

# The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2010, ending March 31, 2011

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 10, 2011 (scheduled)  
 Payment date of cash dividend: —  
 Supplementary Materials: Attached  
 IR Conference: Not scheduled  
 Trading Accounts: Established

## 1. Financial Highlights (for the third quarter, from April 1, 2010 to December 31, 2010)

### (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, 2010	168,096	(4.8)	54,267	42.6	34,707	33.0
Ended Dec.31, 2009	176,729	(9.0)	38,052	234.3	26,080	245.4

	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, 2010	38.93	38.92
Ended Dec.31, 2009	29.18	—

### (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, 2010	10,590,057	623,523	5.7	690.23
Fiscal Year 2009	10,261,464	605,598	5.7	662.90

(Reference) Capital assets Third quarter ended Dec.31, 2010; ¥609,945 million Fiscal Year 2009; ¥592,462 million  
 Note: "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares"- "Minority interests")/ "Total assets" at fiscal term end.

## 2. Cash Dividends for Shareholders

	Annual Cash Dividends 年間配当金				
	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 2009	—	5.50	—	5.50	11.00
Fiscal year 2010	—	5.50	—	—	—
Fiscal year 2010 (Projection)	—	—	—	5.50	11.00

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

## 3. Consolidated Earnings Projections for Fiscal year 2010, ending March 31, 2011

(%: 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, 2011	232,000	(1.0)	66,000	16.0	41,500	10.4	46.65

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

**4. Others**

For more details, please refer to "Others" on page 4.

**(1) Material changes in consolidated subsidiaries during the period: None**

Note: Changes in specific subsidiaries accompanied by changes in scope of consolidation.

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

Note: Application of simplified accounting method and specified accounting method for the preparation of quarterly consolidated financial statements.

**(3) Changes in accounting principles, procedures and presentation**

① Changes in accordance with changes in accounting principle: Applied

② Other: None

Note: Description of changes in accounting principles, procedures and presentation which is mentioned in "Changes in accounting principles, procedures and presentation".

**(4) Number of Issued Shares (Common Stock)**

① Number of issued shares (including treasury stock):

December 31, 2010	895,521,087 shares	March 31, 2010	895,521,087 shares
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② Number of treasury stock

December 31, 2010	11,843,051 shares	March 31, 2010	1,777,991 shares
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③ Average number of issued shares

For the nine months ended December 31, 2010	891,493,612 shares
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For the nine months ended December 31, 2009	893,782,961 shares
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**Statement relating to the status of the quarterly review procedures**

*This quarterly report is not subject to the quarterly review procedures, based on the Financial Instruments and Exchange Law. However, the review procedures for quarterly consolidated accounts are being performed at the time of the announcement of the quarterly financial results.*

**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 4.*

## Table of contents

<b>1. Qualitative Information and Financial Statements .....</b>	<b>4</b>
(1) Qualitative Information related to the Consolidated Operating Results.....	4
(2) Qualitative Information related to the Consolidated Financial Condition.....	4
(3) Qualitative Information related to the Consolidated Earnings Projections .....	4
<b>2. Others .....</b>	<b>4</b>
(1) Material changes in consolidated subsidiaries during the period.....	4
(2) Outline of the simplified accounting method and specified accounting method .....	4
(3) Outline of changes in accounting principles, procedures and presentation .....	5
<b>3. Quarterly Consolidated Financial Statements .....</b>	<b>6</b>
(1) Consolidated Quarterly Balance Sheets.....	6
(2) Consolidated Quarterly Statements of Income .....	8
(3) Note for the Assumption of Going Concern .....	8
(4) Note for Material Changes in Shareholders' Equity .....	8
<b>Supplementary Information .....</b>	<b>9</b>
<b>1. Summary of Income (Non-consolidated) .....</b>	<b>9</b>
<b>2. Loans and deposits (Non-consolidated) (Term-end balance) .....</b>	<b>10</b>
<b>3. Disclosed Claims under the Financial Reconstruction Law (Non-consolidated) .....</b>	<b>11</b>
<b>4. Risk-Monitored Loans (Consolidated / Non-consolidated).....</b>	<b>11</b>
<b>5. Securities.....</b>	<b>12</b>

## 1. Qualitative Information and Financial Statements

### (1) Qualitative Information related to the Consolidated Operating Results

Financial results for the third quarter of fiscal year 2010 ending March 31, 2011 were as follows.

