

The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2012, ending March 31, 2013

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tomoyuki Ikeda, Executive Officer and General Manager-Corporate Planning Division
 Filing date of Financial Statements: November 22, 2012 (scheduled)
 Payment date of cash dividends: December 5, 2012 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Conference: Scheduled (for investors)

(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2012 to September 30, 2012)

(1) Consolidated Operating Results (%: Changes from corresponding period of previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2012	110,748	(6.2)	36,734	(2.0)	22,023	(6.1)
Ended September 30, 2011	118,127	3.6	37,498	2.4	23,470	0.6

(Note) Comprehensive Income First half ended September 30, 2012: ¥19,823 million [(13.9%)] Fiscal year 2011: ¥23,050 million [13.0%]

	Net Income per Share 1株当たり中間純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 中間純利益
First half	¥	¥
Ended September 30, 2012	25.24	25.22
Ended September 30, 2011	26.80	26.78

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Consolidated capital ratio (BIS guidelines) 連結自己資本比率 (国際統一基準)
First half	¥Million	¥Million	%	%
Ended September 30, 2012	11,013,163	674,375	6.0	14.40
Fiscal year 2011	10,916,760	664,076	6.0	14.35

(Reference) Capital assets First half ended September 30, 2012: ¥667,401 million Fiscal year 2011: ¥657,332 million

Note1: "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares"- "Minority interests")/ "Total assets" at (interim) fiscal year end.
 Note2: The "Consolidated capital ratio (BIS guidelines)" is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

2. Cash Dividends for Shareholders

	Cash Dividends per Share 年間配当金				
	End of 1Q 第1四半期末	End of 2Q 第2四半期末	End of 3Q 第3四半期末	End of FY 期末	Annual 合計
Fiscal year	¥	¥	¥	¥	¥
Ended March 31, 2012	-	5.50	-	5.50	11.00
Ending March 31, 2013	-	5.50	-	-	-
Ending March 31, 2013 (Projection)	-	-	-	5.50	11.00

3. Consolidated Earnings Projections for Fiscal year 2012, ending March 31, 2013

(%: Changes from corresponding period of previous fiscal year)

	Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
Fiscal year	¥Million	%	¥Million	%	¥
Ending March 31, 2013	69,000	3.0	42,000	3.0	48.41

Note: Revisions of earning projections: None

***Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Changes in accounting principles, accounting estimates and restatement:
 Changes in accounting principles accordance with changes in accounting standard, etc.: Applied
 Other changes in accounting principles: None
 Changes in accounting estimates: Applied
 Restatement: None
 Note: For details, please refer to “2. Information Regarding Notes” on page 4.
- (3) Number of issued shares (common stock)
 Number of issued shares (including treasury stock):
 September 30, 2012 875,521,087 shares March 31, 2012 895,521,087 shares
 Number of treasury stock:
 September 30, 2012 5,533,507 shares March 31, 2012 15,720,963 shares
 Average number of shares:
 For the six months ended September 30, 2012 872,369,784 shares
 For the six months ended September 30, 2011 875,680,657 shares

(Non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2012 to September 30, 2012)**

(1) Non-consolidated Operating Results (%: Changes from corresponding period of previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2012	98,918	(8.4)	33,626	(5.9)	20,758	(9.7)
Ended September 30, 2011	108,020	6.9	35,746	6.1	23,001	1.7

	Net Income per Share 1株当たり中間純利益
First half	¥
Ended September 30, 2012	23.77
Ended September 30, 2011	26.26

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Non-consolidated capital ratio (BIS guidelines) 単体自己資本比率 (国際統一基準)
First half	¥Million	¥Million	%	%
Ended September 30, 2012	10,958,047	639,251	5.8	13.86
Fiscal year				
Ended September 30, 2011	10,858,514	630,262	5.8	13.63

(Reference) Capital assets First half ended September 30, 2012: ¥639,043 million Fiscal year 2011: ¥630,030 million

Note 1: “Capital assets to total assets” represents “Net assets”-“Subscription rights to shares”/“Total assets” at (interim) fiscal year end.

Note 2: The “Non-consolidated capital ratio (BIS guidelines)” is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

2. Non-consolidated Earnings Projections for Fiscal year 2012, ending March 31, 2013

(%: Changes from corresponding period of previous fiscal year)

	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2013	64,000	3.6	40,000	11.0	46.06

Statement relating to the status of the interim audit procedures

This interim report is not subject to the interim audit procedures, which are based on the Financial Instruments and Exchange Law. The interim audit procedures are not finished at the time of release of these interim financial statements.

Explanation for proper use of projections and other notes

- Chiba Bank falls under the category of “Specified Business Corporation” under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2012.
- For information related to the projections, please refer to “Qualitative Information related to the Earnings Projections” on page 4.

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1. Qualitative Information related to the Interim Financial Results

(1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY2012 were as follows.

Ordinary income decreased by ¥7,378 million compared with the corresponding period of the previous fiscal year, to ¥110,748 million mainly due to a decrease in Other income such as Reversal of allowance for loan losses. Ordinary expenses decreased by ¥6,615 million compared with the corresponding period of the previous fiscal year, to ¥74,014 million mainly due to a decrease in Other expenses such as write-offs of stocks, etc.

As a result, Ordinary profit decreased by ¥763 million to ¥36,734 million and Net income decreased by ¥1,447 million to ¥22,023 million compared with the corresponding period of the previous fiscal year.

(2) Qualitative Information related to the Consolidated Financial Condition

Figures for the Bank's major accounts were as follows.

The balance of Deposits as of September 30, 2012 was ¥9,309.4 billion, a decrease of ¥28.7 billion from the position as of March 31, 2012 mainly due to a decrease in public deposits whilst personal deposits increased.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥223.5 billion from the previous fiscal year-end, to ¥7,778.4 billion. The balance of securities as of September 30, 2012 was ¥2,068.3 billion, a decrease of ¥38.1 billion.

As a result, the balance of Total assets as of September 30, 2012 increased by ¥96.4 billion compared with the previous fiscal year-end, to ¥11,013.1 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes in our earnings projections for the fiscal year 2012, ending March 31, 2013 released on May 11, 2012.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Information regarding Notes

Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in accounting principles that is difficult to distinguish from changes in accounting estimates)

In accordance with the amendment of the Corporate Tax Law, effective from the second quarter of fiscal year ending March 31, 2013, the Chiba Bank and the consolidated subsidiaries have changed their depreciation method for those Tangible fixed assets acquired on or after April 1, 2012. The effect of this adoption was not material.

3. Consolidated Interim Financial Information

(1) Consolidated Interim Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Sep. 30, 2012
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	473,117	439,774
Call loans and bills bought	コールローン及び買入手形	74,621	34,220
Receivables under resale agreements	買現先勘定	29,992	19,994
Monetary claims bought	買入金銭債権	30,995	27,568
Trading assets	特定取引資産	327,044	325,016
Money held in trust	金銭の信託	28,899	39,880
Securities	有価証券	2,106,492	2,068,300
Loans and bills discounted	貸出金	7,554,923	7,778,444
Foreign exchange	外国為替	2,205	2,238
Other assets	その他資産	93,810	87,158
Tangible fixed assets	有形固定資産	98,567	99,023
Intangible fixed assets	無形固定資産	10,221	10,352
Deferred tax assets	繰延税金資産	34,506	34,548
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,464	94,947
Allowance for loan losses	貸倒引当金	(50,101)	(48,306)
Total assets	資産の部合計	10,916,760	11,013,163
Liabilities			
(負債の部)			
Deposits	預金	9,338,244	9,309,482
Negotiable certificates of deposit	譲渡性預金	301,371	214,220
Call money and bills sold	コールマネー及び売渡手形	34,095	134,768
Payables under securities lending transactions	債券貸借取引受入担保金	77,347	58,601
Trading liabilities	特定取引負債	29,403	31,854
Borrowed money	借入金	162,635	309,595
Foreign exchange	外国為替	229	238
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	132,840	110,587
Provision for retirement benefits	退職給付引当金	19,531	19,488
Provision for directors' retirement benefits	役員退職慰労引当金	228	170
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,522	1,165
Provision for point card certificates	ポイント引当金	397	411
Reserves under the special laws	特別法上の引当金	17	15
Deferred tax liabilities	繰延税金負債	113	-
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,240
Acceptances and guarantees	支払承諾	101,464	94,947
Total liabilities	負債の部合計	10,252,684	10,338,787

