

INTERIM FINANCIAL RESULTS
for Fiscal 2002
(ended September 30, 2002)

THE CHIBA BANK, LTD.

**Interim Financial Results for Fiscal 2002
ended September 30, 2002**

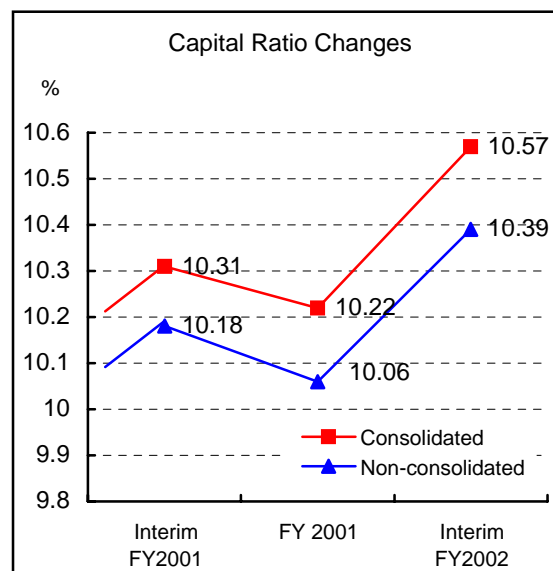
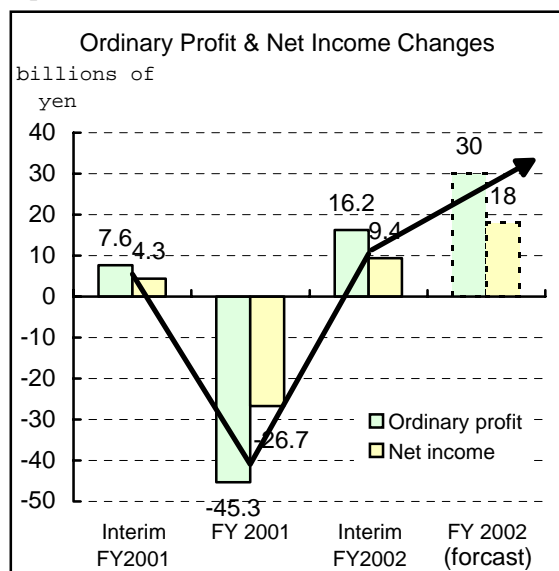
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I. Highlights of Interim Financial Results

1. Summary

- Net business income, which reflects a bank's profitability, recorded ¥35.8 billion, and Net business income (before transfer to general reserve for possible loan losses) was ¥36.8 billion.
- In spite of write-offs of impairment losses on some investment securities due to a drastic decline in stock prices, the Bank posted an Ordinary profit of ¥16.2 billion, and a Net income of ¥9.4 billion.
- The consolidated capital ratio (BIS guidelines) was 10.57 percent, and the non-consolidated capital ratio was 10.39 percent. In comparison with March 31, 2002, it improved by 0.35 percent due to the increase in profits.



(1) Summary of income

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			For the six months ended Sep. 30, 2001 (b)
		(a-b)	(a-b)/b	(a-b)/b	
Ordinary income	経 常 収 益	90.9	(4.9)	(5.2%)	95.9
Net business income	業 務 純 益	35.8	(0.3)	(0.8%)	36.1
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	36.8	2.2	6.5%	34.5
Ordinary profit	経 常 利 益	16.2	8.5	112.3%	7.6
Net income	中 間 純 利 益	9.4	5.1	120.5%	4.3

(billions of yen)

(2) Capital ratio (BIS guidelines)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
		(a-b)	(a-c)	(a-c)		
Consolidated capital ratio	連結自己資本比率	10.57%	0.35%	0.26%	10.22%	10.31%
Tier I Ratio	T i e r 比 率	6.81%	0.25%	(0.44%)	6.56%	7.26%
Non-consolidated capital ratio	単体自己資本比率	10.39%	0.33%	0.21%	10.06%	10.18%
Tier I Ratio	T i e r 比 率	6.63%	0.28%	(0.41%)	6.35%	7.05%

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥2.2 billion from the corresponding period of the previous year, to ¥36.8 billion. This increase was derived from a ¥1.3 billion increase in gross business profit and a ¥0.9 billion reduction in expenses.
- Domestic gross business profit increased by ¥0.4 billion from the corresponding period of the previous year as an increase in Fees and commissions made up for the decrease in net interest income due to the reduction in interest rate on loans and bonds. International gross business profit increased by ¥0.8 billion owing to a rise in foreign exchange profit and net interest income.
- Of Expenses, personnel expenses declined by ¥0.8 billion, due to workforce reductions. Non-personnel expenses stayed the same as the corresponding period of the previous year, due to an increase in the deposit insurance and depreciation expenses, in spite of successful expense reductions of ¥0.7 billion from computerization and streamlining efforts.
- Net business income decreased ¥0.3 billion from the corresponding period of the previous year, to ¥35.8 billion.

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			For the six months ended Sep. 30, 2001 (b)
		(a-b)	(a-b)/b	(billions of yen)	
Gross business profit	業務粗利益	74.3	1.3	1.7%	73.0
Domestic gross business profit	国内業務粗利益	72.0	0.4		71.5
Net interest income	資金利益	62.6	(2.1)		64.8
Fees and commissions	役務取引等利益	6.8	0.7		6.0
Trading income	特定取引利益	0.4	0.2		0.2
Profit from other business transactions	その他業務利益	2.0	1.5		0.4
International gross business profit	国際業務粗利益	2.3	0.8		1.4
Expenses	経費	37.5	(0.9)	(2.4%)	38.4
Personnel expenses	人件費	19.3	(0.8)		20.2
Non-personnel expenses	物件費	16.3	0.0		16.2
less deposit insurance and depreciation	うち預金保険料・減価償却費等除き	9.7	(0.7)		10.5
Taxes	税金	1.9	(0.0)		1.9
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	36.8	2.2	6.5%	34.5
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金純繰入額	0.9	2.5		(1.5)
Net business income	業務純益	35.8	(0.3)	(0.8%)	36.1

Number of employees	従業員数	4,207	(182)	(4.1%)	4,389
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Transferred employees are included and temporary staff and part-time employees are excluded in the above figures.

(2) Ordinary profit and net income

- Write-offs of impairment losses on non-performing loans and securities were carried out, with the Net business income being appropriated to them.
- The amount of non-performing loan disposals totalled ¥16.2 billion, as anticipated at the beginning of the interim fiscal period ended September 30, 2002, a decrease of ¥3.3 billion from the corresponding period of the previous year as Chiba Bank strengthened the evaluation of assets in its portfolio through the conservative application of internal assessment standards in the previous interim period.
- Deteriorating stock market conditions resulted in impairment losses on securities totalling ¥3.4 billion.
- Thus, the Bank registered ¥16.2 billion of Ordinary profit and ¥9.4 billion of Net income.

(billions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			For the six months ended Sep. 30, 2001 (b)
			(a-b)	(a-b)/b	
Net business income	業 務 純 益	35.8	(0.3)	(0.8%)	36.1
Disposal of non-performing loans	不良債権処理額	16.2	(3.3)	(16.8%)	19.5
Write-offs of securities	株式等償却額	3.4	(4.5)	(57.2%)	7.9
Retirement benefit expenses (non-recurrent expenses)	退職給付費用 (臨時費用処理分)	2.4	0.1	6.4%	2.3
Ordinary Profit	經 常 利 益	16.2	8.5	112.3%	7.6
Net income	中 間 純 利 益	9.4	5.1	120.5%	4.3

(Reference) Impairment loss write-off criteria

1. Issues with a valuation loss rate of 50 percent or higher: All issues.
2. Issues with a loss rate of 30 percent or higher, and lower than 50 percent: All issues likely to become bankrupt, and issues whose market values were judged to be other than temporary.

3. Management Indices

- Efforts to strengthen earnings capabilities and reduce operating expenses resulted in an overhead ratio (OHR), an indicator of management efficiency, of 52.09 percent. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.85 percent. Chiba Bank's OHR and ROA ranked among the top tier of Japan's regional banks.
- Return on equity (ROE) was 5.68 percent on a net income basis.

