

The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2009, ending March 31, 2010

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Toshikazu Okubo, Executive Officer and General Manager-Corporate Planning Division
 Filing date of Financial Statements: February 12, 2010 (scheduled)
 Trading Accounts: Established
 Payment date of cash dividend:

1. Financial Highlights (for the third quarter, from April 1, 2009 to December 31, 2009)

(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 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Third quarter Ended Dec.31, 2009	176,729	(9.0)	38,052	234.3	26,080	245.4
Ended Dec.31, 2008	194,220	—	11,382	—	7,550	—

	Net Income per Share 1株当たり 四半期純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
Third quarter	¥	¥
Ended Dec.31, 2009	29.18	—
Ended Dec.31, 2008	8.44	—

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
	¥Million	¥Million	%	¥
Third quarter Ended Dec.31, 2009	10,349,080	587,933	5.5	643.27
Fiscal Year 2008	10,062,926	537,671	5.2	587.51

(Reference) Capital assets Third quarter ended Dec.31, 2009; ¥574,934 million Fiscal Year 2008; ¥525,129 million

Note: "Capital assets to total assets" represents ("Net assets"- "Minority interests")/ "Total assets" at fiscal term end.

2. Cash Dividends for Shareholders

(Record Date) (基準日)	Cash Dividends per Share 1株当たり配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Annual 年間
	¥	¥	¥	¥	¥
Fiscal year 2008	—	6.50	—	4.50	11.00
Fiscal year 2009	—	5.50	—		
Fiscal year 2009 (Projection)				5.50	11.00

Note: Revisions of dividends projections during the third quarter: None

3. Consolidated Earnings Projections for Fiscal year 2009, ending March 31, 2010

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

	Ordinary Income 経常収益		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
	¥Million	%	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2010	240,000	(6.6)	51,000	442.5	33,000	166.2	36.92

Note: Revisions of earning projections during the third quarter: None

4. Others

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

(2) Adoption of simplified accounting methods and specified accounting methods for the preparation of quarterly consolidated financial statements: Applied

Note: For more details, please refer to “Qualitative Information and Financial Statements” 4. Others’ on page 3.

(3) Changes in accounting principles, procedures and presentation in the preparation of the quarterly consolidated financial statements (described in the “Changes of fundamental and important matters for the preparation of quarterly consolidated financial statements”):

Changes in accordance with changes in accounting principle: Applied

Other: None

Note: For more details, please refer to “Qualitative Information and Financial Statements” 4. Others’ on page 3.

(4) Number of Issued Shares (Common Stock)

Number of issued shares (including treasury stock):

December 31, 2009	895,521,087 shares	March 31, 2009	895,521,087 shares
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Number of treasury stock

December 31, 2009	1,764,933 shares	March 31, 2009	1,703,663 shares
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Average number of issued shares

For the nine months ended December 31, 2009	893,782,961 shares
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For the nine months ended December 31, 2008	893,840,266 shares
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Explanation for the proper use of projections and other notes

For information related to the projections, please refer to ‘ “Qualitative Information and Financial Statements” 3. Qualitative Information related to the Consolidated Earnings Projections’ on page 3.

Qualitative Information and Financial Statements

1. Qualitative Information related to the Consolidated Results of Operations

Financial results for the third quarter of fiscal year 2009 ending March 31, 2010 were as follows.

Ordinary income decreased by ¥17,491 million from the corresponding period of the previous fiscal year, to ¥176,729 million due to a decrease in Interest income reflecting lower rates of interest and a decrease in Fees and commissions. Ordinary expenses decreased by ¥44,161 million from the corresponding period of the previous fiscal year, to ¥138,676 million due to an improvement in Gains (Losses) related to securities and a decrease in Interest expenses, including Interest on deposits.

As a result, Ordinary profit and Net income increased by ¥26,669 million to ¥38,052 million and by ¥18,530 million to ¥26,080 million from the corresponding period of the previous fiscal year respectively. Net income per share was ¥29.18.

