

July 31, 2007

The Chiba Bank, Ltd.Financial Information for the First Quarter of Fiscal Year 2007, ending June 30, 2007
(Unaudited)

Stock Exchange Listing: Tokyo (code: 8331)

URL: <http://www.chibabank.co.jp/>

President: Tadashi Takeyama

1. Financial Highlights (for the first quarter, from April 1, 2007 to June 30, 2007)

(1) Consolidated Operating Results

	Ordinary Income 経常収益		Ordinary Profits 経常利益		Net Income 四半期(当期)純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended June 30, 2007	69,835	9.1	24,667	21.6	15,811	22.3
Ended June 30, 2006	63,978	16.4	20,269	5.5	12,927	9.8
(Reference) Fiscal Year 2006	262,707		81,955		52,538	

	Net Income per Share 1株当たり 四半期(当期)純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期(当期)純利益
	¥	¥
First quarter		
Ended June 30, 2007	17.68	-
Ended June 30, 2006	14.51	-
(Reference) Fiscal Year 2006	58.89	-

Note: Percentage figures represent changes in the respective figures from the same quarter of the previous fiscal year.

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Net Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
	¥Million	¥Million	%	¥
First quarter				
Ended June 30, 2007	9,786,303	604,945	6.0	662.59
Ended June 30, 2006	9,897,416	532,473	5.3	586.20
(Reference) Fiscal Year 2006	9,736,917	598,822	6.0	655.89

Note: "Net assets to total assets" represents ("Net assets"-"Minority interests")/"Total assets" at fiscal year end. "Net assets to total assets" differs from "Capital ratio" which is calculated in accordance with Bulletin No19 issued by the Financial Services Agency in 2006.

2. Consolidated Earnings Projections for Fiscal year 2007, ending March 31, 2008

There are no revisions to the previously announced earning projections for fiscal year 2007 (announced on May 18, 2007).

3. Others

(1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None

(2) Simplified accounting method from the previous fiscal year: Applied

(3) Changes in accounting method

i) Changes in accordance with changes in accounting principle: Applied

ii) Other: None

(4) Indices including ratio figures are rounded down, previously rounded to one decimal place

Note: For more details, please refer to "Accounting Policies for the Financial Statements for the First Quarter of FY 2007"

Consolidated Balance Sheets

(¥Million)

