

Interim Financial Results for FY 2008



THE CHIBA BANK, LTD.

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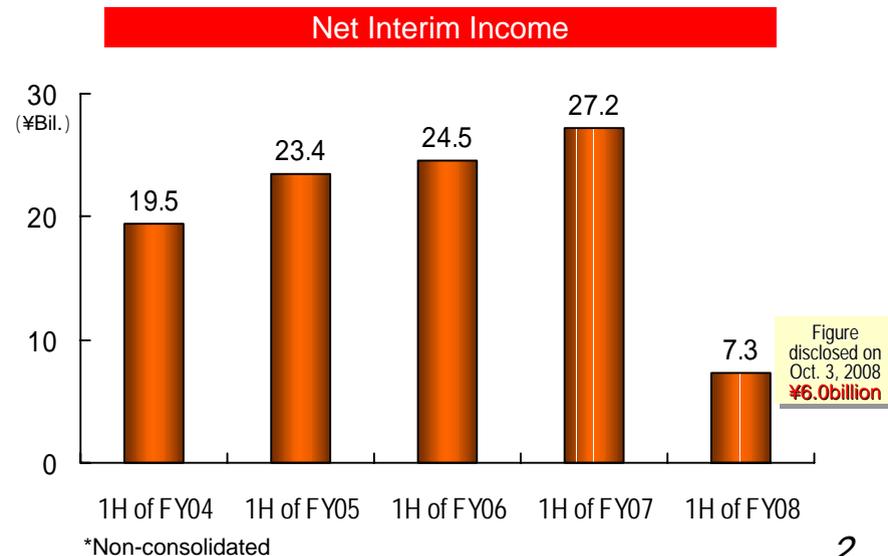
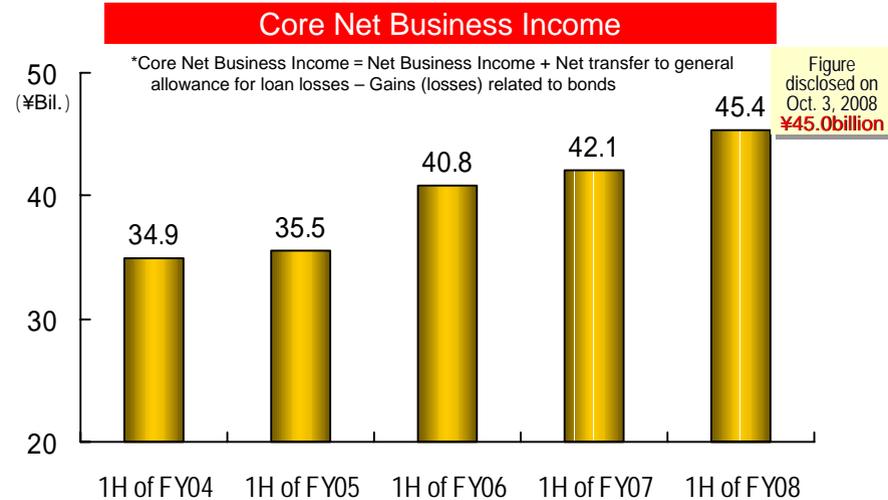
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Foreword

In the first half of FY 2008, mainly due to an increase in net interest income, Chiba Bank recorded ¥45.4 billion of core net business income (an increase of ¥3.2 billion, 7.8% up from the first half of FY 2007).

Net income decreased by ¥19.9 billion from the first half of FY 2007 to ¥7.3 billion, mainly due to an increase in net credit costs and losses related to securities, resulting from stagnation in the of economic and financial environment, both domestically and overseas.

Today we would like to give an outline of our results for the first half of FY2008 and our future strategies.



Summary of Financial Results

Summary of Financial Results (1)

◆ Core net business income increased steadily, while losses related to bonds increased

<¥Bil.>	Interim		
	FY07	FY08	change
Gross business profits (1)	79.5	73.0	(6.5)
Net interest income	68.8	73.4	4.6
Net fees and commissions income	10.0	9.0	(0.9)
Trading income	1.5	1.6	0.1
Profit from other business transactions	(0.8)	(11.1)	(10.3)
Gains (losses) related to bonds (Government bonds, etc.) (2)	(2.1)	(12.8)	(10.6)
Gains (losses) on sales of bonds	(1.2)	(7.8)	(6.6)
Write-offs of bonds	0.9	5.0	4.0
Expenses (3)	39.5	40.4	0.8
Personnel expenses	18.9	19.8	0.9
Non-personnel expenses	18.4	18.3	(0.0)
Real net business income ((1)-(3))	40.0	32.6	(7.3)
Core net business income((1)-(2)-(3))	42.1	45.4	3.2

Net interest income		
< ¥Bil. >	Interim FY08	change
Net interest income	73.4	4.6
Domestic	70.8	3.4
Loans and deposits	62.2	2.4
Loans	72.9	4.1
Deposits	10.6	1.6
Securities	9.3	0.9
International	2.6	1.1

Net fees and commissions income		
< ¥Bil. >	Interim FY08	change
Net fees and commissions income	9.0	(0.9)
Income	17.2	(0.5)
Investment trusts & Personal annuities etc.	5.1	(0.9)
Investment trusts	2.5	(1.7)
Personal annuities etc.	2.5	0.7
Expenses	8.2	0.4

Losses related to bonds

✓ Losses were recorded due to a reduction in the value of bonds arising from turmoil in international financial markets

Summary of Financial Results (2)

◆ Net interim income decreased mainly due to an increase in Net credit costs

<¥ Bil.>	Interim		change
	FY07	FY08	
Real net business income	40.0	32.6	(7.3)
Net transfer to general allowance for loan losses (1)	-	7.5	7.5
Net business income	40.0	25.0	(14.9)
Non-recurrent income (losses)	(1.5)	(13.9)	(12.3)
Disposal of non-performing loans (2)	5.6	13.9	8.2
Gains (losses) related to stocks	1.6	(1.2)	(2.9)
Gains (losses) on sales of stocks	1.7	0.2	(1.4)
Write-offs of stocks	0.1	1.4	1.3
Ordinary profit	38.4	11.1	(27.2)
Extraordinary income (loss)	6.8	1.9	(4.9)
Reversal of allowance for loan losses (3)	6.4	-	(6.4)
Collection of written-off claims (4)	2.7	2.1	(0.5)
Net interim income	27.2	7.3	(19.9)
Net credit costs((1)+(2)-(3)-(4))	(3.5)	19.3	22.8
Consolidated net interim income	27.9	7.6	(20.2)
Difference (Consolidated-Non-consolidated)	0.6	0.2	(0.3)

Net credit costs		
< ¥ Bil. >	Interim	
	FY07	change
Transfer to general allowance for loan losses	7.5	12.4
Non-performing loans	13.9	9.8
Dow ngrades	15.0	5.9
Decrease in collateral	1.8	1.0
Upgrades & repayments	2.9	2.7
Credit Costs	21.5	22.3
Collection of written-off claims	2.1	(0.5)
Net Credit Costs	19.3	22.8

Comparison with figures disclosed on Oct. 3, 2008

< ¥Bil >	Figures disclosed on Oct.3	Results	
			change
Gross business profits	72.5	73.0	0.5
Real net business income	32.0	32.6	0.6
Core net business income	45.0	45.4	0.4
Ordinary profit	9.0	11.1	2.1
Net income	6.0	7.3	1.3
Gains (losses) related to bonds (Government bonds, etc.)	(13.0)	(12.8)	0.2
Net credit costs	21.0	19.3	(1.7)

Earnings Projections for FY 2008

◆ Projection of 2nd half is based on ¥9.5Bil. of losses related to securities and same level of occurrence of non-performing loans as 1st half

<¥Bil.>	FY07 (Results)	FY08			FY08	
		(Projections)	Change from FY07	1H (Results)	2H (Projections)	(Medium-term management)
Gross business profits	163.1	149.5	(13.6)	73.0	76.5	180.0
Net interest income	139.5	145.5	6.0	73.4	72.1	
Net fees and commissions income	18.4	18.0	(0.4)	9.0	9.0	
Expenses	79.2	81.5	2.3	40.4	41.1	85.0
Real net business income	83.9	68.0	(15.9)	32.6	35.4	95.0
Core net business income	84.8	89.0	4.2	45.4	43.6	
Ordinary profit	70.0	28.0	(42.0)	11.1	16.9	
Net (interim) income	44.6	18.0	(26.6)	7.3	10.7	55.0
Losses related to securities ²	7.8	24.4	16.6	14.9	9.5	
Credit costs	8.7	39.5	30.8	21.5	18.0	
Net credit costs	3.6	35.5	31.9	19.3	16.2	7.0
Consolidated ordinary profit	79.1	30.0	(49.1)	12.1	17.9	
Consolidated net income	45.9	19.0	(26.9)	7.6	11.4	58.0

*1 All figures are represented on a non-consolidated basis except for consolidated ordinary profit and consolidated net income.

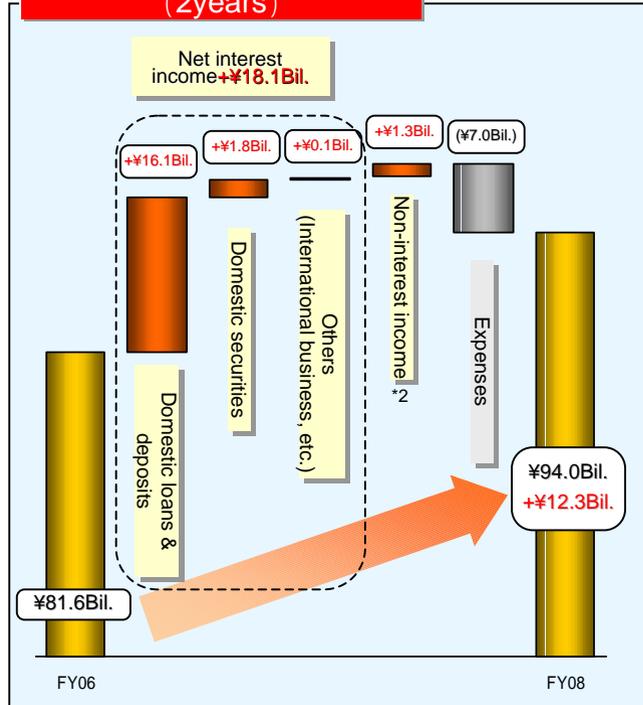
*2 Total amount of Losses on sales on bonds (Government bonds, etc.), Write-offs of bonds (Government bonds, etc.), Gains (losses) on sales of stocks, etc., and Write-offs of stocks, etc..

Results of Principal Product Areas

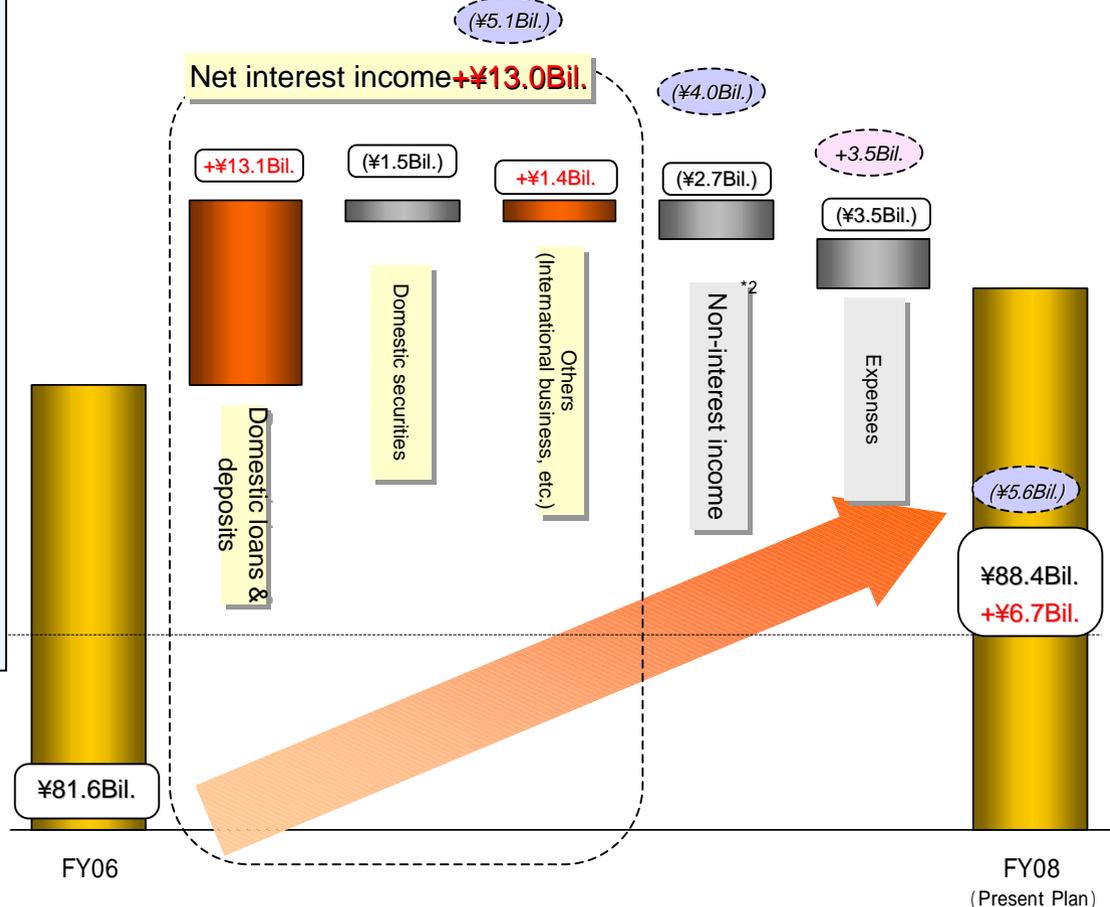
Breakdown of Profit Increase

◆ Achieved higher profit mainly by net interest income of loans and deposits

Original Medium-term Plan (2years)



Planned increase in real net business income for FY08 *1 (compared with FY06)



Interest rate assumptions

Original Plan

0.25% rate hike on Dec. 2007

Present status

0.20% rate cut on Oct. 2008

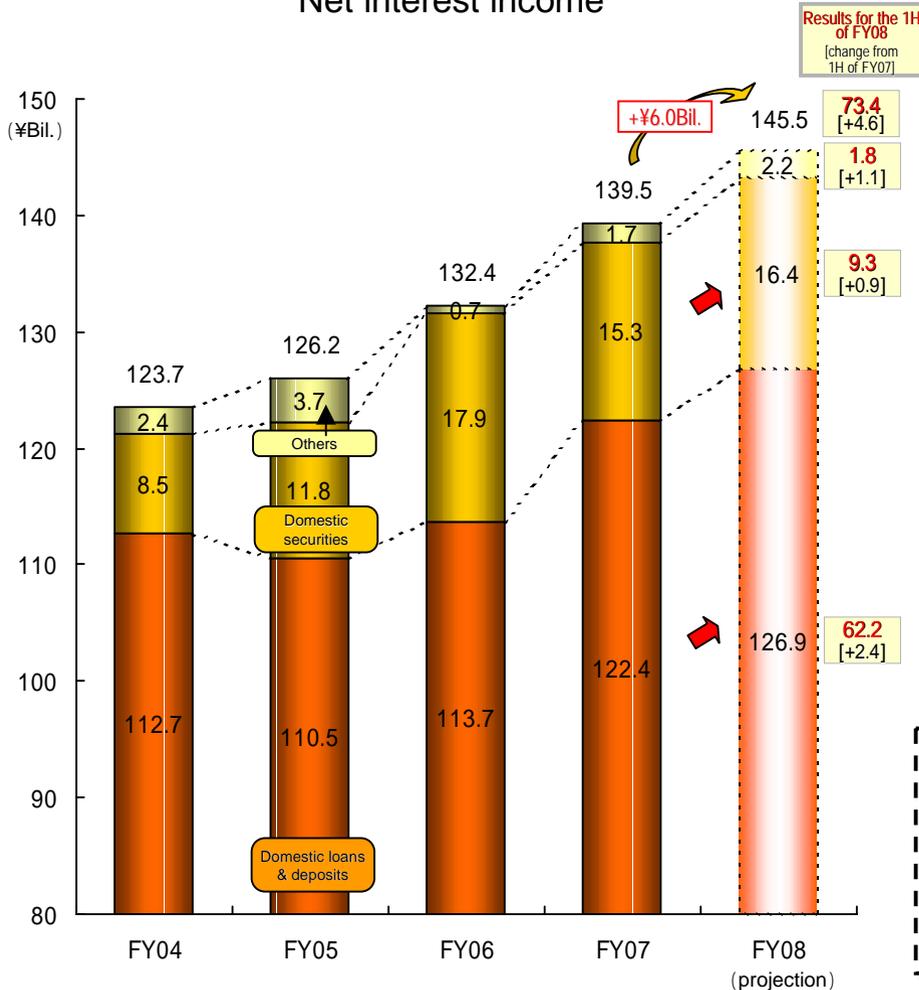
*1 Excluding gains (losses) related to bonds and gains (losses) on financial derivatives

*2 Non-interest income = Net fees and commissions income + Gains on foreign exchange + Trading income

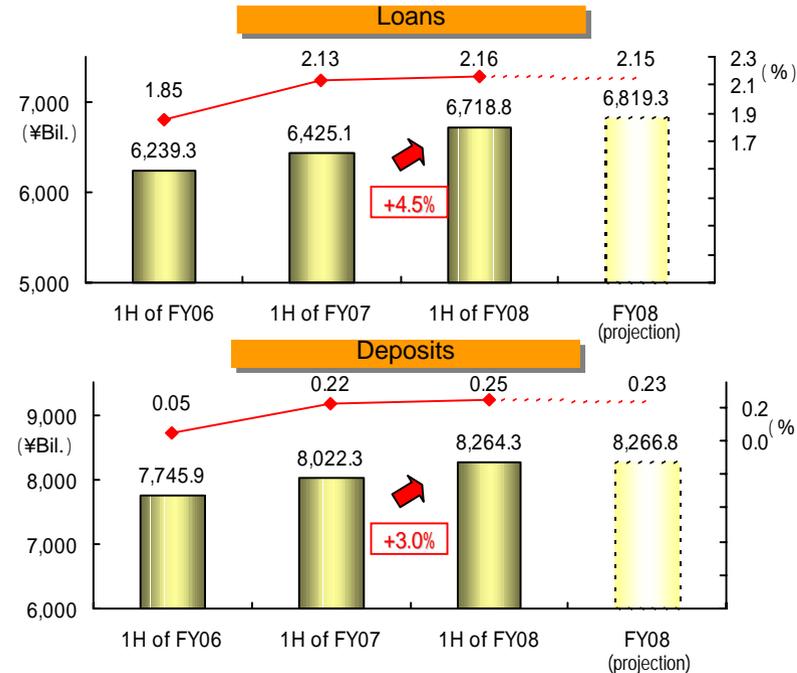
Net Interest Income

◆ Expecting increase in Net interest income mainly by expanding loan volume

Net interest income



Principal products in domestic operation (average balance · yield)



✓ Effect of rate cut around ¥0.7Bil. (positive impact on income for the FY08)

✓ Main changes of the Bank's interest rate
 Savings deposits : 0.2% 0.12%
 Short-term prime rate : 2.25% 2.05%

Breakdown of Increase in Loans

◆ Both loans and bills discounted for corporates and consumers increase steadily

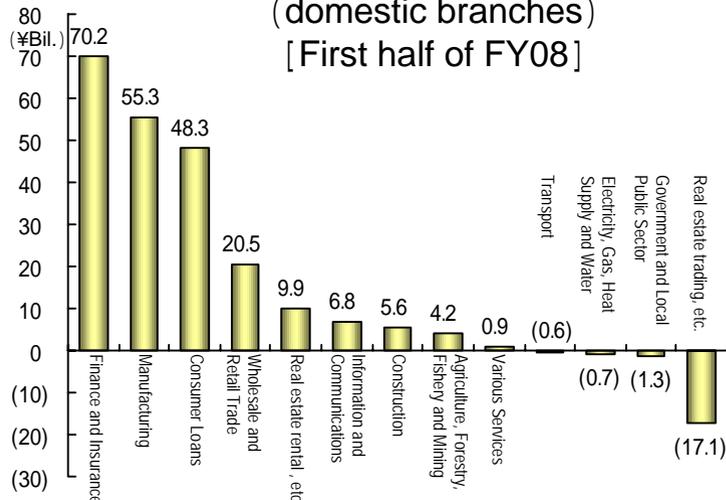
Breakdown of loans and bills discounted

<¥Bil.>	08/3	08/9	Change from 08/3	
			Change from 08/3	Change rate (converted to annual basis)
Loans and bills discounted	6,629.9	6,832.1	202.1	6.0%
ex. Public sector	6,210.4	6,432.0	221.5	7.1%
Corporate	3,972.9	4,145.7	172.7	8.6%
Consumer	2,237.5	2,286.2	48.7	4.3%
Public sector	419.5	400.1	(19.3)	(9.1%)

