

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2011, ended March 31, 2012

Stock Exchange Listing: Tokyo (code: 8331)
 URL: http://www.chibabank.co.jp/
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tomoyuki Ikeda, General Manager-Corporate Planning Division
 Date of General Meeting of Shareholders: June 28, 2012 (scheduled)
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 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, 2011 to March 31, 2012)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2012	222,014	(0.7)	66,943	2.4	40,770	0.3
Ended March 31, 2011	223,649	(4.5)	65,340	14.8	40,611	8.0

(Note) Comprehensive Income Fiscal year 2011: ¥57,380 million [62.0%] Fiscal year 2010: ¥35,405 million [(54.0%)]

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, 2012	¥ 46.47	¥ 46.44	% 6.4	% 0.6	% 30.1
Ended March 31, 2011	45.65	45.64	6.7	0.6	29.2

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2011: ¥ 119 million Fiscal year 2010: ¥146 million

(2) Consolidated Financial Conditions

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share	Consolidated capital ratio (BIS guidelines)
Ended March 31, 2012	¥Million 10,916,760	¥Million 664,076	% 6.0	¥ 747.90	% 14.35
Ended March 31, 2011	10,552,989	625,990	5.8	692.74	13.37

(Reference) Capital assets Fiscal Year 2011: ¥657,332 million Fiscal Year 2010: ¥612,149 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
Ended March 31, 2012	¥Million 59,969	¥Million (188,091)	¥Million (15,873)	¥Million 274,838
Ended March 31, 2011	81,412	32,647	(15,121)	418,865

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			
Ended March 31, 2011	¥ -	¥ 5.50	¥ -	¥ 5.50	¥ 11.00	¥Million 9,775	% 24.0	% 1.6
Ended March 31, 2012	-	5.50	-	5.50	11.00	9,633	23.6	1.5
Ending March 31, 2013 (Projection)	-	5.50	-	5.50	11.00		22.8	

3. Consolidated Earnings Projections for Fiscal year 2012, ending March 31, 2013

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

Six months	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2012	36,500	(2.6)	22,500	(4.1)	25.79
Fiscal year Ending March 31, 2013	69,000	3.0	42,000	3.0	48.24

***Notes**

- (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, accounting estimates and restatement:
 Changes in accounting principles accordance with changes in accounting standard, etc.: None
 Other changes in accounting principles: None
 Changes in accounting estimates: None
 Restatement: None
- (3) Number of issued shares (common stock)
 Number of issued shares (including treasury stock):
 March 31, 2012 895,521,087 shares March 31, 2011 895,521,087 shares
 Number of treasury stock:
 March 31, 2012 15,720,963 shares March 31, 2011 11,859,902 shares
 Average number of shares:
 FY 2011 877,319,233 shares FY 2010 889,536,436 shares

(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2011 to March 31, 2012)**(1) Non-consolidated Operating Results (%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2012	200,156	1.4	61,768	3.3	36,007	(5.5)
Ended March 31, 2011	197,328	(4.5)	59,786	11.8	38,125	5.2

Fiscal year	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Ended March 31, 2012	41.02	40.99
Ended March 31, 2011	42.86	42.84

(2) Non-consolidated Financial Conditions

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, 2012	10,858,514	630,262	5.8	716.10	13.63
Ended March 31, 2011	10,490,582	589,190	5.6	666.63	12.76

(Reference) Capital assets Fiscal Year 2011: ¥630,030 million Fiscal Year 2010: ¥589,081 million

Note 1: "Capital assets to total assets" represents "Net assets"-"Subscription rights to shares" / "Total assets" at fiscal year end.

Note 2: 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 2012, ending March 31, 2013(%: Changes from corresponding period of previous fiscal year)

Six months	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2012	34,000	(4.8)	21,500	(6.5)	24.62
Fiscal year	64,000	3.6	40,000	11.0	45.89
Ending March 31, 2013					

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 these financial statements.

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 2011

Operating Results for FY 2011 were as follows.

Ordinary income decreased by ¥1,634 million compared with the previous fiscal year, to ¥222,014 million mainly due to a decrease in Net interest income reflecting a decline in interest yield. Ordinary expenses decreased by ¥3,237 million compared with the previous fiscal year, to ¥155,071 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 ¥1,603 million and reached ¥66,943 million.

Net income increased by ¥159 million to ¥40,770 million compared with the previous fiscal year. This reflected an increase in Extraordinary income from Gain on negative goodwill, relating to the share exchange which made Chibagin Securities Co., Ltd. (Chibagin Securities) a wholly-owned subsidiary of the Chiba Bank, whilst Income taxes-deferred increased due to changes in the effective tax rate.

(ii) Projections for FY 2012

The consolidated Ordinary profit and Net income for FY 2012 are projected to be ¥69.0 billion and ¥42.0 billion respectively.

The non-consolidated Ordinary profit and Net income for FY 2012 are projected to be ¥64.0 billion and ¥40.0 billion respectively.

(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, 2012 was ¥9,338.2 billion, an increase of ¥234.5 billion from the position as of March 31, 2011, 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 ¥208.7 billion from the previous fiscal year-end, to ¥7,554.9 billion. Also, the balance of securities as of March 31, 2012 was ¥2,106.4 billion, an increase of ¥186.3 billion.

As a result, the balance of total assets as of March 31, 2012 increased by ¥363.7 billion compared with the previous fiscal year-end, to ¥10,916.7 billion.

The balance of Net assets as of March 31, 2012 increased by ¥38.0 billion, to ¥664.0 billion.

(ii) Status of cash flow

The status of consolidated cash flow for FY 2011 was as follows.

The cash flow from operating activities was a net inflow of ¥59.9 billion, reflecting an increase in deposits, and cash flow from investing activities was a net outflow of ¥188.0 billion mainly due to an acquisition of securities. Also the cash flow from financing activities was a net outflow of ¥15.8 billion mainly due to the payment of cash dividends. This resulted in a decrease of ¥144.0 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥274.8 billion.

(3) Policy for Profit Allocation and Cash Dividends for FY 2011 and FY 2012

Our basic policy is to use capital effectively for our growth and to enhance shareholder returns through stable dividends and the acquisition of our own shares, whilst maintaining the Bank's sound financial health and fulfilling our important public role. At the general meeting of shareholders, it will be proposed that the final dividends for the year ended March 31, 2012 will be ¥5.5 per share, bringing the total dividends for the term to ¥11.

Taking account of the current business environment and the earnings projection for FY2012, 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 to contribute to the region's development by providing financial products. The whole Chiba Bank group upholds this policy and we are working together to develop our 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 training system 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 Net income by improving efficiency and developing low cost operations.

(iv) Improving staff training

We will improve and strengthen the training of human resource through, for example, effective on-the-job training and study courses. Also, we will enhance the strength of the organization by actively placing employees according to their skills and aptitude and nurturing female staff.

3. Consolidated Financial Information

(1) Consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2012
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	569,455	473,117
Call loans and bills bought	コールローン及び買入手形	54,700	74,621
Receivables under resale agreements	買現先勘定	9,996	29,992
Monetary claims bought	買入金銭債権	37,137	30,995
Trading assets	特定取引資産	284,635	327,044
Money held in trust	金銭の信託	28,929	28,899
Securities	有価証券	1,920,113	2,106,492
Loans and bills discounted	貸出金	7,346,143	7,554,923
Foreign exchange	外国為替	3,034	2,205
Other assets	その他資産	100,099	93,810
Tangible fixed assets	有形固定資産	96,469	98,567
Buildings, net	建物	22,576	22,897
Land	土地	66,005	65,817
Construction in progress	建設仮勘定	2,299	2,089
Other tangible fixed assets	その他の有形固定資産	5,587	7,763
Intangible fixed assets	無形固定資産	9,751	10,221
Software	ソフトウェア	5,805	6,716
Other intangible fixed assets	その他の無形固定資産	3,946	3,504
Deferred tax assets	繰延税金資産	49,839	34,506
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,429	101,464
Allowance for loan losses	貸倒引当金	(58,747)	(50,101)
Total assets	資産の部合計	10,552,989	10,916,760
Liabilities			
(負債の部)			
Deposits	預金	9,103,649	9,338,244
Negotiable certificates of deposit	譲渡性預金	171,586	301,371
Call money and bills sold	コールマネー及び売渡手形	23,797	34,095
Payables under repurchase agreements	売現先勘定	14,998	-
Payables under securities lending transactions	債券貸借取引受入担保金	50,776	77,347
Trading liabilities	特定取引負債	26,674	29,403
Borrowed money	借入金	256,709	162,635
Foreign exchange	外国為替	480	229
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	100,237	132,840
Provision for retirement benefits	退職給付引当金	19,238	19,531
Provision for directors' retirement benefits	役員退職慰労引当金	229	228
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	950	1,522
Provision for point card certificates	ポイント引当金	1,065	397
Reserves under the special laws	特別法上の引当金	18	17
Deferred tax liabilities	繰延税金負債	-	113
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,158	13,240
Acceptances and guarantees	支払承諾	101,429	101,464
Total liabilities	負債の部合計	9,926,998	10,252,684

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2012
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,380	123,591
Retained earnings	利 益 剰 余 金	344,884	376,039
Treasury stock	自 己 株 式	(6,358)	(8,480)
Total shareholders' equity	株 主 資 本 合 計	606,975	636,220
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(1,115)	13,268
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,259)	(1,549)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,548	9,393
Total accumulated other comprehensive income	その他の包括利益累計額合計	5,174	21,112
Subscription rights to shares	新 株 予 約 権	108	231
Minority interests	少 数 株 主 持 分	13,732	6,511
Total net assets	純 資 産 の 部 合 計	625,990	664,076
Total liabilities and net assets	負債及び純資産の部合計	10,552,989	10,916,760