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2012	As of Sep. 30, 2012
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,591	122,134
Retained earnings	利 益 剰 余 金	376,039	384,862
Treasury stock	自 己 株 式	(8,480)	(3,098)
Total shareholders' equity	株 主 資 本 合 計	636,220	648,967
Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,268	10,810
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,549)	(1,769)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,393	9,393
Total accumulated other comprehensive income	その他の包括利益累計額合計	21,112	18,433
Subscription rights to shares	新 株 予 約 権	231	208
Minority interests	少 数 株 主 持 分	6,511	6,766
Total net assets	純 資 産 の 部 合 計	664,076	674,375
Total liabilities and net assets	負債及び純資産の部合計	10,916,760	11,013,163

(2) Consolidated Interim Statements of Income and Consolidated Interim Statements of Comprehensive Income
Consolidated Interim Statements of Income

(¥ Million)			
Item	科目 (Japanese)	For the six months ended Sep. 30, 2011	For the six months ended Sep. 30, 2012
Ordinary income	経常収益	118,127	110,748
Interest income	資金運用収益	73,914	71,497
Interest on loans and discounts	(うち貸出金利息)	63,310	61,121
Interest and dividends on securities	(うち有価証券利息配当金)	9,762	9,742
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	20,046	20,120
Trading income	特定取引収益	848	1,097
Other ordinary income	その他業務収益	3,635	3,618
Other income	その他経常収益	19,681	14,413
Ordinary expenses	経常費用	80,629	74,014
Interest expenses	資金調達費用	6,011	5,355
Interest on deposits	(うち預金利息)	3,177	2,427
Fees and commissions payments	役務取引等費用	7,795	7,916
Trading expenses	特定取引費用	-	3
Other ordinary expenses	その他業務費用	1,055	460
General and administrative expenses	営業経費	43,502	44,737
Other expenses	その他経常費用	22,263	15,540
Ordinary profit	経常利益	37,498	36,734
Extraordinary income	特別利益	7	2
Gain on disposal of noncurrent assets	固定資産処分益	7	-
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	0	2
Extraordinary loss	特別損失	303	381
Loss on disposal of noncurrent assets	固定資産処分損	302	381
Impairment loss	減損損失	0	0
Income before income taxes and minority interests	税金等調整前 中間純利益	37,202	36,355
Income taxes-current	法人税、住民税 及び事業税	8,352	12,719
Income taxes-deferred	法人税等調整額	5,051	1,130
Total income taxes	法人税等合計	13,403	13,850
Income before minority interests	少数株主損益調整前 中間純利益	23,799	22,504
Minority interests in income	少数株主利益	328	481
Net income	中間純利益	23,470	22,023

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2011	For the six months ended Sep. 30, 2012
Income before minority interests	少数株主損益調整前 中間純利益	23,799	22,504
Other comprehensive income	その他の包括利益	(748)	(2,680)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(222)	(2,453)
Deferred gains or losses on hedges	繰延ヘッジ損益	(513)	(219)
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する 持分相当額	(12)	(7)
Comprehensive income	中間包括利益	23,050	19,823
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	22,752	19,344
Comprehensive income attributable to minority interests	少数株主に係る中間包括利益	298	479

(3) Consolidated Interim Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2011	For the six months ended Sep. 30, 2012
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 残 高	145,069	145,069
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	145,069
Capital surplus	資 本 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	123,380	123,591
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	(7)
Retirement of treasury stock	自 己 株 式 の 消 却	-	(1,449)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(2)	(1,457)
Balance at the end of current period	当 中 間 期 末 残 高	123,377	122,134
Retained earnings	利 益 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	344,884	376,039
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,860)	(4,833)
Net income	中 間 純 利 益	23,470	22,023
Retirement of treasury stock	自 己 株 式 の 消 却	-	(8,366)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	18,610	8,823
Balance at the end of current period	当 中 間 期 末 残 高	363,494	384,862
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(6,358)	(8,480)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(5,833)	(4,601)
Disposal of treasury stock	自 己 株 式 の 処 分	33	166
Retirement of treasury stock	自 己 株 式 の 消 却	-	9,816
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(5,800)	5,381
Balance at the end of current period	当 中 間 期 末 残 高	(12,158)	(3,098)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	606,975	636,220
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,860)	(4,833)
Net income	中 間 純 利 益	23,470	22,023
Purchase of treasury stock	自 己 株 式 の 取 得	(5,833)	(4,601)
Disposal of treasury stock	自 己 株 式 の 処 分	30	158
Total changes of items during the period	当 中 間 期 変 動 額 合 計	12,807	12,747
Balance at the end of current period	当 中 間 期 末 残 高	619,782	648,967

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2011	For the six months ended Sep. 30, 2012
Accumulated other comprehensive income	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the beginning of current period	当 期 首 残 高	(1,115)	13,268
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(204)	(2,458)
Total changes of items during the period	当中間期変動額合計	(204)	(2,458)
Balance at the end of current period	当 中 間 期 末 残 高	(1,320)	10,810
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(1,259)	(1,549)
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(513)	(219)
Total changes of items during the period	当中間期変動額合計	(513)	(219)
Balance at the end of current period	当 中 間 期 末 残 高	(1,772)	(1,769)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	7,548	9,393
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当中間期変動額合計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	7,548	9,393
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the beginning of current period	当 期 首 残 高	5,174	21,112
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(718)	(2,678)
Total changes of items during the period	当中間期変動額合計	(718)	(2,678)
Balance at the end of current period	当 中 間 期 末 残 高	4,455	18,433
Subscription rights to shares	新 株 予 約 権		
Balance at the beginning of current period	当 期 首 残 高	108	231
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	46	(23)
Total changes of items during the period	当中間期変動額合計	46	(23)
Balance at the end of current period	当 中 間 期 末 残 高	155	208
Minority interests	少 数 株 主 持 分		
Balance at the beginning of current period	当 期 首 残 高	13,732	6,511
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	148	254
Total changes of items during the period	当中間期変動額合計	148	254
Balance at the end of current period	当 中 間 期 末 残 高	13,880	6,766
Total net assets	純 資 産 合 計		
Balance at the beginning of current period	当 期 首 残 高	625,990	664,076
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,860)	(4,833)
Net income	中 間 純 利 益	23,470	22,023
Purchase of treasury stock	自 己 株 式 の 取 得	(5,833)	(4,601)
Disposal of treasury stock	自 己 株 式 の 処 分	30	158
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	(523)	(2,447)
Total changes of items during the period	当中間期変動額合計	12,283	10,299
Balance at the end of current period	当 中 間 期 末 残 高	638,274	674,375

(4) Note for the Assumption of Going Concern

Not applicable.

(5) Material Subsequent Event

At the Board of Directors' Meeting held on November 12, 2012, the Chiba Bank, Ltd. resolved to acquire its own shares under Article 156, as applied pursuant to Paragraph 3, Article 165, of the Corporate Law to enhance shareholders' return by improving its capital efficiency.

(1) Type of shares to be acquired	Common stock
(2) Total number of shares to be acquired	Up to 10 million shares
(3) Total cost of acquisition	Up to 5.0 billion yen
(4) Period of acquisition	From November 13, 2012 to December 20, 2012

4. Non-consolidated Interim Financial Information

(1) Non-consolidated Interim Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Sep. 30, 2012
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	472,367	438,025
Call loans	コールローン	69,621	30,720
Receivables under resale agreements	買現先勘定	29,992	19,994
Monetary claims bought	買入金銭債権	21,468	18,373
Trading assets	特定取引資産	326,779	324,222
Money held in trust	金銭の信託	25,799	36,380
Securities	有価証券	2,111,610	2,073,760
Loans and bills discounted	貸出金	7,581,708	7,806,718
Foreign exchange	外国為替	2,205	2,238
Other assets	その他資産	47,752	40,970
Other	その他の資産	47,752	40,970
Tangible fixed assets	有形固定資産	93,301	93,817
Intangible fixed assets	無形固定資産	10,067	10,203
Deferred tax assets	繰延税金資産	27,043	26,853
Customers' liabilities for acceptances and guarantees	支払承諾見返	78,052	73,084
Allowance for loan losses	貸倒引当金	(39,255)	(37,315)
Total assets	資産の部合計	10,858,514	10,958,047
Liabilities:			
(負債の部)			
Deposits	預金	9,376,500	9,317,917
Negotiable certificates of deposit	譲渡性預金	301,371	246,320
Call money	コールマネー	34,095	134,768
Payables under securities lending transactions	債券貸借取引受入担保金	77,347	58,601
Trading liabilities	特定取引負債	29,403	31,854
Borrowed money	借入金	161,682	308,560
Foreign exchange	外国為替	229	238
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	95,650	73,931
Income taxes payable	未払法人税等	8,811	11,185
Asset retirement obligations	資産除去債務	227	227
Other	その他の負債	86,611	62,518
Provision for retirement benefits	退職給付引当金	19,011	18,950
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,522	1,165
Provision for point card certificates	ポイント引当金	145	162
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,240
Acceptances and guarantees	支払承諾	78,052	73,084
Total liabilities	負債の部合計	10,228,252	10,318,795