Breakdown of loan increases (Domestic branches)

	Result of Interim FY07	Growth rate (converted to annual basis)
Domestic loans and bills discounted	+¥202.1Bil.	+6.0%
Chiba Pref.	+¥26.4Bil.	+1.0%
Corporate Loans etc.	(¥17.0Bil.)	(1.1%)
Personal Loans	+¥43.4Bil.	+3.9%
Outside Chiba Pref.	+¥175.7Bil.	+24.9%
Eastern Tokyo, etc. (SMEs etc.) ^{*1}	+¥3.1Bil.	+1.7%
Special branches outside Chiba ^{*2} (Large corp. etc)	+¥172.6Bil.	+32.9%

Loans, borrowers classified by industry (domestic branches) [First half of FY08]

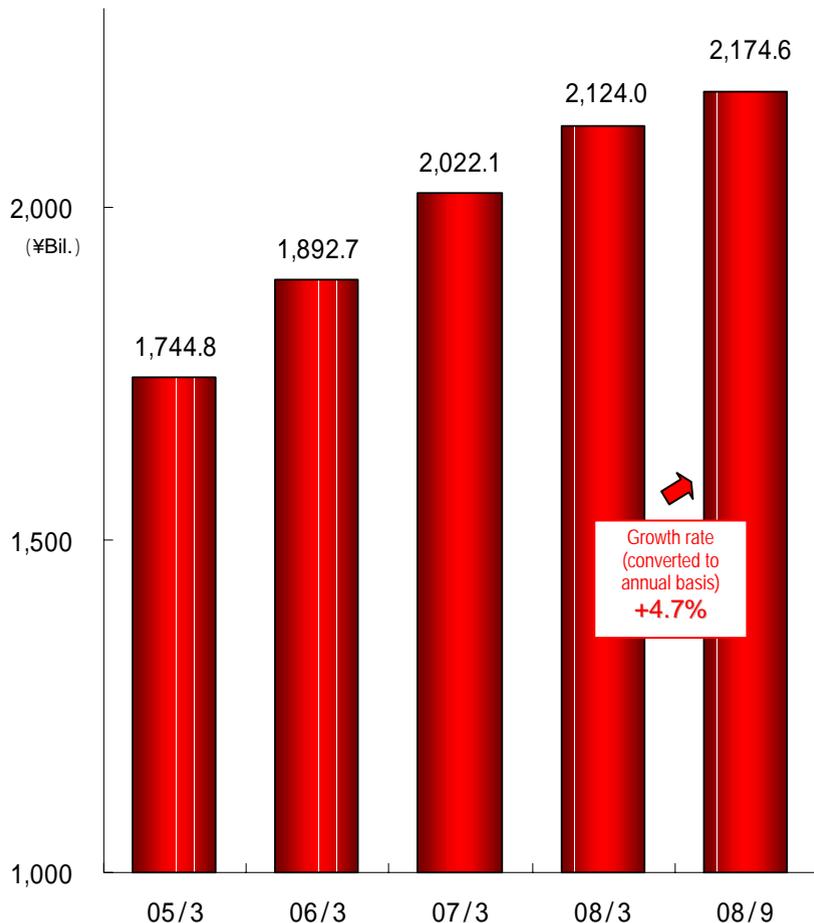


*1. Balance of branches located in Eastern Tokyo, Saitama, and Ibaraki, except for special branches
*2. Balance of Tokyo head office, Shinjuku branch and Osaka branch

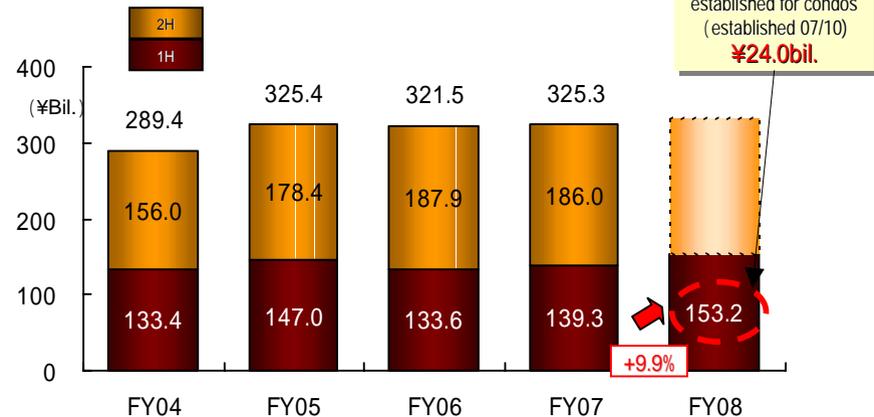
Housing Loans

◆ Achieved good results despite deteriorating circumstances

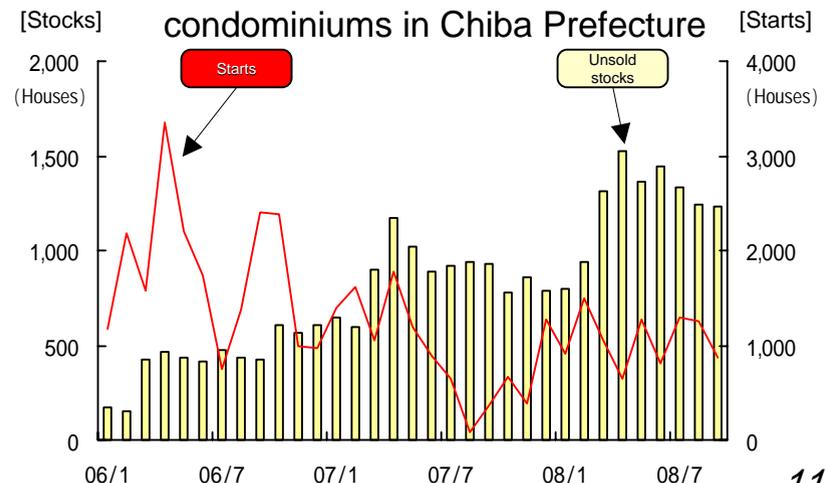
Housing loan balance



New housing loans



Unsold stocks and starts of condominiums in Chiba Prefecture

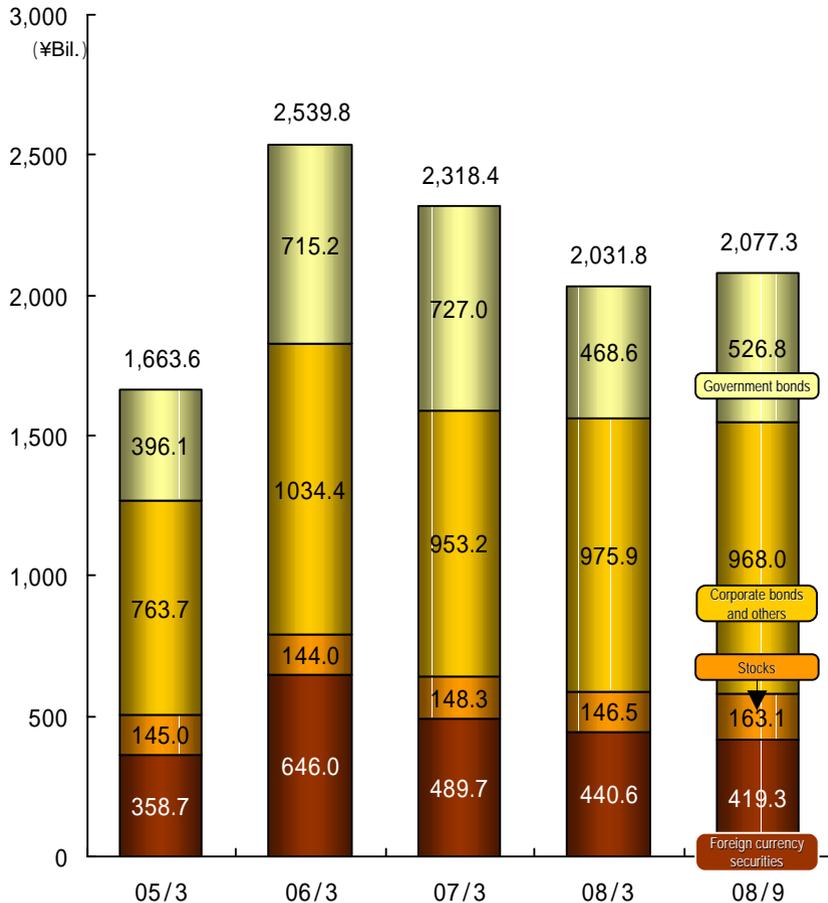


*¥28.0bil. of securitization was carried out on Feb.08

Securities (1)

◆ Yield and profit from yen-denominated bonds have improved

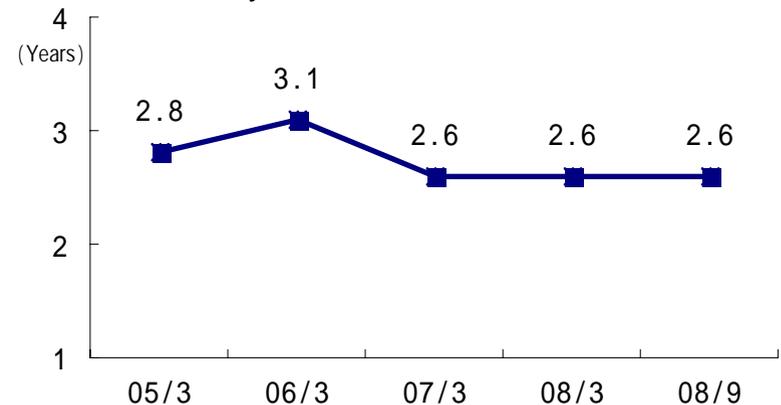
Investment securities balance



Gains on securities in domestic operation

		1H of FY07	1H of FY08	Change
Difference between loans and deposits (Average balance basis)	(¥Bil.)	1,597.2	1,545.5	(51.6)
Average balance of securities	(¥Bil.)	1,753.7	1,597.1	(156.6)
Yield	(%)	0.95	1.16	0.21
Gains	(¥Bil.)	8.3	9.3	0.9

Average duration to maturity of yen denominated bonds



*Balances are represented excluding valuation gains and losses

Securities (2)

◆ Expedite a return to a sound financial footing by crystalizing losses, reacting to the increase in valuation losses

Valuation gains and losses of securities

(¥Bil)

	Book Value	Market Value	Valuation difference
Total securities	2,077.3	2,057.3	(20.0)
Floating rate JGB	194.7	179.1	(15.6)
Stock related investments	253.7	270.2	16.4
Stocks	163.1	196.3	33.1
Investment trusts, etc	90.6	73.8	(16.7)
Foreign bonds (incl. yen- denominated bonds)	471.7	452.0	(19.7)
Financial institutions	132.0	122.1	(9.9)
Securitized products	21.6	19.4	(2.1)
SIV,CDO	4.1	4.1	0.0
RMBS	105.9	103.0	(2.9)

Policies adopted

✓ Consider change in valuation method
Capital ratio is expected to improve **0.18%**
(assuming no valuation difference)

✓ Projecting certain amount of costs through sales for enhancing soundness

(¥Bil)

	FY08	
		2nd half (Projection)
Write-offs of stocks, etc	4.0	2.5
Sales losses and write-offs of foreign bonds	19.7	7.0
Total	23.7	9.5

✓ Ginnie Mae, Fannie Mae, Freddie Mac
Careful stance on new investment

Treasury Business

◆ Restructuring treasury business based on our mission as a regional bank

Mission of our treasury business

- Obtain stable investment income based on the spread between loans and deposits
- Meet customers' needs by offering derivative products, etc. and support customers' overseas business

Express detailed strategy in the next medium-term management plan

Direction

(1) Enhance profits through investments in yen bonds based on gap between loans and deposits

(2) Reduce foreign bonds and refrain from new investment in securitized products

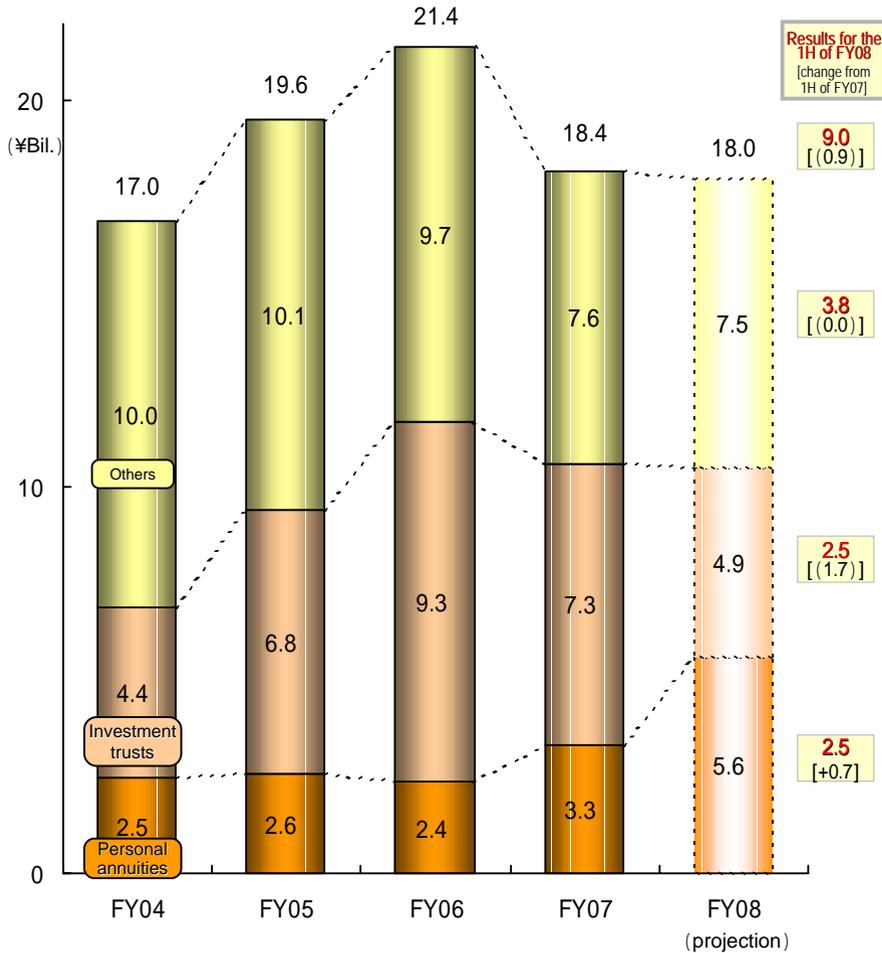
(3) Enhance market business skills to support customers

(4) Enhance and maintain soundness of securities portfolio (strict management of valuation differences)

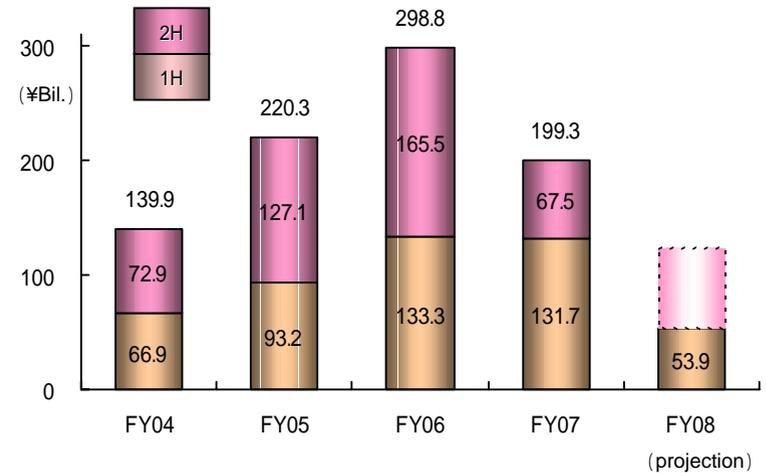
Fees and Commissions Income

◆ Sales of personal annuities set a record despite a reduction in sales of investment trusts

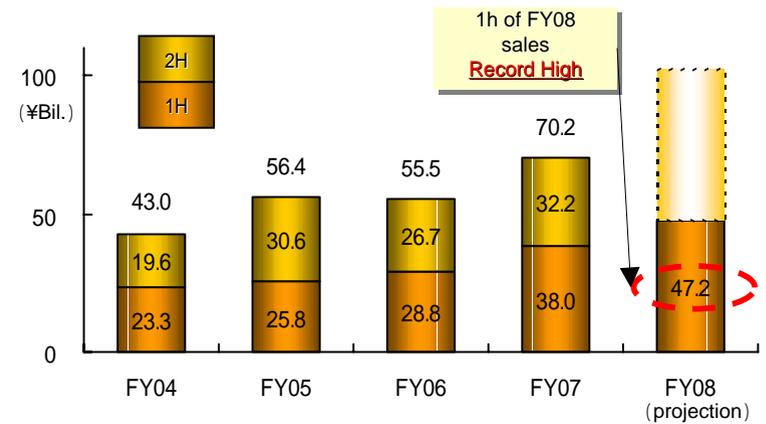
Net fees and commissions income



Sales of stock funds



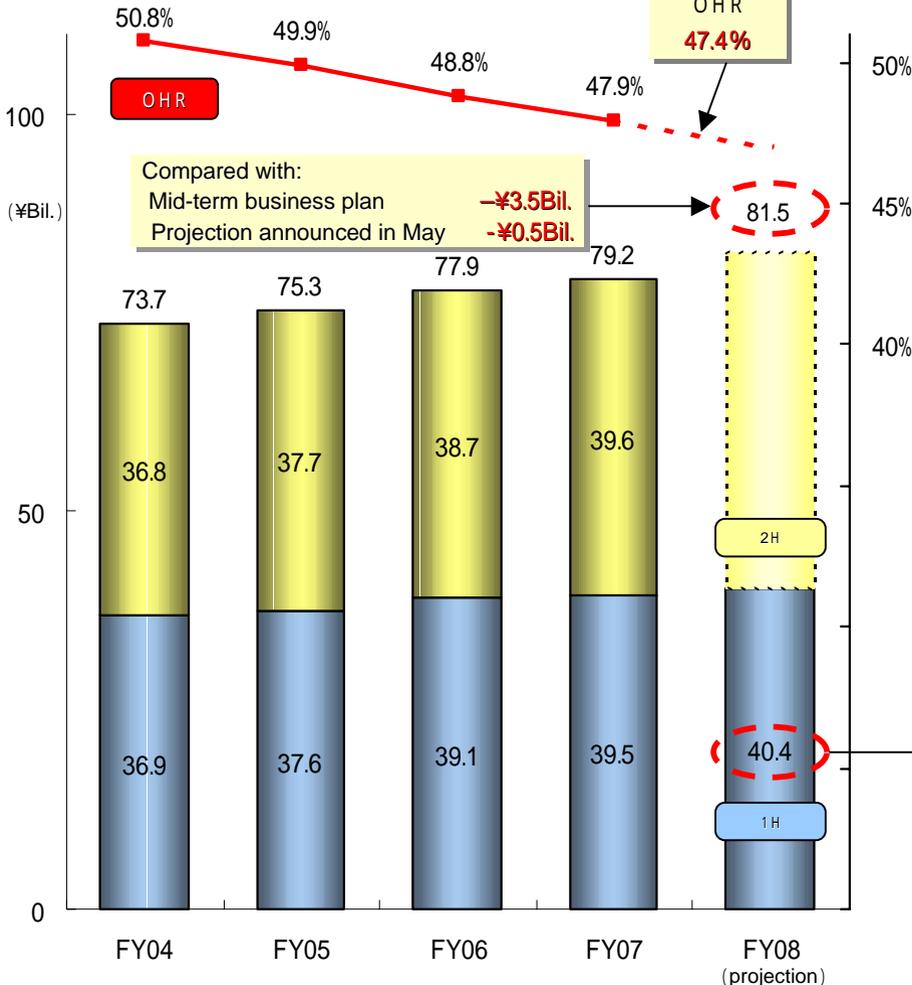
Sales of variable annuities



Expenses

◆ Make up for decrease in profits by expense control and maintain high efficiency

OHR · Expenses



Breakdown of increase in Expenses

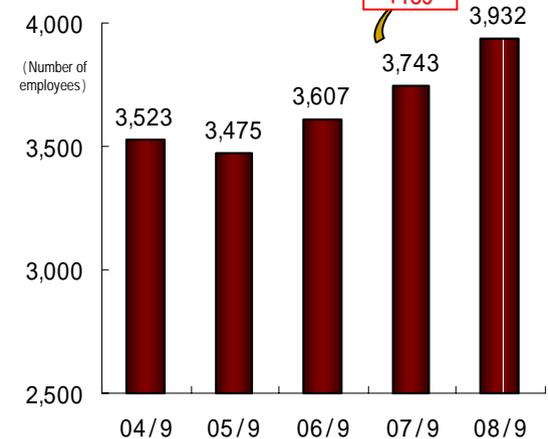
(¥Bil.)