Item	科目 (Japanese)	As of June 30, 2007 (a)	As of June 30, 2006 (b)	(a-b)	(Reference) As of Mar. 31, 2007
Assets:	(資産の部)				
Cash and due from banks	現金預け金	194,002	213,998	(19,995)	242,244
Call loans and bills bought	コールローン及び買入手形	18,612	-	18,612	59,924
Receivables under securities borrowing transactions	債券貸借取引支払保証金	25,537	15,912	9,625	19,403
Commercial paper and other debt purchased	買入金銭債権	64,593	48,718	15,874	63,026
Trading assets	特定取引資産	309,366	330,875	(21,509)	283,088
Money held in trust	金銭の信託	31,019	30,074	945	30,497
Securities	有価証券	2,443,649	2,704,824	(261,174)	2,416,149
Loans and bills discounted	貸出金	6,440,361	6,241,876	198,484	6,377,598
Foreign exchange	外国為替	3,882	2,797	1,084	3,510
Other assets	その他資産	66,433	88,472	(22,038)	56,760
Tangible fixed assets	有形固定資産	134,695	136,775	(2,080)	136,630
Intangible fixed assets	無形固定資産	9,619	8,858	761	9,759
Deferred tax assets	繰延税金資産	20,520	33,426	(12,906)	19,516
Customers' liabilities for acceptances and guarantees	支払承諾見返	81,827	117,667	(35,840)	82,168
Reserve for possible loan losses	貸倒引当金	(57,817)	(76,861)	19,043	(63,360)
Total assets	資産の部合計	9,786,303	9,897,416	(111,113)	9,736,917
Liabilities:	(負債の部)				
Deposits	預金	8,443,811	8,085,810	358,001	8,348,637
Negotiable certificates of deposit	譲渡性預金	108,271	126,599	(18,328)	130,584
Call money and bills sold	コールマネー及び売渡手形	95,835	331,493	(235,658)	35,458
Payables under repurchase agreements	売現先勘定	76,926	64,481	12,445	36,960
Payables under securities lending transactions	債券貸借取引受入担保金	130,511	413,036	(282,524)	189,887
Trading liabilities	特定取引負債	27,334	16,612	10,721	16,604
Borrowed money	借入金	49,851	74,189	(24,338)	138,251
Foreign exchange	外国為替	590	443	147	549
Subordinated bonds	社債	21,000	21,000	-	21,000
Other liabilities	その他負債	108,314	77,667	30,646	102,135
Reserve for bonus for directors and corporate auditors	役員賞与引当金	-	-	-	60
Reserve for employees' retirement benefits	退職給付引当金	19,188	20,258	(1,069)	19,472
Reserve for executive retirement benefits	役員退職慰労引当金	1,520	-	1,520	-
Reserve for point loyalty programs	ポイント引当金	613	-	613	545
Reserves under special laws	特別法上の引当金	215	196	18	215
Deferred tax liabilities	繰延税金負債	218	180	37	262
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,325	15,304	21	15,301
Acceptances and guarantees	支払承諾	81,827	117,667	(35,840)	82,168
Total liabilities	負債の部合計	9,181,357	9,364,942	(183,585)	9,138,095
Net assets:	(純資産の部)				
Common stock	資本金	145,069	145,069	-	145,069
Capital surplus	資本剰余金	123,399	122,223	1,176	123,399
Retained earnings	利益剰余金	258,326	210,913	47,413	247,412
Treasury stock	自己株式	(1,084)	(2,109)	1,024	(1,026)
Total stockholders' equity	株主資本合計	525,710	476,096	49,614	514,854
Net unrealized gains on other securities	その他有価証券評価差額金	56,571	36,204	20,366	61,807
Net deferred gains on hedging instruments	繰延ヘッジ損益	2,295	2,216	79	1,900
Land revaluation excess	土地再評価差額金	7,781	7,843	(62)	7,839
Foreign currency translation adjustments	為替換算調整勘定	(0)	21	(21)	3
Total valuation and translation adjustments	評価・換算差額等合計	66,647	46,285	20,361	71,551
Minority interests	少数株主持分	12,587	10,090	2,496	12,416
Total net assets	純資産の部合計	604,945	532,473	72,472	598,822
Total liabilities, and net assets	負債及び純資産の部合計	9,786,303	9,897,416	(111,113)	9,736,917

Amounts less than one million have been rounded down.

Consolidated Statements of Income

(¥Million)

Item	科目 (Japanese)	For the three months ended June 30, 2007 (a)	For the three months ended June 30, 2006 (b)	(a-b)	(Reference) For FY 2006 ended Mar. 31, 2007 (Summary)
Ordinary income	経常収益	69,835	63,978	5,857	262,707
Interest income	資金運用収益	46,704	41,139	5,565	174,419
Interest on loans and discounts	(うち貸出金利息)	34,557	29,059	5,497	125,270
Interest and dividends on securities	(うち有価証券利息配当金)	11,481	11,791	(310)	47,005
Trust fees	信託報酬	0		0	0
Fees and commissions income	役務取引等収益	11,758	10,873	885	45,612
Trading income	特定取引収益	805	402	402	2,878
Other operating income	その他業務収益	694	2,964	(2,270)	6,225
Other ordinary income	その他経常収益	9,873	8,598	1,274	33,571
Ordinary expenses	経常費用	45,167	43,708	1,459	180,751
Interest expenses	資金調達費用	11,505	7,712	3,792	39,799
Interest on deposits	(うち預金利息)	7,783	3,229	4,553	20,640
Fee and commission expenses	役務取引等費用	3,402	3,202	199	12,958
Trading expenses	特定取引費用		11	(11)	
Other operating expenses	その他業務費用	133	1,804	(1,670)	7,323
General and administrative expenses	営業経費	21,466	21,500	(33)	85,142
Other ordinary expenses	その他経常費用	8,659	9,476	(817)	35,528
Ordinary profits	経常利益	24,667	20,269	4,398	81,955
Extraordinary profits	特別利益	3,193	836	2,357	7,603
Extraordinary losses	特別損失	1,581	41	1,539	635
Income before income taxes and minority interests	税金等調整前 四半期(当期)純利益	26,279	21,064	5,215	88,923
Income taxes-current	法人税、住民税及び事業税	8,036	8,244	(208)	32,444
Income taxes-deferred	法人税等調整額	2,062	(391)	2,453	2,089
Minority interests in net income	少数株主利益	369	283	86	1,851
Net income	四半期(当期)純利益	15,811	12,927	2,884	52,538