				(¥ Million)	
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Sep. 30, 2012		
Net assets:	(純資産の部)				
Capital stock	資 本 金	145,069	145,069		
Capital surplus	資 本 剰 余 金	122,678	122,134		
Legal capital surplus	資 本 準 備 金	122,134	122,134		
Other capital surplus	そ の 他 資 本 剰 余 金	544	-		
Retained earnings	利 益 剰 余 金	349,589	356,229		
Legal retained earnings	利 益 準 備 金	50,930	50,930		
Other retained earnings	そ の 他 利 益 剰 余 金	298,659	305,299		
Reserve for advanced depreciation of noncurrent assets	固 定 資 産 圧 縮 積 立 金	33	33		
General reserve	別 途 積 立 金	260,971	275,971		
Retained earnings brought forward	繰 越 利 益 剰 余 金	37,654	29,294		
Treasury stock	自 己 株 式	(8,038)	(2,715)		
Total shareholders' equity	株 主 資 本 合 計	609,298	620,716		
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	12,888	10,702		
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,549)	(1,769)		
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,393	9,393		
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	20,732	18,326		
Subscription rights to shares	新 株 予 約 権	231	208		
Total net assets	純 資 産 の 部 合 計	630,262	639,251		
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,858,514	10,958,047		

(2) Non-consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese)	FY2011 Ended Sep. 30, 2011	FY2012 Ended Sep. 30, 2012
Ordinary income	経常収益	108,020	98,918
Interest income	資金運用収益	73,944	71,590
Interest on loans and discounts	(うち貸出金利息)	62,965	60,854
Interest and dividends on securities	(うち有価証券利息配当金)	10,206	10,169
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	16,010	16,305
Trading income	特定取引収益	618	569
Other ordinary income	その他業務収益	3,634	3,616
Other income	その他経常収益	13,812	6,836
Ordinary expenses	経常費用	72,274	65,291
Interest expenses	資金調達費用	6,004	5,346
Interest on deposits	(うち預金利息)	3,185	2,427
Fees and commissions payments	役務取引等費用	8,975	9,072
Trading expenses	特定取引費用	-	3
Other ordinary expenses	その他業務費用	1,055	460
General and administrative expenses	営業経費	40,943	42,364
Other expenses	その他経常費用	15,295	8,045
Ordinary profit	経常利益	35,746	33,626
Extraordinary income	特別利益	7	-
Extraordinary loss	特別損失	275	320
Income before income taxes	税引前中間純利益	35,478	33,305
Income taxes-current	法人税、住民税及び事業税	7,077	11,191
Income taxes-deferred	法人税等調整額	5,399	1,355
Total income taxes	法人税等合計	12,477	12,547
Net income	中間純利益	23,001	20,758

(3) Non-consolidated Interim Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY2011	FY2012
		Ended Sep. 30, 2011	Ended Sep. 30, 2012
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 残 高	145,069	145,069
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	145,069
Capital surplus	資 本 剩 余 金		
Legal capital surplus	資 本 準 備 金		
Balance at the beginning of current period	当 期 首 残 高	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	122,134	122,134
Other capital surplus	そ の 他 資 本 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	-	544
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	-	(7)
Retirement of treasury stock	自 己 株 式 の 消 却	-	(537)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	(544)
Balance at the end of current period	当 中 間 期 末 残 高	-	-
Total capital surplus	資 本 剩 余 金 合 計		
Balance at the beginning of current period	当 期 首 残 高	122,134	122,678
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	-	(7)
Retirement of treasury stock	自 己 株 式 の 消 却	-	(537)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	(544)
Balance at the end of current period	当 中 間 期 末 残 高	122,134	122,134
Retained earnings	利 益 剩 余 金		
Legal retained earnings	利 益 準 備 金		
Balance at the beginning of current period	当 期 首 残 高	50,930	50,930
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	50,930	50,930
Other retained earnings	そ の 他 利 益 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	272,267	298,659
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,860)	(4,838)
Net income	中 間 純 利 益	23,001	20,758
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	-
Retirement of treasury stock	自 己 株 式 の 消 却	-	(9,279)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	18,138	6,640
Balance at the end of current period	当 中 間 期 末 残 高	290,405	305,299
Total retained earnings	利 益 剩 余 金 合 計		
Balance at the beginning of current period	当 期 首 残 高	323,197	349,589
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,860)	(4,838)
Net income	中 間 純 利 益	23,001	20,758
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	-
Retirement of treasury stock	自 己 株 式 の 消 却	-	(9,279)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	18,138	6,640
Balance at the end of current period	当 中 間 期 末 残 高	341,336	356,229

(¥ Million)

Item	科目 (Japanese)	FY2011 Ended Sep. 30, 2011	FY2012 Ended Sep. 30, 2012
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(6,358)	(8,038)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(5,833)	(4,601)
Disposal of treasury stock	自 己 株 式 の 処 分	33	107
Retirement of treasury stock	自 己 株 式 の 消 却	-	9,816
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(5,800)	5,322
Balance at the end of current period	当 中 間 期 末 残 高	(12,158)	(2,715)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	584,042	609,298
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,860)	(4,838)
Net income	中 間 純 利 益	23,001	20,758
Purchase of treasury stock	自 己 株 式 の 取 得	(5,833)	(4,601)
Disposal of treasury stock	自 己 株 式 の 処 分	30	99
Total changes of items during the period	当 中 間 期 変 動 額 合 計	12,337	11,417
Balance at the end of current period	当 中 間 期 末 残 高	596,380	620,716
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等		
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	(1,250)	12,888
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(147)	(2,185)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(147)	(2,185)
Balance at the end of current period	当 中 間 期 末 残 高	(1,397)	10,702
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(1,259)	(1,549)
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(513)	(219)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(513)	(219)
Balance at the end of current period	当 中 間 期 末 残 高	(1,772)	(1,769)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	7,548	9,393
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	7,548	9,393
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the beginning of current period	当 期 首 残 高	5,039	20,732
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(660)	(2,405)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(660)	(2,405)
Balance at the end of current period	当 中 間 期 末 残 高	4,378	18,326

(¥ Million)

Item	科目 (Japanese)	FY2011 Ended Sep. 30, 2011	FY2012 Ended Sep. 30, 2012
Subscription rights to shares	新株予約権		
Balance at the beginning of current period	当 期 首 残 高	108	231
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	46	(23)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	46	(23)
Balance at the end of current period	当 中 間 期 末 残 高	155	208
Total net assets	純 資 産 合 計		
Balance at the beginning of current period	当 期 首 残 高	589,190	630,262
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,860)	(4,838)
Net income	中 間 純 利 益	23,001	20,758
Purchase of treasury stock	自 己 株 式 の 取 得	(5,833)	(4,601)
Disposal of treasury stock	自 己 株 式 の 処 分	30	99
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額(純額)	(614)	(2,429)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	11,723	8,988
Balance at the end of current period	当 中 間 期 末 残 高	600,914	639,251

SUPPLEMENTARY INFORMATION
for the First Half of
Fiscal Year 2012
(ending March 31, 2013)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income

- [Consolidated] Ordinary profit decreased by ¥0.7 billion to ¥36.7 billion, and Net income decreased by ¥1.4 billion to ¥22.0 billion compared with the corresponding period of the previous fiscal year.
- [Non-consolidated] Ordinary profit decreased by ¥2.1 billion to ¥33.6 billion, and Net income decreased by ¥2.2 billion to ¥20.7 billion compared with the corresponding period of the previous fiscal year.
- The progress in Net income was steady; 52.4% of the full term projection on a consolidated basis and 51.8% on a non-consolidated basis.

