

The Chiba Bank, Ltd.

Financial Information for the Third Quarter of Fiscal Year 2008, ending March 31, 2009

Financial Highlights

1. Summary of Income (Non-consolidated)

	(Japanese)	For the Nine months ended Dec. 31, 2008 (a)	For the Nine months ended Dec. 31, 2007 (b)	(a - b)	FY 2008 (Announced Projection)	(Reference) FY 2007
Gross business profits [excluding Gains (losses) related to bonds] A	業 務 粗 利 益 (除 く 債 券 関 係 損 益)	103,334 [127,783]	120,676 [122,628]	(17,342) [5,155]		163,157 [164,092]
Net interest income	資 金 利 益	110,187	104,760	5,427		139,511
Net fees and commissions income	役 務 取 引 等 利 益	11,968	13,961	(1,992)		18,451
Trading income	特 定 取 引 利 益	3,333	2,346	987		3,372
Profit from other business transactions	そ の 他 業 務 利 益	(22,155)	(391)	(21,764)		1,821
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(24,449)	(1,951)	(22,498)		(935)
Losses on sales and Write-offs of foreign bonds	う ち 外 国 債 券 売 却 損 ・ 償 却	19,746	1,260	18,485		1,804
Expenses (excluding non-recurrent expenses) B	経 費 (除 く 臨 時 処 理 分)	60,088	59,286	801		79,246
Core net business income (A-B)	コ ア 業 務 純 益	67,694	63,341	4,353	89,000	84,846
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	43,245	61,390	(18,144)	68,000	83,910
Net transfer to general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	3,003	-	3,003		-
Net business income	業 務 純 益	40,242	61,390	(21,147)		83,910
Non-recurrent income and losses	臨 時 損 益	(31,352)	(6,974)	(24,378)		(13,855)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	22,440	10,816	11,624		13,727
Gains (losses) related to stocks	う ち 株 式 等 関 係 損 益	(10,144)	1,651	(11,796)		(1,880)
Ordinary profit	経 常 利 益	8,889	54,415	(45,526)	28,000	70,055
Extraordinary income (loss)	特 別 損 益	3,238	8,079	(4,840)		7,216
Reversal of allowance for loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	-	6,562	(6,562)		5,018
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	3,507	3,956	(449)		5,050
Net income	四 半 期 (当 期) 純 利 益	6,675	37,588	(30,912)	18,000	44,678
Credit costs (i)+(ii)-(iii)	信 用 コ ス ト	25,444	4,253	21,190		8,709
Net Credit costs (i)+(ii)-(iii)-(iv)	実 質 信 用 コ ス ト	21,936	297	21,639		3,659

Note: Core net business income = Net business income + Net transfer to general allowance for loan losses - Gains (losses) related to bonds

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

	(Japanese)	(¥ Billion) As of Dec. 31, 2008 (a)	(Reference) As of Sep. 30, 2008 (b)	(¥ Billion) (a-b)
Loans and bills discounted	貸 出 金	7,239.6	6,878.2	361.4
Domestic	国内向け貸出	7,196.4	6,832.1	364.3
Corporate loans	事業者向け貸出	4,455.1	4,145.7	309.4
Consumer Loans	消費者ローン	2,313.8	2,286.2	27.5
Housing Loans	うち住宅ローン	2,203.7	2,174.6	29.1
Public sectors	公共向け貸出	427.5	400.1	27.3
Small and medium sized companies [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	5,367.4 [74.58%]	5,241.7 [76.72%]	125.7 [(2.13%)]
In Chiba prefecture	うち県内向け貸出	5,375.1	5,248.7	126.4
Small and medium sized companies	うち中小企業等貸出	4,704.1	4,646.2	57.9
Overseas	海外向け貸出	43.1	46.0	(2.8)
Deposits	預 金	8,540.2	8,465.3	74.9
Personal Deposits	うち個人	6,649.1	6,489.4	1,597

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

(Reference) (参考)

Balance of Investment trusts, etc 投資信託の残高等

	(Japanese)	(¥ Billion) As of Dec. 31, 2008 (a)	(¥ Billion) As of Sep. 30, 2008 (b)	(a-b)
Balance of investment trusts	投資信託残高	415.3	534.6	(119.2)
Personal investors	うち個人	406.9	524.2	(117.2)
Stock funds	うち株式投資信託	405.1	521.0	(115.8)

	(Japanese)	(¥ Billion) For the nine months ended Dec. 31, 2008 (a)	(¥ Billion) For the nine months ended Dec. 31, 2007 (b)	(a-b)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	62.3	53.3	8.9

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

	(Japanese)	(¥ Million) As of Dec. 31, 2008 (a)	(Reference) As of Sep. 30, 2008 (b)	(¥ Million) (a-b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	36,648	35,332	1,316
Doubtful Claims	危険債権	58,857	60,057	(1,199)
Substandard Claims	要管理債権	68,263	97,636	(29,373)
Total	合計	163,769	193,026	(29,256)
Normal Claims	正常債権	7,254,698	6,858,620	396,078
Non-performing loan ratio	不良債権比率	2.20%	2.73%	(0.52%)