Ordinary income decreased by ¥8,632 million from the corresponding period of the previous fiscal year, to ¥168,096 million due to a decrease in Interest income following decline in yields on interest-bearing assets. Ordinary expenses decreased by ¥24,848 million from the corresponding period of the previous fiscal year, to ¥113,828 million due to a decrease in Disposal of non-performing loans and in Interest expenses, such as Interest on deposits, etc.

As a result, Ordinary profit and Net income increased by ¥16,215 million to ¥54,267 million and by ¥8,626 million to ¥34,707 million from the corresponding period of the previous fiscal year respectively. Net income per share was ¥38.93.

### (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, 2010 was ¥8,892.9 billion, an increase of ¥118.1 billion from the position as of March 31, 2010. 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, pension payments and other household needs.

The balance of Loans and bills discounted as of December 31, 2010 was ¥7,295.2 billion, an increase of ¥164.8 billion from the position as of March 31, 2010. That reflects our continuous efforts to respond positively to the financial needs of corporate and individual customers. The amount of Securities held decreased by ¥9.3 billion from the position as of March 31, 2010, to ¥1,968.4 billion.

As a result, Total assets as of December 31, 2010 were ¥10,590.0 billion, an increase of ¥328.5 billion from the position as of March 31, 2010.

### (3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes to the earnings projections for the fiscal year ending March 31, 2011 released on November 12, 2010.

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. Others

### (1) Material changes in consolidated subsidiaries during the period

Not applicable

### (2) Outline of the simplified accounting method and specified accounting method

#### ① Simplified accounting method

	For the third quarter of fiscal year 2010, ending March 31, 2011 (From April 1, 2010 to December 31, 2010)
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, 2010.
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, 2010, as temporary differences were not considered to have changed drastically from September 30, 2010.
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.

#### ② Accounting methods used specifically for quarterly consolidated financial statements:

Not applicable

**(3) Outline of changes in accounting principles, procedures and presentation**

	For the third quarter of fiscal year 2010, ending March 31, 2011 (From April 1, 2010 to December 31, 2010)
1.Changes related to Accounting Standard	<p>(1) Adoption of “Accounting Standard for Equity Method of Accounting for Investments” and “Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method”</p> <p>From the first quarter of fiscal year 2010, the “Accounting Standard for Equity Method of Accounting for Investments” (ASBJ Statement No.16, March 10, 2008) and “Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method” (ASBJ PITF No.24, March 10, 2008) were adopted. This adoption did not affect the consolidated financial statement.</p> <p>(2) Adoption of “Accounting Standard for Asset Retirement Obligations”</p> <p>From the first quarter of fiscal year 2010, the “Accounting Standard for Asset Retirement Obligations” (ASBJ Statement No.18, March 31, 2008) and “Guidance on Accounting Standard for Asset Retirement Obligations” (ASBJ Guidance No.21, March 31, 2008) were adopted. The effect of this adoption was not material.</p>
2.Changes related to presentation	<p>(Quarterly Consolidated Financial Statements)</p> <p>“Income before minority interests” was newly presented in accordance with the Cabinet Office ordinance related to the revision of rules for financial statements (Cabinet Office ordinance No.5, March 24 2009), which is based on the “Accounting Standard for Consolidated Financial Statements” (ASBJ Statement No.22, December 26, 2008).</p>