Consolidated

	(Japanese)	For the six months ended Sep. 30, 2012		For the six months ended Sep. 30, 2011	FY2012 (Projection)
		(a)	(a-b)		
Ordinary profit	経常利益	36.7	(0.7)	37.4	69.0
Net income	中間(当期)純利益	22.0	(1.4)	23.4	42.0

(¥ Billion)

Non-consolidated

	(Japanese)	For the six months ended Sep. 30, 2012		For the six months ended Sep. 30, 2011	FY2012 (Projection)
		(a)	(a-b)		
Ordinary profit	経常利益	33.6	(2.1)	35.7	64.0
Net income	中間(当期)純利益	20.7	(2.2)	23.0	40.0

(¥ Billion)

Gains (losses) related to securities	有価証券関係損益	(1.4)	6.3	(7.8)
Net credit costs (-)	与信関係費用	0.7	6.5	(5.7)

(2) Capital ratio (BIS guidelines), Loans and Deposits

- The consolidated capital ratio (BIS guidelines) was up by 0.05% to 14.40% and the non-consolidated capital ratio was up by 0.23% to 13.86% compared with the previous fiscal year-end.
- The balance of loans increased by ¥225.0 billion to ¥7,806.7 billion, whilst the balance of deposits decreased by ¥58.5 billion to ¥9,317.9 billion from the position as of March 31, 2012. Also, the average balance of loans and deposits increased by ¥275.6 billion and ¥136.9 billion respectively compared with the corresponding period of the previous fiscal year.

Capital ratio (BIS guidelines)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b)	(a-c)		
Consolidated capital ratio	連結自己資本比率	14.40%	0.05%	0.26%	14.35%	14.13%
Tier 1 capital ratio	Tier 比率	13.00%	0.01%	0.19%	12.99%	12.81%
Non-consolidated capital ratio	単体自己資本比率	13.86%	0.23%	0.35%	13.63%	13.51%
Tier 1 capital ratio	Tier 比率	12.51%	0.17%	0.28%	12.33%	12.22%

Loans and Deposits

	(Japanese)	For the six months ended Sep. 30, 2012			FY2011 ended Mar. 31, 2012	For the six months ended Sep. 30, 2011
		(a)	(a-b)	(a-c)		
Loans and bills discounted (Term-end balance)	貸出金(末残)	7,806.7	225.0	288.0	7,581.7	7,518.7
Deposits (Term-end balance)	預金(末残)	9,317.9	(58.5)	219.4	9,376.5	9,098.4
Personal deposits	うち個人預金	7,272.4	89.5	164.5	7,182.9	7,107.9
Loans and bills discounted (Average balance)	貸出金(平残)	7,756.7	187.6	275.6	7,569.1	7,481.1
Deposits (Average balance)	預金(平残)	9,323.9	164.4	136.9	9,159.5	9,186.9

(¥ Billion)

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Net business income (before transfer to general allowance for loan losses) decreased by ¥2.3 billion to ¥35.9 billion, and core net business income decreased by ¥2.9 billion to ¥33.6 billion compared with the corresponding period of the previous fiscal year.
- Gross business profits decreased by ¥0.9 billion to ¥77.2 billion compared with the corresponding period of the previous fiscal year due to a decrease in Net interest income reflecting a decline in investing yields, etc. while Net fees and commissions income increased.
- Expenses increased by ¥1.3 billion to ¥41.2 billion compared with the corresponding period of the previous fiscal year mainly due to an increase in Depreciation of new branch IT systems.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2012			For the six months ended Sep. 30, 2011
		(a)	(a-b)	(a-b)/b	(b)
Gross business profits	業 務 粗 利 益	77.2	(0.9)	(1.2%)	78.1
Net interest income	資 金 利 益	66.2	(1.6)		67.9
Net fees and commissions income	役 務 取 引 等 利 益	7.2	0.1		7.0
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	1.9	(0.6)		2.5
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	2.8	0.4		2.4
Trading income	特 定 取 引 利 益	0.5	(0.0)		0.6
Profit from other business transactions	そ の 他 業 務 利 益	3.1	0.5		2.5
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2.3	0.5		1.7
Expenses (-)	経 費	41.2	1.3	3.4%	39.9
Personnel expenses (-)	う ち 人 件 費	20.5	(0.2)		20.7
Non-personnel expenses (-)	う ち 物 件 費	18.6	1.5		17.0
Core net business income	コ ア 業 務 純 益	33.6	(2.9)	(8.0%)	36.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35.9	(2.3)	(6.1%)	38.2
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-		-
Net business income	業 務 純 益	35.9	(2.3)	(6.1%)	38.2

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
 注: コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

(Reference)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012
		(a)	(a-b)		(b)
Number of Branches	店 舗 数	177	-		177
Branches	本 支 店	160	-		160
Sub-branches	出 張 所	17	-		17
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	5	-		5
Number of employees	従 業 員 数	4,373	65		4,308

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注: 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Net income

- Ordinary profit decreased by ¥2.1 billion to ¥33.6 billion, and Net income decreased by ¥2.2 billion to ¥20.7 billion compared with the corresponding period of the previous fiscal year.
- Net credit costs increased by ¥6.5 billion compared with the corresponding period of the previous fiscal year mainly due to a decrease in Reversal of allowance for loan losses. Gains (losses) related to securities improved by ¥6.3 billion compared with the corresponding period of the previous fiscal year.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2012			For the six months ended Sep. 30, 2011
		(a)	(a-b)	(a-b)/b	(b)
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	35.9	(2.3)	(6.1%)	38.2
Net transfer to general allowance for loan losses (-) (i)	一般貸倒引当金純繰入額	-	-		-
Net business income	業務純益	35.9	(2.3)	(6.1%)	38.2
Disposal of non-performing loans (-) (ii)	不良債権処理額	0.7	6.5		(5.7)
Written-off of loans (-)	うち貸出金償却	2.8	(1.7)		4.5
Reversal of allowance for loan losses	うち貸倒引当金戻入益	0.5	(8.4)		8.9
Recoveries of written-off claims	うち償却債権取立益	1.8	0.2		1.6
Gains (losses) related to stocks, etc.	株式等関係損益	(3.7)	5.7		(9.5)
Write-offs of stocks, etc. (-)	うち株式等償却	4.7	(4.4)		9.1
Ordinary profit	経常利益	33.6	(2.1)	(5.9%)	35.7
Extraordinary income (loss)	特別損益	(0.3)	(0.0)		(0.2)
Net income	中間純利益	20.7	(2.2)	(9.7%)	23.0
Gains (losses) related to securities	有価証券関係損益	(1.4)	6.3		(7.8)
Net credit costs (-) (i) + (ii)	与信関係費用	0.7	6.5		(5.7)

3. Management Indices <Non-consolidated >

	(Japanese)	For the six months ended Sep. 30, 2012			FY2011 ended Mar. 31, 2012	For the six months ended Sep. 30, 2011
		(a)	(a-b)	(a-c)	(b)	(c)
Overhead ratio (OHR) *1	O H R	55.16%	1.67%	2.86%	53.48%	52.29%
Return on average total assets (ROA) *2	R O A	0.38%	0.04%	(0.05%)	0.34%	0.43%
Return on equity (ROE) *3	R O E	6.52%	0.61%	(1.18%)	5.90%	7.70%

*1 OHR = $\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc} + \text{Net transfer to general allowance for loan losses} + \text{Expense}}$ (The lower figure indicates better efficiency.)

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

*3 ROE = $\frac{\text{Net income for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥225.0 billion from the previous fiscal year-end, to ¥7,806.7 billion. Corporate loans and housing loans increased by ¥102.9 billion and ¥50.5 billion respectively from the position as of March 31, 2012.
- The balance of Deposits decreased by ¥58.5 billion from the previous fiscal year-end, to ¥9,317.9 billion mainly due to a decrease in public deposits whilst personal deposits increased steadily. The average balance of Deposits increased by ¥136.9 billion compared with the corresponding period of the previous fiscal year.
- The balance of investment trusts decreased by ¥40.8 billion from the previous fiscal year-end, to ¥348.8 billion, reflecting a fall in unit prices arising out of the stagnation of stock markets, whilst Insurance premiums of personal annuities, etc. increased steadily by ¥31.2 billion from the corresponding period of the previous fiscal year, to ¥100.3 billion.

