

The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2010, ending March 31, 2011

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: November 26, 2010 (scheduled)
 Payment date of cash dividend: December 10, 2010 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Conference: Scheduled

1. Financial Highlights (for the first half, from April 1, 2010 to September 30, 2010)

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

| | Ordinary Income 経常収益 | | Ordinary Profit 経常利益 | | Net Income 中間純利益 | |
|--|-------------------------|--------|-------------------------|------|---------------------|-------|
| | ¥Million | % | ¥Million | % | ¥Million | % |
| First half Ended September 30, 2010 | 113,982 | (3.8) | 36,595 | 58.9 | 23,321 | 40.1 |
| Ended September 30, 2009 | 118,546 | (10.1) | 23,017 | 88.8 | 16,636 | 117.7 |

| | Net Income per Share 1株当たり 中間純利益 | Net Income 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, 2010 | 26.09 | 26.09 |
| Ended September 30, 2009 | 18.61 | — |

(2) Consolidated Financial Condition

| | Total Assets 総資産 | Net Assets 純資産 | Capital Assets to Total Assets 自己資本比率 | Net Assets per Share 1株当たり純資産 | Consolidated capital ratio (BIS guidelines) 連結自己資本比率 (国際統一基準) |
|--|---------------------|-------------------|---|-------------------------------------|--|
| | ¥Million | ¥Million | % | ¥ | % |
| First half Ended September 30, 2010 | 10,182,022 | 620,907 | 5.9 | 679.94 | 13.55 |
| Fiscal year Ended March 31, 2010 | 10,261,464 | 605,598 | 5.7 | 662.90 | 12.80 |

(Reference) Capital assets First half ended September 30, 2010; ¥607,679 million Fiscal Year 2009; ¥592,462 million

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

Note: The "Consolidated capital ratio (BIS guidelines)" is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

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 |
| (Record Date) (基準日) | ¥ | ¥ | ¥ | ¥ | ¥ |
| Fiscal year Ended March 31, 2010 | — | 5.50 | — | 5.50 | 11.00 |
| Ending March 31, 2011 | — | 5.50 | — | — | — |
| Fiscal year Ending March 31, 2011 (Projection) | — | — | — | 5.50 | 11.00 |

Note: Revisions of dividends projections during the Second quarter: None

3. Consolidated Earnings Projections for Fiscal Year 2010, ending March 31, 2011

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

| | Ordinary Income 経常収益 | | Ordinary Profit 経常利益 | | Net Income 当期純利益 | | Net Income per Share 1株当たり当期純利益 |
|--------------------------------------|-------------------------|-------|-------------------------|------|---------------------|------|------------------------------------|
| | ¥Million | % | ¥Million | % | ¥Million | % | ¥ |
| Fiscal year Ending March 31, 2011 | 232,000 | (1.0) | 66,000 | 16.0 | 41,500 | 10.4 | 46.67 |

Note: Revisions of earning projections during the Second quarter: Applied

4. Others (For more details, please refer to article No. 2 “Others” on page 4.)

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Changes in accounting principles, procedures and presentation in preparation of interim consolidated financial statements (to be described in the changes of fundamental and important matters for the preparation of interim consolidated financial statements):

Changes in accordance with changes in accounting principle: Applied

Other: None

Note: Changes in accounting principles, procedures and presentation are described in the “Changes of fundamental and important matters for the preparation of interim consolidated financial statement.”

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

Number of issued shares (including treasury stock):

September 30, 2010 895,521,087 shares March 31, 2010 895,521,087 shares

Number of treasury stock

September 30, 2010 1,806,140 shares March 31, 2010 1,777,991 shares

Average number of issued shares (for the first half of fiscal years)

September 30, 2010 893,725,032 shares September 30, 2009 893,791,863 shares

(Summary of non-consolidated financial highlights)**1. Financial Highlights (for the first half, from April 1, 2010 to September 30, 2010)****(1) Non-consolidated Operating Results**

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

| | Ordinary Income 経常収益 | | Ordinary Profit 経常利益 | | Net Income 中間純利益 | |
|--|-------------------------|---------|-------------------------|------|---------------------|-------|
| | ¥Million | % | ¥Million | % | ¥Million | % |
| First half Ended September 30, 2010 | 100,990 | (3.4%) | 33,668 | 52.7 | 22,606 | 38.0 |
| Ended September 30, 2009 | 104,585 | (11.2%) | 22,035 | 98.3 | 16,371 | 122.8 |

| | Net Income per Share 1株当たり 中間純利益 |
|--------------------------|--|
| First half | ¥ |
| Ended September 30, 2010 | 25.29 |
| Ended September 30, 2009 | 18.31 |

(2) Non-consolidated Financial Condition

| | Total Assets 総資産 | Net Assets 純資産 | Capital Assets to Total Assets 自己資本比率 | Net Assets per Share 1株当たり純資産 | Non-consolidated capital ratio (BIS guidelines) 単体自己資本比率 (国際統一基準) |
|--|---------------------|-------------------|---|-------------------------------------|--|
| | ¥Million | ¥Million | % | ¥ | % |
| First half Ended September 30, 2010 | 10,117,826 | 586,560 | 5.7 | 656.27 | 12.83 |
| Fiscal year Ended March 31, 2010 | 10,194,020 | 571,782 | 5.6 | 639.76 | 12.14 |

(Reference) Capital assets First half ended September 30, 2010; ¥586,523 million Fiscal Year 2009; ¥571,782 million

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

Note: The “Non-consolidated capital ratio (BIS guidelines)” is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

2. Non-consolidated Earnings Projections for Fiscal year 2010, ending March 31, 2011

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

| | Ordinary Income 経常収益 | | Ordinary Profit 経常利益 | | Net Income 当期純利益 | | Net Income per Share 1株当たり当期純利益 |
|--------------------------------------|-------------------------|-------|-------------------------|------|---------------------|------|------------------------------------|
| | ¥Million | % | ¥Million | % | ¥Million | % | ¥ |
| Fiscal year Ending March 31, 2011 | 204,000 | (1.2) | 63,000 | 17.8 | 40,000 | 10.4 | 44.98 |

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 this interim consolidated 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, 2010.

2. For information related to the projections, please refer to “Qualitative Information related to the Earnings Projections” on page 4.

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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 2010 were as follows.

Ordinary income decreased by ¥4,564 million from the corresponding period of the previous fiscal year, to ¥113,982 million, reflecting a decrease in Interest income following decline in yields on interest-bearing assets.

Ordinary expenses decreased by ¥18,143 million from the corresponding period of the previous fiscal year, to ¥77,386 million due to a decrease in Disposal of non-performing loans and Interest expenses such as interest on deposits, etc.

As a result, Ordinary profit increased by ¥13,578 million to ¥36,595 million, Net income increased by ¥6,685 million to ¥23,321 million from the corresponding period of the previous fiscal year. Net income per share was ¥26.09.

(2) Qualitative Information related to the Financial Condition

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

The balance of Deposits as of September 30, 2010 was ¥8,732.7 billion, a decrease of ¥42.0 billion from the position as of March 31, 2010 because of a decline in public deposits against an increase in personal deposits. We continued to respond positively to the financing needs of corporate and individual customers in our region. As a result, the balance of Loans and bills discounted as of September 30, 2010 increased by ¥80.0 billion from the position as of March 31, 2010, to ¥7,210.4 billion. The balance of Securities as of September 30, 2010 decreased by ¥42.7 billion from the position as of March 31, 2010, to ¥1,935.1 billion.

As results, Total assets as of September 30, 2010 decreased by ¥79.4 billion from the previous fiscal year end, to ¥10,182.0 billion.

(3) Qualitative Information related to the Earnings Projections

Earnings projections for the fiscal year ending March 31, 2011 released on May 14, 2010 are unchanged.

*The above projections are based on information which is presently available, and assumptions coming from judgments, assessments, and recognition of facts at this moment. Actual results may differ from these projections as a result of various future factors (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Others

(1) Material changes in consolidated subsidiaries during the period

Not applicable

(2) Outline of changes in accounting principles, procedures and presentation

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

Accounting standard related to the equity method

From the first half of fiscal year 2010, the "Accounting Standard for Equity Method of Accounting for Investments" (ASBJ Statement No.16, March 10, 2008) and "Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method" (ASBJ PITF No.24, March 10, 2008) were adopted. This adoption did not affect the consolidated financial statement for the period.

Accounting standard related to the asset retirement obligations

From the first half of fiscal year 2010, the "Accounting Standard for Asset Retirement Obligations" (ASBJ Statement No.18, March 31, 2008) and "Guidance on Accounting Standard for Asset Retirement Obligations" (ASBJ Guidance No.21, March 31, 2008) were adopted. The effect of this adoption was not material.

Changes related to presentation of interim consolidated financial statements

In this interim fiscal period, "Income before minority interests" is presented in accordance with the Cabinet Office Ordinance related to the revision of rules for financial statements (Cabinet Office Ordinance No.5, March 24 2009), which is based on the "Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No.22, December 26, 2008).

3. Consolidated Interim Financial Information

(1) Consolidated Interim Balance Sheets

| (¥ Million) | | | |
|---|------------------|------------------------|-------------------------------------|
| Item | 科目 (Japanese) | As of Sep. 30, 2010 | As of Mar. 31, 2010 (Summary) |
| Assets: | | | |
| (資産の部) | | | |
| Cash and due from banks | 現金預け金 | 201,620 | 370,500 |
| Call loans and bills bought | コールローン及び買入手形 | 75,925 | 69,500 |
| Receivables under resale agreements | 買現先勘定 | 49,990 | - |
| Receivables under securities borrowing transactions | 債券貸借取引支払保証金 | - | 6,270 |
| Monetary claims bought | 買入金銭債権 | 40,153 | 47,492 |
| Trading assets | 特定取引資産 | 326,201 | 310,517 |
| Money held in trust | 金銭の信託 | 28,343 | 28,959 |
| Securities | 有価証券 | 1,935,101 | 1,977,849 |
| Loans and bills discounted | 貸出金 | 7,210,471 | 7,130,386 |
| Foreign exchange | 外国為替 | 2,039 | 2,811 |
| Other assets | その他資産 | 112,164 | 127,609 |
| Tangible fixed assets | 有形固定資産 | 96,327 | 95,328 |
| Intangible fixed assets | 無形固定資産 | 9,330 | 9,098 |
| Deferred tax assets | 繰延税金資産 | 50,159 | 53,239 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 99,572 | 90,305 |
| Allowance for loan losses | 貸倒引当金 | (55,379) | (58,404) |
| Total assets | 資産の部合計 | 10,182,022 | 10,261,464 |
| Liabilities | | | |
| (負債の部) | | | |
| Deposits | 預金 | 8,732,732 | 8,774,789 |
| Negotiable certificates of deposit | 譲渡性預金 | 185,791 | 191,226 |
| Call money and bills sold | コールマネー及び売渡手形 | 60,311 | 41,062 |
| Payables under repurchase agreements | 売現先勘定 | 44,995 | 146,580 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 54,724 | 110,905 |
| Trading liabilities | 特定取引負債 | 36,483 | 22,591 |
| Borrowed money | 借入金 | 166,090 | 106,025 |
| Foreign exchange | 外国為替 | 279 | 214 |
| Bonds payable | 社債 | 40,000 | 40,000 |
| Other liabilities | その他負債 | 103,734 | 94,257 |
| Provision for directors' bonuses | 役員賞与引当金 | - | 56 |
| Provision for retirement benefits | 退職給付引当金 | 19,128 | 19,282 |
| Provision for directors' retirement benefits | 役員退職慰労引当金 | 207 | 1,180 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 694 | 957 |
| Provision for point card certificates | ポイント引当金 | 1,103 | 1,119 |
| Reserves under the special laws | 特別法上の引当金 | 18 | 27 |
| Deferred tax liabilities | 繰延税金負債 | 1 | 38 |
| Deferred tax liabilities for land revaluation | 再評価に係る繰延税金負債 | 15,245 | 15,245 |
| Acceptances and guarantees | 支払承諾 | 99,572 | 90,305 |
| Total liabilities | 負債の部合計 | 9,561,115 | 9,655,866 |

| (¥ Million) | | | | |
|---|-----------------------|------------------------|-------------------------------------|--|
| Item | 科目 (Japanese) | As of Sep. 30, 2010 | As of Mar. 31, 2010 (Summary) | |
| Net assets | (純資産の部) | | | |
| Capital stock | 資 本 金 | 145,069 | 145,069 | |
| Capital surplus | 資 本 剰 余 金 | 123,380 | 123,383 | |
| Retained earnings | 利 益 剰 余 金 | 332,396 | 313,990 | |
| Treasury stock | 自 己 株 式 | (1,269) | (1,257) | |
| Total shareholders' equity | 株 主 資 本 合 計 | 599,576 | 581,185 | |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 2,975 | 5,754 | |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | (2,534) | (2,139) | |
| Revaluation reserve for land | 土 地 再 評 価 差 額 金 | 7,662 | 7,662 | |
| Total valuation and translation adjustments | 評 価 ・ 換 算 差 額 等 合 計 | 8,102 | 11,277 | |
| Subscription rights to shares | 新 株 予 約 権 | 36 | - | |
| Minority interests | 少 数 株 主 持 分 | 13,191 | 13,135 | |
| Total net assets | 純 資 産 の 部 合 計 | 620,907 | 605,598 | |
| Total liabilities and net assets | 負 債 及 び 純 資 産 の 部 合 計 | 10,182,022 | 10,261,464 | |