### 3. Quarterly Consolidated Financial Statements

#### (1) Consolidated Quarterly Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Dec. 31, 2010	As of Mar. 31, 2010 (Summary)
<b>Assets:</b>			
(資産の部)			
Cash and due from banks	現金預け金	342,502	370,500
Call loans and bills bought	コールローン及び買入手形	127,401	69,500
Receivables under resale agreements	買現先勘定	34,992	-
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	6,270
Monetary claims bought	買入金銭債権	43,273	47,492
Trading assets	特定取引資産	417,340	310,517
Money held in trust	金銭の信託	28,636	28,959
Securities	有価証券	1,968,473	1,977,849
Loans and bills discounted	貸出金	7,295,260	7,130,386
Foreign exchange	外国為替	3,388	2,811
Other assets	その他資産	124,962	127,609
Tangible fixed assets	有形固定資産	95,661	95,328
Intangible fixed assets	無形固定資産	9,514	9,098
Deferred tax assets	繰延税金資産	46,151	53,239
Customers' liabilities for acceptances and guarantees	支払承諾見返	108,410	90,305
Allowance for loan losses	貸倒引当金	(55,912)	(58,404)
Total assets	資産の部合計	10,590,057	10,261,464
<b>Liabilities</b>			
(負債の部)			
Deposits	預金	8,892,966	8,774,789
Negotiable certificates of deposit	譲渡性預金	217,348	191,226
Call money and bills sold	コールマネー及び売渡手形	61,520	41,062
Payables under repurchase agreements	売現先勘定	999	146,580
Payables under securities lending transactions	債券貸借取引受入担保金	93,173	110,905
Trading liabilities	特定取引負債	30,496	22,591
Borrowed money	借入金	366,115	106,025
Foreign exchange	外国為替	175	214
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	118,937	94,257
Provision for directors' bonuses	役員賞与引当金	-	56
Provision for retirement benefits	退職給付引当金	19,248	19,282
Provision for directors' retirement benefits	役員退職慰労引当金	221	1,180
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	549	957
Provision for point card certificates	ポイント引当金	1,100	1,119
Reserves under the special laws	特別法上の引当金	18	27
Deferred tax liabilities	繰延税金負債	7	38
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,245	15,245
Acceptances and guarantees	支払承諾	108,410	90,305
Total liabilities	負債の部合計	9,966,533	9,655,866

(¥ Million)				
Item	科目 (Japanese)	As of Dec. 31, 2010	As of Mar. 31, 2010 (Summary)	
Net assets	(純資産の部)			
Capital stock	資 本 金	145,069	145,069	
Capital surplus	資 本 剰 余 金	123,380	123,383	
Retained earnings	利 益 剰 余 金	338,867	313,990	
Treasury stock	自 己 株 式	(6,349)	(1,257)	
Total shareholders' equity	株 主 資 本 合 計	600,967	581,185	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,202	5,754	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,886)	(2,139)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,662	7,662	
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	8,977	11,277	
Subscription rights to shares	新 株 予 約 権	72	-	
Minority interests	少 数 株 主 持 分	13,505	13,135	
Total net assets	純 資 産 の 部 合 計	623,523	605,598	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,590,057	10,261,464	