(1) Loans and Deposits

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2012 (a)	(a-b)	(a-c)	FY2011 ended Mar. 31, 2012 (b)	For the six months ended Sep. 30, 2011 (c)
Loans and bills discounted (Term-end balance)	貸出金 (末 残)	7,806.7	225.0	288.0	7,581.7	7,518.7
Domestic operations	国内向け貸出	7,726.1	220.9	264.5	7,505.1	7,461.5
Corporate loans	事業者向け貸出	4,569.6	102.9	94.0	4,466.6	4,475.5
Consumer loans	消費者ローン	2,799.7	49.1	124.2	2,750.6	2,675.5
Housing loans	うち住宅ローン	2,709.1	50.5	128.3	2,658.6	2,580.8
Public sector	公共向け貸出	356.7	68.9	46.2	287.8	310.4
Small and medium-sized enterprises, etc.	うち中小企業等貸出	6,038.5	61.2	183.8	5,977.2	5,854.6
[Ratio]	(中小企業等貸出比率)	[78.15%]	[(1.48%)]	[(0.30%)]	[79.64%]	[78.46%]
Overseas operations	海外向け貸出	80.5	4.0	23.4	76.5	57.1
Deposits (Term-end balance)	預金 (末 残)	9,317.9	(58.5)	219.4	9,376.5	9,098.4
Domestic operations	国内	9,216.1	(59.3)	199.9	9,275.5	9,016.2
Personal deposits	うち個人	7,272.4	89.5	164.5	7,182.9	7,107.9
Public deposits	うち公共	331.7	(199.5)	(17.0)	531.3	348.7
Overseas operations	海外店等	101.7	0.7	19.4	100.9	82.2
Loans and bills discounted (Average balance)	貸出金 (平 残)	7,756.7	187.6	275.6	7,569.1	7,481.1
Deposits (Average balance)	預金 (平 残)	9,323.9	164.4	136.9	9,159.5	9,186.9

(Reference)

New housing loans

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2012 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2012 (b)	For the six months ended Sep. 30, 2011 (c)
New housing loans	住宅ローン実行額	158.1	(26.3)	14.6	184.5	143.5

Investment trusts and Personal annuities

					(¥ Billion)	
	(Japanese)	As of Sep. 30, 2012 (a)	(a-b)	(a-c)	As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
Balance of Investment trusts	投資信託残高	348.8	(40.8)	(50.7)	389.6	399.6
Personal investors	うち個人	340.5	(42.0)	(51.6)	382.5	392.2
Stock investment trusts	うち株式投資信託	342.4	(40.5)	(49.9)	383.0	392.3

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2012 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2012 (b)	For the six months ended Sep. 30, 2011 (c)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	100.3	(25.5)	31.2	125.8	69.0

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b)	(a-c)	(b)	(c)
Securities	有 価 証 券	2,057.1	(34.6)	188.8	2,091.8	1,868.3
Government bonds	国 債	1,047.0	(11.6)	148.2	1,058.7	898.7
Stocks	株 式	125.3	(5.1)	(2.9)	130.4	128.3
Corporate bonds and others	社 債 他	658.8	4.7	20.2	654.0	638.5
Foreign currency securities	外 貨 建 有 価 証 券	225.9	(22.5)	23.3	248.5	202.6
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.6 years	(0.1 years)	0.1 years	3.7 years	3.4 years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注 1 評価損益を除いた取得原価で表示しております。

注 2 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated >

- Disclosed claims under the Financial Reconstruction Law was ¥171.3 billion. The non-performing loan ratio was 2.16% and remained at a low level.
- The coverage ratio, including allowances, was 71.8% for total disclosed claims, 75.0% for doubtful claims, and 56.9% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b)	(a-c)	(b)	(c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	22,401	(1,149)	1,930	23,550	20,470
Doubtful Claims	危 険 債 権	87,261	8,867	18,916	78,393	68,344
Substandard Claims	要 管 理 債 権	61,704	3,462	4,773	58,241	56,930
Total	合 計	171,366	11,180	25,620	160,185	145,745

Normal Claims	正 常 債 権	7,747,892	207,568	266,729	7,540,324	7,481,163
Total Claims Outstandings	総 与 信 残 高	7,919,259	218,749	292,350	7,700,510	7,626,909
Non-performing loan ratio	不 良 債 権 比 率	2.16%	0.08%	0.25%	2.08%	1.91%
Coverage ratio	保 全 率	71.8%	(0.2%)	0.7%	72.1%	71.0%

Note: Total Claims Outstandings include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount	Collateral/	Allowance for	Allowance Ratio ^{*2}	Coverage ratio
		(a)	Guarantees (b)	loan losses (c)	c/(a-b)	(b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	22,401	20,963	1,437	100.0%	100.0%
Doubtful Claims	危 険 債 権	87,261	53,402	12,117	35.7%	75.0%
Substandard Claims	要 管 理 債 権	61,704	*1 24,252	10,879	29.0%	56.9%
Total	合 計	171,366	98,618	24,434	33.5%	71.8%

*1: Approximate data

*2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

* 1 概算数値

* 2 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2012, ending March 31, 2013, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	FY 2012, ending Mar. 31, 2013
Ordinary profit	経 常 利 益	69.0
Net income	当 期 純 利 益	42.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2012, ending Mar. 31, 2013
Core net business income	コ ア 業 務 純 益	66.5
Ordinary profit	経 常 利 益	64.0
Net income	当 期 純 利 益	40.0

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
 注: コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

<Cash dividend paid>

	(Japanese)	Annual dividends per share	
		Interim	
Cash dividends paid per share	1 株 当 た り 配 当 金	¥5.50	¥11.00

II. Financial Data

1. Income and Expenses

< Non-consolidated >

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2012 (a)	(a-b)	ended Sep. 30, 2011 (b)
Gross business profits	業 務 粗 利 益	77,212	(971)	78,184
Domestic gross business profits	国 内 業 務 粗 利 益	74,569	(1,192)	75,761
Net interest income	資 金 利 益	64,521	(2,044)	66,565
Net fees and commissions income	役 務 取 引 等 利 益	7,079	197	6,881
Net trading income	特 定 取 引 利 益	544	(35)	580
Profit from other business transactions	そ の 他 業 務 利 益	2,423	689	1,733
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2,354	773	1,581
International gross business profits	国 際 業 務 粗 利 益	2,643	220	2,422
Net interest income	資 金 利 益	1,734	348	1,385
Net fees and commissions income	役 務 取 引 等 利 益	154	(0)	154
Net trading income	特 定 取 引 利 益	21	(15)	37
Profit from other business transactions	そ の 他 業 務 利 益	732	(112)	845
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(46)	(177)	131
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) ()	41,283	1,365	39,918
Personnel expenses (-)	人 件 費 ()	20,529	(203)	20,732
Non-personnel expenses (-)	物 件 費 ()	18,632	1,576	17,056
Taxes (-)	税 金 ()	2,120	(8)	2,128
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	35,929	(2,336)	38,266
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 額 ()	— (2,532)	6,774	(9,306)
Core net business income	コ ア 業 務 純 益	33,620	(2,933)	36,554
Net business income	業 務 純 益	35,929	(2,336)	38,266
Non-recurrent income and losses	臨 時 損 益	(2,302)	217	(2,520)
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 ()	797	6,564	(5,767)
Written-off of loans (-)	貸 出 金 償 却 ()	2,847	(1,724)	4,571
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 繰 入 額 ()	— 2,004	1,682	321
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損 ()	(2)	160	(163)
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 金 繰 入 額 ()	— -	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 ()	348	(63)	411
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	527	(8,456)	8,984
Recoveries of written off claims	償 却 債 権 取 立 益	1,867	265	1,602
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(3,767)	5,753	(9,521)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	2,263	1,029	1,233
Ordinary profit	経 常 利 益	33,626	(2,119)	35,746
Extraordinary income (losses)	特 別 損 益	(320)	(53)	(267)
Income before income taxes	税 引 前 中 間 純 利 益	33,305	(2,172)	35,478
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 ()	11,191	4,113	7,077
Income taxes-deferred (-)	法 人 税 等 調 整 額 ()	1,355	(4,043)	5,399
Total income taxes (-)	法 人 税 等 合 計 ()	12,547	69	12,477
Net income	中 間 純 利 益	20,758	(2,242)	23,001
Net Credit Costs (-)	(i) + (ii) 与 信 関 係 費 用 ()	797	6,564	(5,767)