(2) Consolidated Interim Statements of Income

(¥ Million)

| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
|---|--|--|--|
| Ordinary income | 経 常 収 益 | 118,546 | 113,982 |
| Interest income | 資 金 運 用 収 益 | 82,702 | 77,197 |
| Interest on loans and discounts | (うち貸出金利息) | 70,720 | 65,882 |
| Interest and dividends on securities | (うち有価証券利息配当金) | 11,260 | 10,745 |
| Trust fees | 信 託 報 酬 | 0 | 0 |
| Fees and commissions | 役 務 取 引 等 収 益 | 19,570 | 20,288 |
| Trading income | 特 定 取 引 収 益 | 1,897 | 999 |
| Other ordinary income | そ の 他 業 務 収 益 | 2,344 | 3,912 |
| Other income | そ の 他 経 常 収 益 | 12,031 | 11,583 |
| Ordinary expenses | 経 常 費 用 | 95,529 | 77,386 |
| Interest expenses | 資 金 調 達 費 用 | 9,731 | 7,486 |
| Interest on deposits | (うち預金利息) | 7,115 | 4,631 |
| Fees and commissions payments | 役 務 取 引 等 費 用 | 7,385 | 7,592 |
| Other ordinary expenses | そ の 他 業 務 費 用 | 1,314 | 318 |
| General and administrative expenses | 営 業 経 費 | 43,650 | 43,661 |
| Other expenses | そ の 他 経 常 費 用 | 33,447 | 18,328 |
| Ordinary profit | 経 常 利 益 | 23,017 | 36,595 |
| Extraordinary income | 特 別 利 益 | 4,433 | 3,292 |
| Gain on disposal of noncurrent assets | 固 定 資 産 処 分 益 | 42 | 1 |
| Recoveries of written-off claims | 償 却 債 権 取 立 益 | 4,383 | 3,281 |
| Transfer from reserve for financial products transaction liabilities | 金 融 商 品 取 引 責 任 準 備 金 取 崩 額 | 7 | 9 |
| Extraordinary loss | 特 別 損 失 | 80 | 608 |
| Loss on disposal of noncurrent assets | 固 定 資 産 処 分 損 | 80 | 211 |
| Impairment loss | 減 損 損 失 | - | 153 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | 資 産 除 去 債 務 会 計 基 準 の 適 用 に 伴 う 影 響 額 | - | 243 |
| Income before income taxes and minority interests | 税 金 等 調 整 前 中 間 純 利 益 | 27,369 | 39,279 |
| Income taxes-current | 法 人 税 、 住 民 税 及 び 事 業 税 | 6,758 | 10,395 |
| Income taxes-deferred | 法 人 税 等 調 整 額 | 3,658 | 5,178 |
| Total income taxes | 法 人 税 等 合 計 | 10,416 | 15,573 |
| Income before minority interests | 少 数 株 主 損 益 調 整 前 中 間 純 利 益 | | 23,706 |
| Minority interests in income | 少 数 株 主 利 益 | 317 | 384 |
| Net income | 中 間 純 利 益 | 16,636 | 23,321 |

(3) Consolidated Interim Statements of Changes in Net Assets

(¥ Million)

| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
|--|-----------------------|---|---|
| Shareholders' equity | 株 主 資 本 | | |
| Capital stock | 資 本 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 145,069 | 145,069 |
| Changes of items during the period | 当 中 間 期 変 動 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 | 145,069 |
| Capital surplus | 資 本 剩 余 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 123,387 | 123,383 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Disposal of treasury stock | 自 己 株 式 の 処 分 | (1) | (2) |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | (1) | (2) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 123,385 | 123,380 |
| Retained earnings | 利 益 剩 余 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 285,233 | 313,990 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Dividends from surplus | 剩 余 金 の 配 当 | (4,022) | (4,915) |
| Net income | 中 間 純 利 益 | 16,636 | 23,321 |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | 115 | - |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | 12,729 | 18,406 |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 297,962 | 332,396 |
| Treasury stock | 自 己 株 式 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (1,219) | (1,257) |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Purchase of treasury stock | 自 己 株 式 の 取 得 | (29) | (23) |
| Disposal of treasury stock | 自 己 株 式 の 処 分 | 7 | 10 |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | (21) | (12) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | (1,241) | (1,269) |
| Total shareholders' equity | 株 主 資 本 合 計 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 552,469 | 581,185 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Dividends from surplus | 剩 余 金 の 配 当 | (4,022) | (4,915) |
| Net income | 中 間 純 利 益 | 16,636 | 23,321 |
| Purchase of treasury stock | 自 己 株 式 の 取 得 | (29) | (23) |
| Disposal of treasury stock | 自 己 株 式 の 処 分 | 5 | 8 |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | 115 | - |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | 12,705 | 18,390 |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 565,175 | 599,576 |

| | | (¥ Million) | |
|---|---------------------------|--|--|
| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
| Valuation and translation adjustments | 評価・換算差額等 | | |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (33,279) | 5,754 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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） | 37,168 | (2,778) |
| Total changes of items during the period | 当中間期変動額合計 | 37,168 | (2,778) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 3,888 | 2,975 |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (1,837) | (2,139) |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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） | (146) | (395) |
| Total changes of items during the period | 当中間期変動額合計 | (146) | (395) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | (1,984) | (2,534) |
| Revaluation reserve for land | 土 地 再 評 価 差 額 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 7,777 | 7,662 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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） | (115) | - |
| Total changes of items during the period | 当中間期変動額合計 | (115) | - |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 7,662 | 7,662 |
| Foreign currency translation adjustment | 為 替 換 算 調 整 勘 定 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (0) | - |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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） | 0 | - |
| Total changes of items during the period | 当中間期変動額合計 | 0 | - |
| Balance at the end of current period | 当 中 間 期 末 残 高 | - | - |
| Total valuation and translation adjustments | 評価・換算差額等合計 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (27,340) | 11,277 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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） | 36,906 | (3,174) |
| Total changes of items during the period | 当中間期変動額合計 | 36,906 | (3,174) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 9,566 | 8,102 |
| Subscription rights to shares | 新 株 予 約 権 | | |
| Balance at the end of previous period | 前 期 末 残 高 | - | - |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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） | - | 36 |
| Total changes of items during the period | 当中間期変動額合計 | - | 36 |
| Balance at the end of current period | 当 中 間 期 末 残 高 | - | 36 |

(¥ Million)

| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
|--|---------------------------|--|--|
| Minority interests | 少数株主持分 | | |
| Balance at the end of previous period | 前期末残高 | 12,541 | 13,135 |
| Changes of items during the period | 当中間期変動額 | | |
| 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) | 269 | 56 |
| Total changes of items during the period | 当中間期変動額合計 | 269 | 56 |
| Balance at the end of current period | 当中間期末残高 | 12,811 | 13,191 |
| Total net assets | 純資産合計 | | |
| Balance at the end of previous period | 前期末残高 | 537,671 | 605,598 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | (4,022) | (4,915) |
| Net income | 中間純利益 | 16,636 | 23,321 |
| Purchase of treasury stock | 自己株式の取得 | (29) | (23) |
| Disposal of treasury stock | 自己株式の処分 | 5 | 8 |
| Reversal of revaluation reserve for land | 土地再評価差額金の取崩 | 115 | - |
| 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) | 37,176 | (3,081) |
| Total changes of items during the period | 当中間期変動額合計 | 49,882 | 15,308 |
| Balance at the end of current period | 当中間期末残高 | 587,553 | 620,907 |

(4) Note for the Assumption of Going Concern

Not applicable.

4. Non-consolidated Interim Financial Information

(1) Non-consolidated Interim Balance Sheets

| (¥ Million) | | | |
|---|------------------|------------------------|-------------------------------------|
| Item | 科目 (Japanese) | As of Sep. 30, 2010 | As of Mar. 31, 2010 (Summary) |
| Assets: | | | |
| | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 201,273 | 369,978 |
| Call loans | コールローン | 72,925 | 65,000 |
| Receivables under resale agreements | 買現先勘定 | 49,990 | - |
| Receivables under securities borrowing transactions | 債券貸借取引支払保証金 | - | 6,270 |
| Monetary claims bought | 買入金銭債権 | 33,884 | 37,967 |
| Trading assets | 特定取引資産 | 325,853 | 310,106 |
| Money held in trust | 金銭の信託 | 25,443 | 26,059 |
| Securities | 有価証券 | 1,935,517 | 1,977,634 |
| Loans and bills discounted | 貸出金 | 7,233,996 | 7,158,314 |
| Foreign exchange | 外国為替 | 2,039 | 2,811 |
| Other assets | その他資産 | 67,309 | 81,015 |
| Tangible fixed assets | 有形固定資産 | 89,900 | 88,779 |
| Intangible fixed assets | 無形固定資産 | 9,183 | 8,916 |
| Deferred tax assets | 繰延税金資産 | 42,123 | 45,838 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 72,168 | 62,004 |
| Allowance for loan losses | 貸倒引当金 | (43,783) | (46,676) |
| Total assets | 資産の部合計 | 10,117,826 | 10,194,020 |
| Liabilities: | | | |
| | (負債の部) | | |
| Deposits | 預金 | 8,765,676 | 8,805,261 |
| Negotiable certificates of deposit | 譲渡性預金 | 185,791 | 191,226 |
| Call money | コールマネー | 60,311 | 41,062 |
| Payables under repurchase agreements | 売現先勘定 | 44,995 | 146,580 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 54,724 | 110,905 |
| Trading liabilities | 特定取引負債 | 36,483 | 22,591 |
| Borrowed money | 借入金 | 164,700 | 105,100 |
| Foreign exchange | 外国為替 | 279 | 214 |
| Bonds payable | 社債 | 40,000 | 40,000 |
| Other liabilities | その他負債 | 70,680 | 60,350 |
| Income taxes payable | 未払法人税等 | 9,057 | 7,507 |
| Asset retirement obligations | 資産除去債務 | 227 | |
| Other | その他の負債 | 61,395 | 52,843 |
| Provision for directors' bonuses | 役員賞与引当金 | - | 50 |
| Provision for retirement benefits | 退職給付引当金 | 18,670 | 18,820 |
| Provision for directors' retirement benefits | 役員退職慰労引当金 | - | 1,009 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 694 | 957 |
| Provision for point card certificates | ポイント引当金 | 845 | 857 |
| Deferred tax liabilities for land revaluation | 再評価に係る繰延税金負債 | 15,245 | 15,245 |
| Acceptances and guarantees | 支払承諾 | 72,168 | 62,004 |
| Total liabilities | 負債の部合計 | 9,531,266 | 9,622,237 |

| (¥ Million) | | | | |
|---|-------------------------|------------------------|-------------------------------------|--|
| Item | 科目 (Japanese) | As of Sep. 30, 2010 | As of Mar. 31, 2010 (Summary) | |
| 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 | 312,480 | 294,792 | |
| Legal retained earnings | 利 益 準 備 金 | 50,930 | 50,930 | |
| Other retained earnings | そ の 他 利 益 剰 余 金 | 261,550 | 243,862 | |
| General reserve | 別 途 積 立 金 | 230,971 | 202,971 | |
| Retained earnings brought forward | 繰 越 利 益 剰 余 金 | 30,579 | 40,891 | |
| Treasury stock | 自 己 株 式 | (1,269) | (1,257) | |
| Total shareholders' equity | 株 主 資 本 合 計 | 578,414 | 560,738 | |
| Valuation difference on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金 | 2,982 | 5,520 | |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | (2,534) | (2,139) | |
| Revaluation reserve for land | 土 地 再 評 価 差 額 金 | 7,662 | 7,662 | |
| Total valuation and translation adjustments | 評 価 ・ 換 算 差 額 等 合 計 | 8,109 | 11,043 | |
| Subscription rights to shares | 新 株 予 約 権 | 36 | - | |
| Total net assets | 純 資 産 の 部 合 計 | 586,560 | 571,782 | |
| Total liabilities and net assets | 負 債 及 び 純 資 産 の 部 合 計 | 10,117,826 | 10,194,020 | |