**(2) Consolidated Quarterly Statements of Income**

(¥ Million)			
Item	科目 (Japanese)	For the nine months ended Dec. 31, 2009	For the nine months ended Dec. 31, 2010
Ordinary income	経 常 収 益	176,729	168,096
Interest income	資 金 運 用 収 益	123,841	115,472
Interest on loans and discounts	(うち貸出金利息)	105,459	98,744
Interest and dividends on securities	(うち有価証券利息配当金)	17,364	15,872
Trust fees	信 託 報 酬	0	2
Fees and commissions	役 務 取 引 等 収 益	29,303	30,089
Trading income	特 定 取 引 収 益	2,650	1,172
Other ordinary income	そ の 他 業 務 収 益	3,590	5,533
Other income	そ の 他 経 常 収 益	17,342	15,825
Ordinary expenses	経 常 費 用	138,676	113,828
Interest expenses	資 金 調 達 費 用	14,339	10,700
Interest on deposits	(うち預金利息)	10,129	6,485
Fees and commissions payments	役 務 取 引 等 費 用	11,141	11,417
Other ordinary expenses	そ の 他 業 務 費 用	1,489	559
General and administrative expenses	営 業 経 費	65,401	65,706
Other expenses	そ の 他 経 常 費 用	46,305	25,444
Ordinary profit	経 常 利 益	38,052	54,267
Extraordinary income	特 別 利 益	5,564	5,226
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	42	447
Recoveries of written-off claims	償 却 債 権 取 立 益	5,514	4,770
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	7	9
Extraordinary loss	特 別 損 失	93	653
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	93	256
Impairment loss	減 損 損 失	-	153
Loss on adjustment for changes of accounting standard for asset retirement obligations	資 産 除 去 債 務 会 計 基 準 の 適 用 に 伴 う 影 響 額	-	243
Income before income taxes and minority interests	税 金 等 調 整 前 四 半 期 純 利 益	43,522	58,841
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	12,630	14,915
Income taxes-deferred	法 人 税 等 調 整 額	4,293	8,562
Total income taxes	法 人 税 等 合 計	16,924	23,477
Income before minority interests	少 数 株 主 損 益 調 整 前 四 半 期 純 利 益		35,363
Minority interests in income	少 数 株 主 利 益	517	656
Net income	四 半 期 純 利 益	26,080	34,707

**(3) Note for the Assumption of Going Concern**

Not applicable.

**(4) Note for Material Changes in Shareholders' Equity**

Not applicable.



## Supplementary Information

For Financial Results for the Third Quarter of Fiscal Year 2010, ending March 31, 2011

### 1. Summary of Income (Non-consolidated)

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

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

~ Progress towards the announced projection for fiscal year 2010, ¥80.0 billion, is 75.5%. ~

Net business income (before transfer to general allowance for loan losses) decreased by ¥3.4 billion compared with the corresponding period of the previous fiscal year to ¥60.4 billion mainly due to a decrease in net interest income following decline in yields on interest-bearing assets, in spite of increases in Gains (losses) related to bonds and Net fees and commissions income.

#### [Ordinary Profit]

~ Progress towards the announced projection for fiscal year 2010, ¥63.0 billion, is 79.4% ~

Ordinary profit increased by ¥14.4 billion compared with the corresponding period of the previous fiscal year and reached ¥50.0 billion mainly due to an improvement in Disposal of non-performing loans.

#### [Net Income]

~ Progress towards the announced projection for fiscal year 2010, ¥40.0 billion, is 82.5%. ~

Net income increased by ¥7.7 billion compared with the corresponding period of the previous fiscal year, to ¥33.0 billion due to an increase in Ordinary profit and the addition of Reversal of allowance for loan losses to Extraordinary income (loss).

(¥ Million)