< Consolidated >

(¥ Million)

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2012 (a)		ended Sep. 30, 2011 (b)
Consolidated gross profits	連結粗利益	82,599	(983)	83,583
Net interest income	資金利益	66,142	(1,760)	67,902
Net fees and commissions income	役務取引等利益	12,204	(47)	12,251
Net trading income	特定取引利益	1,094	245	848
Profit from other business transactions	その他業務利益	3,158	578	2,580
General and administrative expenses (-)	営業経費 ()	44,737	1,234	43,502
Loan charge-off and reserve expenses (-) (i)	貸倒償却引当費用 ()	2,190	5,657	(3,466)
Written-off of loans (-)	貸出金償却 ()	3,092	(1,726)	4,818
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額 ()	3,349	3,349	2,544
Net transfer to general allowance for loan losses (-)	一般貸倒引当金繰入額 ()	(2,713)	(2,713)	(9,457)
Losses on sales of non-performing loans (-)	延滞債権等売却損 ()	(5)	159	(165)
Transfer to allowance for specific foreign borrowers / countries (-)	特定海外債権引当金繰入額 ()	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations	信用保証協会責任共有制度負担金 ()	348	(63)	411
Reversal of allowance for loan losses	貸倒引当金戻入益	-	(6,913)	6,913
Recoveries of written off claims	償却債権取立益	1,880	261	1,618
Gains (losses) related to stocks, etc.	株式等関係損益	(3,412)	6,108	(9,521)
Equity in earnings of affiliates	持分法による投資損益	81	31	49
Others	その他	4,394	972	3,422
Ordinary profit	経常利益	36,734	(763)	37,498
Extraordinary income (losses)	特別損益	(379)	(83)	(295)
Income before income taxes and minority interests	税金等調整前中間純利益	36,355	(847)	37,202
Income taxes-current (-)	法人税、住民税及び事業税 ()	12,719	4,367	8,352
Income taxes-deferred (-)	法人税等調整額 ()	1,130	(3,920)	5,051
Total income taxes (-)	法人税等合計 ()	13,850	447	13,403
Income before minority interests	少数株主損益調整前中間純利益	22,504	(1,294)	23,799
Minority interests in income (-)	少数株主利益 ()	481	153	328
Net income	中間純利益	22,023	(1,447)	23,470

Net Credit Costs (-) (i)	与信関係費用 ()	2,190	5,657	(3,466)
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Consolidated net business income (before transfer to general allowance for loan losses)	連結業務純益 (一般貸引繰入前)	40,593	(2,357)	42,951
Consolidated net business income	連結業務純益	43,307	356	42,951

Note 1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note 2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連結子会社数	9	-	9
Number of affiliated companies applicable to the equity method	持分法適用会社数	4	-	4

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2012	(a-b)	ended Sep. 30, 2011
		(a)		(b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35,929	(2,336)	38,266
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	8,647	(502)	9,150
(2) Net business income	業 務 純 益	35,929	(2,336)	38,266
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	8,647	(502)	9,150

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

注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平残。

3. Interest Rate Spread (Domestic Business) <Non-consolidated>

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2012	(a-b)	ended Sep. 30, 2011
		(a)		(b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.37%	(0.11%)	1.49%
(1) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.57%	(0.11%)	1.68%
(2) Average yield on securities	有 価 証 券 利 回	0.83%	(0.12%)	0.95%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.88%	(0.01%)	0.89%
(1) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.04%	(0.01%)	0.06%
(2) Expense ratio	経 費 率	0.84%	0.01%	0.82%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.49%	(0.11%)	0.60%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	1.53%	(0.09%)	1.62%

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2012	(a-b)	ended Sep. 30, 2011
		(a)		(b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	2,308	596	1,712
Gains on sales	売 却 益	2,768	1	2,767
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 ()	93	(80)	174
Losses on redemptions (-)	償 還 損 ()	-	(804)	804
Write-offs (-)	償 却 ()	366	290	76
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(3,767)	5,753	(9,521)
Gains on sales	売 却 益	960	876	84
Losses on sales (-)	売 却 損 ()	-	(471)	471
Write-offs (-)	償 却 ()	4,728	(4,404)	9,133

5. Capital Ratio (BIS Guidelines)

< Consolidated >

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
		(a) [Preliminary figures]				
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	14.40%	0.05%	0.26%	14.35%	14.13%
Tier 1 capital ratio	うちTier比率	13.00%	0.01%	0.19%	12.99%	12.81%
(2) Tier 1 capital	T i e r	633.4	11.7	28.5	621.6	604.9
(3) Tier 2 capital	T i e r	91.0	4.3	7.1	86.6	83.8
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	7.5	4.4	7.5	3.1	-
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.1	-	(0.0)	10.1	10.2
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	-	73.0	73.0
(4) Deduction from capital	控除項目	23.0	1.4	1.6	21.5	21.3
(5) Total capital (2)+(3)-(4)	自己資本	701.4	14.5	34.0	686.8	667.3
(6) Total risk-weighted assets	リスクアセット	4,869.5	84.1	148.3	4,785.3	4,721.2

< Non-consolidated >

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
		(a) [Preliminary figures]				
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	13.86%	0.23%	0.35%	13.63%	13.51%
Tier 1 capital ratio	うちTier比率	12.51%	0.17%	0.28%	12.33%	12.22%
(2) Tier 1 capital	T i e r	591.6	8.9	30.7	582.7	560.9
(3) Tier 2 capital	T i e r	90.6	4.5	7.2	86.0	83.4
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	7.4	4.5	7.4	2.8	-
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.1	-	(0.0)	10.1	10.2
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	-	73.0	73.0
(4) Deduction from capital	控除項目	26.4	1.6	1.9	24.8	24.4
(5) Total capital (2)+(3)-(4)	自己資本	655.9	11.9	36.0	643.9	619.9
(6) Total risk-weighted assets	リスクアセット	4,729.1	5.2	141.7	4,723.9	4,587.4

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注.自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity <Non-consolidated >

	(Japanese)	For the six months ended Sep. 30, 2012			FY2011 ended Mar. 31, 2012 (b)	For the six months ended Sep. 30, 2011 (c)
		(a)				
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	11.28%	(0.52%)	(1.53%)	11.80%	12.82%
Net income basis (Annual)	当期純利益ベース(年率)	6.52%	0.61%	(1.18%)	5.90%	7.70%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注.ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated >

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2012 (a)			FY2011 ended Mar. 31, 2012 (b)	For the six months ended Sep. 30, 2011 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未 残)	9,317.9	(58.5)	219.4	9,376.5	9,098.4
Domestic	う ち 国 内	9,216.1	(59.3)	199.9	9,275.5	9,016.2
In Chiba Prefecture	う ち 県 内	8,912.6	(68.0)	174.5	8,980.7	8,738.1
Personal deposits	う ち 個 人	7,272.4	89.5	164.5	7,182.9	7,107.9
Public sectors	う ち 公 共	331.7	(199.5)	(17.0)	531.3	348.7
Deposits (Average balance)	預金 (平 残)	9,323.9	164.4	136.9	9,159.5	9,186.9
Domestic	う ち 国 内	9,227.6	163.3	130.7	9,064.2	9,096.8
In Chiba Prefecture	う ち 県 内	8,937.5	150.2	115.5	8,787.3	8,822.0
Loans and bills discounted (Term-end balance)	貸出金 (未 残)	7,806.7	225.0	288.0	7,581.7	7,518.7
Domestic	う ち 国 内	7,726.1	220.9	264.5	7,505.1	7,461.5
In Chiba Prefecture	う ち 県 内	5,781.2	108.3	151.1	5,672.9	5,630.1
Loans and bills discounted (average balance)	貸出金 (平 残)	7,756.7	187.6	275.6	7,569.1	7,481.1
Domestic	う ち 国 内	7,681.8	172.6	251.9	7,509.1	7,429.8
In Chiba Prefecture	う ち 県 内	5,710.4	93.4	136.8	5,616.9	5,573.5

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012 (a)			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	7,726.1	220.9	264.5	7,505.1	7,461.5
[Excluding loans to public sectors]	(除公共向け貸出)	[7,369.3]	[152.0]	[218.2]	[7,217.3]	[7,151.0]
Large enterprises	大 企 業	1,163.2	80.4	35.7	1,082.7	1,127.4
Mid-sized enterprises	中 堅 企 業	167.6	10.3	(1.3)	157.2	168.9
Small and medium-sized enterprises, etc.(B)	中 小 企 業 等	6,038.5	61.2	183.8	5,977.2	5,854.6
Small and medium-sized enterprises	う ち 中 小 企 業	3,238.7	12.1	59.6	3,226.6	3,179.1
Consumer loans	う ち 消 費 者 ロ ー ン	2,799.7	49.1	124.2	2,750.6	2,675.5
Public sectors	公 共	356.7	68.9	46.2	287.8	310.4
Small and medium-sized enterprises loans ratio(B/A)	中小企業等貸出比率	78.15%	(1.48%)	(0.30%)	79.64%	78.46%

Note: In Small and medium-sized enterprises, loans to individual business owners are included.