	1H of FY07	1H of FY08	Change
Expenses	39.5	40.4	0.8
Personnel	18.9	19.8	0.9
Non-personnel	18.4	18.3	(0.0)
Taxes	2.2	2.1	(0.0)

Number of recruits

yy/mm	number
04/4	97
05/4	119
06/4	264
07/4	254
08/4	262

Number of Employees*

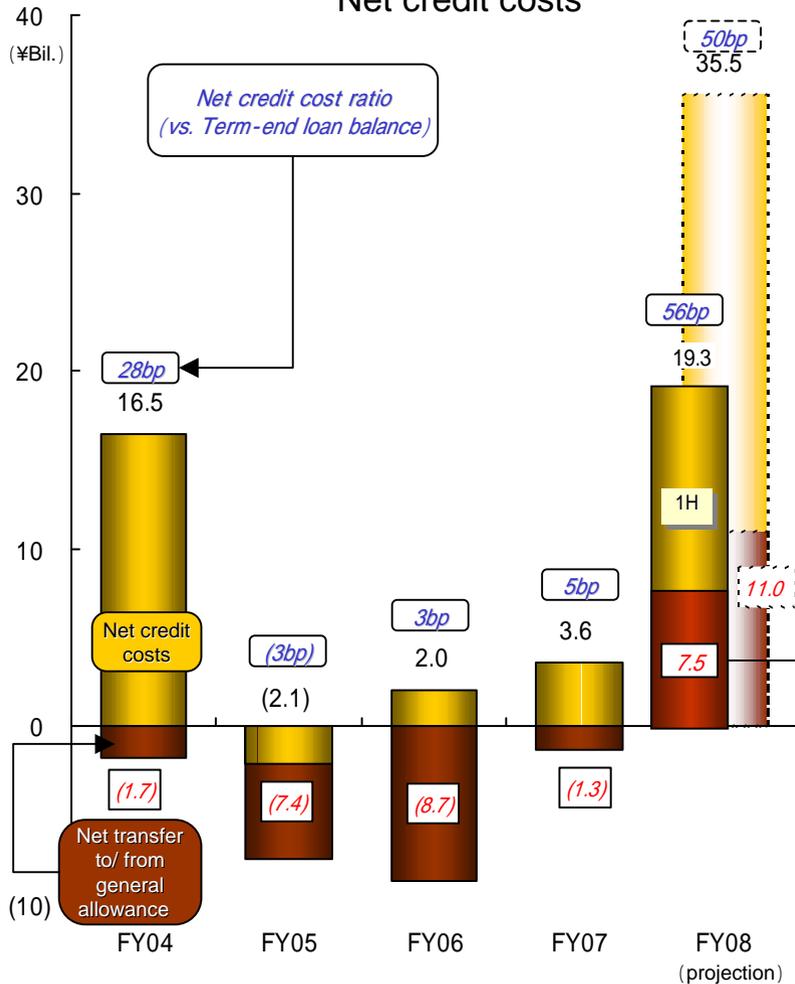


*Excluding temporary transferred employees

Credit Costs (1)

◆ Net credit costs increased substantially due to the increase in corporate bankruptcies

Net credit costs

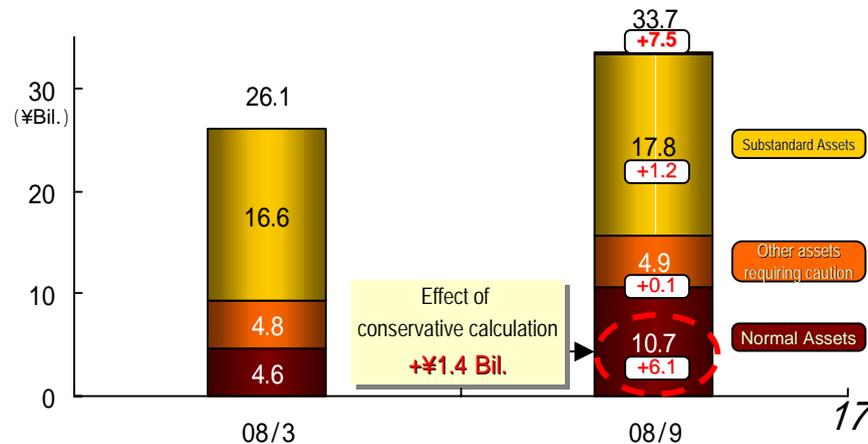


Breakdown of Net credit costs (¥Bil.)

		FY07		FY08 (Forecast)	
		1H	2H	1H	2H
Net transfer to/from general allowance for loan losses	(1)	(4.9)	3.6	7.5	3.4
Disposal of non-performing loans	(2)	4.1	5.8	13.9	14.5
New downgrades		9.0	8.5	15.0	14.5
Credit costs	(1)+(2)	(0.7)	9.4	21.5	18.0
			8.7		39.5
Collection of written-off claims	(3)	2.7	2.3	2.1	1.8
Net credit costs	(1)+(2)-(3)	(3.5)	7.1	19.3	16.2
			3.6		35.5

*Amounts of "Net transfer to/from general allowance for loan losses" and "Disposal of non-performing loans" recorded in "Reversal of allowance for loan losses" are included in corresponding items of above chart.

Balance of general allowance for loan losses

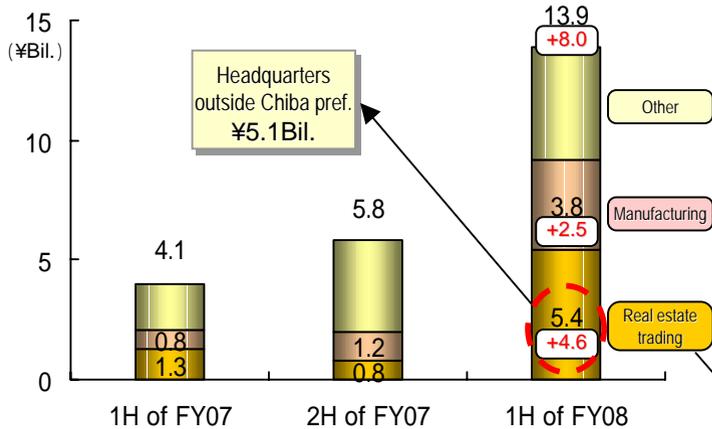


*Transfer from general allowance for loan losses was included in reversal of allowance for loan losses in extraordinary gains for FY05, FY06, FY07

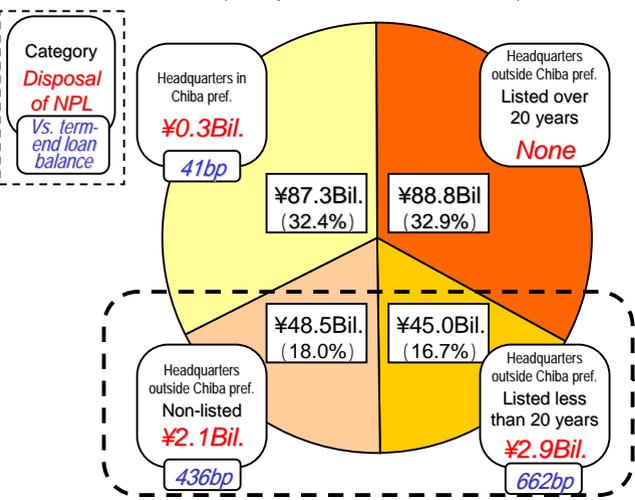
Credit Costs (2)

◆ Although disposals of non-performing loans increased, mainly in the real estate trading sector, the possibility of future occurrence should be limited

Disposal of non-performing loans by industry



Breakdown of Real estate trading sector
(Composition of loan balance)



Breakdown of loans to real estate industry

	08/3		08/9		1H of FY 08 Disposal of NPL*
		Composition	Change	Composition	
Domestic loans	6,629.9	100.00%	6,832.1	202.1	13.9
Real estate	1,470.4	22.18%	1,463.2	(7.2)	4.8
Real Estate Rental and Management	1,101.0	16.61%	1,111.0	9.9	(0.6)
Real Estate Trading, etc	369.3	5.57%	352.1	(17.1)	5.4
Real Estate Trading	271.5	4.10%	269.7	(1.7)	5.4
Headquarters in Chiba pref.	94.6	1.43%	87.3	(7.3)	0.3
Headquarters outside Chiba	176.8	2.67%	182.3	5.5	5.1
Public corporations	97.8	1.48%	82.4	(15.3)	0.0

*Total amount of disposal of NPL (including other assets)

Listed over 20 years +¥28.9Bil.

- ✓ Reinforce credit management
- Partial restriction of authority of GM of branch office by region and purpose
- Strengthen initial screening and intermediate management by introducing new check sheet, etc

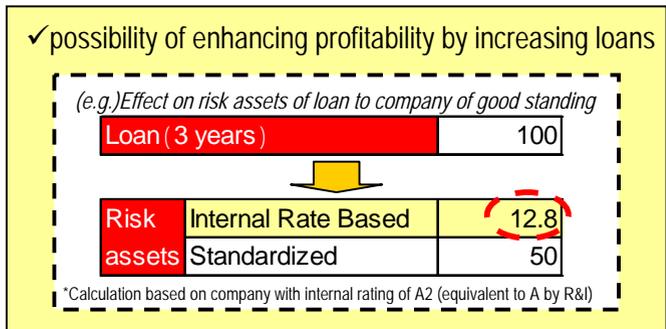
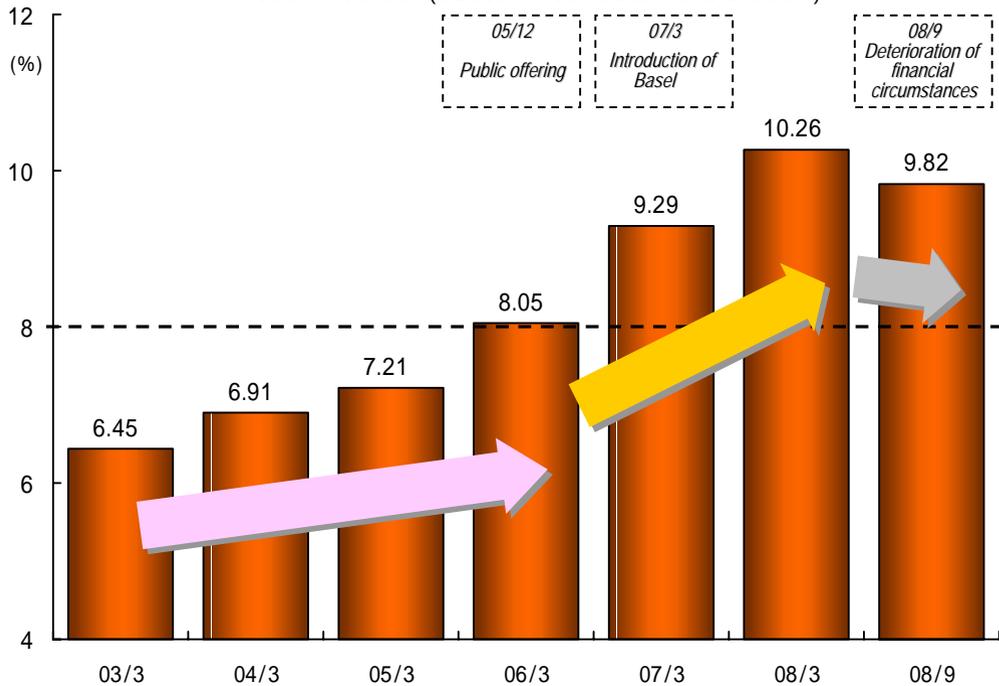
Management Strategy

Utilization of Capital

◆ Confirmed sufficient level of capital adequacy despite deterioration of the financial environment; aiming at enhancing profit by increasing loans



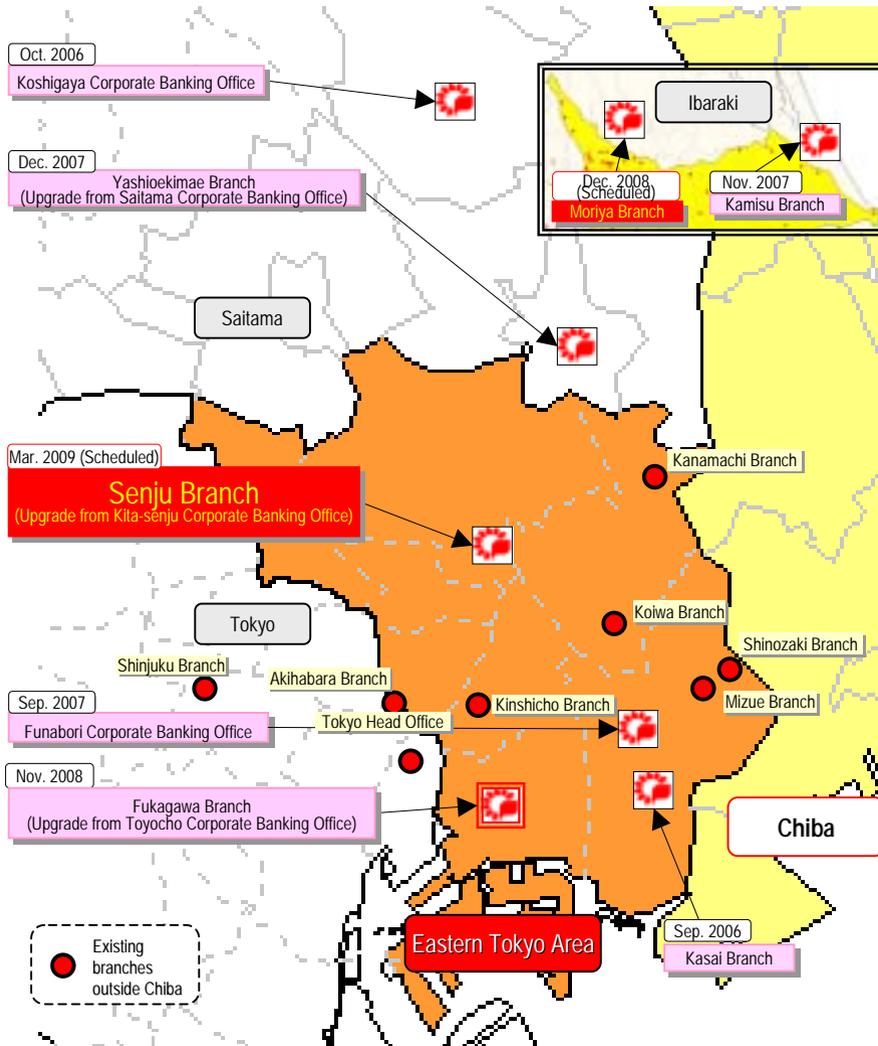
Tier ratio (Non-consolidated basis)



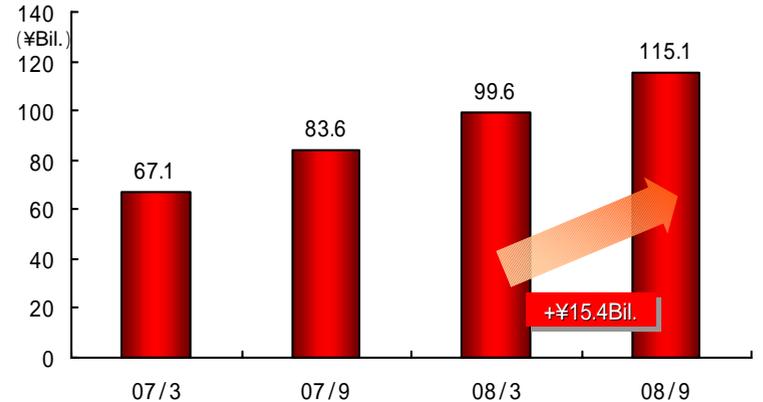
✓ Sufficient and high-quality capital
 ✓ Capital ratio precisely reflects debtor's credit risks by adopting Internal rate based approach

Branch Strategy

◆ Loan balance of newly established outlets increased steadily, whilst keeping its quality at a high level



Loan balance of newly established outlets outside Chiba



*Balances of customers (including existing customers) under the management of newly established outlets opened after 2006

Disclosed claims under the financial reconstruction law by region

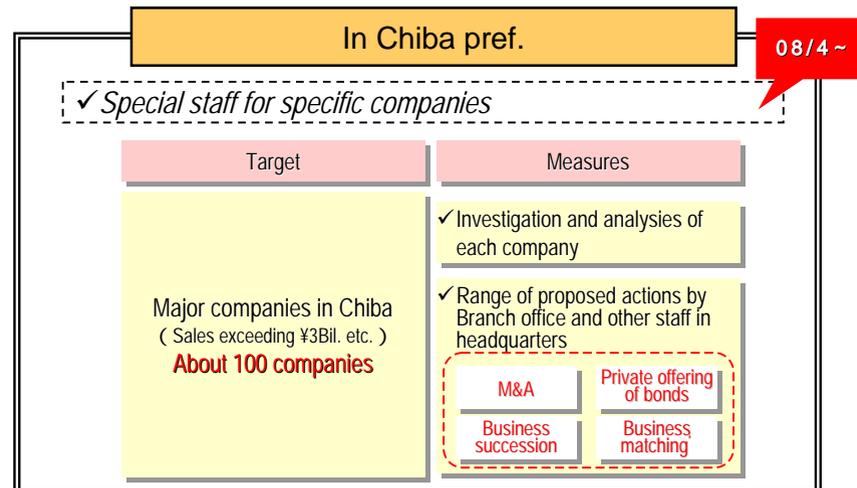
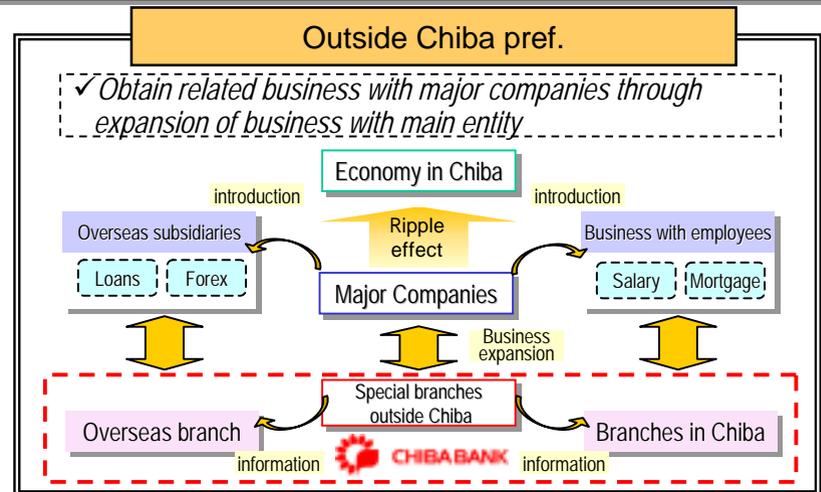
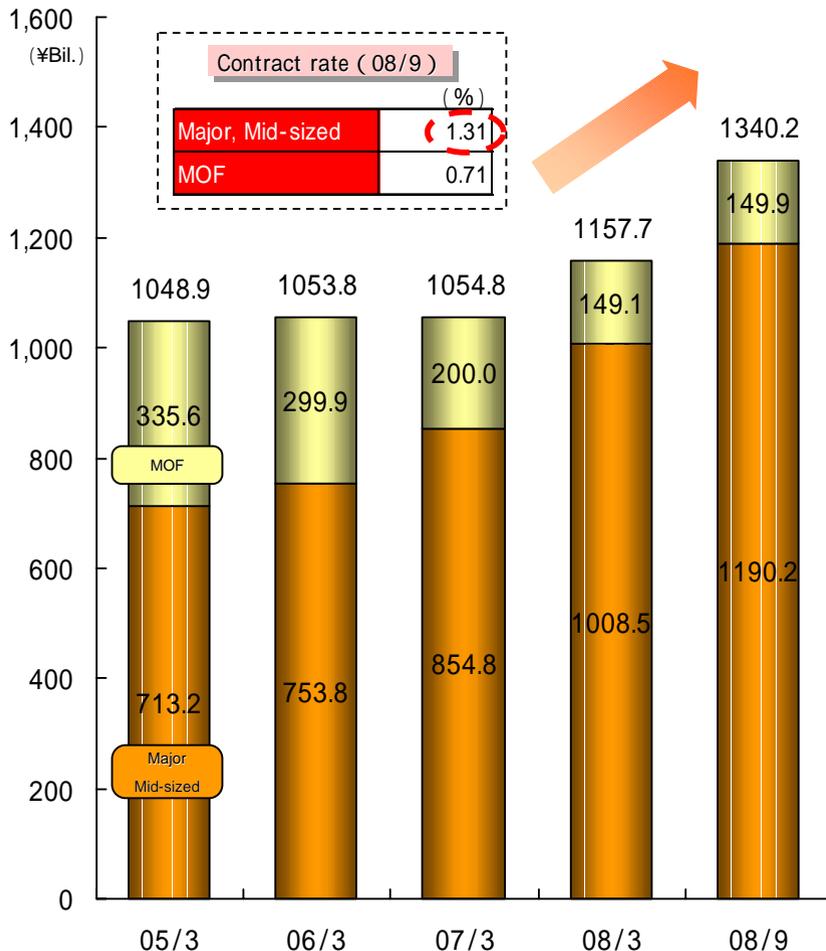
	Total claims	Disclosed claims	
		Amount (¥Bil.)	NPL Ratio
Total	7,051.6	193.0	2.73%
In Chiba pref.	5,359.0	180.7	3.37%
Outside Chiba pref.	1,631.5	12.2	0.75%
New outlets	111.4	0.2	0.25%
Overseas	61.1	0.0	0.00%

*Figures for Koshigaya corporate banking office are included in Chiba prefecture as its parent branch is located in Chiba prefecture.