Amounts less than one million have been rounded down.

Consolidated Statements of Changes in Net Assets

For the first quarter of FY 2007 ending March 31, 2008 (from April 1, 2007 to June 30, 2007)

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	株主資本					評価・換算差額等					少数株主持分	純資産合計
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	評価・換算差額等合計		
As of March 31, 2007	平成19年3月31日残高	145,069	123,399	247,412	(1,026)	514,854	61,807	1,900	7,839	3	71,551	12,416	598,822
Changes during first quarter of FY2007	当四半期中の変動額												
Dividends from surplus	剰余金の配当			(4,917)		(4,917)							(4,917)
Bonuses to directors	四半期純利益			15,811		15,811							15,811
Net income	自己株式の取得				(59)	(59)							(59)
Purchase of treasury stock	自己株式の処分		0		0	0							0
Disposal of treasury stock	土地再評価差額金の取崩			20		20							20
Net changes of items other than stockholders' equity	株主資本以外の項目の当四半期中の変動額(純額)						(5,236)	394	(58)	(3)	(4,903)	170	(4,732)
Total of items during first quarter of FY2007	当四半期中の変動額合計	-	0	10,914	(58)	10,856	(5,236)	394	(58)	(3)	(4,903)	170	6,123
As of June 30, 2007	平成19年6月30日残高	145,069	123,399	258,326	(1,084)	525,710	56,571	2,295	7,781	(0)	66,647	12,587	604,945

For the first quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to June 30, 2006)

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	株主資本					評価・換算差額等					少数株主持分	純資産合計
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	評価・換算差額等合計		
As of March 31, 2006	平成18年3月31日残高	145,069	122,223	201,594	(2,048)	466,837	57,266	-	7,843	6	65,117	10,110	542,065
Changes during first quarter of FY2006	当四半期中の変動額												
Dividends from surplus	剰余金の配当			(3,559)		(3,559)							(3,559)
Bonuses to directors	役員賞与			(49)		(49)							(49)
Net income	四半期純利益			12,927		12,927							12,927
Purchase of treasury stock	自己株式の取得				(60)	(60)							(60)
Disposal of treasury stock	自己株式の処分		0		0	0							0
Net changes of items other than stockholders' equity	株主資本以外の項目の当四半期中の変動額(純額)						(21,062)	2,216	-	14	(18,831)	(19)	(18,850)
Total of items during first quarter of FY2006	当四半期中の変動額合計	-	0	9,318	(60)	9,258	(21,062)	2,216	-	14	(18,831)	(19)	9,591
As of June 30, 2006	平成18年6月30日残高	145,069	122,223	210,913	(2,109)	476,096	36,204	2,216	7,843	21	46,285	10,090	532,473

Amounts less than one million have been rounded down.

Accounting Policies for the Financial Statements for the First Quarter of FY 2007

Chiba Bank has partly adopted the simplified accounting method in preparing its financial statements for the first quarter of fiscal year 2007, ending March 31, 2008. There are also some changes in presentation. Details are given below.

