

# The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2010, ended March 31, 2011 (Summary)

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  
 Date of General Meeting of Shareholders: June 29, 2011 (scheduled)  
 Payment date of cash dividend: June 30, 2011 (scheduled)  
 Filing date of Financial Statements: June 30, 2011 (scheduled)  
 Trading Accounts: Established  
 Supplementary Materials: Attached  
 IR Conference: Scheduled (for investors)

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

## 1. Financial Highlights (from April 1, 2010 to March 31, 2011)

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

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2011	223,649	(4.5)	65,340	14.8	40,611	8.0
Ended March 31, 2010	234,355	(8.8)	56,870	505.0	37,579	203.2

(Note) Comprehensive Income Fiscal year 2010: ¥35,405 million [(54.0%)] Fiscal year 2009: ¥77,077 million [-%]

Fiscal year	Net Income per Share	Net Income per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2011	45.65	45.64	6.7	0.6	29.2
Ended March 31, 2010	42.04	-	6.7	0.5	24.2

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2010: ¥ 146 million Fiscal year 2009: ¥152 million

### (2) Consolidated Financial Condition

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share	Consolidated capital ratio (BIS guidelines)
	¥Million	¥Million	%	¥	%
Ended March 31, 2011	10,552,989	625,990	5.8	692.74	13.37
Ended March 31, 2010	10,261,464	605,598	5.7	662.90	12.80

(Reference) Capital assets Fiscal Year 2010: ¥612,149 million Fiscal Year 2009: ¥592,462 million

(Note1) "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares"- "Minority interests")/ "Total assets" at fiscal year end.

(Note2) 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.

### (3) Consolidated Cash Flows

Fiscal year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2011	81,412	32,647	(15,121)	418,865
Ended March 31, 2010	92,741	(31,629)	(15,150)	320,024

## 2. Cash Dividends for Shareholders

Fiscal year	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2010	-	5.50	-	5.50	11.00	9,831	26.1	1.7
Ended March 31, 2011	-	5.50	-	5.50	11.00	9,775	24.0	1.6
Ending March 31, 2012 (Projection)	-	5.50	-	5.50	11.00		23.2	

## 3. Consolidated Earnings Projections for Fiscal year 2011, ending March 31, 2012

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

Six months	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥Million	%	
Ending September 30, 2011	109,000	(4.3)	38,000	3.8	23,500	0.7	26.87
Fiscal year Ending March 31, 2012	217,000	(2.9)	65,500	0.2	41,500	2.1	47.30

**4. Others**

- (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 consolidated financial statements:  
 Changes in accordance with changes in accounting principle: Applied  
 Other: None

(Note) For more details, please refer to article "Changes of Fundamental and Important Matters for the Preparation of Consolidated Financial Statement, etc." on page 15.

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

Number of issued shares (including treasury stock):

March 31, 2011 895,521,087 shares      March 31, 2010 895,521,087 shares

Number of treasury stock:

March 31, 2011 11,859,902 shares      March 31, 2010 1,777,991 shares

Average number of shares:

FY 2010 889,536,436 shares      FY 2009 893,773,829 shares

**(Reference) Summary of non-consolidated financial highlights****1. Financial Highlights (from April 1, 2010 to March 31, 2011)****(1) Non-consolidated Operating Results**

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

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2011	197,328	(4.5)	59,786	11.8	38,125	5.2
Ended March 31, 2010	206,662	(9.6)	53,469	713.8	36,220	219.8

Fiscal year	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Ended March 31, 2011	42.86	42.84
Ended March 31, 2010	40.52	

**(2) Non-consolidated Financial Condition**

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share	Non-consolidated capital ratio (BIS guidelines)
	¥Million	¥Million	%	¥	%
Ended March 31, 2011	10,490,582	589,190	5.6	666.63	12.76
Ended March 31, 2010	10,194,020	571,782	5.6	639.76	12.14

(Reference) Capital assets

Fiscal Year 2010: ¥589,081 million

Fiscal Year 2009: ¥571,782 million

(Note1) "Capital assets to total assets" represents "Net assets"-"Subscription rights to shares"/"Total assets" at fiscal year end.

(Note2) 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 2011, ending March 31, 2012**

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

Six months Ending September 30, 2011	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥Million	%	¥
	97,000	(3.9)	36,500	8.4	23,000	1.7	26.30
Fiscal year Ending March 31, 2012	192,000	(2.7)	62,000	3.7	40,000	4.9	45.59

**Statement relating to the status of the audit procedures**

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

**Explanation for proper use of projections and other notes**

*The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors.*

*For information related to the projections, please refer to "The Analysis of Operating Results" on page 4.*

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## 1. Operating Results

### (1) Analysis of Operating Results

#### (i) Operating results for FY 2010

Operating Results for FY 2010 were as follows.

Ordinary income decreased by ¥10,706 million compared with the previous fiscal year, to ¥223,649 million mainly due to a decrease in Net interest income reflecting a decline in interest yield. Ordinary Expenses decreased by ¥19,175 million compared with the previous fiscal year, to ¥158,308 million due to an improvement in Disposal of non-performing loans and decrease in Interest Expenses including Interest on deposits.

As a result, Ordinary profit increased by ¥8,469 million and reached ¥65,340 million and Net income increased by ¥3,031 million to ¥40,611 million compared with the previous fiscal year. Net income per share was ¥45.65.

#### (ii) Projections for FY 2011

The consolidated projections for FY 2011 are as follows.

Ordinary income ¥217.0 billion, Ordinary profit ¥65.5 billion and Net income ¥41.5 billion.

The non-consolidated projections for FY 2011 are follows.

Ordinary income ¥192.0 billion, Ordinary profit ¥62.0 billion and Net income ¥40.0 billion.

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

### (2) Analysis of Financial Conditions

#### (i) Status of assets, liabilities and net assets

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

The balance of Deposits as of March 31, 2011 was ¥9,103.6 billion, an increase of ¥328.8 billion from the position as of March 31, 2010, reflecting our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥215.7 billion from the previous fiscal year-end, to ¥7,346.1 billion. Also, the balance of securities as of March 31, 2011 was ¥1,920.1 billion, a decrease of ¥57.7 billion.

As a result, the balance of total assets as of March 31, 2011 increased by ¥291.5 billion compared with the previous fiscal year-end, to ¥10,552.9 billion.

The capital ratio (BIS guideline) was 13.37%, an improvement of 0.57% from the previous fiscal year-end.

#### (ii) Status of cash flow

The status of consolidated cash flow for FY 2010 was as follows.

The cash flow from operating activities was a net inflow of ¥81.4 billion, reflecting an increase in deposits, and cash flow from investing activities was a net inflow of ¥32.6 billion mainly due to sales and redemptions of securities. Also the cash flow from financing activities was a net outflow of ¥15.1 billion mainly due to the payment of a cash dividend. This resulted in an increase of ¥98.8 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥418.8 billion.

### (3) Policy for Profit Allocation and Cash Dividend for FY 2010 and FY 2011

Our basic policy is to use capital effectively with stable dividends and the acquisition of own shares while maintaining sound financial health for the Chiba Bank to fulfill its important public role. At the general meeting of shareholders, it will be proposed that the final dividend for the year ended March 31, 2011 will be ¥5.50 per share, bringing the total dividend for the term to ¥11.

Taking account of the current business environment and the earnings projection for FY2011, we plan on maintaining our total annual dividend of ¥11 per share, including an interim dividend of ¥5.5 per share.

## 2. Management Policy

### (1) Basic Management Policy

The Chiba Bank group, as a regional bank with its business base in Chiba prefecture, plays a role that enables us to meet customer needs in the region and contribute to the region's development by providing financial products. The Chiba Bank group upholds this policy and gets together as one to expand its activities for improving customer satisfaction and to encourage the development of regional society through the provision of high quality financial products and services. Through such measures, we are making every effort to meet shareholders' and investors' expectations.

### (2) Management Targets

The Chiba Bank shall implement various initiatives based on the medium term management plan "Frontier 70", setting its time frame from FY2011 to FY2013. The numerical targets for the final year of the plan are ¥88.0 billion of Core net business income, ¥47.0 billion of Non-consolidated net income, ¥50.0 billion of Consolidated net income, OHR of below 50% and Consolidated capital ratio (BIS guideline) of around 13%.

### (3) Medium Term Management Strategy

In the medium term management plan, "Frontier 70", the Chiba Bank shall implement a customer first policy and aim to be a first-rate retail bank, full of creativity, which will meet the expectations of customers in the region. We, all the directors and employees, shall strive to achieve four aims; strengthening the business structure, assisting the regional economy, enhancing the management system and improving the development of human resources.

### (4) Management Issues

The Chiba Bank will implement the following initiatives based on the main subjects of the medium term management plan.

#### (i) Strengthening the business structure

We will increase our market share and establish a predominant position in the region by defining the role of sales staff, strengthening promotional skills and actively developing business.

#### (ii) Assisting the regional economy

We will make an active contribution towards the recovery and development of the regional economy through measures for the smooth supply of financing, improvements in functions for conveying regional information and taking the initiative in activities for industrial, academic and governmental cooperation.

#### (iii) Enhancing the management system

We will establish a strong management system through thorough compliance and enhancements to the risk management structure. Also, we will increase the bottom line by improving efficiency and developing low cost operations.

#### (iv) Improving the development of human resources

We will improve the development of training systems through effective OJT training. Also, we will enhance the organization by placing employees according to their skills and aptitude and by appointing female staff.