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

Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar. 31, 2011	FY 2011 Ended Mar. 31, 2012
Ordinary income	経常収益	223,649	222,014
Interest income	資金運用収益	152,315	146,549
Interest on loans and discounts	貸出金利息	130,604	126,162
Interest and dividends on securities	有価証券利息配当金	20,571	18,764
Interest on call loans and bills bought	コールローン利息及び買入手形利息	171	158
Interest on receivables under resale agreements	買現先利息	38	32
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	4	-
Interest on deposits with banks	預け金利息	375	947
Other interest income	その他の受入利息	549	484
Trust fees	信託報酬	2	1
Fees and commissions	役務取引等収益	40,035	40,445
Trading income	特定取引収益	1,614	1,987
Other ordinary income	その他業務収益	7,116	5,979
Other income	その他経常収益	22,563	27,052
Reversal of allowance for loan losses	貸倒引当金戻入益	-	2,161
Recoveries of written off claims	償却債権取立益	-	3,274
Other	その他の経常収益	22,563	21,615
Ordinary expenses	経常費用	158,308	155,071
Interest expenses	資金調達費用	13,975	11,644
Interest on deposits	預金利息	8,156	5,690
Interest on negotiable certificates of deposit	譲渡性預金利息	301	262
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	118	140
Interest on payables under repurchase agreements	売現先利息	29	4
Interest on payables under securities lending transactions	債券貸借取引支払利息	167	184
Interest on borrowings and rediscounts	借入金利息	1,017	1,023
Interest on bonds	社債利息	761	735
Other interest expenses	その他の支払利息	3,423	3,603
Fees and commissions payments	役務取引等費用	15,110	15,495
Other ordinary expenses	その他業務費用	799	3,193
General and administrative expenses	営業経費	88,017	88,381
Other expenses	その他経常費用	40,405	36,355
Provision of allowance for loan losses	貸倒引当金繰入額	5,804	-
Other	その他の経常費用	34,601	36,355
Ordinary profit	経常利益	65,340	66,943
Extraordinary income	特別利益	5,934	3,421
Gain on disposal of noncurrent assets	固定資産処分益	446	12
Gain on negative goodwill	負ののれん発生益	-	3,408
Recoveries of written-off claims	償却債権取立益	5,478	-
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩	9	0
Extraordinary loss	特別損失	1,108	879
Loss on disposal of noncurrent assets	固定資産処分損	547	740
Impairment loss	減損損失	317	139
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	70,166	69,485

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar. 31, 2011	FY 2011 Ended Mar. 31, 2012
Income taxes-current	法人税、住民税 及び事業税	21,405	20,579
Income taxes-deferred	法人税等調整額	7,302	7,417
Total income taxes	法人税等合計	28,708	27,997
Income before minority interests	少数株主損益調整前 当期純利益	41,458	41,487
Minority interests in income	少数株主利益	847	716
Net income	当期純利益	40,611	40,770

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY 2010 ended Mar. 31, 2011	FY 2011 ended Mar. 31, 2012
Income before minority interests	少数株主損益調整前 当期純利益	41,458	41,487
Other comprehensive income	その他の包括利益	(6,052)	15,892
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(6,927)	14,299
Deferred gains or losses on hedges	繰延ヘッジ損益	880	(290)
Revaluation reserve for land	土地再評価差額金	-	1,883
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)	0
Comprehensive income	包括利益	35,405	57,380
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	34,621	56,748
Comprehensive income attributable to minority interests	少数株主に係る包括利益	784	632

(3) Consolidated Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar. 31, 2011	FY 2011 Ended Mar. 31, 2012
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 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		
Balance at the beginning of current period	当 期 首 残 高	123,383	123,380
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	211
Total changes of items during the period	当 期 変 動 額 合 計	(2)	211
Balance at the end of current period	当 期 末 残 高	123,380	123,591
Retained earnings	利 益 剰 余 金		
Balance at the beginning of current period	当 期 首 残 高	313,990	344,884
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,831)	(9,654)
Net income	当 期 純 利 益	40,611	40,770
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	113	38
Total changes of items during the period	当 期 変 動 額 合 計	30,893	31,155
Balance at the end of current period	当 期 末 残 高	344,884	376,039
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(1,257)	(6,358)
Changes of items during the period	当 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(5,114)	(6,121)
Disposal of treasury stock	自 己 株 式 の 処 分	14	3,999
Total changes of items during the period	当 期 変 動 額 合 計	(5,100)	(2,122)
Balance at the end of current period	当 期 末 残 高	(6,358)	(8,480)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	581,185	606,975
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,831)	(9,654)
Net income	当 期 純 利 益	40,611	40,770
Purchase of treasury stock	自 己 株 式 の 取 得	(5,114)	(6,121)
Disposal of treasury stock	自 己 株 式 の 処 分	11	4,211
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	113	38
Total changes of items during the period	当 期 変 動 額 合 計	25,790	29,244
Balance at the end of current period	当 期 末 残 高	606,975	636,220

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar. 31, 2011	FY 2011 Ended Mar. 31, 2012
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 beginning of current period	当 期 首 残 高	5,754	(1,115)
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）	(6,869)	14,384
Total changes of items during the period	当 期 変 動 額 合 計	(6,869)	14,384
Balance at the end of current period	当 期 末 残 高	(1,115)	13,268
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(2,139)	(1,259)
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）	880	(290)
Total changes of items during the period	当 期 変 動 額 合 計	880	(290)
Balance at the end of current period	当 期 末 残 高	(1,259)	(1,549)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	7,662	7,548
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）	(113)	1,844
Total changes of items during the period	当 期 変 動 額 合 計	(113)	1,844
Balance at the end of current period	当 期 末 残 高	7,548	9,393
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the beginning of current period	当 期 首 残 高	11,277	5,174
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）	(6,103)	15,938
Total changes of items during the period	当 期 変 動 額 合 計	(6,103)	15,938
Balance at the end of current period	当 期 末 残 高	5,174	21,112
Subscription rights to shares	新 株 予 約 権		
Balance at the beginning of current period	当 期 首 残 高	-	108
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	122
Total changes of items during the period	当 期 変 動 額 合 計	108	122
Balance at the end of current period	当 期 末 残 高	108	231
Minority interests	少 数 株 主 持 分		
Balance at the beginning of current period	当 期 首 残 高	13,135	13,732
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）	596	(7,220)
Total changes of items during the period	当 期 変 動 額 合 計	596	(7,220)
Balance at the end of current period	当 期 末 残 高	13,732	6,511

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar. 31, 2011	FY 2011 Ended Mar. 31, 2012
Total net assets	純 資 産 合 計		
Balance at the beginning of current period	当 期 首 残 高	605,598	625,990
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,831)	(9,654)
Net income	当 期 純 利 益	40,611	40,770
Purchase of treasury stock	自 己 株 式 の 取 得	(5,114)	(6,121)
Disposal of treasury stock	自 己 株 式 の 処 分	11	4,211
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	113	38
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)	(5,397)	8,840
Total changes of items during the period	当 期 変 動 額 合 計	20,392	38,085
Balance at the end of current period	当 期 末 残 高	625,990	664,076

(4) Consolidated Cash Flow Statements

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar.31, 2011	FY 2011 Ended Mar.31, 2012
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 interests	税金等調整前当期純利益	70,166	69,485
Depreciation and amortization	減価償却費	6,538	7,340
Impairment loss	減損損失	317	139
Gain on negative goodwill	負のれん発生益	-	(3,408)
Equity in (earnings) losses of affiliates	持分法による投資損益(は益)	(146)	(119)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減()	342	(8,646)
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(は減少)	(56)	-
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(は減少)	(44)	293
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(は減少)	(951)	(0)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減()	(7)	572
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(は減少)	(53)	(667)
Gain on fund management	資金運用収益	(152,315)	(146,549)
Financing expenses	資金調達費用	13,975	11,644
Loss (gain) related to securities	有価証券関係損益()	825	8,288
Loss (gain) on money held in trust	金銭の信託の運用損益(は運用益)	(340)	52
Foreign exchange losses (gains)	為替差損益(は益)	97	30
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(は益)	100	727
Net decrease (increase) in trading assets	特定取引資産の純増()減	25,882	(42,409)
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	4,083	2,728
Net decrease (increase) in loans and bills discounted	貸出金の純増()減	(215,757)	(208,779)
Net increase (decrease) in deposit	預金の純増減()	328,859	234,594
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減()	(19,639)	129,785
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()	150,683	(94,073)
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	(100,114)	(47,688)
Net decrease (increase) in call loans	コールローン等の純増()減	15,158	(33,774)
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増()減	6,270	-
Net increase (decrease) in call money	コールマネー等の純増減()	(148,847)	(4,700)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減()	(60,129)	26,571
Net decrease (increase) in foreign exchange-assets	外国為替(資産)の純増()減	(223)	828
Net increase (decrease) in foreign exchange-liabilities	外国為替(負債)の純増減()	265	(250)
Proceeds from fund management	資金運用による収入	155,537	148,600
Payments for finance	資金調達による支出	(15,990)	(13,609)
Other, net	その他	33,647	47,223
Subtotal	小計	98,135	84,228
Income taxes paid	法人税等の支払額	(16,722)	(24,259)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	81,412	59,969

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar.31, 2011	FY 2011 Ended Mar.31, 2012
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	(655,382)	(786,022)
Proceeds from sales of securities	有価証券の売却による収入	378,554	337,430
Proceeds from redemption of securities	有価証券の償還による収入	320,565	274,630
Increase in money held in trust	金銭の信託の増加による支出	(1,588)	(9,960)
Decrease in money held in trust	金銭の信託の減少による収入	982	9,101
Purchase of tangible fixed assets	有形固定資産の取得による支出	(8,967)	(9,704)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(3,958)	(4,451)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	2,410	872
Proceeds from sales of intangible fixed assets	無形固定資産の売却による収入	31	10
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	32,647	(188,091)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー		
Issuance of subordinated bonds	劣後特約付社債の発行による収入	-	10,000
Redemption of subordinated bonds	劣後特約付社債の償還による支出	-	(10,000)
Cash dividends paid	配当金の支払額	(9,831)	(9,654)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(187)	(150)
Purchase of treasury stock	自己株式の取得による支出	(5,114)	(6,121)
Proceeds from sales of treasury stock	自己株式の売却による収入	11	52
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(15,121)	(15,873)
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	(97)	(30)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(は減少)	98,840	(144,026)
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	320,024	418,865
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	418,865	274,838

(5) Note for the Assumption of Going Concern

Not applicable.

(6) Additional information

(Accounting standard for accounting changes and error corrections)

From the beginning of this fiscal year, the “Accounting Standard for Accounting Changes and Error Corrections” (ASBJ Statement No. 24, December 4, 2009) and the “Guidance on Accounting Standard for Accounting Changes and Error Corrections” (ASBJ Guidance No. 24, December 4, 2009) were adopted to make changes in accounting principles and corrections of errors.

‘Reversal of allowance for loan losses’ and ‘Recoveries of written-off claims’ for the fiscal year 2011 are included in ‘Other ordinary income’ based on the “Practical Guidelines on Accounting Standards for Financial Instruments” (JICPA Accounting Practice Committee Statement No.14). However, it is not adopted in the financial results for the fiscal year 2010.