注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated >

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012 (a)			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,799.7	49.1	124.2	2,750.6	2,675.5
Housing loans	住 宅 ロ ー ン 残 高	2,709.1	50.5	128.3	2,658.6	2,580.8
Other consumer loans	その他のローン残高	90.5	(1.4)	(4.1)	92.0	94.7

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

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Sep. 30, 2012		As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b) (a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	4,378	(100) 1,129	4,478	3,249
Delinquent Loans	延滞債権額	105,058	7,858 19,771	97,200	85,287
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,784	(1,902) (3,655)	3,686	5,439
Restructured Loans	貸出条件緩和債権額	59,920	5,364 8,428	54,555	51,491
Total Risk-Monitored Loans	リスク管理債権合計	171,141	11,221 25,674	159,920	145,467

Total loan balance (Term-end balance)	貸出金残高(未残)	7,806,718	225,010 288,008	7,581,708	7,518,710
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Loans to Bankrupt Borrowers	破綻先債権額	0.05%	(0.00%) 0.01%	0.05%	0.04%
Delinquent Loans	延滞債権額	1.34%	0.06% 0.21%	1.28%	1.13%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	(0.02%) (0.04%)	0.04%	0.07%
Restructured Loans	貸出条件緩和債権額	0.76%	0.04% 0.08%	0.71%	0.68%
Total percentage of loan balance	貸出金残高比合計	2.19%	0.08% 0.25%	2.10%	1.93%

< Consolidated >

(¥ Million)

	(Japanese)	As of Sep. 30, 2012		As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b) (a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	4,075	(19) 1,153	4,095	2,921
Delinquent Loans	延滞債権額	104,124	7,352 18,692	96,771	85,431
Loans past due 3 months or more	3ヵ月以上延滞債権額	1,784	(1,902) (3,655)	3,686	5,439
Restructured Loans	貸出条件緩和債権額	59,966	5,361 8,424	54,604	51,541
Total Risk-Monitored Loans	リスク管理債権合計	169,950	10,792 24,615	159,158	145,335

Total loan balance (Term-end balance)	貸出金残高(未残)	7,778,444	223,520 285,297	7,554,923	7,493,147
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Loans to Bankrupt Borrowers	破綻先債権額	0.05%	(0.00%) 0.01%	0.05%	0.03%
Delinquent Loans	延滞債権額	1.33%	0.05% 0.19%	1.28%	1.14%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	(0.02%) (0.04%)	0.04%	0.07%
Restructured Loans	貸出条件緩和債権額	0.77%	0.04% 0.08%	0.72%	0.68%
Total percentage of loan balance	貸出金残高比合計	2.18%	0.07% 0.24%	2.10%	1.93%

9. Allowance and Coverage Ratio against Risk-monitored Loans

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Sep. 30, 2012 (a)			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	171,141	11,221	25,674	159,920	145,467
Collateral/guarantees (B)	担保・保証等	98,450	4,920	14,178	93,529	84,272
Allowance for loan losses (C)	貸倒引当金	24,417	2,674	5,350	21,743	19,066
Allowance ratio (C)/(A)	引当率	14.2%	0.6%	1.1%	13.5%	13.1%
Coverage ratio (B+C)/(A)	保全率	71.7%	(0.2%)	0.7%	72.0%	71.0%
As a percentage of total loans	貸出金残高比	2.19%	0.08%	0.25%	2.10%	1.93%

< Consolidated >

(¥ Million)

	(Japanese)	As of Sep. 30, 2012 (a)			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	169,950	10,792	24,615	159,158	145,335
Collateral/guarantees (B)	担保・保証等	96,445	4,489	13,232	91,955	83,212
Allowance for loan losses (C)	貸倒引当金	24,984	2,689	5,308	22,294	19,675
Allowance ratio (C)/(A)	引当率	14.7%	0.6%	1.1%	14.0%	13.5%
Coverage ratio (B+C)/(A)	保全率	71.4%	(0.3%)	0.6%	71.7%	70.7%
As a percentage of total loans	貸出金残高比	2.18%	0.07%	0.24%	2.10%	1.93%

10. Disclosed Claims under the Financial Reconstruction Law < Non-consolidated >

(¥ Million)

	(Japanese)	As of Sep. 30, 2012 (a)			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	22,401	(1,149)	1,930	23,550	20,470
Doubtful Claims	危険債権	87,261	8,867	18,916	78,393	68,344
Substandard Claims	要管理債権	61,704	3,462	4,773	58,241	56,930
Total	合計	171,366	11,180	25,620	160,185	145,745

Normal Claims	正常債権	7,747,892	207,568	266,729	7,540,324	7,481,163
Total Claims*	総与信残高	7,919,259	218,749	292,350	7,700,510	7,626,909
Non-performing loan ratio	不良債権比率	2.16%	0.08%	0.25%	2.08%	1.91%

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law <Non-consolidated >

(¥ Million)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
		(a)	(a-b)	(a-c)		
Total coverage (A)	保 全 額	123,052	7,549	19,467	115,503	103,585
Allowance for loan losses	貸 倒 引 当 金	24,434	2,676	5,352	21,758	19,082
Value covered by collateral and guarantees	担 保 ・ 保 証 等	98,618	4,873	14,115	93,744	84,502
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	171,366	11,180	25,620	160,185	145,745
Coverage ratio (A)/(B)	保 全 率	71.8%	(0.2%)	0.7%	72.1%	71.0%

(Reference) Self-Assessment results by borrower classification (参考)自己査定結果(債務者区分別)

< Non-consolidated >

(¥ Million)

	(Japanese)	As of Sep. 30, 2012			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
		(a)	(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	4,397	(101)	1,103	4,499	3,294
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	18,003	(1,047)	826	19,050	17,176
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	87,261	8,867	18,916	78,393	68,344
Assets Requiring Caution (D)	要 注 意 先 債 権	1,366,692	(2,323)	2,223	1,369,016	1,364,469
Substandard Assets	要 管 理 先 債 権	76,835	5,113	8,522	71,721	68,312
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	61,704	3,462	4,773	58,241	56,930
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	1,289,857	(7,437)	(6,299)	1,297,294	1,296,156
Normal Assets (E)	正 常 先 債 権	6,442,904	213,354	269,279	6,229,549	6,173,625
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	7,919,259	218,749	292,350	7,700,510	7,626,909

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注. 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

< Non-consolidated >

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012		As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b) (a-c)		
Allowance for loan losses	貸倒引当金	37.3	(1.9) 1.4	39.2	35.8
General allowance	一般貸倒引当金	23.3	(2.5) (1.2)	25.9	24.5
Specific allowance	個別貸倒引当金	13.9	0.5 2.7	13.3	11.2
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	- -	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012		As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b) (a-c)		
Normal Assets	正常先債権	6,133.5	155.6 235.2	5,977.9	5,898.3
Assets Requiring Caution	要注意先債権	1,364.0	(2.3) 2.8	1,366.3	1,361.1
Substandard Assets	要管理先債権	76.8	5.1 8.5	71.6	68.3
Other Assets Requiring Caution	その他要注意先債権	1,287.1	(7.5) (5.6)	1,294.6	1,292.8

< Consolidated >

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012		As of Mar. 31, 2012	As of Sep. 30, 2011
		(a)	(a-b) (a-c)		
Allowance for loan losses	貸倒引当金	48.3	(1.7) 1.1	50.1	47.1
General allowance	一般貸倒引当金	29.4	(2.7) (1.6)	32.1	31.0
Specific allowance	個別貸倒引当金	18.8	0.9 2.8	17.9	16.0
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	- -	-	-