### 3. Consolidated Financial Information

#### (1) Consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2010	As of Mar. 31, 2011
<b>Assets:</b>			
	(資産の部)		
Cash and due from banks	現金預け金	370,500	569,455
Call loans and bills bought	コールローン及び買入手形	69,500	54,700
Receivables under resale agreements	買現先勘定	-	9,996
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	47,492	37,137
Trading assets	特定取引資産	310,517	284,635
Money held in trust	金銭の信託	28,959	28,929
Securities	有価証券	1,977,849	1,920,113
Loans and bills discounted	貸出金	7,130,386	7,346,143
Foreign exchange	外国為替	2,811	3,034
Other assets	その他資産	127,609	100,099
Tangible fixed assets	有形固定資産	95,328	96,469
Buildings, net	建物	22,895	22,576
Land	土地	65,551	66,005
Construction in progress	建設仮勘定	751	2,299
Other tangible fixed assets	その他の有形固定資産	6,130	5,587
Intangible fixed assets	無形固定資産	9,098	9,751
Software	ソフトウェア	6,420	5,805
Other intangible fixed assets	その他の無形固定資産	2,678	3,946
Deferred tax assets	繰延税金資産	53,239	49,839
Customers' liabilities for acceptances and guarantees	支払承諾見返	90,305	101,429
Allowance for loan losses	貸倒引当金	(58,404)	(58,747)
Total assets	資産の部合計	10,261,464	10,552,989
<b>Liabilities</b>			
	(負債の部)		
Deposits	預金	8,774,789	9,103,649
Negotiable certificates of deposit	譲渡性預金	191,226	171,586
Call money and bills sold	コールマネー及び売渡手形	41,062	23,797
Payables under repurchase agreements	売現先勘定	146,580	14,998
Payables under securities lending transactions	債券貸借取引受入担保金	110,905	50,776
Trading liabilities	特定取引負債	22,591	26,674
Borrowed money	借入金	106,025	256,709
Foreign exchange	外国為替	214	480
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	94,257	100,237
Provision for directors' bonuses	役員賞与引当金	56	-
Provision for retirement benefits	退職給付引当金	19,282	19,238
Provision for directors' retirement benefits	役員退職慰労引当金	1,180	229
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	957	950
Provision for point card certificates	ポイント引当金	1,119	1,065
Reserves under the special laws	特別法上の引当金	27	18
Deferred tax liabilities	繰延税金負債	38	-
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,245	15,158
Acceptances and guarantees	支払承諾	90,305	101,429
Total liabilities	負債の部合計	9,655,866	9,926,998

Item	科目 (Japanese)	As of Mar. 31, 2010	As of Mar. 31, 2011
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,383	123,380
Retained earnings	利 益 剰 余 金	313,990	344,884
Treasury stock	自 己 株 式	(1,257)	(6,358)
Total shareholders' equity	株 主 資 本 合 計	581,185	606,975
Valuation difference on available-for-sale securities	その他有価証券評価差額金	5,754	(1,115)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(2,139)	(1,259)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,662	7,548
Total accumulated other comprehensive income	その他の包括利益累計額合計	11,277	5,174
Subscription rights to shares	新 株 予 約 権	-	108
Minority interests	少 数 株 主 持 分	13,135	13,732
Total net assets	純 資 産 の 部 合 計	605,598	625,990
Total liabilities and net assets	負債及び純資産の部合計	10,261,464	10,552,989

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

## Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
Ordinary income	経常収益	234,355	223,649
Interest income	資金運用収益	162,456	152,315
Interest on loans and discounts	貸出金利息	139,104	130,604
Interest and dividends on securities	有価証券利息配当金	22,045	20,571
Interest on call loans and bills bought	コールローン利息及び買入手形利息	179	171
Interest on receivables under resale agreements	買現先利息	12	38
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	30	4
Interest on deposits with banks	預け金利息	437	375
Other interest income	その他の受入利息	647	549
Trust fees	信託報酬	1	2
Fees and commissions	役務取引等収益	39,644	40,035
Trading income	特定取引収益	3,519	1,614
Other ordinary income	その他業務収益	5,006	7,116
Other income	その他経常収益	23,728	22,563
Ordinary expenses	経常費用	177,484	158,308
Interest expenses	資金調達費用	18,456	13,975
Interest on deposits	預金利息	12,722	8,156
Interest on negotiable certificates of deposit	譲渡性預金利息	373	301
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	234	118
Interest on payables under repurchase agreements	売現先利息	230	29
Interest on payables under securities lending transactions	債券貸借取引支払利息	296	167
Interest on borrowings and rediscounts	借入金利息	1,136	1,017
Interest on bonds	社債利息	761	761
Other interest expenses	その他の支払利息	2,702	3,423
Fees and commissions payments	役務取引等費用	14,759	15,110
Other ordinary expenses	その他業務費用	3,315	799
General and administrative expenses	営業経費	87,982	88,017
Other expenses	その他経常費用	52,970	40,405
Provision of allowance for loan losses	貸倒引当金繰入額	6,055	5,804
Other	その他の経常費用	46,914	34,601
Ordinary profit	経常利益	56,870	65,340
Extraordinary income	特別利益	7,088	5,934
Gain on disposal of noncurrent assets	固定資産処分益	42	446
Recoveries of written-off claims	償却債権取立益	7,038	5,478
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	603	1,108
Loss on disposal of noncurrent assets	固定資産処分損	199	547
Impairment loss	減損損失	403	317
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	税金等調整前当期純利益	63,356	70,166
Income taxes-current	法人税、住民税及び事業税	15,667	21,405
Income taxes-deferred	法人税等調整額	9,442	7,302
Total income taxes	法人税等合計	25,110	28,708
Income before minority interests	少数株主損益調整前当期純利益	-	41,458
Minority interests in income	少数株主利益	666	847
Net income	当期純利益	37,579	40,611



## Consolidated Statement of Comprehensive Income

(¥ Million)			
Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
Income before minority interests	少数株主損益調整前 当期純利益	-	41,458
Other comprehensive income	その他の包括利益	-	(6,052)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	-	(6,927)
Deferred gains or losses on hedges	繰延ヘッジ損益	-	880
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する 持分相当額	-	(5)
Comprehensive income	包括利益	-	35,405
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	-	34,621
Comprehensive income attributable to minority interests	少数株主に係る包括利益	-	784

## (3) Consolidated Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
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 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 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 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(4)	(2)
Total changes of items during the period	当 期 変 動 額 合 計	(4)	(2)
Balance at the end of current period	当 期 末 残 高	123,383	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 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(8,937)	(9,831)
Net income	当 期 純 利 益	37,579	40,611
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	115	113
Total changes of items during the period	当 期 変 動 額 合 計	28,757	30,893
Balance at the end of current period	当 期 末 残 高	313,990	344,884
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 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(55)	(5,114)
Disposal of treasury stock	自 己 株 式 の 処 分	17	14
Total changes of items during the period	当 期 変 動 額 合 計	(37)	(5,100)
Balance at the end of current period	当 期 末 残 高	(1,257)	(6,358)
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 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(8,937)	(9,831)
Net income	当 期 純 利 益	37,579	40,611
Purchase of treasury stock	自 己 株 式 の 取 得	(55)	(5,114)
Disposal of treasury stock	自 己 株 式 の 処 分	13	11
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	115	113
Total changes of items during the period	当 期 変 動 額 合 計	28,715	25,790
Balance at the end of current period	当 期 末 残 高	581,185	606,975

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
Accumulated other comprehensive income	その他の包括利益累計額		
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	39,034	(6,869)
Total changes of items during the period	当 期 変 動 額 合 計	39,034	(6,869)
Balance at the end of current period	当 期 末 残 高	5,754	(1,115)
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	(301)	880
Total changes of items during the period	当 期 変 動 額 合 計	(301)	880
Balance at the end of current period	当 期 末 残 高	(2,139)	(1,259)
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	(115)	(113)
Total changes of items during the period	当 期 変 動 額 合 計	(115)	(113)
Balance at the end of current period	当 期 末 残 高	7,662	7,548
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	0	-
Total changes of items during the period	当 期 変 動 額 合 計	0	-
Balance at the end of current period	当 期 末 残 高	-	-
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the end of previous period	前 期 末 残 高	(27,340)	11,277
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	38,617	(6,103)
Total changes of items during the period	当 期 変 動 額 合 計	38,617	(6,103)
Balance at the end of current period	当 期 末 残 高	11,277	5,174
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	-	108
Total changes of items during the period	当 期 変 動 額 合 計	-	108
Balance at the end of current period	当 期 末 残 高	-	108

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
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	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	593	596
Total changes of items during the period	当期変動額合計	593	596
Balance at the end of current period	当期末残高	13,135	13,732
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	当期変動額		
Dividends from surplus	剰余金の配当	(8,937)	(9,831)
Net income	当期純利益	37,579	40,611
Purchase of treasury stock	自己株式の取得	(55)	(5,114)
Disposal of treasury stock	自己株式の処分	13	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	115	113
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	39,211	(5,397)
Total changes of items during the period	当期変動額合計	67,926	20,392
Balance at the end of current period	当期末残高	605,598	625,990

## (4) Consolidated Cash Flow Statements

Item	科目 (Japanese)	(¥ Million)	
		FY 2009 Ended Mar.31, 2010	FY 2010 Ended Mar.31, 2011
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interest	税金等調整前当期純利益	63,356	70,166
Depreciation and amortization	減価償却費	6,554	6,538
Impairment loss	減損損失	403	317
Equity in (earnings) losses of affiliates	持分法による投資損益(は益)	(152)	(146)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減( )	(2,594)	342
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(は減少)	16	(56)
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(は減少)	300	(44)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(は減少)	(194)	(951)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金戻戻損失引当金の増減( )	(5)	(7)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(は減少)	495	(53)
Gain on fund management	資金運用収益	(162,456)	(152,315)
Financing expenses	資金調達費用	18,456	13,975
Loss (gain) related to securities	有価証券関係損益( )	2,058	825
Loss (gain) on money held in trust	金銭の信託の運用損益(は運用益)	(48)	(340)
Foreign exchange losses (gains)	為替差損益(は益)	20	97
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(は益)	157	100
Net decrease (increase) in trading assets	特定取引資産の純増( )減	81,886	25,882
Net increase (decrease) in trading liabilities	特定取引負債の純増減( )	3,871	4,083
Net decrease (increase) in loans and bills discounted	貸出金の純増( )減	(174,762)	(215,757)
Net increase (decrease) in deposit	預金の純増減( )	273,469	328,859
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減( )	37,557	(19,639)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減( )	(136,164)	150,683
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増( )減	5,776	(100,114)
Net decrease (increase) in call loans	コールローン等の純増( )減	(23,683)	15,158
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増( )減	4,079	6,270
Net increase (decrease) in call money	コールマネー等の純増減( )	(63,458)	(148,847)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減( )	43,613	(60,129)
Net decrease (increase) in foreign exchange-assets	外国為替(資産)の純増( )減	(60)	(223)
Net increase (decrease) in foreign exchange-liabilities	外国為替(負債)の純増減( )	(222)	265
Proceeds from fund management	資金運用による収入	165,855	155,537
Payments for finance	資金調達による支出	(19,587)	(15,990)
Other, net	その他	(23,471)	33,647
Subtotal	小計	101,064	98,135
Income taxes paid	法人税等の支払額	(8,323)	(16,722)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	92,741	81,412

(¥ Million)

Item	科目 (Japanese)	FY 2009	FY 2010
		Ended Mar.31, 2010	Ended Mar.31, 2011
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(728,504)	(655,382)
Proceeds from sales of securities	有価証券の売却による収入	221,127	378,554
Proceeds from redemption of securities	有価証券の償還による収入	484,772	320,565
Increase in money held in trust	金銭の信託の増加による支出	(19,241)	(1,588)
Decrease in money held in trust	金銭の信託の減少による収入	18,466	982
Purchase of tangible fixed assets	有形固定資産の取得による支出	(6,841)	(8,967)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(4,295)	(3,958)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	2,826	2,410
Proceeds from sales of intangible fixed assets	無形固定資産の売却による収入	61	31
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(31,629)	32,647
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー		
Increase in subordinated borrowings	劣後特約付借入れによる収入	15,000	-
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	(21,000)	-
Cash dividends paid	配当金の支払額	(8,937)	(9,831)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(171)	(187)
Purchase of treasury stock	自己株式の取得による支出	(55)	(5,114)
Proceeds from sales of treasury stock	自己株式の売却による収入	13	11
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(15,150)	(15,121)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	(20)	(97)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(は減少)	45,940	98,840
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	274,083	320,024
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	320,024	418,865

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

Not applicable.