(Corrections of Deferred tax assets and Deferred tax liabilities from changes in corporation tax rate)

The “Act for Partial Amendment of the Income Tax Act, etc. for the Purpose of Creating a Taxation System Responding to Changes in Socio-Economic Structures” (Act No. 114 of 2011) and the “Act on Special Measures for Securing Financial Resources Necessary to Implement Measures for Reconstruction following the Great East Japan Earthquake” (Act No. 117 of 2011) were promulgated on December 2, 2011. The corporation tax rate was lowered from the fiscal year beginning April 1, 2012 and a special recovery tax was implemented. Accordingly, the effective tax rate for the calculation of Deferred tax assets and Deferred tax liabilities will be lowered from 40.4% to 37.8% for temporary differences expected to be eliminated from the fiscal year beginning April 1, 2012 up to the fiscal year beginning from April 1, 2014, and to 35.4% for fiscal years beginning after April 1, 2015. As a result of these changes in the tax rate, Deferred tax assets and Deferred tax liabilities decreased by ¥290.1 million and ¥22 million, and Valuation difference on available-for-sale securities and Income taxes-deferred increased by ¥1,005 million and ¥3,760 million respectively. Deferred tax liabilities for land revaluation decreased by ¥1,870 million and Revaluation reserve for land increased by the same amount.

(7) Notes for Consolidated Financial Statements

(Segment information)

Fiscal year 2011 (from April 1, 2011 to March 31, 2012)

1. Segment information

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

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

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

(Combination)

The Chiba Bank and Chibagin Securities, one of the consolidated subsidiaries of the Chiba Bank, implemented a share exchange, which became effective October 1, 2011, in order to make Chibagin Securities into a wholly-owned subsidiary. The share exchange is a business combination under common control. A summary of the share exchange is as follows:

1. Summary of the share exchange

Name and business of the subsidiary	Name: Chibagin Securities Co., Ltd. Business: Securities business
Date of the combination	October 1, 2011
Legal form of the combination	A share exchange making Chiba Bank a wholly-owning parent company and Chibagin Securities a wholly-owned subsidiary of Chiba Bank.
Name of the subsidiary after the combination	No change.
Other	The combination is aimed at enabling the group to address in a timely and appropriate manner the greater sophistication of financial products and diversifying financial needs of customers, and ensuring prompt decision-making processes.

2. Summary of the accounting treatment implemented

The combination was implemented as a business combination under common control, based on the "Accounting Standard for Business Combinations" (ASBJ Statement No.21, December 26, 2008) and "Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures" (ASBJ Guidance No. 10, December 26, 2008).

3. Additional acquisition of subsidiary's stocks

Acquisition cost	¥4,999 million
(Breakdown) Treasury stock	¥4,950 million
Actual cost of the acquisition	¥49 million

Share exchange ratio, calculation method and the number of allotted shares based on the type of stocks

(a) Share exchange ratio

The Chiba Bank (Common stock)	Chibagin Securities (Common stock)
0.5	1

(b) Calculation method

In order to ensure the fairness and appropriateness of the share exchange ratio, Chiba Bank and Chibagin Securities requested Nomura Securities Co., Ltd. and Frontier Management Inc. respectively as third-party valuation institutions to calculate the share exchange ratio.

Chiba Bank and Chibagin Securities negotiated and consulted carefully referring to those calculations and concluded that the share exchange ratio above was fair and appropriate to implement the share exchange.

(c) Number of allotted shares

8,625 thousand shares

Amount and cause of negative goodwill incurred

(a) Amount of negative goodwill incurred

¥3,408 million

(b) Cause

Difference between the amounts corresponding to Chiba Bank's equity position in Chibagin Securities and the acquisition cost.

(Per share information)

	FY 2011 From Apr. 1, 2011 to Mar.31, 2012
Total net assets per share	¥747.90
Net income per share	¥46.47
Diluted net income per share	¥46.44

(Note 1) Basis for computing Net assets per share

(¥ Million)

	As of Mar. 31, 2012
Total net assets	664,076
Amounts to be deducted from total net assets	6,743
(Subscription rights to shares)	231
(Minority interests)	6,511
Net assets attributable to common stock	657,332
Number of common stock outstanding at the end of the fiscal period	878,893 thousand shares

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

(¥ Million)

	FY 2011 From Apr. 1, 2011 to Mar.31, 2012
Net income per share	
Net income	40,770
Amount that does not belong to common shareholders	-
Net income attributable to common stock	40,770
Average number of shares	877,319 thousand shares
Diluted net income per common stock	
Adjustment in net income	-
Number of increased common stock	523 thousand shares
Subscription rights to shares	523 thousand shares
Convertible securities not diluting earnings per common share	-

(Material subsequent events)

At the Board of Directors' Meeting held on May 11, 2012, the Chiba Bank resolved to acquire its own shares under Article 156, as applied pursuant to Paragraph 3, Article 165, of the Corporate Law to enhance shareholders' return by improving its capital efficiency.

(1) Type of shares to be acquired	Common stock
(2) Total number of shares to be acquired	Up to 10 million shares
(3) Total cost of acquisition	Up to 6,000 million yen
(4) Period of acquisition	From May 14, 2012 to June 15, 2012

4. Non-consolidated Financial Information

(1) Non-consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2012
Assets: (資産の部)			
Cash and due from banks	現金預け金	569,198	472,367
Cash	現金	125,992	103,430
Due from banks	預け金	443,206	368,936
Call loans	コールローン	50,000	69,621
Receivables under resale agreements	買現先勘定	9,996	29,992
Monetary claims bought	買入金銭債権	28,459	21,468
Trading assets	特定取引資産	284,217	326,779
Trading account securities	商品有価証券	9,061	9,957
Derivatives of trading securities	商品有価証券派生商品	-	6
Trading-related financial derivatives	特定金融派生商品	26,889	29,829
Other trading assets	その他の特定取引資産	248,266	286,985
Money held in trust	金銭の信託	25,729	25,799
Securities	有価証券	1,920,351	2,111,610
Government bonds	国債	866,913	1,064,937
Local government bonds	地方債	323,250	361,251
Corporate bonds	社債	264,965	224,898
Stocks	株式	141,608	142,381
Other securities	その他の証券	323,613	318,142
Loans and bills discounted	貸出金	7,371,452	7,581,708
Bills discounted	割引手形	22,620	24,531
Loans on bills	手形貸付	170,692	163,012
Loans on deeds	証書貸付	6,572,872	6,845,619
Overdrafts	当座貸越	605,267	548,543
Foreign exchange	外国為替	3,034	2,205
Due from foreign banks (our accounts)	外国他店預け	2,156	1,163
Foreign bills bought	買入外国為替	190	585
Foreign bills receivable	取立外国為替	686	456
Other assets	その他の資産	57,553	47,752
Domestic exchange settlement account, debit	未決済為替貸	814	0
Prepaid expenses	前払費用	93	73
Accrued income	未収収益	11,297	10,677
Initial margins of futures markets	先物取引差入証拠金	46	54
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	16,115	10,014
Other	その他の資産	29,174	26,932
Tangible fixed assets	有形固定資産	91,028	93,301
Buildings, net	建物	20,971	21,341
Land	土地	63,086	62,898
Construction in progress	建設仮勘定	2,292	2,070
Other tangible fixed assets	その他の有形固定資産	4,678	6,990
Intangible fixed assets	無形固定資産	9,586	10,067
Software	ソフトウェア	5,660	6,576
Other intangible fixed assets	その他の無形固定資産	3,925	3,491
Deferred tax assets	繰延税金資産	42,049	27,043
Customers' liabilities for acceptances and guarantees	支払承諾見返	75,415	78,052
Allowance for loan losses	貸倒引当金	(47,493)	(39,255)
Total assets	資産の部合計	10,490,582	10,858,514

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2012	
Liabilities:	(負債の部)			
Deposits	預 金	9,138,396	9,376,500	
Current deposits	当 座 預 金	175,434	191,609	
Ordinary deposits	普 通 預 金	5,078,354	5,355,091	
Saving deposits	貯 蓄 預 金	242,828	241,022	
Deposits at notice	通 知 預 金	6,330	6,465	
Time deposits	定 期 預 金	3,479,875	3,443,395	
Other deposits	そ の 他 の 預 金	155,572	138,916	
Negotiable certificates of deposit	譲 渡 性 預 金	171,586	301,371	
Call money	コ ー ル マ ネ ー	23,797	34,095	
Payables under repurchase agreements	売 現 先 勘 定	14,998	-	
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	50,776	77,347	
Trading liabilities	特 定 取 引 負 債	26,668	29,403	
Derivatives of trading securities-assets	商 品 有 価 証 券 派 生 商 品	13	-	
Trading-related financial derivatives	特 定 金 融 派 生 商 品	26,654	29,403	
Borrowed money	借 用 金	255,810	161,682	
Borrowings from other banks	借 入 金	255,810	161,682	
Foreign exchange	外 国 為 替	480	229	
Foreign bills sold	売 渡 外 国 為 替	435	194	
Foreign bills payable	未 払 外 国 為 替	44	35	
Bonds payable	社 債	40,000	40,000	
Other liabilities	そ の 他 負 債	67,797	95,650	
Domestic exchange settlement account, credit	未 決 済 為 替 借	6	1,453	
Income taxes payable	未 払 法 人 税 等	12,013	8,811	
Accrued expenses	未 払 費 用	12,620	10,380	
Unearned revenue	前 受 収 益	2,707	2,297	
Variation margins of futures markets	先 物 取 引 差 金 勘 定	-	6	
Derivatives other than for trading-liabilities	金 融 派 生 商 品	17,862	13,205	
Asset retirement obligations	資 産 除 去 債 務	227	227	
Other	そ の 他 の 負 債	22,359	59,268	
Provision for retirement benefits	退 職 給 付 引 当 金	18,747	19,011	
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	950	1,522	
Provision for point card certificates	ポ イ ン ト 引 当 金	808	145	
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	15,158	13,240	
Acceptances and guarantees	支 払 承 諾	75,415	78,052	
Total liabilities	負 債 の 部 合 計	9,901,391	10,228,252	

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2011	As of Mar. 31, 2012
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	122,678
Legal capital surplus	資 本 準 備 金	122,134	122,134
Other capital surplus	そ の 他 資 本 剰 余 金	-	544
Retained earnings	利 益 剰 余 金	323,197	349,589
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	272,267	298,659
Reserve for advanced depreciation of noncurrent assets	固 定 資 産 圧 縮 積 立 金	-	33
General reserve	別 途 積 立 金	230,971	260,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	41,296	37,654
Treasury stock	自 己 株 式	(6,358)	(8,038)
Total shareholders' equity	株 主 資 本 合 計	584,042	609,298
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(1,250)	12,888
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,259)	(1,549)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,548	9,393
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	5,039	20,732
Subscription rights to shares	新 株 予 約 権	108	231
Total net assets	純 資 産 の 部 合 計	589,190	630,262
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,490,582	10,858,514