Business with Major Companies

◆ Meeting financial needs of major companies, utilizing this as a trigger for related business

Loans to major and mid-sized companies and Ministry of Finance (MOF)



Retail Business

◆ Several measures for strengthening retail business

08/7
4th "Survey of Banks' Retail Business"
No. 1
(Among 122 banks in Japan)

*Joint survey by Nikkei Inc. and Nikkei Research Inc.

High appraisal especially for services over the counter

	Alloted score	Our score	Ranking (Among 122 banks)
Total	300	264.7	1
OTC Services	200	186.7	1

Improving attitudes towards consultations, explaining products and customer service

"Excellent service campaign"

- ✓ Awards for staff providing excellent service based on employee votes



4th Excellent service campaign

Aftercare for customers investing in financial products

- ✓ Hold review seminars to improve aftercare
- ✓ 61 places, 7,122 attendees (07/7 ~)

Developing service channels

Consulting Plazas

- ✓ Opened around major stations in Chiba pref. as independent outlets (Chiba, Kashiwa, Funabashi)
- ✓ Weekend and night-time opening

Opened
08/10



Consulting Lounge Masago

Consulting Lounge Masago

- ✓ Independent space at existing branch offices
- ✓ Around 500 fully automatic safe boxes available 365 days a year

Business for High Net Worth Clients

◆ Expanding business for high net worth clients , meeting their needs

Membership services for high net worth clients

Free of charge



Around 200 thousand customers

"Chibagin Yume Club"

- ✓ Offer financial and non-financial services for customers with financial assets over ¥10 million in our bank
- ✓ Capture needs of these customers by questionnaire

Financial services

Special foreign-currency deposit interest rate
Discount fees for inheritance trust

Offer services

Target



Customers with financial assets

Non-financial services

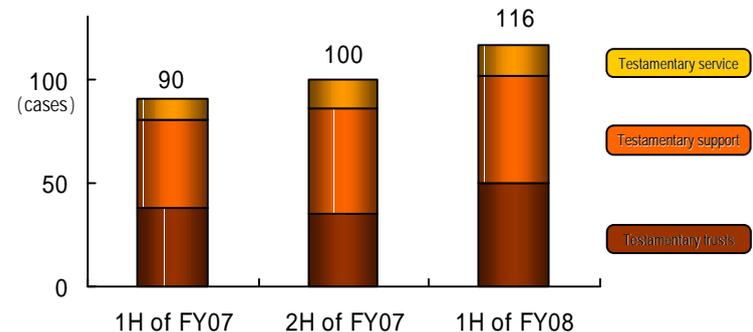
health · medical
travel · lodging
regional contribution



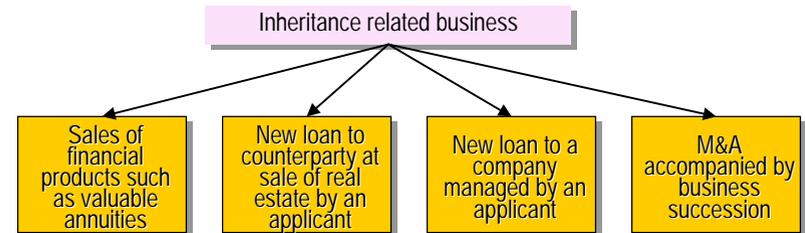
Capture needs

Inheritance related business

- ✓ Several kinds of proposals to owners of companies with sales of ¥1 billion and high net worth clients



- ✓ Expand other business triggered by inheritance related business



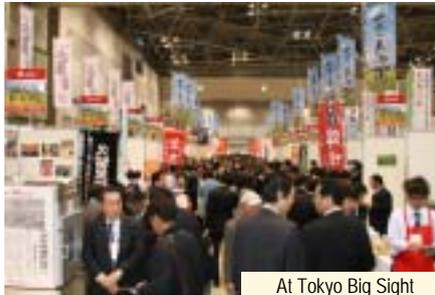
* Actual examples in the first half of FY08

Alliances with Other Regional Banks

◆ Offering additional value through alliances with other regional banks

Business matching

"Food selection 2008" (08/11)



At Tokyo Big Sight

- ✓ The third time held
- ✓ Exhibitors and Banks increasing every year



13 regional banks

Housing loans

Workshop with regional banks for housing loans



08/5 ~

- ✓ Housing loans exclusively for female customers
- Non-financial services
- Maximum 1 year extension of repayment in case of maternity and child-care leave

- ✓ Preference service for borrowers of housing loans
- Non-interest services
- Discount interest rate for consumer loans
- Auto-reserve time deposit for prepayment loans



08/8 ~

ATM Alliances

ATM Alliances (Fee waiving, etc)

07/10 ~

08/8 ~

Tokyo Tomin Bank

Bank of Yokohama



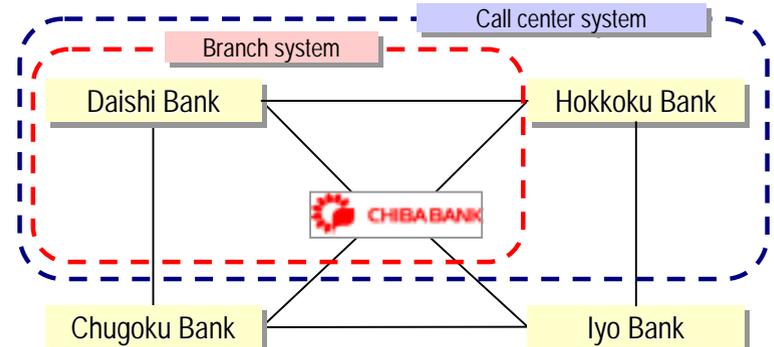
Kanto Tsukuba Bank

Joyo Bank

Musashino Bank

EDP System

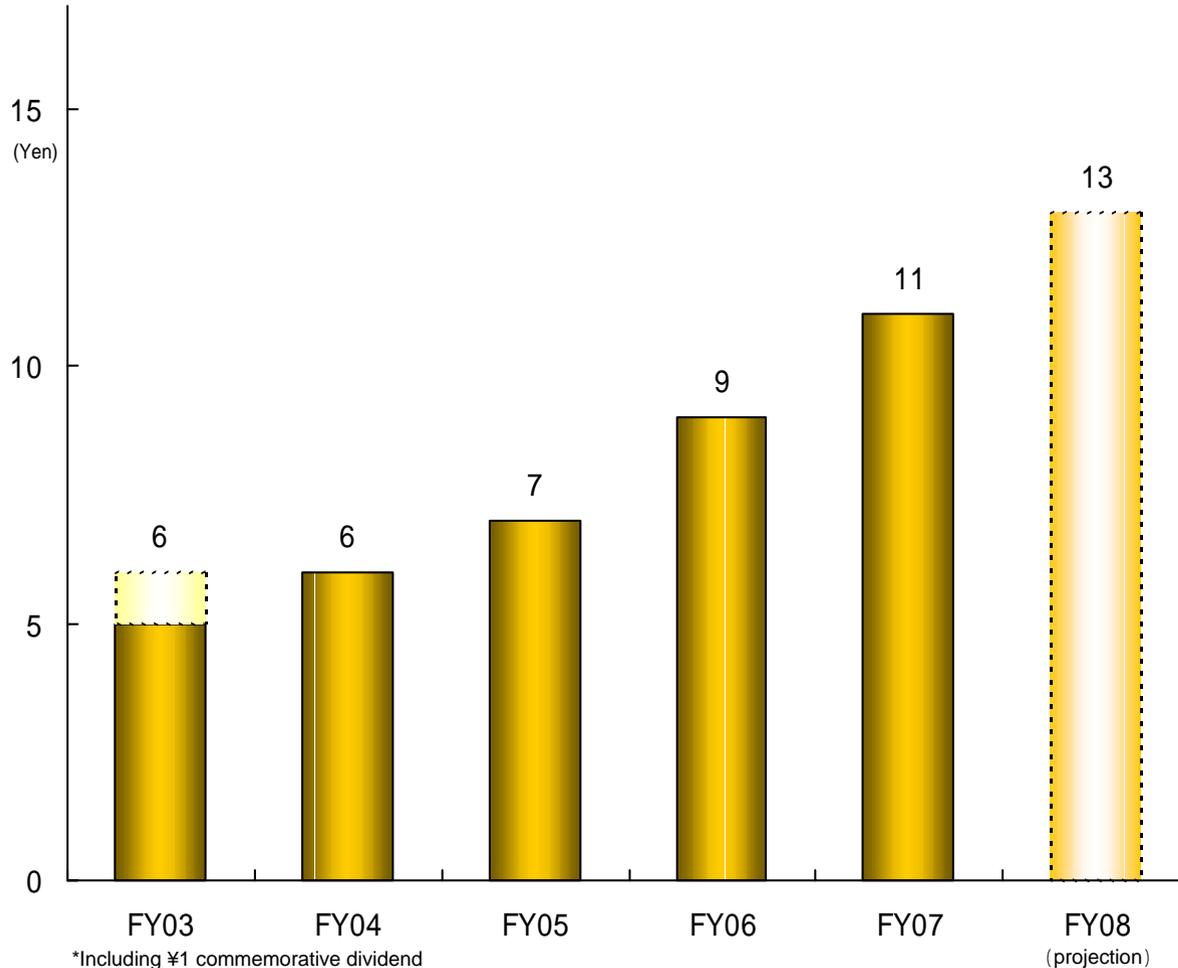
TSUBASA Project



Dividend Policy

◆ Projected ¥13 annual dividend per share based on our policy of “maintain stable dividend with regular increases”

Dividend per share



Payout ratio

	(¥Bil.)		
	Consolidated net income	Total dividend	Payout ratio
FY08 (Projection)	19.0	11.6	61.2%
FY07	45.9	9.8	21.3%
FY06	52.5	8.0	15.2%
FY05	48.9	6.2	12.2%
FY04	36.3	5.0	13.8%
FY03	27.5	5.0	18.3%

Appendix

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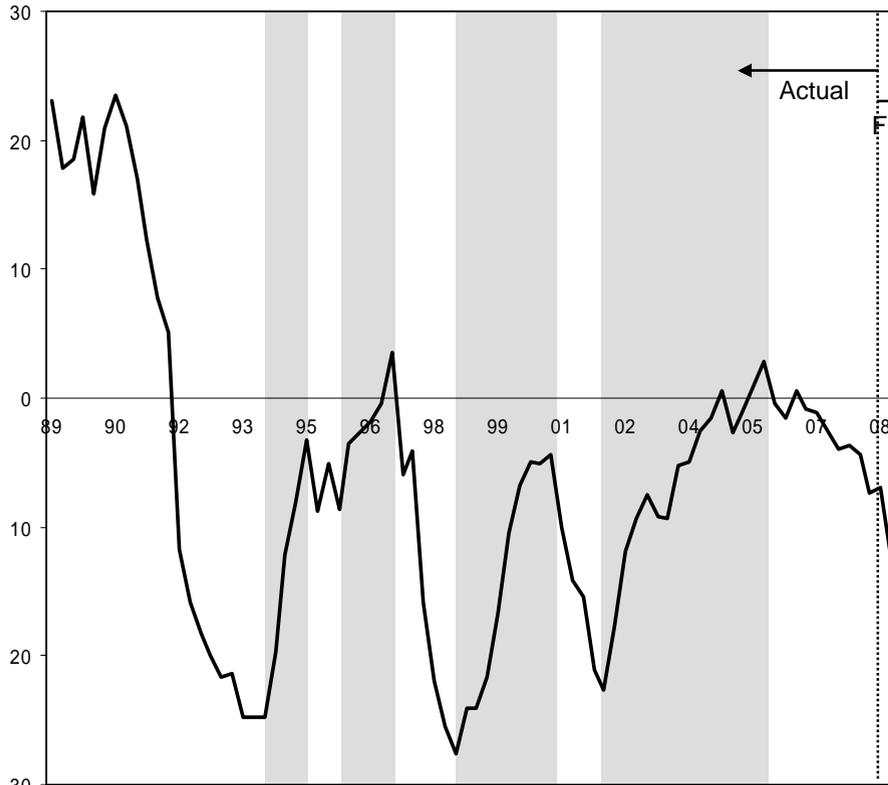
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Regional Economy

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



BSI: Business Survey Index, is an index of executives' business sentiment and actual condition with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".
 $BSI = ("upward/ increase/improve" - "downward/decrease/worsen") \times 1/2$

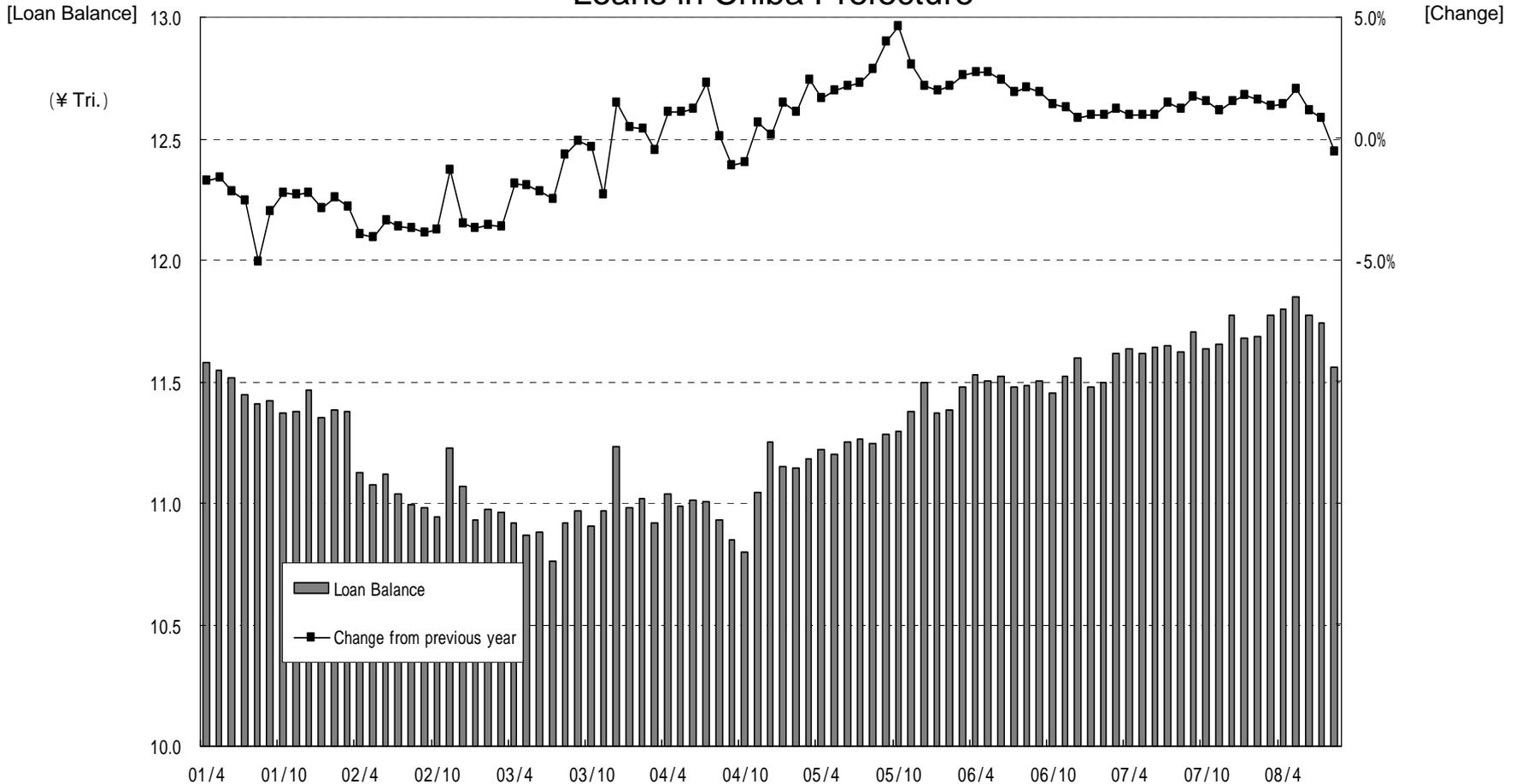
Trend of BSI of Sales (By Industry)

	FY07		FY08		Forecast
	Actual				
	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	
Food	(1.7)	(3.0)	(5.0)	(6.5)	0.0
Petroleum & Chemicals	(3.9)	(9.7)	(9.7)	4.6	0.0
Plastics	5.0	(30.0)	(18.2)	(22.3)	(33.4)
Glass	(15.0)	(5.0)	(15.4)	0.0	(21.5)
Steel & Non-ferrous metals	(7.2)	(4.2)	(13.4)	0.0	(8.4)
Metals	(5.4)	2.2	(7.4)	(18.5)	(28.9)
Machinery	(3.6)	(7.2)	(8.3)	3.9	(13.7)
Electrical machinery	20.0	10.0	9.1	(5.6)	(27.8)
Transportation machines	28.6	11.6	23.1	12.5	(4.2)
Other manufacturing	(5.9)	(15.8)	(9.1)	(19.5)	(11.8)
Construction	(22.3)	(8.3)	(11.9)	(18.8)	(20.0)
Transportation	0.0	5.6	(10.0)	(12.5)	(9.4)
Wholesaling	(4.6)	(9.6)	(8.3)	(4.9)	(20.0)
Retailing	(17.3)	(1.7)	(6.1)	(5.2)	(5.4)
Hotels	12.5	(5.6)	(4.6)	(11.1)	(16.7)
Services	(5.5)	(3.3)	(9.0)	(4.0)	(9.2)

Source: Chiba Economy Center "BSI survey in Chiba (July to September 08)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: October 08
 Answers: 768 enterprises surveyed, 302 effective answers

Economic Conditions (2) Loans

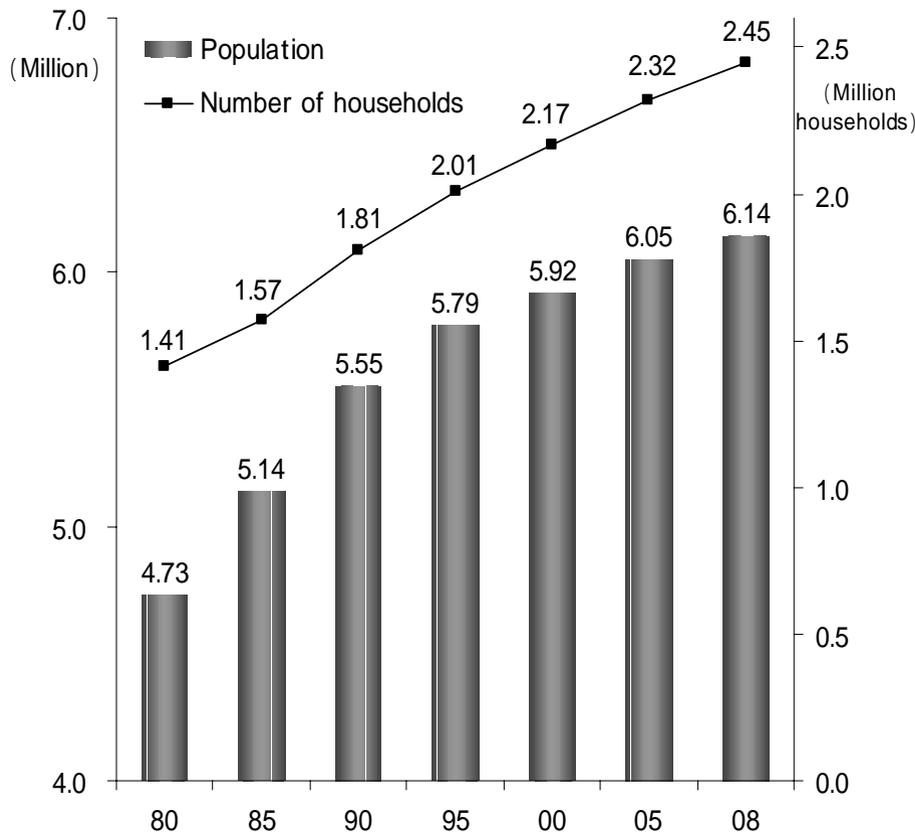
Loans in Chiba Prefecture



Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture
 Note: Figures are term-end balance of total loans from banks