13. Loan Breakdown by Industry <Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012		As of Mar. 31, 2012		As of Sep. 30, 2011	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	7,726.1	100.00%	7,505.1	100.0%	7,461.5	100.00%
Manufacturing	製造業	685.3	8.87%	679.2	9.05%	703.6	9.43%
Agriculture and forestry	農業, 林業	8.2	0.11%	8.2	0.11%	7.8	0.11%
Fishery	漁業	0.9	0.01%	0.8	0.01%	0.8	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	13.9	0.18%	13.7	0.18%	15.3	0.21%
Construction	建設業	286.2	3.71%	288.5	3.85%	293.6	3.93%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	21.1	0.27%	21.6	0.29%	20.1	0.27%
Information and communications	情報通信業	54.6	0.71%	52.9	0.71%	46.4	0.62%
Transport and postal service	運輸業, 郵便業	234.0	3.03%	222.1	2.96%	223.3	2.99%
Wholesale and retail trade	卸売業, 小売業	717.5	9.29%	702.5	9.36%	701.3	9.40%
Finance and insurance	金融業, 保険業	326.0	4.22%	308.9	4.12%	331.1	4.44%
Real estate and leasing	不動産業, 物品賃貸業	1,803.7	23.35%	1,758.0	23.42%	1,719.3	23.04%
Real estate	不動産業	1,612.4	20.87%	1,582.4	21.08%	1,541.8	20.66%
Real estate rental and management	不動産賃貸業・管理業	1,389.0	17.98%	1,363.3	18.16%	1,321.2	17.71%
Real estate trading, etc.	不動産取引業等	223.3	2.89%	219.0	2.92%	220.6	2.95%
Leasing	物品賃貸業	191.3	2.48%	175.5	2.34%	177.4	2.38%
Medical, welfare and other services	医療, 福祉その他サービス業	483.8	6.26%	465.4	6.20%	468.3	6.28%
Government, local public sector	国・地方公共団体	279.1	3.61%	220.2	2.93%	241.5	3.24%
Others (mainly consumer loans)	その他(個人)	2,811.1	36.38%	2,762.4	36.81%	2,688.4	36.03%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012		As of Mar. 31, 2012		As of Sep. 30, 2011	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	171.1	100.00%	159.9	100.00%	145.4	100.00%
Manufacturing	製造業	10.5	6.18%	10.9	6.85%	8.0	5.51%
Agriculture and forestry	農業, 林業	0.5	0.30%	0.5	0.32%	0.7	0.50%
Fishery	漁業	0.0	0.02%	0.0	0.02%	0.0	0.03%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.3	0.20%	0.2	0.15%	-	-
Construction	建設業	11.7	6.89%	13.4	8.43%	10.4	7.20%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.9	0.56%	1.3	0.85%	0.6	0.45%
Transport and postal service	運輸業, 郵便業	12.7	7.44%	11.9	7.47%	12.1	8.34%
Wholesale and retail trade	卸売業, 小売業	25.0	14.65%	20.3	12.75%	17.8	12.28%
Finance and insurance	金融業, 保険業	0.4	0.25%	0.4	0.28%	0.4	0.33%
Real estate and leasing	不動産業, 物品賃貸業	56.5	33.06%	52.3	32.76%	48.3	33.24%
Real estate	不動産業	56.4	32.99%	52.2	32.69%	48.2	33.15%
Real estate rental and management	不動産賃貸業・管理業	52.8	30.86%	48.8	30.55%	44.9	30.92%
Real estate trading, etc.	不動産取引業等	3.6	2.13%	3.4	2.14%	3.2	2.23%
Leasing	物品賃貸業	0.1	0.07%	0.1	0.07%	0.1	0.09%
Medical, welfare and other services	医療, 福祉その他サービス業	20.8	12.17%	17.5	10.97%	15.1	10.39%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	31.2	18.28%	30.6	19.15%	31.6	21.73%

14. Loan Breakdown by Domicile of Borrower

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

Not applicable

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012 (a)			As of Mar. 31, 2012 (b)	As of Sep. 30, 2011 (c)
			(a-b)	(a-c)		
China	中国	2.1	0.2	1.1	1.8	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	2.3	1.2	1.4	1.0	0.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.2	(0.1)	(0.1)	0.4	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	3.2	(0.3)	0.2	3.5	3.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.0	(0.0)	(0.1)	0.1	0.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	0.3	(0.0)	0.0	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.8	(0.1)	0.7	1.9	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.3	(0.0)	0.0	0.4	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.1	(0.1)	(0.2)	0.2	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	10.7	0.6	3.1	10.0	7.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries and Russia <Non-consolidated >

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(2) Gains and losses on valuation

< Non-consolidated >

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012					As of Mar. 31, 2012			As of Sep. 30, 2011		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	16.5	(3.2)	19.0	41.8	25.2	19.8	41.4	21.6	(2.4)	32.2	34.7
	Stocks 株式	5.3	(6.5)	4.7	19.7	14.4	11.8	23.7	11.8	0.6	15.5	14.9
	Bonds 債券	16.5	3.6	3.9	17.6	1.0	12.9	14.5	1.6	12.6	14.6	2.0
	Others その他	(5.3)	(0.3)	10.3	4.4	9.8	(5.0)	3.1	8.1	(15.7)	2.0	17.7
	Foreign Bonds うち外国債券	2.4	1.5	2.4	3.4	1.0	0.8	2.3	1.4	(0.0)	1.9	1.9
Total	合計	16.5	(3.2)	19.0	41.8	25.3	19.7	41.4	21.7	(2.5)	32.3	34.8

Note 1: There are no stocks of subsidiaries and affiliates with market values.

Note 2: Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the (interim) balance sheet amount.

< Consolidated >

(¥ Billion)

	(Japanese)	As of Sep. 30, 2012					As of Mar. 31, 2012			As of Sep. 30, 2011		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	16.6	(3.6)	18.9	42.1	25.4	20.3	42.1	21.8	(2.2)	32.7	34.9
	Stocks 株式	5.5	(6.8)	4.7	20.0	14.5	12.4	24.4	11.9	0.8	16.0	15.1
	Bonds 債券	16.5	3.6	3.9	17.6	1.0	12.9	14.5	1.6	12.6	14.6	2.0
	Others その他	(5.4)	(0.3)	10.3	4.4	9.8	(5.0)	3.1	8.2	(15.7)	2.0	17.7
	Foreign Bonds うち外国債券	2.4	1.5	2.4	3.4	1.0	0.8	2.3	1.4	(0.0)	1.9	1.9
Total	合計	16.6	(3.6)	18.9	42.1	25.4	20.2	42.1	21.8	(2.3)	32.7	35.0

Note 1: Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the (interim) balance sheet amount.

16. Earnings Projections
< Non-consolidated >

		FY2012 (Projections)		FY 2011	(¥ Billion)
		(a)	(a-b)	(b)	(Reference) Projections disclosed in May
Gross business profits	業 務 粗 利 益	153.5	0.1	153.3	155.0
Net interest income	資 金 利 益	131.0	(3.5)	134.5	134.0
Net fees and commissions income	役 務 取 引 等 利 益	15.0	0.4	14.5	15.0
Trading income	特 定 取 引 利 益	1.5	0.0	1.4	2.0
Profit from other business transactions	そ の 他 業 務 利 益	6.0	3.2	2.7	4.0
Expenses (-)	経 費	83.0	1.7	81.2	83.0
Core net business income	コ ア 業 務 純 益	66.5	(4.5)	71.0	71.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70.5	(1.5)	72.0	72.0
Ordinary profit	経 常 利 益	64.0	2.2	61.7	64.0
Net income	当 期 純 利 益	40.0	3.9	36.0	40.0
Net credit costs (-)	与 信 関 係 費 用	7.0	4.7	2.2	10.0

< Consolidated >

		FY2012 (Projections)		FY 2011	(¥ Billion)
		(a)	(a-b)	(b)	(Reference) Projections disclosed in May
Ordinary profit	経 常 利 益	69.0	2.0	66.9	69.0
Net income	当 期 純 利 益	42.0	1.2	40.7	42.0
Cash dividends per share	1 株 当 た り 配 当 額	¥11.00	-	¥11.00	¥11.00
Dividend payout ratio	配 当 性 向	22.7%	(0.9%)	23.6%	22.8%

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors