

INTERIM FINANCIAL RESULTS
For Fiscal Year 2004
(Ended September 30, 2004)

THE CHIBA BANK, LTD.

Interim Financial Results For Fiscal Year 2004 Ended September 30, 2004

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I. Financial Highlights

1. Summary

- Net business income, which reflects a bank's profitability, increased by ¥5.6 billion compared with the corresponding period of the previous fiscal year and reached ¥35.5 billion.
- Mainly thanks to the decrease in disposal of non-performing loans, Ordinary profit showed an increase of ¥12.4 billion from the corresponding period of the previous fiscal year, to ¥28.8 billion. A net transfer to the reserve for possible loan losses of ¥3.8 billion was recorded in Extraordinary gains.
- As a result, Net income increased by ¥7.8 billion compared with the corresponding period of the previous fiscal year, to ¥19.5 billion.
- The consolidated capital ratio (BIS guidelines) was 11.05 percent, and the non-consolidated capital ratio (BIS guidelines) was 10.78 percent. In comparison with the previous fiscal year-end, the consolidated capital ratio fell by 0.01 percent and the consolidated Tier I ratio improved by 0.27 percent.
- Disclosed claims under the Financial Reconstruction Law decreased by ¥49.9 billion from the end of March 2004, to ¥311.5 billion.

(1) Summary of income

		(¥ Billion)			
	(Japanese only)	For the six months ended Sep. 30, 2004 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2003 (b)
Ordinary income	経 常 収 益	87.4	2.1	2.5%	85.2
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35.5	2.0	5.9%	33.5
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	-	(3.6)	-	3.6
Net business income	業 務 純 益	35.5	5.6	18.9%	29.8
Non-recurrent income and losses	臨 時 損 益	(6.7)	6.7	50.1%	(13.4)
Disposal of non-performing loans	う ち 不 良 債 権 処 理 額	8.3	(5.5)	(39.7%)	13.8
Ordinary profit	経 常 利 益	28.8	12.4	75.7%	16.4
Extraordinary gains (losses)	特 別 損 益	5.1	0.4	8.7%	4.7
Transfer from general reserve for possible loan losses	う ち 貸 倒 引 当 金 取 崩 額	3.8	3.8	-	-
Net income	中 間 純 利 益	19.5	7.8	66.9%	11.7

(2) Capital ratio (BIS guidelines)

	(Japanese only)	As of Sep. 30, 2004 (a)	(a-b)	(a-c)	As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
Consolidated capital ratio	連 結 自 己 資 本 比 率	11.05%	(0.01%)	0.33%	11.06%	10.72%
Tier I Ratio	T i e r I 比 率	7.40%	0.27%	0.50%	7.13%	6.90%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	10.78%	(0.05%)	0.25%	10.83%	10.52%
Tier I Ratio	T i e r I 比 率	7.13%	0.22%	0.42%	6.91%	6.71%

(3) Disclosed claims under the Financial Reconstruction Law

		(¥ Billion)				
	(Japanese only)	As of Sep. 30, 2004 (a)	(a-b)	(a-c)	As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
Total	合 計 額	311.5	(49.9)	(165.5)	361.4	477.1

Note: From FY 2003, Chiba Bank started to carry out partial direct write-offs. Accordingly, claims were directly reduced by ¥94.6 billion as of March 31, 2004 and ¥82.7 billion as of September 30, 2004 respectively.

(注) 16年3月期より部分直接償却を実施しております。当該処理により16年3月末は946億円を、16年9月末は827億円をそれぞれ債権額から直接減額しております。

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥2.0 billion from the corresponding period of the previous fiscal year, to ¥35.5 billion.
- In the Domestic gross business profit category, Net interest income increased by ¥0.3 billion from the corresponding period of the previous fiscal year mainly thanks to an increase in housing loans. Additionally, Fees and commissions recorded an increase of ¥0.1 billion from the corresponding period of the previous fiscal year as efforts to boost custody assets (sales of investment trusts and pension annuities) were successful. Gains on bonds increased by ¥0.1 billion from the corresponding period of the previous fiscal year. International gross business profit increased by ¥0.8 billion from the corresponding period of the previous fiscal year as Net interest income increased by ¥0.5 billion thanks to the increase in Interest and dividends on securities.
- In the Expenses category, Personnel expenses declined by ¥0.7 billion from the corresponding period of the previous fiscal year due to workforce reductions. Non-personnel expenses increased by ¥0.4 billion from the corresponding period of the previous fiscal year mainly due to an increase in Depreciation of premises, equipment and others, reflecting the cost of introducing new bank notes. Tax increased by ¥0.2 billion from the corresponding period of the previous fiscal year due to the imposition of unitary tax.
- Net business income increased by ¥5.6 billion compared with the corresponding period of the previous fiscal year, to ¥35.5 billion.

		(¥ Billion)			
	(Japanese only)	For the six months ended Sep. 30, 2004 (a)	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2003 (b)
Gross business profit	業務粗利益	72.5	1.9	2.7%	70.5
Domestic gross business profit	国内業務粗利益	69.8	1.0		68.8
Net interest income	資金利益	60.0	0.3		59.6
Fee and commission income	役務取引等利益	8.2	0.1		8.1
Fee and commission income of investment trusts	うち投信取扱手数料	2.1	0.1		1.9
Insurance agency fees	うち保険代理店手数料	1.5	0.4		1.0
Trading income	特定取引利益	0.9	0.2		0.6
Profit from other business transactions	その他業務利益	0.6	0.3		0.3
Gains/losses on bonds	うち債券関係損益	0.5	0.1		0.3
International gross business profit	国際業務粗利益	2.6	0.8		1.7
Net interest income	うち資金利益	1.5	0.5		0.9
Expenses	経費	36.9	(0.0)	(0.1%)	37.0
Personnel expenses	人件費	18.2	(0.7)		18.9
Non-personnel expenses	物件費	16.6	0.4		16.2
Taxes	税金	2.0	0.2		1.8
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	35.5	2.0	5.9%	33.5
Core net business income	コア業務純益	34.9	1.6	4.9%	33.3
Net transfer to general reserve for possible loan losses	一般貸倒引当金 純繰入額	-	(3.6)		3.6
Net business income	業務純益	35.5	5.6	18.9%	29.8

Note: Core net business income = Net business income + Net transfer to (from) general reserve for possible loan losses - Gains/losses on bonds

(注) コア業務純益 = 業務純益 + 一般貸倒引当金純繰入額 - 債券関係損益

Number of employees	従業員数	3,894	(128)	(3.1%)	4,022
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Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

(注) 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

- Disposals of non-performing loans totaled ¥8.3 billion, a decrease of ¥5.5 billion from the corresponding period of the previous fiscal year.
- As a Net transfer to reserve for possible loan losses of ¥3.8 billion was recorded in Extraordinary gains, Credit costs, which is the total of disposal of non-performing loans and Transfer from reserve for possible loan losses decreased by ¥13.0 billion from the corresponding period of the previous fiscal year, to ¥4.4 billion.
- Thus, the Bank registered ¥28.8 billion of Ordinary profit and ¥19.5 billion of Net income.

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2004 (a)			For the six months ended Sep. 30, 2003 (b)
			(a-b)	(a-b)/b	
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	35.5	2.0	5.9%	33.5
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	(3.6)	-	3.6
Net business income	業 務 純 益	35.5	5.6	18.9%	29.8
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	8.3	(5.5)	(39.7%)	13.8
Write-offs of securities	株 式 等 償 却 額	0.3	(0.0)	(3.1%)	0.3
Ordinary profit	経 常 利 益	28.8	12.4	75.7%	16.4
Extraordinary gains (losses)	特 別 損 益	5.1	0.4	8.7%	4.7
Transfer from general reserve for possible loan losses (iii)	う ち 貸 倒 引 当 金 取 崩 額	3.8	3.8	-	-
Collection of written-off claims	う ち 償 却 債 権 取 立 益	1.5	1.5	-	0.0
Gains on return of the agency element of the state pension to the national government	う ち 代 行 部 分 返 上 益	-	(4.9)	-	4.9
Net income	中 間 純 利 益	19.5	7.8	66.9%	11.7
Credit Costs (i) + (ii) - (iii)	信 用 コ ス ト	4.4	(13.0)	(74.4%)	17.4

3. Management Indices

- Overhead ratio (OHR), an indicator of management efficiency, was 51.47 percent. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.46 percent.
- Return on equity (ROE) was 10.17 percent.

	(Japanese only)	For the six months ended Sep. 30, 2004 (a)			FY 2003 ended Mar. 31, 2004 (b)	For the six months ended Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	51.47%	(0.96%)	(1.14%)	52.44%	52.62%
Return on average total assets (ROA) *2	R O A	0.46%	0.14%	0.17%	0.31%	0.29%
Return on equity (ROE) *3	R O E	10.17%	2.81%	3.15%	7.36%	7.01%

*1 OHR = $\frac{\text{Expenses}}{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses} + \text{Expenses}}$ (The lower figure indicates better efficiency.)

*1 OHR = $\frac{\text{経 費}}{\text{業 務 純 益} - \text{債 券 関 係 損 益 等} + \text{一 般 貸 倒 引 当 金 純 繰 入 額} + \text{経 費}}$ (低いほど効率性が高い)

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

*2 ROA = $\frac{\text{当 期 (中 間) 純 利 益}}{\text{総 資 産 平 残}}$

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

*3 ROE = $\frac{\text{当 期 (中 間) 純 利 益}}{\text{(期 首 資 本 の 部 合 計} + \text{期 末 資 本 の 部 合 計)} \div 2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Housing loans of ¥48.0 billion and in Corporate loans of ¥19.6 billion from the previous fiscal year-end. However, loans to public sectors decreased by ¥87.1 billion, resulting in a decrease of ¥22.6 billion in total loans and bills discounted from the previous fiscal year-end.
- Deposits, mainly from personal customers in the region, increased by ¥121.4 billion from the previous fiscal year-end. Sales of investment trusts were strongly promoted and increased by ¥49.4 billion from the fiscal year-end, resulting in an outstanding balance of ¥314.9 billion. Also, insurance premiums for personal annuities increased by ¥45.7 billion.
- The balance of Securities (before gains or losses on valuation) increased by ¥352.8 billion from the previous fiscal year-end. The average duration to maturity of yen bonds was kept short-term, at 3.0 years, with continuous monitoring of the risk of interest rate hikes.