Please note the quarterly financial information has not been audited by our independent auditor, Ernst & Young ShinNihon.

1. Simplified accounting method

The amount of Reserves for Possible Loan Losses is calculated by applying the past loan loss ratio determined at the end of the previous fiscal year, to the outstanding balance of each debtor category based on our self-assessment as of June 30, 2007

2. Changes in accounting method.

(1) With regard to retirement benefits for executives, which were previously expensed as they incurred, the bank set up a "Reserve for executive retirement benefits" in accordance with JICPA Audit and Assurance Practice Committee Report No.42 announced on April 13, 2007.

(2) In accordance with JICPA Audit and Assurance Practice Committee Report No.81 announced on April 25, 2007 which reflects the revision of the depreciation system including the abolishment of depreciable limits and residual value determined in the FY 2007 Tax Reform, the bank changed its method of depreciation for tangible fixed assets as follows:

Newly acquired assets: Declining balance method (based on revised Corporation tax law)

Formerly acquired assets: Declining balance method (No revision)

Assets having depreciated to final depreciable limits under the former Corporation tax law are depreciated in five years using the straight line method from the next consolidated fiscal year of full depreciation.

(Japanese)

当行は、中間（連結）財務諸表等の作成基準をベースとしつつ、以下1.のとおり一部「簡便な手続き」を採用して四半期財務・業績の概況を作成しております。また、2.記載のとおり会計基準等の変更に伴い、以下の「会計処理の方法の変更」を行っております。

なお、四半期財務・業績の概況に関する計数は、監査法人による監査を受けておりません。

1. 簡便な手続きの内容

貸倒引当金につきましては6月末時点の自己査定に基づく債務者区分残高に、前連結会計年度末に算定した貸倒実績率等を適用して計上しております。

2. 会計処理の方法の変更

- (1)従来、役員退職慰労金は、支出時に費用処理しておりましたが、「租税特別措置法上の準備金及び特別法上の引当金又は準備金並びに役員退職慰労引当金等に関する監査上の取扱い」（日本公認会計士協会監査・保証実務委員会報告第42号平成19年4月13日）が公表されたことに伴い、当四半期連結会計期間から同報告に基づき、役員退職慰労引当金として計上しております。
- (2)平成19年度税制改正において償却可能限度額及び残存価額の廃止を含む減価償却制度の見直しが行われ、「減価償却に関する当面の監査上の取扱い」（日本公認会計士協会監査・保証実務委員会報告第81号平成19年4月25日）が公表されたことに伴い、当四半期連結会計期間から有形固定資産の減価償却の方法を次のとおりとしております。

新規取得資産：定率法（改正法人税法に基づく）

既 存 資 産：定率法（従来どおり）

ただし、改正前法人税法の定める償却可能限度額まで償却が進んだ既存資産については、償却が終了した連結会計年度等の翌連結会計年度以降5年間で均等償却。

Segment Information

1. Business Segment Information

For the first quarter of FY 2007 ending March 31, 2008 (from April 1, 2007 to June 30, 2007)

(¥Million)

		Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		(Japanese) 銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経常収益						
(1) Outside Customers	(1) 外部顧客に対する経常収益	63,231	5,016	1,587	69,835	-	69,835
(2) Inter-segment	(2) セグメント間の内部経常収益	321	92	6	421	(421)	-
Total	計	63,553	5,108	1,594	70,257	(421)	69,835
Ordinary Expenses	経常費用	39,736	4,639	1,076	45,452	(284)	45,167
Ordinary Profits/Loss	経常利益	23,817	468	518	24,804	(136)	24,667

For the first quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to June 30, 2006)

(¥Million)

		Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		(Japanese) 銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経常収益						
(1) Outside Customers	(1) 外部顧客に対する経常収益	57,883	4,846	1,247	63,978	-	63,978
(2) Inter-segment	(2) セグメント間の内部経常収益	285	85	12	384	(384)	-
Total	計	58,169	4,932	1,260	64,362	(384)	63,978
Ordinary Expenses	経常費用	38,475	4,432	1,044	43,951	(243)	43,708
Ordinary Profits/Loss	経常利益	19,693	500	216	20,410	(140)	20,269

Notes:

1. Ordinary income and ordinary profits/loss correspond to the sales and operating profit of companies in other industries.
2. "Other Business" includes securities business.

2. Geographic Segment Information

The domestic share of ordinary income exceeds 90 percent. Thus, segment information by geographic area is omitted.

3. Ordinary income from overseas operations

The share of ordinary income from overseas operations is under 10 percent of consolidated ordinary income. Thus, ordinary income from overseas operations is omitted.

SUPPLEMENTARY INFORMATION

For Financial Information for the First quarter of fiscal year 2007, ending March 31, 2008 (Unaudited)

1. Summary of Income (Non-consolidated)

Chiba Bank achieved steady income in the first quarter, ended June 30, 2007, of fiscal year 2007.

[Net Business Income (before Transfer to General Reserve for Possible Loan Losses)]

Progress towards the announced projection for interim FY 2007: 51.4% (Projection: ¥42.0 bil)

Net business income (before transfer to general reserve for possible loan losses) increased by ¥1.9 billion from the corresponding period of the previous fiscal year, to ¥21.5 billion and Net business income increased by ¥3.2 billion to ¥21.5 billion reflecting an increase in interest income (+¥1.9billion) due to increase in loans and an increase in fees and commissions income (+¥0.4billion) due to increase in the custody assets including investment trusts.

[Ordinary Profits] Progress towards the announced projection for interim FY 2007: 50.8% (Projection: ¥43.0 bil)

Ordinary profits increased by ¥2.9 billion from the corresponding period of the previous fiscal year, to ¥21.8 billion mainly due to an increase in Net business income.

[Net Income] Progress towards the announced projection for interim FY 2007: 57.5% (Projection: ¥26.5 bil)

Net income for the quarter increased by ¥2.8 billion from the corresponding period of the previous fiscal year, to ¥15.2 billion reflecting a ¥2.7 billion Reversal of allowance for possible loan losses that was recorded in extraordinary profits. In addition, credit costs decreased by ¥2.4 billion to ¥0.5 billion.

		(¥ Billion)				
	(Japanese)	For the Three months ended June 30, 2007 (a)	Interim FY 2007 (Announced Projection)	For the Three months ended June 30, 2006 (b)	(a - b)	(Reference) FY 2006
Gross business profits	業 務 粗 利 益	41.3		39.2	2.0	155.1
Net interest income	資 金 利 益	34.7		32.8	1.9	132.4
Fees and commissions income	役 務 取 引 等 利 益	5.3		4.9	0.4	21.4
Trading income	特 定 取 引 利 益	0.5		0.3	0.2	2.3
Profit from other business transactions	そ の 他 業 務 利 益	0.5		1.1	(0.5)	(1.1)
Gains (losses) on bonds	う ち 国 債 等 債 券 損 益	(0.0)		(1.7)	1.6	(6.0)
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	19.7		19.6	0.0	77.9
Net business income (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益 (一 般 貸 引 繰 入 前)	21.5	42.0	19.6	1.9	77.2
Core net business income	コ ア 業 務 純 益	21.6		21.4	0.2	83.2
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-		1.2	(1.2)	-
Net business income	業 務 純 益	21.5		18.3	3.2	77.2
Non-recurrent income and losses	臨 時 損 益	0.2		0.5	(0.2)	(5.8)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	3.2		1.6	1.5	13.9
Ordinary profits	経 常 利 益	21.8	43.0	18.9	2.9	71.3
Extraordinary profits (losses)	特 別 損 益	2.9		0.7	2.2	11.2
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	2.7		-	2.7	7.5
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	1.6		0.8	0.8	4.2
Net income	四 半 期 (中 間 ・ 当 期) 純 利 益	15.2	26.5	12.3	2.8	50.1
Credit costs (i)+(ii)-(iii)	信 用 コ ス ト	0.5		2.9	(2.4)	6.3
Net Credit costs (i)+(ii)-(iii)-(iv)	実 質 信 用 コ ス ト	(1.1)		2.1	(3.2)	2.0

Note: For the first quarter of fiscal year 2007 and fiscal year 2006, as the total transfer from reserve for possible loan losses was surplus, the reversal of allowance for possible loan losses was recorded in Extraordinary profits.

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

- Disclosed claims under the Financial Reconstruction Law decreased by ¥15.0 billion from March 31, 2007, to ¥187.2 billion.
- The proportion of Disclosed claims to total claims declined 0.25% to 2.82%.

	(Japanese)	(¥Billion) As of June 30, 2007 (a)	(Reference) As of Mar. 31, 2007 (b)	(¥Billion) (a-b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	26.3	27.0	(0.7)
Doubtful Claims	危険債権	69.2	77.1	(7.8)
Substandard Claims	要管理債権	91.6	98.1	(6.5)
Total	合計	187.2	202.3	(15.0)
Proportion to total claims	総与信に占める割合	2.82%	3.08%	(0.25%)

Note: Figures as of June 30, 2007 are based on the assets classification under the Financial Reconstruction Law. They are calculated using self-assessment results made by business execution sections based on the self-assessment standards.

*Borrower Classification Matrix

Under the Financial Reconstruction Law	Under Self-Assessment
Bankrupt and Substantially Bankrupt Claims	Claims of Bankrupt Debtors and Effectively Bankrupt Debtors
Doubtful Claims	Claims of Potentially Bankrupt Debtors
Substandard Claims	Claims of Debtors in Requiring Caution Category such as loans past due three months or more or restructured loans

3. Loans and deposits (Term-end balance) (Non-consolidated)

- Loans and bills discounted increased by ¥59.5 billion from March 31, 2007, to ¥6,467.1 billion.
 - Housing loans increased by ¥23.6 billion from March 31, 2007, to ¥2,045.7 billion.
- Loans to small and medium-sized companies were ¥5,038.3 billion, an increase of ¥12.7 billion.

(1) Loans

	(Japanese)	(¥Billion) As of June 30, 2007 (a)	(Reference) As of Mar. 31, 2007 (b)	(¥Billion) (a-b)
Loans and bills discounted	貸出金	6,467.1	6,407.5	59.5
Housing Loans	うち住宅ローン	2,045.7	2,022.1	23.6
Small and medium-sized companies loans	中小企業等向け貸出金	5,038.3	5,025.6	12.7
Small and medium-sized companies loans ratio	(中小企業等貸出比率)	78.28%	78.80%	(0.52%)

Note: Small and medium-sized companies loans ratio = Small and medium-sized companies loans / domestic loans and bills discounted

(2) Deposits

- Deposits (mainly personal deposits) increased by ¥90.0 billion from March 31, 2007, to ¥8,461.5 billion.
 - The balance of investment trusts was ¥624.2 billion with an increase of ¥48.1 billion from March 31, 2007.
- Insurance premiums for personal annuities for the three months from April to June 2007 reached ¥14.8 billion.

	(Japanese)	(¥Billion) As of June 30, 2007 (a)	(Reference) As of Mar. 31, 2007 (b)	(¥Billion) (a-b)
Deposits	預金	8,461.5	8,371.5	90.0
Personal Deposits	うち個人預金	6,311.2	6,107.2	203.9

(Reference)	(Japanese)	(¥Billion) As of June 30, 2007 (a)	(Reference) As of Mar. 31, 2007 (b)	(¥Billion) (a-b)
Balance of investment trusts	投資信託残高	624.2	576.1	48.1
Personal investors	うち個人	614.0	566.4	47.5

	(Japanese)	For the three months ended June 30, 2007	For the second half of FY 2006
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	14.8	28.2

4. Gains (Losses) on Valuation of Other Securities (Non-consolidated)

(¥Billion)

	(Japanese)	As of June 30, 2007			
		Market value	Gains (losses) on valuation		
			Gains	Losses	
Other Securities	その他有価証券	2,350.9	90.0	128.6	38.6
Stocks	株式	260.5	124.8	127.0	2.1
Bonds	債券	1,465.4	(23.6)	0.2	23.8
Others	その他	624.9	(11.0)	1.4	12.5
Foreign bonds	うち外国債券	554.7	(11.0)	0.3	11.4

(Reference)

(¥Billion)

	As of Mar. 31, 2007			
	Market value	Gains (losses) on valuation		
		Gains	Losses	
	2,330.1	98.7	128.5	29.7
	262.7	123.8	125.7	1.8
	1,471.2	(17.5)	0.8	18.3
	596.1	(7.5)	1.9	9.5
	516.9	(7.4)	0.7	8.1

Notes:

- Gains/losses are the difference between balance sheet amounts and book value (after applying the amortized cost method and after write-offs), as of the end of each period.
- 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.
- Unrealized gains (losses) of Held-to-Maturity Bonds are shown below.

(¥Billion)

	(Japanese)	As of June 30, 2007			
		Book value	Unrealized gains (losses)		
			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	56.0	(0.2)	0.0	0.2

(Reference)

(¥Billion)

	As of Mar. 31, 2007			
	Book value	Unrealized gains (losses)		
		Gains	Losses	
	50.0	(0.1)	0.0	0.1

- There are no stocks of subsidiaries and affiliates with market values.

5. Derivative Transactions (Non-consolidated)

(1) Interest rate derivatives

		(¥Billion)				(Reference) (¥Billion)			
		(Japanese)		As of June 30, 2007			As of Mar. 31, 2007		
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	Futures	取引所	金利先物	4.9	0.0	0.0	17.3	(0.0)	(0.0)
	Options		金利オプション	-	-	-	-	-	-
OTC	Swaps	店頭	金利スワップ	1,068.9	1.8	1.8	1,058.6	1.7	1.7
	Others		その他	191.4	(0.7)	(0.7)	225.3	(0.5)	(0.5)
Total		合計				1.1			1.1

Note: Derivatives which qualify for hedge accounting are not included in the above table.

(2) Currency derivatives

		(¥Billion)				(Reference) (¥Billion)			
		(Japanese)		As of June 30, 2007			As of Mar. 31, 2007		
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	Futures	取引所	通貨先物	-	-	-	-	-	-
OTC	Currency Swaps	店頭	通貨スワップ	388.4	0.6	0.6	399.0	0.6	0.6
	Forward Foreign Exchange		為替予約	15.4	(0.0)	(0.0)	11.7	(0.0)	(0.0)
	Currency Options		通貨オプション	236.2	(0.0)	1.6	266.4	(0.0)	1.9
	Others		その他	1.5	0.0	0.0	1.5	0.0	0.0
Total		合計				2.2			2.6

Note: Derivatives which qualify for hedge accounting are not included in the above table.

(3) Equity derivatives

There are no applicable items.

(4) Bond derivatives

		(¥Billion)				(Reference) (¥Billion)		
		(Japanese)	As of June 30, 2007			As of Mar. 31, 2007		
		区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed		取引所	16.3	(0.0)	(0.0)	20.2	0.0	0.0
OTC		店頭	10.0	(0.0)	(0.0)	-	-	-
Total		合計			(0.0)			0.0

Note: Derivatives which qualify for hedge accounting are not included in the above table.

(5) Commodity derivatives

There are no applicable items.

(6) Credit derivatives

There are no applicable items.

(Reference)

The Capital Ratio (BIS guideline) as of June 30, 2007 is being calculated now. The Bank will disclose the figure separately after it is finalized.

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