	(0.03%)	1.01%	1.06%

6. Securities

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

Non-consolidated

(¥ Billion)

	(Japanese)	As of Jun. 30, 2021				As of Mar. 31, 2021			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	8.4	0.6	0.6	-	8.4	0.6	0.6	-
Other securities	その他有価証券	2,331.2	188.8	202.9	14.0	2,332.8	182.2	201.9	19.6
Stocks	株式	229.8	137.4	142.4	5.0	239.4	144.1	149.7	5.5
Bonds	債券	1,034.0	1.8	3.0	1.2	1,029.1	0.1	2.6	2.5
Others	その他	1,067.3	49.5	57.3	7.8	1,064.2	37.9	49.4	11.5
Foreign bonds	うち外国債券	527.2	7.9	9.7	1.8	520.6	7.9	11.1	3.2

Consolidated

(¥ Billion)

	(Japanese)	As of Jun. 30, 2021				As of Mar. 31, 2021			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-maturity bonds	満期保有目的	8.4	0.6	0.6	-	8.4	0.6	0.6	-
Other securities	その他有価証券	2,352.6	206.1	220.2	14.1	2,354.9	200.1	219.9	19.7
Stocks	株式	248.6	154.2	159.2	5.0	258.9	161.5	167.1	5.6
Bonds	債券	1,034.0	1.8	3.0	1.2	1,029.1	0.1	2.6	2.5
Others	その他	1,069.9	50.1	57.9	7.8	1,066.8	38.5	50.0	11.5
Foreign bonds	うち外国債券	527.2	7.9	9.7	1.8	520.6	7.9	11.1	3.2

Note 1: "Gains/losses" on held-to-maturity bonds are the difference between book value on the balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the balance sheet (market value) and acquisition cost.

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2021	(a - b)	For the three months ended Jun. 30, 2020	(Reference) FY 2020
		(a)		(b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	279	(382)	662	(376)
Gains on sales	売却益	659	(77)	737	2,129
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	377	302	75	2,444
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	2	2	-	61
Gains (losses) related to stocks, etc.	株式等関係損益	1,135	(1,887)	3,023	5,819
Gains on sales	売却益	2,999	(24)	3,023	6,435
Losses on sales (-)	売却損	-	-	-	114
Write-offs (-)	償却	1,863	1,863	-	501

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