(2) Non-consolidated Interim Statements of Income

(¥ Million)

| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
|--------------------------------------|-----------------------|---|---|
| Ordinary income | 経 常 収 益 | 104,585 | 100,990 |
| Interest income | 資 金 運 用 収 益 | 82,543 | 76,998 |
| Interest on loans and discounts | (うち貸出金利息) | 70,235 | 65,453 |
| Interest and dividends on securities | (うち有価証券利息配当金) | 11,668 | 11,061 |
| Trust fees | 信 託 報 酬 | 0 | 0 |
| Fees and commissions | 役 務 取 引 等 収 益 | 15,367 | 16,209 |
| Trading income | 特 定 取 引 収 益 | 1,664 | 734 |
| Other ordinary income | そ の 他 業 務 収 益 | 2,341 | 3,910 |
| Other income | そ の 他 経 常 収 益 | 2,668 | 3,137 |
| Ordinary expenses | 経 常 費 用 | 82,549 | 67,322 |
| Interest expenses | 資 金 調 達 費 用 | 9,734 | 7,488 |
| Interest on deposits | (うち預金利息) | 7,154 | 4,650 |
| Fees and commissions payments | 役 務 取 引 等 費 用 | 8,572 | 8,819 |
| Other ordinary expenses | そ の 他 業 務 費 用 | 1,314 | 318 |
| General and administrative expenses | 営 業 経 費 | 41,079 | 41,063 |
| Other expenses | そ の 他 経 常 費 用 | 21,848 | 9,632 |
| Ordinary profit | 経 常 利 益 | 22,035 | 33,668 |
| Extraordinary income | 特 別 利 益 | 4,401 | 4,079 |
| Extraordinary loss | 特 別 損 失 | 69 | 583 |
| Income before income taxes | 税 引 前 中 間 純 利 益 | 26,367 | 37,165 |
| Income taxes-current | 法 人 税、住 民 税 及 び 事 業 税 | 5,531 | 8,932 |
| Income taxes-deferred | 法 人 税 等 調 整 額 | 4,463 | 5,626 |
| Total income taxes | 法 人 税 等 合 計 | 9,995 | 14,558 |
| Net income | 中 間 純 利 益 | 16,371 | 22,606 |

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

| | | (¥ Million) | |
|--|-----------------------|--|--|
| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
| Shareholders' equity | 株 主 資 本 | | |
| Capital stock | 資 本 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 145,069 | 145,069 |
| Changes of items during the period | 当 中 間 期 変 動 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 | 145,069 |
| Capital surplus | 資 本 剩 余 金 | | |
| Legal capital surplus | 資 本 準 備 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 122,134 | 122,134 |
| Changes of items during the period | 当 中 間 期 変 動 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 | 122,134 | 122,134 |
| Total capital surplus | 資 本 剩 余 金 合 計 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 122,134 | 122,134 |
| Changes of items during the period | 当 中 間 期 変 動 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 | 122,134 | 122,134 |
| Retained earnings | 利 益 剩 余 金 | | |
| Legal retained earnings | 利 益 準 備 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 50,930 | 50,930 |
| Changes of items during the period | 当 中 間 期 変 動 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 | 50,930 | 50,930 |
| Other retained earnings | そ の 他 利 益 剩 余 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 216,468 | 243,862 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Dividends from surplus | 剩 余 金 の 配 当 | (4,022) | (4,915) |
| Net income | 中 間 純 利 益 | 16,371 | 22,606 |
| Deposal of treasury stock | 自 己 株 式 の 処 分 | (1) | (2) |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | 115 | - |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | 12,463 | 17,688 |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 228,932 | 261,550 |
| Total retained earnings | 利 益 剩 余 金 合 計 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 267,399 | 294,792 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Dividends from surplus | 剩 余 金 の 配 当 | (4,022) | (4,915) |
| Net income | 中 間 純 利 益 | 16,371 | 22,606 |
| Disposal of treasury stock | 自 己 株 式 の 処 分 | (1) | (2) |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | 115 | - |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | 12,463 | 17,688 |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 279,862 | 312,480 |

(¥ Million)

| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
|---|--|--|--|
| Treasury stock | 自 己 株 式 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (1,219) | (1,257) |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Purchase of treasury stock | 自 己 株 式 の 取 得 | (29) | (23) |
| Disposal of treasury stock | 自 己 株 式 の 処 分 | 7 | 10 |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | (21) | (12) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | (1,241) | (1,269) |
| Total shareholders' equity | 株 主 資 本 合 計 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 533,382 | 560,738 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| Dividends from surplus | 剰 余 金 の 配 当 | (4,022) | (4,915) |
| Net income | 中 間 純 利 益 | 16,371 | 22,606 |
| Purchase of treasury stock | 自 己 株 式 の 取 得 | (29) | (23) |
| Disposal of treasury stock | 自 己 株 式 の 処 分 | 5 | 8 |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | 115 | - |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | 12,441 | 17,675 |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 545,824 | 578,414 |
| Valuation and translation adjustments | 評 価 ・ 換 算 差 額 等 | | |
| Valuation difference on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (33,331) | 5,520 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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) | 36,956 | (2,538) |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | 36,956 | (2,538) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 3,625 | 2,982 |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (1,837) | (2,139) |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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) | (146) | (395) |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | (146) | (395) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | (1,984) | (2,534) |
| Revaluation reserve for land | 土 地 再 評 価 差 額 金 | | |
| Balance at the end of previous period | 前 期 末 残 高 | 7,777 | 7,662 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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) | (115) | - |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | (115) | - |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 7,662 | 7,662 |
| Total valuation and translation adjustments | 評 価 ・ 換 算 差 額 等 合 計 | | |
| Balance at the end of previous period | 前 期 末 残 高 | (27,392) | 11,043 |
| Changes of items during the period | 当 中 間 期 変 動 額 | | |
| 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) | 36,695 | (2,934) |
| Total changes of items during the period | 当 中 間 期 変 動 額 合 計 | 36,695 | (2,934) |
| Balance at the end of current period | 当 中 間 期 末 残 高 | 9,302 | 8,109 |

(¥ Million)

| Item | 科目 (Japanese) | For the six months ended Sep. 30, 2009 | For the six months ended Sep. 30, 2010 |
|--|---------------------------|--|--|
| Subscription rights to shares | 新株予約権 | | |
| Balance at the end of previous period | 前期末残高 | - | - |
| Changes of items during the period | 当中間期変動額 | | |
| 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) | - | 36 |
| Total changes of items during the period | 当中間期変動額合計 | - | 36 |
| Balance at the end of current period | 当中間期末残高 | - | 36 |
| Total net assets | 純資産合計 | | |
| Balance at the end of previous period | 前期末残高 | 505,990 | 571,782 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | (4,022) | (4,915) |
| Net income | 中間純利益 | 16,371 | 22,606 |
| Purchase of treasury stock | 自己株式の取得 | (29) | (23) |
| Disposal of treasury stock | 自己株式の処分 | 5 | 8 |
| Reversal of revaluation reserve for land | 土地再評価差額金の取崩 | 115 | - |
| 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) | 36,695 | (2,897) |
| Total changes of items during the period | 当中間期変動額合計 | 49,136 | 14,777 |
| Balance at the end of current period | 当中間期末残高 | 555,126 | 586,560 |

(4) Note for the Assumption of Going Concern

Not applicable.

SUPPLEMENTARY INFORMATION
for the First Half of
Fiscal Year 2010
(ending March 31, 2011)

THE CHIBA BANK, LTD.

Supplementary Information for the First Half of Fiscal Year 2010 ending March 31, 2011

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I. Financial Highlights

1. Summary

- Net business income (before transfer to general allowance for loan losses), which reflects a bank's fundamental profitability, decreased by ¥1.3 billion compared with the corresponding period of the previous fiscal year, to ¥41.2 billion due to a decrease in Net interest income reflecting a decline in investment yields. However, Ordinary profit increased by ¥11.6 billion to ¥33.6 billion and Net income increased by ¥6.2 billion to ¥22.6 billion from the corresponding period of the previous fiscal year mainly due to a ¥12.9 billion decrease in Net credit costs.
- The consolidated capital ratio (BIS guidelines) was 13.55% and the non-consolidated capital ratio was 12.83%, an increase of 0.75% and 0.69% respectively from the previous fiscal year-end. These continue to remain at a high level.
- The balance of Loans and bills discounted increased by ¥75.6 billion from the previous fiscal year-end, to ¥7,233.9 billion and Deposits decreased by ¥39.5 billion to ¥8,765.6 billion.

(1) Summary of income

| | | (¥ Billion) | | | | |
|--|----------------------|--|-----------------------------------|-------------|--------------|--|
| | (Japanese) | For the six months ended Sep. 30, 2010 (a) | Figures disclosed on May 14, 2010 | (a-b) | (a-b)/b | For the six months ended Sep. 30, 2009 (b) |
| Net business income (before transfer to general allowance for loan losses) | 業 務 純 益 (一般貸引繰入前) | 41.2 | 42.0 | (1.3) | (3.0%) | 42.5 |
| Gains (losses) related to bonds (i) | うち債券関係損益 | 2.4 | | 2.9 | | (0.5) |
| Net transfer to general allowance for loan losses (ii) | 一般貸倒引当金額 純繰入額 | - | | (5.2) | | 5.2 |
| Net business income | 業 務 純 益 | 41.2 | | 3.9 | 10.4% | 37.3 |
| Non-recurrent income and losses | 臨 時 損 益 | (7.5) | | 7.7 | | (15.2) |
| Disposal of non-performing loans (iii) | うち不良債権処理額 | 7.9 | | (7.9) | | 15.9 |
| Gains (losses) related to stocks, etc. (iv) | うち株式等関係損益 | (0.8) | | (1.4) | | 0.6 |
| Ordinary profit | 経 常 利 益 | 33.6 | 32.0 | 11.6 | 52.7% | 22.0 |
| Extraordinary income (loss) | 特 別 損 益 | 3.4 | | (0.8) | | 4.3 |
| Reversal of allowance for loan losses (v) | うち貸倒引当金戻入益 | 0.8 | | 0.8 | | - |
| Recoveries of written-off claims (vi) | うち償却債権取立益 | 3.2 | | (1.0) | | 4.3 |
| Net income | 中 間 純 利 益 | 22.6 | 20.0 | 6.2 | 38.0% | 16.3 |
| Gains (losses) related to securities (i)+(iv) | 有価証券関係損益 | 1.5 | | 1.5 | | 0.0 |
| Credit Costs (ii)+(iii)-(v) | 信 用 コ ス ト | 7.1 | | (13.9) | | 21.1 |
| Net Credit Costs (ii)+(iii)-(v)-(vi) | 実 質 信 用 コ ス ト | 3.9 | | (12.9) | | 16.8 |

(2) Capital ratio (BIS guidelines)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|--------------------------------|-------------|-------------------------|-------|-------|-------------------------|-------------------------|
| | | | (a-b) | (a-c) | | |
| Consolidated capital ratio | 連結自己資本比率 | 13.55% | 0.75% | 0.84% | 12.80% | 12.71% |
| Tier I ratio | T i e r 比 率 | 12.14% | 0.75% | 0.88% | 11.39% | 11.25% |
| Non-consolidated capital ratio | 単体自己資本比率 | 12.83% | 0.69% | 0.81% | 12.41% | 12.02% |
| Tier I ratio | T i e r 比 率 | 11.47% | 0.69% | 0.85% | 10.78% | 10.61% |

(3) Loans and Deposits

| | | (¥ Billion) | | | | |
|----------------------------|------------|-------------------------|--------|-------|-------------------------|-------------------------|
| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
| | | | (a-b) | (a-c) | | |
| Loans and bills discounted | 貸 出 金 | 7,233.9 | 75.6 | 81.7 | 7,158.3 | 7,152.2 |
| Deposits | 預 金 | 8,765.6 | (39.5) | 122.0 | 8,805.2 | 8,643.5 |
| Personal Deposits | うち個人預金 | 6,846.5 | 84.2 | 152.6 | 6,762.2 | 6,693.8 |

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general allowance for loan losses) decreased by ¥1.3 billion compared with the corresponding period of the previous fiscal year, to ¥41.2 billion. This followed a ¥1.0 billion decrease in Gross business profits and a ¥0.2 billion increase in Expenses.
- Gross business profits decreased by ¥1.0 billion from the corresponding period of the previous year, to ¥81.2 billion due to a decrease in Net interest income caused by lower investment yields etc., notwithstanding an increase in Net fees and commissions income and a recovery in Gains (losses) related to bonds. Loans and bills discounted, which is a source of net interest income, increased steadily.
- While pursuing cost efficiencies mainly in non-personal expenses, we deployed more sales staff to promote customer related business. As a result, Expenses increased by ¥0.2 billion to ¥40.0 billion compared with the corresponding period of the previous fiscal year, mainly in personnel expenses.