**(6) Changes of Fundamental and Important Matters for the Preparation of Consolidated Financial Statement, etc.**

	Fiscal year 2010, ending March 31, 2011 (From April 1, 2010 to March 31, 2011)																					
1.Changes of fundamental and important matters for the preparation of consolidated financial statement	<p>(1) Adoption of “Accounting Standard for Equity Method of Accounting for Investments” and “Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method” From 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.</p> <p>(2) Adoption of “Accounting Standard for Asset Retirement Obligations” From 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.</p>																					
2.Changes related to presentation	(Consolidated Financial Statements) “Income before minority interests” was newly 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.Additional information	<p>From fiscal year 2010, the “Accounting Standard for Presentation of Comprehensive Income” (ASBJ Statement No.25, June 30, 2010) was adopted. However, for fiscal year 2009, amount of “Valuation and translation adjustments” and “Total valuation and translation adjustments” were presented instead of “Accumulated other comprehensive income” and “Total accumulated other comprehensive income.”</p> <p>Other comprehensive income for FY 2009</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: right;">(¥ Million)</th> </tr> </thead> <tbody> <tr> <td>Other comprehensive income</td> <td style="text-align: right;">38,831</td> </tr> <tr> <td>Valuation difference on available-for-sale securities</td> <td style="text-align: right;">39,112</td> </tr> <tr> <td>Deferred gains or losses on hedges</td> <td style="text-align: right;">(301)</td> </tr> <tr> <td>Foreign currency translation adjustment</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Share of other comprehensive income of associates accounted for using equity method</td> <td style="text-align: right;">20</td> </tr> </tbody> </table> <p>Comprehensive income for FY 2009</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: right;">(¥ Million)</th> </tr> </thead> <tbody> <tr> <td>Comprehensive income</td> <td style="text-align: right;">77,077</td> </tr> <tr> <td>Comprehensive income attributable to owners of the parent</td> <td style="text-align: right;">76,312</td> </tr> <tr> <td>Comprehensive income attributable to minority interests</td> <td style="text-align: right;">765</td> </tr> </tbody> </table>			(¥ Million)	Other comprehensive income	38,831	Valuation difference on available-for-sale securities	39,112	Deferred gains or losses on hedges	(301)	Foreign currency translation adjustment	0	Share of other comprehensive income of associates accounted for using equity method	20		(¥ Million)	Comprehensive income	77,077	Comprehensive income attributable to owners of the parent	76,312	Comprehensive income attributable to minority interests	765
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**(7) Notes for Consolidated Financial Statement**

(Segment information)

Fiscal year 2010 (from April 1, 2010 to March 31, 2011)

## 1. Segment information

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

(Additional information)

From fiscal year 2010, “Accounting Standard for Disclosures about Segments of an Enterprise and Related Information” (ASBJ Statement No.17, March 27, 2009) and “Guidance on Accounting Standard for Disclosures about Segments of an Enterprise about Related Information” (ASBJ Guidance No.20, March 28, 2008) were adopted.

## 2. Related information

## (1) Information by service type

Since the Ordinary income of banking business from external customers of the Chiba Bank group exceeds 90% of Ordinary income in the consolidated statement of income, segment information by service type is omitted

## (2) Information by geographic areas

Ordinary income

Since the Ordinary income from domestic external customers of the Chiba Bank group exceeds 90% of Ordinary income in the consolidated statement of income, segment information by geographic areas is omitted.

## Tangible fixed assets

Since the domestic share of tangible fixed assets of the Chiba Bank group exceeds 90% of tangible fixed assets in the consolidated balance sheets, segment information by geographic areas is omitted.

## (3) Information by major customers

Since there is no single customer whose ordinary income exceeds 10% of Ordinary income in the consolidated statement of income, segment information by major customers is omitted.

## 3. Information about impairment loss of fixed assets by reporting segments

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

## 4. Information about written-off and unwritten-off amounts of goodwill by reporting segments

Not applicable.

## 5. Information about profit of negative goodwill by reporting segment

Not applicable.

## (Per share information)

	FY 2010 From Apr. 1, 2010 to Mar.31, 2011
Total net assets per share	¥692.74
Net income per share	¥45.65
Diluted net income per share	¥45.64

## (Note 1) Basis for computing Net assets per share

(¥ Million)

	FY 2010 From Apr. 1, 2010 to Mar.31, 2011
Total net assets	625,990
Amounts to be deducted from total net assets	13,841
(Subscription rights to shares)	108
(Minority interests)	13,732
Net assets attributable to common stock	612,149
Number of common stock outstanding at the end of the fiscal period	883,661 thousand shares

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

(¥ Million)

	FY 2010 From Apr. 1, 2010 to Mar.31, 2011
Net income per share	
Net income	40,611
Amount that does not belong to common shareholders	-
Net income attributable to common stock	40,611
Average number of shares	889,536 thousand shares
Diluted net income per common stock	
Adjustment in net income	-
Number of increased common stock	233 thousand shares
Subscription rights to shares	233 thousand shares
Convertible securities not diluting earnings per common share	-

## (Material subsequent events)

- Chiba Bank and Chibagin Securities, a consolidated subsidiary of Chiba Bank, resolved at their directors meeting held on April 28, 2011, to implement a share exchange in order to make Chiba Bank into a wholly-owned parent company and Chibagin Securities into a wholly-owned subsidiary. A share exchange agreement was executed between Chiba Bank and Chibagin Securities on April 28, 2011.

## (Summary of the share exchange)

0.50 shares of common stock of Chiba Bank will be delivered by allotment for each share of common stock of Chibagin Securities. Pursuant to the short-form share exchange procedures provided in Paragraph 3, Article 796 of the Corporate Law of Japan, Chiba Bank will implement the Share Exchange without the approval of a general shareholders' meeting. Also, Chibagin Securities will implement the Share Exchange, due to become effective as of October 1, 2011, upon obtaining the approval by resolution of the ordinary general shareholders' meeting of Chibagin Securities scheduled for June 29, 2011.

- Chiba Bank resolved to implement an acquisition of its own shares to ensure capital policies can be flexibly executed in response to a change in the management environment under Article 156, as applied pursuant to Paragraph 3, Article 165, of the Corporate Law of Japan.

(1) Type of shares to be acquired	Common stock
(2) Total number of shares to be acquired	Up to 12 million shares
(3) Total cost of acquisition	Up to 6.0 billion yen
(4) Period of acquisition	From May 2, 2011 to June 17, 2011



## 4. Non-consolidated Financial Information

## (1) Non-consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2010	As of Mar. 31, 2011
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	369,978	569,198
Cash	現金	87,486	125,992
Due from banks	預け金	282,491	443,206
Call loans	コールローン	65,000	50,000
Receivables under resale agreements	買現先勘定	-	9,996
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	37,967	28,459
Trading assets	特定取引資産	310,106	284,217
Trading account securities	商品有価証券	16,056	9,061
Derivatives of trading securities	商品有価証券派生商品	10	-
Trading-related financial derivatives	特定金融派生商品	21,452	26,889
Other trading assets	その他の特定取引資産	272,586	248,266
Money held in trust	金銭の信託	26,059	25,729
Securities	有価証券	1,977,634	1,920,351
Government bonds	国債	865,888	866,913
Local government bonds	地方債	287,899	323,250
Corporate bonds	社債	307,458	264,965
Stocks	株式	154,081	141,608
Other securities	その他の証券	362,306	323,613
Loans and bills discounted	貸出金	7,158,314	7,371,452
Bills discounted	割引手形	21,544	22,620
Loans on bills	手形貸付	193,076	170,692
Loans on deeds	証書貸付	6,315,461	6,572,872
Overdrafts	当座貸越	628,231	605,267
Foreign exchange	外国為替	2,811	3,034
Due from foreign banks (our accounts)	外国他店預け	1,911	2,156
Foreign bills bought	買入外国為替	451	190
Foreign bills receivable	取立外国為替	447	686
Other assets	その他の資産	81,015	57,553
Domestic exchange settlement account, debit	未決済為替貸	980	814
Prepaid expenses	前払費用	119	93
Accrued income	未収収益	12,428	11,297
Initial margins of futures markets	先物取引差入証拠金	113	46
Variation margins of futures markets	先物取引差金勘定	-	12
Derivatives other than for trading-assets	金融派生商品	14,589	16,115
Other	その他の資産	52,783	29,174
Tangible fixed assets	有形固定資産	88,779	91,028
Buildings, net	建物	20,513	20,971
Land	土地	62,533	63,086
Construction in progress	建設仮勘定	751	2,292
Other tangible fixed assets	その他の有形固定資産	4,981	4,678
Intangible fixed assets	無形固定資産	8,916	9,586
Software	ソフトウェア	6,266	5,660
Other intangible fixed assets	その他の無形固定資産	2,650	3,925
Deferred tax assets	繰延税金資産	45,838	42,049
Customers' liabilities for acceptances and guarantees	支払承諾見返	62,004	75,415
Allowance for loan losses	貸倒引当金	(46,676)	(47,493)
Total assets	資産の部合計	10,194,020	10,490,582