4. Risk-Monitored Loans (Consolidated / Non-consolidated)

Consolidated		(¥ Million)	(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2008 (a)	As of Sep. 30, 2008 (b)	(a)-(b)
Loans to Bankrupt Borrowers	破綻先債権額	8,937	7,733	1,204
Delinquent Loans	延滞債権額	87,911	87,743	168
Loans past due 3 months or more	3ヵ月以上延滞債権額	9,260	5,318	3,942
Restructured Loans	貸出条件緩和債権額	59,090	92,424	(33,334)
Total	合計	165,199	193,218	(28,018)
Total loan balance (Term-end balance)	貸出金残高(末残)	7,203,692	6,844,783	358,909
Total percentage of loan balance	貸出金残高比	2.29%	2.82%	(0.52%)

Non-consolidated		(¥ Million)	(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2008 (a)	As of Sep. 30, 2008 (b)	(a)-(b)
Loans to Bankrupt Borrowers	破綻先債権額	9,071	8,022	1,049
Delinquent Loans	延滞債権額	85,534	85,955	(421)
Loans past due 3 months or more	3ヵ月以上延滞債権額	9,260	5,318	3,942
Restructured Loans	貸出条件緩和債権額	59,002	92,318	(33,315)
Total	合計	162,869	191,614	(28,745)
Total loan balance (Term-end balance)	貸出金残高(末残)	7,239,678	6,878,200	361,478
Total percentage of loan balance	貸出金残高比	2.24%	2.78%	(0.53%)

5. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with market value

Consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Dec. 31, 2008				As of Sep. 30, 2008			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-Maturity	満期保有目的	43.4	(0.1)	0.0	0.2	45.7	(0.1)	0.0	0.1
Other Securities	その他有価証券	1,851.3	(45.7)	36.0	81.7	1,939.5	(19.4)	45.9	65.4
Stocks	株式	150.4	3.3	23.9	20.5	186.6	33.7	42.2	8.4
Bonds	債券	1,256.1	(5.9)	10.8	16.7	1,217.7	(15.2)	2.9	18.2
Others	その他	444.7	(43.0)	1.2	44.3	535.1	(37.9)	0.7	38.7
Foreign bonds	うち外国債券	377.3	(18.3)	1.2	19.6	452.0	(19.7)	0.7	20.4

Non-consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Dec. 31, 2008				As of Sep. 30, 2008			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)			
			Gains	Losses		Gains	Losses		
Held-to-Maturity	満期保有目的	43.4	(0.1)	0.0	0.2	45.7	(0.1)	0.0	0.1
Other Securities	その他有価証券	1,848.3	(46.2)	35.2	81.4	1,936.4	(20.0)	45.1	65.1
Stocks	株式	147.5	2.8	23.1	20.3	183.5	33.1	41.4	8.2
Bonds	債券	1,256.1	(5.9)	10.8	16.7	1,217.7	(15.2)	2.9	18.2
Others	その他	444.7	(43.0)	1.2	44.3	535.0	(37.9)	0.7	38.7
Foreign bonds	うち外国債券	377.3	(18.3)	1.2	19.6	452.0	(19.7)	0.7	20.4

Notes:

- Gains/losses are the difference between book value (after applying the amortized cost method and after write-offs) and market value, as of the end of each period.
- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- As the domestic stock market moved markedly after the end of the interim fiscal term, the valuation of domestic stocks and investment trusts with market value included in other securities was changed, with effect from the third quarter of this fiscal year, from the market value at the term-end to the average market price during the last month of the period, in order to lessen the effect of external price fluctuation. (Reference: The Nikkei average As at the end of December 2008; ¥8,859 Average of December 2008; ¥8,463).
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of floating rate government bonds.
- There are no stocks of subsidiaries and affiliates with market values.

(2) Gains and Losses related to Securities (Non-consolidated)

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2008 (a)	For the nine months ended Dec. 31, 2007 (b)	(a-b)	(Reference) For FY 2007 ended Mar. 31, 2008
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(24,449)	(1,951)	(22,498)	(935)
Gains on sales	売却益	721	760	(39)	2,373
Gains on redemption	償還益	-	-	-	-
Losses on sales	売却損	8,562	1,586	6,975	1,647
Losses on redemption	償還損	-	-	-	-
Write-offs	償却	16,607	1,124	15,482	1,662
Gains (losses) related to stocks, etc.	株式等関係損益	(10,144)	1,651	(11,796)	(1,880)
Gains on sales	売却益	255	2,014	(1,758)	2,649
Losses on sales	売却損	99	45	54	64
Write-offs	償却	10,300	317	9,983	4,465

(Reference)

Capital Ratio (BIS guideline) as of December 31, 2008 is being calculated now. The Bank will disclose the information separately after it has been finalized.

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