(¥ Billion)

| | (Japanese) | For the six months ended Sep. 30, 2010 (a) | | For the six months ended Sep. 30, 2009 (b) | |
|---|--------------------------------|--|--------------|--|-------------|
| | | | (a-b) | (a-b)/b | |
| Gross business profits | 業 務 粗 利 益 | 81.2 | (1.0) | (1.3%) | 82.3 |
| Net interest income | 資 金 利 益 | 69.5 | (3.3) | | 72.8 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 7.3 | 0.5 | | 6.7 |
| Net fees and commissions income of investment trusts | う ち 投 信 取 扱 手 数 料 | 2.3 | 0.5 | | 1.8 |
| Fees and commissions income of insurance | う ち 保 険 取 扱 手 数 料 | 2.6 | 0.6 | | 1.9 |
| Trading income | 特 定 取 引 利 益 | 0.7 | (0.9) | | 1.6 |
| Profit from other business transactions | そ の 他 業 務 利 益 | 3.5 | 2.5 | | 1.0 |
| Gains (losses) related to bonds | う ち 債 券 関 係 損 益 | 2.4 | 2.9 | | (0.5) |
| Expenses | 経 費 | 40.0 | 0.2 | 0.5% | 39.7 |
| Personnel expenses | う ち 人 件 費 | 20.8 | 0.8 | | 19.9 |
| Non-personnel expenses | う ち 物 件 費 | 17.2 | (0.6) | | 17.8 |
| Core net business income | コ ア 業 務 純 益 | 38.8 | (4.2) | (9.8%) | 43.0 |
| Net business income (before transfer to general allowance for loan losses) | 業 務 純 益 (一 般 貸 引 繰 入 前) | 41.2 | (1.3) | (3.0%) | 42.5 |
| Net transfer to general allowance for loan losses | 一 般 貸 倒 引 当 金 純 繰 入 額 | - | (5.2) | | 5.2 |
| Net business income | 業 務 純 益 | 41.2 | 3.9 | 10.4% | 37.3 |

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

(Reference) (参考)

| | | | | | |
|--|-----------------------------|-------|----|--|-------|
| Number of Outlets | 店 舗 数 | 176 | 1 | | 175 |
| Branches | う ち 支 店 | 157 | 1 | | 156 |
| Sub-branches | う ち 出 張 所 | 19 | - | | 19 |
| Money exchange counters and Overseas representative office | 両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所 | 4 | - | | 4 |
| Number of employees | 従 業 員 数 | 4,367 | 71 | | 4,296 |

Note:1."Sub-branches" includes Corporate banking offices. 出張所には、法人営業所を含めております。

2."Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees. 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 Interim net income

- Ordinary profit increased by ¥11.6 billion from the corresponding period of the previous fiscal year, to ¥33.6 billion, mainly due to a decrease in Disposal of non-performing loans. Net credit costs decreased by ¥12.9 billion compared with the corresponding period of the previous fiscal year, to ¥3.9 billion.
- Thus, Net income increased by ¥6.2 billion from the corresponding period of the previous fiscal year, to ¥22.6 billion.

(¥ Billion)

| | (Japanese) | For the six months ended Sep. 30, 2010 (a) | | | For the six months ended Sep. 30, 2009 (b) |
|--|----------------|--|---------------|--------------|--|
| | | (a-b) | (a-b)/b | | |
| Net business income (before transfer to general allowance for loan losses) | 業務純益 (一般貸引繰入前) | 41.2 | (1.3) | (3.0%) | 42.5 |
| Net transfer to general allowance for loan losses (i) | 一般貸倒引当金純繰入額 | - | (5.2) | | 5.2 |
| Net business income | 業務純益 | 41.2 | 3.9 | 10.4% | 37.3 |
| Disposal of non-performing loans (ii) | 不良債権処理額 | 7.9 | (7.9) | | 15.9 |
| Gains (losses) related to stocks, etc. | 株式等関係損益 | (0.8) | (1.4) | | 0.6 |
| Write-offs of stocks, etc. | うち株式等償却 | 0.9 | 0.9 | | 0.0 |
| Ordinary profit | 経常利益 | 33.6 | 11.6 | 52.7% | 22.0 |
| Extraordinary income (loss) | 特別損益 | 3.4 | (0.8) | | 4.3 |
| Reversal of allowance for loan losses (iii) | うち貸倒引当金戻入益 | 0.8 | 0.8 | | - |
| Recoveries of written-off claims (iv) | うち償却債権取立益 | 3.2 | (1.0) | | 4.3 |
| Net income | 中間純利益 | 22.6 | (6.2) | 38.0% | 16.3 |
| Credit costs (i)+(ii)-(iii) | 信用コスト | 7.1 | (13.9) | | 21.1 |
| Net credit costs (i)+(ii)-(iii)-(iv) | 実質信用コスト | 3.9 | (12.9) | | 16.8 |

3. Management Indices

- The Overhead ratio (OHR), which indicates management efficiency, was 50.84%. The Return on average total assets (ROA), which is an indicator of profitability, was 0.44%.
- The Return on equity (ROE) was 7.78%.

| | (Japanese) | For the six months ended Sep. 30, 2010 (a) | | | FY 2009 ended Mar. 31, 2010 (b) | For the six months ended Sep. 30, 2009 (c) |
|---|------------|--|-------|-------|---------------------------------|--|
| | | (a-b) | (a-c) | | | |
| Overhead ratio (OHR) *1 | O H R | 50.84% | 1.49% | 2.69% | 49.34% | 48.14% |
| Return on average total assets (ROA) *2 | R O A | 0.44% | 0.09% | 0.12% | 0.35% | 0.32% |
| Return on equity (ROE) *3 | R O E | 7.78% | 1.06% | 1.63% | 6.72% | 6.15% |

*1OHR= $\frac{\text{Expenses}}{\text{Net business income} - \text{Gain (Loss) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expenses}}$

(The lower figure indicates better efficiency.)

*1OHR= $\frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金純繰入額} + \text{経費}}$

(低いほど効率性が高い)

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

*2ROA= $\frac{\text{当期(中間)純利益}}{\text{総資産平残}}$

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

*3ROE= $\frac{\text{当期(中間)純利益}}{\text{(期首純資産の部合計} + \text{期末純資産の部合計)} / 2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Loans and bills discounted of ¥75.6 billion from the previous fiscal year-end to ¥7,233.9 billion. Corporate loans increased by ¥21.5 billion and Housing loans increased by ¥50.0 billion. Also, New housing loans in the first half were ¥155.3 billion.
- The balance of deposits decreased by ¥39.5 billion from the previous fiscal year-end, to ¥8,765.6 billion due to a decrease in public deposits, while the balance of personal deposits increased steadily.
- The balance of investment trusts decreased by ¥37.3 billion from the previous fiscal year-end, to ¥468.4 billion, reflecting a fall in the unit price arising out of the stagnation in the stock market. Insurance premiums for personal annuities increased steadily by ¥1.3 billion compared with the second half of the previous fiscal year, to ¥76.3 billion.

(1) Deposits and loans (term-end balance)

| | | | | | (¥ Billion) | |
|---|--|---------------------|-------------------------|------------------|-------------------------|-------------------------|
| | | (Japanese) | As of Sep. 30, 2010 (a) | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
| | | | (a-b) | (a-c) | | |
| Loans and bills discounted | 貸 出 金 | 7,233.9 | 75.6 | 81.7 | 7,158.3 | 7,152.2 |
| Domestic | 国 内 向 け 貸 出 | 7,192.9 | 77.0 | 84.1 | 7,115.8 | 7,108.7 |
| Corporate loans | 事 業 者 向 け 貸 出 | 4,306.9 | 21.5 | (37.1) | 4,285.3 | 4,344.0 |
| Consumer loans | 消 費 者 ロ ー ン | 2,596.9 | 46.3 | 141.6 | 2,550.5 | 2,455.2 |
| Housing loans | う ち 住 宅 ロ ー ン | 2,494.9 | 50.0 | 147.2 | 2,444.9 | 2,347.7 |
| Public sector | 公 共 向 け 貸 出 | 289.0 | 9.1 | (20.3) | 279.9 | 309.4 |
| Small and medium-sized companies [Ratio] | う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率) | 5,645.5 [78.48%] | 60.4 [(0.00%)] | 164.1 [1.38%] | 5,585.0 [78.48%] | 5,481.3 [77.10%] |
| Overseas | 海 外 向 け 貸 出 | 41.0 | (1.3) | (2.3) | 42.4 | 43.4 |
| Deposits | 預 金 | 8,765.6 | (39.5) | 122.0 | 8,805.2 | 8,643.5 |
| Domestic | 国 内 | 8,660.1 | (3.2) | 140.7 | 8,663.4 | 8,519.4 |
| Personal deposits | う ち 個 人 | 6,846.5 | 84.2 | 152.6 | 6,762.2 | 6,693.8 |
| Corporate deposits* | う ち 法 人 | 1,473.1 | 61.0 | 25.7 | 1,412.0 | 1,447.3 |
| Public deposits | う ち 公 共 | 310.0 | (136.9) | (39.9) | 446.9 | 350.0 |
| Overseas branches, etc. | 海 外 店 等 | 105.4 | (36.3) | (18.6) | 141.8 | 124.1 |

*Excluding financial institutions.
金融を除く

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥ Billion)

| | | For the six months ended Sep. 30, 2010 (a) | | | For the six months ended Mar. 31, 2010 (b) | For the six months ended Sep. 30, 2009 (c) |
|-------------------|-----------------|--|--------|--------|--|--|
| | | (Japanese) | (a-b) | (a-c) | | |
| New housing loans | 住 宅 ロ ー ン 実 行 額 | 155.3 | (41.4) | (26.8) | 196.7 | 182.1 |

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

| | | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|------------------------------|-----------------|-------------------------|--------|--------|-------------------------|-------------------------|
| | | (Japanese) | (a-b) | (a-c) | | |
| Balance of investment trusts | 投 資 信 託 残 高 | 468.4 | (37.3) | (12.3) | 505.7 | 480.8 |
| Personal investors | う ち 個 人 | 460.2 | (36.0) | (11.5) | 496.2 | 471.7 |
| Stock funds | う ち 株 式 投 資 信 託 | 460.4 | (36.9) | (11.2) | 497.4 | 471.6 |

(¥ Billion)

| | | For the six months ended Sep. 30, 2010 (a) | | | For the six months ended Mar. 31, 2010 (b) | For the six months ended Sep. 30, 2009 (c) |
|--|--------------------------------|--|-------|--------|--|--|
| | | (Japanese) | (a-b) | (a-c) | | |
| Personal annuities (Insurance premiums) | 個 人 年 金 保 険 等 (取 扱 保 険 料) | 76.3 | 1.3 | 27.4 | 74.9 | 48.8 |
| Variable annuities | う ち 変 額 保 険 | 14.0 | 0.4 | (23.1) | 13.5 | 37.1 |

(2) Securities (term-end balance)

