

# The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2009, ending March 31, 2010

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Toshikazu Okubo, Executive officer and General Manager-Corporate Planning Division  
 Filing date of Financial Statements: August 6, 2009 (scheduled)  
 Trading Accounts: Established

## 1. Financial Highlights (for the first quarter, from April 1, 2009 to June 30, 2009)

(1) Consolidated Operating Results (%: Changes from corresponding period of previous fiscal year)

	Ordinary Income 經常収益		Ordinary Profit 經常利益		Net Income 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended Jun.30, 2009	61,529	(8.3)	11,667	(23.6)	8,095	(19.4)
Ended Jun.30, 2008	67,122	—	15,284	—	10,049	—

	Net Income per Share 1株当たり 四半期純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
	¥	¥
First quarter		
Ended Jun.30, 2009	9.05	—
Ended Jun.30, 2008	11.24	—

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Net Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
	¥Million	¥Million	%	¥
First quarter				
Ended Jun.30, 2009	10,392,590	570,972	5.3	624.66
Fiscal Year 2008	10,062,926	537,671	5.2	587.51

(Reference) Capital assets First quarter ended Jun.30, 2009; ¥558,325million Fiscal Year 2008; ¥525,129million  
 Note: "Net assets to total assets" represents ("Net assets"- "Minority interests")/ "Total assets" at fiscal term end.

## 2. Cash Dividends for Shareholders

(Record Date) (基準日)	Cash Dividends per Share 1株当たり配当金				
	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	Annual 年間
	¥	¥	¥	¥	¥
Fiscal year 2008	—	6.50	—	4.50	11.00
Fiscal year 2009	—				
Fiscal year 2009 (Projection)		5.50	—	5.50	11.00

Note: Revisions of dividend projections during the first quarter: None

## 3. Consolidated Earnings Projections for Fiscal year 2009, ending March 31, 2010

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

	Ordinary Income 經常収益		Ordinary Profit 經常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥Million	%	¥
Six months Ending September 30, 2009	120,000	(9.0)	21,500	76.3	14,500	89.7	16.22
Fiscal year Ending March 31, 2010	240,000	(6.6)	49,000	421.3	31,000	150.1	34.68

Note: Revisions of earnings projections during the first quarter: None

**4. Others**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Adoption of simplified accounting methods and specified accounting methods for the preparation of quarterly consolidated financial statements: Applied

Note: For more details, please refer to “Qualitative Information and Financial Statements” 4. Others’ on page 3.

- (3) Changes in accounting principles, procedures and presentation in the preparation of the quarterly consolidated financial statements (described in the “Changes of fundamental and important matters for the preparation of quarterly consolidated financial statements”):

Changes in accordance with changes in accounting principle: Applied

Other: None

Note: For more details, please refer to “Qualitative Information and Financial Statements” 4. Others’ on page 3.

- (4) Number of Issued Shares (Common Stock)

Number of issued shares (including treasury stock):

June 30, 2009	895,521,087 shares	March 31, 2009	895,521,087 shares
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Number of treasury stock

June 30, 2009	1,723,739 shares	March 31, 2009	1,703,663 shares
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Average number of issued shares

For the three months ended June 30, 2009	893,802,668 shares
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For the three months ended June 30, 2008	893,850,105 shares
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**Explanation for the proper use of projections and other notes**

For information related to the projections, please refer to “Qualitative Information and Financial Statements” 3.

Qualitative Information related to the Consolidated Earnings Projections’ on page 3.

## Qualitative Information and Financial Statements

### 1. Qualitative Information related to the Consolidated Results of Operations

Financial results for the first quarter of fiscal year 2009 ending March 31, 2010 were as follows.

Ordinary income decreased by ¥5,593 million from the corresponding period of the previous fiscal year, to ¥61,529 million, reflecting a decrease in Interest income, including Interest and dividends on securities.

While Disposal of non-performing loans increased, Interest expenses, including Interest on deposits decreased. Consequently, Ordinary expenses decreased ¥1,976 million from the corresponding period of the previous fiscal year, to ¥49,862 million.

As a result, Ordinary profit decreased by ¥3,617 million from the corresponding period of the previous fiscal year, to ¥11,667 million and Net income decreased ¥1,953 million to ¥8,095 million. Net income per share amounted to ¥9.05.