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2010	As of Mar. 31, 2011	
Liabilities:	(負債の部)			
Deposits	預 金	8,805,261	9,138,396	
Current deposits	当 座 預 金	176,413	175,434	
Ordinary deposits	普 通 預 金	4,749,513	5,078,354	
Saving deposits	貯 蓄 預 金	248,637	242,828	
Deposits at notice	通 知 預 金	6,698	6,330	
Time deposits	定 期 預 金	3,471,022	3,479,875	
Other deposits	そ の 他 の 預 金	152,976	155,572	
Negotiable certificates of deposit	譲 渡 性 預 金	191,226	171,586	
Call money	コ ー ル マ ネ ー	41,062	23,797	
Payables under repurchase agreements	売 現 先 勘 定	146,580	14,998	
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	110,905	50,776	
Trading liabilities	特 定 取 引 負 債	22,591	26,668	
Trading securities sold for short sales	売 付 商 品 債 券	1,694	-	
Derivatives of trading securities	商 品 有 価 証 券 派 生 商 品	30	13	
Trading-related financial derivatives	特 定 金 融 派 生 商 品	20,866	26,654	
Borrowed money	借 用 金	105,100	255,810	
Borrowings from other banks	借 入 金	105,100	255,810	
Foreign exchange	外 国 為 替	214	480	
Foreign bills sold	売 渡 外 国 為 替	196	435	
Foreign bills payable	未 払 外 国 為 替	18	44	
Bonds payable	社 債	40,000	40,000	
Other liabilities	そ の 他 負 債	60,350	67,797	
Domestic exchange settlement account, credit	未 決 済 為 替 借	22	6	
Income taxes payable	未 払 法 人 税 等	7,507	12,013	
Accrued expenses	未 払 費 用	14,688	12,620	
Unearned revenue	前 受 収 益	2,836	2,707	
Variation margins of futures markets	先 物 取 引 差 金 勘 定	1	-	
Derivatives other than for trading-assets	金 融 派 生 商 品	19,196	17,862	
Asset retirement obligations	資 産 除 去 債 務	-	227	
Other	そ の 他 の 負 債	16,096	22,359	
Provision for directors' bonuses	役 員 賞 与 引 当 金	50	-	
Provision for retirement benefits	退 職 給 付 引 当 金	18,820	18,747	
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	957	950	
Provision for point card certificates	ポ イ ン ト 引 当 金	857	808	
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	15,245	15,158	
Acceptances and guarantees	支 払 承 諾	62,004	75,415	
Total liabilities	負 債 の 部 合 計	9,622,237	9,901,391	

(¥ Million)			
Item	科目 ( <i>Japanese</i> )	As of Mar. 31, 2010	As of Mar. 31, 2011
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	294,792	323,197
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	243,862	272,267
General reserve	別 途 積 立 金	202,971	230,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	40,891	41,296
Treasury stock	自 己 株 式	(1,257)	(6,358)
Total shareholders' equity	株 主 資 本 合 計	560,738	584,042
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	5,520	(1,250)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(2,139)	(1,259)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,662	7,548
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	11,043	5,039
Subscription rights to shares	新 株 予 約 権	-	108
Total net assets	純 資 産 の 部 合 計	571,782	589,190
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,194,020	10,490,582

## (2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
Ordinary income	経常収益	206,662	197,328
Interest income	資金運用収益	161,734	151,626
Interest on loans and discounts	貸出金利息	138,163	129,777
Interest and dividends on securities	有価証券利息配当金	22,430	20,864
Interest on call loans	コールローン利息	169	166
Interest on receivables under resale agreements	買現先利息	12	38
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	30	4
Interest on deposits with banks	預け金利息	437	375
Other interest income	その他の受入利息	491	399
Trust fees	信託報酬	1	2
Fees and commissions	役務取引等収益	31,371	31,717
Fees and commissions on domestic and foreign exchange	受入為替手数料	7,727	7,523
Other fees and commissions	その他の役務収益	23,644	24,194
Trading income	特定取引収益	3,053	1,144
Gains on trading account securities transactions	商品有価証券収益	436	21
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	10	-
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,336	554
Other trading income	その他の特定取引収益	1,270	568
Other ordinary income	その他業務収益	5,000	7,109
Gains on foreign exchange transactions	外国為替売買益	2,466	1,929
Gains on sales of bonds	国債等債券売却益	2,154	4,760
Income from derivatives other than for trading or hedging	金融派生商品収益	379	419
Other	その他の業務収益	0	0
Other income	その他経常収益	5,500	5,726
Gain on sales of stocks and other securities	株式等売却益	1,918	474
Gain on money held in trust	金銭の信託運用益	259	655
Other	その他の経常収益	3,322	4,596

(¥ Million)

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
Ordinary expenses	経常費用	153,192	137,541
Interest expenses	資金調達費用	18,468	13,967
Interest on deposits	預金利息	12,792	8,186
Interest on negotiable certificates of deposit	譲渡性預金利息	373	301
Interest on call money	コールマネー利息	234	118
Interest on payables under repurchase agreements	売現先利息	230	29
Interest on payables under securities lending transactions	債券貸借取引支払利息	296	167
Interest on borrowings and rediscounts	借入金利息	1,130	1,009
Interest on bonds	社債利息	761	761
Interest on interest swaps	金利スワップ支払利息	2,529	3,247
Other interest expenses	その他の支払利息	118	145
Fees and commissions payments	役務取引等費用	17,237	17,603
Fees and commissions on domestic and foreign exchange	支払為替手数料	1,507	1,510
Other fees and commissions	その他の役務費用	15,729	16,093
Other ordinary expenses	その他業務費用	3,315	799
Loss on sales of bonds	国債等債券売却損	616	731
Loss on redemption of bonds	国債等債券償還損	1,443	-
Loss on devaluation of bonds	国債等債券償却	1,069	67
Other	その他の業務費用	186	-
General and administrative expenses	営業経費	82,918	82,844
Other expenses	その他経常費用	31,253	22,327
Provision of allowance for loan losses	貸倒引当金繰入額	1,450	3,353
Written-off of loans	貸出金償却	22,288	11,416
Losses on sales of stocks and other securities	株式等売却損	2,770	1,414
Losses on devaluation of stocks and other securities	株式等償却	322	3,653
Loss on money held in trust	金銭の信託運用損	216	317
Other	その他の経常費用	4,205	2,170
Ordinary profit	経常利益	53,469	59,786
Extraordinary income	特別利益	7,038	5,452
Gain on disposal of noncurrent assets	固定資産処分益	41	-
Recoveries of written-off claims	償却債権取立益	6,997	5,452
Extraordinary loss	特別損失	564	1,053
Loss on disposal of noncurrent assets	固定資産処分損	188	520
Impairment loss	減損損失	376	304
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	-	227
Income before income taxes	税引前当期純利益	59,944	64,185
Income taxes-current	法人税、住民税及び事業税	13,120	18,417
Income taxes-deferred	法人税等調整額	10,603	7,642
Total income taxes	法人税等合計	23,724	26,059
Net income	当期純利益	36,220	38,125

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

(¥ Million)

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
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 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	145,069	145,069
Capital surplus	資 本 剰 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 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	122,134	122,134
Total of capital surplus	資 本 剰 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 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	122,134	122,134
Retained earnings	利 益 剰 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 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 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 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(8,937)	(9,831)
Net income	当 期 純 利 益	36,220	38,125
Disposal of treasury stock	自 己 株 式 の 処 分	(4)	(2)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	115	113
Total changes of items during the period	当 期 変 動 額 合 計	27,393	28,405
Balance at the end of current period	当 期 末 残 高	243,862	272,267
Total retained earnings	利 益 剰 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 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(8,937)	(9,831)
Net income	当 期 純 利 益	36,220	38,125
Disposal of treasury stock	自 己 株 式 の 処 分	(4)	(2)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	115	113
Total changes of items during the period	当 期 変 動 額 合 計	27,393	28,405
Balance at the end of current period	当 期 末 残 高	294,792	323,197

(¥ Million)

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
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 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(55)	(5,114)
Disposal of treasury stock	自 己 株 式 の 処 分	17	14
Total changes of items during the period	当 期 変 動 額 合 計	(37)	(5,100)
Balance at the end of current period	当 期 末 残 高	(1,257)	(6,358)
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 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(8,937)	(9,831)
Net income	当 期 純 利 益	36,220	38,125
Purchase of treasury stock	自 己 株 式 の 取 得	(55)	(5,114)
Disposal of treasury stock	自 己 株 式 の 処 分	13	11
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	115	113
Total changes of items during the period	当 期 変 動 額 合 計	27,355	23,304
Balance at the end of current period	当 期 末 残 高	560,738	584,042
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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )	38,852	(6,771)
Total changes of items during the period	当 期 変 動 額 合 計	38,852	(6,771)
Balance at the end of current period	当 期 末 残 高	5,520	(1,250)
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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )	(301)	880
Total changes of items during the period	当 期 変 動 額 合 計	(301)	880
Balance at the end of current period	当 期 末 残 高	(2,139)	(1,259)
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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )	(115)	(113)
Total changes of items during the period	当 期 変 動 額 合 計	(115)	(113)
Balance at the end of current period	当 期 末 残 高	7,662	7,548
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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )	38,436	(6,004)
Total changes of items during the period	当 期 変 動 額 合 計	38,436	(6,004)
Balance at the end of current period	当 期 末 残 高	11,043	5,039

(¥ Million)

Item	科目 (Japanese)	FY 2009 Ended Mar. 31, 2010	FY 2010 Ended Mar. 31, 2011
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	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	-	108
Total changes of items during the period	当期変動額合計	-	108
Balance at the end of current period	当期末残高	-	108
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	当期変動額		
Dividends from surplus	剰余金の配当	(8,937)	(9,831)
Net income	当期純利益	36,220	38,125
Purchase of treasury stock	自己株式の取得	(55)	(5,114)
Disposal of treasury stock	自己株式の処分	13	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	115	113
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	38,436	(5,895)
Total changes of items during the period	当期変動額合計	65,791	17,408
Balance at the end of current period	当期末残高	571,782	589,190



**SUPPLEMENTARY INFORMATION**  
**For Fiscal Year 2010**  
**(Ended March 31, 2011)**

**THE CHIBA BANK, LTD.**

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## I. Financial Highlights

### 1. Summary

- Ordinary profit increased by ¥6.3 billion to ¥59.7 billion, and Net income increased by ¥1.9 billion to ¥38.1 billion compared with the previous fiscal year. These are mainly due to a ¥3.3 billion decrease in Net business income (before transfer to general allowance for loan losses) and a ¥9.0 decrease in Net credit costs.
- The Consolidated capital ratio increased by 0.57% to 13.37% compared with the previous fiscal year end and the non-consolidated capital ratio increased by 0.61% to 12.76% compared with the previous fiscal year end.
- The balance of loans increased by ¥213.1 billion to ¥7,371.4 billion, and the balance of deposits increased by ¥333.1 billion to ¥9,138.3 billion compared with the end of the previous fiscal year.