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			FY2001 ended Mar. 31, 2002 (b)	For the six months ended Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	52.09%	(1.71%)	(0.94%)	53.80%	53.03%
Return on assets *2	R O A	0.85%	0.01%	(0.00%)	0.84%	0.85%
Net business income ROE *3	業 務 純 益 R O E	21.46%	7.78%	1.55%	13.67%	19.91%
Net profit ROE	当 期 純 利 益 R O E	5.68%	13.37%	3.31%	(7.69%)	2.37%

Expenses

$$*1 \text{ OHR} = \frac{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses} + \text{Expenses}}{\text{Total average assets}} \quad (\text{The lower, the better.})$$

$$*2 \text{ ROA} = \frac{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses}}{\text{Total average assets}}$$

$$*3 \text{ ROE} = \frac{\text{Net business income or Net profit of the current fiscal (interim) term}}{(\text{Total shareholders' equity at the beginning of the period} + \text{Total shareholders' equity at the end of the period})/2}$$

4. Investment and Borrowing

- Amid a continuing weak demand for funds from the business sector, housing loans increased by ¥100.9 billion compared with the same period a year earlier, resulting in an increase of ¥51.5 billion in total loans and bills discounted.
- Deposits from customers in the region, mainly personal deposits, have increased. Sales of investment trusts also increased by ¥41.7 billion from the end of same period a year earlier, resulting in an outstanding balance of ¥150.1 billion, due to implementation of an accumulated investment plan for investment trusts and expansion of a variety of investment trust issues (mutual funds).
- Securities decreased by ¥223.1 billion (before gains or losses on valuation). Investment on Government bonds declined due to the redemption at maturity of short-term bonds/notes, while corporate bonds increased as a result of diversified investment aiming at a higher profit. The average duration to maturity of yen-denominated debt securities was kept short-term, at 3.1 years, with continuous monitoring of the risk of interest rate hikes.

(1) Deposits and loans (Average balance as of the end of the period)

(billions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			FY 2001 ended Mar. 31, 2002 (b)	For the six months ended Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Loans	貸 出 金	5,757.2	7.5	51.5	5,749.7	5,705.6
Consumer Loans	うち消費者ローン	1,563.8	59.9	79.7	1,503.9	1,484.1
Housing Loans	うち住宅ローン	1,400.7	75.2	100.9	1,325.5	1,299.7
Deposits	預 金	7,225.1	264.1	325.8	6,961.0	6,899.3
In Chiba prefecture	う ち 県 内	6,863.9	325.0	374.1	6,538.9	6,489.7
Personal deposits	う ち 個 人	5,336.6	163.2	241.0	5,173.4	5,095.6

(Reference)

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Balance of investment trusts	投 資 信 託 残 高	150.1	41.7	24.6	108.3	125.4
Personal investors	う ち 個 人	144.3	42.0	31.5	102.3	112.8
Stock funds	うち株式投資信託	78.0	55.9	66.4	22.0	11.5

Note: Expansion in the variety of investment funds

Chiba Bank added 2 types of investment trusts, totalling 26 types.

(2) Securities (Outstanding balance as of the end of the period)

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	1,176.1	(223.1)	(278.0)	1,399.2	1,454.1
Government bonds	う ち 国 債	275.4	(253.6)	(337.1)	529.0	612.5
Financing/Treasury Bills	うち短期国債	-	(99.9)	(251.3)	99.9	251.3
Stocks	う ち 株 式	156.9	(6.4)	(37.0)	163.4	194.0
Corporate bonds and others	うち社債他	513.9	63.5	108.4	450.3	405.4
Foreign currency securities	うち外貨建簿記証券	229.7	(26.5)	(12.3)	256.3	242.1
Average duration to maturity of yen bonds	円 貨 債 券 の 平均残存期間	3.1 years	0.4 years	0.8 years	2.6 years	2.2 years
Excluding Financing/Treasury Bills	うち短期国債除き	3.1 years	0.1 years	0.1 years	2.9 years	2.9 years

Note: The above figures do not include the unrealized profit/loss accompanying the introduction of current-value accounting.

5. Assets

- Problem assets disclosed under the Financial Revitalization Law standard decreased by ¥27.0 billion from the previous term-end. The coverage ratio, including the reserve amount, was 87.5 percent for the total disclosed claims, and 86.7 percent for doubtful assets. Thus the possibility of the occurrence of losses in the future is limited.

Problem assets disclosed under the Financial Revitalization Law Standard

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	176.0	(1.6)	(6.6)	177.7	182.6
Doubtful assets	危険債権	134.6	(18.2)	0.3	152.9	134.2
Substandard assets	要管理債権	218.7	(7.0)	97.2	225.8	121.4
Total	合計	529.4	(27.0)	91.0	556.4	438.4

Normal assets	正常債権	5,315.4	(61.9)	(143.8)	5,377.4	5,459.3
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Coverage ratio	保全率	87.5%	(1.2%)	1.6%	88.8%	85.9%
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(Reference) Breakdown of coverage

(billions of yen)

Item	科目 (Japanese only)	Asset amount (a)	Collateral/ Guarantees (b)	Reserve for loan losses (c)	Reserve Ratio *2 c/(a-b)	Coverage ratio (b+c)/a	Comparison to as of Mar. 31, 2002
Doubtful assets	危険債権	134.6	75.1	41.6	70.0%	86.7%	(0.4%)
Substandard assets	要管理債権	218.7	*1 135.0	35.5	42.4%	77.9%	(3.1%)
Total	合計	529.4	264.4	199.0	75.0%	87.5%	(1.2%)

*1: Approximate data

*2: Reserve ratio: Unsecured/non-guaranteed portion as a percentage of the reserve for possible loan losses.

Disclosed claims under the Financial Revitalization Law Standard (After partial direct write-offs)

Chiba Bank does not execute partial direct write-offs. Problem assets disclosed under the Financial Revitalization Law standard would be as follows, if such partial direct write-offs were executed.

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	62.5	(8.6)	(9.7)	71.1	72.3
Doubtful assets	危険債権	134.6	(18.2)	0.3	152.9	134.2
Substandard assets	要管理債権	218.7	(7.0)	97.2	225.8	121.4
Total	合計	415.9	(33.9)	87.8	449.9	328.1

Normal assets	正常債権	5,315.4	(61.9)	(143.8)	5,377.4	5,459.3
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Coverage ratio	保全率	84.1%	(2.0%)	2.9%	86.1%	81.1%
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6. Earnings Projections for Fiscal 2002, ending March 31, 2003

(billions of yen)

Item	科目 (Japanese only)	For Fiscal 2002, ending Mar. 31, 2003
Ordinary income	経 常 収 益	180.0
Net business income	業 務 純 益	70.0
Ordinary profit	経 常 利 益	30.0
Net income	当 期 純 利 益	18.0

Item	科目 (Japanese only)	Annual dividends per share	
		Fiscal year end	
Dividend per share	1 株 当 た り 配 当 金	¥2.50	¥5.00

Summary of Consolidated Financial Information

(billions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			For the six months ended Sep. 30, 2001 (b)
			(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	104.9	(4.9)	(4.5%)	109.9
Ordinary profit	経 常 利 益	15.1	4.5	42.4%	10.6
Net income	中 間 純 利 益	9.1	3.2	54.3%	5.9

Consolidated Earnings Forecast for Fiscal 2002, ending March 31, 2003

(billions of yen)

Item	科目 (Japanese only)	For Fiscal 2002, ending Mar. 31, 2003
Ordinary income	経 常 収 益	205.0
Ordinary profit	経 常 利 益	27.0
Net income	中 間 純 利 益	17.5

II. Consolidated Interim Financial Information

1. Consolidated Interim Balance Sheet

(millions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)	As of Sep. 30, 2001 (b)	(a-b)	As of Mar. 31, 2002 (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	300,045	157,400	142,644	283,298	16,746
Call loans and bills purchased	コールローン及び買入手形	397,000	90,000	307,000	147,000	250,000
Receivables under securities borrowing transactions	債券貸借取引支払保証金	28,739	-	28,739	-	28,739
Commercial paper and other debt purchased	買入金銭債権	599	373	226	413	186
Trading assets	特定取引資産	211,775	198,862	12,913	233,710	(21,935)
Money held in trust	金銭の信託	17,516	10,987	6,529	14,284	3,232
Securities	有価証券	1,182,626	1,455,472	(272,845)	1,406,706	(224,080)
Loans and bills discounted	貸出金	5,682,041	5,717,143	(35,102)	5,752,206	(70,165)
Foreign exchange	外国為替	2,030	2,298	(267)	2,131	(100)
Other assets	その他資産	100,967	172,977	(72,010)	173,751	(72,783)
Premises and equipment	動産不動産	112,756	115,636	(2,880)	116,092	(3,336)
Deferred tax assets	繰延税金資産	111,473	97,503	13,970	116,852	(5,379)
Customers' liabilities for acceptances and guarantees	支払承諾見返	115,929	130,797	(14,868)	128,083	(12,154)
Reserve for possible loan losses	貸倒引当金	(236,249)	(204,270)	(31,978)	(228,682)	(7,566)
Total assets	資産の部合計	8,027,253	7,945,182	82,070	8,145,849	(118,595)
Liabilities:	(負債の部)					
Deposits	預金	7,122,430	6,912,261	210,169	7,196,568	(74,138)
Negotiable certificates of deposit	譲渡性預金	78,950	97,020	(18,069)	53,262	25,688
Call money and bills sold	コールマネー及び売渡手形	6,939	18,029	(11,090)	20,120	(13,181)
Payables under repurchase agreements	売現先勘定	8,999	-	8,999	-	8,999
Payables under securities lending transactions	債券貸借取引受入担保金	47,014	-	47,014	-	47,014
Trading liabilities	特定取引負債	12,188	4,453	7,735	7,685	4,502
Borrowed money	借入金	107,681	120,919	(13,238)	115,773	(8,091)
Foreign exchange	外国為替	505	312	192	350	155
Bonds	社債	45,500	45,500	-	45,500	-
Other liabilities	その他負債	80,571	185,498	(104,927)	182,153	(101,581)
Reserve for employee retirement benefits	退職給付引当金	26,609	22,887	3,721	24,350	2,259
Reserve for possible losses on loans sold	債権売却損失引当金	14,198	23,521	(9,322)	18,460	(4,261)
Other reserves	特別法上の引当金	71	70	1	71	-
Deferred tax liabilities	繰延税金負債	12	20	(7)	13	(1)
Deferred tax liabilities for premises revaluation	再評価に係る繰延税金負債	8,981	9,389	(408)	9,389	(408)
Consolidation difference	連結調整勘定	419	1,238	(819)	829	(409)
Acceptances and guarantees	支払承諾	115,929	130,797	(14,868)	128,083	(12,154)
Total liabilities	負債の部合計	7,677,004	7,571,920	105,084	7,802,611	(125,607)
Minority interest:	(少数株主持分)					
Minority interests in consolidated subsidiaries	少数株主持分	7,599	8,940	(1,341)	8,269	(670)
Shareholders' equity	(資本の部)					
Capital stock	資本金	121,019	-	-	-	-
Capital surplus	資本剰余金	98,178	-	-	-	-
Retained earnings	利益剰余金	106,930	-	-	-	-
Land revaluation excess	土地再評価差額金	12,764	-	-	-	-
Net unrealized gains on other securities	その他有価証券評価差額金	4,956	-	-	-	-
Foreign currency translation adjustments	為替換算調整勘定	501	-	-	-	-
Treasury stock	自己株式	(1,701)	-	-	-	-
Total shareholders' equity:	資本の部合計	342,649	-	-	-	-
Capital stock	資本金	-	121,019	-	121,019	-
Capital surplus	資本準備金	-	98,178	-	98,178	-
Premises revaluation excess	再評価差額金	-	13,344	-	13,344	-
Retained earnings	連結剰余金	-	132,118	-	98,653	-
Net unrealized gains on other securities	その他有価証券評価差額金	-	1,059	-	4,882	-
Foreign currency translation adjustments	為替換算調整勘定	-	43	-	368	-
Subtotal	計	-	365,763	-	336,446	-
Treasury stock	自己株式	-	(1)	-	(39)	-
Parent bank stock held by subsidiaries	子会社の所有する親会社株式	-	(1,439)	-	(1,439)	-
Total shareholders' equity:	資本の部合計	-	364,322	-	334,967	-

Total liabilities, minority interest and shareholders' equity	負債、少数株主持分及び 資本の部合計	8,027,253	7,945,182	82,070	8,145,849	(118,595)
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Amounts less than one million have been omitted.

2. Consolidated Interim Statement of Income

(millions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)	For the six months ended Sep. 30, 2001 (b)	(a-b)	For fiscal year ended Mar. 31, 2002 (Summary)
Ordinary income	経常収益	104,961	109,931	(4,969)	210,408
Interest income	資金運用収益	72,714	81,937	(9,222)	157,149
Interest on loans and discounts	(うち貸出金利息)	62,619	66,984	(4,364)	130,845
Interest and dividends on securities	(うち有価証券利息配当金)	8,632	10,156	(1,524)	19,773
Fees and commissions	役務取引等収益	15,212	12,412	2,800	24,981
Trading income	特定取引収益	490	268	222	897
Other business income	その他業務収益	3,684	1,600	2,084	3,227
Other ordinary income	その他経常収益	12,858	13,711	(853)	24,152
Ordinary expenses	経常費用	89,834	99,304	(9,470)	255,080
Interest expenses	資金調達費用	7,903	16,474	(8,571)	27,378
Interest on deposits	(うち預金利息)	2,976	8,613	(5,637)	14,219
Fees and commissions	役務取引等費用	4,885	4,020	864	8,190
Other business expenses	その他業務費用	349	147	201	57
General and administrative expenses	営業経費	40,725	41,165	(439)	82,604
Other ordinary expenses	その他経常費用	35,970	37,495	(1,525)	136,849
Ordinary profit	経常利益	15,127	10,626	4,500	(44,672)
Extraordinary gains	特別利益	28	1	26	125
Extraordinary losses	特別損失	357	192	165	984
Income before taxes and others	税金等調整前 中間(当期)純利益	14,798	10,436	4,362	(45,531)
Taxes-current	法人税、住民税及び事業税	410	3,190	(2,779)	1,342
Taxes-deferred	法人税等調整額	5,843	1,509	4,333	(20,563)
Minority interests (losses)	少数株主損失	(620)	(201)	(418)	(889)
Net income	中間(当期)純利益	9,165	5,938	3,226	(25,420)

Amounts less than one million have been omitted.

3. Consolidated Interim Statement of Retained Earnings

(millions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)	For the six months ended Sep. 30, 2001 (b)	(a-b)	For the fiscal year ended Mar. 31, 2002
Capital surplus:	(資本剰余金の部)				
Capital surplus balance at beginning of period	資本剰余金期首残高	98,178	-	-	-
Increase in capital surplus	資本剰余金増加高	-	-	-	-
Decrease in capital surplus	資本剰余金減少高	-	-	-	-
Capital surplus at term-end	資本剰余金 中間期末(期末)残高	98,178	-	-	-
Retained earnings:	(利益剰余金の部)				
Retained earnings balance at beginning of period	利益剰余金期首残高	98,653	-	-	-
Increase in retained earnings	利益剰余金増加高	10,376	-	-	-
Increase in retained earnings due to change of the scope of consolidation	連結範囲の変更に伴う 剰余金増加高	631	-	-	-
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金 取崩に伴う剰余金増加高	580	-	-	-
Net (interim) income	中間(当期)純利益	9,165	-	-	-
Decrease in retained earnings	利益剰余金減少高	2,099	-	-	-
Cash dividends paid	配当金	2,099	-	-	-
Retained earnings at term-end	利益剰余金 中間期末(期末)残高	106,930	-	-	-
Consolidated retained earnings balance at beginning of period	連結剰余金期首残高	-	128,324	-	128,324
Increase in consolidated retained earnings	連結剰余金増加高	-	1	-	1
Increase in consolidated retained earnings due to transfer from revaluation accounts	再評価差額金取崩に 伴う剰余金増加高	-	1	-	1
Decrease in consolidated retained earnings	連結剰余金減少額	-	2,145	-	4,250
Cash dividends paid	配当金	-	2,105	-	4,210
Directors' bonuses	役員賞与	-	40	-	40
Net (interim) income	中間(当期)純利益	-	5,938	-	(25,420)
Consolidated retained earnings balance at term-end	連結剰余金 中間期末(期末)残高	-	132,118	-	98,653

Amounts less than one million have been omitted.

4. Consolidated Interim Statement of Cash Flows

(millions of yen)

Item	科目 (Japanese only)	For six months ended Sep. 30, 2002 (a)	For six months ended Sep. 30, 2001 (b)	(a-b)	For fiscal year ended Mar. 31, 2002
I. Cash flows from operating activities	I. 営業活動によるキャッシュ・フロー				
Income before taxes and others	税金等調整前(当期)純利益	14,798	10,436	4,362	(45,531)
Depreciation of premises, equipment and others	減価償却費	2,597	2,290	307	5,069
Amortization of consolidation difference	連結調整勘定償却額	(409)	(409)	-	(819)
Investments accounted for by the equity method	持分法による投資損益	(35)	(53)	18	(92)
Net change in reserve for possible loan losses	貸倒引当金の増加額	3,589	3,604	(15)	28,016
Net change in reserve for possible investment losses	投資損失引当金の増加額	-	(2)	2	(2)
Net change in reserve for possible losses on loans sold	債権売却損失引当金の増加額	(4,261)	(7,243)	2,982	(12,304)
Net change in reserve for employee retirement benefits	退職給付引当金の増加額	2,220	1,601	619	3,063
Interest income	資金運用収益	(72,714)	(81,937)	9,222	(157,149)
Interest expense	資金調達費用	7,903	16,474	(8,571)	27,378
Gains (losses) on investment securities	有価証券関係損益	(1,626)	6,320	(7,947)	30,272
Gains (losses) on money held in trust	金銭の信託の運用損益	67	62	4	(51)
Foreign exchange gains (losses)	為替差損益	55	21	34	(58)
Gains (losses) on disposal of premises and equipment	動産不動産処分損益	356	182	173	851
Net change in trading assets	特定取引資産の純増減	21,935	6,927	15,008	(27,921)
Net change in trading liabilities	特定取引負債の純増減	4,502	(277)	4,780	2,954
Net change in loans and bills discounted	貸出金の純増減	67,197	(108,431)	175,628	(143,494)
Net change in deposits	預金の純増減	(74,021)	132,633	(206,654)	416,941
Net change in negotiable certificates of deposit	譲渡性預金の純増減	25,688	(101,217)	126,905	(144,974)
Net change in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減	(5,091)	(48)	(5,043)	(5,194)
Net change in loaned money (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増減	(17,513)	20,930	(38,444)	25,610
Net change in call loans and bills purchased and others	コールローン等の純増減	(250,186)	48,850	(299,037)	(8,188)
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増額	10,370	-	10,370	-
Net change in call money and bills sold	コールマネー等の純増減	(4,181)	(142)	(4,039)	1,949
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減	(10,540)	-	(10,540)	-
Net change in cash collateral for securities lending transactions	債券貸付取引担保金の純増減	-	(25,369)	25,369	21,725
Net change in foreign exchange (assets)	外国為替(資産)の純増減	100	(4)	105	162
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減	155	53	101	90
Interest received	資金運用による収入	75,594	84,753	(9,158)	162,967
Interest paid	資金調達による支出	(9,103)	(17,196)	8,092	(30,397)
Others	その他	(3,974)	3,534	(7,509)	(46,548)
Subtotal	小計	(216,525)	(3,652)	(212,872)	104,325
Taxes paid	法人税等の支払額	(1,513)	(1,068)	(445)	(202)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(218,038)	(4,720)	(213,317)	104,123
II. Cash flows from investing activities	II. 投資活動によるキャッシュ・フロー				
Purchases of securities	有価証券の取得による支出	(325,173)	(624,926)	299,753	(998,263)
Proceeds from sales of securities	有価証券の売却による収入	298,969	110,427	188,541	183,279
Proceeds from maturity of securities	有価証券の償還による収入	251,298	524,828	(273,529)	856,051
Increase in money held in trust	金銭の信託の増加による支出	(15,942)	(12,465)	(3,477)	(31,637)
Decrease in money held in trust	金銭の信託の減少による収入	12,194	18,579	(6,385)	34,614
Purchases of premises and equipment	動産不動産の取得による支出	(1,623)	(2,073)	450	(7,765)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	2,804	437	2,366	2,228
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	222,527	14,808	207,719	38,507
III. Cash flows from financing activities	III. 財務活動によるキャッシュ・フロー				
Repayment of subordinated borrowings	劣後特約借入金の返済による支出	(3,000)	(17,000)	14,000	(17,000)
Dividends paid	配当金支払額	(2,099)	(2,105)	5	(4,210)
Dividends paid to minority interests	少数株主への配当金支払額	(41)	(82)	41	(82)
Purchase of treasury stocks	自己株式の取得による支出	(32)	-	(32)	(85)
Proceeds from sales of treasury stocks	自己株式の売却による収入	-	4	(4)	53
Net cash provided by financing activities	財務活動によるキャッシュ・フロー	(5,173)	(19,183)	14,009	(21,326)
IV. Effect of exchange rate changes on cash and cash equivalents	IV. 現金及び現金同等物に係る換算差額	(55)	(21)	(34)	58
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(740)	(9,117)	8,377	121,362
VI. Cash and cash equivalents at beginning of period	VI. 現金及び現金同等物の期首残高	277,423	156,060	121,362	156,060
VII. Net change in cash and cash equivalents due to the additional consolidation of subsidiaries	VII. 新規連結に伴う現金及び現金同等物の増加額	2	-	2	-

VIII. Cash and cash equivalents at term-end	VIII.現金及び現金同等物の中 間期末(期末)残高	276,685	146,943	129,742	277,423
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Amounts less than one million have been omitted.

III. Non-consolidated Interim Financial Information

1. Non-consolidated Interim Balance Sheet (summary)

(millions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)	As of Sep. 30, 2001 (b)	(a-b)	As of Mar. 31, 2002 (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	298,124	153,506	144,617	280,499	17,625
Call loans	コールローン	70,000	70,000	-	147,000	(77,000)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	28,735	-	28,735	-	28,735
Bills purchased	買入手形	327,000	20,000	307,000	-	327,000
Commercial paper and other debt purchased	買入金銭債権	599	373	226	413	186
Trading assets	特定取引資産	211,148	198,161	12,987	233,382	(22,233)
Money held in trust	金銭の信託	14,303	6,798	7,505	9,534	4,768
Securities	有価証券	1,184,264	1,455,582	(271,318)	1,407,271	(223,007)
Loans and bills discounted	貸出金	5,682,166	5,709,582	(27,415)	5,749,973	(67,806)
Foreign exchange	外国為替	2,030	2,298	(267)	2,131	(100)
Other assets	その他資産	48,992	119,157	(70,164)	127,262	(78,269)
Premises and equipment	動産不動産	105,932	109,121	(3,189)	109,687	(3,755)
Deferred tax assets	繰延税金資産	108,333	97,316	11,016	115,174	(6,841)
Customers' liabilities for acceptances and guarantees	支払承諾見返	152,148	174,248	(22,099)	171,780	(19,632)
Reserve for possible loan losses	貸倒引当金	(219,978)	(198,882)	(21,096)	(219,814)	(163)
Reserve for possible investment losses	投資損失引当金	(298)	(178)	(120)	(216)	(82)
Total assets	資産の部合計	8,013,503	7,917,087	96,415	8,134,080	(120,577)
Liabilities:	(負債の部)					
Deposits	預金	7,138,847	6,929,722	209,124	7,218,238	(79,391)
Negotiable certificates of deposit	譲渡性預金	78,950	97,020	(18,069)	53,262	25,688
Call money	コールマネー	6,939	18,029	(11,090)	20,120	(13,181)
Payables under repurchase agreements	売現先勘定	8,999	-	8,999	-	8,999
Payables under securities lending transactions	債券貸借取引受入担保金	47,014	-	47,014	-	47,014
Trading liabilities	特定取引負債	12,188	4,434	7,754	7,685	4,502
Borrowed money	借入金	128,618	131,216	(2,597)	131,429	(2,811)
Foreign exchange	外国為替	505	312	192	350	155
Other liabilities	その他負債	53,313	148,115	(94,802)	150,191	(96,878)
Reserve for employee retirement benefits	退職給付引当金	26,009	22,386	3,623	23,814	2,194
Reserve for possible losses on loans sold	債権売却損失引当金	14,198	23,521	(9,322)	18,460	(4,261)
Deferred tax liabilities for premises revaluation	再評価に係る繰延税金負債	8,981	9,389	(408)	9,389	(408)
Acceptances and guarantees	支払承諾	152,148	174,248	(22,099)	171,780	(19,632)
Total liabilities	負債の部合計	7,676,714	7,558,395	118,318	7,804,722	(128,008)
Shareholders' equity:	(資本の部)					
Capital stock	資本金	121,019	-	-	-	-
Capital surplus	資本剰余金	98,178	-	-	-	-
Capital reserve	資本準備金	98,178	-	-	-	-
Retained earnings	利益剰余金	100,104	-	-	-	-
Legal earned reserve	利益準備金	50,930	-	-	-	-
Voluntary reserve	任意積立金	36,971	-	-	-	-
Unappropriated profit	中間(当期)未処分利益	12,203	-	-	-	-
Land revaluation excess	土地再評価差額金	12,764	-	-	-	-
Net unrealized gains on other securities	その他有価証券評価差額金	4,793	-	-	-	-
Treasury stock	自己株式	(71)	-	-	-	-
Total shareholders' equity	資本の部合計	336,788	-	-	-	-
Capital stock	資本金	-	121,019	-	121,019	-
Capital surplus	資本準備金	-	98,178	-	98,178	-
Legal earned reserve	利益準備金	-	50,930	-	50,930	-
Premises revaluation excess	再評価差額金	-	13,344	-	13,344	-
Retained earnings	その他の剰余金	-	74,377	-	41,221	-
Voluntary reserve (appropriated)	任意積立金	-	66,671	-	66,671	-
Unappropriated profit	中間(当期)未処分利益	-	7,706	-	(25,449)	-
Net unrealized gains on other securities	その他有価証券評価差額金	-	843	-	4,703	-
Treasury stock	自己株式	-	(1)	-	(39)	-
Total shareholders' equity	資本の部合計	-	358,691	-	329,358	-
Total liabilities and shareholders' equity	負債及び資本の部合計	8,013,503	7,917,087	96,415	8,134,080	(120,577)

Amounts less than one million have been omitted.

2. Non-consolidated Interim Statement of Income (summary)

(millions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)	For the six months ended Sep. 30, 2001 (b)	(a-b)	For fiscal year ended Mar. 31, 2002 (Summary)
Ordinary income	経常収益	90,988	95,954	(4,965)	185,987
Interest income	資金運用収益	71,443	81,594	(10,151)	156,390
Interest on loans and discounts	(うち貸出金利息)	61,422	66,691	(5,269)	130,239
Interest and dividends on securities	(うち有価証券利息配当金)	8,643	10,205	(1,561)	19,810
Fees and commissions	役務取引等収益	11,483	10,179	1,304	20,684
Trading income	特定取引収益	500	215	285	797
Other business income	その他業務収益	3,670	1,586	2,083	3,202
Other ordinary income	その他経常収益	3,891	2,378	1,512	4,912
Ordinary expenses	経常費用	74,752	88,305	(13,553)	231,351
Interest expenses	資金調達費用	7,787	16,334	(8,547)	27,090
Interest on deposits	(うち預金利息)	2,982	8,625	(5,643)	14,241
Fees and commissions	役務取引等費用	4,580	4,034	545	8,251
Other business expenses	その他業務費用	349	147	201	57
General and administrative expenses	営業経費	37,690	39,051	(1,360)	78,487
Other ordinary expenses	その他経常費用	24,345	28,736	(4,391)	117,463
Ordinary profit	経常利益	16,236	7,648	8,587	(45,363)
Extraordinary gains	特別利益	0	1	(0)	124
Extraordinary losses	特別損失	314	104	209	663
Net income before taxes and others	税引前中間(当期)純利益	15,922	7,545	8,377	(45,902)
Taxes-current	法人税、住民税及び事業税	65	1,940	(1,875)	110
Taxes-deferred	法人税等調整額	6,369	1,301	5,068	(19,272)
Net income	中間(当期)純利益	9,486	4,302	5,183	(26,739)
Unappropriated profit brought forward	前期繰越利益	2,136	3,402	(1,266)	3,402
Transfer from land revaluation excess	土地再評価差額金取崩額	580	-	580	-
Transfer from revaluation excess	再評価差額金取崩額	-	1	(1)	1
Interim dividends	中間配当額	-	-	-	2,113
Unappropriated profit	中間(当期)未処分利益	12,203	7,706	4,496	(25,449)

Amounts less than one million have been omitted.

3. The 97th Non-consolidated Interim Balance Sheet (as of September 30, 2002)

(millions of yen)

Item	科目 (Japanese only)	Amount	Item	科目 (Japanese only)	Amount
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	298,124	Deposits	預金	7,138,847
Call loans	コールローン	70,000	Negotiable certificates of deposit	譲渡性預金	78,950
Receivables under securities borrowing transactions	債券貸借取引 支払保証金	28,735	Call money	コールマネー	6,939
Bills purchased	買入手形	327,000	Payables under repurchase agreements	売現先勘定	8,999
Commercial paper and other debt purchased	買入金銭債権	599	Payables under securities lending transactions	債券貸借取引 受入担保金	47,014
Trading assets	特定取引資産	211,148	Trading liabilities	特定取引負債	12,188
Money held in trust	金銭の信託	14,303	Borrowed money	借入金	128,618
Securities	有価証券	1,184,264	Foreign exchange	外国為替	505
Loans and bills discounted	貸出金	5,682,166	Other liabilities	その他負債	53,313
Foreign exchange	外国為替	2,030	Reserve for employee retirement benefits	退職給付引当金	26,009
Other assets	その他資産	48,992	Reserve for possible losses on loans sold	債権売却損失引当金	14,198
Premises and equipment	動産不動産	105,932	Deferred tax liabilities for premises revaluation	再評価に係る 繰延税金負債	8,981
Deferred tax assets	繰延税金資産	108,333	Acceptances and guarantees	支払承諾	152,148
Customers' liabilities for acceptances and guarantees	支払承諾見返し	152,148	Total liabilities	負債の部合計	7,676,714
Reserve for possible loan losses	貸倒引当金	(219,978)	Shareholders' equity:	(資本の部)	
Reserve for possible investment losses	投資損失引当金	(298)	Capital stock	資本金	121,019
			Capital surplus	資本剰余金	98,178
			Capital reserve	資本準備金	98,178
			Retained earnings	利益剰余金	100,104
			Legal earned reserve	利益準備金	50,930
			Voluntary reserve	任意積立金	36,971
			Unappropriated profit	中間未処分利益	12,203
			Land revaluation excess	土地再評価差額金	12,764
			Net unrealized gains on other securities	その他有価証券 評価差額金	4,793
			Treasury stocks	自己株式	(71)
			Total shareholders' equity	資本の部合計	336,788
Total assets	資産の部合計	8,013,503	Total liabilities and shareholders' equity	負債及び資本の部 合計	8,013,503

Amounts less than one million have been omitted.

4. The 97th Non-consolidated Interim Statements of Income (From April 1, 2002 to September 30, 2002)

(millions of yen)

Item	科目 (Japanese only)	Amount
Ordinary income	経 常 収 益	90,988
Interest income	資 金 運 用 収 益	71,443
Interest on loans and discounts	(うち貸出金利息)	61,422
Interest and dividends on securities	(うち有価証券利息配当金)	8,643
Fees and commissions	役 務 取 引 等 収 益	11,483
Trading income	特 定 取 引 収 益	500
Other business income	そ の 他 業 務 収 益	3,670
Other ordinary income	そ の 他 経 常 収 益	3,891
Ordinary expenses	経 常 費 用	74,752
Interest expenses	資 金 調 達 費 用	7,787
Interest on deposits	(うち預金利息)	2,982
Fees and commissions	役 務 取 引 等 費 用	4,580
Other business expenses	そ の 他 業 務 費 用	349
General and administrative expenses	営 業 経 費	37,690
Other ordinary expenses	そ の 他 経 常 費 用	24,345
Ordinary profit	経 常 利 益	16,236
Extraordinary gains	特 別 利 益	0
Extraordinary losses	特 別 損 失	314
Net income before taxes and others	税 引 前 中 間 純 利 益	15,922
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	65
Taxes-deferred	法 人 税 等 調 整 額	6,369
Net income	中 間 純 利 益	9,486
Unappropriated profit brought forward	前 期 繰 越 利 益	2,136
Transfer from land revaluation excess	土 地 再 評 価 差 額 金 取 崩 額	580
Unappropriated profit	中 間 未 処 分 利 益	12,203

Amounts less than one million have been omitted.

IV. Interim Financial Data

1. Income and Losses

Non-consolidated

(millions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)	(a-b)	For the six months ended Sep. 30, 2001 (b)
Gross business profit	業務粗利益	74,390	1,313	73,076
Domestic gross business profit	国内業務粗利益	72,071	487	71,583
Net interest income	資金利益	62,696	(2,126)	64,823
Fees and commissions	役務取引等利益	6,818	746	6,072
Trading income	特定取引利益	477	273	203
Profit from other business transactions	その他業務利益	2,078	1,594	483
International gross business profit	国際業務粗利益	2,319	825	1,493
Net interest income	資金利益	968	513	455
Fees and commissions	役務取引等利益	84	12	72
Trading income	特定取引利益	23	11	11
Profit from other business transactions	その他業務利益	1,242	287	954
Expenses (excluding non-recurrent expenses)	経費(除く臨時処理分)	37,555	(935)	38,490
Personnel expenses	人件費	19,348	(876)	20,225
Non-personnel expenses	物件費	16,301	9	16,291
Taxes	税金	1,905	(68)	1,974
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	36,835	2,248	34,586
(i) Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金 繰入額	991	2,551	(1,559)
Net business income	業務純益	35,843	(302)	36,145
Non-recurrent income and losses	臨時損益	(19,607)	8,890	(28,497)
(ii) Disposal of non-performing loans	不良債権処理額	16,282	(3,300)	19,583
Charge-off amount of loans	貸出金償却	0	(20)	20
Provision of specific reserve for possible loan losses	個別貸倒引当金繰入額	15,969	(1,743)	17,712
Losses on sale of loans to Cooperative Credit Purchasing Co.	共同債権買取機構 売却損	1	(13)	15
Losses on sales of non-performing loans	延滞債権等売却損	151	83	67
Provision of reserve for possible losses on loans sold	債権売却損失引当金繰入額	147	(981)	1,129
Provision of reserve for possible investment losses	投資損失引当金繰入額	82	(38)	121
Transfer to reserve for specific foreign borrowers/countries	特定海外債権 引当勘定繰入額	(69)	(585)	516
(Loan charge-off and reserve expenses (i)+(ii))	(貸倒償却引当費用 +)	17,274	(749)	18,023
Gains (losses) related to stocks	株式等関係損益	(1,592)	5,268	(6,861)
Retirement benefit expenses (non-recurrent expenses)	退職給付費用(臨時費用処理分)	2,482	150	2,331
Unitary tax imposed by the City of Tokyo	東京都の外形標準事業税	119	(8)	127
Other non-recurrent expenses	その他臨時損益	869	463	405
Ordinary profit	経常利益	16,236	8,587	7,648
Extraordinary gains (losses)	特別損益	(313)	(210)	(103)
Gains (losses) on disposal of premises and equipment	うち動産不動産 処分損益	(314)	(210)	(104)
Gains on disposal of premises and equipment	動産不動産処分益	-	(0)	0
Losses on disposal of premises and equipment	動産不動産処分損	314	209	104
Net income before taxes and others	税引前中間純利益	15,922	8,377	7,545
Taxes-current	法人税、住民税及び事業税	65	(1,875)	1,940
Taxes-deferred	法人税等調整額	6,369	5,068	1,301
Net income	中間純利益	9,486	5,183	4,302

Consolidated

(millions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)		For the six months ended Sep. 30, 2001 (b)
			(a-b)	
Consolidated gross profit	連 結 粗 利 益	78,965	3,389	75,575
Net interest income	資 金 利 益	64,811	(651)	65,462
Fees and commissions	役 務 取 引 等 利 益	10,327	1,935	8,391
Trading income	特 定 取 引 利 益	490	222	268
Profit from other business transactions	そ の 他 業 務 利 益	3,335	1,883	1,452
General and administrative expenses	営 業 経 費	40,725	(439)	41,165
Loan charge-off and reserve expenses	貸 倒 償 却 引 当 費 用	21,735	1,708	20,027
Charge-off amount of loans	貸 出 金 償 却	1,029	68	960
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	19,767	1,231	18,536
Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	733	2,381	(1,647)
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	152	(382)	535
Provision of reserve for possible losses on loans sold	債 権 売 却 損 失 引 当 金 繰 入 額	147	(981)	1,129
Provision of reserve for possible investment losses	投 資 損 失 引 当 金 繰 入 額	(25)	(23)	(2)
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 勘 定 繰 入 額	(69)	(585)	516
Gains (losses) related to stocks	株 式 等 関 係 損 益	(959)	5,957	(6,917)
Gains (losses) on investments based on equity method	持 分 法 に よ る 投 資 損 益	35	(18)	53
Others	そ の 他	(451)	(3,559)	3,108
Ordinary profit	経 常 利 益	15,127	4,500	10,626
Extraordinary gains (losses)	特 別 損 益	(328)	(138)	(190)
Net income before income tax and others	税 金 等 調 整 前 中 間 純 利 益	14,798	4,362	10,436
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	410	(2,779)	3,190
Taxes-deferred	法 人 税 等 調 整 額	5,843	4,333	1,509
Minority interest (losses)	少 数 株 主 損 失	(620)	(418)	(201)
Net income	中 間 純 利 益	9,165	3,226	5,938

Note: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commission income - Fees and commission expenses) + (Trading income - Trading expenses) + (Other business income - Other business expenses)

(Reference)

(millions of yen)

Consolidated net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 倒 引 繰 入 前)	39,039	4,364	34,674
Consolidated net business income	業 務 純 益	38,306	1,983	36,322

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

<Number of consolidated companies>

Number of consolidated subsidiaries	連 結 子 会 社 数	14	3	11
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	4	(3)	7

2. Net Business Income - non-consolidated

(millions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002		For the six months ended Sep. 30, 2001
		(a)	(a-b)	(b)
(1) Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	36,835	2,248	34,586
Per head (in thousands of yen)	職員一人当たり (千円)	9,703	885	8,818
(2) Net business income	業 務 純 益	35,843	(302)	36,145
Per head (in thousands of yen)	職員一人当たり (千円)	9,442	226	9,216

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

3. Interest Rate Spread (Domestic business) - non-consolidated

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)		For the six months ended Sep. 30, 2001 (b)
		(a)	(a-b)	(b)
(1) Average yield on interest earnings assets (W)	資金運用利回	1.79%	(0.16%)	1.95%
(a) Average yield on loans and bills discounted (X)	貸出金利回	2.12%	(0.17%)	2.30%
(b) Average yield on securities	有価証券利回	0.88%	(0.00%)	0.89%
(2) Average yield on interest bearing liabilities (Y)	資金調達原価	1.06%	(0.13%)	1.20%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預金等利回	0.04%	(0.07%)	0.11%
(b) Expense ratio	経費率	1.01%	(0.07%)	1.09%
(3) Average interest rate spread (W) - (Y)	総資金利鞘	0.73%	(0.02%)	0.75%
Difference of average yield on loans and deposits (X) - (Z)	預貸金利差	2.08%	(0.11%)	2.19%

4. Gains and Losses related to Securities - non-consolidated

(millions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)		For the six months ended Sep. 30, 2001 (b)
		(a)	(a-b)	(b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	2,586	1,989	597
Gains on sales	売却益	2,644	1,996	647
Losses on sales	売却損	57	6	50
Write-offs	償却	-	-	-
Gains (losses) related to stocks, etc.	株式等関係損益	(1,592)	5,268	(6,861)
Gains on sales	売却益	1,883	769	1,114
Losses on sales	売却損	75	61	13
Write-offs	償却	3,400	(4,561)	7,961

5. Capital Ratio (BIS Guidelines)

Consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
(1) Capital ratio	(1) 自己資本比率	10.57%	0.35%	0.26%	10.22%	10.31%
(2) Tier I	(2) Tier	330.3	7.5	(26.3)	322.8	356.7
(3) Tier II	(3) Tier	183.7	0.5	30.9	183.1	152.8
(a) Gains on valuation of securities, included as qualifying capital	(a) うち自己資本に計上され た有価証券含み益	3.8	0.1	3.0	3.7	0.8
(b) Land revaluation excess included as qualifying capital	(b) うち自己資本に計上され た土地再評価差額	9.7	(0.4)	(0.4)	10.2	10.2
(c) Subordinated loans and bonds	(c) うち劣後ローン(債券)残 高	114.5	(1.0)	3.0	115.5	111.5
(4) Deduction (Investment in the capital of other banks and financial institutions)	(4) 控除項目 (他の金融機関の資本調達手 段の意図的な保有相当額)	1.6	(1.8)	(1.5)	3.4	3.1
(5) Capital (2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	512.4	9.9	6.0	502.5	506.4
(6) Risk assets	(6) リスクアセット	4,844.8	(71.6)	(64.1)	4,916.4	4,908.9

Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
(1) Capital ratio	(1) 自己資本比率	10.39%	0.33%	0.21%	10.06%	10.18%
(2) Tier I	(2) Tier	317.5	8.0	(24.8)	309.4	342.4
(3) Tier II	(3) Tier	180.7	(0.3)	28.4	181.1	152.2
(a) Gains on valuation of securities, included as qualifying capital	(a) うち自己資本に計上され た有価証券含み益	3.6	0.0	3.0	3.6	0.6
(b) Land revaluation excess included as qualifying capital	(b) うち自己資本に計上され た土地再評価差額	9.7	(0.4)	(0.4)	10.2	10.2
(c) Subordinated loans	(c) うち劣後ローン残高	114.5	(1.0)	3.0	115.5	111.5
(4) Deduction (Investment in the capital of other banks and financial institutions)	(4) 控除項目 (他の金融機関の資本調達手 段の意図的な保有相当額)	0.6	-	0.2	0.6	0.4
(5) Capital (2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	497.7	7.7	3.3	490.0	494.3
(6) Risk assets	(6) リスクアセット	4,786.1	(84.5)	(67.9)	4,870.7	4,854.0

6. Return on Equity - Non-consolidated

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			FY 2001 ended Mar. 31, 2002 (b)	For the six months ended Sep. 30, 2001 (c)
			(a-b)	(a-c)		
On the net business income basis (Annual)	業務純益 [△] -入(年率)	21.46%	7.78%	1.55%	13.67%	19.91%
Net income basis (Annual)	当期利益 [△] -入(年率)	5.68%	13.37%	3.31%	(7.69%)	2.37%

Note: ROE is an index indicating profitability of shareholders' equity.

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance - Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2002 (a)			FY 2001 Mar. 31, 2002 (b)	For the six months ended Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Deposits (term-end balance)	預金(未残)	7,138.8	(79.3)	209.1	7,218.2	6,929.7
Domestic	うち国内	7,036.4	(63.2)	248.3	7,099.6	6,788.0
in Chiba Prefecture	うち県内	6,827.4	(48.8)	260.0	6,876.2	6,567.4
Personal deposits	うち個人	5,324.7	33.6	169.4	5,291.1	5,155.3
Deposits (average balance)	預金(平残)	7,225.1	264.1	325.8	6,961.0	6,899.3
Domestic	うち国内	7,075.0	324.3	371.3	6,750.6	6,703.7
in Chiba Prefecture	うち県内	6,863.9	325.0	374.1	6,538.9	6,489.7
Loans and bills discounted (term-end balance)	貸出金(未残)	5,682.1	(67.8)	(27.4)	5,749.9	5,709.5
Domestic	うち国内	5,661.4	(67.5)	(24.5)	5,729.0	5,686.0
in Chiba Prefecture	うち県内	4,682.7	(51.9)	(92.4)	4,734.7	4,775.2
Loans and bills discounted (average balance)	貸出金(平残)	5,757.2	7.5	51.5	5,749.7	5,705.6
Domestic	うち国内	5,735.9	11.7	54.3	5,724.2	5,681.6
in Chiba Prefecture	うち県内	4,696.9	(86.0)	(88.7)	4,783.0	4,785.6

(2) Breakdown of domestic loans and bills discounted - Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	5,661.4	(67.5)	(24.5)	5,729.0	5,686.0
Major companies	大企業	539.9	(0.6)	22.1	540.6	517.8
Midsize companies	中堅企業	184.5	(12.8)	(23.9)	197.3	208.5
Small and medium-sized companies (Y)	中小企業等	4,301.9	(63.0)	(114.9)	4,365.0	4,416.9
Small and medium-sized companies	うち中小企業	2,496.7	(95.6)	(199.9)	2,592.4	2,696.7
Consumer loans	うち消費者ローン	1,587.1	32.7	82.4	1,554.3	1,504.7
Public sectors	公共	634.9	8.9	92.1	626.0	542.8

(3) Loans and bills discounted for small and medium-sized companies as a percentage of total loans and bills discounted (Y/X of the above table (2)) - Non-consolidated

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Small & medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	75.98%	(0.20%)	(1.69%)	76.19%	77.67%

(4) Consumer loans - Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,587.1	32.7	82.4	1,554.3	1,504.7
Housing loans	うち住宅ローン残高	1,426.2	41.1	100.1	1,385.1	1,326.1
Consumer loans	うちその他のローン残高	160.9	(8.3)	(17.7)	169.2	178.6

8. Risk-monitored Loans - Self-assessment Basis (before partial direct write-off)

Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Loans to debtors legally bankrupt	破綻先債権額	59.2	8.4	2.7	50.7	56.5
Other delinquent loans	延滞債権額	250.1	(28.1)	(8.9)	278.2	259.0
Loans past due 3 months or more	3ヶ月以上延滞債権額	14.7	1.6	(7.7)	13.1	22.4
Restructured loans	貸出条件緩和債権額	204.0	(8.7)	104.9	212.7	99.0
Total risk-monitored loans	リスク管理債権合計	528.2	(26.7)	91.1	554.9	437.0

Total loan balance (term-end balance)	貸出金残高(末残)	5,682.1	(67.8)	(27.4)	5,749.9	5,709.5
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Loans to debtors legally bankrupt	破綻先債権額	1.0%	0.1%	0.0%	0.8%	0.9%
Other delinquent loans	延滞債権額	4.4%	(0.4%)	(0.1%)	4.8%	4.5%
Loans past due 3 months or more	3ヶ月以上延滞債権額	0.2%	0.0%	(0.1%)	0.2%	0.3%
Restructured loans	貸出条件緩和債権額	3.5%	(0.1%)	1.8%	3.7%	1.7%
Total percentage of loan balance	貸出金残高比	9.2%	(0.3%)	1.6%	9.6%	7.6%

Consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Loans to debtors legally bankrupt	破綻先債権額	60.4	8.7	2.9	51.7	57.4
Other delinquent loans	延滞債権額	262.4	(11.1)	5.1	273.6	257.3
Loans past due 3 months or more	3ヶ月以上延滞債権額	14.9	1.6	(7.9)	13.3	22.9
Restructured loans	貸出条件緩和債権額	204.6	(8.6)	104.9	213.3	99.6
Total risk-monitored loans	リスク管理債権合計	542.4	(9.4)	105.0	551.9	437.4

Total loan balance (term-end balance)	貸出金残高(末残)	5,682.0	(70.1)	(35.1)	5,752.2	5,717.1
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Loans to debtors legally bankrupt	破綻先債権額	1.0%	0.1%	0.0%	0.8%	1.0%
Other delinquent loans	延滞債権額	4.6%	(0.1%)	0.1%	4.7%	4.5%
Loans past due 3 months or more	3ヶ月以上延滞債権額	0.2%	0.0%	(0.1%)	0.2%	0.4%
Restructured loans	貸出条件緩和債権額	3.6%	(0.1%)	1.8%	3.7%	1.7%
Total percentage of loan balance	貸出金残高比	9.5%	(0.0%)	1.8%	9.5%	7.6%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Risk-monitored loans (X)	リスク管理債権額	528.2	(26.7)	91.1	554.9	437.0
Collateral/guarantees (Y)	担保・保証等	263.6	(29.0)	69.4	292.7	194.1
Reserve for possible loan losses (Z)	貸倒引当金	198.5	(1.4)	17.4	199.9	181.0
Reserve ratio (Z)/(X)	引当率	37.5%	1.5%	(3.8%)	36.0%	41.4%
Coverage ratio (Y+Z)/(X)	保全率	87.4%	(1.2%)	1.6%	88.7%	85.8%
As a percentage of total loans	貸出金残高比	9.2%	(0.3%)	1.6%	9.6%	7.6%

*If direct partial write-offs were carried out, risk-monitored loans would have been as follows:

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Risk-monitored loans (X)	リスク管理債権額	415.2	(33.7)	87.9	448.9	327.2
Collateral/guarantees (Y)	担保・保証等	263.6	(29.0)	69.4	292.7	194.1
Reserve for possible loan losses (Z)	貸倒引当金	85.5	(8.3)	14.2	93.9	71.2
Reserve ratio (Z)/(X)	引当率	20.5%	(0.3%)	(1.1%)	20.9%	21.7%
Coverage ratio (Y+Z)/(X)	保全率	84.0%	(2.0%)	2.9%	86.1%	81.1%
As a percentage of total loans	貸出金残高比	7.4%	(0.4%)	1.6%	7.9%	5.8%

Consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Risk-monitored loans (X)	リスク管理債権額	542.4	(9.4)	105.0	551.9	437.4
Collateral/guarantees (Y)	担保・保証等	267.2	(28.2)	68.9	295.5	198.2
Reserve for possible loan losses (Z)	貸倒引当金	208.8	3.7	24.2	205.0	184.5
Reserve ratio (Z)/(X)	引当率	38.5%	1.3%	(3.6%)	37.1%	42.1%
Coverage ratio (Y+Z)/(X)	保全率	87.7%	(2.9%)	0.2%	90.6%	87.5%
As a percentage of total loans	貸出金残高比	9.5%	(0.0%)	1.8%	9.5%	7.6%

*If direct partial write-offs were carried out, risk-monitored loans would have been as follows:

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Risk-monitored loans (X)	リスク管理債権額	420.1	(20.9)	99.8	441.0	320.2
Collateral/guarantees (Y)	担保・保証等	267.2	(28.2)	68.9	295.5	198.2
Reserve for possible loan losses (Z)	貸倒引当金	86.5	(7.6)	19.0	94.1	67.4
Reserve ratio (Z)/(X)	引当率	20.5%	(0.7%)	(0.4%)	21.3%	21.0%
Coverage ratio (Y+Z)/(X)	保全率	84.2%	(4.1%)	1.2%	88.3%	82.9%
As a percentage of total loans	貸出金残高比	7.5%	(0.2%)	1.8%	7.8%	5.7%

10. Disclosed Claims under the Financial Revitalization Law**Non-consolidated**

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Bankrupt and quasi-bankrupt assets	破綻更生債権及びこれらに準ずる債権	176.0	(1.6)	(6.6)	177.7	182.6
Doubtful assets	危険債権	134.6	(18.2)	0.3	152.9	134.2
Substandard loans	要管理債権	218.7	(7.0)	97.2	225.8	121.4
Total (A)	合計	529.4	(27.0)	91.0	556.4	438.4

Normal assets	正常債権	5,315.4	(61.9)	(143.8)	5,377.4	5,459.3
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* For data of cases where direct partial write-offs were conducted, please refer to the tables on page 5.

11. Preservation of Claims under the Financial Revitalization Law**Non-consolidated**

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
The amount of preservation (B)	保全額	463.4	(30.8)	86.7	494.2	376.7
Reserve for possible loan losses	貸倒引当金	199.0	(1.4)	17.4	200.4	181.6
Value covered by collateral and guarantees	担保・保証等	264.4	(29.4)	69.3	293.8	195.0

Coverage ratio (B)/(A)	保全率	87.5%	(1.2%)	1.6%	88.8%	85.9%
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12. Reserve for Possible Loan Losses

(1) Charge-off/Reserve criteria

(a) General Reserve

Classification under self-assessment	Reserve criteria
Performing loans	Estimated loss amount for the next year calculated using historical loan-loss result ratios sustained over a specific period is reserved.
Loans in caution	Estimated loss amount for the next year calculated using historical loan-loss result ratio sustained over a specific period is reserved.
Substandard loans	Estimated loss amount for the next three years calculated using historical loan-loss result ratio sustained over a specific period is reserved.

(b) Specific Reserve

Classification under self-assessment	Reserve criteria
Possible failure	In principle, estimated loss amount for the next three years calculated using historical loan-loss result ratio sustained over a specific period is reserved.
Failure and Substantial failure	100 percent of loans outstanding after deduction of the amount secured by collateral and guarantees.

(2) Breakdown of reserve for possible loan losses

Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	219.9	0.1	21.0	219.8	198.8
General reserve	一般貸倒引当金	52.7	0.9	22.8	51.8	29.9
Specific reserve	個別貸倒引当金	166.4	(0.7)	(1.8)	167.1	168.2
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.7	(0.0)	0.0	0.8	0.6

Reserve for possible losses on loans sold	債権売却損失引当金	14.1	(4.2)	(9.3)	18.4	23.5
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(Reference) Loans object to general reserve

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Performing loans	正常先債権	4,266.6	(18.9)	18.4	4,285.6	4,248.1
Loans in caution	要注意先債権	848.3	(59.0)	(145.6)	907.3	994.0
Substandard loans	うち要管理先債権	277.6	(6.9)	108.8	284.6	168.7
Others	その他要注意先債権	570.6	(52.0)	(254.5)	622.7	825.2

Consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	236.2	7.5	31.9	228.6	204.2
General reserve	一般貸倒引当金	55.5	1.8	25.2	53.7	30.2
Specific reserve	個別貸倒引当金	179.9	5.7	6.6	174.1	173.2
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.7	(0.0)	0.0	0.8	0.6

Reserve for possible losses on loans sold	債権売却損失引当金	14.1	(4.2)	(9.3)	18.4	23.5
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13. Loan Breakdown by Type of Borrowers - Non-consolidated (before partial direct write-offs)

(1) Loan breakdown by type of industry of borrowers

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002		As of Mar. 31, 2002		As of Sep. 30, 2001	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融取引勘定)	5,661.4	100.00%	5,729.0	100.00%	5,686.0	100.00%
Manufacturing industry	製造業	471.8	8.33%	489.7	8.55%	504.4	8.87%
Agriculture	農業	13.9	0.25%	14.6	0.26%	15.2	0.27%
Forestry	林業	0.3	0.01%	0.3	0.00%	0.3	0.01%
Fishery	漁業	1.8	0.03%	1.8	0.03%	1.8	0.03%
Mining industry	鉱業	8.3	0.15%	9.1	0.16%	8.3	0.15%
Construction	建設業	332.1	5.87%	356.1	6.22%	374.5	6.59%
Electricity, gas, and water	電気・ガス・熱供給・水道業	6.3	0.11%	5.4	0.09%	10.3	0.18%
Transportation, communication service	運輸・通信業	128.9	2.28%	125.6	2.19%	124.8	2.20%
Wholesale and retail business, restaurant	卸売・小売業 飲食店	682.6	12.06%	717.3	12.52%	739.1	13.00%
Banks and other financial institutions	金融・保険業	163.2	2.88%	173.9	3.04%	178.5	3.14%
Real estate	不動産業	1,134.7	20.04%	1,145.1	19.99%	1,145.9	20.15%
Service	サービス業	492.9	8.71%	507.4	8.86%	524.3	9.22%
Government, local public sector	国・地方公共団体	419.0	7.40%	409.7	7.15%	338.0	5.94%
Others (personal)	その他(個人)	1,805.1	31.88%	1,772.5	30.94%	1,720.1	30.25%

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

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002		As of Mar. 31, 2002		As of Sep. 30, 2001	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融取引勘定)	527.1	100.00%	553.9	100.00%	436.4	100.00%
Manufacturing industry	製造業	43.9	8.35%	41.6	7.52%	19.2	4.41%
Agriculture	農業	2.1	0.40%	2.2	0.41%	1.7	0.40%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.3	0.06%	0.6	0.12%	0.2	0.06%
Mining industry	鉱業	1.7	0.32%	1.7	0.32%	1.5	0.36%
Construction	建設業	72.3	13.72%	76.6	13.84%	59.7	13.70%
Electricity, gas, and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Transportation, communication service	運輸・通信業	10.1	1.92%	11.4	2.07%	6.4	1.47%
Wholesale and retail business, restaurant	卸売・小売業 飲食店	131.3	24.92%	128.2	23.15%	94.8	21.74%
Banks and other financial institutions	金融・保険業	6.5	1.24%	20.1	3.64%	20.8	4.77%
Real estate	不動産業	110.1	20.89%	115.1	20.79%	115.6	26.51%
Service	サービス業	88.8	16.85%	95.9	17.33%	68.6	15.73%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-

Others (personal)	その他（個人）	59.7	11.33%	59.9	10.81%	47.3	10.85%
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14. Loan Breakdown by Domicile of Borrowers

(1) Balance of loans to specific foreign countries - Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Loan balance	債権額	2.6	(0.2)	(0.0)	2.9	2.7
Number of countries	対象国数	1	-	-	1	1

(2) Balance of loans to asian countries - Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)			As of Mar. 31, 2002 (b)	As of Sep. 30, 2001 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	2.6	(0.2)	(0.0)	2.9	2.7
Risk-monitored loans	うちリスク管理債権	0.2	(0.0)	0.2	0.3	-
Korea	韓国	0.0	(0.0)	(0.4)	0.1	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.3	0.2	(1.7)	1.0	3.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	3.9	(1.1)	(0.7)	5.0	4.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	0.0	(0.0)	(0.0)	0.0	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.9	(0.0)	(0.4)	2.0	2.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.5	(0.0)	(0.0)	0.6	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	10.5	(1.3)	(3.5)	11.8	14.1
Risk-monitored loans	うちリスク管理債権	0.2	(0.0)	0.2	0.3	-

(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

Non-consolidated, Consolidated

Securities for trading	Market value accounting method (variances are recognized as gains/losses)
Stocks of subsidiaries and affiliates	Cost method
Other securities	Market value method (variances are all directly transferred to shareholders' equity account)

(Reference) Securities in Money Held in Trust

Money held in trust for investment	Market value accounting method (variances are recognized as gains/losses)
Other money held in trust	Market value method (variances are all directly transferred to shareholders' equity account)

(2) Gains and Losses on Valuation

Non-consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)					As of Mar. 31, 2002 (b)			As of Sep. 30, 2001 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Other securities	その他有価証券	8.1	0.1	6.7	31.2	23.1	8.0	30.5	22.4	1.4	39.7	38.2
Stocks	株 式	4.3	(4.2)	8.0	18.3	14.0	8.5	20.4	11.8	(3.7)	26.5	30.2
Bonds	債 券	7.4	0.2	(1.3)	7.6	0.1	7.1	7.6	0.4	8.8	9.1	0.3
Others	そ の 他	(3.6)	4.0	(0.0)	5.2	8.9	(7.7)	2.4	10.1	(3.6)	4.0	7.6

Notes:

1. There are no bonds held to maturity or stocks of subsidiaries and affiliates with market values.
2. "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
3. "Other securities" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

Consolidated

(billions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002 (a)					As of Mar. 31, 2002 (b)			As of Sep. 30, 2001 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Other securities	その他有価証券	8.5	0.5	7.1	31.9	23.3	8.0	30.6	22.5	1.4	39.8	38.4
Stocks	株 式	4.7	(3.8)	8.5	19.0	14.2	8.6	20.5	11.9	(3.7)	26.6	30.3
Bonds	債 券	7.4	0.2	(1.3)	7.6	0.1	7.1	7.6	0.4	8.8	9.1	0.3
Others	そ の 他	(3.6)	4.0	(0.0)	5.2	8.9	(7.7)	2.4	10.1	(3.6)	4.0	7.6

Notes:

1. There are no bonds held to maturity with market values.
2. "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
3. "Other securities" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

16. Summary of Derivative Transactions (Macro Hedging)

Consolidated

(millions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002			
		Asset	Liability	Net gains (losses) on valuation	Deferred gains (losses)
Currency Swaps	通貨スワップ	-	-	-	-
Others	その他	-	-	-	-
Total	合計	-	69	(69)	(69)

Notes:

- For above transactions, Chiba Bank adopts deferred hedge accounting by applying “the risk adjustment approach”, a method of macro hedging.
- Deferred hedge accounting is an accounting method which defers gains/losses, based on fair value accounting, on hedging purpose derivatives that do not match the gains/losses, based on accrual accounting, on hedged assets/liabilities as deferred assets/liabilities.

(Appendix) Notional principal of interest rate swap classified by maturity

(millions of yen)

Item	科目 (Japanese only)	As of Sep. 30, 2002			
		Due in 1 year or less	Due from 1 year to 5 years	Due after 5 years	Total
Receivable fixed rate / Payable floating rate	受取固定・支払変動	-	-	-	-
Receivable floating rate / Payable fixed rate	受取変動・支払固定	-	1,475	-	1,475
Receivable floating rate / Payable floating rate	受取変動・支払変動	-	-	-	-
Interest Rate Swap Total Notional Principle	金利スワップ 想定元本合計	-	1,475	-	1,475