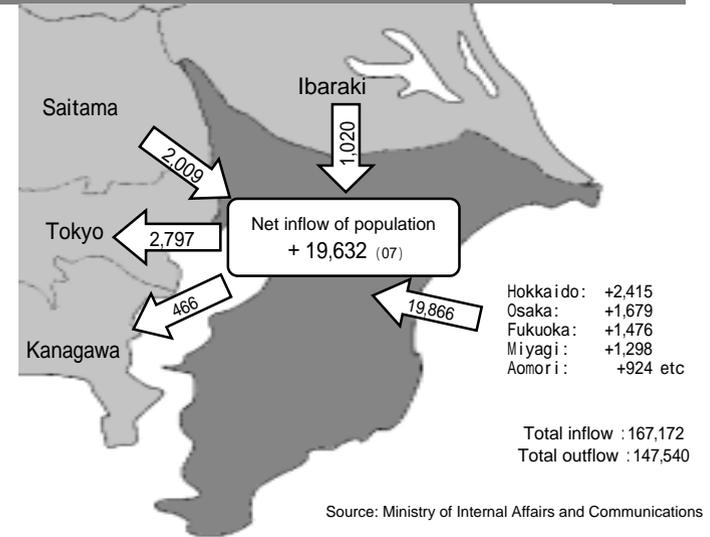
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Source: National census (07 Chiba Prefecture (September))

Inflow/Outflow of Population



Top 10 Prefectures by Population Growth

From Oct. 06 to Oct. 07

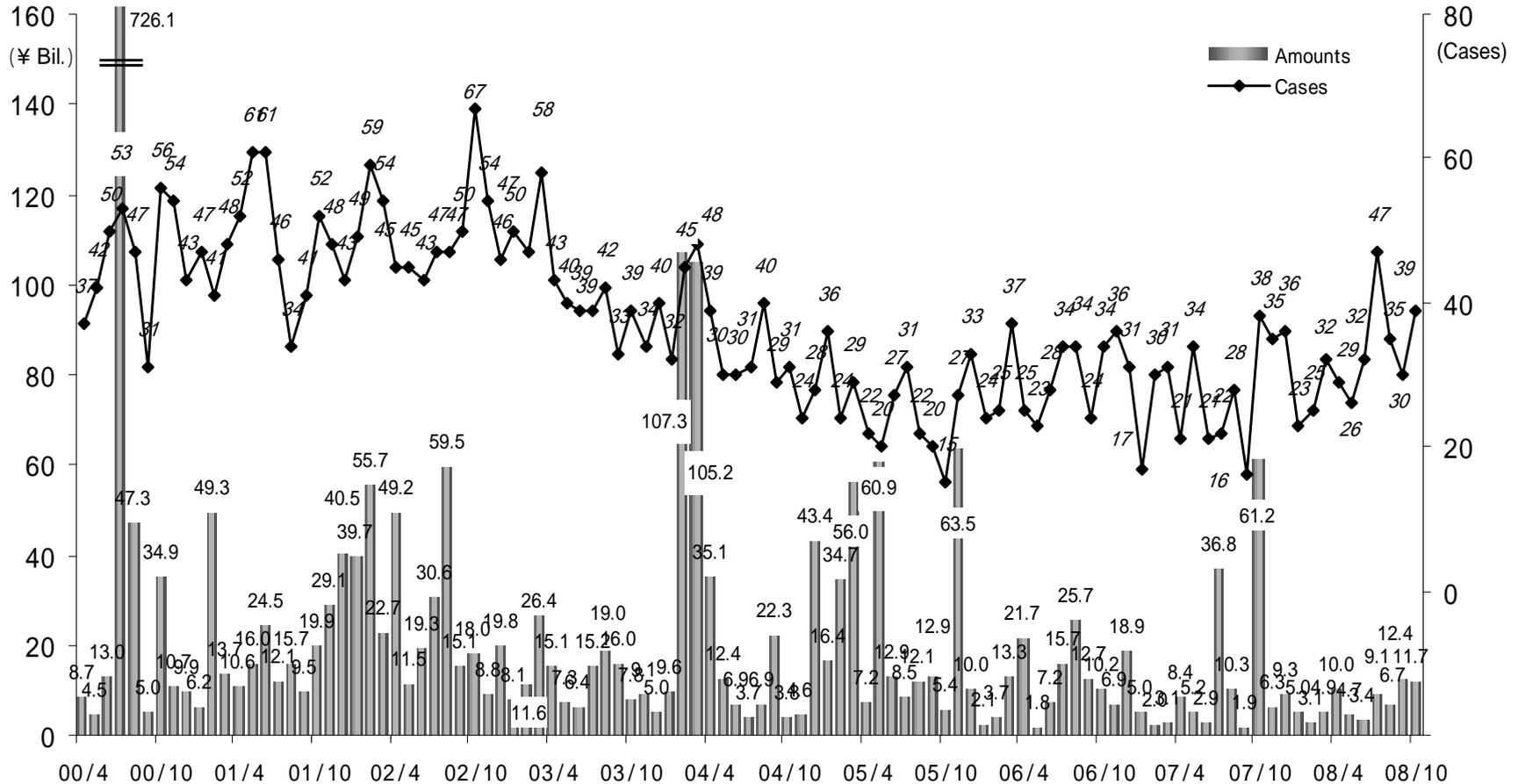
(thousands)

	Prefecture	Increase		Prefecture	Increase
1	Tokyo	99	6	Shiga	7
2	Aichi	52	7	Okinawa	5
3	Kanagawa	50	8	Shizuoka	4
4	Chiba	24	9	Mie	3
5	Saitama	19	10	Fukuoka	2

Source: Ministry of Internal Affairs and Communications

Economic Conditions (4) Corporate Bankruptcies

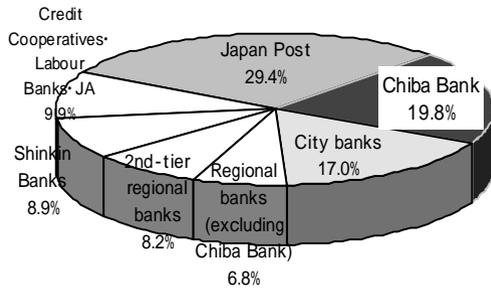
Default Cases/Amounts in Chiba Prefecture
(Headquartered in Chiba Prefecture & with debts over ¥10 million)



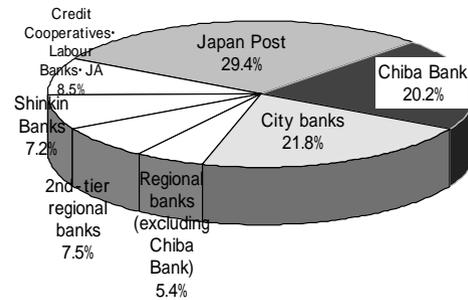
Source: Made by Chiba Bank with data from Shoko Research

Business Share of Financial Institutions within Chiba Prefecture

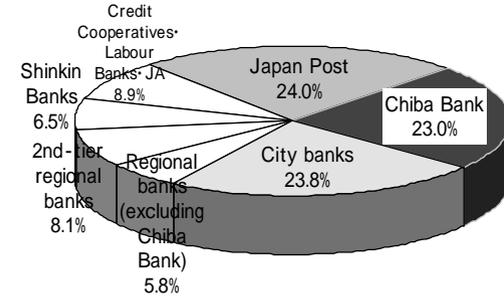
Deposits



97/3 ¥29.8trillion

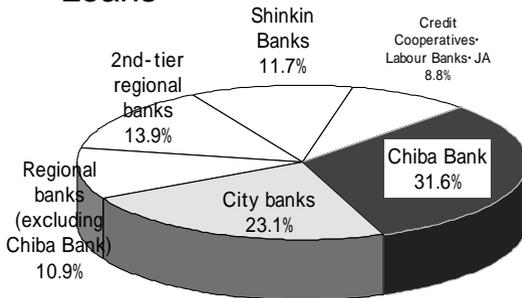


02/3 ¥34.2trillion

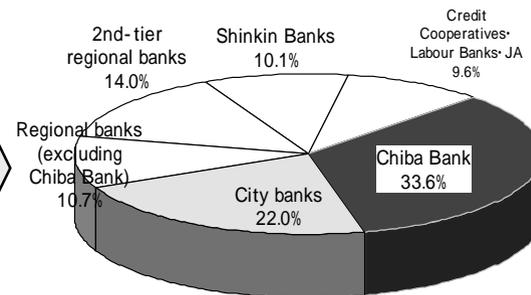


07/3 ¥34.9trillion

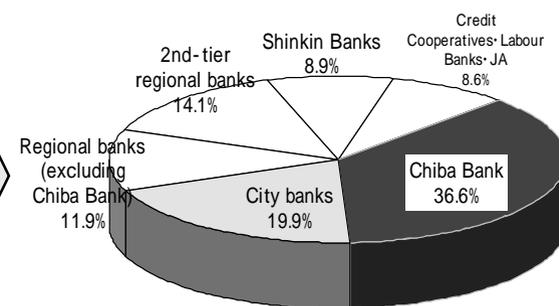
Loans



97/3 ¥15.3trillion



02/3 ¥14.0trillion



07/3 ¥13.9trillion

Economic Indicators for Chiba Prefecture (1)

Economic Indicators for Chiba Prefecture

	Population	Industrial Production Index			Electric Power Consumption		Consumer Price Index	New Car Registrations	Building Construction Starts	
	Total	Production	Shipment	Producer's Inventory Ratio	Total	Large users			Floor Area	New Housing Starts
	As of Oct 1	2000=100			Million KWh		2005=100	Total	Thousand m ²	
2003	6,028,315	93.2	93.9	103.6	35,820	11,920	100.7	145,103	7,582	52,934
2004	6,047,388	94.5	95.6	101.0	36,925	12,100	100.3	142,429	8,673	60,471
2005	6,056,462	95.2	95.4	104.6	38,027	11,950	100.0	145,151	10,167	64,587
2006	6,077,929	94.4	92.9	108.5	37,906	12,463	100.0	144,900	10,079	71,536
2007	6,108,809	95.2	93.8	109.9	38,151	12,643	99.9	139,271	8,210	58,147
2007/10	6,108,809	97.5	96.4	102.6	3,079	1,094	100.2	10,936	471	4,146
2007/11	6,113,547	99.1	95.8	106.1	3,021	1,061	100.2	11,550	765	4,850
2007/12	6,115,375	95.8	95.4	106.6	3,192	1,069	100.4	10,321	563	4,994
2008/01	6,116,328	96.2	93.0	109.7	3,571	1,048	99.9	10,591	638	6,179
2008/02	6,117,132	95.5	94.5	106.8	3,512	1,034	99.9	13,311	614	5,197
2008/03	6,117,104	91.7	92.3	110.1	3,213	1,083	100.2	18,578	586	4,562
2008/04	6,122,671	93.7	92.1	116.1	3,155	1,103	100.7	9,933	652	4,527
2008/05	6,134,214	92.8	92.3	116.1	3,111	1,117	101.5	10,096	527	4,577
2008/06	6,136,775	92.1	91.2	117.7	3,015	1,172	101.5	11,464	585	5,484
2008/07	6,139,750	95.2	94.3	112.7	3,238	1,159	101.7	11,992	652	5,915
2008/08	6,142,231	92.9	90.4	121.5	3,692	1,120	101.9	7,975	710	5,725
2008/09	6,144,070	-	-	-	3,365	1,127	102.0	12,476	769	4,801
2008/10	6,147,347	-	-	-	-	-	-	10,077	-	-
Source	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Tokyo Electric Power Company, Chiba Branch		Statistics Div., Policy & Planning Dept. of Chiba Pref.	Chiba Toyota Motor Corporation & Japan Mini Vehicles	Ministry of Land, Infrastructure and Transport	

Economic Indicators for Chiba Prefecture (2)

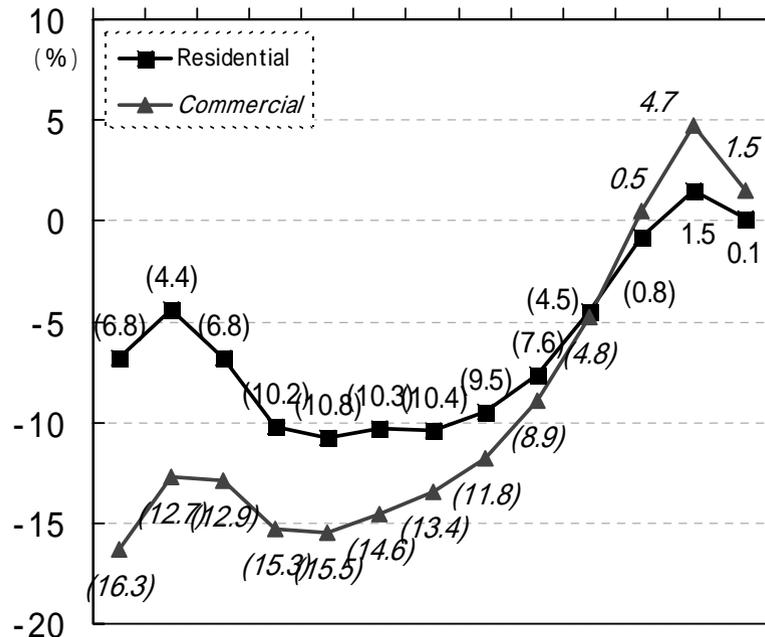
Economic Indicators for Chiba Prefecture

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt over ¥10 mil.)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Active Applications	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing
	¥ Million							2005=100			
2003	987,000	2,505,445	504	147,524	98,389	54,313	0.56				
2004	1,123,341	2,899,042	407	361,787	87,902	59,300	0.68				
2005	1,325,789	3,602,269	306	301,161	80,205	66,618	0.83	100.0	100.0	100.0	100.0
2006	1,483,712	4,350,374	355	140,573	76,648	68,983	0.90	98.0	100.9	98.4	95.7
2007	1,716,473	4,750,864	329	153,140	73,197	69,028	0.94	-	-	-	-
2007/10	138,589	416,903	38	61,291	74,031	71,303	0.94	99.6	102.5	79.9	77.1
2007/11	134,800	445,049	35	6,388	70,942	68,789	0.93	99.6	102.6	84.8	87.6
2007/12	158,931	462,181	36	9,381	64,980	63,751	0.90	99.9	102.8	176.9	184.1
2008/01	159,660	488,101	23	5,062	65,963	63,637	0.89	99.7	102.1	84.4	75.7
2008/02	146,246	449,586	25	3,130	67,587	65,859	0.89	99.2	102.0	78.6	75.2
2008/03	190,287	498,960	32	4,972	69,473	66,270	0.88	98.2	101.8	81.4	78.6
2008/04	141,132	467,273	29	10,092	75,868	63,295	0.85	99.9	103.5	81.9	76.6
2008/05	130,932	475,885	26	4,735	76,035	60,009	0.87	100.2	103.0	82.2	78.8
2008/06	184,040	524,588	32	3,411	75,631	56,983	0.83	100.5	103.4	146.2	148.6
2008/07	201,791	680,471	47	9,183	75,408	57,186	0.83	101.1	103.5	109.2	115.5
2008/08	213,086	630,299	35	6,707	73,668	55,275	0.80	100.8	102.8	79.5	75.9
2008/09	195,273	642,040	30	12,436	74,708	55,830	0.76	-	-	-	-
2008/10	-	-	39	11,764	-	-	-	-	-	-	-
Source	Chiba Customs Branch		Tokyo Shoko Research, Ltd., Chiba Branch		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

Land Price Trends in Chiba Prefecture(1)

Standard Land Prices (Chiba Prefecture)

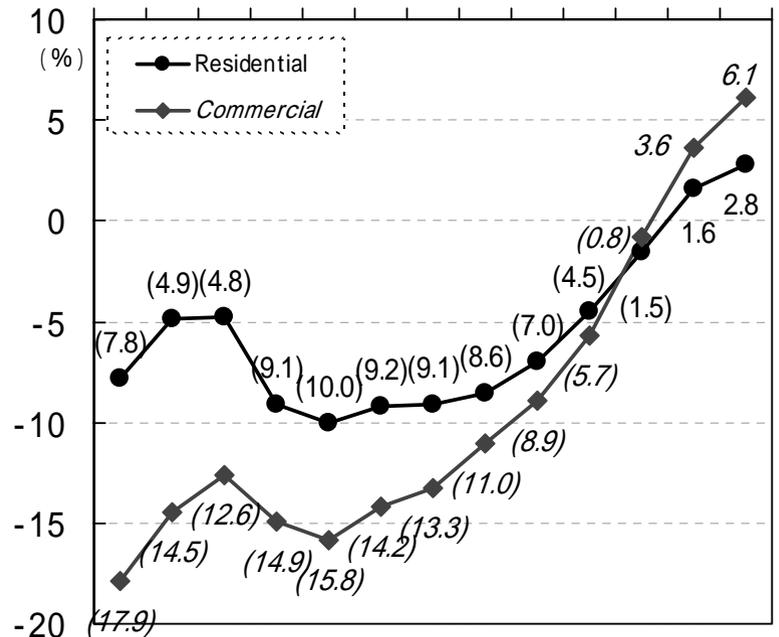
(Year) 96 97 98 99 00 01 02 03 04 05 06 07 08



Data from Chiba Prefecture
As of July 1

Published Land Prices (Chiba Prefecture)

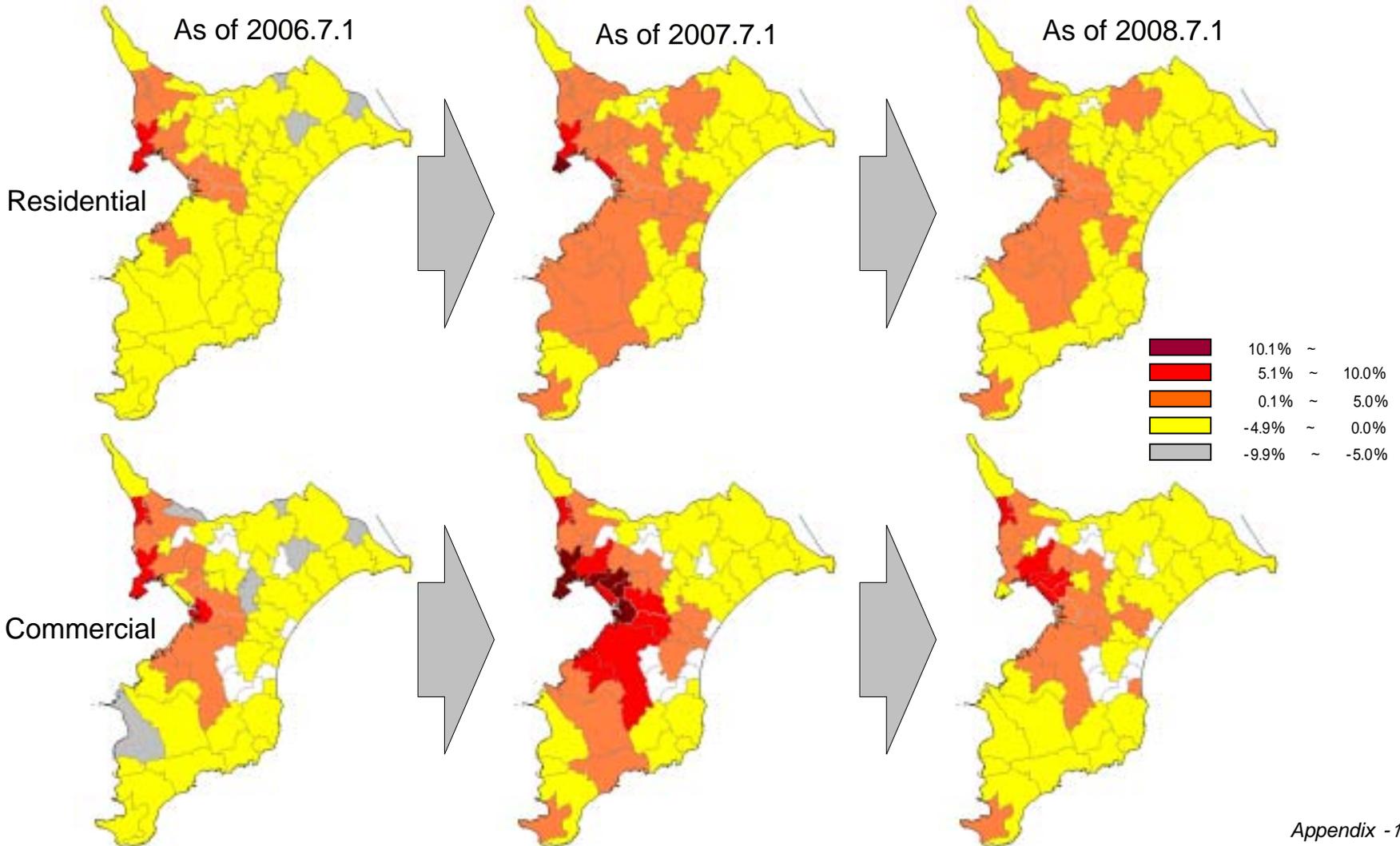
(Year) 96 97 98 99 00 01 02 03 04 05 06 07 08



Data from MLIT
As of January 1

Land Price Trends in Chiba Prefecture(2)

Land Price Changes by Cities (Standard Land Price)



Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
Chiba	6.09 million (Ranked 6 th nationwide)	58 thousand (Ranked 6 th nationwide)	¥18 trillion (Ranked 6 th nationwide)	¥21.8 trillion (Ranked 6 th nationwide)	¥11.5 trillion (Ranked 7 th nationwide)
No. 1 nationwide	Tokyo 12.75 million	Tokyo 137 thousand	Tokyo ¥60 trillion	Tokyo ¥158.3 trillion	Tokyo ¥164.0 trillion
No. 2 nationwide	Kanagawa 8.88 million	Kanagawa 81 thousand	Kanagawa ¥28 trillion	Osaka ¥52.5 trillion	Osaka ¥38.3 trillion
No. 3 nationwide	Osaka 8.81 million	Osaka 78 thousand	Osaka ¥26 trillion	Kanagawa ¥32.1 trillion	Kanagawa ¥18.1 trillion

Sources:

Population: Statistic Bureau, Ministry of Internal Affairs and Communications (October 2007)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (2007)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2005)

Balance of Deposits and Loans: The Bank of Japan (As of September 2008)

Management Indices

Management Indicators

(¥ Bil.)

