

January 16, 2009

The Chiba Bank, Ltd.

Representative: Tadashi Takeyama, President
Stock Exchange Listing: Tokyo (code: 8331)
For Inquiry: Tadashi Abe, Director and General Manager-Corporate Planning Division

Losses on Revaluation of Securities as at the end of the Third Quarter of the Fiscal Year ending March 31, 2009

The Chiba Bank, Ltd. hereby announces that it has recognized an impairment loss on revaluation of securities classified as available-for-sale for the third quarter of the fiscal year ending March 31, 2009. The booking of a revaluation loss was necessitated by the marked fall of market prices of certain securities held by The Chiba Bank, Ltd. and recognition that the recovery of market price is uncertain. In impairment accounting for securities at the end of a fiscal quarter, the quarterly reversal method is applied. Therefore, losses posted for the year ending March 31, 2009 may vary, or no losses may be posted for the year depending on the market value of the securities on the last day of the fiscal year, etc..

1. Total Amount of Losses on Revaluation of Securities as at the end of the third quarter of the fiscal year ending March 31, 2009

	Consolidated	Non-consolidated
(A) Total amount of losses on revaluation of securities as at the end of the third quarter of the fiscal year ending March 31, 2009 (Total amount for the 9 months ended December 31, 2008)	¥26,918 million	¥26,908 million
(B) Net assets as at the end of fiscal year ended March 31, 2008 (A / B × 100)	¥580,168 million (4.6%)	¥549,111 million (4.9%)
(C) Ordinary profit for the fiscal year ended March 31, 2008 (A / C × 100)	¥79,184 million (33.9%)	¥70,055 million (38.4%)
(D) Net income for the fiscal year ended March 31, 2008 (A / D × 100)	¥45,980 million (58.5%)	¥44,678 million (60.2%)

¹ End of the third quarter of fiscal year is December 31.

² Market values of domestic stocks and domestic investment trusts are determined by the average price of market value in the last month of the period, from the third quarter of the fiscal year ending March 31, 2009.

(Reference) The Nikkei average As at the end of December 2008; ¥8,859 Average of December 2008; ¥8,463.

(Reference)

	Consolidated	Non-consolidated
Total amount of losses on revaluation of securities as at the end of the second quarter of the fiscal year ending March 31, 2009 (Total amount for the 6 months ended September 30, 2008)	¥6,510 million	¥6,509 million

2. Earnings Projections

Earnings for the third quarter of fiscal year ending March 31, 2009 are now being calculated. They will be disclosed as they become available.