#### (1) Summary of income

(¥ Billion)					
	(Japanese)	FY2010 ended Mar. 31, 2011 (a)	FY2010 ended Mar. 31, 2011		FY2009 ended Mar. 31, 2010 (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)	78.4	(3.3)	(4.1%)	81.8
Gains (losses) related to bonds (i)	うち債券関係損益	3.9	4.9		(0.9)
Net transfer to general allowance for loan losses (ii)	一般貸倒引当金 純繰入額	(0.4)	(1.1)		0.6
Net business income	業 務 純 益	78.9	(2.2)	(2.7%)	81.1
Non-recurrent income and losses	臨 時 損 益	(19.1)	8.5		(27.7)
Disposal of non-performing loans (iii)	うち不良債権処理額	16.2	(9.4)		25.7
Gains (losses) related to stocks, etc. (iv)	うち株式等関係損益	(4.5)	(3.4)		(1.1)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>59.7</b>	<b>6.3</b>	<b>11.8%</b>	<b>53.4</b>
Recoveries of written-off claims (v)	償却債権取立益	5.4	(1.5)		6.9
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>38.1</b>	<b>1.9</b>	<b>5.2%</b>	<b>36.2</b>
Gains (losses) related to securities (i) + (iv)	有価証券関係損益	(0.6)	1.5		(2.1)
Credit costs (ii) + (iii)	信 用 コ ス ト	15.8	(10.6)		26.4
Net credit costs (ii) + (iii) - (v)	実 質 信 用 コ ス ト	10.3	(9.0)		19.4

#### (2) Capital ratio (BIS guidelines)

	(Japanese)	As of Mar. 31, 2011		As of Mar. 31, 2010 (b)
		(a)	(a-b)	
Consolidated capital ratio	連 結 自 己 資 本 比 率	13.37%	0.57%	12.80%
Tier I Ratio	T i e r 比 率	12.05%	0.65%	11.39%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	12.76%	0.61%	12.14%
Tier I Ratio	T i e r 比 率	11.46%	0.68%	10.78%

#### (3) Deposits and loans (term-end balance)

(¥ Billion)					
	(Japanese)	As of Mar. 31, 2011 (a)	As of Mar. 31, 2011		As of Mar. 31, 2010 (b)
			(a-b)	(a-b)/b	
Loans and bills discounted	貸 出 金	7,371.4	213.1	2.9%	7,158.3
Deposits	預 金	9,138.3	333.1	3.7%	8,805.2

## 2. Income and Expenses

### (1) Net business income

- Net business income (before transfer to general allowance for loan losses) decreased by ¥3.3 billion compared with the previous fiscal year, to ¥78.4 billion reflecting a ¥2.9 billion decrease in gross business profits and a ¥0.4 billion increase in expenses.
- Although gains related to bonds increased, net business profits decreased by ¥2.9 billion to ¥159.2 billion mainly due to a decrease in net interest income reflecting a decline in investing yield, etc.
- Whereas non-personnel expenses decreased, personnel expenses rose due to an expansion in the number of employees. As a result, expenses grew by ¥0.4 billion compared with the previous fiscal year to ¥80.7 billion.

(¥ Billion)

	(Japanese)	FY 2010 ended Mar. 31, 2011			FY 2009 ended Mar. 31, 2010
		(a)	(a-b)	(a-b)/b	(b)
<b>Gross business profits</b>	<b>業務粗利益</b>	<b>159.2</b>	<b>(2.9)</b>	<b>(1.8%)</b>	<b>162.1</b>
Net interest income	資金利益	137.6	(5.6)		143.3
Net fees and commissions income	役務取引等利益	14.1	(0.0)		14.1
Fees and commissions income of investment trusts	うち投信取扱手数料	4.7	0.7		3.9
Fees and commissions income of insurance	うち保険取扱手数料	4.6	0.1		4.4
Net trading income	特定取引利益	1.1	(1.9)		3.0
Profit from other business transactions	その他業務利益	6.3	4.6		1.6
Gains (losses) related to bonds	うち債券関係損益	3.9	4.9		(0.9)
<b>Expenses</b>	<b>経費</b>	<b>80.7</b>	<b>0.4</b>	<b>0.5%</b>	<b>80.3</b>
Personnel expenses	うち人件費	41.5	1.1		40.3
Non-personnel expenses	うち物件費	35.1	(0.7)		35.9
Core net business income	コア業務純益	74.5	(8.3)	(10.0%)	82.8
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業務純益 (一般貸引繰入前)</b>	<b>78.4</b>	<b>(3.3)</b>	<b>(4.1%)</b>	<b>81.8</b>
Net transfer to general allowance for loan losses	一般貸倒引当金純繰入額	(0.4)	(1.1)		0.6
Net business income	業務純益	78.9	(2.2)	(2.7%)	81.1

### (Reference) (参考)

Number of Branches	店舗数	175	-		175
Branches	本支店	157	1		156
Sub-branches	出張所	18	(1)		19
Money exchange counters and Overseas representative offices	両替出張所・海外駐在員事務所	5	1		4
Number of employees	従業員数	4,296	79		4,217

Note: 1."Sub-branches" includes Corporate banking offices.

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

(注) 1.出張所には、法人営業所を含めております。

2.従業員数には、出向者を含み、臨時従業員及び嘱託を含んでおりません。

**(2) Ordinary profit and net income**

- Ordinary profit increased by ¥6.3 billion from the previous fiscal year, to ¥59.7 billion mainly due to a decrease in Credit costs.

Also, ¥5.4 billion of Recoveries of written-off claims was recorded in Extraordinary income.

- As a result, Net income increased by ¥1.9 billion from the previous fiscal year, to ¥38.1 billion.

	(Japanese)	FY 2010 ended Mar. 31, 2011		FY 2009 ended Mar. 31, 2010	
		(a)	(a-b)	(a-b)/b	(b)
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	78.4	(3.3)	(4.1%)	81.8
Net transfer to general allowance for loan losses (i)	一般貸倒引当金純繰入額	(0.4)	(1.1)		0.6
Net business income	業務純益	78.9	(2.2)	(2.7%)	81.1
Non-recurrent income and losses	臨時損益	(19.1)	8.5		(27.7)
Disposal of non-performing loans (ii)	うち不良債権処理額	16.2	(9.4)		25.7
Gains (losses) related to stocks, etc.	うち株式等関係損益	(4.5)	(3.4)		(1.1)
Write-offs of stocks	うち株式等償却	3.6	3.3		0.3
<b>Ordinary profit</b>	<b>経常利益</b>	<b>59.7</b>	<b>6.3</b>	<b>11.8%</b>	<b>53.4</b>
Extraordinary income (loss)	特別損益	4.3	(2.0)		6.4
Recoveries of written-off claims (iii)	うち償却債権取立益	5.4	(1.5)		6.9
<b>Net income</b>	<b>当期純利益</b>	<b>38.1</b>	<b>1.9</b>	<b>5.2%</b>	<b>36.2</b>

Gains (losses) related to securities	有価証券関係損益	(0.6)	1.5		(2.1)
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Credit Costs (i) + (ii)	信用コスト	15.8	(10.6)		26.4
Net Credit Costs (i) + (ii) - (iii)	実質信用コスト	10.3	(9.0)		19.4

**3. Management Indices**

- The Overhead ratio (OHR), a ratio of expenses to profits, was 52.15%. The Return on average total assets (ROA), which is an indicator of profitability, was 0.37%.

- The Return on equity (ROE) was 6.56%.

	(Japanese)	FY 2010 ended Mar. 31, 2011		FY 2009 ended Mar. 31, 2010	
		(a)	(a-b)	(a-b)/b	(b)
Overhead ratio (OHR) *1	O H R	52.15	2.80		49.34
Return on average total assets (ROA) *2	R O A	0.37	0.01		0.35
Return on equity (ROE) *3	R O E	6.56	(0.15)		6.72

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

\*1 OHR =  $\frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金純繰入額} + \text{経費}}$  (低いほど効率性が高い)

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

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

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

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

#### 4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥213.1 billion from the previous fiscal year-end, to ¥7,371.4 billion. Corporate loans increased by ¥110.6 billion from the previous fiscal year-end and housing loans increased by ¥100.6 billion.
- The balance of Deposits increased by ¥333.1 billion from the previous fiscal year-end, to ¥9,138.3 billion mainly due to an increase in personal deposits.
- The balance of investment trusts decreased by ¥43.8 billion from the previous fiscal year-end, to ¥461.9 billion, reflecting a fall in unit price arising out of the stagnation in the stock market. However, Insurance premiums of personal annuities, etc. increased steadily by ¥9.3 billion from the previous fiscal year, to ¥133.1 billion.

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

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2011		As of Mar. 31, 2010
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	7,371.4	213.1	7,158.3
Domestic	国 内 向 け 貸 出	7,321.1	205.2	7,115.8
Corporate loans	事 業 者 向 け 貸 出	4,396.0	110.6	4,285.3
Consumer Loans	消 費 者 ロ ー ン	2,643.5	92.9	2,550.5
Housing Loans	う ち 住 宅 ロ ー ン	2,545.6	100.6	2,444.9
Public sectors	公 共 向 け 貸 出	281.5	1.6	279.9
Loans in Chiba	う ち 県 内 向 け 貸 出	5,554.0	96.1	5,457.8
Small and medium sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	5,762.9 [78.71%]	177.8 [0.22%]	5,585.0 [78.48%]
Overseas	海 外 向 け 貸 出	50.2	7.8	42.4
Deposits	預 金	9,138.3	333.1	8,805.2
Domestic	国 内	9,023.7	360.2	8,663.4
In Chiba Prefecture	う ち 県 内	8,755.8	353.2	8,402.5
Personal Deposits	う ち 個 人	6,999.2	237.0	6,762.2
Overseas branches, etc	海 外 店 等	114.6	(27.1)	141.8

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥Billion)				
	(Japanese)	FY 2010		FY2009
		ended Mar. 31, 2011 (a)	(a-b)	ended Mar. 31, 2010 (b)
New housing loans	住 宅 ロ ー ン 実 行 額	313.3	(65.5)	378.8

Investment trusts and Personal annuities 投資信託等

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2011		As of Mar. 31, 2010
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	461.9	(43.8)	505.7
Personal investors	う ち 個 人	454.2	(41.9)	496.2
Stock funds	う ち 株 式 投 資 信 託	454.5	(42.9)	497.4

  

(¥Billion)				
	(Japanese)	FY 2010		FY2009
		ended Mar. 31, 2011 (a)	(a-b)	ended Mar. 31, 2010 (b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	133.1	9.3	123.7

## (2) Securities (term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011		As of Mar. 31, 2010
		(a)	(a-b)	(b)
Securities	有 価 証 券	1,922.6	(45.9)	1,968.6
Government bonds	国 債	866.2	1.0	865.1
Stocks	株 式	137.2	(4.1)	141.3
Corporate bonds and others	社 債 他	673.5	(17.6)	691.1
Foreign currency securities	外 貨 建 有 価 証 券	245.6	(25.3)	271.0
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.8 years	0.0 year	3.7 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

- Although disclosed claims under the Financial Reconstruction Law increased by ¥2.7 billion from the previous fiscal year-end, to ¥145.8 billion, the non-performing loan ratio was 1.94%, a decrease of 0.01% from the previous fiscal year-end and remained at a low level.
- The coverage ratio, including allowances, was 70.6% for total disclosed claims, 75.5% for doubtful claims, and 55.1% for substandard claims. Thus, the coverage ratio was at a high level.

## Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2011		As of Mar. 31, 2010
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	19,291	(9,651)	28,943
Doubtful Claims	危 険 債 権	68,144	7,503	60,641
Substandard Claims	要 管 理 債 権	58,449	4,892	53,557
Total	合 計	145,886	2,744	143,141
Normal Claims	正 常 債 権	7,349,088	212,084	7,137,004
Total Claims*	総 与 信 残 高	7,494,975	214,829	7,280,145
Non-performing loan ratio	不 良 債 権 比 率	1.94%	(0.01%)	1.96%
Coverage ratio	保 全 率	70.6%	(2.1%)	72.8%

\* 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.

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

## (Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount	Collateral/	Allowance for	Allowance	Coverage ratio
		(a)	Guarantees (b)	loan losses (c)	Ratio <sup>*2</sup>	
		債権額	担保・保証	貸倒引当金	c/(a-b)	(b+c)/a
					引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	19,291	17,526	1,764	100.0%	100.0%
Doubtful Claims	危 険 債 権	68,144	40,717	10,872	39.6%	75.7%
Substandard Claims	要 管 理 債 権	58,449	22,922	9,317	26.2%	55.1%
Total	合 計	145,886	81,166	21,953	33.9%	70.6%

\*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 2011, ending March 31, 2012, etc.

## &lt;Non-consolidated&gt;

(¥ Billion)

	(Japanese)	For the six months ending Sep. 30, 2011	For FY 2011, ending Mar. 31, 2012
		Ordinary income	経 常 収 益
Core net business income	コ ア 業 務 純 益	38.0	74.5
Ordinary profit	経 常 利 益	36.5	62.0
Net income	当 期 純 利 益	23.0	40.0

## &lt;Dividend&gt;

	(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 Information

- Consolidated ordinary profit and consolidated net income increased by ¥8.4 billion to ¥65.3 billion (+¥5.5 billion compared with non-consolidated results) and by ¥3.0 billion to ¥40.6 billion (+¥2.4 billion compared with non-consolidated results) compared with the previous fiscal year respectively.

## &lt; Results &gt;

(¥ Billion)

	(Japanese)	FY 2010 ended Mar. 31, 2011 (a)	(a-b)	(a-b)/b	FY 2009 ended Mar. 31, 2010 (b)
		Ordinary income	経 常 収 益	223.6	(10.7)
Ordinary profit	経 常 利 益	65.3	8.4	14.8%	56.8
Net income	当 期 純 利 益	40.6	3.0	8.0%	37.5

## &lt; Projections &gt;

(¥ Billion)

	(Japanese)	For the six months ending Sep. 30, 2011	For FY 2011, ending Mar. 31, 2012
		Ordinary income	経 常 収 益
Ordinary profit	経 常 利 益	38.0	65.5
Net income	当 期 純 利 益	23.5	41.5



## II. Financial Data

## 1. Income and Expenses

## Non-consolidated

(¥ Million)

	(Japanese)	FY 2010 ended		FY 2009 ended
		Mar. 31, 2011 (a)	(a-b)	Mar. 31, 2010 (b)
Gross business profits	業 務 粗 利 益	159,260	(2,923)	162,184
Domestic gross business profits	国 内 業 務 粗 利 益	153,526	(2,776)	156,302
Net interest income	資 金 利 益	134,754	(4,868)	139,622
Net fees and commissions income	役 務 取 引 等 利 益	13,844	(101)	13,946
Net trading income	特 定 取 引 利 益	1,020	(1,967)	2,987
Profit from other business transactions	そ の 他 業 務 利 益	3,906	4,160	(253)
International gross business profits	国 際 業 務 粗 利 益	5,734	(147)	5,881
Net interest income	資 金 利 益	2,934	(752)	3,686
Net fees and commissions income	役 務 取 引 等 利 益	271	82	189
Net trading income	特 定 取 引 利 益	123	57	66
Profit from other business transactions	そ の 他 業 務 利 益	2,404	464	1,939
Expenses (excluding non-recurrent expenses)	経 費 ( 除 く 臨 時 処 理 分 )	80,776	449	80,327
Personnel expenses	人 件 費	41,501	1,174	40,326
Non-personnel expenses	物 件 費	35,174	(757)	35,932
Taxes	税 金	4,100	32	4,068
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 ( 一 般 貸 引 繰 入 前 )</b>	<b>78,484</b>	<b>(3,372)</b>	<b>81,856</b>
Net transfer to (from) general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	(455)	(1,138)	683
Core net business income	コ ア 業 務 純 益	74,522	(8,307)	82,830
Net business income	業 務 純 益	78,939	(2,234)	81,173
Non-recurrent income and losses	臨 時 損 益	(19,153)	8,550	(27,703)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	16,278	(9,466)	25,745
Written-off of loans	貸 出 金 償 却	11,416	(10,871)	22,288
Net transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	3,808	3,041	767
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	67	(1,665)	1,733
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	985	29	955
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(4,593)	(3,419)	(1,174)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	1,718	2,503	(784)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>59,786</b>	<b>6,316</b>	<b>53,469</b>
Extraordinary income (losses)	特 別 損 益	4,399	(2,075)	6,474
Recoveries of written-off claims (iii)	う ち 償 却 債 権 取 立 益	5,452	(1,545)	6,997
Income before income taxes	税 引 前 当 期 純 利 益	64,185	4,241	59,944
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	18,417	5,296	13,120
Income taxes-deferred	法 人 税 等 調 整 額	7,642	(2,961)	10,603
Total income taxes	法 人 税 等 合 計	26,059	2,335	23,724
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>38,125</b>	<b>1,905</b>	<b>36,220</b>
Credit Costs (i) + (ii)	信 用 コ ス ト	15,823	(10,604)	26,428
Net Credit Costs (i) + (ii) - (iii)	実 質 信 用 コ ス ト	10,370	(9,059)	19,430

## Consolidated

[Consolidated statement of income]

(¥ Million)

	(Japanese)	FY 2010 ended Mar. 31, 2011 (a)	(a-b)	FY 2009 ended Mar. 31, 2010 (b)
Consolidated gross profits	連結粗利益	171,199	(2,895)	174,095
Net interest income	資金利益	138,340	(5,659)	143,999
Net fees and commissions income	役務取引等利益	24,927	41	24,885
Net trading income	特定取引利益	1,614	(1,904)	3,519
Profit from other business transactions	その他業務利益	6,317	4,626	1,690
General and administrative expenses	営業経費	88,017	34	87,982
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	18,998	(12,928)	31,927
Written-off of loans	貸出金償却	12,123	(10,875)	22,998
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	6,170	1,466	4,703
Net transfer to general allowance for loan losses	一般貸倒引当金繰入額	(365)	(1,717)	1,352
Losses on sales of non-performing loans	延滞債権等売却損	85	(1,832)	1,917
Transfer to allowance for specific foreign borrowers/ countries	特定海外債権引当動定繰入額	-	-	-
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	985	29	955
Gains (losses) related to stocks, etc.	株式等関係損益	(4,786)	(3,701)	(1,085)
Equity in earnings of affiliates	持分法による投資損益	146	(5)	152
Others	その他	5,796	2,178	3,618
<b>Ordinary profit</b>	<b>経常利益</b>	<b>65,340</b>	<b>8,469</b>	<b>56,870</b>
Extraordinary income (losses)	特別損益	4,826	(1,658)	6,485
Recoveries of written-off claims (ii)	うち償却債権取立益	5,478	(1,560)	7,038
Income before income tax and minority interests	税金等調整前当期純利益	70,166	6,810	63,356
Income taxes-current	法人税、住民税及び事業税	21,405	5,738	15,667
Income taxes-deferred	法人税等調整額	7,302	(2,139)	9,442
Total income taxes	法人税等合計	28,708	3,598	25,110
Minority interest in income	少数株主利益	847	180	666
<b>Net income</b>	<b>当期純利益</b>	<b>40,611</b>	<b>3,031</b>	<b>37,579</b>

Credit Costs (i)	信用コスト	18,998	(12,928)	31,927
Net Credit Costs (i) - (ii)	実質信用コスト	13,520	(11,368)	24,889

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)	88,923	(3,799)	92,722
Consolidated net business income	連結業務純益	89,288	(2,081)	91,369

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)	FY 2010 ended		FY 2009 ended
		Mar. 31, 2011 (a)	(a-b)	Mar. 31, 2010 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	78,484	(3,372)	81,856
Per head (in thousands of yen)	職員一人当たり(千円)	18,934	(1,143)	20,077
(2) Net business income	業 務 純 益	78,939	(2,234)	81,173
Per head (in thousands of yen)	職員一人当たり(千円)	19,044	(865)	19,910

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、臨時雇員および嘱託を除く)の平残。

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

	(Japanese)	FY 2010 ended		FY 2009 ended
		Mar. 31, 2011 (a)	(a-b)	Mar. 31, 2010 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.56%	(0.13%)	1.70%
(1) Average yield on loans and bills discounted (B)	貸出金利回	1.79%	(0.14%)	1.94%
(2) Average yield on securities	有価証券利回	0.91%	(0.06%)	0.98%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.95%	(0.04%)	1.00%
(1) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.08%	(0.05%)	0.14%
(2) Expense ratio	経費率	0.87%	(0.01%)	0.89%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.61%	(0.09%)	0.70%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.71%	(0.09%)	1.80%

## 4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	FY 2010 ended		FY 2009 ended
		Mar. 31, 2011 (a)	(a-b)	Mar. 31, 2010 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	3,961	4,934	(973)
Gains on sales	売却益	4,760	2,605	2,154
Gains on redemptions	償還益	-	-	-
Losses on sales	売却損	731	114	616
Losses on redemptions	償還損	-	(1,443)	1,443
Write-offs	償却	67	(1,001)	1,069
Gains (losses) related to stocks, etc.	株式等関係損益	(4,593)	(3,419)	(1,174)
Gains on sales	売却益	474	(1,443)	1,918
Losses on sales	売却損	1,414	(1,355)	2,770
Write-offs	償却	3,653	3,331	322

## 5. Capital Ratio (BIS Guidelines)

## Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	13.37%	(0.17%)	0.57%	13.55%	12.80%
Tier I ratio	うちTier比率	12.05%	(0.09%)	0.65%	12.14%	11.39%
(2) Tier I	Tier	599.4	9.0	17.4	590.3	581.9
(3) Tier II	Tier	84.1	(0.1)	(0.8)	84.2	84.9
(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	10.2	(0.0)	(0.0)	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	18.2	2.6	5.1	15.6	13.0
(5) Capital (2)+(3)-(4)	自己資本	665.2	6.2	11.4	658.9	653.8
(6) Risk assets	リスクアセット	4,972.4	112.1	(133.6)	4,860.3	5,106.1

## Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	12.76%	(0.07%)	0.61%	12.83%	12.14%
Tier I ratio	うちTier比率	11.46%	(0.00%)	0.68%	11.47%	10.78%
(2) Tier I	Tier	557.1	7.5	13.9	549.6	543.1
(3) Tier II	Tier	83.6	(0.0)	(0.4)	83.7	84.0
(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	10.2	(0.0)	(0.0)	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	20.9	2.4	5.5	18.4	15.4
(5) Capital (2)+(3)-(4)	自己資本	619.9	5.0	8.0	614.8	611.8
(6) Risk assets	リスクアセット	4,858.3	67.2	(180.5)	4,791.0	5,038.8

\*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)	FY 2010 ended Mar. 31, 2011 (a)			For the six months ended Sep. 30 2010 (b)	For FY 2009 ended Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	13.59%	(0.59%)	(1.46%)	14.19%	15.06%
Net income basis (Annual)	当期純利益ベース(年率)	6.56%	(1.21%)	(0.15%)	7.78%	6.72%

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

(注) ROEとは、株主資本の収益性を示す指標

7. **Outstanding Balance of Deposits and Loans**  
**(1) Outstanding balance - Non-consolidated**

(¥ Billion)

	(Japanese)	FY 2010 ended Mar. 31, 2011 (a)			For the six months ended Sep. 30 2010 (b)	For FY 2009 ended Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 ( 未 残 )	9,138.3	372.7	333.1	8,765.6	8,805.2
Domestic	う ち 国 内	9,023.7	363.5	360.2	8,660.1	8,663.4
In Chiba Prefecture	う ち 県 内	8,755.8	349.9	353.2	8,405.8	8,402.5
Personal deposits	う ち 個 人	6,999.2	152.7	237.0	6,846.5	6,762.2
Public sectors	う ち 公 共	533.6	223.5	86.6	310.0	446.9
Deposits (Average balance)	預金 ( 平 残 )	8,821.6	1.0	156.6	8,820.6	8,664.9
Domestic	う ち 国 内	8,711.1	11.0	177.1	8,700.1	8,534.0
In Chiba Prefecture	う ち 県 内	8,446.2	11.8	185.0	8,434.3	8,261.2
Loans and bills discounted (Term-end balance)	貸 出 金 ( 未 残 )	7,371.4	137.4	213.1	7,233.9	7,158.3
Domestic	う ち 国 内	7,321.1	128.2	205.2	7,192.9	7,115.8
In Chiba Prefecture	う ち 県 内	5,554.0	46.1	96.1	5,507.8	5,457.8
Loans and bills discounted (average balance)	貸 出 金 ( 平 残 )	7,281.7	58.9	126.6	7,222.8	7,155.1
Domestic	う ち 国 内	7,240.0	55.3	129.0	7,184.7	7,111.0
In Chiba Prefecture	う ち 県 内	5,494.3	17.2	55.9	5,477.1	5,438.4

**(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 Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国 内 貸 出 金	7,321.1	128.2	205.2	7,192.9	7,115.8
[Excluding loans to public sectors]	( 除 公 共 向 け 貸 出 )	7,039.5	135.7	203.6	6,903.8	6,835.9
Major companies	大 企 業	1,107.0	24.7	31.0	1,082.2	1,075.9
Midsize companies	中 堅 企 業	169.5	(6.4)	(5.3)	176.0	174.9
Small and medium-sized companies, etc.(B)	中 小 企 業 等	5,762.9	117.4	177.8	5,645.5	5,585.0
Small and medium-sized companies	う ち 中 小 企 業	3,119.3	70.7	84.9	3,048.6	3,034.4
Consumer loans	う ち 消 費 者 ロ ー ン	2,643.5	46.6	92.9	2,596.9	2,550.5
Public sectors	公 共	281.5	(7.5)	1.6	289.0	279.9
Small and medium-sized companies loans ratio(B/A)	中 小 企 業 等 貸 出 比 率	78.71%	0.22%	0.22%	78.48%	78.48%

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 Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	2,643.5	46.6	92.9	2,596.9	2,550.5
Housing loans	住 宅 ロ ー ン 残 高	2,545.6	50.6	100.6	2,494.9	2,444.9
Other consumer loans	そ の 他 の ロ ー ン 残 高	97.9	(4.0)	(7.7)	101.9	105.6

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

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,206	(1,400)	(5,298)	4,606	8,505
Delinquent Loans	延滞債権額	83,851	3,434	3,233	80,416	80,617
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,180	551	618	3,628	3,561
Restructured Loans	貸出条件緩和債権額	54,269	2,832	4,274	51,436	49,995
Total Risk-Monitored Loans	リスク管理債権合計	145,507	5,418	2,827	140,089	142,680

Total loan balance (Term-end balance)	貸出金残高(未残)	7,371,452	137,456	213,137	7,233,996	7,158,314
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Loans to Bankrupt Borrowers	破綻先債権額	0.04%	(0.02%)	(0.07%)	0.06%	0.11%
Delinquent Loans	延滞債権額	1.13%	0.02%	0.01%	1.11%	1.12%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.05%	0.00%	0.00%	0.05%	0.04%
Restructured Loans	貸出条件緩和債権額	0.73%	0.02%	0.03%	0.71%	0.69%
Total percentage of loan balance	貸出金残高比合計	1.97%	0.03%	(0.01%)	1.93%	1.99%

## Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011(a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,057	(1,315)	(5,077)	4,373	8,134
Delinquent Loans	延滞債権額	84,501	3,528	2,327	80,973	82,173
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,180	551	618	3,628	3,561
Restructured Loans	貸出条件緩和債権額	54,325	2,830	4,269	51,494	50,055
Total Risk-Monitored Loans	リスク管理債権合計	146,064	5,594	2,138	140,469	143,926

Total loan balance (Term-end balance)	貸出金残高(未残)	7,346,143	135,672	215,757	7,210,471	7,130,386
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Loans to Bankrupt Borrowers	破綻先債権額	0.04%	(0.01%)	(0.07%)	0.06%	0.11%
Delinquent Loans	延滞債権額	1.15%	0.02%	(0.00%)	1.12%	1.15%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.05%	0.00%	0.00%	0.05%	0.04%
Restructured Loans	貸出条件緩和債権額	0.73%	0.02%	0.03%	0.71%	0.70%
Total percentage of loan balance	貸出金残高比合計	1.98%	0.04%	(0.03%)	1.94%	2.01%

## 9. Allowance and Coverage Ratio against Risk-monitored Loans

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	145,507	5,418	2,827	140,089	142,680
Collateral/guarantees (B)	担保・保証等	80,988	(857)	(3,573)	81,846	84,562
Allowance for loan losses (C)	貸倒引当金	21,835	2,894	2,533	18,941	19,301
Allowance ratio (C)/(A)	引当率	15.0%	1.4%	1.4%	13.5%	13.5%
Coverage ratio (B+C)/(A)	保全率	70.6%	(1.2%)	(2.1%)	71.9%	72.7%
As a percentage of total loans	貸出金残高比	1.97%	0.03%	(0.01%)	1.93%	1.99%

## Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	146,064	5,594	2,138	140,469	143,926
Collateral/guarantees (B)	担保・保証等	80,583	(661)	(3,818)	81,245	84,402
Allowance for loan losses (C)	貸倒引当金	22,494	2,918	2,270	19,576	20,224
Allowance ratio (C)/(A)	引当率	15.4%	1.4%	1.3%	13.9%	14.0%
Coverage ratio (B+C)/(A)	保全率	70.5%	(1.2%)	(2.1%)	71.7%	72.6%
As a percentage of total loans	貸出金残高比	1.98%	0.04%	(0.03%)	1.94%	2.01%

## 10. Disclosed Claims under the Financial Reconstruction Law

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (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	19,291	(3,636)	(9,651)	22,927	28,943
Doubtful Claims	危険債権	68,144	5,574	7,503	62,570	60,641
Substandard Claims	要管理債権	58,449	3,384	4,892	55,065	53,557
Total	合計	145,886	5,322	2,744	140,563	143,141

Normal Claims	正常債権	7,349,088	131,701	212,084	7,217,387	7,137,004
Total Claims*	総与信残高	7,494,975	137,024	214,829	7,357,951	7,280,145
Non-performing loan ratio	不良債権比率	1.94%	0.03%	(0.01%)	1.91%	1.96%

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

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

## 11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	103,120	1,858	(1,203)	101,262	104,324
Allowance for loan losses	貸 倒 引 当 金	21,953	3,011	2,647	18,942	19,306
Value covered by collateral and guarantees	担 保 ・ 保 証 等	81,166	(1,152)	(3,851)	82,319	85,018
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	145,886	5,322	2,744	140,563	143,141
Coverage ratio (A)/(B)	保 全 率	70.6%	(1.3%)	(2.1%)	72.0%	72.8%

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	3,245	(1,428)	(5,348)	4,674	8,593
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	16,045	(2,207)	(4,303)	18,253	20,349
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	68,144	5,574	7,503	62,570	60,641
Assets Requiring Caution (D)	要 注 意 先 債 権	1,308,609	1,363	24,597	1,307,245	1,284,011
Substandard Assets	要 管 理 先 債 権	69,285	2,232	1,493	67,053	67,791
Substandard Claims (Loans only)	う ち 要 管 理 債 権 ( 貸 出 金 の み )	58,449	3,384	4,892	55,065	53,557
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	1,239,323	(868)	23,103	1,240,192	1,216,219
Normal Assets (E)	正 常 先 債 権	6,098,929	133,721	192,379	5,965,207	5,906,550
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	7,494,975	137,024	214,829	7,357,951	7,280,145

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

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、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%

なお、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係る将来の負担金に対する引当は、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。

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.

## (2) Breakdown of allowance for loan losses

## Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	47.4	3.7	0.8	43.7	46.6
General allowance	一般貸倒引当金	33.8	1.5	(0.4)	32.2	34.3
Specific allowance	個別貸倒引当金	13.5	2.1	1.2	11.4	12.3
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	5,860.3	147.8	189.0	5,712.4	5,671.2
Assets Requiring Caution	要注意先債権	1,303.4	2.5	27.8	1,300.8	1,275.6
Substandard Assets	要管理先債権	69.2	2.2	1.7	67.0	67.5
Other Assets Requiring Caution	その他要注意先債権	1,234.2	0.3	26.1	1,233.8	1,208.0

## Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	58.7	3.3	0.3	55.3	58.4
General allowance	一般貸倒引当金	40.5	1.4	(0.3)	39.0	40.9
Specific allowance	個別貸倒引当金	18.2	1.9	0.7	16.2	17.4
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 Mar. 31, 2011		As of Sep. 30, 2010		As of Mar. 31, 2010	
		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)	7,321.1	100.00%	7,192.9	100.00%	7,115.8	100.00%
Manufacturing	製造業	700.7	9.57%	688.4	9.57%	701.7	9.86%
Agriculture and forestry	農業, 林業	7.9	0.11%	7.9	0.11%	7.9	0.11%
Fishery	漁業	0.9	0.01%	1.1	0.01%	1.2	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	15.9	0.22%	16.9	0.24%	15.4	0.22%
Construction	建設業	296.2	4.05%	299.8	4.17%	314.1	4.41%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	18.9	0.26%	20.5	0.29%	20.2	0.28%
Information and communications	情報通信業	44.1	0.60%	42.6	0.59%	39.8	0.56%
Transport and postal service	運輸業, 郵便業	215.9	2.95%	196.8	2.74%	206.1	2.90%
Wholesale and retail trade	卸売業, 小売業	692.8	9.46%	662.1	9.21%	655.9	9.22%
Finance and insurance	金融業, 保険業	334.8	4.57%	327.7	4.56%	331.7	4.66%
Real estate and leasing	不動産業, 物品賃貸業	1,676.7	22.90%	1,646.6	22.89%	1,618.2	22.74%
Real estate	不動産業	1,512.9	20.66%	1,488.9	20.70%	1,456.6	20.47%
Real estate rental and management	不動産賃貸業・管理業	1,290.5	17.62%	1,254.7	17.44%	1,216.4	17.10%
Real estate trading, etc.	不動産取引業等	222.3	3.04%	234.1	3.26%	240.1	3.37%
Leasing	物品賃貸業	163.8	2.24%	157.6	2.19%	161.6	2.27%
Medical, welfare and other services	医療, 福祉その他サービス業	456.4	6.24%	456.1	6.34%	446.7	6.28%
Government, local public sector	国・地方公共団体	202.2	2.76%	214.4	2.98%	191.3	2.69%
Others (mainly consumer loans)	その他(個人)	2,657.1	36.30%	2,611.3	36.30%	2,564.9	36.05%

## (2) Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011		As of Sep. 30, 2010		As of Mar. 31, 2010	
		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)	145.5	100.00%	140.0	100.00%	142.6	100.00%
Manufacturing	製造業	7.3	5.04%	7.3	5.28%	8.7	6.14%
Agriculture and forestry	農業, 林業	0.8	0.58%	0.5	0.39%	0.6	0.42%
Fishery	漁業	0.0	0.03%	0.0	0.02%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	-	-	-	-	-	-
Construction	建設業	11.5	7.95%	9.7	6.95%	7.0	4.92%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.5	0.35%	0.1	0.13%	0.2	0.18%
Transport and postal service	運輸業, 郵便業	12.0	8.29%	12.3	8.84%	12.6	8.85%
Wholesale and retail trade	卸売業, 小売業	18.9	13.00%	15.9	11.38%	16.4	11.54%
Finance and insurance	金融業, 保険業	0.4	0.33%	0.5	0.37%	0.5	0.37%
Real estate and leasing	不動産業, 物品賃貸業	48.4	33.31%	46.9	33.49%	49.7	34.88%
Real estate	不動産業	48.3	33.21%	46.7	33.36%	49.4	34.68%
Real estate rental and management	不動産賃貸業・管理業	45.3	31.14%	42.4	30.28%	42.4	29.78%
Real estate trading, etc.	不動産取引業等	3.0	2.07%	4.3	3.08%	6.9	4.90%
Leasing	物品賃貸業	0.1	0.10%	0.1	0.13%	0.2	0.20%
Medical, welfare and other services	医療, 福祉その他サービス業	14.9	10.25%	15.5	11.10%	17.0	11.92%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	30.3	20.87%	30.8	22.05%	29.6	20.76%

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

Not applicable

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2011 (a)			As of Sep. 30, 2010 (b)	As of Mar. 31, 2010 (c)
			(a-b)	(a-c)		
China	中国	1.0	1.0	1.0	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.3	(2.1)	(0.6)	3.4	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.7	(0.2)	(1.1)	1.0	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	1.6	0.3	0.7	1.2	0.9
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	-	-	-	-	-
Korea	韓国	0.3	0.3	0.3	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.1	(0.0)	(0.2)	1.2	1.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	-	(0.0)	(0.6)	0.0	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.1	(0.3)	(0.4)	0.4	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	6.6	(1.1)	(0.9)	7.7	7.5
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 Mar. 31, 2011 (a)					As of Sep. 30, 2010 (b)			As of Mar. 31, 2010 (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	0.0	0.0	0.0	(0.0)	0.0	0.1	(0.1)	0.0	0.2
Other securities	その他有価証券	(2.3)	(7.1)	(11.3)	36.1	38.4	4.8	46.0	41.2	8.9	44.8	35.8
	Stocks 株式	4.3	5.3	(8.3)	21.3	16.9	(1.0)	19.0	20.0	12.7	27.9	15.1
	Bonds 債券	7.3	(11.9)	(0.6)	13.5	6.2	19.3	24.2	4.9	7.9	14.6	6.6
	Others その他	(14.0)	(0.5)	(2.3)	1.2	15.2	(13.5)	2.7	16.2	(11.7)	2.2	13.9
	Foreign Bonds うち外国債券	(2.0)	(3.1)	(1.5)	1.1	3.1	1.1	2.7	1.6	(0.4)	2.1	2.6
Total	合計	(2.3)	(7.0)	(11.2)	36.2	38.5	4.7	46.1	41.4	8.8	44.8	36.0

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 Mar. 31, 2011 (a)					As of Sep. 30, 2010 (b)			As of Mar. 31, 2010 (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	0.0	0.0	0.0	(0.0)	0.0	0.1	(0.1)	0.0	0.2
Other securities	その他有価証券	(1.9)	(6.7)	(11.5)	36.6	38.6	4.8	46.6	41.7	9.5	45.6	36.0
	Stocks 株式	4.7	5.7	(8.6)	21.8	17.1	(0.9)	19.6	20.6	13.3	28.8	15.4
	Bonds 債券	7.3	(11.9)	(0.6)	13.5	6.2	19.3	24.2	4.9	7.9	14.6	6.6
	Others その他	(14.0)	(0.5)	(2.3)	1.2	15.2	(13.5)	2.7	16.2	(11.7)	2.2	13.9
	Foreign Bonds うち外国債券	(2.0)	(3.1)	(1.5)	1.1	3.1	1.1	2.7	1.6	(0.4)	2.1	2.6
Total	合計	(2.0)	(6.7)	(11.4)	36.7	38.7	4.7	46.6	41.9	9.4	45.7	36.3

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 balance sheet amount.

## 16. Others

## (1) Retirement benefit

## (a) Retirement benefit obligation, etc.

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2010
Retirement benefit obligation [Discount rate]	退職給付債務 割引率	66,100 [2.0%]	65,067 [2.0%]
Plan assets at fair value	年金資産	39,459	38,840
Unrecognized actuarial gain or loss [Amortization period]	未認識数理計算上の差異 償却年数	9,888 [10 years]	8,583 [10 years]
Prepaid pension cost	前払年金費用	(1,995)	(1,177)
Provision for retirement benefits	退職給付引当金	18,747	18,820

## Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2010
Projected benefit obligation	退職給付債務	66,623	65,559
Plan assets at fair value	年金資産	39,491	38,870
Unrecognized actuarial gain or loss	未認識数理計算上の差異	9,888	8,583
Prepaid pension cost	前払年金費用	(1,995)	(1,177)
Provision for retirement benefits	退職給付引当金	19,238	19,282

## (b) Retirement benefit cost

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2010
Retirement benefit cost	退職給付費用	3,669	4,311
Service cost	勤務費用	1,870	1,923
Interest cost	利息費用	1,294	1,296
Expected return on plan assets	期待運用収益	(1,359)	(1,152)
Amortization of actuarial gain or loss	数理計算上の差異の 費用処理額	1,863	2,243

## Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2010
Retirement benefit cost	退職給付費用	3,746	4,387

## (2) Tax effect

## Breakdown of sources for deferred tax assets and liabilities

## Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011	As of Sep. 30, 2010	As of Mar. 31, 2010
Allowance for loan losses	貸倒引当金	26,592	28,441	33,068
Provision for retirement benefits	退職給付引当金	7,573	7,542	7,603
Write-offs of securities	有価証券償却	2,165	1,692	2,498
Valuation difference on available-for-sale securities	その他有価証券 評価差額金	1,060	-	-
Others	その他	8,761	9,576	9,303
Subtotal of deferred tax assets (i)	繰延税金資産小計	46,154	47,252	52,473
Valuation allowance (ii)	評価性引当額	(3,405)	(2,754)	(2,788)
Total of deferred tax assets (i)+(ii) (iii)	繰延税金資産合計	42,749	44,498	49,684
Valuation difference on available-for-sale securities	その他有価証券 評価差額金	-	1,832	3,475
Prepaid pension cost	前払年金費用	699	541	368
Others	その他	-	-	1
Total deferred tax liabilities (iv)	繰延税金負債合計	699	2,374	3,845
Net deferred tax assets (iii)-(iv)	繰延税金資産の純額	42,049	42,123	45,838

## Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2011	As of Sep. 30, 2010	As of Mar. 31, 2010
Net deferred tax assets	繰延税金資産の純額	49,839	50,157	53,201

## 17. Earnings Projections

## Non-consolidated

(¥ Billion)

	(Japanese)	For the six months	For FY 2011,
		ending Sep. 30, 2011	ending Mar. 31, 2012
Gross business profit	業 務 粗 利 益	79.5	158.0
Net interest income	資 金 利 益	70.0	139.0
Net fees and commissions income	役 務 取 引 等 利 益	7.0	14.0
Net trading income	特 定 取 引 利 益	1.0	2.0
Profit from other business transactions	そ の 他 業 務 利 益	1.5	3.0
Expenses	経 費	41.5	83.5
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>38.0</b>	<b>74.5</b>
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	38.0	74.5
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>36.5</b>	<b>62.0</b>
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>23.0</b>	<b>40.0</b>

Net credit cost	実 質 信 用 コ ス ト	0.5	9.5
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## Consolidated

(¥ Billion)

	(Japanese)	For the six months	For FY 2011,
		ending Sep. 30, 2011	ending Mar. 31, 2012
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>38.0</b>	<b>65.5</b>
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>23.5</b>	<b>41.5</b>

Cash dividends per share	1 株 当 た り 配 当 額	5.50 yen	11.00 yen
Dividend payout ratio	配 当 性 向	20.4%	23.2%

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