	FY 01	1H FY 02	FY 02	1H FY 03	FY 03	1H FY 04	FY 04	1H FY 05	FY 05	1H FY 06	FY 06	1H FY 07	FY 07	1H FY 08
Consolidated net income* ¹	(25.4)	9.1	8.7	11.7	27.5	20.7	36.3	24.8	48.9	25.6	52.5	27.9	45.9	7.6
Real net business income* ²	67.8	36.8	71.5	33.5	68.4	35.5	74.0	37.4	75.2	38.7	77.2	40.0	83.9	32.6
ROA* ³	(0.33%)	0.23%	0.11%	0.29%	0.31%	0.46%	0.41%	0.53%	0.51%	0.50%	0.51%	0.56%	0.46%	0.14%
ROE* ⁴	(8.11%)	5.61%	2.80%	6.74%	6.77%	10.08%	8.41%	10.64%	9.00%	9.18%	8.81%	9.52%	8.13%	2.74%
Overhead ratio* ⁵	53.80%	52.09%	52.43%	52.62%	52.44%	51.47%	50.80%	51.13%	49.95%	49.80%	48.82%	48.32%	47.97%	47.41%
Capital ratio* ⁶ (BIS guidelines)	10.06%	10.39%	10.24%	10.52%	10.83%	10.78%	10.88%	10.42%	10.83%	10.57%	11.20%	11.22%	11.72%	10.74%
Tier I ratio* ⁶	6.35%	6.63%	6.45%	6.71%	6.91%	7.13%	7.21%	7.40%	8.05%	8.17%	9.29%	9.58%	10.26%	9.82%

*1 Above figures are non-consolidated except for Consolidated net income

*2 Real net business income = Net business income – Net transfer to general allowance for loan losses

*3 ROA = Net income / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

*4 ROE = Net income / Term-end balance of Net Assets (Stockholders' equity before FY05)

*5 Overhead ratio = Expenses / (Net business income – Gains/losses on bonds, etc. + Net transfer to general allowance for loan losses + Expenses)

*6 Based on Basel II from FY06

Interest Yields

Domestic Operations

	FY 01	1H FY 02	FY 02	1H FY 03	FY 03	1H FY 04	FY 04	1H FY 05	FY 05	1H FY 06	FY 06	1H FY 07	FY 07	1H FY 08
Average yield on interest-bearing assets	1.91%	1.79%	1.77%	1.70%	1.70%	1.68%	1.69%	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%
Average yield on loans and bills discounted	2.24%	2.12%	2.09%	2.02%	2.01%	1.99%	1.99%	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%
Average yield on securities	0.79%	0.88%	0.77%	0.66%	0.62%	0.66%	0.66%	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%
Average yield on interest-bearing liabilities	1.19%	1.06%	1.07%	1.01%	1.01%	0.97%	0.97%	0.95%	0.93%	0.96%	1.00%	1.14%	1.15%	1.16%
Average yield on deposits and NCD	0.09%	0.04%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%	0.26%
Expense ratio	1.10%	1.01%	1.03%	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%	0.91%
Average interest rate spread	0.72%	0.73%	0.70%	0.69%	0.69%	0.71%	0.72%	0.67%	0.67%	0.63%	0.65%	0.68%	0.68%	0.71%
Difference between average yield on loans and deposits	2.15%	2.08%	2.06%	2.00%	1.99%	1.98%	1.98%	1.89%	1.87%	1.80%	1.83%	1.91%	1.94%	1.90%

Contract Rate by Type of Borrowers

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
Major companies	1.20%	1.13%	1.09%	1.05%	1.00%	0.97%	0.94%	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%	1.25%
Mid-sized companies	1.94%	1.86%	1.80%	1.73%	1.68%	1.51%	1.45%	1.36%	1.33%	1.46%	1.61%	1.67%	1.67%	1.65%
Small and medium-sized companies	2.46%	2.43%	2.41%	2.35%	2.33%	2.30%	2.25%	2.18%	2.11%	2.24%	2.30%	2.39%	2.36%	2.35%
Consumer loans	2.59%	2.56%	2.47%	2.38%	2.33%	2.30%	2.27%	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%	2.58%
Housing loans	2.43%	2.39%	2.30%	2.21%	2.16%	2.12%	2.10%	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%	2.41%
Others	5.13%	5.31%	5.34%	5.70%	5.78%	6.20%	6.42%	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%	7.93%
Public sector	1.25%	1.14%	1.13%	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%	1.38%

Working Assets and Liabilities

Overall

	Average balance (¥Bil.)						Interest yield					
	FY05	1H FY06	FY06	1H FY07	FY07	1H FY08	FY05	1H FY06	FY06	1H FY07	FY07	1H FY08
Interest-bearing assets	8,229.4	9,018.1	9,025.4	8,958.7	9,044.5	9,258.2	1.79%	1.85%	1.90%	2.05%	2.04%	2.00%
Loans and bills discounted	5,972.2	6,274.5	6,328.1	6,467.5	6,543.0	6,774.1	1.89%	1.86%	1.94%	2.15%	2.18%	2.16%
Securities	2,121.8	2,649.7	2,582.7	2,312.0	2,207.6	2,116.7	1.55%	1.83%	1.82%	1.83%	1.72%	1.62%
Interest-bearing liabilities	8,481.4	9,052.2	9,036.5	8,908.5	9,007.7	9,245.7	0.25%	0.39%	0.43%	0.52%	0.50%	0.41%
Deposits	7,777.1	8,016.6	8,063.3	8,307.7	8,294.0	8,505.7	0.11%	0.19%	0.25%	0.38%	0.36%	0.32%
Borrowed money	77.6	117.4	184.0	125.1	190.7	125.8	1.90%	1.13%	0.83%	1.14%	0.95%	0.93%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	FY05	1H FY06	FY06	1H FY07	FY07	1H FY08	FY05	1H FY06	FY06	1H FY07	FY07	1H FY08
Interest-bearing assets	7,738.3	8,449.3	8,501.0	8,534.0	8,661.4	8,883.8	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%
Loans and bills discounted	5,938.7	6,239.3	6,291.0	6,425.1	6,502.9	6,718.8	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%
Securities	1,547.4	1,916.5	1,901.3	1,753.7	1,674.2	1,597.1	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%
Interest-bearing liabilities	8,003.4	8,478.6	8,500.9	8,490.9	8,622.3	8,871.9	0.02%	0.07%	0.12%	0.25%	0.26%	0.28%
Deposits	7,530.8	7,745.9	7,777.9	8,022.3	8,034.6	8,264.3	0.01%	0.05%	0.09%	0.22%	0.23%	0.25%
Borrowed money	54.6	109.2	179.4	124.1	189.7	124.8	1.71%	1.04%	0.79%	1.12%	0.93%	0.91%

Domestic Loans - Balance

(¥ Bil.)

	02/03	02/09	03/03	03/09	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
Domestic loans	5,729.0	5,661.4	5,588.6	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1
Major companies	540.6	539.9	530.2	529.7	524.4	530.1	550.3	529.8	592.0	681.9	690.0	760.8	827.6	1,006.9
Mid-sized companies	197.3	184.5	175.2	177.9	170.2	168.4	162.9	164.6	161.8	167.9	164.7	174.9	180.9	183.3
Small and medium-sized companies etc	4,365.0	4,301.9	4,269.3	4,353.3	4,338.8	4,397.0	4,478.5	4,561.8	4,776.4	4,861.1	5,025.6	5,100.2	5,201.8	5,241.7
Small and medium-sized companies	2,810.6	2,714.8	2,636.3	2,653.9	2,577.3	2,593.1	2,605.9	2,634.5	2,759.2	2,812.2	2,885.5	2,922.8	2,964.3	2,955.4
Consumer loans	1,554.3	1,587.1	1,632.9	1,699.3	1,761.5	1,803.9	1,872.5	1,927.2	2,017.1	2,048.8	2,140.0	2,177.4	2,237.5	2,286.2
Housing loans	1,385.1	1,426.2	1,478.9	1,554.1	1,624.2	1,672.2	1,744.8	1,803.1	1,892.7	1,927.0	2,022.1	2,060.6	2,124.0	2,174.6
Public sector	626.0	634.9	613.8	688.5	628.7	541.5	673.7	535.0	617.5	636.0	496.7	495.7	419.5	400.1

(¥ Bil.)

	02/03	02/09	03/03	03/09	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
Domestic loans	5,729.0	5,661.4	5,588.6	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1
Chiba Prefecture	4,734.7	4,682.7	4,639.8	4,695.9	4,638.3	4,663.9	4,731.3	4,796.5	4,934.3	5,022.8	5,101.7	5,196.2	5,222.3	5,248.7
Others	994.3	978.7	948.8	1,053.6	1,024.0	973.2	1,134.2	994.7	1,213.4	1,324.2	1,275.3	1,335.4	1,407.6	1,583.4

Domestic Loans - Breakdown

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Major companies	9.4%	9.5%	9.5%	9.2%	9.3%	9.4%	9.4%	9.1%	9.6%	10.7%	10.8%	11.6%	12.5%	14.7%
Mid-sized companies	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	2.8%	2.8%	2.6%	2.6%	2.6%	2.8%	2.7%	2.7%
Small and medium-sized companies etc	76.2%	76.0%	76.4%	75.7%	76.6%	78.0%	76.4%	78.8%	77.7%	76.6%	78.8%	78.0%	78.5%	76.7%
Small and medium-sized companies etc	49.1%	48.0%	47.2%	46.2%	45.5%	46.0%	44.4%	45.5%	44.9%	44.3%	45.2%	44.7%	44.7%	43.3%
Consumer loans	27.1%	28.0%	29.2%	29.6%	31.1%	32.0%	31.9%	33.3%	32.8%	32.3%	33.6%	33.3%	33.7%	33.5%
Housing loans	24.2%	25.2%	26.5%	27.0%	28.7%	29.7%	29.7%	31.1%	30.8%	30.4%	31.7%	31.5%	32.0%	31.8%
Public sector	10.9%	11.2%	11.0%	12.0%	11.1%	9.6%	11.5%	9.2%	10.0%	10.0%	7.8%	7.6%	6.3%	5.9%

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	82.6%	82.7%	83.0%	81.7%	81.9%	82.7%	80.7%	82.8%	80.3%	79.1%	80.0%	79.6%	78.8%	76.8%
Others	17.4%	17.3%	17.0%	18.3%	18.1%	17.3%	19.3%	17.2%	19.7%	20.9%	20.0%	20.4%	21.2%	23.2%

Loans, Borrowers Classified by Industry

Domestic Operations

(¥ Bil.)

	05/3		05/9		06/3		06/9		07/3		07/9		08/3		08/9	
		Proportion														
Manufacturing	436.9	7.45%	437.8	7.56%	452.2	7.36%	478.7	7.54%	484.1	7.59%	495.0	7.58%	524.2	7.91%	579.5	8.48%
Agriculture, Forestry, Fishery and Mining	20.8	0.35%	18.8	0.33%	21.0	0.33%	20.8	0.33%	20.5	0.32%	18.6	0.28%	20.1	0.30%	24.3	0.35%
Construction	282.2	4.81%	274.4	4.74%	281.7	4.58%	289.6	4.56%	299.1	4.69%	313.4	4.80%	314.5	4.74%	320.2	4.69%
Electricity, Gas, Heat Supply and Water	7.3	0.12%	7.2	0.12%	8.4	0.14%	7.8	0.12%	8.7	0.14%	28.2	0.43%	37.2	0.56%	36.4	0.53%
Information and Communications	23.8	0.41%	20.7	0.36%	22.0	0.36%	30.7	0.49%	34.6	0.54%	34.5	0.53%	32.0	0.48%	38.8	0.57%
Transport	179.5	3.06%	179.1	3.09%	178.6	2.91%	180.9	2.85%	181.6	2.85%	188.8	2.89%	188.7	2.85%	188.1	2.75%
Wholesale and Retail Trade	548.1	9.35%	557.0	9.62%	558.5	9.08%	574.6	9.05%	579.0	9.08%	590.0	9.04%	615.8	9.29%	636.4	9.33%
Finance and Insurance	230.5	3.93%	174.4	3.01%	246.6	4.01%	238.3	3.76%	234.0	3.67%	271.1	4.15%	272.9	4.12%	343.2	5.02%
Real Estate	1,104.3	18.83%	1,283.2	22.16%	1,355.3	22.05%	1,419.7	22.37%	1,452.5	22.78%	1,466.2	22.45%	1,470.4	22.18%	1,463.2	21.42%
Real Estate Rental and Management	819.8	13.98%	982.4	16.97%	1,032.7	16.80%	1,052.7	16.59%	1,077.0	16.89%	1,081.6	16.56%	1,101.0	16.61%	1,111.0	16.26%
Real Estate Trading, etc	284.4	4.85%	300.7	5.19%	322.5	5.25%	367.0	5.78%	375.4	5.89%	384.5	5.89%	369.3	5.57%	352.1	5.15%
Various Services	501.3	8.55%	530.8	9.17%	544.4	8.86%	568.1	8.95%	579.4	9.09%	578.1	8.85%	603.8	9.11%	604.8	8.85%
Government and Local Public Sector	481.4	8.21%	344.8	5.95%	433.4	7.05%	463.1	7.30%	340.7	5.34%	351.1	5.38%	295.2	4.45%	293.8	4.30%
Others (Mainly Consumer Loans)	2,048.9	34.93%	1,962.7	33.89%	2,045.2	33.27%	2,074.1	32.68%	2,162.3	33.91%	2,196.2	33.62%	2,254.5	34.01%	2,302.8	33.71%
Total	5,865.5	100.00%	5,791.3	100.00%	6,147.8	100.00%	6,347.0	100.00%	6,377.1	100.00%	6,531.7	100.00%	6,629.9	100.00%	6,832.1	100.00%

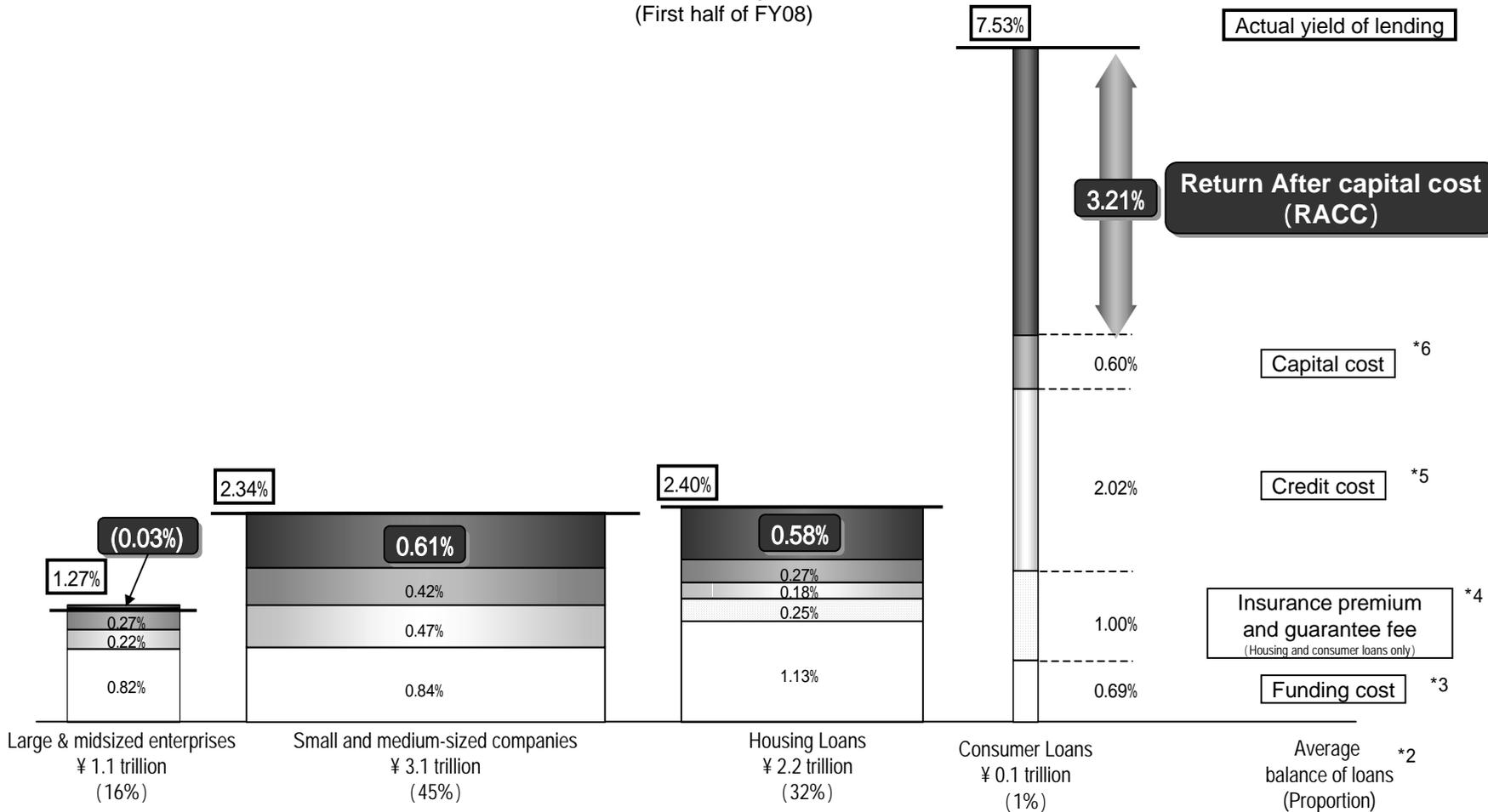
Details of Loans to the Real Estate Industry

(¥ Bil.)

	05/3		05/9		06/3		06/9		07/3		07/9		08/3		08/9	
		Proportion														
Real Estate Rental and Management	819.8	74.24%	982.4	76.56%	1,032.7	76.20%	1,052.7	74.15%	1,077.0	74.15%	1,081.6	73.77%	1,101.0	74.88%	1,111.0	75.93%
Apartment and condominium rentals	583.3	52.83%	705.5	54.98%	725.7	53.55%	733.8	51.69%	740.5	50.98%	749.7	51.13%	765.1	52.03%	774.2	52.91%
Office and Commercial rentals	163.2	14.78%	199.0	15.51%	225.9	16.67%	236.9	16.69%	252.4	17.38%	246.8	16.84%	253.5	17.25%	253.8	17.35%
Land rental and Real estate management, etc	73.1	6.63%	77.8	6.07%	80.9	5.98%	81.9	5.77%	84.0	5.79%	85.0	5.80%	82.3	5.60%	82.9	5.67%
Real Estate Trading, etc	284.4	25.76%	300.7	23.44%	322.5	23.80%	367.0	25.85%	375.4	25.85%	384.5	26.23%	369.3	25.12%	352.1	24.07%
Home construction and development	103.4	9.37%	116.5	9.08%	140.6	10.38%	189.1	13.32%	198.9	13.70%	215.6	14.71%	206.5	14.04%	213.0	14.56%
Real estate brokerage and Land trading, etc	32.4	2.94%	37.0	2.89%	37.4	2.76%	46.4	3.27%	52.4	3.61%	60.9	4.16%	64.9	4.42%	56.6	3.87%
Public corporations	148.5	13.45%	147.1	11.47%	144.5	10.66%	131.4	9.26%	124.0	8.54%	107.9	7.36%	97.8	6.66%	82.4	5.64%
Total	1,104.3	100.00%	1,283.2	100.00%	1,355.3	100.00%	1,419.7	100.00%	1,452.5	100.00%	1,466.2	100.00%	1,470.4	100.00%	1,463.2	100.00%

Profit Structure of Loans

Return After Capital Cost*1
(First half of FY08)



*1. Operating costs are not excluded

*2. Average balance : Segmented by Internal management base. Housing loans are before securitization and consumer loans do not include credit cards.