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar. 31, 2011	FY 2011 Ended Mar. 31, 2012
Ordinary income	経常収益	197,328	200,156
Interest income	資金運用収益	151,626	146,163
Interest on loans and discounts	貸出金利	129,777	125,491
Interest and dividends on securities	有価証券利息配当金	20,864	19,184
Interest on call loans	コールローン利息	166	152
Interest on receivables under resale agreements	買現先利息	38	32
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	4	-
Interest on deposits with banks	預け金利	375	947
Other interest income	その他の受入利息	399	356
Trust fees	信託報酬	2	1
Fees and commissions	役務取引等収益	31,717	32,428
Fees and commissions on domestic and foreign exchange	受入為替手数料	7,523	7,426
Other fees and commissions	その他の役務収益	24,194	25,001
Trading income	特定取引収益	1,144	1,445
Gains on trading account securities transactions	商品有価証券収益	21	222
Income from trading-related financial derivatives transactions	特定金融派生商品収益	554	804
Other trading income	その他の特定取引収益	568	418
Other ordinary income	その他業務収益	7,109	5,975
Gains on foreign exchange transactions	外国為替売買益	1,929	1,479
Gains on sales of bonds	国債等債券売却益	4,760	4,128
Income from derivatives other than for trading or hedging	金融派生商品収益	419	366
Other	その他の業務収益	0	0
Other income	その他経常収益	5,726	14,140
Reversal of allowance for loan losses	貸倒引当金戻入益	-	4,937
Recoveries of written off claims	償却債権取立益	-	3,249
Gain on sales of stocks and other securities	株式等売却益	474	326
Gain on money held in trust	金銭の信託運用益	655	377
Other	その他の経常収益	4,596	5,250

(¥ Million)

Item	科目 (Japanese)	FY 2010 Ended Mar. 31, 2011	FY 2011 Ended Mar. 31, 2012
Ordinary expenses	経常費用	137,541	138,387
Interest expenses	資金調達費用	13,967	11,628
Interest on deposits	預金利息	8,186	5,703
Interest on negotiable certificates of deposit	譲渡性預金利息	301	262
Interest on call money	コールマネー利息	118	140
Interest on payables under repurchase agreements	売現先利息	29	4
Interest on payables under securities lending transactions	債券貸借取引支払利息	167	184
Interest on borrowings and rediscounts	借入金利息	1,009	1,019
Interest on bonds	社債利息	761	735
Interest on interest swaps	金利スワップ支払利息	3,247	2,961
Other interest expenses	その他の支払利息	145	615
Fees and commissions payments	役務取引等費用	17,603	17,913
Fees and commissions on domestic and foreign exchange	支払為替手数料	1,510	1,471
Other fees and commissions	その他の役務費用	16,093	16,442
Other ordinary expenses	その他業務費用	799	3,193
Loss on sales of bonds	国債等債券売却損	731	285
Loss on redemption of bonds	国債等債券償還損	-	2,889
Loss on devaluation of bonds	国債等債券償却	67	17
General and administrative expenses	営業経費	82,844	83,329
Other expenses	その他経常費用	22,327	22,322
Provision of allowance for loan losses	貸倒引当金繰入額	3,353	-
Written-off of loans	貸出金償却	11,416	9,626
Losses on sales of stocks and other securities	株式等売却損	1,414	8,673
Losses on devaluation of stocks and other securities	株式等償却	3,653	871
Loss on money held in trust	金銭の信託運用損	317	432
Other	その他の経常費用	2,170	2,719
Ordinary profit	経常利益	59,786	61,768
Extraordinary income	特別利益	5,452	7
Gain on disposal of noncurrent assets	固定資産処分益	-	7
Recoveries of written-off claims	償却債権取立益	5,452	-
Extraordinary loss	特別損失	1,053	798
Loss on disposal of noncurrent assets	固定資産処分損	520	691
Impairment loss	減損損失	304	107
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	64,185	60,977
Income taxes-current	法人税、住民税及び事業税	18,417	17,974
Income taxes-deferred	法人税等調整額	7,642	6,994
Total income taxes	法人税等合計	26,059	24,969
Net income	当期純利益	38,125	36,007

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

(¥ Million)

Item	科目 (Japanese)	FY 2010	FY 2011
		Ended Mar. 31, 2011	Ended Mar. 31, 2012
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 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 beginning of current period	当 期 首 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
Other capital surplus	そ の 他 資 本 剰 余 金		
Balance at the beginning of current period	当 期 首 残 高	-	-
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	-	544
Total changes of items during the period	当 期 変 動 額 合 計	-	544
Balance at the end of current period	当 期 末 残 高	-	544
Total capital surplus	資 本 剰 余 金 合 計		
Balance at the beginning of current period	当 期 首 残 高	122,134	122,134
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	-	544
Total changes of items during the period	当 期 変 動 額 合 計	-	544
Balance at the end of current period	当 期 末 残 高	122,134	122,678
Retained earnings	利 益 剰 余 金		
Legal retained earnings	利 益 準 備 金		
Balance at the beginning of current period	当 期 首 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 beginning of current period	当 期 首 残 高	243,862	272,267
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,831)	(9,654)
Net income	当 期 純 利 益	38,125	36,007
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	113	38
Total changes of items during the period	当 期 変 動 額 合 計	28,405	26,391
Balance at the end of current period	当 期 末 残 高	272,267	298,659
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the beginning of current period	当 期 首 残 高	294,792	323,197
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,831)	(9,654)
Net income	当 期 純 利 益	38,125	36,007
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	113	38
Total changes of items during the period	当 期 変 動 額 合 計	28,405	26,391
Balance at the end of current period	当 期 末 残 高	323,197	349,589

(¥ Million)

Item	科目 (Japanese)	FY 2010	FY 2011
		Ended Mar. 31, 2011	Ended Mar. 31, 2012
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(1,257)	(6,358)
Changes of items during the period	当 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(5,114)	(6,121)
Disposal of treasury stock	自 己 株 式 の 処 分	14	4,441
Total changes of items during the period	当 期 変 動 額 合 計	(5,100)	(1,680)
Balance at the end of current period	当 期 末 残 高	(6,358)	(8,038)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	560,738	584,042
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,831)	(9,654)
Net income	当 期 純 利 益	38,125	36,007
Purchase of treasury stock	自 己 株 式 の 取 得	(5,114)	(6,121)
Disposal of treasury stock	自 己 株 式 の 処 分	11	4,985
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	113	38
Total changes of items during the period	当 期 変 動 額 合 計	23,304	25,255
Balance at the end of current period	当 期 末 残 高	584,042	609,298
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 beginning of current period	当 期 首 残 高	5,520	(1,250)
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)	(6,771)	14,139
Total changes of items during the period	当 期 変 動 額 合 計	(6,771)	14,139
Balance at the end of current period	当 期 末 残 高	(1,250)	12,888
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(2,139)	(1,259)
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)	880	(290)
Total changes of items during the period	当 期 変 動 額 合 計	880	(290)
Balance at the end of current period	当 期 末 残 高	(1,259)	(1,549)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	7,662	7,548
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)	(113)	1,844
Total changes of items during the period	当 期 変 動 額 合 計	(113)	1,844
Balance at the end of current period	当 期 末 残 高	7,548	9,393
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the beginning of current period	当 期 首 残 高	11,043	5,039
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)	(6,004)	15,693
Total changes of items during the period	当 期 変 動 額 合 計	(6,004)	15,693
Balance at the end of current period	当 期 末 残 高	5,039	20,732

(¥ Million)

Item	科目 (Japanese)	FY 2010	FY 2011
		Ended Mar. 31, 2011	Ended Mar. 31, 2012
Subscription rights to shares	新株予約権		
Balance at the beginning of current period	当期首残高	-	108
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	122
Total changes of items during the period	当期変動額合計	108	122
Balance at the end of current period	当期末残高	108	231
Total net assets	純資産合計		
Balance at the beginning of current period	当期首残高	571,782	589,190
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	(9,831)	(9,654)
Net income	当期純利益	38,125	36,007
Purchase of treasury stock	自己株式の取得	(5,114)	(6,121)
Disposal of treasury stock	自己株式の処分	11	4,985
Reversal of revaluation reserve for land	土地再評価差額金の取崩	113	38
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)	(5,895)	15,816
Total changes of items during the period	当期変動額合計	17,408	41,072
Balance at the end of current period	当期末残高	589,190	630,262

SUPPLEMENTARY INFORMATION
For Fiscal Year 2011
(Ended March 31, 2012)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income <Consolidated>

- Ordinary profit increased by ¥1.6 billion to ¥66.9 billion, and Net income increased by ¥0.1 billion to ¥40.7 billion compared with the previous fiscal year.
- Major increase and decrease factors for the fiscal year 2011 were the Gain on negative goodwill of the share exchange which made Chibagin Securities a wholly-owned subsidiary, and the Impact of changes in the effective tax rate stemming from changes in Corporate Tax Law, etc. However, Ordinary profit and Net income have increased for three successive fiscal years.

(¥ Billion)					
	(Japanese)	FY 2011 ended			FY 2010 ended
		Mar. 31, 2012 (a)	(a-b)	(a-b)/b	Mar. 31, 2011 (b)
Ordinary profit	経 常 利 益	66.9	1.6	2.4%	65.3
Net income	当 期 純 利 益	40.7	0.1	0.3%	40.6
Gain on negative goodwill	負ののれん発生益	3.4	3.4		-
Impact of changes in the effective tax rate	実効税率変更の影響額	(3.7)	(3.7)		-

(2) Summary of income <Non-consolidated>

- Ordinary profit increased by ¥1.9 billion to ¥61.7 billion and Net income decreased by ¥2.1 billion to ¥36.0 billion.
- Net income, excluding ¥3.2 billion of Impact of changes in the effective tax rate, which is a particular factor in this fiscal year, increased in real terms.

(¥ Billion)					
	(Japanese)	FY 2011 ended			FY 2010 ended
		Mar. 31, 2012 (a)	(a-b)	(a-b)/b	Mar. 31, 2011 (b)
Ordinary profit	経 常 利 益	61.7	1.9	3.3%	59.7
Net income	当 期 純 利 益	36.0	(2.1)	(5.5%)	38.1
Impact of changes in the effective tax rate	実効税率変更の影響額	(3.2)	(3.2)		-
Gains (losses) related to securities	有価証券関係損益	(8.2)	(7.6)		(0.6)
Net credit costs (-)	与信関係費用	2.2	(8.1)		10.3

(3) Capital ratio (BIS guidelines), Loans and Deposits

- Consolidated capital ratio (BIS guidelines) was up by 0.97% to 14.35% and non-consolidated capital ratio was up by 0.87% to 13.63%.
- The balance of loans increased by ¥210.2 billion to ¥7,581.7 billion, and the balance of deposits increased by ¥238.1 billion to ¥9,376.5 billion compared with the previous fiscal year-end.

Capital ratio (BIS guidelines)

	(Japanese)	As of Mar. 31, 2012			As of Mar. 31, 2011
		(a)	(a-b)	(a-b)/b	(b)
Consolidated capital ratio	連 結 自 己 資 本 比 率	14.35%	0.97%		13.37%
Tier 1 capital ratio	T i e r 比 率	12.99%	0.93%		12.05%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	13.63%	0.87%		12.76%
Tier 1 capital ratio	T i e r 比 率	12.33%	0.86%		11.46%

Loans and Deposits (Term-end balance) < Non-consolidated >

(¥ Billion)					
	(Japanese)	As of Mar. 31,			As of Mar. 31,
		2012 (a)	(a-b)	(a-b)/b	2011 (b)
Loans and bills discounted	貸 出 金	7,581.7	210.2	2.8%	7,371.4
Deposits	預 金	9,376.5	238.1	2.6%	9,138.3

2. *Income and Expenses <Non-consolidated >*(1) *Net business income*

- Gross business profit decreased by ¥5.9 billion compared with the previous fiscal year, to ¥153.3 billion, reflecting a decline in investing yield, etc. while Net fees and commissions income increased.
- Expenses increased by ¥0.5 billion compared with the previous fiscal year, to ¥81.2 billion mainly due to the opening of new branches.
- Although Core net business income decreased by ¥3.4 billion compared with the previous fiscal year, it exceeded the projection (¥70.0 billion) and reached ¥71.0 billion.

(¥ Billion)

	(Japanese)	FY 2011 ended			FY 2010 ended
		Mar. 31, 2012 (a)	(a-b)	(a-b)/b	Mar. 31, 2011 (b)
Gross business profits	業 務 粗 利 益	153.3	(5.9)	(3.7%)	159.2
Net interest income	資 金 利 益	134.5	(3.1)		137.6
Net fees and commissions income	役 務 取 引 等 利 益	14.5	0.3		14.1
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	4.4	(0.3)		4.7
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	5.8	1.1		4.6
Trading income	特 定 取 引 利 益	1.4	0.3		1.1
Profit from other business transactions	そ の 他 業 務 利 益	2.7	(3.5)		6.3
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	0.9	(3.0)		3.9
Expenses (-)	経 費	81.2	0.5	0.6%	80.7
Personnel expenses (-)	う ち 人 件 費	41.2	(0.2)		41.5
Non-personnel expenses (-)	う ち 物 件 費	35.8	0.6		35.1
Core net business income	コ ア 業 務 純 益	71.0	(3.4)	(4.6%)	74.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	72.0	(6.4)	(8.2%)	78.4
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	-	0.4		(0.4)
Net business income	業 務 純 益	72.0	(6.9)	(8.7%)	78.9

(Reference) (参考)

Number of Branches	店 舗 数	177	2		175
Branches	本 支 店	160	3		157
Sub-branches	出 張 所	17	(1)		18
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	5	-		5
Number of employees	従 業 員 数	4,308	12		4,296

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

Note 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。

注 2.従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Net income

- Ordinary profit increased by ¥1.9 billion from the previous fiscal year, to ¥61.7 billion.
- Losses related to securities of ¥8.2 billion were recorded, such as Losses on sales of stocks and other securities, so that we could reduce the influence of stock market movements. However, Credit costs decreased by ¥8.1 billion through our active support for customers in improving their financial situation.
- Net income, excluding the impact of changes in the effective tax rate (¥3.2 billion), which is a particular factor this fiscal year, increased by ¥1.0 billion compared with the previous fiscal year, to ¥39.2 billion, maintaining a real increase in profits when compared with the previous fiscal year.

(¥ Billion)

	(Japanese)	FY 2011 ended Mar. 31, 2012 (a)			FY 2010 ended Mar. 31, 2011 (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)	72.0	(6.4)	(8.2%)	78.4
Net transfer to general allowance for loan losses (-) (i)	一般貸倒引当金額 純繰入額	-	0.4		(0.4)
Net business income	業 務 純 益	72.0	(6.9)	(8.7%)	78.9
Non-recurrent income and losses	臨 時 損 益	(10.2)	8.9		(19.1)
Disposal of non-performing loans (-) (ii)	うち不良債権処理額	2.2	(14.0)		16.2
Reversal of allowance for loan losses	うち貸倒引当金戻入益	4.9	4.9		-
Recoveries of written-off claims	うち償却債権取立益	3.2	3.2		-
Gains (losses) related to stocks, etc.	うち株式等関係損益	(9.2)	(4.6)		(4.5)
Losses on sales of stocks and other securities (-)	うち株式等売却損	8.6	7.2		1.4
Ordinary profit	経 常 利 益	61.7	1.9	3.3%	59.7
Extraordinary income (loss)	特 別 損 益	(0.7)	(5.1)		4.3
Recoveries of written-off claims (iii)	うち償却債権取立益	-	(5.4)		5.4
Net income	当 期 純 利 益	36.0	(2.1)	(5.5%)	38.1
(Reference: Net income excluding impact of changes in tax rate)	(参考：税率影響 除く当期純利益)	39.2	1.0	2.8%	38.1

Gains (losses) related to securities	有価証券関係損益	(8.2)	(7.6)		(0.6)
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Net credit costs (-) (i) + (ii) - (iii)	与信関係費用	2.2	(8.1)		10.3
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Note: "Reversal of allowance for loan losses" and "Recoveries of written-off claims" include "Disposal of nonperforming loans" of "Non-recurrent income and losses" based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Guidance No.14).

注。「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第14号)に基づき、当期の「貸倒引当金戻入益」及び「償却債権取立益」は「臨時損益」中の「不良債権処理額」に含めて計上しております。

3. Management Indices <Non-consolidated>

		(Japanese)	FY 2011 ended Mar. 31, 2012 (a)			FY 2010 ended Mar. 31, 2011 (b)
				(a-b)		
Overhead ratio (OHR) *1		O H R	53.48%	1.32%		52.15%
Return on average total assets (ROA) *2		R O A	0.34%	(0.03%)		0.37%
Return on equity (ROE) *3		R O E	5.90%	(0.66%)		6.56%

*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.)

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

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

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥210.2 billion from the previous fiscal year-end, to ¥7,581.7 billion. Loans for small and medium-sized enterprises and housing loans increased by ¥107.2 billion and ¥112.9 billion respectively from the previous fiscal year-end.
- The balance of Deposits increased by ¥238.1 billion from the previous fiscal year-end, to ¥9,376.5 billion mainly due to an increase in personal deposits.
- Insurance premiums of personal annuities, etc. increased steadily by ¥61.8 billion from the previous fiscal year, to ¥194.9 billion, whilst the balance of investment trusts decreased by ¥72.2 billion from the previous fiscal year-end, to ¥389.6 billion.

(1) Loans and Deposits (Term-end balance)

		(¥ Billion)		
		As of Mar. 31, 2012		As of Mar. 31, 2011
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	7,581.7	210.2	7,371.4
Domestic operations	国内向け貸出	7,505.1	183.9	7,321.1
Corporate loans	事業者向け貸出	4,466.6	70.6	4,396.0
Small and medium-sized enterprises (i)	うち中小企業向け貸出	3,226.6	107.2	3,119.3
Consumer loans (ii)	消費者ローン	2,750.6	107.1	2,643.5
Housing loans	うち住宅ローン	2,658.6	112.9	2,545.6
Public sectors	公共向け貸出	287.8	6.2	281.5
In Chiba Prefecture	うち県内向け貸出	5,672.9	118.9	5,554.0
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	5,977.2	214.3	5,762.9
[Ratio]	(中小企業等貸出比率)	[79.64%]	[0.92%]	[78.71%]
Overseas operations	海外向け貸出	76.5	26.2	50.2
Deposits	預 金	9,376.5	238.1	9,138.3
Domestic operations	国内	9,275.5	251.8	9,023.7
In Chiba Prefecture	うち県内	8,980.7	224.9	8,755.8
Personal Deposits	うち個人	7,182.9	183.6	6,999.2
Overseas operations	海外店等	100.9	(13.7)	114.6

(Reference) (参考)

New housing loans 住宅ローン実行額

		(¥Billion)		
		FY 2011 ended Mar. 31, 2012		FY 2010 ended Mar. 31, 2011
		(a)	(a-b)	(b)
New housing loans	住宅ローン実行額	328.1	14.7	313.3

Investment trusts and Personal annuities 投資信託等

		(¥ Billion)		
		As of Mar. 31, 2012		As of Mar. 31, 2011
		(a)	(a-b)	(b)
Balance of investment trusts	投資信託残高	389.6	(72.2)	461.9
Personal investors	うち個人	382.5	(71.6)	454.2
Stock investment trusts	うち株式投資信託	383.0	(71.4)	454.5

		(¥Billion)		
		FY 2011 ended Mar. 31, 2012		FY 2010 ended Mar. 31, 2011
		(a)	(a-b)	(b)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	194.9	61.8	133.1

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012		As of Mar. 31, 2011
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,091.8	169.1	1,922.6
Government bonds	国 債	1,058.7	192.5	866.2
Stocks	株 式	130.4	(6.7)	137.2
Corporate bonds and others	社 債 他	654.0	(19.4)	673.5
Foreign currency securities	外 貨 建 有 価 証 券	248.5	2.8	245.6
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.7 years	(0.0 year)	3.8 years

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

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

注1 評価損益を除いた取得原価で表示しております。

注2 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated >

■ Disclosed claims under the Financial Reconstruction Law was ¥160.1 billion. The non-performing loan ratio was 2.08% and remained at a low level.

■ The coverage ratio, including allowances, was 72.1% for total disclosed claims, 76.0% for doubtful claims, and 55.5% 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, 2012		As of Mar. 31, 2011
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	23,550	4,258	19,291
Doubtful Claims	危 険 債 権	78,393	10,248	68,144
Substandard Claims	要 管 理 債 権	58,241	(208)	58,449
Total	合 計	160,185	14,299	145,886
Normal Claims	正 常 債 権	7,540,324	191,235	7,349,088
Total Claims Outstandings*	総 与 信 残 高	7,700,510	205,535	7,494,975
Non-performing loan ratio	不 良 債 権 比 率	2.08%	0.13%	1.94%
Coverage ratio	保 全 率	72.1%	1.4%	70.6%

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

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

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

(¥ Million)

	(Japanese)	Claim amount	Collateral/ Guarantees	Allowance for loan losses	Allowance Ratio*2	Coverage ratio
		(a)	(b)	(c)	c/(a-b)	(b+c)/a
		債権額	担保・保証	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	23,550	21,389	2,161	100.0%	100.0%
Doubtful Claims	危 険 債 権	78,393	49,229	10,385	35.6%	76.0%
Substandard Claims	要 管 理 債 権	58,241	*1 23,125	9,212	26.2%	55.5%
Total	合 計	160,185	93,744	21,758	32.7%	72.1%

Note 1: Approximate data

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

注1 概算数値

注2 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2012, ending March 31, 2013, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2012, ending Mar. 31, 2013	
		For the six months ending Sep. 30, 2012	
Ordinary profit	経 常 利 益	36.5	69.0
Net income	当 期 (中 間) 純 利 益	22.5	42.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2012, ending Mar. 31, 2013	
		For the six months ending Sep. 30, 2012	
Core net business income	コ ア 業 務 純 益	35.0	71.0
Ordinary profit	経 常 利 益	34.0	64.0
Net income	当 期 (中 間) 純 利 益	21.5	40.0

<Cash dividend>

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

II. Financial Data

1. Income and Expenses

< Non-consolidated >

(¥ Million)

	(Japanese)	FY 2011 ended Mar. 31, 2012 (a)	(a-b)	FY 2010 ended Mar. 31, 2011 (b)
Gross business profits	業 務 粗 利 益	153,300	(5,960)	159,260
Domestic gross business profits	国 内 業 務 粗 利 益	147,990	(5,535)	153,526
Net interest income	資 金 利 益	131,430	(3,323)	134,754
Net fees and commissions income	役 務 取 引 等 利 益	14,145	300	13,844
Net trading income	特 定 取 引 利 益	1,398	377	1,020
Profit from other business transactions	そ の 他 業 務 利 益	1,016	(2,889)	3,906
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	629	(2,853)	3,483
International gross business profits	国 際 業 務 粗 利 益	5,309	(424)	5,734
Net interest income	資 金 利 益	3,125	191	2,934
Net fees and commissions income	役 務 取 引 等 利 益	371	99	271
Net trading income	特 定 取 引 利 益	47	(76)	123
Profit from other business transactions	そ の 他 業 務 利 益	1,765	(638)	2,404
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	305	(172)	478
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) ()	81,293	516	80,776
Personnel expenses (-)	人 件 費 ()	41,267	(233)	41,501
Non-personnel expenses (-)	物 件 費 ()	35,835	660	35,174
Taxes (-)	税 金 ()	4,191	90	4,100
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	72,006	(6,477)	78,484
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 引 当 金 純 繰 入 額 ()	— (7,991)	455	(455)
Core net business income	コ ア 業 務 純 益	71,071	(3,451)	74,522
Net business income	業 務 純 益	72,006	(6,932)	78,939
Non-recurrent income and losses	臨 時 損 益	(10,238)	8,914	(19,153)
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 ()	2,222	(14,056)	16,278
Written-off of loans (-)	貸 出 金 償 却 ()	9,626	(1,790)	11,416
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 ()	— 3,053	(3,808)	3,808
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 ()	(88)	(155)	67
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 ()	871	(113)	985
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	4,937	4,937	-
Recoveries of written off claims	償 却 債 権 取 立 益	3,249	3,249	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(9,218)	(4,625)	(4,593)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	1,202	(516)	1,718
Ordinary profit	経 常 利 益	61,768	1,982	59,786
Extraordinary income (losses)	特 別 損 益	(791)	(5,190)	4,399
Recoveries of written-off claims (iii)	う ち 償 却 債 権 取 立 益	-	(5,452)	5,452
Income before income taxes	税 引 前 当 期 純 利 益	60,977	(3,208)	64,185
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 ()	17,974	(442)	18,417
Income taxes-deferred (-)	法 人 税 等 調 整 額 ()	6,994	(647)	7,642
Total income taxes (-)	法 人 税 等 合 計 ()	24,969	(1,089)	26,059
Net income	当 期 純 利 益	36,007	(2,118)	38,125
Net Credit Costs (-)	(i) + (ii) - (iii) 与 信 関 係 費 用 ()	2,222	(8,148)	10,370

Note: "Reversal of allowance for loan losses" and "Recoveries of written-off claims" include "Disposal of nonperforming loans" of "Non-recurrent income and losses" based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statemet No.14).

注。「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第14号)に基づき、当期の「貸倒引当金戻入益」及び「償却債権取立益」は「臨時損益」中の「不良債権処理額」に含めて計上しております。

< Consolidated >

(¥ Million)

	(Japanese)	FY 2011 ended Mar. 31, 2012 (a)	(a-b)	FY 2010 ended Mar. 31, 2011 (b)
Consolidated gross profits	連結粗利益	164,629	(6,570)	171,199
Net interest income	資金利益	134,904	(3,435)	138,340
Net fees and commissions income	役務取引等利益	24,951	23	24,927
Net trading income	特定取引利益	1,987	372	1,614
Profit from other business transactions	その他業務利益	2,785	(3,531)	6,317
General and administrative expenses (-)	営業経費 ()	88,381	364	88,017
Loan charge-off and reserve expenses (-) (i)	貸倒償却引当費用 ()	5,651	(13,347)	18,998
Written-off of loans (-)	貸出金償却 ()	10,205	(1,917)	12,123
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額 ()	6,210	(6,170)	6,170
Net transfer to general allowance for loan losses (-)	一般貸倒引当金繰入額 ()	(8,372)	365	(365)
Losses on sales of non-performing loans (-)	延滞債権等売却損 ()	10	(75)	85
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 ()	871	(113)	985
Reversal of allowance for loan losses	貸倒引当金戻入益	2,161	2,161	-
Recoveries of written off claims	償却債権取立益	3,274	3,274	-
Gains (losses) related to stocks, etc.	株式等関係損益	(9,223)	(4,436)	(4,786)
Equity in earnings of affiliates	持分法による投資損益	119	(27)	146
Others	その他	5,451	(344)	5,796
Ordinary profit	経常利益	66,943	1,603	65,340
Extraordinary income (losses)	特別損益	2,541	(2,285)	4,826
Recoveries of written-off claims (ii)	うち償却債権取立益	-	(5,478)	5,478
Gain on negative goodwill	うち負ののれん発生益	3,408	3,408	-
Income before income taxes and minority interests	税金等調整前当期純利益	69,485	(681)	70,166
Income taxes-current (-)	法人税、住民税及び事業税 ()	20,579	(825)	21,405
Income taxes-deferred (-)	法人税等調整額 ()	7,417	114	7,302
Total income taxes (-)	法人税等合計 ()	27,997	(710)	28,708
Income before minority interests	少数株主損益調整前当期純利益	41,487	29	41,458
Minority interests in income (-)	少数株主利益 ()	716	(130)	847
Net income	当期純利益	40,770	159	40,611

Net Credit Costs (-)	(i) - (ii) 与信関係費用 ()	5,651	(7,869)	13,520
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Consolidated net business income (before transfer to general allowance for loan losses)	連結業務純益 (一般貸引繰入前)	81,779	(7,143)	88,923
Consolidated net business income	連結業務純益	81,779	(7,508)	89,288

Note 1: "Reversal of allowance for loan losses" and "Recoveries of written-off claims" include "Loan charge-off and reserve expenses" based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14).

Note 2: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note 3: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第 14 号)に基づき、当期の「貸倒引当金戻入益」及び「償却債権取立益」は「貸倒償却引当費用」に含めて計上しております。

注 2. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 3. 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 2011 ended		FY 2010 ended
		Mar. 31, 2012 (a)	(a-b)	Mar. 31, 2011 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	72,006	(6,477)	78,484
Per head (in thousands of yen)	職員一人当たり (千円)	17,376	(1,558)	18,934
(2) Net business income	業 務 純 益	72,006	(6,932)	78,939
Per head (in thousands of yen)	職員一人当たり (千円)	17,376	(1,668)	19,044

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

注.職員数は、実動人員（出向人員、臨時雇用および嘱託を除く）の平残。

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

	(Japanese)	FY 2011 ended		FY 2010 ended
		Mar. 31, 2012 (a)	(a-b)	Mar. 31, 2011 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.45%	(0.10%)	1.56%
(1) Average yield on loans and bills discounted (B)	貸出金利回	1.66%	(0.12%)	1.79%
(2) Average yield on securities	有価証券利回	0.84%	(0.07%)	0.91%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.90%	(0.05%)	0.95%
(1) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.05%	(0.03%)	0.08%
(2) Expense ratio	経費率	0.84%	(0.02%)	0.87%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.55%	(0.06%)	0.61%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.61%	(0.10%)	1.71%

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

(¥ Million)

	(Japanese)	FY 2011 ended		FY 2010 ended
		Mar. 31, 2012 (a)	(a-b)	Mar. 31, 2011 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	935	(3,025)	3,961
Gains on sales	売却益	4,128	(631)	4,760
Gains on redemptions	償還益	-	-	-
Losses on sales (-)	売却損 ()	285	(445)	731
Losses on redemptions (-)	償還損 ()	2,889	2,889	-
Write-offs (-)	償却 ()	17	(50)	67
Gains (losses) related to stocks, etc.	株式等関係損益	(9,218)	(4,625)	(4,593)
Gains on sales	売却益	326	(148)	474
Losses on sales (-)	売却損 ()	8,673	7,258	1,414
Write-offs (-)	償却 ()	871	(2,782)	3,653

5. Capital Ratio (BIS Guidelines)

< Consolidated >

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012 (a)			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	14.35%	0.21%	0.97%	14.13%	13.37%
Tier 1 capital ratio	うちTier比率	12.99%	0.17%	0.93%	12.81%	12.05%
(2) Tier 1 capital	T i e r	621.6	16.7	22.2	604.9	599.4
(3) Tier 2 capital	T i e r	86.6	2.8	2.5	83.8	84.1
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	3.1	3.1	3.1	-	-
(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	10.1	(0.0)	(0.0)	10.2	10.2
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	-	73.0	73.0
(4) Deduction from capital	控除項目	21.5	0.1	3.2	21.3	18.2
(5) Total capital (2)+(3)-(4)	自己資本	686.8	19.4	21.5	667.3	665.2
(6) Total risk-weighted assets	リスクアセット	4,785.3	64.1	(187.1)	4,721.2	4,972.4

< Non-consolidated >

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012 (a)			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	13.63%	0.11%	0.87%	13.51%	12.76%
Tier 1 capital ratio	うちTier比率	12.33%	0.10%	0.86%	12.22%	11.46%
(2) Tier 1 capital	T i e r	582.7	21.7	25.5	560.9	557.1
(3) Tier 2 capital	T i e r	86.0	2.6	2.4	83.4	83.6
(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	2.8	2.8	2.8	-	-
(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	10.1	(0.0)	(0.0)	10.2	10.2
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	-	73.0	73.0
(4) Deduction from capital	控除項目	24.8	0.3	3.8	24.4	20.9
(5) Total capital (2)+(3)-(4)	自己資本	643.9	24.0	24.0	619.9	619.9
(6) Total risk-weighted assets	リスクアセット	4,723.9	136.4	(134.4)	4,587.4	4,858.3

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注.自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity <Non-consolidated >

	(Japanese)	FY 2011 ended Mar. 31, 2012 (a)			For the six months ended Sep. 30 2011 (b)	FY 2010 ended Mar. 31, 2011 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	11.80%	(1.01%)	(1.78%)	12.82%	13.59%
Net income basis (Annual)	当期純利益ベース(年率)	5.90%	(1.80%)	(0.66%)	7.70%	6.56%

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 2011 ended Mar. 31, 2012 (a)			For the six months ended Sep. 30 2011 (b)	FY 2010 ended Mar. 31, 2011 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未 残)	9,376.5	278.0	238.1	9,098.4	9,138.3
Domestic	う ち 国 内	9,275.5	259.2	251.8	9,016.2	9,023.7
In Chiba Prefecture	う ち 県 内	8,980.7	242.6	224.9	8,738.1	8,755.8
Personal deposits	う ち 個 人	7,182.9	74.9	183.6	7,107.9	6,999.2
Public sectors	う ち 公 共	531.3	182.5	(2.3)	348.7	533.6
Deposits (Average balance)	預金 (平 残)	9,159.5	(27.4)	337.8	9,186.9	8,821.6
Domestic	う ち 国 内	9,064.2	(32.5)	353.1	9,096.8	8,711.1
In Chiba Prefecture	う ち 県 内	8,787.3	(34.6)	341.1	8,822.0	8,446.2
Loans and bills discounted (Term-end balance)	貸出金 (未 残)	7,581.7	62.9	210.2	7,518.7	7,371.4
Domestic	う ち 国 内	7,505.1	43.6	183.9	7,461.5	7,321.1
In Chiba Prefecture	う ち 県 内	5,672.9	42.8	118.9	5,630.1	5,554.0
Loans and bills discounted (average balance)	貸出金 (平 残)	7,569.1	88.0	287.4	7,481.1	7,281.7
Domestic	う ち 国 内	7,509.1	79.2	269.0	7,429.8	7,240.0
In Chiba Prefecture	う ち 県 内	5,616.9	43.3	122.5	5,573.5	5,494.3

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012 (a)			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国 内 貸 出 金	7,505.1	43.6	183.9	7,461.5	7,321.1
[Excluding loans to public sectors]	(除 公 共 向 け 貸 出)	7,217.3	66.2	177.7	7,151.0	7,039.5
Large enterprises	大 企 業	1,082.7	(44.7)	(24.2)	1,127.4	1,107.0
Mid-sized enterprises	中 堅 企 業	157.2	(11.6)	(12.2)	168.9	169.5
Small and medium-sized enterprises, etc.(B)	中 小 企 業 等	5,977.2	122.6	214.3	5,854.6	5,762.9
Small and medium-sized enterprises	う ち 中 小 企 業	3,226.6	47.4	107.2	3,179.1	3,119.3
Consumer loans	う ち 消 費 者 ロ ー ン	2,750.6	75.1	107.1	2,675.5	2,643.5
Public sectors	公 共	287.8	(22.6)	6.2	310.4	281.5
Small and medium-sized enterprises loans ratio(B/A)	中 小 企 業 等 貸 出 比 率	79.64%	1.17%	0.92%	78.46%	78.71%

Note: In Small and medium-sized enterprises, loans to individual business owners are included.
 注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated >

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012 (a)			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	2,750.6	75.1	107.1	2,675.5	2,643.5
Housing loans	住 宅 ロ ー ン 残 高	2,658.6	77.8	112.9	2,580.8	2,545.6
Other consumer loans	そ の 他 の ロ ー ン 残 高	92.0	(2.6)	(5.8)	94.7	97.9

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

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012		As of Sep. 30, 2011	As of Mar. 31, 2011
		(a)	(a-b) (a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	4,478	1,229 1,272	3,249	3,206
Delinquent Loans	延滞債権額	97,200	11,913 13,348	85,287	83,851
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,686	(1,752) (493)	5,439	4,180
Restructured Loans	貸出条件緩和債権額	54,555	3,063 285	51,491	54,269
Total Risk-Monitored Loans	リスク管理債権合計	159,920	14,453 14,412	145,467	145,507

Total loan balance (Term-end balance)	貸出金残高(未残)	7,581,708	62,997 210,255	7,518,710	7,371,452
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Loans to Bankrupt Borrowers	破綻先債権額	0.05%	0.01% 0.01%	0.04%	0.04%
Delinquent Loans	延滞債権額	1.28%	0.14% 0.14%	1.13%	1.13%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	(0.02%) (0.00%)	0.07%	0.05%
Restructured Loans	貸出条件緩和債権額	0.71%	0.03% (0.01%)	0.68%	0.73%
Total percentage of loan balance	貸出金残高比合計	2.10%	0.17% 0.13%	1.93%	1.97%

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012		As of Sep. 30, 2011	As of Mar. 31, 2011
		(a)	(a-b) (a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	4,095	1,173 1,037	2,921	3,057
Delinquent Loans	延滞債権額	96,771	11,339 12,270	85,431	84,501
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,686	(1,752) (493)	5,439	4,180
Restructured Loans	貸出条件緩和債権額	54,604	3,062 279	51,541	54,325
Total Risk-Monitored Loans	リスク管理債権合計	159,158	13,823 13,093	145,335	146,064

Total loan balance (Term-end balance)	貸出金残高(未残)	7,554,923	61,776 208,779	7,493,147	7,346,143
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Loans to Bankrupt Borrowers	破綻先債権額	0.05%	0.01% 0.01%	0.03%	0.04%
Delinquent Loans	延滞債権額	1.28%	0.14% 0.13%	1.14%	1.15%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	(0.02%) (0.00%)	0.07%	0.05%
Restructured Loans	貸出条件緩和債権額	0.72%	0.03% (0.01%)	0.68%	0.73%
Total percentage of loan balance	貸出金残高比合計	2.10%	0.16% 0.11%	1.93%	1.98%

9. Allowance and Coverage Ratio against Risk-monitored Loans

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012 (a)			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	159,920	14,453	14,412	145,467	145,507
Collateral/guarantees (B)	担保・保証等	93,529	9,257	12,541	84,272	80,988
Allowance for loan losses (C)	貸倒引当金	21,743	2,676	(91)	19,066	21,835
Allowance ratio (C)/(A)	引当率	13.5%	0.4%	(1.4%)	13.1%	15.0%
Coverage ratio (B+C)/(A)	保全率	72.0%	1.0%	1.4%	71.0%	70.6%
As a percentage of total loans	貸出金残高比	2.10%	0.17%	0.13%	1.93%	1.97%

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012 (a)			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	159,158	13,823	13,093	145,335	146,064
Collateral/guarantees (B)	担保・保証等	91,955	8,743	11,371	83,212	80,583
Allowance for loan losses (C)	貸倒引当金	22,294	2,618	(200)	19,675	22,494
Allowance ratio (C)/(A)	引当率	14.0%	0.4%	(1.3%)	13.5%	15.4%
Coverage ratio (B+C)/(A)	保全率	71.7%	0.9%	1.2%	70.7%	70.5%
As a percentage of total loans	貸出金残高比	2.10%	0.16%	0.11%	1.93%	1.98%

10. Disclosed Claims under the Financial Reconstruction Law

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012 (a)			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (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	23,550	3,079	4,258	20,470	19,291
Doubtful Claims	危険債権	78,393	10,049	10,248	68,344	68,144
Substandard Claims	要管理債権	58,241	1,310	(208)	56,930	58,449
Total	合計	160,185	14,439	14,299	145,745	145,886

Normal Claims	正常債権	7,540,324	59,161	191,235	7,481,163	7,349,088
Total Claims*	総与信残高	7,700,510	73,601	205,535	7,626,909	7,494,975
Non-performing loan ratio	不良債権比率	2.08%	0.16%	0.13%	1.91%	1.94%

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

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

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

(¥ Million)

	(Japanese)	As of Mar. 31, 2012			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
		(a)	(a-b)	(a-c)		
Total coverage (A)	保 全 額	115,503	11,917	12,382	103,585	103,120
Allowance for loan losses	貸 倒 引 当 金	21,758	2,675	(195)	19,082	21,953
Value covered by collateral and guarantees	担 保 ・ 保 証 等	93,744	9,241	12,577	84,502	81,166
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	160,185	14,439	14,299	145,745	145,886
Coverage ratio (A)/(B)	保 全 率	72.1%	1.0%	1.4%	71.0%	70.6%

(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, 2012			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
		(a)	(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	4,499	1,205	1,254	3,294	3,245
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	19,050	1,873	3,004	17,176	16,045
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	78,393	10,049	10,248	68,344	68,144
Assets Requiring Caution (D)	要 注 意 先 債 権	1,369,016	4,547	60,407	1,364,469	1,308,609
Substandard Assets	要 管 理 先 債 権	71,721	3,408	2,435	68,312	69,285
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	58,241	1,310	(208)	56,930	58,449
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	1,297,294	1,138	57,971	1,296,156	1,239,323
Normal Assets (E)	正 常 先 債 権	6,229,549	55,924	130,620	6,173,625	6,098,929
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	7,700,510	73,601	205,535	7,626,909	7,494,975

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

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

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations fell into General allowance or Specific allowance, depending on the Classification under Self-Assessment.

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。

(2) Breakdown of allowance for loan losses

< Non-consolidated >

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	39.2	3.4	(8.2)	35.8	47.4
General allowance	一般貸倒引当金	25.9	1.3	(7.9)	24.5	33.8
Specific allowance	個別貸倒引当金	13.3	2.1	(0.2)	11.2	13.5
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, 2012			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
		(a)	(a-b)	(a-c)		
Normal Assets	正常先債権	5,977.9	79.6	117.6	5,898.3	5,860.3
Assets Requiring Caution	要注意先債権	1,366.3	5.1	62.8	1,361.1	1,303.4
Substandard Assets	要管理先債権	71.6	3.3	2.3	68.3	69.2
Other Assets Requiring Caution	その他要注意先債権	1,294.6	1.8	60.4	1,292.8	1,234.2

< Consolidated >

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012			As of Sep. 30, 2011 (b)	As of Mar. 31, 2011 (c)
		(a)	(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	50.1	2.9	(8.6)	47.1	58.7
General allowance	一般貸倒引当金	32.1	1.0	(8.3)	31.0	40.5
Specific allowance	個別貸倒引当金	17.9	1.9	(0.2)	16.0	18.2
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012		As of Sep. 30, 2011		As of Mar. 31, 2011	
		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)	7,505.1	100.00%	7,461.5	100.00%	7,321.1	100.00%
Manufacturing	製造業	679.2	9.05%	703.6	9.43%	700.7	9.57%
Agriculture and forestry	農業, 林業	8.2	0.11%	7.8	0.11%	7.9	0.11%
Fishery	漁業	0.8	0.01%	0.8	0.01%	0.9	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	13.7	0.18%	15.3	0.21%	15.9	0.22%
Construction	建設業	288.5	3.85%	293.6	3.93%	296.2	4.05%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	21.6	0.29%	20.1	0.27%	18.9	0.26%
Information and communications	情報通信業	52.9	0.71%	46.4	0.62%	44.1	0.60%
Transport and postal service	運輸業, 郵便業	222.1	2.96%	223.3	2.99%	215.9	2.95%
Wholesale and retail trade	卸売業, 小売業	702.5	9.36%	701.3	9.40%	692.8	9.46%
Finance and insurance	金融業, 保険業	308.9	4.12%	331.1	4.44%	334.8	4.57%
Real estate and leasing	不動産業, 物品賃貸業	1,758.0	23.42%	1,719.3	23.04%	1,676.7	22.90%
Real estate	不動産業	1,582.4	21.08%	1,541.8	20.66%	1,512.9	20.66%
Real estate rental and management	不動産賃貸業・管理業	1,363.3	18.16%	1,321.2	17.71%	1,290.5	17.62%
Real estate trading, etc.	不動産取引業等	219.0	2.92%	220.6	2.95%	222.3	3.04%
Leasing	物品賃貸業	175.5	2.34%	177.4	2.38%	163.8	2.24%
Medical, welfare and other services	医療, 福祉その他サービス業	465.4	6.20%	468.3	6.28%	456.4	6.24%
Government, local public sector	国・地方公共団体	220.2	2.93%	241.5	3.24%	202.2	2.76%
Others (mainly consumer loans)	その他(個人)	2,762.4	36.81%	2,688.4	36.03%	2,657.1	36.30%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012		As of Sep. 30, 2011		As of Mar. 31, 2011	
		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)	159.9	100.00%	145.4	100.00%	145.5	100.00%
Manufacturing	製造業	10.9	6.85%	8.0	5.51%	7.3	5.04%
Agriculture and forestry	農業, 林業	0.5	0.32%	0.7	0.50%	0.8	0.58%
Fishery	漁業	0.0	0.02%	0.0	0.03%	0.0	0.03%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.2	0.15%	-	-	-	-
Construction	建設業	13.4	8.43%	10.4	7.20%	11.5	7.95%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	1.3	0.85%	0.6	0.45%	0.5	0.35%
Transport and postal service	運輸業, 郵便業	11.9	7.47%	12.1	8.34%	12.0	8.29%
Wholesale and retail trade	卸売業, 小売業	20.3	12.75%	17.8	12.28%	18.9	13.00%
Finance and insurance	金融業, 保険業	0.4	0.28%	0.4	0.33%	0.4	0.33%
Real estate and leasing	不動産業, 物品賃貸業	52.3	32.76%	48.3	33.24%	48.4	33.31%
Real estate	不動産業	52.2	32.69%	48.2	33.15%	48.3	33.21%
Real estate rental and management	不動産賃貸業・管理業	48.8	30.55%	44.9	30.92%	45.3	31.14%
Real estate trading, etc.	不動産取引業等	3.4	2.14%	3.2	2.23%	3.0	2.07%
Leasing	物品賃貸業	0.1	0.07%	0.1	0.09%	0.1	0.10%
Medical, welfare and other services	医療, 福祉その他サービス業	17.5	10.97%	15.1	10.39%	14.9	10.25%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	30.6	19.15%	31.6	21.73%	30.3	20.87%

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,			As of Sep. 30,	As of Mar. 31,
		2012	(a-b)	(a-c)	2011	2011
		(a)			(b)	(c)
China	中国	1.8	0.8	0.8	0.9	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.0	0.2	(0.2)	0.8	1.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.4	0.0	(0.3)	0.3	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	3.5	0.5	1.9	3.0	1.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.1	(0.0)	(0.1)	0.1	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	0.3	0.0	(0.0)	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.9	0.8	0.8	1.0	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.4	0.0	0.4	0.3	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.2	(0.1)	0.1	0.3	0.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	10.0	2.4	3.4	7.5	6.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

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

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

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

(2) Gains and losses on valuation

< Non-consolidated >

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012 (a)					As of Sep. 30, 2011 (b)			As of Mar. 31, 2011 (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	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	19.8	22.2	22.1	41.4	21.6	(2.4)	32.2	34.7	(2.3)	36.1	38.4
	Stocks 株式	11.8	11.2	7.5	23.7	11.8	0.6	15.5	14.9	4.3	21.3	16.9
	Bonds 債券	12.9	0.3	5.6	14.5	1.6	12.6	14.6	2.0	7.3	13.5	6.2
	Others その他	(5.0)	10.6	8.9	3.1	8.1	(15.7)	2.0	17.7	(14.0)	1.2	15.2
	Foreign Bonds うち外国債券	0.8	0.9	2.8	2.3	1.4	(0.0)	1.9	1.9	(2.0)	1.1	3.1
Total	合計	19.7	22.2	22.1	41.4	21.7	(2.5)	32.3	34.8	(2.3)	36.2	38.5

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

Note 2: Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

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

< Consolidated >

(¥ Billion)

	(Japanese)	As of Mar. 31, 2012 (a)					As of Sep. 30, 2011 (b)			As of Mar. 31, 2011 (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	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	20.3	22.5	22.2	42.1	21.8	(2.2)	32.7	34.9	(1.9)	36.6	38.6
	Stocks 株式	12.4	11.6	7.6	24.4	11.9	0.8	16.0	15.1	4.7	21.8	17.1
	Bonds 債券	12.9	0.3	5.6	14.5	1.6	12.6	14.6	2.0	7.3	13.5	6.2
	Others その他	(5.0)	10.6	8.9	3.1	8.2	(15.7)	2.0	17.7	(14.0)	1.2	15.2
	Foreign Bonds うち外国債券	0.8	0.9	2.8	2.3	1.4	(0.0)	1.9	1.9	(2.0)	1.1	3.1
Total	合計	20.2	22.6	22.3	42.1	21.8	(2.3)	32.7	35.0	(2.0)	36.7	38.7

Note 1: Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

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

16. Others

(1) Retirement benefit

(a) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2011
Retirement benefit obligation [Discount rate]	退職給付債務 (割引率)	68,353 [2.0%]	66,100 [2.0%]
Plan assets at fair value	年金資産	41,293	39,459
Unrecognized actuarial gain or loss [Amortization period]	未認識数理計算上の差異 償却年数	10,908 [10 years]	9,888 [10 years]
Prepaid pension cost	前払年金費用	(2,859)	(1,995)
Provision for retirement benefits	退職給付引当金	19,011	18,747

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2011
Projected benefit obligation	退職給付債務	68,906	66,623
Plan assets at fair value	年金資産	41,326	39,491
Unrecognized actuarial gain or loss	未認識数理計算上の差異	10,908	9,888
Prepaid pension cost	前払年金費用	(2,859)	(1,995)
Provision for retirement benefits	退職給付引当金	19,531	19,238

(b) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2011
Retirement benefit cost	退職給付費用	3,637	3,669
Service cost	勤務費用	1,849	1,870
Interest cost	利息費用	1,322	1,294
Expected return on plan assets	期待運用収益	(1,381)	(1,359)
Amortization of actuarial gain or loss	数理計算上の差異の 費用処理額	1,847	1,863

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2011
Retirement benefit cost	退職給付費用	3,721	3,746

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012	As of Sep. 30, 2011	As of Mar. 31, 2011
Allowance for loan losses	貸倒引当金	21,353	22,058	26,592
Provision for retirement benefits	退職給付引当金	6,809	7,622	7,573
Write-offs of securities	有価証券償却	982	1,132	2,165
Valuation difference on available-for-sale securities	その他有価証券 評価差額金	-	1,062	1,060
Others	その他	6,830	8,105	8,761
Subtotal of deferred tax assets (i)	繰延税金資産小計	35,975	39,980	46,154
Valuation allowance (ii)	評価性引当額	(1,021)	(2,099)	(3,405)
Total of deferred tax assets (i)+(ii) (iii)	繰延税金資産合計	34,954	37,881	42,749
Valuation difference on available-for-sale securities	その他有価証券 評価差額金	6,911	-	-
Prepaid pension cost	前払年金費用	981	881	699
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	18	-	-
Total deferred tax liabilities (iv)	繰延税金負債合計	7,911	881	699
Net deferred tax assets (iii)-(iv)	繰延税金資産の純額	27,043	36,999	42,049

< Consolidated >

(¥ Million)

	(Japanese)	As of Mar. 31, 2012	As of Sep. 30, 2011	As of Mar. 31, 2011
Net deferred tax assets	繰延税金資産の純額	34,392	45,208	49,839

17. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2012, ending Mar. 31, 2013	
		For the six months ending Sep. 30, 2012	
Gross business profits	業 務 粗 利 益	77.5	155.0
Net interest income	資 金 利 益	67.2	134.0
Net fees and commissions income	役 務 取 引 等 利 益	7.2	15.0
Trading income	特 定 取 引 利 益	1.0	2.0
Profit from other business transactions	そ の 他 業 務 利 益	2.1	4.0
Expenses	経 費	42.0	83.0
Core net business income	コ ア 業 務 純 益	35.0	71.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35.5	72.0
Ordinary profit	経 常 利 益	34.0	64.0
Net income	当 期 (中 間) 純 利 益	21.5	40.0

Net credit costs	与 信 関 係 費 用	3.5	10.0
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< Consolidated >

(¥ Billion)

	(Japanese)	FY 2012, ending Mar. 31, 2013	
		For the six months ending Sep. 30, 2012	
Ordinary profit	経 常 利 益	36.5	69.0
Net income	当 期 (中 間) 純 利 益	22.5	42.0

Cash dividends per share	1 株 当 た り 配 当 額	5.50	11.00
Dividend payout ratio	配 当 性 向	21.3%	22.8%

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