	(Japanese)	For the Nine months ended Dec. 31, 2010 (a)	For the Nine months ended Dec. 31, 2009 (b)	(a - b)	FY 2010 (Announced Projection)	(Reference) FY 2009
<b>Gross business profits</b>	<b>業 務 粗 利 益</b>	<b>120,742</b>	<b>123,625</b>	<b>(2,883)</b>	<b>161,500</b>	<b>162,184</b>
Net interest income	資 金 利 益	104,327	109,067	(4,740)	138,000	143,309
Net fees and commissions income	役 務 取 引 等 利 益	10,630	10,130	499	15,000	14,135
Net trading income	特 定 取 引 利 益	814	2,330	(1,515)	2,000	3,053
Profit from other business transactions	そ の 他 業 務 利 益	4,970	2,097	2,873	6,500	1,685
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	3,287	129	3,157		(973)
<b>Expenses (excluding non-recurrent expenses)</b>	<b>経 費 (除 く 臨 時 処 理 分)</b>	<b>60,303</b>	<b>59,731</b>	<b>572</b>	<b>81,500</b>	<b>80,327</b>
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 (一 般 貸 引 繰 入 前)</b>	<b>60,438</b>	<b>63,894</b>	<b>(3,455)</b>	<b>80,000</b>	<b>81,856</b>
Core net business income	コ ア 業 務 純 益	57,151	63,764	(6,613)		82,830
Net transfer to (from) general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	5,167	(5,167)		683
Net business income	業 務 純 益	60,438	58,726	1,711		81,173
Non-recurrent income and losses	臨 時 損 益	(10,364)	(23,103)	12,739		(27,703)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	9,879	22,309	(12,430)		25,745
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	(1,657)	(456)	(1,200)		(1,174)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>50,074</b>	<b>35,623</b>	<b>14,450</b>	<b>63,000</b>	<b>53,469</b>
Extraordinary income (loss)	特 別 損 益	4,400	5,438	(1,038)		6,474
Reversal of allowance for loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	256	-	256		-
Recoveries of written-off claims (iv)	う ち 償 却 債 権 取 立 益	4,749	5,480	(730)		6,997
<b>Net income</b>	<b>四 半 期 (当 期) 純 利 益</b>	<b>33,015</b>	<b>25,239</b>	<b>7,775</b>	<b>40,000</b>	<b>36,220</b>
Credit costs (i)+(ii)-(iii)	信 用 コ ス ト	9,622	27,476	(17,854)		26,428
Net credit costs (i)+(ii)-(iii)-(iv)	実 質 信 用 コ ス ト	4,873	21,996	(17,123)	12,500	19,430

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 ¥88.8 billion from September 30, 2010, to ¥7,322.8 billion reflecting a positive approach towards meeting the financial needs of customers. The balance of Deposits increased by ¥160.5 billion from September 30, 2010, to ¥8,926.1 billion mainly due to an increase in Personal deposits.
- The amount of Insurance premiums of Personal annuities, etc. increased by ¥17.6 billion compared with the corresponding period of the previous fiscal year, rising strongly to ¥103.2 billion. The balance of investment trusts was ¥469.1 billion, the same level as September 30, 2010.

	(Japanese)	(¥ Billion) As of Dec. 31, 2010 (a)	(Reference) As of Sep. 30, 2010 (b)	(¥ Billion) (a-b)
<b>Loans and bills discounted</b>	<b>貸 出 金</b>	<b>7,322.8</b>	<b>7,233.9</b>	<b>88.8</b>
Domestic	国内向け貸出	7,277.5	7,192.9	84.5
Corporate loans	事業者向け貸出	4,400.2	4,306.9	93.3
Consumer loans	消費者ローン	2,620.8	2,596.9	23.8
Housing loans	うち住宅ローン	2,521.5	2,494.9	26.5
Public sector	公共向け貸出	256.4	289.0	(32.6)
Small and medium-sized companies [SME Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	5,725.2 [78.67%]	5,645.5 [78.48%]	79.7 [0.18%]
Overseas	海外向け貸出	45.3	41.0	4.3
<b>Deposits</b>	<b>預 金</b>	<b>8,926.1</b>	<b>8,765.6</b>	<b>160.5</b>
Domestic	国内	8,832.3	8,660.1	172.1
Personal deposits	うち個人	7,015.3	6,846.5	168.8
Corporate deposits	うち法人	1,451.3	1,473.1	(21.7)
Public deposits	うち公共	347.9	310.0	37.8
Overseas deposits, etc.	海外店等	93.8	105.4	(11.6)

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

(Reference)

Balance of Investment trusts, etc

	(Japanese)	(¥ Billion) As of Dec. 31, 2010 (a)	(Reference) As of Sep. 30, 2010 (b)	(¥ Billion) (a-b)
Balance of investment trusts	投資信託残高	469.1	468.4	0.7
Personal investors	うち個人	460.9	460.2	0.7
Stock funds	うち株式投資信託	461.4	460.4	0.9

	(Japanese)	For the nine months ended Dec. 31, 2010 (a)	For the nine months ended Dec. 31, 2009 (b)	(a-b)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	103.2	85.5	17.6

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

(¥ Million)			(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2010 (a)	As of Sep. 30, 2010 (b)	(a-b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,991	22,927	(2,936)
Doubtful Claims	危険債権	62,858	62,570	288
Substandard Claims	要管理債権	55,546	55,065	481
Total	合計	138,396	140,563	(2,167)
Normal Claims	正常債権	7,318,877	7,217,387	101,490
Non-performing loan ratio	不良債権比率	1.85%	1.91%	(0.05%)

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

## Consolidated

(¥ Million)			(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2010 (a)	As of Sep. 30, 2010 (b)	(a)-(b)
Loans to Bankrupt Borrowers	破綻先債権額	3,791	4,373	(581)
Delinquent Loans	延滞債権額	79,387	80,973	(1,586)
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,215	3,628	(413)
Restructured Loans	貸出条件緩和債権額	52,387	51,494	893
Total	合計	138,782	140,469	(1,687)
Total loan balance (Term-end balance)	貸出金残高(末残)	7,295,260	7,210,471	84,789
As a percentage of total loans	貸出金残高比	1.90%	1.94%	(0.04%)

## Non-consolidated

(¥ Million)			(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2010 (a)	As of Sep. 30, 2010 (b)	(a)-(b)
Loans to Bankrupt Borrowers	破綻先債権額	4,027	4,606	(579)
Delinquent Loans	延滞債権額	78,339	80,416	(2,077)
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,215	3,628	(413)
Restructured Loans	貸出条件緩和債権額	52,331	51,436	894
Total	合計	137,913	140,089	(2,175)
Total loan balance (Term-end balance)	貸出金残高(末残)	7,322,871	7,233,996	88,874
As a percentage of total loans	貸出金残高比	1.88%	1.93%	(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, 2010				As of Sep. 30, 2010			
		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	24.5	(0.0)	0.0	0.0	26.9	(0.0)	0.0	0.1
Other Securities	その他有価証券	1,953.1	5.2	41.9	36.6	1,919.7	4.8	46.6	41.7
Stocks	株 式	133.3	6.4	22.8	16.4	127.7	(0.9)	19.6	20.6
Bonds	債 券	1,488.1	11.6	17.3	5.6	1,465.0	19.3	24.2	4.9
Others	そ の 他	331.6	(12.8)	1.6	14.5	326.9	(13.5)	2.7	16.2
Foreign bonds	うち外国債券	281.5	(0.7)	1.6	2.4	280.6	1.1	2.7	1.6

## Non-consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Dec. 31, 2010				As of Sep. 30, 2010			
		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	24.5	(0.0)	0.0	0.0	26.9	(0.0)	0.0	0.1
Other Securities	その他有価証券	1,950.4	5.0	41.3	36.2	1,917.2	4.8	46.0	41.2
Stocks	株 式	130.7	6.2	22.3	16.0	125.3	(1.0)	19.0	20.0
Bonds	債 券	1,488.1	11.6	17.3	5.6	1,465.0	19.3	24.2	4.9
Others	そ の 他	331.5	(12.8)	1.6	14.5	326.8	(13.5)	2.7	16.2
Foreign bonds	うち外国債券	281.5	(0.7)	1.6	2.4	280.6	1.1	2.7	1.6

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.
- Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

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

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2010 (a)	For the nine months ended Dec. 31, 2009 (b)	(a-b)	(Reference) For FY 2009 ended Mar. 31, 2010
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	3,287	129	3,157	(973)
Gains on sales	売却益	3,846	1,522	2,323	2,154
Gains on redemption	償還益	-	-	-	-
Losses on sales	売却損	475	393	82	616
Losses on redemption	償還損	23	-	23	1,443
Write-offs	償却	60	1,000	(939)	1,069
Gains (losses) related to stocks, etc.	株式等関係損益	(1,657)	(456)	(1,200)	(1,174)
Gains on sales	売却益	245	1,311	(1,065)	1,918
Losses on sales	売却損	1,352	430	921	2,770
Write-offs	償却	550	1,337	(786)	322

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.