*3. Funding cost : Internal transfer rate × Average balance

*4. Insurance premium and guarantee fee : Actual expenditure. Only guarantee fees for external guarantee companies are included.

*5. Credit cost : Internally used notional allowance. (EL=PD × LGD × balance)

*6. Capital cost : Unexpected loss as of 08/3 (UL:Basel base) × 5.1% ÷ (1-tax rate)

Domestic Deposits - Balance

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
(¥ Bil.)														
Domestic deposits	7,099.6	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8
Personal	5,291.1	5,324.7	5,395.3	5,480.9	5,511.3	5,576.2	5,642.5	5,760.6	5,882.7	5,951.3	6,107.2	6,224.9	6,367.8	6,489.4
Corporate (incl. NGOs)	1,274.4	1,301.7	1,245.2	1,327.4	1,287.1	1,376.4	1,376.3	1,441.0	1,454.5	1,468.0	1,538.2	1,506.5	1,467.7	1,475.1
National & local government	468.7	371.9	366.7	282.9	345.8	274.5	403.7	361.9	420.3	311.4	441.9	308.8	342.0	292.4
Financial institutions (incl. BOJ)	65.2	37.9	48.8	39.4	32.6	33.0	42.8	33.0	41.3	84.3	59.5	36.7	44.9	36.7
Liquid deposits	3,932.9	3,987.5	4,093.8	4,211.4	4,311.2	4,389.3	4,609.9	4,742.4	4,984.5	4,941.5	5,208.9	4,970.5	5,035.2	4,954.0
Current	171.3	165.5	169.4	163.1	169.8	163.6	190.9	192.4	211.8	192.6	204.5	184.5	175.9	169.4
Savings	3,231.3	3,302.8	3,419.3	3,564.4	3,695.5	3,798.1	3,996.7	4,147.5	4,357.9	4,341.7	4,631.1	4,429.9	4,490.7	4,414.8
Personal	2,526.3	2,655.1	2,787.1	2,884.1	2,957.0	3,032.4	3,103.9	3,241.2	3,405.5	3,442.8	3,529.6	3,546.5	3,589.8	3,593.5
Current	4.0	3.8	3.6	3.6	3.5	3.2	3.4	3.7	3.5	3.1	3.4	3.2	3.1	3.1
Savings	2,092.0	2,254.3	2,403.0	2,512.7	2,601.1	2,686.9	2,772.1	2,918.1	3,089.0	3,138.9	3,234.1	3,260.5	3,312.4	3,324.0
Corporate (incl. NGOs)	918.1	986.7	951.7	1,035.9	1,000.9	1,079.7	1,079.1	1,146.6	1,144.9	1,147.4	1,208.1	1,132.0	1,090.3	1,090.1
Current	153.3	133.9	141.4	135.8	154.5	150.3	178.0	180.6	197.9	181.2	193.1	173.4	165.7	159.2
Savings	713.5	756.5	727.2	806.3	784.4	870.1	838.7	904.3	876.1	934.8	983.0	908.7	868.4	853.2
National & local government	424.9	308.8	307.1	252.7	321.4	245.4	385.5	325.5	396.7	271.1	415.9	259.4	314.2	237.8
Current	5.2	18.4	16.6	6.7	3.7	3.0	0.8	0.5	0.3	0.5	0.5	0.6	0.4	0.4
Savings	406.3	276.8	274.6	232.6	298.5	228.3	374.0	315.6	383.6	259.2	402.9	247.9	301.7	229.3
Financial institutions (incl. BOJ)	63.5	36.7	47.7	38.5	31.7	31.7	41.3	28.9	37.2	80.1	55.2	32.3	40.8	32.4
Current	8.6	9.3	7.7	16.9	7.9	6.8	8.6	7.4	9.9	7.6	7.5	7.0	6.5	6.5
Savings	19.4	15.0	14.4	12.6	11.3	12.7	11.7	9.3	8.9	8.6	10.9	12.7	8.1	8.1
Time deposits	3,118.0	2,997.5	2,917.2	2,859.7	2,795.4	2,790.1	2,769.6	2,776.1	2,752.3	2,815.6	2,889.4	3,059.5	3,133.1	3,286.2
Personal	2,720.8	2,623.1	2,570.1	2,547.3	2,493.0	2,471.3	2,461.8	2,450.6	2,422.6	2,459.3	2,537.2	2,640.3	2,734.1	2,851.1
Corporate (incl. NGOs)	351.8	310.0	286.6	281.3	277.1	288.5	288.0	285.1	301.9	311.7	321.8	365.5	367.1	376.2
National & local government	43.6	63.0	59.4	30.1	24.3	29.0	18.1	36.3	23.6	40.3	26.0	49.4	27.7	54.6
Financial institutions (incl. BOJ)	1.7	1.2	1.0	0.8	0.9	1.2	1.4	4.0	4.1	4.2	4.3	4.3	4.1	4.2
Foreign-currency deposits	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1
Personal	43.9	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7
Corporate (incl. NGOs)	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3
National & local government	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
(¥ Bil.)														
Domestic deposits	7,099.6	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8
Chiba Prefecture	6,876.2	6,827.4	6,840.8	6,911.8	6,973.1	7,056.3	7,254.4	7,377.6	7,568.0	7,543.5	7,912.0	7,844.4	7,961.3	8,054.3
Others	223.3	208.9	215.3	219.0	203.9	203.8	211.1	219.0	230.9	271.6	234.8	232.6	261.2	239.4

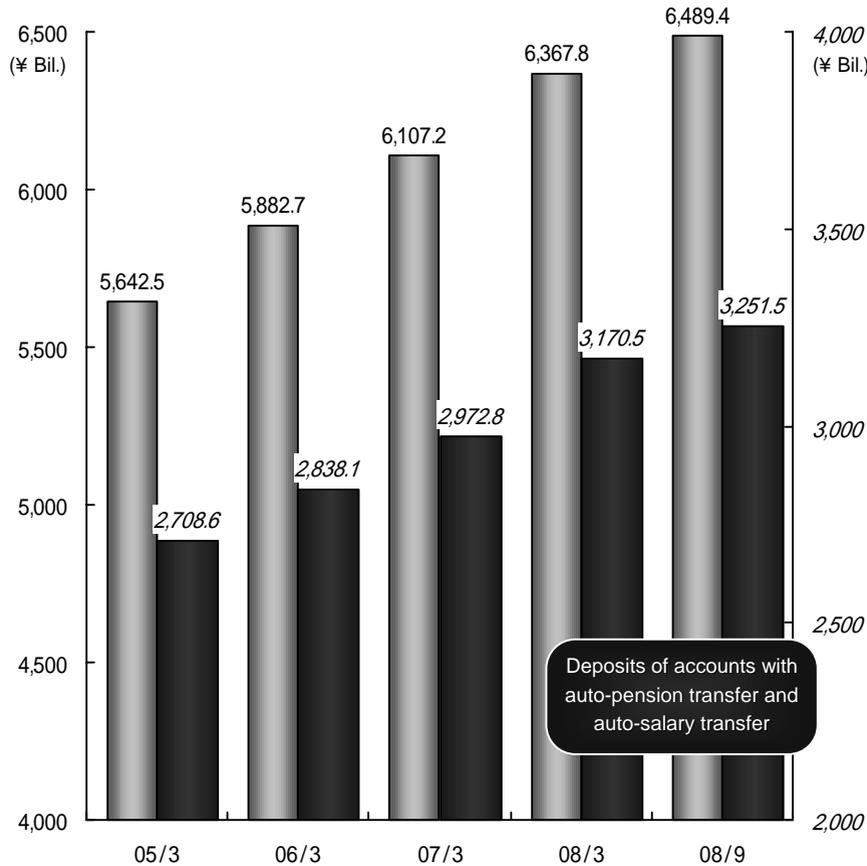
Domestic Deposits - Breakdown

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	74.5%	75.7%	76.5%	76.9%	76.8%	76.8%	75.6%	75.8%	75.4%	76.2%	75.0%	77.1%	77.4%	78.2%
Corporate (incl. NGOs)	18.0%	18.5%	17.6%	18.6%	17.9%	19.0%	18.4%	19.0%	18.6%	18.8%	18.9%	18.7%	17.9%	17.8%
National & local government	6.6%	5.3%	5.2%	4.0%	4.8%	3.8%	5.4%	4.8%	5.4%	4.0%	5.4%	3.8%	4.2%	3.5%
Financial institutions (incl. BOJ)	0.9%	0.5%	0.7%	0.6%	0.5%	0.5%	0.6%	0.4%	0.5%	1.1%	0.7%	0.5%	0.5%	0.4%
Liquid deposits	55.4%	56.7%	58.0%	59.1%	60.1%	60.5%	61.7%	62.4%	63.9%	63.2%	63.9%	61.5%	61.2%	59.7%
Current	2.4%	2.4%	2.4%	2.3%	2.4%	2.3%	2.6%	2.5%	2.7%	2.5%	2.5%	2.3%	2.1%	2.0%
Savings	45.5%	46.9%	48.5%	50.0%	51.5%	52.3%	53.5%	54.6%	55.9%	55.6%	56.8%	54.8%	54.6%	53.2%
Personal	35.6%	37.7%	39.5%	40.4%	41.2%	41.8%	41.6%	42.7%	43.7%	44.1%	43.3%	43.9%	43.7%	43.3%
Current	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	29.5%	32.0%	34.1%	35.2%	36.2%	37.0%	37.1%	38.4%	39.6%	40.2%	39.7%	40.4%	40.3%	40.1%
Corporate (incl. NGOs)	12.9%	14.0%	13.5%	14.5%	13.9%	14.9%	14.5%	15.1%	14.7%	14.7%	14.8%	14.0%	13.2%	13.1%
Current	2.2%	1.9%	2.0%	1.9%	2.2%	2.1%	2.4%	2.4%	2.5%	2.3%	2.4%	2.1%	2.0%	1.9%
Savings	10.1%	10.8%	10.3%	11.3%	10.9%	12.0%	11.2%	11.9%	11.2%	12.0%	12.1%	11.3%	10.6%	10.3%
National & local government	6.0%	4.4%	4.4%	3.5%	4.5%	3.4%	5.2%	4.3%	5.1%	3.5%	5.1%	3.2%	3.8%	2.9%
Current	0.1%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	5.7%	3.9%	3.9%	3.3%	4.2%	3.1%	5.0%	4.2%	4.9%	3.3%	4.9%	3.1%	3.7%	2.8%
Financial institutions (incl. BOJ)	0.9%	0.5%	0.7%	0.5%	0.4%	0.4%	0.6%	0.4%	0.5%	1.0%	0.7%	0.4%	0.5%	0.4%
Current	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Savings	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
Time deposits	43.9%	42.6%	41.3%	40.1%	39.0%	38.4%	37.1%	36.5%	35.3%	36.0%	35.5%	37.9%	38.1%	39.6%
Personal	38.3%	37.3%	36.4%	35.7%	34.7%	34.0%	33.0%	32.3%	31.1%	31.5%	31.1%	32.7%	33.3%	34.4%
Corporate (incl. NGOs)	5.0%	4.4%	4.1%	3.9%	3.9%	4.0%	3.9%	3.8%	3.9%	4.0%	4.0%	4.5%	4.5%	4.5%
National & local government	0.6%	0.9%	0.8%	0.4%	0.3%	0.4%	0.2%	0.5%	0.3%	0.5%	0.3%	0.6%	0.3%	0.7%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Foreign-currency deposits	0.7%	0.7%	0.6%	0.8%	1.0%	1.1%	1.1%	1.0%	0.8%	0.7%	0.6%	0.6%	0.7%	0.6%
Personal	0.6%	0.7%	0.5%	0.7%	0.9%	1.0%	1.0%	0.9%	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%
Corporate (incl. NGOs)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
National & local government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

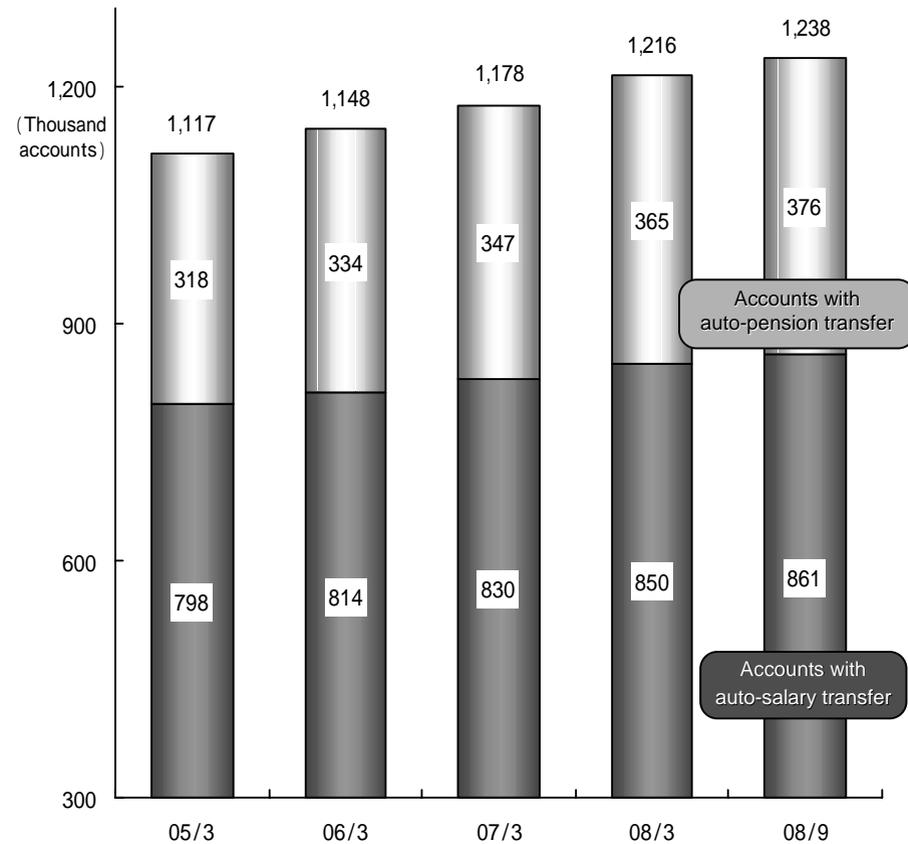
	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.9%	97.0%	96.9%	96.9%	97.2%	97.2%	97.2%	97.1%	97.0%	96.5%	97.1%	97.1%	96.8%	97.1%
Others	3.1%	3.0%	3.1%	3.1%	2.8%	2.8%	2.8%	2.9%	3.0%	3.5%	2.9%	2.9%	3.2%	2.9%

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09
	(¥ Bil.)													
Investment trusts	108.3	150.1	175.2	222.3	265.5	314.9	361.6	411.4	444.1	510.2	576.1	625.0	554.5	534.6
Bond funds	86.3	72.0	53.4	40.6	36.7	30.8	29.4	26.5	19.0	19.8	15.5	15.0	14.0	13.5
Stock funds	22.0	78.0	121.8	181.6	228.7	284.1	332.1	384.9	425.0	490.4	560.5	610.0	540.4	521.0
Personal Investors	102.3	144.3	169.3	216.6	259.4	307.7	353.4	403.0	435.7	501.7	566.4	615.0	544.2	524.2
Bond funds	80.7	67.4	49.2	37.0	33.4	27.8	26.9	24.0	16.9	17.8	13.6	13.2	12.4	12.0
Stock funds	21.6	76.9	120.0	179.5	226.0	279.9	326.5	378.9	418.7	483.8	552.7	601.8	531.8	512.2

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09
	(¥ Bil.)													
Foreign-currency deposits	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1
Personal	43.9	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7
Corporate	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3
National & local governments	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09
	(¥ Bil.)													
Personal annuities*	-	-	49.2	92.8	154.7	200.5	240.0	278.3	312.7	343.4	371.7	411.3	446.6	498.3
Variable	-	-	6.2	11.4	22.8	46.2	65.8	91.7	122.3	151.1	177.9	215.9	248.1	296.1
Fixed	-	-	42.9	81.3	131.9	154.3	174.1	186.5	190.1	190.9	191.5	192.1	193.3	195.3
Whole Life Insurance	-	-	-	-	-	-	-	-	0.3	1.3	2.2	3.2	5.1	6.8

*Totals are an accumulation from Oct. 2002.

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09
	(¥ Bil.)													
Public bonds	160.7	214.6	195.1	181.8	167.7	170.1	174.7	184.3	194.6	213.5	188.1	202.8	204.9	224.5
Personal	151.2	171.7	148.9	147.0	138.5	139.9	146.3	154.0	167.4	173.9	160.9	171.3	177.1	188.4

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
Assets Requiring Caution or worse	1,237.9	1,159.0	1,197.7	1,255.1	1,104.9	1,028.0	993.9	1,060.9	1,062.2	1,117.0	1,094.6	1,136.8	1,131.5	1,222.2
Assets Requiring Caution	907.3	848.3	869.3	946.8	893.9	856.1	840.0	922.3	946.4	1,006.6	990.5	1,038.2	1,036.6	1,126.8
Potentially Bankrupt Assets	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0
Bankrupt and Effectively Bankrupt Assets	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3
Normal Assets*	4,695.9	4,685.8	4,564.0	4,657.5	4,695.9	4,747.8	5,007.6	4,854.7	5,224.7	5,391.1	5,460.1	5,573.2	5,696.0	5,829.4
Total	5,933.9	5,844.8	5,761.7	5,912.7	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6

*Including loans with no debtor classification.

Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Bil.)

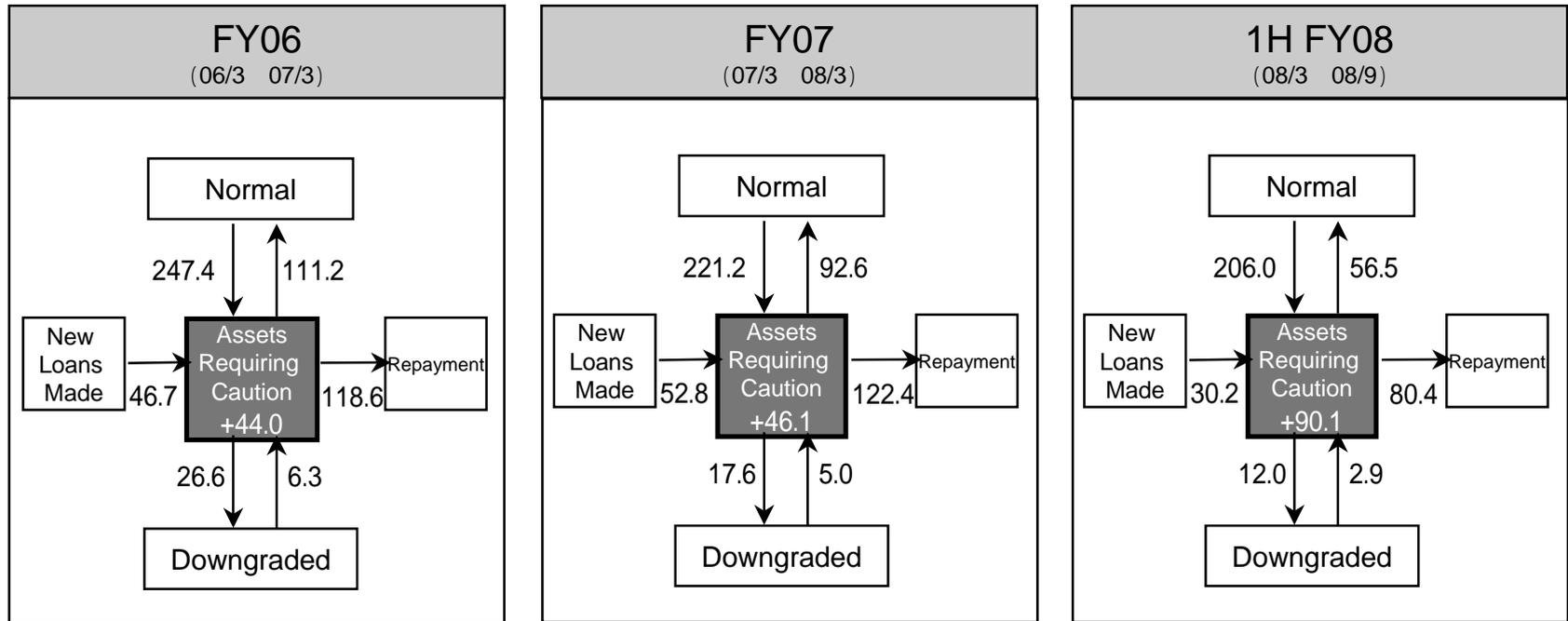
	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9
Disclosed Claims under the Financial Reconstruction Law	556.4	529.4	528.6	477.1	361.4	311.5	276.0	252.3	226.4	215.6	202.3	185.9	186.6	193.0
Bankrupt and Substantially Bankrupt Claims	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3
Doubtful Claims	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0
Substandard Claims	225.8	218.7	200.2	168.7	150.3	139.6	122.1	113.7	110.6	105.2	98.1	87.4	91.8	97.6
Normal Claims	5,377.4	5,315.4	5,233.1	5,435.6	5,439.4	5,464.3	5,725.6	5,663.3	6,060.5	6,292.5	6,352.4	6,524.0	6,640.9	6,858.6
Total	5,933.9	5,844.8	5,761.7	5,912.7	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6
Proportion to total claims	9.37%	9.05%	9.17%	8.06%	6.23%	5.39%	4.59%	4.26%	3.60%	3.31%	3.08%	2.77%	2.73%	2.73%

*From 04/3, disclosed claims are after partial direct write-offs.

Factors for Fluctuation in Assets Requiring Caution

Analysis of yearly net change of Assets Requiring Caution
(including Substandard loans)

(¥ Bil.)

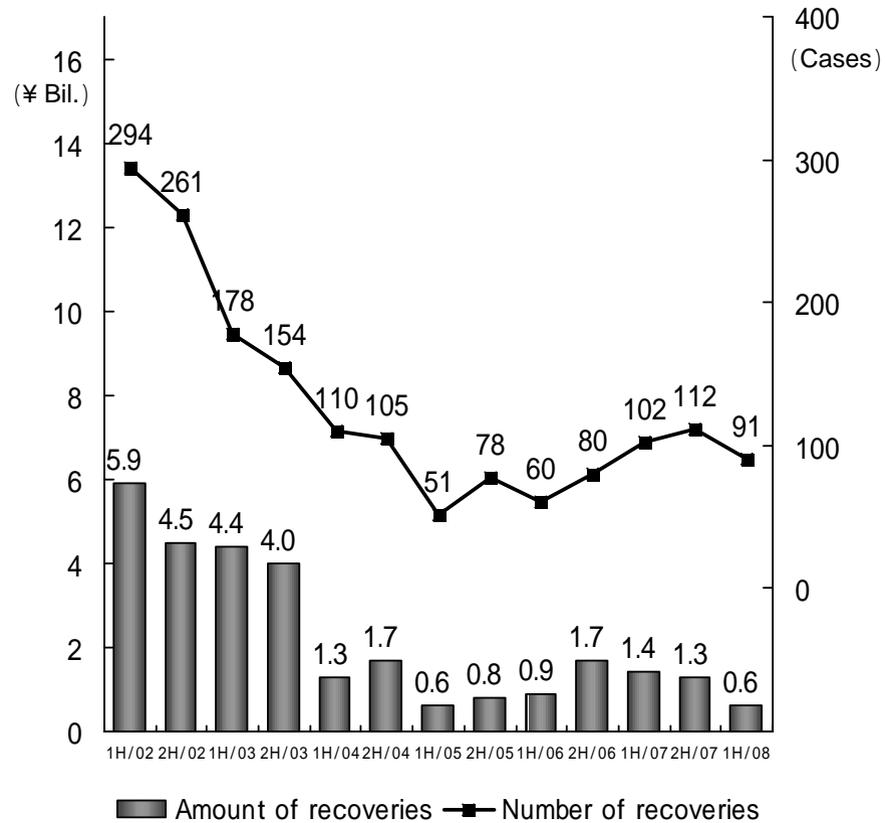
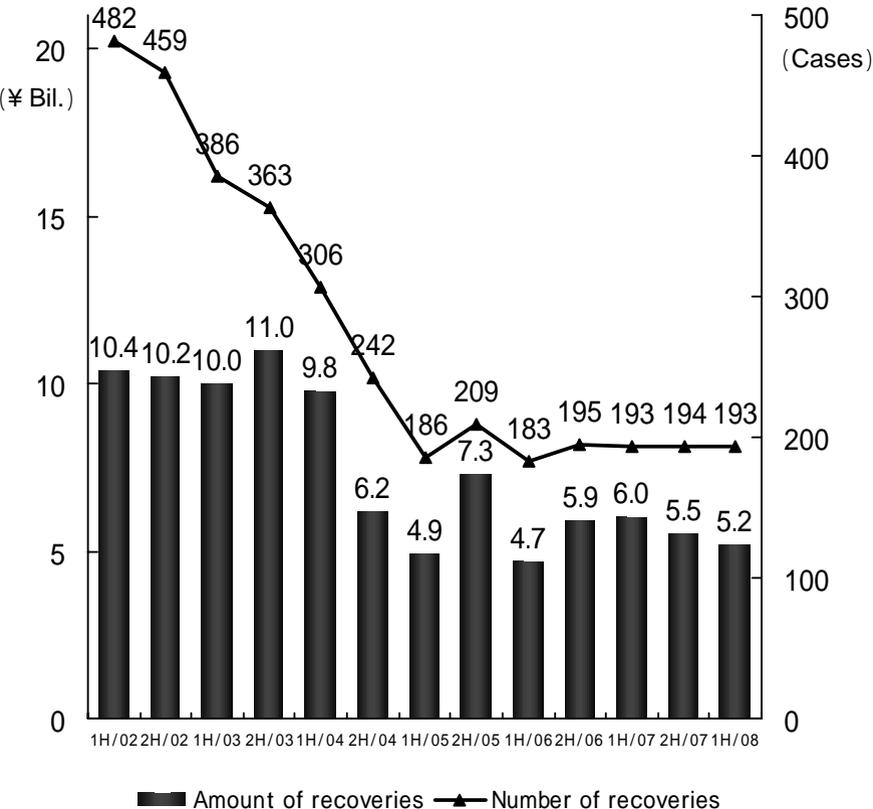


Disposal of Collateral

Recoveries through Sales

(Included in the left-hand chart)

Recoveries through Auctions



Capital Ratio

Non-consolidated

	07/3	07/9	08/3	08/9		
		(a)	(b)	(c)	(c) - (a)	(c) - (b)
Capital ratio	11.20%	11.22%	11.72%	10.74%	(0.47%)	(0.97%)
Tier ratio	9.29%	9.58%	10.26%	9.82%	0.23%	(0.44%)
Capital (¥ Bil.)	572.3	580.3	579.7	547.3	(33.0)	(32.3)
Tier I	474.7	495.6	507.8	500.3	4.6	(7.5)
Risk Assets (¥ Bil.)	5,107.6	5,170.0	4,946.3	5,092.7	(77.2)	146.4
Credit risk	4,768.9	4,836.1	4,590.0	4,721.7	(114.3)	131.7
Market risk	60.1	48.3	64.6	70.6	22.2	5.9
Operational risk	278.5	285.5	291.6	300.4	14.8	8.7

Consolidated

	07/3	07/9	08/3	08/9		
		(a)	(b)	(c)	(c) - (a)	(c) - (b)
Capital ratio	11.63%	11.66%	12.20%	11.31%	(0.34%)	(0.89%)
Tier ratio	9.68%	10.00%	10.72%	10.35%	0.35%	(0.36%)
Capital (¥ Bil.)	604.1	612.4	617.7	586.4	(25.9)	(31.3)
Tier I	503.1	525.2	542.6	536.7	11.5	(5.8)
Risk Assets (¥ Bil.)	5,195.1	5,252.0	5,060.2	5,182.1	(69.8)	121.8
Credit risk	4,832.7	4,893.8	4,665.3	4,787.5	(106.3)	122.1
Market risk	60.3	48.5	64.8	70.8	22.2	6.0
Operational risk	302.0	309.6	315.6	323.7	14.1	8.1

Risk Capital Allocation

Risk Capital Allocation

Capital for allocation	80% of Tier Capped with "Core Capital" (Tier excluding tax effect, etc.) *Partly reviewed in the first half of FY 2008
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes in unrealized gains + gain/loss on sales
Operational risk	Basel basis

Outlier Standard (08/9)

✓ Confirmed [Interest rate risks in banking business < 20% of capital]

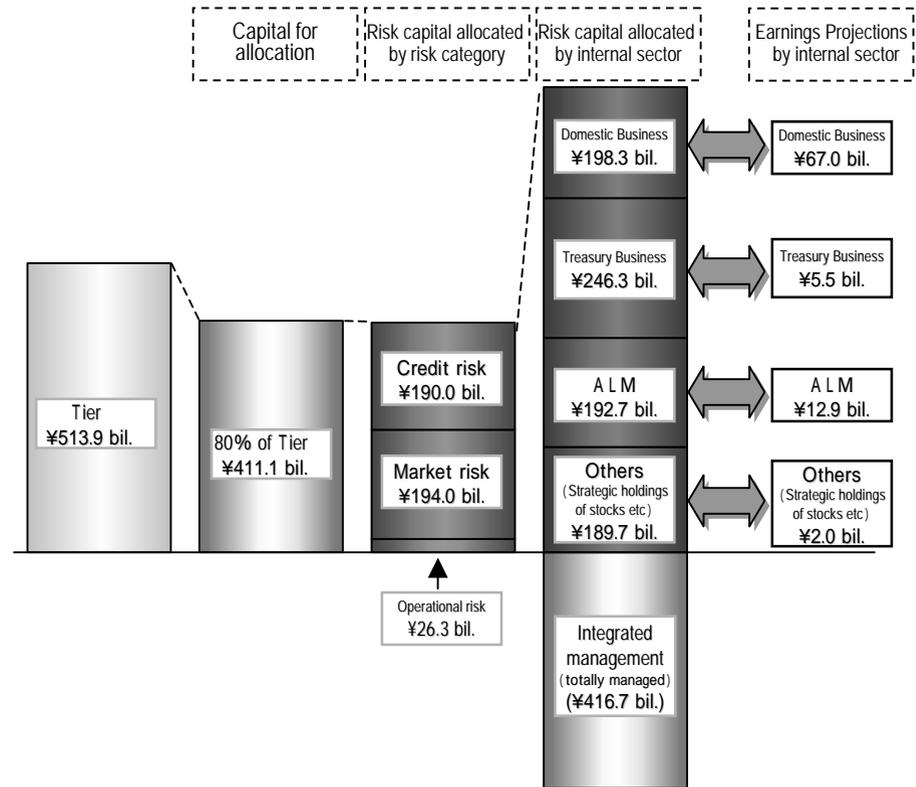
Interest rate risks in banking business		¥65.6 Bil.
Tier + Tier		¥572.9 Bil.
Outlier ratio	/	11.4%

(Presumption in calculation)

➢ Interest rate shock : Parallel shift of 200bp

*Calculated with 99 percentile (test calculation) : 6.7%

Risk capital allocation for second half of FY 08



*Amount forecasted at allocation

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

Name of bank	08/9	change from 06/9
Chiba Bank	155	+ 4
Chiba Kogyo Bank	71	+ 1
Keiyo Bank	116	+ 1
Bank of Tokyo-Mitsubishi UFJ	26	-
Mizuho Bank	25	-
Sumitomo Mitsui Banking Corporation	22	-
Resona Bank	12	-

Total number of outlets

	08/9	change from 06/9
Outlets	174	7
Domestic	171	7
Chiba Pref.	155	4
Others	16	3
Overseas	3	0
Money exchange counters	3	0
Representative office	1	0

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

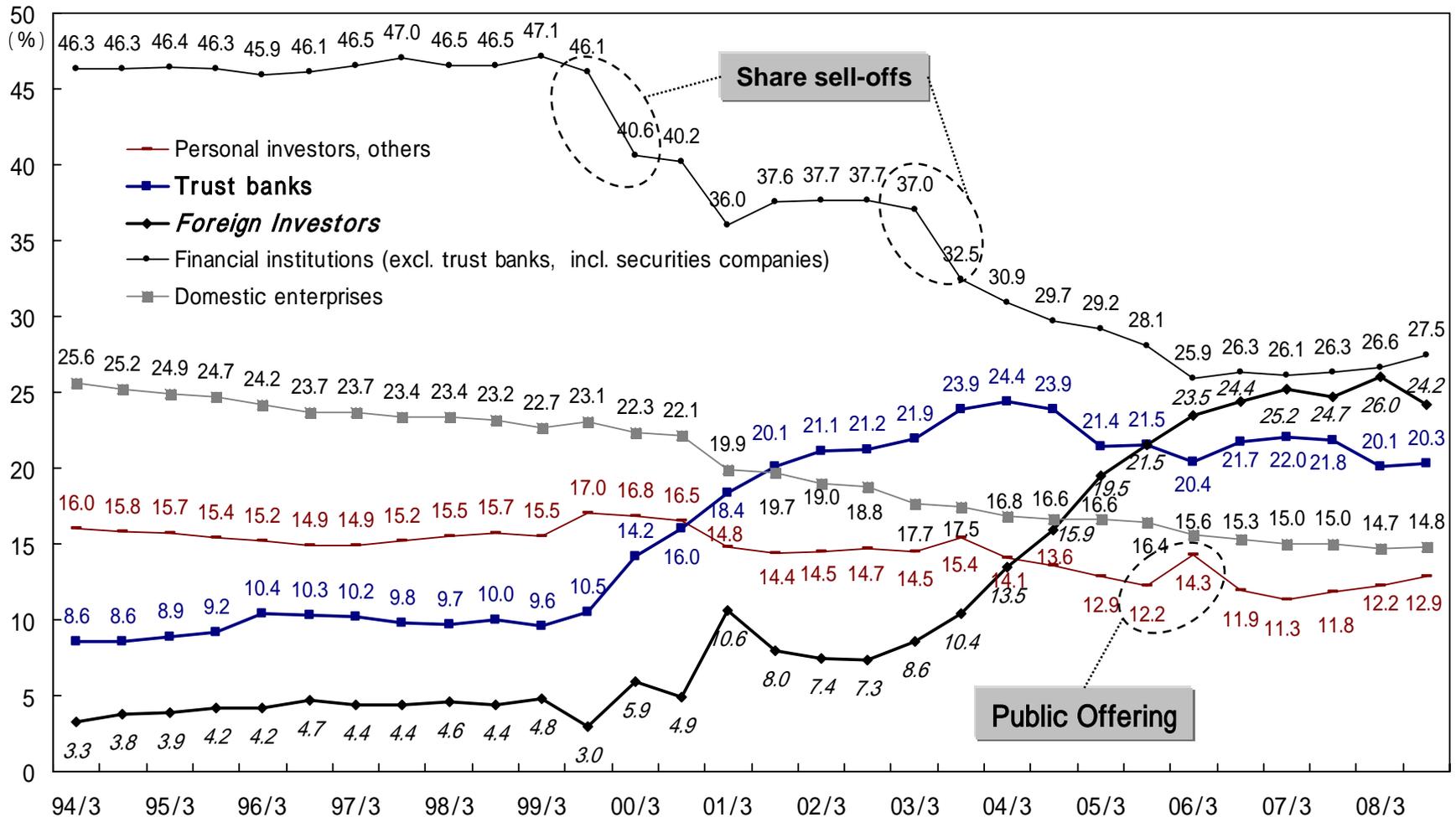
	07/09		08/03		08/09	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	414,867	46.62%	403,454	45.33%	412,524	46.35%
Trust banks	194,308	21.84%	179,343	20.15%	181,104	20.35%
Securities companies	13,609	1.53%	13,057	1.47%	13,347	1.50%
Other companies	134,294	15.09%	130,857	14.70%	131,816	14.81%
Foreign investors	220,131	24.75%	231,520	26.02%	215,838	24.25%
Individuals and others	105,247	11.83%	109,329	12.29%	114,854	12.90%
Treasury Stock, etc.	1,615	0.18%	1,657	0.19%	1,699	0.19%
Total	889,772	100.00%	889,883	100.00%	890,087	100.00%

Principal Stockholders

Number of shares (in thousands)

	07/9		08/3		08/9			
	Share-holdings	Percentage of total shares issued	Share-holdings	Percentage of total shares issued	Share-holdings	Percentage of total shares issued		
The Master Trust Bank of Japan (Trust Account)	57,198	6.38%	Japan Trustee Services Bank (Trust Account)	51,146	5.71%	Japan Trustee Services Bank (Trust Account)	54,041	6.03%
Japan Trustee Services Bank (Trust Account)	52,069	5.81%	The Master Trust Bank of Japan (Trust Account)	48,474	5.41%	The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%
The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%	The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%	The Master Trust Bank of Japan (Trust Account)	41,852	4.67%
NIPPONKOA Insurance Company	29,905	3.33%	NIPPONKOA Insurance Company	29,905	3.33%	Japan Trustee Services Bank (Trust Account 4G)	31,166	3.48%
Nippon Life Insurance Company	29,177	3.25%	Nippon Life Insurance Company	29,177	3.25%	NIPPONKOA Insurance Company	29,905	3.33%
The Dai-ichi Mutual Life Insurance Company	25,678	2.86%	The Dai-ichi Mutual Life Insurance Company	25,678	2.86%	Nippon Life Insurance Company	29,177	3.25%
The Sumitomo Trust and Banking Co., Ltd. (Trust Account B)	15,706	1.75%	Sumitomo Life Insurance Company	16,342	1.82%	The Dai-ichi Mutual Life Insurance Company	25,678	2.86%
Meiji Yasuda Life Insurance Company	15,579	1.73%	The Sumitomo Trust and Banking Co., Ltd. (Trust Account B)	15,770	1.76%	Sumitomo Life Insurance Company	17,842	1.99%
Sumitomo Life Insurance Company	13,842	1.54%	Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,579	1.73%
Japan Trustee Services Bank (Trust Account)	11,819	1.31%	State Street Bank and Trust Company-505103	14,935	1.66%	State Street Bank and Trust Company-505225	11,982	1.33%

Changes in Composition of Shareholders



Recent News

- 2007 Nov.13 Announced preference service for stockholders
Nov.19 Opened “Kamisu Branch”
Dec.10 Opened “Yashio Ekimae Branch”
- 2008 Jan.9 Started “Chibagin Heartful Project”
Jan.11 Started sales of insurance products by specialized staff in headquarters reacting to full deregulation of OTC sales
Jan.28 Opened “Consulting Plaza Funabashi”
Feb.8 Announced agreement on alliance with 6 other regional banks in development of housing loan products
Feb.13 Established workshop with 15 other regional banks for leasing business
Feb.28 Securitized housing loans (¥28.0 billion)
Mar.31 Announced basic agreement on alliance with Daishi Bank, Hokkoku Bank, Chugoku Bank and Iyo Bank for EDP system development
Apr.18 Started sales of “Medical insurance” and “Cancer insurance” in all branches
May 1 Established workshop with 54 other regional banks for housing loan business
May 19 Started handling a housing loan product exclusively for female customers (first project of workshop with regional banks)
Jun.4 Completed introducing IC and biometric identification to all ATMs
Jun.24 Announced joint development of new branch systems with Daishi Bank
Jul.14 Started preference service for borrowers of housing loans (second project of workshop with regional banks)
Jul.23 Opened “Chiharadai Branch” in Ichihara city, Chiba
Aug.4 Started ATM alliance with 6 regional banks (Chiba Bank, Tokyo Tomin Bank, Bank of Yokohama, Joyo Bank, Kanto Tsukuba Bank, Musashino Bank)
Aug.6 Announced “Agreement for the joint purchase of green electricity” by 42 regional banks (third project of workshop with regional banks)
Sep.16 Started handling of life insurance products at Consulting Plazas
Sep.25 Announced joint development of call center systems with Daishi Bank and Hokkoku Bank
Oct.1 Started services of “Chibagin Yume Club”
Oct.27 Opened “Consulting Lounge Masago” in Masago Branch in Chiba city.
Nov.14 Announced financial results for the first half FY 2008
Nov.17 Opened “Fukagawa Branch” in Koto ward, Tokyo (upgrade from Toyo-cho Corporate Banking Office)
Dec. Scheduled opening of “Moriya Branch” in Moriya city, Ibaraki
- 2009 Mar. Scheduled opening of “Senju Branch” in Adachi ward, Tokyo (upgrade from Kita-senju Corporate Banking Office)

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