An analysis of segment results shows that Ordinary income from banking business decreased by ¥16,921 million from the corresponding period of the previous fiscal year, to ¥161,419 million and that Ordinary profit increased by ¥26,486 million to ¥37,404 million. Ordinary income from the leasing business decreased by ¥792 million from the corresponding period of the previous fiscal year, to ¥13,626 million, and Ordinary profit decreased by ¥221 million to ¥579 million. Ordinary income from other business increased by ¥143 million from the corresponding period of the previous fiscal year, to ¥2,668 million, and Ordinary profit increased by ¥379 million to ¥221 million.

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 December 31, 2009 was ¥8,723.9 billion, an increase of ¥222.6 billion from the position as of March 31, 2009. That reflects our efforts to provide a variety of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary and pension payments and other household needs.

The balance of Loans and bills discounted as of December 31, 2009 was ¥7,152.7 billion, an increase of ¥197.0 billion from the position as of March 31, 2009. That reflects our continuous efforts to respond positively to the financial needs of corporate and individual customers. The amount of Securities held increased ¥34.4 billion from the previous fiscal year-end, to ¥1,927.5 billion.

As a result, Total assets as of December 31, 2009 were ¥10,349.0 billion, an increase of ¥286.1 billion from the position as of March 31, 2009.

3. Qualitative Information related to the Consolidated Earnings Projections

There are no changes to the earnings projections for the fiscal year ending March 31, 2010 released on November 13, 2009.

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.).

4. Others

(1)Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in the scope of consolidation): Not applicable

(2)Adoption of the simplified accounting method and specified accounting methods for the preparation of quarterly consolidated financial statements

Simplified accounting method

	For the third quarter of fiscal year 2009, ending March 31, 2010 (From April 1, 2009 to December 31, 2009)
1. Depreciation of Tangible Fixed Assets	The depreciation expense for Tangible fixed assets that are depreciated under the declining balance method, is computed by proportionally allocating the estimated depreciation for the fiscal year.
2. Allowance for Loan Losses	Except for claims on "bankrupt debtors" and "effectively bankrupt debtors", and claims on "potentially bankrupt debtors" for which allowances are provided in specific amounts, allowances for loan losses are provided based on the loan loss ratio applied as at September 30, 2009.

	For the third quarter of fiscal year 2009, ending March 31, 2010 (From April 1, 2009 to December 31, 2009)
3.Taxes	Income taxes are calculated based on the same method as the year-end accounts. However, only material adjustment items and tax-deducted items are applied.
4.Collectability of Deferred Tax Assets	The collectability of deferred tax assets is determined based on the earnings projections and tax planning used in the interim fiscal year ended September 30, 2009, as temporary differences were not considered to have changed drastically from September 30, 2009.
5.Elimination of inter-company claims and obligations, and transactions between consolidated companies	Claims and obligations between consolidated companies are eliminated without adjusting for differences between the claims and the obligations, to the extent it is regarded as reasonable. Differences in transactions between consolidated companies are eliminated by a measure deemed reasonable.

Accounting methods used specifically for quarterly consolidated financial statements: Not applicable

(3)Changes in accounting principles, procedures and presentation in the preparation of the quarterly consolidated financial statements.

Changes of fundamental and important matters for the preparation of the quarterly consolidated financial statements

	For the third quarter of fiscal year 2009, ending March 31, 2010 (From April 1, 2009 to December 31, 2009)
1.Changes related to the scope of consolidation	<p>(1) Changes related to the scope of consolidation Chiba Capital Funding (Cayman) Ltd. was liquidated and excluded from the consolidated subsidiaries from the second quarter of fiscal year 2009. (Changes Related to Accounting Standards) As the "Implementation Guidance on determining the scope of subsidiaries and affiliates in Consolidated Financial Statements" (ASBJ Implementation Guidance for Accounting Standard No.22, May 13, 2008) became applicable for fiscal years beginning on or after October 1, 2008, the Bank started to adopt this guidance from the first quarter of fiscal year 2009, ending March 31, 2010. This adoption did not affect the consolidated financial statements for the period.</p> <p>(2) The number of consolidated subsidiaries after the changes: 9 companies</p>

5. Quarterly Consolidated Financial Statements

(1) Consolidated Quarterly Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Dec. 31, 2009	As of Mar. 31, 2009 (Summary)
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	280,157	330,336
Call loans and bills bought	コールローン及び買入手形	92,380	37,000
Receivables under securities borrowing transactions	債券貸借取引支払保証金	12,490	10,350
Monetary claims bought	買入金銭債権	51,629	56,308
Trading assets	特定取引資産	476,786	392,404
Money held in trust	金銭の信託	28,540	28,618
Securities	有価証券	1,927,515	1,893,075
Loans and bills discounted	貸出金	7,152,719	6,955,624
Foreign exchange	外国為替	3,778	2,750
Other assets	その他資産	114,013	109,960
Tangible fixed assets	有形固定資産	95,599	96,746
Intangible fixed assets	無形固定資産	8,799	8,312
Deferred tax assets	繰延税金資産	62,459	89,159
Customers' liabilities for acceptances and guarantees	支払承諾見返	107,762	113,279
Allowance for loan losses	貸倒引当金	(65,551)	(60,999)
Total assets	資産の部合計	10,349,080	10,062,926
Liabilities			
(負債の部)			
Deposits	預金	8,723,942	8,501,320
Negotiable certificates of deposit	譲渡性預金	175,875	153,668
Call money and bills sold	コールマネー及び売渡手形	101,636	53,050
Payables under repurchase agreements	売現先勘定	187,962	198,051
Payables under securities lending transactions	債券貸借取引受入担保金	112,768	67,291
Trading liabilities	特定取引負債	26,009	18,720
Borrowed money	借入金	146,217	248,189
Foreign exchange	外国為替	167	436
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	101,729	93,845
Provision for directors' bonuses	役員賞与引当金	-	40
Provision for retirement benefits	退職給付引当金	19,209	18,982
Provision for directors' retirement benefits	役員退職慰労引当金	1,156	1,374
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	642	962
Provision for point card certificates	ポイント引当金	755	623
Reserves under the special laws	特別法上の引当金	27	35
Deferred tax liabilities	繰延税金負債	35	57
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,245	15,323
Acceptances and guarantees	支払承諾	107,762	113,279
Total liabilities	負債の部合計	9,761,146	9,525,255

				(¥ Million)	
Item	科目 (Japanese)	As of Dec. 31, 2009	As of Mar. 31, 2009 (Summary)		
Net assets	(純資産の部)				
Capital stock	資 本 金	145,069	145,069		
Capital surplus	資 本 剰 余 金	123,385	123,387		
Retained earnings	利 益 剰 余 金	302,491	285,233		
Treasury stock	自 己 株 式	(1,252)	(1,219)		
Total shareholders' equity	株 主 資 本 合 計	569,693	552,469		
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(165)	(33,279)		
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(2,256)	(1,837)		
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,662	7,777		
Foreign currency translation adjustment	為 替 換 算 調 整 勘 定	-	(0)		
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	5,240	(27,340)		
Minority interests	少 数 株 主 持 分	12,999	12,541		
Total net assets	純 資 産 の 部 合 計	587,933	537,671		
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,349,080	10,062,926		

(2) Consolidated Quarterly Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2008	For the nine months ended Dec. 31, 2009
Ordinary income	経 常 収 益	194,220	176,729
Interest income	資 金 運 用 収 益	138,523	123,841
Interest on loans and discounts	(うち貸出金利息)	112,677	105,459
Interest and dividends on securities	(うち有価証券利息配当金)	23,024	17,364
Trust fees	信 託 報 酬	5	0
Fees and commissions	役 務 取 引 等 収 益	30,328	29,303
Trading income	特 定 取 引 収 益	3,545	2,650
Other ordinary income	そ の 他 業 務 収 益	3,018	3,590
Other income	そ の 他 経 常 収 益	18,798	17,342
Ordinary expenses	経 常 費 用	182,838	138,676
Interest expenses	資 金 調 達 費 用	27,870	14,339
Interest on deposits	(うち預金利息)	19,264	10,129
Fees and commissions payments	役 務 取 引 等 費 用	10,792	11,141
Other ordinary expenses	そ の 他 業 務 費 用	25,170	1,489
General and administrative expenses	営 業 経 費	65,371	65,401
Other expenses	そ の 他 経 常 費 用	53,633	46,305
Ordinary profit	経 常 利 益	11,382	38,052
Extraordinary income	特 別 利 益	3,944	5,564
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	223	42
Recoveries of written-off claims	償 却 債 権 取 立 益	3,539	5,514
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	180	7
Extraordinary loss	特 別 損 失	358	93
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	358	93
Income before income taxes and minority interests	税 金 等 調 整 前 四 半 期 純 利 益	14,967	43,522
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	18,562	12,630
Income taxes-deferred	法 人 税 等 調 整 額	(11,565)	4,293
Total income taxes	法 人 税 等 合 計	6,996	16,924
Minority interests in income	少 数 株 主 利 益	421	517
Net income	四 半 期 純 利 益	7,550	26,080

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Segment Information

Business Segment Information

For the third quarter of FY 2008 ending March 31, 2009 (from April 1, 2008 to December 31, 2008) (¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		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	177,565	14,155	2,498	194,220	-	194,220
(2) Inter-segment	(2) セグメント間の内部経常収益	775	263	27	1,065	[1,065]	-
Total	計	178,340	14,419	2,525	195,285	[1,065]	194,220
Ordinary Profit/Loss	経常利益	10,917	801	(157)	11,560	[178]	11,382

For the third quarter of FY 2009 ending March 31, 2010 (from April 1, 2009 to December 31, 2009) (¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		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	160,694	13,376	2,658	176,729	-	176,729
(2) Inter-segment	(2) セグメント間の内部経常収益	725	250	10	986	[986]	-
Total	計	161,419	13,626	2,668	177,715	[986]	176,729
Ordinary Profit/Loss	経常利益	37,404	579	221	38,205	[153]	38,052

Notes:

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

Geographic Segment Information

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

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.

(5) Note for Material Changes in Shareholders' Equity

Not applicable.

SUPPLEMENTARY INFORMATION

For Financial Results for the Third Quarter of Fiscal Year 2009, ending March 31, 2010

1. Summary of Income (Non-consolidated)

The profit and loss situation for the third quarter has been encouraging.

[Net Business Income (before transfer to general allowance for loan losses)]

~ Progress towards the announced projection for fiscal year 2009, ¥83.0 billion, is 76.9% ~

Net business income (before transfer to general allowance for loan losses) increased by ¥20.6 billion compared with the corresponding period of the previous fiscal year and reached ¥63.8 billion mainly due to a ¥20.2 billion increase in Gross business profits reflecting an improvement in Gains (losses) related to bonds and also due to a ¥0.3 billion decrease in Expenses compared with the corresponding period of the previous fiscal year.

[Ordinary Profit and Net Income]

~ Progress towards the announced projection for fiscal year 2009, ¥48.0 billion, is 74.2% ~

Ordinary profit increased by ¥26.7 billion compared with the corresponding period of the previous fiscal year and reached ¥35.6 billion mainly due to an increase in Net business income and an improvement in Gains (losses) related to stocks, etc..

[Net Income]

~ Progress towards the announced projection for fiscal year 2009, ¥32.0 billion, is 78.8% ~

Net income increased by ¥18.5 billion compared with the corresponding period of the previous fiscal year, to ¥25.2 billion due to an increase in Recoveries of written-off claims included in Extraordinary income (loss).

(¥ Million)

	(Japanese)	For the Nine months ended Dec. 31, 2009 (a)	For the Nine months ended Dec. 31, 2008 (b)	(a - b)	FY 2009 (Announced Projection)	(Reference) FY 2008
Gross business profits	業 務 粗 利 益	123,625	103,334	20,291		142,182
Net interest income	資 金 利 益	109,067	110,187	(1,119)		146,666
Net fees and commissions income	役 務 取 引 等 利 益	10,130	11,968	(1,837)		15,389
Net trading income	特 定 取 引 利 益	2,330	3,333	(1,003)		4,799
Profit from other business transactions	そ の 他 業 務 利 益	2,097	(22,155)	24,252		(24,672)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	129	(24,449)	24,578		(28,437)
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	59,731	60,088	(357)		79,916
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	63,894	43,245	20,648	83,000	62,265
Core net business income	コ ア 業 務 純 益	63,764	67,694	(3,930)	85,000	90,703
Net transfer to (from) general allowance for loan losses	一 般 貸 倒 引 当 金 純 繰 入 額 (i)	5,167	3,003	2,164		7,500
Net business income	業 務 純 益	58,726	40,242	18,484		54,765
Non-recurrent income and losses	臨 時 損 益	(23,103)	(31,352)	8,249		(48,195)
Disposal of non-performing loans	う ち 不 良 債 権 処 理 額 (ii)	22,309	22,440	(131)		35,090
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	(456)	(10,144)	9,688		(14,585)
Ordinary profit	経 常 利 益	35,623	8,889	26,733	48,000	6,569
Extraordinary income (loss)	特 別 損 益	5,438	3,238	2,200		4,980
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益 (iii)	5,480	3,507	1,972		5,388
Net income	四 半 期 (当 期) 純 利 益	25,239	6,675	18,563	32,000	11,324
Credit costs	信 用 コ ス ト (i)+(ii)	27,476	25,444	2,032		42,590
Net credit costs	実 質 信 用 コ ス ト (i)+(ii)-(iii)	21,996	21,936	59		37,202

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

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

- The balance of Loans and bills discounted increased by ¥29.3 billion from September 30, 2009, to ¥7,181.6 billion reflecting a positive approach towards meeting the financial needs of customers. The balance of Deposits increased by ¥108.5 billion from September 30, 2009, to ¥8,752.1 billion mainly due to an increase in Personal deposits.
- The balance of Investment trusts increased by ¥17.1 billion from September 30, 2009 and reached ¥497.9 billion. Insurance premiums for Personal annuities increased strongly by ¥23.2 billion compared with the corresponding period of previous fiscal year, to ¥85.5 billion.

	(Japanese)	(¥ Billion) As of Dec. 31, 2009 (a)	(Reference) As of Sep. 30, 2009 (b)	(¥ Billion) (a-b)
Loans and bills discounted	貸 出 金	7,181.6	7,152.2	29.3
Domestic	国内向け貸出	7,137.4	7,108.7	28.6
Corporate loans	事業者向け貸出	4,320.1	4,344.0	(23.9)
Consumer loans	消費者ローン	2,501.5	2,455.2	46.2
Housing loans	うち住宅ローン	2,395.3	2,347.7	47.6
Public sector	公共向け貸出	315.7	309.4	6.3
Small and medium-sized companies [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	5,522.1 [77.36%]	5,481.3 [77.10%]	40.7 [0.26%]
Overseas	海外向け貸出	44.1	43.4	0.7
Deposits	預 金	8,752.1	8,643.5	108.5
Personal deposits	うち個人	6,847.3	6,693.8	153.4

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

*(Reference)**Balance of Investment trusts, etc*

	(Japanese)	(¥ Billion) As of Dec. 31, 2009 (a)	(Reference) As of Sep. 30, 2009 (b)	(¥ Billion) (a-b)
Balance of investment trusts	投資信託残高	497.9	480.8	17.1
Personal investors	うち個人	488.8	471.7	17.0
Stock funds	うち株式投資信託	489.3	471.6	17.6

	(Japanese)	For the nine months ended Dec. 31, 2009 (a)	For the nine months ended Dec. 31, 2008 (b)	(a-b)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	85.5	62.3	23.2

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

	(Japanese)	(¥ Million) As of Dec. 31, 2009 (a)	(Reference) As of Sep. 30, 2009 (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	31,619	33,315	(1,695)
Doubtful Claims	危険債権	66,100	65,608	491
Substandard Claims	要管理債権	57,404	59,101	(1,697)
Total	合計	155,124	158,024	(2,900)
Normal Claims	正常債権	7,175,953	7,137,293	38,660
Non-performing loan ratio	不良債権比率	2.11%	2.16%	(0.05%)

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

Consolidated

	(Japanese)	(¥ Million) As of Dec. 31, 2009 (a)	(Reference) As of Sep. 30, 2009 (b)	(¥ Million) (a)-(b)
Loans to Bankrupt Borrowers	破綻先債権額	8,848	9,015	(166)
Delinquent Loans	延滞債権額	89,839	90,294	(454)
Loans past due 3 months or more	3ヵ月以上延滞債権額	6,318	4,997	1,320
Restructured Loans	貸出条件緩和債権額	51,145	54,170	(3,025)
Total	合計	156,151	158,477	(2,325)
Total loan balance (Term-end balance)	貸出金残高(未残)	7,152,719	7,124,455	28,264
As a percentage of total loans	貸出金残高比	2.18%	2.22%	(0.04%)

Non-consolidated

	(Japanese)	(¥ Million) As of Dec. 31, 2009 (a)	(Reference) As of Sep. 30, 2009 (b)	(¥ Million) (a)-(b)
Loans to Bankrupt Borrowers	破綻先債権額	9,199	9,433	(233)
Delinquent Loans	延滞債権額	87,890	88,918	(1,027)
Loans past due 3 months or more	3ヵ月以上延滞債権額	6,318	4,997	1,320
Restructured Loans	貸出条件緩和債権額	51,086	54,104	(3,018)
Total	合計	154,494	157,453	(2,958)
Total loan balance (Term-end balance)	貸出金残高(未残)	7,181,630	7,152,242	29,387
As a percentage of total loans	貸出金残高比	2.15%	2.20%	(0.05%)

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, 2009				As of Sep. 30, 2009				
		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 Bonds	満期保有目的	33.8	(0.1)	0.0	0.2	35.7	(0.1)	0.0	0.2	
Other Securities	その他有価証券	1,821.5	(0.3)	45.1	45.4	1,846.2	6.4	50.7	44.3	
	Stocks	株 式	146.1	7.0	25.8	18.7	162.1	17.8	33.6	15.7
	Bonds	債 券	1,300.2	9.8	16.9	7.1	1,307.0	6.8	14.8	7.9
	Others	そ の 他	375.1	(17.1)	2.3	19.5	377.0	(18.2)	2.3	20.5
	Foreign bonds	うち外国債券	318.8	(1.9)	2.2	4.2	320.7	(3.8)	2.1	6.0

Non-consolidated		(¥Billion)				(Reference)	(¥Billion)			
	(Japanese)	As of Dec. 31, 2009				As of Sep. 30, 2009				
		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 Bonds	満期保有目的	33.8	(0.1)	0.0	0.2	35.7	(0.1)	0.0	0.2	
Other Securities	その他有価証券	1,818.4	(0.9)	44.2	45.1	1,843.0	5.7	49.8	44.0	
	Stocks	株 式	143.0	6.3	24.9	18.5	159.0	17.1	32.7	15.5
	Bonds	債 券	1,300.2	9.8	16.9	7.1	1,307.0	6.8	14.8	7.9
	Others	そ の 他	375.1	(17.1)	2.3	19.4	376.9	(18.2)	2.3	20.5
	Foreign bonds	うち外国債券	318.8	(1.9)	2.2	4.2	320.7	(3.8)	2.1	6.0

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.
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of floating rate government bonds.

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

		(Japanese)	For the nine months ended Dec. 31, 2009 (a)	For the nine months ended Dec. 31, 2008 (b)	(a-b)	(Reference) For FY 2008 ended Mar. 31, 2009
Gains (losses) related to bonds (Government bonds, etc.)		国債等債券損益	129	(24,449)	24,578	(28,437)
	Gains on sales	売却益	1,522	721	801	1,942
	Gains on redemption	償還益	-	-	-	-
	Losses on sales	売却損	393	8,562	(8,169)	9,826
	Losses on redemption	償還損	-	-	-	1,676
	Write-offs	償却	1,000	16,607	(15,607)	18,877
Gains (losses) related to stocks, etc.		株式等関係損益	(456)	(10,144)	9,688	(14,585)
	Gains on sales	売却益	1,311	255	1,055	283
	Losses on sales	売却損	430	99	330	123
	Write-offs	償却	1,337	10,300	(8,963)	14,745

This 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. 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.