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

	(Japanese only)	As of Sep. 30, 2004 (a)		As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)	
		(a-b)	(a-c)			
Loans	貸 出 金	5,655.4	(22.6)	(113.0)	5,678.1	5,768.5
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,095.6	62.0	34.6	5,033.5	5,061.0
Corporate loans	事 業 者 向 け 貸 出	3,291.7	19.6	(69.9)	3,272.0	3,361.6
Consumer Loans	消 費 者 ロ ー ン	1,803.9	42.4	104.5	1,761.5	1,699.3
Housing Loans	う ち 住 宅 ロ ー ン	1,672.2	48.0	118.0	1,624.2	1,554.1
Public sectors	公 共 向 け 貸 出	541.5	(87.1)	(147.0)	628.7	688.5
Overseas	海 外 向 け 貸 出	18.2	2.4	(0.7)	15.7	18.9
Deposits	預 金	7,387.9	121.4	150.4	7,266.4	7,237.5
In Chiba Prefecture	う ち 県 内	7,056.3	83.2	144.4	6,973.1	6,911.8
Personal Deposits	う ち 個 人	5,576.2	64.8	95.2	5,511.3	5,480.9

Note: From FY 2003, Chiba Bank started to carry out partial direct write-offs. The difference of ¥113.0 billion between loans as of Sep.30, 2004 and as of Sep. 30, 2003 includes ¥82.7 billion which is the effect of applying partial direct write-offs.

(注) 16年3月期より部分直接償却を実施しております。貸出金の15年9月末比△1,130億円には、部分直接償却による影響が△827億円含まれております。

(Reference)

1. Loans before partial direct write-offs

部分直接償却前貸出金残高

	(Japanese only)	As of Sep. 30, 2004 (a)		As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)	
		(a-b)	(a-c)			
Loans	貸 出 金	5,738.1	(34.5)	(30.3)	5,772.7	5,768.5
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,178.2	50.2	117.2	5,127.9	5,061.0
Corporate loans	事 業 者 向 け 貸 出	3,370.5	9.0	8.8	3,361.4	3,361.6
Consumer Loans	消 費 者 ロ ー ン	1,807.7	41.2	108.3	1,766.4	1,699.3
Housing Loans	う ち 住 宅 ロ ー ン	1,673.5	47.8	119.3	1,625.6	1,554.1
Public sectors	公 共 向 け 貸 出	541.5	(87.1)	(147.0)	628.7	688.5
Overseas	海 外 向 け 貸 出	18.4	2.4	(0.5)	16.0	18.9

2. Investment securities and Personal annuities

投資信託等

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Balance of investment trusts	投資信託残高	314.9	49.4	92.6	265.5	222.3
Personal investors	うち個人	307.7	48.3	91.1	259.4	216.6
Stock funds	うち株式投資信託	284.1	55.3	102.4	228.7	181.6

(Number of transactions, ¥Billion)

Personal annuities (Number of transactions)	個人年金保険 (取扱件数)	36,239	8,031	17,993	28,208	18,246
Variable annuities	うち変額保険	6,953	3,850	5,423	3,103	1,530
Personal annuities (Insurance premiums)	個人年金保険 (取扱保険料)	200.5	45.7	107.6	154.7	92.8
Variable annuities	うち変額保険	46.2	23.3	34.7	22.8	11.4

For personal annuities, totals are from Oct. 2002.

個人年金保険は、平成14年10月からの累計です。

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Securities	有価証券	1,762.3	352.8	520.2	1,409.4	1,242.1
Government bonds	国債	637.6	160.0	319.8	477.6	317.8
Stocks	株式	144.0	(1.4)	(2.0)	145.5	146.1
Corporate bonds and others	社債他	669.8	115.9	110.7	553.9	559.1
Foreign currency securities	外貨建有価証券	310.7	78.4	91.7	232.3	218.9
Average duration to maturity of yen bonds	円貨債券の 平均残存期間	3.0 years	0.1 years	0.1 years	2.9 years	2.9 years

Notes:

- The above figures do not include gains/losses on valuation accompanying the introduction of current-value accounting.
時価会計導入に伴う評価損益を除いて表示しております。
- Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.
平均残存期間は、短期国債を除いて表示しております。

5. Assets

- Disclosed claims under the Financial Reconstruction Law decreased by ¥49.9 billion from the previous fiscal year-end, to ¥311.5 billion.

Disclosed Claims under the Financial Reconstruction Law

					(¥ Billion)	
	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (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	36.2	(3.2)	(96.1)	39.4	132.3
Doubtful Claims	危険債権	135.6	(35.9)	(40.3)	171.5	175.9
Substandard Claims	要管理債権	139.6	(10.7)	(29.1)	150.3	168.7
Total	合計	311.5	(49.9)	(165.5)	361.4	477.1

Normal Claims	正常債権	5,464.3	24.9	28.7	5,439.4	5,435.6
Non-performing loan ratio	不良債権比率	5.3%	(0.8%)	(2.6%)	6.2%	8.0%
Coverage ratio	保全率	77.1%	(1.3%)	(5.5%)	78.4%	82.6%

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

							(¥ Billion)
	(Japanese only)	Asset amount (a)	Collateral/ Guarantees (b)	Reserve for loan losses (c)	Reserve Ratio *2 c/(a-b)	Coverage ratio (b+c)/a	
		債権額	担保・保証等	貸倒引当金	引当率	保全率	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	36.2	31.8	4.3	100.0%	100.0%	
Doubtful Claims	危険債権	135.6	73.7	40.5	65.4%	84.2%	
Substandard Claims	要管理債権	139.6	*1 63.0	26.8	35.0%	64.3%	
Total	合計	311.5	168.5	71.7	50.1%	77.1%	

*1: Approximate data 概算数値。

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

(Reference)

Chiba Bank did not carry out partial direct write-offs as of September 30, 2003. Disclosed Claims under the Financial Reconstruction Law would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年9月末は部分直接償却を実施しておりませんが、実施した場合での金融再生法開示債権は次のとおりであります。

					(¥ Billion)	
	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (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	36.2	(3.2)	(7.1)	39.4	43.3
Doubtful Claims	危険債権	135.6	(35.9)	(40.3)	171.5	175.9
Substandard Claims	要管理債権	139.6	(10.7)	(29.1)	150.3	168.7
Total	合計	311.5	(49.9)	(76.5)	361.4	388.1

Normal Claims	正常債権	5,464.3	24.9	28.7	5,439.4	5,435.6
Non-performing loan ratio	不良債権比率	5.3%	(0.8%)	(1.2%)	6.2%	6.6%
Coverage ratio	保全率	77.1%	(1.3%)	(1.5%)	78.4%	78.7%

6. Earnings Projections for Fiscal Year 2004, ending March 31, 2005

(¥ Billion)

	(Japanese only)	For Fiscal Year 2004, ending Mar. 31, 2005
Ordinary income	経 常 収 益	170.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	73.0
Net business income	業 務 純 益	73.0
Ordinary profit	経 常 利 益	50.0
Net income	当 期 純 利 益	30.0

	(Japanese only)	Annual dividends per share	
		Interim	
Dividend per share	1 株 当 た り 配 当 金	¥2.50	¥5.00

Summary of Consolidated Financial Information

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2004			For the six months ended Sep. 30, 2003 (b)
		(a)	(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	103.0	3.2	3.3%	99.7
Ordinary profit	経 常 利 益	30.7	14.3	87.2%	16.4
Net income	中 間 純 利 益	20.7	8.9	76.4%	11.7

Consolidated Earnings Projections for Fiscal Year 2004, ending March 31, 2005

(¥ Billion)

	(Japanese only)	For Fiscal Year 2004, ending Mar. 31, 2005
Ordinary income	経 常 収 益	200.0
Ordinary profit	経 常 利 益	53.0
Net income	当 期 純 利 益	32.0

II. Consolidated Financial Information
1. Consolidated Interim Balance Sheets

(¥ Million)

Item	科目 (Japanese only)	As of Sep. 30, 2004 (a)	As of Sep. 30, 2003 (b)	(a-b)	As of Mar. 31, 2004 (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	178,057	382,202	(204,144)	283,134	(105,077)
Call loans and bills bought	コールローン及び買入手形	85,372	263,175	(177,802)	172,663	(87,290)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,044	7,003	(4,958)	10,467	(8,422)
Other debt purchased	買入金銭債権	12,310	679	11,631	2,012	10,298
Trading assets	特定取引資産	428,037	282,348	145,688	361,219	66,818
Money held in trust	金銭の信託	30,493	29,981	512	30,248	245
Securities	有価証券	1,793,471	1,253,179	540,291	1,457,660	335,810
Loans and bills discounted	貸出金	5,618,578	5,750,077	(131,498)	5,645,137	(26,558)
Foreign exchange	外国為替	2,877	1,767	1,110	1,832	1,045
Other assets	その他資産	110,297	99,658	10,638	102,838	7,458
Premises and equipment	動産不動産	105,772	108,743	(2,970)	107,599	(1,826)
Deferred tax assets	繰延税金資産	73,240	100,356	(27,116)	77,250	(4,009)
Customers' liabilities for acceptances and guarantees	支払承諾見返	90,104	98,713	(8,608)	93,883	(3,778)
Reserve for possible loan losses	貸倒引当金	(95,878)	(221,826)	125,948	(114,220)	18,342
Total assets	資産の部合計	8,434,781	8,156,060	278,720	8,231,727	203,054
Liabilities:	(負債の部)					
Deposits	預金	7,364,859	7,219,785	145,074	7,247,185	117,674
Negotiable certificates of deposit	譲渡性預金	138,055	125,796	12,259	99,498	38,556
Call money and bills sold	コールマネー及び売渡手形	13,822	2,404	11,417	3,593	10,228
Payables under repurchase agreements	売現先勘定	18,999	18,999	0	26,399	(7,399)
Payables under securities lending transactions	債券貸借取引受入担保金	134,285	74,318	59,966	102,409	31,875
Trading liabilities	特定取引負債	4,763	6,852	(2,088)	7,644	(2,880)
Borrowed money	借入金	89,085	93,027	(3,941)	92,397	(3,311)
Foreign exchange	外国為替	267	427	(159)	405	(138)
Bonds	社債	39,500	45,500	(6,000)	39,500	-
Other liabilities	その他負債	105,350	69,798	35,552	91,094	14,256
Reserve for employee retirement benefits	退職給付引当金	22,671	23,998	(1,326)	23,384	(712)
Reserve for possible losses on sales of loans	債権売却損失引当金	-	8,344	(8,344)	-	-
Other reserves	特別法上の引当金	104	71	32	104	-
Deferred tax liabilities	繰延税金負債	128	117	11	139	(11)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,419	8,744	675	8,693	725
Consolidation difference	連結調整勘定	2	7	(5)	5	(2)
Acceptances and guarantees	支払承諾	90,104	98,713	(8,608)	93,883	(3,778)
Total liabilities	負債の部合計	8,031,421	7,796,906	234,514	7,836,339	195,082
Minority interests:	(少数株主持分)					
Minority interests in consolidated subsidiaries	少数株主持分	7,563	6,788	774	7,139	423
Stockholders' equity:	(資本の部)					
Common stock	資本金	121,019	121,019	-	121,019	-
Capital surplus	資本剰余金	98,247	98,178	69	98,178	68
Retained earnings	利益剰余金	144,525	114,038	30,486	127,850	16,674
Land revaluation excess	土地再評価差額金	13,954	12,954	1,000	12,879	1,075
Net unrealized gains on other securities	その他有価証券評価差額金	19,696	7,965	11,730	29,907	(10,211)
Foreign currency translation adjustments	為替換算調整勘定	47	69	(21)	308	(260)
Treasury stock	自己株式	(1,694)	(1,861)	167	(1,895)	201
Total stockholders' equity	資本の部合計	395,796	352,364	43,431	388,247	7,548
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	8,434,781	8,156,060	278,720	8,231,727	203,054

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

2. Consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2004 (a)	For the six months ended Sep. 30, 2003 (b)	(a-b)	For FY 2003 ended Mar. 31, 2004 (Summary)
Ordinary income	経 常 収 益	103,045	99,788	3,257	203,837
Interest income	資 金 運 用 収 益	68,128	67,664	463	134,515
Interest on loans and discounts	(うち貸出金利息)	58,520	59,107	(586)	118,235
Interest and dividends on securities	(うち有価証券利息配当金)	9,251	7,881	1,369	15,112
Fee and commission income	役 務 取 引 等 収 益	18,910	18,014	896	36,900
Trading income	特 定 取 引 収 益	1,268	1,110	157	2,531
Other operating income	そ の 他 業 務 収 益	1,594	1,551	43	3,350
Other ordinary income	そ の 他 経 常 収 益	13,142	11,446	1,695	26,540
Ordinary expenses	経 常 費 用	72,274	83,354	(11,079)	160,008
Interest expenses	資 金 調 達 費 用	5,251	5,789	(538)	10,929
Interest on deposits	(うち預金利息)	1,693	1,901	(207)	3,504
Fee and commission expenses	役 務 取 引 等 費 用	5,667	5,280	386	10,728
Trading expenses	特 定 取 引 費 用	-	96	(96)	-
Other operating expenses	そ の 他 業 務 費 用	6	577	(570)	577
General and administrative expenses	営 業 経 費	39,486	40,302	(815)	80,582
Other ordinary expenses	そ の 他 経 常 費 用	21,862	31,307	(9,445)	57,190
Ordinary profit	経 常 利 益	30,770	16,433	14,336	43,829
Extraordinary gains	特 別 利 益	5,871	5,008	863	5,047
Extraordinary losses	特 別 損 失	220	225	(4)	710
Net income before taxes and others	税 金 等 調 整 前 中 間 (当 期) 純 利 益	36,422	21,217	15,204	48,165
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	3,644	979	2,665	3,580
Taxes-deferred	法 人 税 等 調 整 額	11,658	8,397	3,261	16,622
Minority interests (losses)	少 数 株 主 利 益	391	92	299	378
Net income	中 間 (当 期) 純 利 益	20,727	11,748	8,978	27,584

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

3. Consolidated Interim Statements of Retained Earnings

(¥ Million)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2004 (a)	For the six months ended Sep. 30, 2003 (b)	(a-b)	For FY 2003 ended Mar. 31, 2004
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	98,178	0	98,178
Increase in capital surplus	資本剰余金増加高	68	0	68	0
Gain (Loss) on sales of treasury stock	自己株式処分差益	68	0	68	0
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	98,247	98,178	69	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	127,850	104,431	23,419	104,431
Increase in retained earnings	利益剰余金増加高	20,727	11,754	8,972	27,665
Net income	中間(当期)純利益	20,727	11,748	8,978	27,584
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	-	6	(6)	81
Decrease in retained earnings	利益剰余金減少高	4,053	2,146	1,906	4,245
Cash dividends paid	配当金	2,937	2,098	839	4,197
Bonuses to Directors	役員賞与	40	-	40	-
Decrease 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減少高	1,075	-	1,075	-
Decrease following change in interest in subsidiary	持分変動に伴う減少高	-	48	(48)	48
Retained earnings at term-end	利益剰余金 中間期末(期末)残高	144,525	114,038	30,486	127,850

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

4. Consolidated Interim Statements of Cash Flows

(¥ Million)

	(Japanese only)	For six months ended Sep. 30, 2004 (a)	For six months ended Sep. 30, 2003 (b)	(a-b)	For FY 2003 ended Mar. 31, 2004
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 minority interests	税金等調整前中間(当期)純利益	36,422	21,217	15,204	48,165
Depreciation of premises, equipment and others	減価償却費	2,234	2,145	88	4,672
Amortization of consolidation difference	連結調整勘定償却額	(2)	(2)	(0)	(5)
Investments accounted for by the equity method	持分法による投資損益(△)	(137)	(146)	9	(289)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(18,342)	(4,929)	(13,412)	(112,535)
Net change in reserve for possible losses on sales of loans	債権売却損失引当金の増加額	-	(3,831)	3,831	(12,175)
Net change in liability for employees' retirement benefits	退職給付引当金の増加額	(712)	(5,024)	4,311	(5,638)
Interest income	資金運用収益	(68,128)	(67,664)	(463)	(134,515)
Interest expense	資金調達費用	5,251	5,789	(538)	10,929
Gains (losses) on investment securities	有価証券関係損益(△)	(1,682)	(999)	(683)	(3,004)
Gains (losses) on money held in trust	金銭の信託の運用損益(△)	(227)	(145)	(82)	(254)
Foreign exchange gains (losses)	為替差損益(△)	(34)	49	(83)	77
Gains (losses) on disposals of premises and equipment	動産不動産処分損益(△)	(33)	225	(258)	676
Net change in trading assets	特定取引資産の純増(△)減	(66,818)	(35,202)	(31,615)	(114,073)
Net change in trading liabilities	特定取引負債の純増減(△)	(2,880)	(866)	(2,014)	(74)
Net change in loans and bills discounted	貸出金の純増(△)減	26,558	(148,767)	175,326	(43,828)
Net change in deposits	預金の純増減(△)	117,674	61,920	55,753	89,321
Net change in negotiable certificates of deposit	譲渡性預金の純増減(△)	38,556	50,674	(12,117)	24,376
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(△)	(311)	(16,127)	15,815	(16,757)
Net change in due from banks (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増(△)減	21,915	(51,298)	73,214	(41,328)
Net change in call loans and bills bought and others	コールローン等の純増(△)減	76,992	(73,585)	150,577	15,593
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増(△)減	8,422	(1,561)	9,984	(5,025)
Net change in call money and bills sold	コールマネー等の純増減(△)	2,828	(15,122)	17,950	(6,533)
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	31,875	41,910	(10,034)	70,001
Net change in foreign exchange (assets)	外国為替(資産)の純増(△)減	(1,045)	668	(1,713)	603
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減(△)	(138)	(91)	(46)	(113)
Interest received	資金運用による収入	67,617	69,014	(1,396)	137,852
Interest paid	資金調達による支出	(4,950)	(5,941)	990	(13,606)
Others	その他	7,852	11,104	(3,252)	29,842
Subtotal	小計	278,755	(166,587)	445,342	(77,645)
Income Taxes paid	法人税等の支払額	(2,502)	(1,821)	(680)	(2,513)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	276,252	(168,409)	444,662	(80,158)
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	(896,035)	(596,712)	(299,322)	(1,067,411)
Proceeds from sales of securities	有価証券の売却による収入	122,590	135,560	(12,970)	356,494
Proceeds from maturity of securities	有価証券の償還による収入	421,850	581,498	(159,648)	664,362
Increase in money held in trust	金銭の信託の増加による支出	(470)	(14,299)	13,829	(14,605)
Decrease in money held in trust	金銭の信託の減少による収入	131	17	113	57
Purchases of premises and equipment	動産不動産の取得による支出	(2,202)	(1,510)	(692)	(4,678)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	435	697	(262)	1,845
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(353,699)	105,252	(458,952)	(63,934)
III. Cash flows from financing activities:	III. 財務活動によるキャッシュ・フロー				
Proceeds from issuance of subordinated borrowings	劣後特約付借入による収入	21,000	11,000	10,000	11,000
Repayment of subordinated borrowings	劣後特約付借入金の返済による支出	(24,000)	(15,000)	(9,000)	(15,000)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	-	-	-	10,000
Repayment of subordinated bonds	劣後特約付社債の償還による支出	-	-	-	(16,000)
Dividends paid	配当金支払額	(2,937)	(2,098)	(839)	(4,197)
Dividends paid to minority interests	少数株主への配当金支払額	(81)	(33)	(47)	(33)
Purchase of treasury stocks	自己株式の取得による支出	(65)	(27)	(37)	(64)
Proceeds from sales of treasury stocks	自己株式の売却による収入	335	6	328	9
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(5,748)	(6,152)	404	(14,285)
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	34	(49)	83	(77)
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(83,161)	(69,359)	(13,802)	(158,457)
VI. Cash and cash equivalents at beginning of period	VI. 現金及び現金同等物の期首残高	237,954	396,412	(158,457)	396,412
VII. Cash and cash equivalents at term-end	VII. 現金及び現金同等物の中間期末(期末)残高	154,793	327,053	(172,259)	237,954

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

III. Non-consolidated Financial Information

1. Non-consolidated Interim Balance Sheets (Summary)

(¥ Million)

Item	科目 (Japanese only)	As of Sep. 30, 2004 (a)	As of Sep. 30, 2003 (b)	(a-b)	As of Mar 31, 2004 (Summary) (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	175,831	381,690	(205,858)	281,374	(105,542)
Call loans	コールローン	85,372	238,175	(152,802)	172,663	(87,290)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,044	7,003	(4,958)	10,467	(8,422)
Bills bought	買入手形	-	25,000	(25,000)	-	-
Other debt purchased	買入金銭債権	12,310	679	11,631	2,012	10,298
Trading assets	特定取引資産	427,619	281,928	145,690	360,735	66,883
Money held in trust	金銭の信託	25,561	25,237	323	25,204	356
Securities	有価証券	1,794,632	1,254,795	539,836	1,458,700	335,931
Loans and bills discounted	貸出金	5,655,451	5,768,549	(113,098)	5,678,111	(22,660)
Foreign exchange	外国為替	2,877	1,767	1,110	1,832	1,045
Other assets	その他資産	52,549	44,586	7,963	45,629	6,919
Premises and equipment	動産不動産	99,917	102,045	(2,128)	101,097	(1,180)
Deferred tax assets	繰延税金資産	69,291	95,985	(26,693)	73,369	(4,077)
Customers' liabilities for acceptances and guarantees	支払承諾見返	111,944	135,657	(23,712)	115,295	(3,350)
Reserve for possible loan losses	貸倒引当金	(90,966)	(202,911)	111,944	(108,695)	17,728
Total assets	資産の部合計	8,424,437	8,160,189	264,248	8,217,800	206,637
Liabilities:	(負債の部)					
Deposits	預金	7,387,932	7,237,518	150,413	7,266,461	121,470
Negotiable certificates of deposit	譲渡性預金	138,055	125,796	12,259	99,498	38,556
Call money	コールマネー	13,822	2,404	11,417	3,593	10,228
Payables under repurchase agreements	売現先勘定	18,999	18,999	0	26,399	(7,399)
Payables under securities lending transactions	債券貸借取引受入担保金	134,285	74,318	59,966	102,409	31,875
Trading liabilities	特定取引負債	4,763	6,852	(2,088)	7,644	(2,880)
Borrowed money	借入金	113,693	132,714	(19,021)	116,990	(3,296)
Foreign exchange	外国為替	267	427	(159)	405	(138)
Bonds	社債	10,000	-	10,000	10,000	-
Other liabilities	その他負債	72,564	38,448	34,116	57,379	15,184
Reserve for employee retirement benefits	退職給付引当金	21,936	23,326	(1,390)	22,657	(721)
Reserve for possible losses on sales of loans	債権売却損失引当金	-	8,344	(8,344)	-	-
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,419	8,744	675	8,693	725
Acceptances and guarantees	支払承諾	111,944	135,657	(23,712)	115,295	(3,350)
Total liabilities	負債の部合計	8,037,684	7,813,552	224,132	7,837,429	200,254
Stockholders' equity:	(資本の部)					
Common stock	資本金	121,019	121,019	-	121,019	-
Capital surplus	資本剰余金	98,179	98,178	0	98,178	0
Capital reserve	資本準備金	98,178	98,178	-	98,178	-
Other capital surplus	その他資本剰余金	1	0	0	0	0
Retained earnings	利益剰余金	134,616	107,109	27,507	119,125	15,491
Legal earned reserve	利益準備金	50,930	50,930	-	50,930	-
Voluntary reserves	任意積立金	61,971	41,971	20,000	41,971	20,000
Unappropriated profit	中間(当期)未処分利益	21,715	14,207	7,507	26,224	(4,508)
Land revaluation excess	土地再評価差額金	13,954	12,954	1,000	12,879	1,075
Net unrealized gains on other securities	その他有価証券評価差額金	19,275	7,569	11,706	29,395	(10,119)
Treasury stock	自己株式	(291)	(192)	(98)	(227)	(64)
Total stockholders' equity	資本の部合計	386,753	346,637	40,116	380,370	6,383
Total liabilities and stockholders' equity	負債及び資本の部合計	8,424,437	8,160,189	264,248	8,217,800	206,637

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

2. Non-consolidated Interim Statements of Income (Summary)

(¥ Million)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2004 (a)	For the six months ended Sep. 30, 2003 (b)	(a-b)	For FY 2003 ended Mar. 31, 2004 (Summary)
Ordinary income	経常収益	87,415	85,266	2,148	174,045
Interest income	資金運用収益	66,739	66,306	433	131,690
Interest on loans and discounts	(うち貸出金利息)	57,206	57,802	(595)	115,539
Interest and dividends on securities	(うち有価証券利息配当金)	9,276	7,885	1,391	15,122
Fee and commission income	役務取引等収益	14,254	13,675	578	27,850
Trading income	特定取引収益	1,021	831	190	2,096
Other operating income	その他業務収益	1,589	1,535	53	3,327
Other ordinary income	その他経常収益	3,809	2,917	892	9,080
Ordinary expenses	経常費用	58,588	68,858	(10,269)	133,724
Interest expenses	資金調達費用	5,217	5,728	(511)	10,836
Interest on deposits	(うち預金利息)	1,695	1,902	(207)	3,507
Fee and commission expenses	役務取引等費用	5,883	5,390	493	11,000
Trading expenses	特定取引費用	-	96	(96)	36
Other operating expenses	その他業務費用	6	577	(570)	577
General and administrative expenses	営業経費	36,451	37,191	(740)	74,356
Other ordinary expenses	その他経常費用	11,028	19,873	(8,844)	36,918
Ordinary profit	経常利益	28,827	16,408	12,418	40,321
Extraordinary gains	特別利益	5,406	4,977	429	4,981
Extraordinary losses	特別損失	210	199	11	533
Net income before taxes and others	税引前中間(当期)純利益	34,022	21,185	12,837	44,768
Taxes-current	法人税、住民税及び事業税	2,823	175	2,648	1,872
Taxes-deferred	法人税等調整額	11,634	9,285	2,349	17,116
Net income	中間(当期)純利益	19,564	11,724	7,839	25,779
Unappropriated profit brought forward	前期繰越利益	3,227	2,476	750	2,476
Transfer from land revaluation excess	土地再評価差額金取崩額	(1,075)	6	(1,081)	81
Interim Dividends	中間配当額	-	-	-	2,112
Unappropriated profit	中間(当期)未処分利益	21,715	14,207	7,507	26,224

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

3. The 99th Non-consolidated Interim Balance Sheets (As of September 30, 2004)

(¥ Million)

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	175,831	Deposits	預金	7,387,932
Call loans	コールローン	85,372	Negotiable certificates of deposit	譲渡性預金	138,055
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,044	Call money	コールマネー	13,822
Other debt purchased	買入金銭債権	12,310	Payables under repurchase agreements	売現先勘定	18,999
Trading assets	特定取引資産	427,619	Payables under securities lending transactions	債券貸借取引受入担保金	134,285
Money held in trust	金銭の信託	25,561	Trading liabilities	特定取引負債	4,763
Securities	有価証券	1,794,632	Borrowed money	借入金	113,693
Loans and bills discounted	貸出金	5,655,451	Foreign exchange	外国為替	267
Foreign exchange	外国為替	2,877	Bonds	社債	10,000
Other assets	その他資産	52,549	Other liabilities	その他負債	72,564
Premises and equipment	動産不動産	99,917	Reserve for employee retirement benefits	退職給付引当金	21,936
Deferred tax assets	繰延税金資産	69,291	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,419
Customers' liabilities for acceptances and guarantees	支払承諾見返	111,944	Acceptances and guarantees	支払承諾	111,944
Reserve for possible loan losses	貸倒引当金	(90,966)	Total liabilities	負債の部合計	8,037,684
			Stockholders' equity:	(資本の部)	
			Common stock	資本金	121,019
			Capital surplus	資本剰余金	98,179
			Capital reserve	資本準備金	98,178
			Other capital surplus	その他資本剰余金	1
			Retained earnings	利益剰余金	134,616
			Legal earned reserve	利益準備金	50,930
			Voluntary reserves	任意積立金	61,971
			Unappropriated profit	中間未処分利益	21,715
			Land revaluation excess	土地再評価差額金	13,954
			Net unrealized gains on other securities	その他有価証券評価差額金	19,275
			Treasury stock	自己株式	(291)
			Total stockholders' equity	資本の部合計	386,753
Total assets	資産の部合計	8,424,437	Total liabilities and stockholders' equity	負債及び資本の部合計	8,424,437

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

4. The 99th Non-consolidated Interim Statements of Income (From April 1, 2004 to September 30, 2004)

(¥ Million)

Item	科目 (Japanese only)	Amount
Ordinary income	経 常 収 益	87,415
Interest income	資 金 運 用 収 益	66,739
Interest on loans and discounts	(うち貸出金利息)	57,206
Interest and dividends on securities	(うち有価証券利息配当金)	9,276
Fee and commission income	役 務 取 引 等 収 益	14,254
Trading income	特 定 取 引 収 益	1,021
Other operating income	そ の 他 業 務 収 益	1,589
Other ordinary income	そ の 他 経 常 収 益	3,809
Ordinary expenses	経 常 費 用	58,588
Interest expenses	資 金 調 達 費 用	5,217
Interest on deposits	(うち預金利息)	1,695
Fee and commission expenses	役 務 取 引 等 費 用	5,883
Other operating expenses	そ の 他 業 務 費 用	6
General and administrative expenses	営 業 経 費	36,451
Other ordinary expenses	そ の 他 経 常 費 用	11,028
Ordinary profit	経 常 利 益	28,827
Extraordinary gains	特 別 利 益	5,406
Extraordinary losses	特 別 損 失	210
Net income before taxes and others	税 引 前 中 間 純 利 益	34,022
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	2,823
Taxes-deferred	法 人 税 等 調 整 額	11,634
Net income	中 間 純 利 益	19,564
Unappropriated profit brought forward	前 期 繰 越 利 益	3,227
Transfer from land revaluation excess	土 地 再 評 価 差 額 金 取 崩 額	(1,075)
Unappropriated profit	中 間 未 処 分 利 益	21,715

Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

IV. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese only)	For the six months ended		For the six months ended Sep. 30, 2003 (b)
		Sep. 30, 2004 (a)	(a-b)	
Gross business profit	業 務 粗 利 益	72,501	1,940	70,561
Domestic gross business profit	国 内 業 務 粗 利 益	69,898	1,068	68,829
Net interest income	資 金 利 益	60,023	390	59,633
Fee and commission income	役 務 取 引 等 利 益	8,285	121	8,163
Trading income	特 定 取 引 利 益	928	249	679
Profit from other business transactions	そ の 他 業 務 利 益	661	307	353
International gross business profit	国 際 業 務 粗 利 益	2,603	871	1,732
Net interest income	資 金 利 益	1,502	553	949
Fee and commission income	役 務 取 引 等 利 益	85	(36)	122
Trading income	特 定 取 引 利 益	93	37	56
Profit from other business transactions	そ の 他 業 務 利 益	921	316	604
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	36,959	(61)	37,020
Personnel expenses	人 件 費	18,227	(729)	18,956
Non-personnel expenses	物 件 費	16,688	443	16,244
Taxes	税 金	2,043	224	1,818
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	35,542	2,001	33,541
Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	[(57)]	[(3,710)]	3,652
Net business income	業 務 純 益	35,542	5,653	29,889
Non-recurrent income and losses	臨 時 損 益	(6,715)	6,765	(13,480)
Disposal of non-performing loans	不 良 債 権 処 理 額	8,324	(5,502)	13,827
Charge-off amount of loans	貸 出 金 償 却	8,247	8,239	8
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	[(3,773)]	[(18,112)]	14,338
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	76	58	18
Provision of reserve for possible losses on sales of loans	債 権 売 却 損 失 引 当 金 繰 入 額	-	(154)	154
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 繰 入 額	[(24)]	[668]	(692)
Gains (losses) related to stocks	株 式 等 関 係 損 益	887	289	598
Retirement benefit expenses (non-recurrent expenses)	退 職 給 付 費 用 (臨 時 費 用 処 理 分)	476	(865)	1,341
Other non-recurrent expenses	そ の 他 臨 時 損 益	1,197	107	1,090
Ordinary profit	経 常 利 益	28,827	12,418	16,408
Extraordinary gains (losses)	特 別 損 益	5,195	418	4,777
Transfer from general reserve for possible loan losses	う ち 貸 倒 引 当 金 取 崩 額	3,855	3,855	-
Collection of written-off claims	う ち 償 却 債 権 取 立 益	1,549	1,547	2
Gains on return of the agency element of the state pension to the national government	う ち 代 行 部 分 返 上 益	-	(4,975)	4,975
Net income before taxes and others	税 引 前 中 間 純 利 益	34,022	12,837	21,185
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	2,823	2,648	175
Taxes-deferred	法 人 税 等 調 整 額	11,634	2,349	9,285
Net income	中 間 純 利 益	19,564	7,839	11,724
Credit Costs	信 用 コ ス ト	4,468	(13,010)	17,479

Consolidated

(¥ Million)

	(Japanese only)	For the six months ended		For the six months ended Sep. 30, 2003 (b)
		Sep. 30, 2004 (a)	(a-b)	
Consolidated gross profit	連結粗利益	78,978	2,380	76,597
Net interest income	資金利益	62,877	1,002	61,875
Fee and commission income	役務取引等利益	13,243	510	12,733
Trading income	特定取引利益	1,268	254	1,014
Profit from other business transactions	その他業務利益	1,588	614	974
General and administrative expenses	営業経費	39,486	(815)	40,302
Loan charge-off and reserve expenses	貸倒償却引当費用	10,370	(10,927)	21,297
Charge-off amount of loans	貸出金償却	10,293	8,364	1,929
Provision of specific reserve for possible loan losses	個別貸倒引当金繰入額	[(3,583)]	[(20,439)]	16,855
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金繰入額	[(432)]	[(3,465)]	3,032
Losses on sales of non-performing loans	延滞債権等売却損	76	58	18
Provision of reserve for possible losses on sales of loans	債権売却損失引当金繰入額	-	(154)	154
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当勘定繰入額	[(24)]	[668]	(692)
Gains (losses) related to stocks	株式等関係損益	1,095	333	761
Gains (losses) on investments based on equity method	持分法による投資損益	137	(9)	146
Others	その他	417	(111)	528
Ordinary profit	経常利益	30,770	14,336	16,433
Extraordinary gains (losses)	特別損益	5,651	867	4,783
Transfer from general reserve for possible loan losses	うち貸倒引当金取崩額	4,040	4,040	-
Collection of written-off claims	うち償却債権取立益	1,576	1,543	33
Net income before income tax and others	税金等調整前中間純利益	36,422	15,204	21,217
Taxes-current	法人税、住民税及び事業税	3,644	2,665	979
Taxes-deferred	法人税等調整額	11,658	3,261	8,397
Minority interest (losses)	少数株主損益	391	299	92
Net income	中間純利益	20,727	8,978	11,748

Credit Costs	信用コスト	6,329	(14,968)	21,297
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Note: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commission income - Fees and commission expenses) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(注) 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)

(Reference)

(¥ Million)

Consolidated net business income (before transfer to general reserve for possible loan losses)	連結業務純益 (一般貸引繰入前)	39,860	2,857	37,003
Consolidated net business income	連結業務純益	39,860	5,889	33,971

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

(注) 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	11	(2)	13
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 / ¥ Thousand)

	(Japanese only)	For the six months ended Sep. 30, 2004		For the six months ended Sep. 30, 2003
		(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)	35,542	2,001	33,541
Per head (in thousands of yen)	職員一人当たり(千円)	9,981	801	9,179
(2) Net business income	業 務 純 益	35,542	5,653	29,889
Per head (in thousands of yen)	職員一人当たり(千円)	9,981	1,801	8,179

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

(注) 職員数は、実動人員（出向人員、臨時雇員および嘱託を除く）の平残。

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

	(Japanese only)	For the six months ended Sep. 30, 2004		For the six months ended Sep. 30, 2003
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (W)	資金運用利回	1.68%	(0.02%)	1.70%
(a) Average yield on loans and bills discounted (X)	貸出金利回	1.99%	(0.03%)	2.02%
(b) Average yield on securities	有価証券利回	0.66%	(0.00%)	0.66%
(2) Average yield on interest bearing liabilities (Y)	資金調達原価	0.97%	(0.03%)	1.01%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預金等利回	0.01%	(0.00%)	0.02%
(b) Expense ratio	経費率	0.96%	(0.02%)	0.99%
(3) Average interest rate spread (W) - (Y)	総資金利鞘	0.71%	0.02%	0.69%
Difference between average yield on loans and deposits (X) - (Z)	預貸金利差	1.98%	(0.02%)	2.00%

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

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2004		For the six months ended Sep. 30, 2003
		(a)	(a-b)	(b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	587	349	237
Gains on sales	売却益	593	(200)	793
Losses on sales	売却損	6	(549)	556
Write-offs	償却	-	-	-
Gains (losses) related to stocks, etc.	株式等関係損益	887	289	598
Gains on sales	売却益	1,343	357	986
Losses on sales	売却損	110	79	31
Write-offs	償却	345	(11)	357

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep.			As of Mar.	As of Sep.
		30, 2004 (a)	(a-b)	(a-c)	31, 2004 (b)	30, 2003 (c)
(1) Capital ratio	自己資本比率	11.05%	(0.01%)	0.33%	11.06%	10.72%
Tier I ratio	うち Tier I 比率	7.40%	0.27%	0.50%	7.13%	6.90%
(2) Tier I	T i e r I	367.3	18.2	31.4	349.1	335.8
(3) Tier II	T i e r II	182.2	(11.3)	(4.7)	193.6	187.0
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された 有価証券含み益	15.0	(7.7)	8.8	22.7	6.1
(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	10.5	0.8	0.7	9.7	9.7
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	109.5	(4.0)	(10.0)	113.5	119.5
(4) Deduction	控除項目	1.5	0.1	0.2	1.4	1.2
(5) Capital (2)+(3)-(4)	自己資本	548.0	6.7	26.3	541.3	521.6
(6) Risk assets	リスクアセット	4,958.4	65.7	92.5	4,892.6	4,865.8

Non-consolidated

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep.			As of Mar.	As of Sep.
		30, 2004 (a)	(a-b)	(a-c)	31, 2004 (b)	30, 2003 (c)
(1) Capital ratio	自己資本比率	10.78%	(0.05%)	0.25%	10.83%	10.52%
Tier I ratio	うち Tier I 比率	7.13%	0.22%	0.42%	6.91%	6.71%
(2) Tier I	T i e r I	351.4	16.0	27.3	335.4	324.0
(3) Tier II	T i e r II	179.9	(10.8)	(4.2)	190.7	184.1
(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	14.5	(7.6)	8.8	22.1	5.7
(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	10.5	0.8	0.7	9.7	9.7
(d) Subordinated loans and bonds	うち劣後ローン(債券)残高	109.5	(4.0)	(10.0)	113.5	119.5
(4) Deduction	控除項目	0.6	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	自己資本	530.7	5.1	23.1	525.5	507.5
(6) Risk assets	リスクアセット	4,922.7	72.4	98.7	4,850.2	4,824.0

6. Return on Equity - Non-consolidated

	<i>(Japanese only)</i>	For the six			For FY 2003	For the six
		months ended Sep. 30, 2004 (a)	(a-b)	(a-c)	ended Mar. 31, 2004 (b)	months ended Sep. 30, 2003 (c)
Net business income basis (Annual)	業務純益ベース (年率)	18.48%	(1.07%)	0.60%	19.55%	17.88%
Net income basis (Annual)	当期純利益ベース (年率)	10.17%	2.81%	3.15%	7.36%	7.01%

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

(注) ROEとは、株主資本の収益性を示す指標

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

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2004 (a)			For FY 2003 ended Mar. 31, 2004 (b)	For the six months ended Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	7,387.9	121.4	150.4	7,266.4	7,237.5
Domestic	うち国内	7,260.2	83.1	129.3	7,177.0	7,130.8
In Chiba Prefecture	うち県内	7,056.3	83.2	144.4	6,973.1	6,911.8
Personal deposits	うち個人	5,576.2	64.8	95.2	5,511.3	5,480.9
Deposits (average balance)	預金 (平残)	7,394.7	172.1	152.3	7,222.5	7,242.3
Domestic	うち国内	7,275.6	169.3	157.3	7,106.2	7,118.3
In Chiba Prefecture	うち県内	7,061.3	165.4	154.9	6,895.9	6,906.3
Loans and bills discounted (Term-end balance)	貸出金 (末残)	5,655.4	(22.6)	*1 (113.0)	5,678.1	5,768.5
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,095.6	62.0	34.6	5,033.5	5,061.0
Domestic	うち国内	5,637.2	(25.1)	(112.3)	5,662.3	5,749.6
In Chiba Prefecture	うち県内	4,663.9	25.6	(32.0)	4,638.3	4,695.9
Loans and bills discounted (average balance)	貸出金 (平残)	5,735.1	*2 0.5	*3 33.3	5,734.6	5,701.8
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,093.0	1.1	49.4	5,091.8	5,043.6
Domestic	うち国内	5,718.2	0.3	33.7	5,717.8	5,684.4
In Chiba Prefecture	うち県内	4,659.5	(31.5)	1.3	4,691.1	4,658.1

Note: From FY 2003, Chiba Bank started to carry out partial direct write-offs. The decrease of ¥113.0 billion (*1) in term-end balance of loans as of Sep. 30, 2004 from as of Sep. 30, 2003 includes a ¥82.7 billion decrease which is the effect of applying partial direct write-offs. Additionally, the increase of ¥0.5 billion (*2) in average balance of loans of interim FY 2004 from FY 2003 includes a ¥94.2 billion decrease which is the effect of applying partial direct write-offs and the increase of ¥33.3 billion (*3) in average balance from interim FY 2003 includes a ¥94.5 billion decrease which is the effect of applying partial direct write-offs.

(注) 16年3月期より部分直接償却を実施しております。貸出金末残の15年9月中間期比△1,130億円(*1)には、部分直接償却による影響が△827億円含まれております。また、貸出金平残の16年3月期比5億円(*2)には部分直接償却による影響が△942億円、15年9月中間期費333億円(*3)には△945億円それぞれ含まれております。

(Reference) Outstanding balance of Loans and bills discounted, above (1), before partial direct write-offs were as follows:

(参考) 16年9月末・16年3月末の部分直接償却前の貸出金残高は次のとおりであります。

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2004 (a)			For FY 2003 ended Mar. 31, 2004 (b)	For the six months ended Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Loans and bills discounted (Term-end balance)	貸出金 (末残)	5,738.1	(34.5)	(30.3)	5,772.7	5,768.5
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,178.2	50.2	117.2	5,127.9	5,061.0
Domestic	うち国内	5,719.7	(36.9)	(29.8)	5,756.7	5,749.6
In Chiba Prefecture	うち県内	4,739.2	20.2	43.2	4,718.9	4,695.9
Loans and bills discounted (average balance)	貸出金 (平残)	5,829.7	94.7	127.8	5,734.9	5,701.8
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,187.3	95.2	143.7	5,092.0	5,043.6
Domestic	うち国内	5,812.5	94.4	128.0	5,718.1	5,684.4
In Chiba Prefecture	うち県内	4,740.1	48.8	82.0	4,691.3	4,658.1

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

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	5,637.2	(25.1)	(112.3)	5,662.3	5,749.6
(Excluding loans to public sectors)	(除公共向け貸出)	5,095.6	62.0	34.6	5,033.5	5,061.0
Major companies	大企業	530.1	5.6	0.4	524.4	529.7
Midsized companies	中堅企業	168.4	(1.8)	(9.5)	170.2	177.9
Small and medium-sized companies (Y)	中小企業等	4,397.0	58.2	43.7	4,338.8	4,353.3
Small and medium-sized companies	うち中小企業	2,409.4	25.8	(37.1)	2,383.6	2,446.5
Consumer loans	うち消費者ローン	1,803.9	42.4	104.5	1,761.5	1,699.3
Public sectors	公共	541.5	(87.1)	(147.0)	628.7	688.5
Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	78.00%	1.37%	2.28%	76.62%	75.71%

(Reference) Outstanding balance of domestic loans and bills discounted, above (2), before partial direct write-offs were as follows:
(参考) 16年9月末・16年3月末の部分直接償却前の国内貸出金内訳及び中小企業等貸出比率は次のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	5,719.7	(36.9)	(29.8)	5,756.7	5,749.6
(Excluding loans to public sectors)	(除公共向け貸出)	5,178.2	50.2	117.2	5,127.9	5,061.0
Major companies	大企業	533.0	5.2	3.3	527.8	529.7
Midsized companies	中堅企業	170.6	(4.3)	(7.2)	174.9	177.9
Small and medium-sized companies (Y)	中小企業等	4,474.4	49.3	121.1	4,425.1	4,353.3
Small and medium-sized companies	うち中小企業	2,478.6	18.1	32.0	2,460.5	2,446.5
Consumer loans	うち消費者ローン	1,807.7	41.2	108.3	1,766.4	1,699.3
Public sectors	公共	541.5	(87.1)	(147.0)	628.7	688.5
Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	78.22%	1.35%	2.51%	76.86%	75.71%

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,803.9	42.4	104.5	1,761.5	1,699.3
Housing loans	住宅ローン残高	1,672.2	48.0	118.0	1,624.2	1,554.1
Other consumer loans	その他のローン残高	131.7	(5.6)	(13.5)	137.3	145.2

(Reference) Consumer loans, above (3), before partial direct write-offs were as follows:

(参考) 16年9月末・16年3月末の部分直接償却前の消費者ローン残高は次のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,807.7	41.2	108.3	1,766.4	1,699.3
Housing loans	住宅ローン残高	1,673.5	47.8	119.3	1,625.6	1,554.1
Other consumer loans	その他のローン残高	134.1	(6.6)	(11.0)	140.7	145.2

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

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)		As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)	
		(a-b)	(a-c)			
Loans to Bankrupt Borrowers	破綻先債権額	6.2	(3.0)	(35.8)	9.3	42.1
Delinquent Loans	延滞債権額	165.3	(36.0)	(100.4)	201.4	265.8
Loans past due 3 months or more	3ヵ月以上延滞債権額	6.5	(9.8)	(2.2)	16.3	8.8
Restructured Loans	貸出条件緩和債権額	133.1	(0.8)	(26.8)	134.0	159.9
Total Risk-Monitored Loans	リスク管理債権合計	311.3	(49.8)	(165.3)	361.1	476.7

Total loan balance (Term-end balance)	貸出金残高(末残)	5,655.4	(22.6)	(113.0)	5,678.1	5,768.5
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Loans to Bankrupt Borrowers	破綻先債権額	0.1%	(0.0%)	(0.6%)	0.1%	0.7%
Delinquent Loans	延滞債権額	2.9%	(0.6%)	(1.6%)	3.5%	4.6%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.1%	(0.1%)	(0.0%)	0.2%	0.1%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.0%)	(0.4%)	2.3%	2.7%
Total percentage of loan balance	貸出金残高比合計	5.5%	(0.8%)	(2.7%)	6.3%	8.2%

(Reference) Chiba Bank did not carry out partial direct write-offs as of September 30, 2003. Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年9月末は部分直接償却を実施しておりませんが、実施した場合のリスク管理債権は次のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)		As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)	
		(a-b)	(a-c)			
Loans to Bankrupt Borrowers	破綻先債権額	6.2	(3.0)	(3.0)	9.3	9.2
Delinquent Loans	延滞債権額	165.3	(36.0)	(44.2)	201.4	209.6
Loans past due 3 months or more	3ヵ月以上延滞債権額	6.5	(9.8)	(2.2)	16.3	8.8
Restructured Loans	貸出条件緩和債権額	133.1	(0.8)	(26.8)	134.0	159.9
Total Risk-Monitored Loans	リスク管理債権合計	311.3	(49.8)	(76.4)	361.1	387.7

Total loan balance (Term-end balance)	貸出金残高(末残)	5,655.4	(22.6)	(24.1)	5,678.1	5,679.5
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Loans to Bankrupt Borrowers	破綻先債権額	0.1%	(0.0%)	(0.0%)	0.1%	0.1%
Delinquent Loans	延滞債権額	2.9%	(0.6%)	(0.7%)	3.5%	3.6%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.1%	(0.1%)	(0.0%)	0.2%	0.1%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.0%)	(0.4%)	2.3%	2.8%
Total percentage of loan balance	貸出金残高比合計	5.5%	(0.8%)	(1.3%)	6.3%	6.8%

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)		As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)	
		(a-b)	(a-c)			
Loans to Bankrupt Borrowers	破綻先債権額	6.1	(3.4)	(38.0)	9.5	44.1
Delinquent Loans	延滞債権額	167.6	(36.0)	(110.9)	203.6	278.5
Loans past due 3 months or more	3ヵ月以上延滞債権額	6.6	(9.8)	(2.2)	16.4	8.9
Restructured Loans	貸出条件緩和債権額	133.2	(1.3)	(27.2)	134.5	160.4
Total Risk-Monitored Loans	リスク管理債権合計	313.5	(50.6)	(178.5)	364.1	492.0

Total loan balance (Term-end balance)	貸出金残高(末残)	5,618.5	(26.5)	(131.4)	5,645.1	5,750.0
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Loans to Bankrupt Borrowers	破綻先債権額	0.1%	(0.0%)	(0.6%)	0.1%	0.7%
Delinquent Loans	延滞債権額	2.9%	(0.6%)	(1.8%)	3.6%	4.8%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.1%	(0.1%)	(0.0%)	0.2%	0.1%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.0%)	(0.4%)	2.3%	2.7%
Total percentage of loan balance	貸出金残高比	5.5%	(0.8%)	(2.9%)	6.4%	8.5%

(Reference) Chiba Bank did not carry out partial direct write-offs as of September 30, 2003. Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年9月末は部分直接償却を実施しておりませんが、実施した場合のリスク管理債権は次のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)		As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)	
		(a-b)	(a-c)			
Loans to Bankrupt Borrowers	破綻先債権額	6.1	(3.4)	(3.8)	9.5	9.9
Delinquent Loans	延滞債権額	167.6	(36.0)	(45.6)	203.6	213.2
Loans past due 3 months or more	3ヵ月以上延滞債権額	6.6	(9.8)	(2.2)	16.4	8.9
Restructured Loans	貸出条件緩和債権額	133.2	(1.3)	(27.2)	134.5	160.4
Total Risk-Monitored Loans	リスク管理債権合計	313.5	(50.6)	(78.9)	364.1	392.5

Total loan balance (Term-end balance)	貸出金残高(末残)	5,618.5	(26.5)	(31.9)	5,645.1	5,650.4
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Loans to Bankrupt Borrowers	破綻先債権額	0.1%	(0.0%)	(0.0%)	0.1%	0.1%
Delinquent Loans	延滞債権額	2.9%	(0.6%)	(0.7%)	3.6%	3.7%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.1%	(0.1%)	(0.0%)	0.2%	0.1%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.0%)	(0.4%)	2.3%	2.8%
Total percentage of loan balance	貸出金残高比	5.5%	(0.8%)	(1.3%)	6.4%	6.9%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	311.3	(49.8)	(165.3)	361.1	476.7
Collateral/guarantees (Y)	担保・保証等	168.3	(27.1)	(43.5)	195.4	211.8
Reserve for possible loan losses (Z)	貸倒引当金	71.7	(16.1)	(110.3)	87.8	182.1
Reserve ratio (Z)/(X)	引当率	23.0%	(1.2%)	(15.1%)	24.3%	38.2%
Coverage ratio (Y+Z)/(X)	保全率	77.1%	(1.3%)	(5.5%)	78.4%	82.6%
As a percentage of total loans	貸出金残高比	5.5%	(0.8%)	(2.7%)	6.3%	8.2%

(Reference) Chiba Bank did not carry out partial direct write-offs as of September 30, 2003. Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年9月末は部分直接償却を実施していませんが、実施した場合のリスク管理債権は次のとおりであります。(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	311.3	(49.8)	(76.4)	361.1	387.7
Collateral/guarantees (Y)	担保・保証等	168.3	(27.1)	(43.5)	195.4	211.8
Reserve for possible loan losses (Z)	貸倒引当金	71.7	(16.1)	(21.4)	87.8	93.1
Reserve ratio (Z)/(X)	引当率	23.0%	(1.2%)	(0.9%)	24.3%	24.0%
Coverage ratio (Y+Z)/(X)	保全率	77.1%	(1.3%)	(1.5%)	78.4%	78.6%
As a percentage of total loans	貸出金残高比	5.5%	(0.8%)	(1.3%)	6.3%	6.8%

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	313.5	(50.6)	(178.5)	364.1	492.0
Collateral/guarantees (Y)	担保・保証等	169.1	(27.9)	(46.4)	197.1	215.6
Reserve for possible loan losses (Z)	貸倒引当金	72.6	(16.0)	(120.9)	88.6	193.5
Reserve ratio (Z)/(X)	引当率	23.1%	(1.1%)	(16.1%)	24.3%	39.3%
Coverage ratio (Y+Z)/(X)	保全率	77.1%	(1.3%)	(6.0%)	78.4%	83.1%
As a percentage of total loans	貸出金残高比	5.5%	(0.8%)	(2.9%)	6.4%	8.5%

(Reference) Chiba Bank did not carry out partial direct write-offs as of September 30, 2003. Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年9月末は部分直接償却を実施していませんが、実施した場合のリスク管理債権は次のとおりであります。(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	313.5	(50.6)	(78.9)	364.1	392.5
Collateral/guarantees (Y)	担保・保証等	169.1	(27.9)	(46.4)	197.1	215.6
Reserve for possible loan losses (Z)	貸倒引当金	72.6	(16.0)	(21.3)	88.6	93.9
Reserve ratio (Z)/(X)	引当率	23.1%	(1.1%)	(0.7%)	24.3%	23.9%
Coverage ratio (Y+Z)/(X)	保全率	77.1%	(1.3%)	(1.7%)	78.4%	78.8%
As a percentage of total loans	貸出金残高比	5.5%	(0.8%)	(1.3%)	6.4%	6.9%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (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	36.2	(3.2)	(96.1)	39.4	132.3
Doubtful Claims	危険債権	135.6	(35.9)	(40.3)	171.5	175.9
Substandard Claims	要管理債権	139.6	(10.7)	(29.1)	150.3	168.7
Total	合計	311.5	(49.9)	(165.5)	361.4	477.1

Total Claims*	総与信残高	5,775.8	(25.0)	(136.8)	5,800.8	5,912.7
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* Total Claims includes loans, customers' liabilities for acceptances and guarantees, foreign exchange, lent securities, accrued interest and loan accruals.

総与信残高：貸出金、支払承諾見返、外国為替、貸付有価証券、未収利息、貸出金に準ずる仮払金

(Reference) Chiba Bank did not carry out partial direct write-offs as of September 30, 2003. Disclosed claims under the Financial Reconstruction Law would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年9月末は部分直接償却を実施しておりませんが、実施した場合の金融再生法開示債権は次のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (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	36.2	(3.2)	(7.1)	39.4	43.3
Doubtful Claims	危険債権	135.6	(35.9)	(40.3)	171.5	175.9
Substandard Claims	要管理債権	139.6	(10.7)	(29.1)	150.3	168.7
Total	合計	311.5	(49.9)	(76.5)	361.4	388.1

Total Claims	総与信残高	5,775.8	(25.0)	(47.8)	5,800.8	5,823.7
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11. Preservation of Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
The amount of preservation (A)	保 全 額	240.3	(43.2)	(154.1)	283.6	394.4
Reserve for possible loan losses	貸 倒 引 当 金	71.7	(16.1)	(110.3)	87.8	182.1
Value covered by collateral and guarantees	担 保 ・ 保 証 等	168.5	(27.1)	(43.7)	195.7	212.3
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	311.5	(49.9)	(165.5)	361.4	477.1

Coverage ratio (A)/(B)	保 全 率	77.1%	(1.3%)	(5.5%)	78.4%	82.6%
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(Reference) Chiba Bank did not carry out partial direct write-offs as of September 30, 2003. Preservation of Claims under the Financial Reconstruction Law would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年9月末は部分直接償却を実施しておりませんが、実施した場合の金融再生法開示債権の保全状況は次のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
The amount of preservation (A)	保 全 額	240.3	(43.2)	(65.1)	283.6	305.4
Reserve for possible loan losses	貸 倒 引 当 金	71.7	(16.1)	(21.4)	87.8	93.1
Value covered by collateral and guarantees	担 保 ・ 保 証 等	168.5	(27.1)	(43.7)	195.7	212.3
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	311.5	(49.9)	(76.5)	361.4	388.1

Coverage ratio (A)/(B)	保 全 率	77.1%	(1.3%)	(1.5%)	78.4%	78.7%
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(Reference) Self-Assessment results

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	6.3	(3.0)	(35.8)	9.3	42.2
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	29.9	(0.1)	(60.2)	30.1	90.1
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	135.6	(35.9)	(40.3)	171.5	175.9
Assets Requiring Caution (D)	要 注 意 先 債 権	856.1	(37.7)	(90.6)	893.9	946.8
Substandard Assets	要 管 理 先 債 権	175.9	(15.6)	(53.4)	191.6	229.4
Substandard Claims	う ち 要 管 理 債 権 (貸 出 金 の み)	139.6	(10.7)	(29.1)	150.3	168.7
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	680.1	(22.1)	(37.2)	702.3	717.3
Normal Assets (E)	正 常 先 債 権	4,747.8	51.9	90.3	4,695.9	4,657.5
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	5,775.8	(25.0)	(136.8)	5,800.8	5,912.7

12. Reserve for Possible Loan Losses

(1) Charge-off/Reserve criteria

(a) General Reserve 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	Reserve 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 ¥10 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100億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 Reserve 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	Reserve 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 ¥10 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100億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 percent 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%

(2) Breakdown of reserve for possible loan losses

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	90.9	(17.7)	(111.9)	108.6	202.9
General reserve	一般貸倒引当金	45.3	(0.0)	(3.7)	45.4	49.1
Specific reserve	個別貸倒引当金	45.5	(17.6)	(108.1)	63.1	153.6
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.0	(0.0)	(0.0)	0.0	0.1

Reserve for possible losses on sales of loans	債権売却損失引当金	-	-	(8.3)	-	8.3
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(Reference) Loan category to general reserve (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	4,422.5	137.9	238.6	4,284.5	4,183.8
Assets Requiring Caution	要注意先債権	856.1	(37.7)	(90.6)	893.9	946.8
Substandard Assets	要管理先債権	175.9	(15.6)	(53.4)	191.6	229.4
Other Assets Requiring Caution	その他要注意先債権	680.1	(22.1)	(37.2)	702.3	717.3

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	95.8	(18.3)	(125.9)	114.2	221.8
General reserve	一般貸倒引当金	47.2	(0.4)	(4.3)	47.6	51.6
Specific reserve	個別貸倒引当金	48.5	(17.8)	(121.5)	66.4	170.1
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.0	(0.0)	(0.0)	0.0	0.1

Reserve for possible losses on sales of loans	債権売却損失引当金	-	-	(8.3)	-	8.3
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13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)

(1) Loan breakdown, borrowers classified by industry

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004		As of Mar. 31, 2004		As of Sep. 30, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic operations (except for JOM account):	国内店分 (除く特別国際金融取引勘定)	5,637.2	100.00%	5,662.3	100.00%	5,749.6	100.00%
Manufacturing	製造業	439.2	7.79%	448.2	7.92%	460.8	8.02%
Agriculture	農業	12.4	0.22%	12.8	0.23%	13.2	0.23%
Forestry	林業	0.1	0.00%	0.3	0.01%	0.3	0.01%
Fishery	漁業	1.5	0.03%	1.5	0.03%	1.8	0.03%
Mining	鉱業	8.3	0.15%	7.8	0.14%	8.7	0.15%
Construction	建設業	289.6	5.14%	279.9	4.94%	289.4	5.03%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	6.5	0.12%	7.0	0.12%	7.0	0.12%
Information and communications	情報通信業	27.0	0.48%	25.1	0.44%	25.6	0.45%
Transport	運輸業	179.7	3.19%	128.7	2.27%	127.9	2.22%
Wholesale and retail trade	卸売・小売業	574.8	10.19%	574.6	10.15%	587.0	10.21%
Finance and insurance	金融・保険業	202.7	3.60%	190.0	3.36%	183.8	3.20%
Real estate	不動産業	1,084.0	19.23%	1,126.3	19.89%	1,143.7	19.89%
Various services	各種サービス業	498.5	8.84%	493.3	8.71%	519.5	9.04%
Government, local public sector	国・地方公共団体	324.5	5.76%	410.8	7.26%	473.5	8.24%
Others (mainly consumer loans)	その他（個人）	1,987.6	35.26%	1,955.2	34.53%	1,906.7	33.16%

(Reference) Loan breakdown, borrowers classified by industry before partial direct write-offs for as of Sep. 30, 2004 and Mar. 31, 2004 would have been as follows.

(参考) 16年9月末・16年3月末の部分直接償却実施前の業種別貸出金は次のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004		As of Mar. 31, 2004		As of Sep. 30, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic operations (except for JOM account):	国内店分 (除く特別国際金融取引勘定)	5,719.7	100.00%	5,756.7	100.00%	5,749.6	100.00%
Manufacturing	製造業	445.6	7.79%	456.3	7.93%	460.8	8.02%
Agriculture	農業	12.7	0.22%	13.0	0.23%	13.2	0.23%
Forestry	林業	0.1	0.00%	0.3	0.00%	0.3	0.01%
Fishery	漁業	1.5	0.03%	1.7	0.03%	1.8	0.03%
Mining	鉱業	8.5	0.15%	8.9	0.15%	8.7	0.15%
Construction	建設業	300.5	5.26%	292.8	5.09%	289.4	5.03%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	6.5	0.12%	7.0	0.12%	7.0	0.12%
Information and communications	情報通信業	27.1	0.47%	25.1	0.44%	25.6	0.45%
Transport	運輸業	180.4	3.15%	130.3	2.26%	127.9	2.22%
Wholesale and retail trade	卸売・小売業	591.9	10.35%	589.0	10.23%	587.0	10.21%
Finance and insurance	金融・保険業	202.8	3.55%	190.1	3.30%	183.8	3.20%
Real estate	不動産業	1,100.9	19.25%	1,152.2	20.02%	1,143.7	19.89%
Various services	各種サービス業	520.1	9.09%	513.9	8.93%	519.5	9.04%
Government, local public sector	国・地方公共団体	324.5	5.68%	410.8	7.14%	473.5	8.24%
Others (mainly consumer loans)	その他（個人）	1,995.7	34.89%	1,964.6	34.13%	1,906.7	33.16%

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

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004		As of Mar. 31, 2004		As of Sep. 30, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic operations (except for JOM account):	国内店分 (除く特別国際金融取引勘定)	311.3	100.00%	361.1	100.00%	476.2	100.00%
Manufacturing	製造業	19.1	6.17%	30.3	8.41%	40.2	8.45%
Agriculture	農業	3.1	1.01%	3.0	0.83%	3.2	0.68%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.06%	0.2	0.07%	0.4	0.09%
Mining	鉱業	0.1	0.04%	0.1	0.04%	1.2	0.26%
Construction	建設業	24.5	7.87%	30.5	8.46%	44.5	9.36%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.5	0.18%	0.5	0.15%	0.6	0.14%
Transport	運輸業	3.3	1.08%	3.5	0.97%	5.6	1.18%
Wholesale and retail trade	卸売・小売業	58.6	18.85%	70.6	19.56%	94.6	19.88%
Finance and insurance	金融・保険業	2.3	0.74%	2.2	0.62%	0.8	0.19%
Real estate	不動産業	93.5	30.06%	101.9	28.23%	133.1	27.95%
Various services	各種サービス業	51.2	16.48%	60.3	16.71%	85.3	17.92%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	54.3	17.46%	57.5	15.95%	66.2	13.90%

(Reference) Breakdown of risk-monitored loans, borrowers classified by industry before partial direct write-offs for as of Sep. 30, 2004 and Mar. 31, 2004 would have been as follows.

(参考) 16年9月末・16年3月末の部分直接償却実施前の業種別リスク管理債権は次のとおりであります。(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004		As of Mar. 31, 2004		As of Sep. 30, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic operations (except for JOM account):	国内店分 (除く特別国際金融取引勘定)	393.8	100.00%	455.5	100.00%	476.2	100.00%
Manufacturing	製造業	25.6	6.52%	38.5	8.47%	40.2	8.45%
Agriculture	農業	3.4	0.87%	3.2	0.71%	3.2	0.68%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.05%	0.3	0.08%	0.4	0.09%
Mining	鉱業	0.2	0.07%	1.2	0.27%	1.2	0.26%
Construction	建設業	35.4	9.00%	43.4	9.54%	44.5	9.36%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.6	0.17%	0.6	0.13%	0.6	0.14%
Transport	運輸業	4.0	1.03%	5.0	1.11%	5.6	1.18%
Wholesale and retail trade	卸売・小売業	75.8	19.26%	84.9	18.66%	94.6	19.88%
Finance and insurance	金融・保険業	2.3	0.60%	2.2	0.50%	0.8	0.19%
Real estate	不動産業	110.4	28.05%	127.8	28.07%	133.1	27.95%
Various services	各種サービス業	72.8	18.50%	80.8	17.76%	85.3	17.92%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	62.5	15.88%	66.9	14.70%	66.2	13.90%

14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Loan balance	債権額	1.0	(0.3)	(0.5)	1.3	1.5
Number of countries	対象国数	1	-	-	1	1

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

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep. 30, 2004 (a)			As of Mar. 31, 2004 (b)	As of Sep. 30, 2003 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	1.0	(0.3)	(0.5)	1.3	1.5
Risk-monitored loans	うちリスク管理債権	-	(0.0)	(0.1)	0.0	0.1
Korea	韓国	1.8	1.3	1.3	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.0	0.4	(0.0)	0.6	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	3.9	1.0	1.2	2.8	2.6
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	0.3	(0.5)	(1.5)	0.9	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.4	(0.0)	(0.0)	0.4	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	8.6	1.8	0.2	6.7	8.3
Risk-monitored loans	うちリスク管理債権	-	(0.0)	(0.1)	0.0	0.1

(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 accounting method (variances are recognized as gains/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 (variances are all directly transferred to stockholders' equity account) 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 accounting method (variances are recognized as gains/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 (variances are all directly transferred to stockholders' equity account) 時価法 (評価差額を全部資本直入)

(2) Gains and Losses on Valuation

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004					As of Mar. 31, 2004			As of Sep. 30, 2003		
		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	-	-	-	-	-	-
Other securities	その他有価証券	32.2	(16.9)	19.6	41.8	9.5	49.2	58.6	9.4	12.6	32.4	19.8
	Stocks 株式	27.5	(19.0)	13.4	33.1	5.6	46.6	50.0	3.3	14.1	23.4	9.3
	Bonds 債券	3.9	5.2	8.5	5.0	1.0	(1.2)	3.0	4.2	(4.6)	3.1	7.7
	Others その他	0.7	(3.1)	(2.4)	3.6	2.9	3.8	5.6	1.7	3.1	5.8	2.7
Total	合計	32.2	(16.9)	19.6	41.8	9.5	49.2	58.6	9.4	12.6	32.4	19.8

Notes:

- There are no stocks of subsidiaries and affiliates with market values. 時価のある子会社・関連会社株式は、該当ありません。
- “Other securities” include negotiable CDs included in “Cash and due from banks” and Beneficiary claims on loans in “Other debt purchased” in addition to “Securities”.
「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。
- “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.
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)貸借対照表と取得価額との差額を計上しております。

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2004					As of Mar. 31, 2004			As of Sep. 30, 2003		
		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	-	-	-	-	-	-
Other securities	その他有価証券	33.2	(17.2)	19.6	42.9	9.6	50.4	60.0	9.5	13.6	33.5	19.9
	Stocks 株式	28.5	(19.2)	13.4	34.2	5.7	47.8	51.3	3.4	15.1	24.5	9.4
	Bonds 債券	3.9	5.2	8.5	5.0	1.0	(1.2)	3.0	4.2	(4.6)	3.1	7.7
	Others その他	0.7	(3.1)	(2.4)	3.6	2.9	3.8	5.6	1.7	3.1	5.8	2.7
Total	合計	33.2	(17.2)	19.6	42.9	9.6	50.4	60.0	9.5	13.6	33.5	19.9

Notes:

- “Other securities” include negotiable CDs included in “Cash and due from banks” and Beneficiary claims on loans in “Other debt purchased” in addition to “Securities”.
「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。
- “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.
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)貸借対照表と取得価額との差額を計上しております。

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表

Problem Loan Matrix

May 2004

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	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		Claims	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 貸出条件緩和債権 Restructured Loans
	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