(¥ Billion)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|---|-----------------------|----------------------------|----------|----------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Securities | 有 価 証 券 | 1,930.7 | (37.9) | (19.2) | 1,968.6 | 1,949.9 |
| Government bonds | 国 債 | 843.9 | (21.2) | 31.0 | 865.1 | 812.8 |
| Stocks | 株 式 | 139.9 | (1.3) | (15.5) | 141.3 | 155.4 |
| Corporate bonds and others | 社 債 他 | 705.3 | 14.2 | 5.2 | 691.1 | 700.1 |
| Foreign currency securities | 外 貨 建 有 価 証 券 | 241.4 | (29.5) | (40.0) | 271.0 | 281.5 |
| Average duration to maturity of yen bonds | 円 貨 債 券 の 平 均 残 存 期 間 | 3.9 years | 0.1 year | 0.3 year | 3.7 years | 3.6 years |

Notes:

- The above figures are acquisition costs excluding gains (losses) on valuation.
評価損益を除いた取得原価で表示しております。
- Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.
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

- Disclosed claims under the Financial Reconstruction Law decreased by ¥2.5 billion from the previous fiscal year-end, to ¥140.5 billion. The coverage ratio, including allowances, was 72.0% for total disclosed claims, 77.2% for doubtful claims, and 54.4% for substandard claims. Thus the ratio remained at a high level.
- The non-performing loan ratio decreased 0.05% from the previous fiscal year-end, to 1.91%.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (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 | 22,927 | (6,015) | (10,387) | 28,943 | 33,315 |
| Doubtful Claims | 危 険 債 権 | 62,570 | 1,928 | (3,038) | 60,641 | 65,608 |
| Substandard Claims | 要 管 理 債 権 | 55,065 | 1,508 | (4,035) | 53,557 | 59,101 |
| Total | 合 計 | 140,563 | (2,578) | (17,461) | 143,141 | 158,024 |
| Normal Claims | 正 常 債 権 | 7,217,387 | 80,383 | 80,094 | 7,137,004 | 7,137,293 |
| Total Claims* | 総 与 信 残 高 | 7,357,951 | 77,805 | 62,633 | 7,280,145 | 7,295,317 |
| Non-performing loan ratio | 不 良 債 権 比 率 | 1.91% | (0.05%) | (0.25%) | 1.96% | 2.16% |
| Coverage ratio | 保 全 率 | 72.0% | (0.8%) | 0.5% | 72.8% | 71.4% |

* 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 from Mar. 31, 2010.

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、支払承諾見返、有価証券中の当行保証付私募社債。なお、22年3月末から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 (as of September 30, 2010)

(参考) 保全内訳 (22年9月末)

(¥ Million)

| | (Japanese) | Claim Amount | Collateral and Guarantees | Allowance for Loan Losses | Allowance Ratio *2 | Coverage Ratio |
|--|-------------------|--------------|---------------------------|---------------------------|--------------------|----------------|
| | | (a) | (b) | (c) | c/(a-b) | (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 | 22,927 | 20,520 | 2,407 | 100.0% | 100.0% |
| Doubtful Claims | 危 険 債 権 | 62,570 | 39,995 | 8,370 | 37.0% | 77.2% |
| Substandard Claims | 要 管 理 債 権 | 55,065 | *1 21,804 | 8,163 | 24.5% | 54.4% |
| Total | 合 計 | 140,563 | 82,319 | 18,942 | 32.5% | 72.0% |

*1: Approximate data 概算数値。

*2: Allowance ratio: Ratio of allowance for loan losses to unsecured/non-guaranteed loans.
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 2010, ending March 31, 2011

< Non-consolidated >

(¥ Billion)

| | (Japanese) | For FY 2010 ending Mar. 31, 2011 (a) |
|---|----------------------------|--|
| Ordinary income | 経 常 収 益 | 204.0 |
| Net business income (before transfer to general allowance for loan losses) | 業 務 純 益 (一 般 貸 引 繰 入 前) | 80.0 |
| Ordinary profit | 経 常 利 益 | 63.0 |
| Net income | 当 期 純 利 益 | 40.0 |

< Dividend >

| | (Japanese) | Annual dividends per share | |
|--------------------|-----------------|----------------------------|--------|
| | | Interim | |
| Dividend per share | 1 株 当 た り 配 当 金 | ¥5.50 | ¥11.00 |

7. Summary of Consolidated Financial Results and Projections

- Consolidated ordinary profit increased by ¥13.5 billion compared with the corresponding period of the previous fiscal year to ¥36.5 billion (¥2.9 billion higher than non-consolidated), and Consolidated net income increased by ¥6.6 billion to ¥23.3 billion (¥0.7 billion higher than non-consolidated).

< Results >

(¥ Billion)

| | (Japanese) | For the six months ended Sep. 30, 2010 (a) | | | For the six months ended Sep. 30, 2009 (b) |
|-----------------|------------|--|-------|---------|--|
| | | | (a-b) | (a-b)/b | |
| Ordinary income | 経 常 収 益 | 113.9 | (4.5) | (3.8%) | 118.5 |
| Ordinary profit | 経 常 利 益 | 36.5 | 13.5 | 58.9% | 23.0 |
| Net income | 中 間 純 利 益 | 23.3 | 6.6 | 40.1% | 16.6 |

< Projections >

(¥ Billion)

| | (Japanese) | Projections for FY 2010 ending Mar. 31, 2011 (a) |
|-----------------|------------|--|
| Ordinary income | 経 常 収 益 | 232.0 |
| Ordinary profit | 経 常 利 益 | 66.0 |
| Net income | 当 期 純 利 益 | 41.5 |

II. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

| | (Japanese) | For the six months ended Sep. 30, 2010 (a) | | For the six months ended Sep. 30, 2009 (b) |
|---|--|--|-----------------|--|
| | | | (a-b) | |
| Gross business profits | 業 務 粗 利 益 | 81,243 | (1,074) | 82,318 |
| Domestic gross business profits | 国 内 業 務 粗 利 益 | 78,518 | (128) | 78,647 |
| Net interest income | 資 金 利 益 | 68,079 | (2,820) | 70,899 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 7,268 | 580 | 6,687 |
| Net trading income | 特 定 取 引 利 益 | 670 | (946) | 1,616 |
| Profit from other business transactions | そ の 他 業 務 利 益 | 2,500 | 3,057 | (557) |
| Gains (losses) related to bonds | う ち 債 券 関 係 損 益 | 2,364 | 3,136 | (771) |
| International gross business profits | 国 際 業 務 粗 利 益 | 2,725 | (945) | 3,671 |
| Net interest income | 資 金 利 益 | 1,447 | (484) | 1,931 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 122 | 15 | 107 |
| Net trading income | 特 定 取 引 利 益 | 63 | 15 | 47 |
| Profit from other business transactions | そ の 他 業 務 利 益 | 1,091 | (492) | 1,584 |
| Gains (losses) related to bonds | う ち 債 券 関 係 損 益 | 45 | (197) | 242 |
| Expenses (excluding non-recurrent expenses) | 経 費 (除 く 臨 時 処 理 分) | 40,013 | 227 | 39,786 |
| Personnel expenses | 人 件 費 | 20,804 | 895 | 19,908 |
| Non-personnel expenses | 物 件 費 | 17,204 | (610) | 17,815 |
| Taxes | 税 金 | 2,004 | (57) | 2,062 |
| Net business income (before transfer to general allowance for loan losses) | 業 務 純 益 (一 般 貸 引 繰 入 前) | 41,230 | (1,302) | 42,532 |
| Net transfer to (from) general allowance for loan losses (i) | 一 般 貸 倒 引 当 金 純 繰 入 額 | [(2,054)] | (7,257) | 5,202 |
| Core net business income | コ ア 業 務 純 益 | 38,820 | (4,241) | 43,061 |
| Net business income | 業 務 純 益 | 41,230 | 3,900 | 37,329 |
| Non-recurrent income and losses | 臨 時 損 益 | (7,561) | 7,732 | (15,293) |
| Disposal of non-performing loans (ii) | 不 良 債 権 処 理 額 | 7,996 | [(7,982)] | 15,979 |
| Charge-off amount of loans | 貸 出 金 償 却 | 7,280 | (4,683) | 11,963 |
| Net transfer to specific allowance for loan losses | 個 別 貸 倒 引 当 金 純 繰 入 額 | [1,241] | [(1,583)] | 2,824 |
| Losses on sales of non-performing loans | 延 滞 債 権 売 却 損 | 59 | (674) | 733 |
| Transfer to allowance for specific foreign borrowers/countries | 特 定 海 外 債 権 引 当 勘 定 繰 入 額 | [-] | [-] | - |
| Cost borne under joint responsibility system of credit guarantee corporations | 信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 | 657 | 199 | 458 |
| Gains (losses) related to stocks, etc. | 株 式 等 関 係 損 益 | (831) | (1,436) | 605 |
| Other non-recurrent gains (losses) | そ の 他 臨 時 損 益 | 1,266 | 1,185 | 80 |
| Ordinary profit | 経 常 利 益 | 33,668 | 11,632 | 22,035 |
| Extraordinary income (losses) | 特 別 損 益 | 3,496 | (834) | 4,331 |
| Reversal of allowance for loan losses (iii) | う ち 貸 倒 引 当 金 戻 入 益 | 813 | 813 | - |
| Recoveries of written-off claims (iv) | う ち 償 却 債 権 取 立 益 | 3,266 | (1,093) | 4,360 |
| Income before income taxes | 税 引 前 中 間 純 利 益 | 37,165 | 10,797 | 26,367 |
| Income taxes-current | 法 人 税、住 民 税 及 び 事 業 税 | 8,932 | 3,400 | 5,531 |
| Income taxes-deferred | 法 人 税 等 調 整 額 | 5,626 | 1,162 | 4,463 |
| Total income taxes | 法 人 税 等 合 計 | 14,558 | 4,563 | 9,995 |
| Net income | 中 間 純 利 益 | 22,606 | 6,234 | 16,371 |
| Credit costs | (i)+(ii)-(iii) 信 用 コ ス ト | 7,183 | (13,998) | 21,182 |
| Net credit costs | (i)+(ii)-(iii)-(iv) 実 質 信 用 コ ス ト | 3,917 | (12,904) | 16,821 |

Consolidated

[Consolidated interim statement of income]

(¥ Million)

| | (Japanese) | For the six months ended | | For the six months ended Sep. 30, 2009 (b) |
|---|-----------------|--------------------------|---------------|---|
| | | Sep. 30, 2010 (a) | (a-b) | |
| Consolidated gross profits | 連結粗利益 | 87,001 | (1,082) | 88,083 |
| Net interest income | 資金利益 | 69,710 | (3,260) | 72,971 |
| Net fees and commissions income | 役務取引等利益 | 12,697 | 511 | 12,185 |
| Net trading income | 特定取引利益 | 999 | (898) | 1,897 |
| Profit from other business transactions | その他業務利益 | 3,594 | 2,564 | 1,029 |
| General and administrative expenses | 営業経費 | 43,661 | 10 | 43,650 |
| Loan charge-off and reserve expenses (i) | 貸倒償却引当費用 | 9,385 | (15,064) | 24,449 |
| Charge-off amount of loans | 貸出金償却 | 7,576 | (4,700) | 12,276 |
| Net transfer to specific allowance for loan losses | 個別貸倒引当金繰入額 | 2,912 | (2,639) | 5,552 |
| Net transfer to (from) general allowance for loan losses | 一般貸倒引当金繰入額 | (1,819) | (7,264) | 5,444 |
| Losses on sales of non-performing loans | 延滞債権等売却損 | 59 | (658) | 717 |
| Transfer to allowance for specific foreign borrowers/ countries | 特定海外債権引当勘繰入額 | - | - | - |
| 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 | 657 | 199 | 458 |
| Gains (losses) related to stocks, etc. | 株式等関係損益 | (801) | (1,407) | 605 |
| Gains (losses) on investments based on equity method | 持分法による投資損益 | 42 | (51) | 93 |
| Others | その他 | 3,400 | 1,065 | 2,334 |
| Ordinary profit | 経常利益 | 36,595 | 13,578 | 23,017 |
| Extraordinary income (losses) | 特別損益 | 2,684 | (1,668) | 4,352 |
| Recoveries of written-off claims (ii) | うち償却債権取立益 | 3,281 | (1,102) | 4,383 |
| Income before income tax and minority interests | 税金等調整前中間純利益 | 39,279 | 11,910 | 27,369 |
| Income taxes-current | 法人税、住民税及び事業税 | 10,395 | 3,636 | 6,758 |
| Income taxes-deferred | 法人税等調整額 | 5,178 | 1,520 | 3,658 |
| Total income taxes | 法人税等合計 | 15,573 | 5,157 | 10,416 |
| Minority interest in net income | 少数株主利益 | 384 | 67 | 317 |
| Net income | 中間純利益 | 23,321 | 6,685 | 16,636 |

| | | | | |
|----------------------------------|----------------|--------------|-----------------|---------------|
| Credit costs (i) | 信用コスト | 9,385 | (15,064) | 24,449 |
| Net credit costs (i)-(ii) | 実質信用コスト | 6,104 | (13,962) | 20,066 |

| | | | | |
|---|------------------|--------|---------|--------|
| Consolidated net business income (before transfer to general allowance for loan losses) | 連結業務純益 (一般貸引繰入前) | 46,176 | (1,716) | 47,892 |
| Consolidated net business income | 連結業務純益 | 47,996 | 5,548 | 42,447 |

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

(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)

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

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

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

| | | | | |
|--|----------|---|---|---|
| Number of consolidated subsidiaries | 連結子会社数 | 9 | - | 9 |
| Number of affiliated companies applicable to the equity method | 持分法適用会社数 | 4 | - | 4 |

2. Net Business Income - Non-consolidated

(¥ Million)

| | (Japanese) | For the six months | | For the six months |
|--|----------------------|----------------------------|---------|----------------------------|
| | | ended Sep. 30, 2010 (a) | (a-b) | ended Sep. 30, 2009 (b) |
| (1) Net business income (before transfer to general allowance for loan losses) | 業 務 純 益 (一般貸引繰入前) | 41,230 | (1,302) | 42,532 |
| Per head (in thousands of yen) | 職員一人当たり(千円) | 9,868 | (490) | 10,358 |
| (2) Net business income | 業 務 純 益 | 41,230 | 3,900 | 37,329 |
| Per head (in thousands of yen) | 職員一人当たり(千円) | 9,868 | 776 | 9,091 |

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、実動人員(出向人員、臨時雇用および嘱託を除く)の平残。

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

| | (Japanese) | For the six months | | For the six months |
|---|---------------|-------------------------|---------|-------------------------|
| | | ended Sep. 30, 2010 (a) | (a-b) | ended Sep. 30, 2009 (b) |
| (1) Average yield on interest earning assets | (A) 資金運用利回 | 1.60% | (0.13%) | 1.74% |
| (a) Average yield on loans and bills discounted | (B) 貸出金利回 | 1.81% | (0.16%) | 1.97% |
| (b) Average yield on securities | 有価証券利回 | 0.99% | (0.05%) | 1.05% |
| (2) Average yield on interest bearing liabilities | (C) 資金調達原価 | 0.97% | (0.03%) | 1.00% |
| (a) Average yield on deposits and negotiable certificates of deposit(D) | 預金等利回 | 0.10% | (0.05%) | 0.15% |
| (b) Expense ratio | 経費率 | 0.86% | (0.01%) | 0.88% |
| (3) Average interest rate spread | (A)-(C) 総資金利鞘 | 0.63% | (0.11%) | 0.74% |
| Difference between average yield on loans and deposits | (B)-(D) 預貸金利差 | 1.71% | (0.11%) | 1.82% |

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

| | (Japanese) | For the six months | | For the six months |
|--|------------|-------------------------|---------|-------------------------|
| | | ended Sep. 30, 2010 (a) | (a-b) | ended Sep. 30, 2009 (b) |
| Gains (losses) related to bonds (Government bonds, etc.) | 国債等債券損益 | 2,410 | 2,939 | (529) |
| Gains on sales | 売却益 | 2,728 | 1,943 | 784 |
| Gains on redemption | 償還益 | - | - | - |
| Losses on sales | 売却損 | 72 | (110) | 182 |
| Losses on redemption | 償還損 | 142 | 11 | 131 |
| Write-offs | 償却 | 103 | (896) | 1,000 |
| Gains (losses) related to stocks, etc. | 株式等関係損益 | (831) | (1,436) | 605 |
| Gains on sales | 売却益 | 165 | (506) | 672 |
| Losses on sales | 売却損 | - | (42) | 42 |
| Write-offs | 償却 | 997 | 972 | 24 |

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

| | (Japanese) | As of Sep. | | | As of Mar. | As of Sep. |
|---|-------------------------|--------------|---------|---------|--------------|--------------|
| | | 30, 2010 (a) | (a-b) | (a-c) | 31, 2010 (b) | 30, 2009 (c) |
| (1) Capital ratio | 自己資本比率 | 13.55% | 0.75% | 0.84% | 12.80% | 12.71% |
| Tier I ratio | うちTier比率 | 12.14% | 0.75% | 0.88% | 11.39% | 11.25% |
| (2) Tier I | T i e r | 590.3 | 8.4 | 22.4 | 581.9 | 567.9 |
| (3) Tier II | T i e r | 84.2 | (0.7) | (0.8) | 84.9 | 85.1 |
| (a) Gains on valuation of securities, included as qualifying capital | うち自己資本に計上された 有価証券含み益 | - | (0.6) | - | 0.6 | - |
| (b) Land revaluation excess included as qualifying capital | うち自己資本に計上された 土地再評価差額 | 10.3 | - | - | 10.3 | 10.3 |
| (c) Subordinated loans and bonds | うち劣後ローン(債券)残高 | 73.0 | - | - | 73.0 | 73.0 |
| (4) Deduction | 控除項目 | 15.6 | 2.5 | 3.9 | 13.0 | 11.7 |
| (5) Capital | (2)+(3)-(4) 自己資本 | 658.9 | 5.1 | 17.6 | 653.8 | 641.3 |
| (6) Risk assets | リスクアセット | 4,860.3 | (245.8) | (184.7) | 5,106.1 | 5,045.0 |

Non-consolidated

(¥ Billion)

| | (Japanese) | As of Sep. | | | As of Mar. | As of Sep. |
|---|-------------------------|--------------|---------|---------|--------------|--------------|
| | | 30, 2010 (a) | (a-b) | (a-c) | 31, 2009 (b) | 30, 2009 (c) |
| (1) Capital ratio | 自己資本比率 | 12.83% | 0.69% | 0.81% | 12.14% | 12.02% |
| Tier I ratio | うちTier比率 | 11.47% | 0.69% | 0.85% | 10.78% | 10.61% |
| (2) Tier I | T i e r | 549.6 | 6.4 | 19.9 | 543.1 | 529.7 |
| (3) Tier II | T i e r | 83.7 | (0.3) | (0.0) | 84.0 | 83.7 |
| (a) Gains on valuation of securities, included as qualifying capital | うち自己資本に計上された 有価証券含み益 | - | (0.3) | - | 0.3 | - |
| (b) Land revaluation excess included as qualifying capital | うち自己資本に計上された 土地再評価差額 | 10.3 | - | - | 10.3 | 10.3 |
| (c) Subordinated loans and bonds | うち劣後ローン(債券)残高 | 73.0 | - | - | 73.0 | 73.0 |
| (4) Deduction | 控除項目 | 18.4 | 3.0 | 4.6 | 15.4 | 13.8 |
| (5) Capital | (2)+(3)-(4) 自己資本 | 614.8 | 3.0 | 15.2 | 611.8 | 599.6 |
| (6) Risk assets | リスクアセット | 4,791.0 | (247.7) | (197.1) | 5,038.8 | 4,988.2 |

*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)

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 | | | For FY 2009 | For the six |
|------------------------------------|--------------|---------------|---------|-------|-------------|---------------|
| | | months ended | (a-b) | (a-c) | ended Mar. | months ended |
| | | Sep. 30, 2010 | | | 31, 2010 | Sep. 30, 2009 |
| | | (a) | | | (b) | (c) |
| Net business income basis (Annual) | 業務純益ベース(年率) | 14.19% | (0.86%) | 0.16% | 15.06% | 14.03% |
| Net income basis (Annual) | 当期純利益ベース(年率) | 7.78% | 1.06% | 1.63% | 6.72% | 6.15% |

Note: ROE is an index indicating 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, 2010 (a) | | | For FY 2009 ended Mar. 31, 2010 (b) | For the six months ended Sep. 30, 2009 (c) |
|---|-------------|--|---------|--------|-------------------------------------|--|
| | | | (a-b) | (a-c) | | |
| Deposits (Term-end balance) | 預金 (未 残) | 8,765.6 | (39.5) | 122.0 | 8,805.2 | 8,643.5 |
| Domestic | う ち 国 内 | 8,660.1 | (3.2) | 140.7 | 8,663.4 | 8,519.4 |
| In Chiba Prefecture | う ち 県 内 | 8,405.8 | 3.3 | 180.5 | 8,402.5 | 8,225.3 |
| Personal deposits | う ち 個 人 | 6,846.5 | 84.2 | 152.6 | 6,762.2 | 6,693.8 |
| Public sector | う ち 公 共 | 310.0 | (136.9) | (39.9) | 446.9 | 350.0 |
| Deposits (Average balance) | 預金 (平 残) | 8,820.6 | 155.6 | 157.1 | 8,664.9 | 8,663.5 |
| Domestic | う ち 国 内 | 8,700.1 | 166.1 | 160.6 | 8,534.0 | 8,539.4 |
| In Chiba Prefecture | う ち 県 内 | 8,434.3 | 173.1 | 149.8 | 8,261.2 | 8,284.5 |
| Loans and bills discounted (Term-end balance) | 貸出金 (未 残) | 7,233.9 | 75.6 | 81.7 | 7,158.3 | 7,152.2 |
| Domestic | う ち 国 内 | 7,192.9 | 77.0 | 84.1 | 7,115.8 | 7,108.7 |
| In Chiba Prefecture | う ち 県 内 | 5,507.8 | 49.9 | 73.4 | 5,457.8 | 5,434.4 |
| Loans and bills discounted (average balance) | 貸出金 (平 残) | 7,222.8 | 67.6 | 110.4 | 7,155.1 | 7,112.3 |
| Domestic | う ち 国 内 | 7,184.7 | 73.7 | 115.7 | 7,111.0 | 7,068.9 |
| In Chiba Prefecture | う ち 県 内 | 5,477.1 | 38.6 | 57.4 | 5,438.4 | 5,419.6 |

(2) Breakdown of domestic loans and bills discounted (term-end balance) and ratio of loans to Small and medium-sized companies - Non-consolidated

(¥ Billion)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|--|-----------------|-------------------------|---------|---------|-------------------------|-------------------------|
| | | | (a-b) | (a-c) | | |
| Domestic loans and bills discounted (A) | 国内貸出金 | 7,192.9 | 77.0 | 84.1 | 7,115.8 | 7,108.7 |
| [Excluding loans to public sector] | (除公共向け貸出) | [6,903.8] | [67.8] | [104.5] | [6,835.9] | [6,799.3] |
| Major companies | 大 企 業 | 1,082.2 | 6.3 | (51.7) | 1,075.9 | 1,134.0 |
| Midsize companies | 中 堅 企 業 | 176.0 | 1.0 | (7.8) | 174.9 | 183.9 |
| Small and medium-sized companies, etc. (B) | 中 小 企 業 等 | 5,645.5 | 60.4 | 164.1 | 5,585.0 | 5,481.3 |
| Small and medium-sized companies | う ち 中 小 企 業 | 3,048.6 | 14.1 | 22.5 | 3,034.4 | 3,026.0 |
| Consumer loans | う ち 消 費 者 ロ ー ン | 2,596.9 | 46.3 | 141.6 | 2,550.5 | 2,455.2 |
| Public sector | 公 共 | 289.0 | 9.1 | (20.3) | 279.9 | 309.4 |
| Small and medium-sized companies loans ratio (B/A) | 中小企業等貸出比率 | 78.48% | (0.00%) | 1.38% | 78.48% | 77.10% |

Note: In Small and medium-sized companies, 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, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|---------------------------------------|------------|-------------------------|-------|-------|-------------------------|-------------------------|
| | | | (a-b) | (a-c) | | |
| Outstanding balance of consumer loans | 消費者ローン残高 | 2,596.9 | 46.3 | 141.6 | 2,550.5 | 2,455.2 |
| Housing loans | 住宅ローン残高 | 2,494.9 | 50.0 | 147.2 | 2,444.9 | 2,347.7 |
| Other consumer loans | その他のローン残高 | 101.9 | (3.6) | (5.5) | 105.6 | 107.5 |

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

Non-consolidated

(¥ Million)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|---------------------------------|------------|----------------------------|---------|----------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Loans to Bankrupt Borrowers | 破綻先債権額 | 4,606 | (3,898) | (4,826) | 8,505 | 9,433 |
| Delinquent Loans | 延滞債権額 | 80,416 | (200) | (8,501) | 80,617 | 88,918 |
| Loans past due 3 months or more | 3ヵ月以上延滞債権額 | 3,628 | 67 | (1,368) | 3,561 | 4,997 |
| Restructured Loans | 貸出条件緩和債権額 | 51,436 | 1,441 | (2,667) | 49,995 | 54,104 |
| Total Risk-Monitored Loans | リスク管理債権合計 | 140,089 | (2,591) | (17,364) | 142,680 | 157,453 |

| | | | | | | |
|---------------------------------------|-----------|-----------|--------|--------|-----------|-----------|
| Total loan balance (Term-end balance) | 貸出金残高(未残) | 7,233,996 | 75,681 | 81,753 | 7,158,314 | 7,152,242 |
|---------------------------------------|-----------|-----------|--------|--------|-----------|-----------|

| | | | | | | |
|----------------------------------|------------|-------|---------|---------|-------|-------|
| Loans to Bankrupt Borrowers | 破綻先債権額 | 0.06% | (0.05%) | (0.06%) | 0.11% | 0.13% |
| Delinquent Loans | 延滞債権額 | 1.11% | (0.01%) | (0.13%) | 1.12% | 1.24% |
| Loans past due 3 months or more | 3ヵ月以上延滞債権額 | 0.05% | 0.00% | (0.01%) | 0.04% | 0.06% |
| Restructured Loans | 貸出条件緩和債権額 | 0.71% | 0.01% | (0.04%) | 0.69% | 0.75% |
| Total percentage of loan balance | 貸出金残高比合計 | 1.93% | (0.05%) | (0.26%) | 1.99% | 2.20% |

Consolidated

(¥ Million)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|---------------------------------|------------|----------------------------|---------|----------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Loans to Bankrupt Borrowers | 破綻先債権額 | 4,373 | (3,761) | (4,641) | 8,134 | 9,015 |
| Delinquent Loans | 延滞債権額 | 80,973 | (1,200) | (9,320) | 82,173 | 90,294 |
| Loans past due 3 months or more | 3ヵ月以上延滞債権額 | 3,628 | 67 | (1,368) | 3,561 | 4,997 |
| Restructured Loans | 貸出条件緩和債権額 | 51,494 | 1,438 | (2,676) | 50,055 | 54,170 |
| Total Risk-Monitored Loans | リスク管理債権合計 | 140,469 | (3,456) | (18,007) | 143,926 | 158,477 |

| | | | | | | |
|---------------------------------------|-----------|-----------|--------|--------|-----------|-----------|
| Total loan balance (Term-end balance) | 貸出金残高(未残) | 7,210,471 | 80,084 | 86,015 | 7,130,386 | 7,124,455 |
|---------------------------------------|-----------|-----------|--------|--------|-----------|-----------|

| | | | | | | |
|----------------------------------|------------|-------|---------|---------|-------|-------|
| Loans to Bankrupt Borrowers | 破綻先債権額 | 0.06% | (0.05%) | (0.06%) | 0.11% | 0.12% |
| Delinquent Loans | 延滞債権額 | 1.12% | (0.02%) | (0.14%) | 1.15% | 1.26% |
| Loans past due 3 months or more | 3ヵ月以上延滞債権額 | 0.05% | 0.00% | (0.01%) | 0.04% | 0.07% |
| Restructured Loans | 貸出条件緩和債権額 | 0.71% | 0.01% | (0.04%) | 0.70% | 0.76% |
| Total percentage of loan balance | 貸出金残高比合計 | 1.94% | (0.07%) | (0.27%) | 2.01% | 2.22% |

9. Allowance and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|--------------------------------|------------|----------------------------|---------|----------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Risk-Monitored Loans (A) | リスク管理債権額 | 140,086 | (2,591) | (17,364) | 142,680 | 157,453 |
| Collateral and guarantees (B) | 担保・保証等 | 81,846 | (2,716) | (7,951) | 84,562 | 89,798 |
| Allowance for loan losses (C) | 貸倒引当金 | 18,941 | (360) | (3,650) | 19,301 | 22,591 |
| Allowance ratio (C)/(A) | 引当率 | 13.5% | (0.0%) | (0.8%) | 13.5% | 14.3% |
| Coverage ratio (B+C)/(A) | 保全率 | 71.9% | (0.8%) | 0.5% | 72.7% | 71.3% |
| As a percentage of total loans | 貸出金残高比 | 1.93% | (0.05%) | (0.26%) | 1.99% | 2.20% |

Consolidated

(¥ Million)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|--------------------------------|------------|----------------------------|---------|----------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Risk-Monitored Loans (A) | リスク管理債権額 | 140,469 | (3,456) | (18,007) | 143,926 | 158,477 |
| Collateral and guarantees (B) | 担保・保証等 | 81,245 | (3,156) | (8,181) | 84,402 | 89,427 |
| Allowance for loan losses (C) | 貸倒引当金 | 19,576 | (648) | (3,961) | 20,224 | 23,538 |
| Allowance ratio (C)/(A) | 引当率 | 13.9% | (0.1%) | (0.9%) | 14.0% | 14.8% |
| Coverage ratio (B+C)/(A) | 保全率 | 71.7% | (0.9%) | 0.4% | 72.6% | 71.2% |
| As a percentage of total loans | 貸出金残高比 | 1.94% | (0.07%) | (0.27%) | 2.01% | 2.22% |

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (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 | 22,927 | (6,015) | (10,387) | 28,943 | 33,315 |
| Doubtful Claims | 危険債権 | 62,570 | 1,928 | (3,038) | 60,641 | 65,608 |
| Substandard Claims | 要管理債権 | 55,065 | 1,508 | (4,035) | 53,557 | 59,101 |
| Total | 合計 | 140,563 | (2,578) | (17,461) | 143,141 | 158,024 |

| | | | | | | |
|---------------------------|--------|-----------|---------|---------|-----------|-----------|
| Normal Claims | 正常債権 | 7,217,387 | 80,383 | 80,094 | 7,137,004 | 7,137,293 |
| Total Claims* | 総与信残高 | 7,357,951 | 77,805 | 62,633 | 7,280,145 | 7,295,317 |
| Non-performing loan ratio | 不良債権比率 | 1.91% | (0.05%) | (0.25%) | 1.96% | 2.16% |

* 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 from Mar. 31, 2010.

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、支払承諾見返、有価証券中の当行保証付私募社債。なお、22年3月末から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, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|---|-------------|----------------------------|---------|----------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Total coverage (A) | 保全額 | 101,262 | (3,062) | (11,639) | 104,324 | 112,901 |
| Allowance for loan losses | 貸倒引当金 | 18,942 | (364) | (3,799) | 19,306 | 22,741 |
| Value covered by collateral and guarantees | 担保・保証等 | 82,319 | (2,698) | (7,839) | 85,018 | 90,159 |
| Total disclosed claims under the Financial Reconstruction Law (B) | 金融再生法開示債権合計 | 140,563 | (2,578) | (17,461) | 143,141 | 158,024 |

| | | | | | | |
|------------------------|-----|-------|--------|------|-------|-------|
| Coverage ratio (A)/(B) | 保全率 | 72.0% | (0.8%) | 0.5% | 72.8% | 71.4% |
|------------------------|-----|-------|--------|------|-------|-------|

(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, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|----------------------------------|----------------|----------------------------|---------|----------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Bankrupt Assets (A) | 破綻先債権 | 4,674 | (3,919) | (4,867) | 8,593 | 9,541 |
| Effectively Bankrupt Assets (B) | 実質破綻先債権 | 18,253 | (2,095) | (5,519) | 20,349 | 23,773 |
| Potentially Bankrupt Assets (C) | 破綻懸念先債権 | 62,570 | 1,928 | (3,038) | 60,641 | 65,608 |
| Assets Requiring Caution (D) | 要注意先債権 | 1,307,245 | 23,233 | 66,437 | 1,284,011 | 1,240,807 |
| Substandard Assets | 要管理先債権 | 67,053 | (738) | (11,632) | 67,791 | 78,685 |
| Substandard Claims (Loans only) | うち要管理債権(貸出金のみ) | 55,065 | 1,508 | (4,035) | 53,557 | 59,101 |
| Other Assets Requiring Caution | その他要注意先債権 | 1,240,192 | 23,972 | 78,070 | 1,216,219 | 1,162,121 |
| Normal Assets (E) | 正常先債権 | 5,965,207 | 58,657 | 9,620 | 5,906,550 | 5,955,587 |
| Total Assets (A)+(B)+(C)+(D)+(E) | 総与信残高 | 7,357,951 | 77,805 | 62,633 | 7,280,145 | 7,295,317 |

* 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 from Mar. 31, 2010.

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、支払承諾見返、有価証券中の当行保証付私募社債。なお、22年3月末から当行保証付私募社債については時価で計上しております。

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

| Classification under Self-Assessment 自己査定における区分 | Allowance criteria 引当基準 |
|--|--|
| Normal Assets 正常先債権 | The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上 |
| Assets Requiring Caution 要注意先債権 | In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上 |
| Substandard Assets 要管理先債権 | The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 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10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上 |

(b) Specific Allowance 個別貸倒引当金計上基準

| Classification under Self-Assessment 自己査定における区分 | Allowance criteria 引当基準 |
|--|--|
| Potentially Bankrupt Assets 破綻懸念先債権 | In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 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10億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 fell into General allowance or Specific allowance, depending on the Classification under Self-Assessment.

信用保証協会の保証付き融資についての責任共有制度にかかる将来の負担金に対する引当では、自己査定における区分に応じて、一般貸倒引当金及び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, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|--|------------|----------------------------|-------|--------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Allowance for loan losses | 貸倒引当金 | 43.7 | (2.8) | (10.8) | 46.6 | 54.6 |
| General allowance | 一般貸倒引当金 | 32.2 | (2.0) | (6.5) | 34.3 | 38.8 |
| Specific allowance | 個別貸倒引当金 | 11.4 | (0.8) | (4.2) | 12.3 | 15.7 |
| 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, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|--------------------------------|------------|----------------------------|-------|--------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Normal Assets | 正常先債権 | 5,712.4 | 41.1 | (29.0) | 5,671.2 | 5,741.4 |
| Assets Requiring Caution | 要注意先債権 | 1,300.8 | 25.2 | 60.0 | 1,275.6 | 1,240.8 |
| Substandard Assets | 要管理先債権 | 67.0 | (0.5) | (11.6) | 67.5 | 78.6 |
| Other Assets Requiring Caution | その他要注意先債権 | 1,233.8 | 25.8 | 71.7 | 1,208.0 | 1,162.1 |

Consolidated

(¥ Billion)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | As of Mar. 31, 2010 (b) | As of Sep. 30, 2009 (c) |
|--|------------|----------------------------|-------|--------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Allowance for loan losses | 貸倒引当金 | 55.3 | (3.0) | (10.7) | 58.4 | 66.1 |
| General allowance | 一般貸倒引当金 | 39.0 | (1.8) | (5.9) | 40.9 | 45.0 |
| Specific allowance | 個別貸倒引当金 | 16.2 | (1.2) | (4.8) | 17.4 | 21.1 |
| Allowance for specific foreign borrowers/countries | 特定海外債権引当勘定 | - | - | - | - | - |

13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)

(1) Loan breakdown, borrowers classified by industry

(¥ Billion)

| | (Japanese) | As of Sep. 30, 2010 | | As of Mar. 31, 2010 | | As of Sep. 30, 2009 | |
|---|------------------------|---------------------|-----------|---------------------|-----------|---------------------|-----------|
| | | Balance | Component | Balance | Component | Balance | Component |
| Domestic (excluding JOM account): | 国内店分 (除く特別国際金融取引勘定) | 7,192.9 | 100.00% | 7,115.8 | 100.00% | 7,108.7 | 100.00% |
| Manufacturing | 製造業 | 688.4 | 9.57% | 701.7 | 9.86% | 727.4 | 10.23% |
| Agriculture and forestry | 農業, 林業 | 7.9 | 0.11% | 7.9 | 0.11% | 6.5 | 0.09% |
| Fishery | 漁業 | 1.1 | 0.01% | 1.2 | 0.02% | 1.2 | 0.02% |
| Mining, quarrying and graveling | 鉱業, 採石業, 砂利採取業 | 16.9 | 0.24% | 15.4 | 0.22% | 15.7 | 0.22% |
| Construction | 建設業 | 299.8 | 4.17% | 314.1 | 4.41% | 324.0 | 4.56% |
| Electricity, gas, heat supply and water | 電気・ガス・熱供給・水道業 | 20.5 | 0.29% | 20.2 | 0.28% | 22.2 | 0.31% |
| Information and communications | 情報通信業 | 42.6 | 0.59% | 39.8 | 0.56% | 42.2 | 0.60% |
| Transport and postal service | 運輸業, 郵便業 | 196.8 | 2.74% | 206.1 | 2.90% | 206.2 | 2.90% |
| Wholesale and retail trade | 卸売業, 小売業 | 662.1 | 9.21% | 655.9 | 9.22% | 675.4 | 9.50% |
| Finance and insurance | 金融業, 保険業 | 327.7 | 4.56% | 331.7 | 4.66% | 338.0 | 4.75% |
| Real estate and leasing | 不動産業, 物品賃貸業 | 1,646.6 | 22.89% | 1,618.2 | 22.74% | 1,610.8 | 22.66% |
| Real estate | 不動産業 | 1,488.9 | 20.70% | 1,456.6 | 20.47% | 1,441.2 | 20.27% |
| Real estate rental and management | 不動産賃貸業・管理業 | 1,254.7 | 17.44% | 1,216.4 | 17.10% | 1,180.8 | 16.61% |
| Real estate trading, etc | 不動産取引業等 | 234.1 | 3.26% | 240.1 | 3.37% | 260.4 | 3.66% |
| Leasing | 物品賃貸業 | 157.6 | 2.19% | 161.6 | 2.27% | 169.5 | 2.39% |
| Medical, welfare and other services | 医療, 福祉その他サービス業 | 456.1 | 6.34% | 446.7 | 6.28% | 451.9 | 6.36% |
| Government, local public sector | 国・地方公共団体 | 214.4 | 2.98% | 191.3 | 2.69% | 213.8 | 3.01% |
| Others (mainly consumer loans) | その他(個人) | 2,611.3 | 36.30% | 2,564.9 | 36.05% | 2,473.0 | 34.79% |

(2) Breakdown of risk-monitored loans, borrowers classified by industry

(¥ Billion)

| | (Japanese) | As of Sep. 30, 2009 | | As of Mar. 31, 2009 | | As of Sep. 30, 2008 | |
|---|------------------------|---------------------|-----------|---------------------|-----------|---------------------|-----------|
| | | 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) | 140.0 | 100.00% | 142.6 | 100.00% | 157.4 | 100.00% |
| Manufacturing | 製造業 | 7.3 | 5.28% | 8.7 | 6.14% | 8.6 | 5.49% |
| Agriculture and forestry | 農業, 林業 | 0.5 | 0.39% | 0.6 | 0.42% | 0.4 | 0.27% |
| Fishery | 漁業 | 0.0 | 0.02% | 0.0 | 0.02% | 0.0 | 0.02% |
| Mining, quarrying, and graveling | 鉱業, 採石業, 砂利採取業 | - | - | - | - | 0.0 | 0.02% |
| Construction | 建設業 | 9.7 | 6.95% | 7.0 | 4.92% | 7.4 | 4.73% |
| Electricity, gas, heat supply and water | 電気・ガス・熱供給・水道業 | - | - | - | - | 0.0 | 0.00% |
| Information and communications | 情報通信業 | 0.1 | 0.13% | 0.2 | 0.18% | 0.6 | 0.43% |
| Transport and postal services | 運輸業, 郵便業 | 12.3 | 8.84% | 12.6 | 8.85% | 17.0 | 10.84% |
| Wholesale and retail trade | 卸売業, 小売業 | 15.9 | 11.38% | 16.4 | 11.54% | 19.0 | 12.13% |
| Finance and insurance | 金融業, 保険業 | 0.5 | 0.37% | 0.5 | 0.37% | 0.2 | 0.18% |
| Real estate and leasing | 不動産業, 物品賃貸業 | 46.9 | 33.49% | 49.7 | 34.88% | 56.6 | 36.01% |
| Real estate | 不動産業 | 46.7 | 33.36% | 49.4 | 34.68% | 56.3 | 35.77% |
| Real estate and rental and management | 不動産賃貸業・管理業 | 42.4 | 30.28% | 42.4 | 29.78% | 46.5 | 29.58% |
| Real estate trading, etc | 不動産取引業等 | 4.3 | 3.08% | 6.9 | 4.90% | 9.7 | 6.19% |
| Leasing | 物品賃貸業 | 0.1 | 0.13% | 0.2 | 0.20% | 0.3 | 0.24% |
| Medical, welfare and other services | 医療, 福祉その他サービス業 | 15.5 | 11.10% | 17.0 | 11.92% | 17.8 | 11.35% |
| Government, local public sector | 国・地方公共団体 | - | - | - | - | - | - |
| Others (mainly consumer loans) | その他(個人) | 30.8 | 22.05% | 29.6 | 20.76% | 29.1 | 18.53% |

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, 2009 (a) | | | As of Mar. 31, 2009 (b) | As of Sep. 30, 2008 (c) |
|----------------------|------------|----------------------------|-------|-------|----------------------------|----------------------------|
| | | | (a-b) | (a-c) | | |
| Hong Kong | 香港 | 3.4 | 1.5 | 1.2 | 1.9 | 2.2 |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |
| Taiwan | 台湾 | 1.0 | (0.8) | (0.8) | 1.8 | 1.8 |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |
| India | インド | 1.2 | 0.3 | (0.2) | 0.9 | 1.5 |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |
| Indonesia | インドネシア | 0.2 | (0.0) | (0.0) | 0.2 | 0.2 |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |
| Malaysia | マレーシア | 1.2 | (0.1) | (0.0) | 1.3 | 1.3 |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |
| Singapore | シンガポール | 0.0 | (0.5) | (0.7) | 0.6 | 0.7- |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |
| Thailand | タイ | 0.4 | (0.0) | (0.1) | 0.5 | 0.6 |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |
| Total | 合計 | 7.7 | 0.1 | (0.9) | 7.5 | 8.6 |
| Risk-monitored loans | うちリスク管理債権 | - | - | - | - | - |

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

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

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

(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 (評価差額を全部資本直入) |

(2) Gains and losses on valuation

Non-consolidated

(¥ Billion)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | | | As of Mar. 31, 2010 (b) | | | As of Sep. 30, 2009 (c) | | |
|------------------------|------------|-----------------------------|--------|--------|--------|------|-----------------------------|--------|------|-----------------------------|--------|------|
| | | Gains (losses) on valuation | | | | | Gains (losses) on valuation | | | Gains (losses) on valuation | | |
| | | (a-b) | (a-c) | Gains | Losses | | Gains | Losses | | Gains | Losses | |
| Held-to-Maturity Bonds | 満期保有目的 | (0.0) | 0.0 | 0.1 | 0.0 | 0.1 | (0.1) | 0.0 | 0.2 | (0.1) | 0.0 | 0.2 |
| Other securities | その他有価証券 | 4.8 | (4.1) | (0.9) | 46.0 | 41.2 | 8.9 | 44.8 | 35.8 | 5.7 | 49.8 | 44.0 |
| Stocks | 株 式 | (1.0) | (13.7) | (18.1) | 19.0 | 20.0 | 12.7 | 27.9 | 15.1 | 17.1 | 32.7 | 15.5 |
| Bonds | 債 券 | 19.3 | 11.3 | 12.4 | 24.2 | 4.9 | 7.9 | 14.6 | 6.6 | 6.8 | 14.8 | 7.9 |
| Others | そ の 他 | (13.5) | (1.7) | 4.7 | 2.7 | 16.2 | (11.7) | 2.2 | 13.9 | (18.2) | 2.3 | 20.5 |
| Foreign Bonds | うち外国債券 | 1.1 | 1.5 | 5.0 | 2.7 | 1.6 | (0.4) | 2.1 | 2.6 | (3.8) | 2.1 | 6.0 |
| Total | 合 計 | 4.7 | (4.1) | (0.8) | 46.1 | 41.4 | 8.8 | 44.8 | 36.0 | 5.6 | 49.9 | 44.3 |

Notes:

- There are no stocks of subsidiaries and affiliates with market values.
- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount

Consolidated

(¥ Billion)

| | (Japanese) | As of Sep. 30, 2010 (a) | | | | | As of Mar. 31, 2010 (b) | | | As of Sep. 30, 2009 (c) | | |
|------------------------|------------|-----------------------------|--------|--------|--------|------|-----------------------------|--------|------|-----------------------------|--------|------|
| | | Gains (losses) on valuation | | | | | Gains (losses) on valuation | | | Gains (losses) on valuation | | |
| | | (a-b) | (a-c) | Gains | Losses | | Gains | Losses | | Gains | Losses | |
| Held-to-Maturity Bonds | 満期保有目的 | (0.0) | 0.0 | 0.1 | 0.0 | 0.1 | (0.1) | 0.0 | 0.2 | (0.1) | 0.0 | 0.2 |
| Other securities | その他有価証券 | 4.8 | (4.7) | (1.6) | 46.6 | 41.7 | 9.5 | 45.6 | 36.0 | 6.4 | 50.7 | 44.3 |
| Stocks | 株 式 | (0.9) | (14.3) | (18.8) | 19.6 | 20.6 | 13.3 | 28.8 | 15.4 | 17.8 | 33.6 | 15.7 |
| Bonds | 債 券 | 19.3 | 11.3 | 12.4 | 24.2 | 4.9 | 7.9 | 14.6 | 6.6 | 6.8 | 14.8 | 7.9 |
| Others | そ の 他 | (13.5) | (1.7) | 4.7 | 2.7 | 16.2 | (11.7) | 2.2 | 13.9 | (18.2) | 2.3 | 20.5 |
| Foreign Bonds | うち外国債券 | 1.1 | 1.5 | 5.0 | 2.7 | 1.6 | (0.4) | 2.1 | 2.6 | (3.8) | 2.1 | 6.0 |
| Total | 合 計 | 4.7 | (4.7) | (1.5) | 46.6 | 41.9 | 9.4 | 45.7 | 36.3 | 6.2 | 50.8 | 44.5 |

Notes:

- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the consolidated balance sheet amount.

16.Earnings Projections

Non-consolidated

(¥ Billion)

| | (Japanese) | FY 2010 (Projections) (a) | | FY 2009 (Results) (b) |
|---|------------------------------------|---------------------------------|--------------|-----------------------------|
| | | | (a-b) | |
| Gross business profits | 業 務 粗 利 益 | 161.5 | (0.6) | 162.1 |
| Net interest income | 資 金 利 益 | 138.0 | (5.3) | 143.3 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 15.0 | 0.8 | 14.1 |
| Trading income | 特 定 取 引 利 益 | 2.0 | (1.0) | 3.0 |
| Profit from other business transactions | そ の 他 業 務 利 益 | 6.5 | 4.8 | 1.6 |
| Expenses | 経 費 | 81.5 | 1.1 | 80.3 |
| Net business income (before transfer to general allowance for loan losses) | 業 務 純 益 (一 般 貸 引 繰 入 前) | 80.0 | (1.8) | 81.8 |
| Ordinary Profit | 経 常 利 益 | 63.0 | 9.5 | 53.4 |
| Net income | 当 期 純 利 益 | 40.0 | 3.7 | 36.2 |

| | | | | |
|-----------------|---------------|------|-------|------|
| Net credit cost | 実 質 信 用 コ ス ト | 12.5 | (6.9) | 19.4 |
|-----------------|---------------|------|-------|------|

Consolidated

(¥ Billion)

| | (Japanese) | FY 2010 (Projections) (a) | | FY 2009 (Results) (b) |
|-------------------------------------|----------------------|---------------------------------|------------|-----------------------------|
| | | | (a-b) | |
| Consolidated ordinary profit | 連 結 経 常 利 益 | 66.0 | 9.1 | 56.8 |
| Consolidated net income | 連 結 当 期 純 利 益 | 41.5 | 3.9 | 37.5 |

| | | | | |
|-----------------------|----------------|-------|--------|-------|
| Dividend per share | 1 株 当 たり 配 当 金 | ¥11 | - | ¥11 |
| Dividend payout ratio | 配 当 性 向 | 23.5% | (2.6%) | 26.1% |

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

不良債権の英語表記対照表

Problem Loan Matrix

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

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

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