An analysis of segment results shows that Ordinary income from banking operations decreased ¥5,419 million from the corresponding period of the previous fiscal year, to ¥56,258 million, and that Ordinary profit decreased by ¥3,383 million to ¥11,462 million. Ordinary income from the leasing business decreased by ¥101 million from the corresponding period of the previous fiscal year, to ¥4,735 million, and Ordinary profit decreased by ¥259 million to ¥242 million. Ordinary income from other business decreased by ¥101 million from the corresponding period of the previous fiscal year, to ¥968 million, and Ordinary profit increased by ¥0 million to ¥115 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 June 30, 2009 was ¥8,753.0 billion, an increase of ¥251.6 billion from the position as of March 31, 2009. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary and pension payments and other household needs.

We continued to respond positively to the financing needs of corporate and individual customers. As a result, the balance of Loans and bills discounted as of June 30, 2009 increased by ¥164.3 billion from the position as of March 31, 2009, to ¥7,120.0 billion. The amount of Securities held increased by ¥49.6 billion from the previous year-end, to ¥1,942.7 billion. On this basis, Total assets as of June 30, 2009 increased by ¥329.6 billion from the previous year-end, to ¥10,392.5 billion.

### 3. Qualitative Information related to the Consolidated Earnings Projections

There are no changes to our earnings projections for the fiscal year ending March 31, 2010 released on May 15, 2009.

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.).

### 4. Others

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): Not applicable
- (2) Adoption of simplified accounting method and specified accounting methods for the preparation of quarterly consolidated financial statements

#### 1. Simplified accounting method

	For the first quarter of fiscal year 2009, ending March 31, 2010 (From April 1, 2009 to June 30, 2009)
1. Depreciation of Tangible Fixed Assets	The depreciation expense for Tangible fixed assets that are depreciated under the declining balance method is computed by proportionally allocating the estimated depreciation for the fiscal year.
2. Allowance for Loan Losses	Except for claims on "bankrupt debtors" and "effectively bankrupt debtors", and claims on "potentially bankrupt debtors" for which allowances are provided in specific amounts, allowances for loan losses are provided based on the loan loss ratio applied as at March 31, 2009.
3. Taxes	Income taxes are calculated based on the same method as the year-end accounts. However, only material adjustment items and tax-deducted items are applied.
4. Collectability of Deferred Tax Assets	The collectability of deferred tax assets is determined based on the earnings projections and tax planning used in the fiscal year ended March 31, 2009, as temporary differences were not considered to have changed drastically from March 31, 2009.

	For the first quarter of fiscal year 2009, ending March 31, 2010 (From April 1, 2009 to June 30, 2009)
5. Elimination of inter-company claims and obligations, and transactions between consolidated companies	Claims and obligations between consolidated companies are eliminated without adjusting for differences between the claims and the obligations, to the extent it is regarded as reasonable. Differences in transactions between consolidated companies are eliminated by a measure deemed reasonable.

2. Accounting methods used specifically for quarterly consolidated financial statements: Not applicable

(3) Changes in accounting principles, procedures and presentation in the preparation of the quarterly consolidated financial statements.

**Changes of fundamental and important matters for the preparation of quarterly consolidated financial statements**

	For the first quarter of fiscal year 2009, ending March 31, 2010 (From April 1, 2009 to June 30, 2009)
1. Changes Related to Accounting Standards	<p>(1) "Implementation Guidance on determining the scope of subsidiaries and affiliates for Consolidated Financial Statements"</p> <p>As "Implementation Guidance on determining the scope of subsidiaries and affiliates for Consolidated Financial Statements" (ASBJ Guideline No.22, May 13, 2008) can be applied in the fiscal year beginning on or after October 1, 2008, the Bank has adopted this guidance from the first quarter of fiscal year 2009, ending March 31, 2010. This adoption did not affect the financial statements.</p> <p>(2) Partial changes in calculation of the market value of other securities</p> <p>The valuation of domestic stocks and investment trusts with market value included in other securities was changed from the market value at the term-end to the average market price during the last month of the period, with effect from the third quarter of last fiscal year. Therefore, the calculation method differs between this first quarter and the corresponding period of the previous fiscal year.</p> <p>If this change had been applied in the first quarter of the previous fiscal year, Losses related to securities (Write-offs) would have decreased by ¥895 million, and Ordinary profit and Income before income taxes and minority interests increased by ¥895 million respectively.</p>

## 5. Quarterly Consolidated Financial Statements

### (1) Consolidated Quarterly Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Jun. 30, 2009	As of Mar. 31, 2009 (Summary)
Assets: (資産の部)			
Cash and due from banks	現金預け金	309,648	330,336
Call loans and bills bought	コールローン及び買入手形	64,500	37,000
Receivables under securities borrowing transactions	債券貸借取引支払保証金	9,278	10,350
Monetary claims bought	買入金銭債権	54,265	56,308
Trading assets	特定取引資産	502,838	392,404
Money held in trust	金銭の信託	28,815	28,618
Securities	有価証券	1,942,723	1,893,075
Loans and bills discounted	貸出金	7,120,007	6,955,624
Foreign exchanges	外国為替	3,925	2,750
Other assets	その他資産	131,989	109,960
Tangible fixed assets	有形固定資産	96,404	96,746
Intangible fixed assets	無形固定資産	8,345	8,312
Deferred tax assets	繰延税金資産	69,252	89,159
Customers' liabilities for acceptances and guarantees	支払承諾見返	112,442	113,279
Allowance for loan losses	貸倒引当金	(61,847)	(60,999)
Total assets	資産の部合計	10,392,590	10,062,926
Liabilities: (負債の部)			
Deposits	預金	8,753,011	8,501,320
Negotiable certificates of deposit	譲渡性預金	165,506	153,668
Call money and bills sold	コールマネー及び売渡手形	69,655	53,050
Payables under repurchase agreements	売現先勘定	182,966	198,051
Payables under securities lending transactions	債券貸借取引受入担保金	61,982	67,291
Trading liabilities	特定取引負債	19,812	18,720
Borrowed money	借入金	289,927	248,189
Foreign exchanges	外国為替	359	436
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	88,877	93,845
Provision for directors' bonuses	役員賞与引当金	-	40
Provision for retirement benefits	退職給付引当金	18,929	18,982
Provision for directors' retirement benefits	役員退職慰労引当金	1,056	1,374
Reserve for reimbursement of deposits	睡眠預金払戻引当金	861	962
Provision for point card certificates	ポイント引当金	705	623
Provision under the special laws	特別法上の引当金	35	35
Deferred tax liabilities	繰延税金負債	164	57
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,323	15,323
Acceptances and guarantees	支払承諾	112,442	113,279
Total liabilities	負債の部合計	9,821,618	9,525,255

		(¥ Million)	
Item	科目 (Japanese)	As of Jun. 30, 2009	As of Mar. 31, 2009 (Summary)
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,387	123,387
Retained earnings	利 益 剰 余 金	289,305	285,233
Treasury stock	自 己 株 式	(1,229)	(1,219)
Total shareholders' equity	株 主 資 本 合 計	556,532	552,469
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(3,994)	(33,279)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,989)	(1,837)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,777	7,777
Foreign currency translation adjustment	為 替 換 算 調 整 勘 定	(0)	(0)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	1,792	(27,340)
Minority interests	少 数 株 主 持 分	12,646	12,541
Total net assets	純 資 産 の 部 合 計	570,972	537,671
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,392,590	10,062,926

## (2) Consolidated Quarterly Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2008	For the three months ended Jun. 30, 2009
Ordinary income	経 常 収 益	67,122	61,529
Interest income	資 金 運 用 収 益	47,084	42,921
Interest on loans and discounts	(うち貸出金利息)	36,764	35,735
Interest and dividends on securities	(うち有価証券利息配当金)	9,228	6,780
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	10,633	9,722
Trading income	特 定 取 引 収 益	801	917
Other ordinary income	そ の 他 業 務 収 益	969	987
Other income	そ の 他 経 常 収 益	7,634	6,979
Ordinary expenses	経 常 費 用	51,838	49,862
Interest expenses	資 金 調 達 費 用	9,562	4,931
Interest on deposits	(うち預金利息)	6,936	3,682
Fees and commissions payments	役 務 取 引 等 費 用	3,556	3,642
Trading expenses	特 定 取 引 費 用	3	-
Other ordinary expenses	そ の 他 業 務 費 用	1,945	1,192
General and administrative expenses	営 業 経 費	21,884	21,999
Other expenses	そ の 他 経 常 費 用	14,887	18,096
Ordinary profit	経 常 利 益	15,284	11,667
Extraordinary income	特 別 利 益	2,006	1,163
Recoveries of written-off claims	償 却 債 権 取 立 益		1,163
Extraordinary loss	特 別 損 失	20	32
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損		32
Income before income taxes and minority interests	税 金 等 調 整 前 四 半 期 純 利 益	17,270	12,797
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	8,640	4,371
Income taxes-deferred	法 人 税 等 調 整 額	(1,680)	190
Total income taxes	法 人 税 等 合 計		4,561
Minority interests in income	少 数 株 主 利 益	261	140
Net income	四 半 期 純 利 益	10,049	8,095

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

Not applicable.

**(4) Segment Information**

## 1. Business Segment Information

For the first quarter of FY 2008 ended March 31, 2009 (from April 1, 2008 to June 30, 2008)

(¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経常収益						
(1) Outside Customers	(1) 外部顧客に対する経常収益	61,313	4,748	1,060	67,122	-	67,122
(2) Inter-segment	(2) セグメント間の内部経常収益	363	88	10	462	(462)	-
Total	計	61,677	4,837	1,070	67,585	(462)	67,122
Ordinary Profit/Loss	経常利益	14,846	501	114	15,463	(178)	15,284

For the first quarter of FY 2009 ending March 31, 2010 (from April 1, 2009 to June 30, 2009)

(¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経常収益						
(1) Outside Customers	(1) 外部顧客に対する経常収益	55,912	4,651	965	61,529	-	61,529
(2) Inter-segment	(2) セグメント間の内部経常収益	345	84	2	432	(432)	-
Total	計	56,258	4,735	968	61,962	(432)	61,529
Ordinary Profit/Loss	経常利益	11,462	242	115	11,820	(153)	11,667

Notes:

1. Ordinary income and ordinary profit/loss correspond to the sales and operating profit of companies in other industries.

2. Business segments are classified by types business of consolidated subsidiaries. "Other Business" includes securities business.

## 2. Geographic Segment Information

The domestic share of ordinary income exceeds 90 percent. Thus, segment information by geographic area is omitted.

## 3. Ordinary income from overseas operations

The share of ordinary income from overseas operations is under 10 percent of consolidated ordinary income. Thus, ordinary income from overseas operations is omitted.

**(5) Note for Material Changes in Shareholders' Equity**

Not applicable.

## SUPPLEMENTARY INFORMATION

For Financial Results for the First Quarter of Fiscal Year 2009, ending March 31, 2010

### 1. Summary of Income (Non-consolidated)

#### [Net Business Income]

Net business income (before transfer to general allowance for loan losses) increased by ¥0.2 billion compared with the corresponding period of the previous fiscal year and reached ¥22.0 billion. Gross business profits increased by ¥0.3 billion compared with the corresponding period of the previous fiscal year and reached ¥42.1 billion, mainly due to an increase in Net interest income of ¥0.5 billion as a result of growth in the balance of loans and an increase in Profit from other business transactions of ¥0.7 billion reflecting an improvement in Gain (losses) related to bonds, while Net fees and commissions income decreased compared with the corresponding period of the previous fiscal year.

Expenses reached ¥20.0 billion and showed little difference compared with the corresponding figure of the previous fiscal year.

#### [Ordinary Profit and Net Income]

Ordinary profit decreased by ¥3.3 billion from the corresponding period of the previous fiscal year, to ¥11.3 billion due to the increase in Credit costs.

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2009 (i)	For the three months ended Jun. 30, 2008 (ii)	(i) - (ii)	Interim FY 2009 (Announced Projection)	(Reference) FY 2008
Gross business profits	業 務 粗 利 益	42,117	41,768	349		142,182
Net interest income	資 金 利 益	38,129	37,604	525		146,666
Net fees and commissions income	役 務 取 引 等 利 益	3,386	4,446	(1,060)		15,389
Trading income	特 定 取 引 利 益	808	695	113		4,799
Profit from other business transactions	そ の 他 業 務 利 益	(206)	(977)	770		(24,672)
Gains (losses) related to bonds	う ち 国 債 等 債 券 損 益	(767)	(1,748)	980		(28,437)
Expenses (excluding non-recurrent expenses)	経 費 ( 除 く 臨 時 処 理 分 )	20,088	20,031	56		79,916
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 ( 一 般 貸 引 繰 入 前 )</b>	<b>22,028</b>	<b>21,736</b>	<b>292</b>	<b>40,000</b>	<b>62,265</b>
Core net business income	コ ア 業 務 純 益	22,796	23,485	(688)	42,500	90,703
Net transfer to general allowance for loan losses (a)	一 般 貸 倒 引 当 金 純 繰 入 額	1,388	575	812		7,500
Net business income	業 務 純 益	20,639	21,160	(520)		54,765
Non-recurrent income and losses	臨 時 損 益	(9,329)	(6,484)	(2,845)		(48,195)
Disposal of non-performing loans (b)	う ち 不 良 債 権 処 理 額	10,404	7,570	2,834		35,090
Gains (losses) related to stocks	う ち 株 式 等 関 係 損 益	589	(869)	1,458		(14,585)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>11,310</b>	<b>14,676</b>	<b>(3,365)</b>	<b>20,000</b>	<b>6,569</b>
Extraordinary income (loss)	特 別 損 益	1,119	1,570	(451)		4,980
Recoveries of written-off claims (c)	う ち 償 却 債 権 取 立 益	1,150	1,591	(440)		5,388
<b>Net income</b>	<b>四 半 期 ( 中 間 ・ 当 期 ) 純 利 益</b>	<b>8,180</b>	<b>9,819</b>	<b>(1,639)</b>	<b>14,000</b>	<b>11,324</b>
Credit costs (a) + (b)	信 用 コ ス ト	11,793	8,146	3,647		42,590
Net credit costs (a) + (b) - (c)	実 質 信 用 コ ス ト	10,643	6,554	4,088		37,202

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

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

- The balance of Loans and bills discounted increased by ¥345.4 billion from the figure as of June 30, 2008, to ¥7,150.8 billion, reflecting a positive approach towards meeting the financial needs of customers. Corporate loans increased by ¥286.3 billion and Housing loans increased by ¥154.5 billion.
- The balance of Deposits grew by ¥90.7 billion from June 30, 2008, to ¥8,781.7 billion reflecting a ¥202.7 billion increase in Personal deposits.

		(¥ Billion)			
	(Japanese)	As of Jun. 30, 2009		As of Jun. 30, 2008	(Reference)
		(i)	(i) - (ii)	(ii)	As of Mar. 31, 2009
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>7,150.8</b>	<b>345.4</b>	<b>6,805.3</b>	<b>6,991.3</b>
Domestic	国内向け貸出	7,107.0	332.4	6,774.6	6,945.3
Corporate loans	事業者向け貸出	4,384.7	286.3	4,098.3	4,313.6
Consumer loans	消費者ローン	2,416.7	150.7	2,266.0	2,377.0
Housing loans	うち住宅ローン	2,308.9	154.5	2,154.3	2,267.5
Public sectors	公共向け貸出	305.5	(104.6)	410.1	254.6
Small and medium sized companies [Ratio]	うち中小企業等貸出 (中小企業等貸出比率)	5,437.8 [76.51%]	221.2 [(0.48%)]	5,216.6 [77.00%]	5,400.9 [77.76%]
Overseas	海外向け貸出	43.8	13.0	30.7	45.9
<b>Deposits</b>	<b>預 金</b>	<b>8,781.7</b>	<b>90.7</b>	<b>8,691.0</b>	<b>8,529.3</b>
Domestic	うち国内	8,647.4	154.8	8,492.6	8,405.7
Personal deposits	うち個人	6,781.6	202.7	6,578.8	6,594.0

Note: Small and medium-sized companies loans ratio = Small and medium-sized companies loans / domestic loans and bills discounted

(Reference) (参考)

Balance of Investment trusts, etc 投資信託の残高等

		(¥ Billion)			
	(Japanese)	As of Jun. 30, 2009		As of Jun. 30, 2008	(Reference)
		(i)	(i) - (ii)	(ii)	As of Mar. 31, 2009
Balance of investment trusts	投資信託残高	464.3	(128.3)	592.7	413.5
Personal investors	うち個人	455.0	(127.1)	582.2	405.1
Stock funds	うち株式投資信託	455.0	(123.9)	579.0	403.9

		(¥ Billion)			
	(Japanese)	For the three months ended Jun. 30, 2009		For the three months ended Jun. 30, 2008	(Reference)
		(i)	(i) - (ii)	(ii)	FY 2008 ended Mar. 31, 2009
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	22.8	(2.0)	24.9	83.1

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

(¥ Million)

	(Japanese)	As of Jun. 30, 2009		As of Jun. 30, 2008 (ii)	(Reference) As of Mar. 31, 2009
		(i)	(i) – (ii)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	37,056	4,391	32,665	35,981
Doubtful Claims	危険債権	58,599	(512)	59,112	61,218
Substandard Claims	要管理債権	56,631	(36,734)	93,365	55,067
Total	合計	152,288	(32,854)	185,142	152,267
Normal Claims	正常債権	7,162,937	355,158	6,807,779	7,005,870
Non-performing loan ratio	不良債権比率	2.08%	(0.56%)	2.64%	2.12%

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

## Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2009		As of Jun. 30, 2008 (ii)	(Reference) As of Mar. 31, 2009
		(i)	(i) – (ii)		
Loans to Bankrupt Borrowers	破綻先債権額	10,516	5,498	5,018	8,543
Delinquent Loans	延滞債権額	85,827	(1,329)	87,156	88,840
Loans past due 3 months or more	3ヵ月以上延滞債権額	8,366	4,045	4,320	4,154
Restructured Loans	貸出条件緩和債権額	48,333	(40,818)	89,152	50,983
Total	合計	153,044	(32,604)	185,648	152,522
Total loan balance (Term-end balance)	貸出金残高(未残)	7,120,007	347,850	6,772,157	6,955,624
Total percentage of loan balance	貸出金残高比	2.14%	(0.59%)	2.74%	2.19%

## Non-consolidated

(¥ Billion)

	(Japanese)	As of Jun. 30, 2009		As of Jun. 30, 2008 (ii)	(Reference) As of Mar. 31, 2009
		(i)	(i) – (ii)		
Loans to Bankrupt Borrowers	破綻先債権額	10,665	5,411	5,253	8,860
Delinquent Loans	延滞債権額	84,218	(802)	85,021	87,005
Loans past due 3 months or more	3ヵ月以上延滞債権額	8,366	4,045	4,320	4,154
Restructured Loans	貸出条件緩和債権額	48,264	(40,779)	89,044	50,912
Total	合計	151,515	(32,124)	183,639	150,933
Total loan balance (Term-end balance)	貸出金残高(未残)	7,150,859	345,463	6,805,396	6,991,343
Total percentage of loan balance	貸出金残高比	2.11%	(0.57%)	2.69%	2.15%

## 5. Securities

## (1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with market value

## Consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Jun. 30, 2009				As of Mar. 31, 2009			
		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	満期保有目的	38.3	(0.2)	0.0	0.3	40.8	(0.3)	0.0	0.3
Other Securities	その他有価証券	1,828.6	(6.7)	43.8	50.6	1,773.6	(56.1)	24.0	80.1
Stocks	株式	161.4	17.7	30.3	12.5	134.8	(8.3)	15.5	23.9
Bonds	債券	1,264.2	(0.4)	11.0	11.5	1,218.9	(8.2)	7.0	15.3
Others	その他	402.8	(24.0)	2.4	26.5	419.8	(39.5)	1.4	40.9
Foreign bonds	うち外国債券	337.7	(7.6)	1.9	9.5	357.1	(16.2)	1.3	17.6

## Non-consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Jun. 30, 2009				As of Mar. 31, 2009			
		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	満期保有目的	38.3	(0.2)	0.0	0.3	40.8	(0.3)	0.0	0.3
Other Securities	その他有価証券	1,825.4	(7.4)	42.9	50.4	1,771.0	(56.2)	23.5	79.8
Stocks	株式	158.3	17.0	29.3	12.3	132.3	(8.4)	15.0	23.5
Bonds	債券	1,264.2	(0.4)	11.0	11.5	1,218.9	(8.2)	7.0	15.3
Others	その他	402.7	(24.0)	2.4	26.5	419.7	(39.5)	1.4	40.9
Foreign bonds	うち外国債券	337.7	(7.6)	1.9	9.5	357.1	(16.2)	1.3	17.6

## Notes:

- Gains/losses are the difference between book value (after applying the amortized cost method and after write-offs) and market value, as of the end of each period.
- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of floating rate government bonds.

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2009 (i)	For the three months ended Jun. 30, 2008 (ii)	(i) - (ii)	(Reference) For FY 2008 ended Mar. 31, 2009
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(767)	(1,748)	980	(28,437)
Gains on sales	売却益	424	196	228	1,942
Gains on redemption	償還益	-	-	-	-
Losses on sales	売却損	192	52	140	9,826
Losses on redemption	償還損	-	-	-	1,676
Write-offs	償却	999	1,893	(893)	18,877
Gains (losses) related to stocks, etc.	株式等関係損益	589	(869)	1,458	(14,585)
Gains on sales	売却益	600	72	528	283
Losses on sales	売却損	8	-	8	123
Write-offs	償却	2	941	(938)	14,745

## (Reference)

Capital Ratio (BIS guideline) as of June 30, 2009 is being calculated now. The Bank will disclose the information separately after it has been finalized.

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. 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.