

# The Chiba Bank, Ltd.

Financial Results for the Third Quarter of Fiscal Year 2011, ending March 31, 2012

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
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 For Inquiry: Tomoyuki Ikeda, General Manager-Corporate Planning Division  
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 Trading Accounts: Established  
 Payment day of cash dividend: -  
 Supplementary Materials: Attached  
 IR Conference: Not scheduled

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

## 1. Financial Highlights (for the third quarter, from April 1, 2011 to December 31, 2011)

(1) Consolidated Operating Results (%: Changes from corresponding period of the 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, 2011	170,059	1.1	53,372	(1.6)	32,680	(5.8)
Ended Dec.31, 2010	168,096	(4.8)	54,267	42.6	34,707	33.0

Note: Comprehensive income Third quarter ended Dec.31, 2011; ¥33,274million (0.9%), Third quarter ended Dec.31, 2010; ¥32,965 million (-%)

	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, 2011	37.27	37.25
Ended Dec.31, 2010	38.93	38.92

(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
	¥Million	¥Million	%
Third quarter Ended Dec.31, 2011	10,716,864	639,919	5.9
Fiscal Year 2010	10,552,989	625,990	5.8

(Reference) Capital assets Third quarter ended Dec.31, 2011; ¥633,466 million Fiscal Year 2010; ¥612,149 million

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

## 2. Cash Dividends Paid 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 2010	—	5.50	—	5.50	11.00
Fiscal year 2011	—	5.50	—		
Fiscal year 2011 (Projection)				5.50	11.00

Note: Revisions of released cash dividend projections: None

## 3. Consolidated Earnings Projections for Fiscal year 2011, ending March 31, 2012

(%: Changes from the 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, 2012	227,000	1.4	68,500	4.8	45,000	10.8	51.29

Note: Revisions of released earnings projections: 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 particular accounting methods for quarterly consolidated financial statements: None
- (3) Changes in accounting principles, accounting estimates and restatement:  
 Changes in accounting principles accordance with changes in accounting standard, etc.: None  
 Other changes in accounting principles: None  
 Changes in accounting estimates: None  
 Restatement: None
- (4) Number of Issued Shares (Common Stock)
- |   |                    |                    |                    |
|---|--------------------|--------------------|--------------------|
| Number of issued shares (including treasury stock): |                    |                    |                    |
| December 31, 2011                                   | 895,521,087 shares | March 31, 2011     | 895,521,087 shares |
| Number of treasury stock                            |                    |                    |                    |
| December 31, 2011                                   | 15,712,096 shares  | March 31, 2011     | 11,859,902 shares  |
| Average number of issued shares                     |                    |                    |                    |
| For the nine months ended December 31, 2011         |                    | 876,800,570 shares |                    |
| For the nine months ended December 31, 2010         |                    | 891,493,612 shares |                    |

**Statement relating to the status of the quarterly review procedures**

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

**Explanation for the proper use of projections and other notes**

*For information related to the projections, please refer to “1. Qualitative Information” (3) Qualitative Information related to the Consolidated Earnings Projections’ on page 4.*

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## 1. Qualitative Information

### (1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the third quarter of fiscal year 2011 ending March 31, 2012 were as follows.

Ordinary income increased by ¥1,962 million from the corresponding period of the previous fiscal year to ¥170,059 million mainly due to an increase in Other income such as Reversal of allowance for loan losses.

Ordinary expenses increased by ¥2,858 million from the corresponding period of the previous fiscal year to ¥116,687 million mainly due to an increase in Other expenses such as Losses on sales related to stocks, etc.

As a result, Ordinary profit decreased by ¥895 million to ¥53,372 million.

Net income decreased by ¥2,026 million to ¥32,680 million compared with the corresponding period of the previous fiscal year. This reflected an increase in Income taxes-deferred due to changes in effective tax rate, while Extraordinary income increased due to an income from Gain on negative goodwill of a share exchange in order to make Chibagin Securities Co., Ltd. into a wholly-owned subsidiary.

### (2) Qualitative Information related to the Consolidated Financial Conditions

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

The balance of Deposits as of December 31, 2011 was ¥9,184.5 billion, an increase of ¥80.8 billion from the position as of March 31, 2011. This growth reflects our continuing efforts to provide a full range 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.

We continued to respond positively to the financing needs of corporate and individual customers. As a result, the balance of Loans and bills discounted as of December 31, 2011 increased by ¥266.4 billion from the position as of March 31, 2011, to ¥7,612.5 billion. The amount of Securities held decreased by ¥52.7 billion from the previous year-end, to ¥1,867.4 billion.

On this basis, Total assets as of December 31, 2011 increased by ¥163.8 billion from the previous year-end, to ¥10,716.8 billion.

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

There are no changes to our earnings projections for the fiscal year 2011 ending March 31, 2012 released on November 11, 2011.

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) Adoption of particular accounting methods for quarterly consolidated financial statements:

Not applicable

### (3) Changes in accounting principles, accounting estimates and restatement:

Not applicable

### (4) Additional information:

(Accounting standard for accounting changes in accounting principles and error corrections)

From the beginning of the first quarter of fiscal year 2011, the "Accounting Standard for Accounting Changes and Error Corrections (ASBJ Statement No.24 December 4, 2009)" and the "Guidance on Accounting Standard for Accounting Changes and Error Corrections (ASBJ Guidance No.24 December 4, 2009)" were adopted to make changes in accounting principles and corrections of errors from previous years.

'Reversal of allowance for loan losses' and 'Recoveries from written-off claims' are included in 'Other income' based on "Practical Guidelines on Accounting Standards for Financial Instruments (Accounting Practice Committee Statement No.14)." However, it is not adopted in the financial results for the third quarter of fiscal year 2010.

(Influence from changes in corporation tax rate)

The "Act for Partial Amendment of the Income Tax Act, etc. for the Purpose of Creating a Taxation System Responding to Changes in Socio-Economic Structures" (Act No. 114 of 2011) and the "Act on Special Measures for Securing Financial Resources Necessary to Implement Measures for Reconstruction following the Great East Japan Earthquake" (Act No. 117 of 2011) were promulgated on December 2, 2011. The Corporation tax rate will be lowered from the fiscal year beginning April 1, 2012 and a special recovery tax will be implemented. Accordingly, the effective tax rate for the calculation of Deferred tax assets and Deferred tax liabilities will be lowered from 40.4% to 37.8% for temporary differences scheduled to be eliminated from the fiscal year beginning April 1, 2012 up to the fiscal year beginning from April 1, 2014, and to 35.4% for fiscal years beginning after April 1, 2015. As a result of these changes in the tax rate, Deferred tax assets have decreased by ¥3,676 million and Deferred income taxes have increased by ¥3,332 million.

## 3. Quarterly Consolidated Financial Statements

## (1) Consolidated Quarterly Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2011	As of Dec. 31, 2011
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	569,455	353,237
Call loans and bills bought	コールローン及び買入手形	54,700	74,485
Receivables under resale agreements	買現先勘定	9,996	29,992
Monetary claims bought	買入金銭債権	37,137	34,045
Trading assets	特定取引資産	284,635	407,477
Money held in trust	金銭の信託	28,929	27,857
Securities	有価証券	1,920,113	1,867,405
Loans and bills discounted	貸出金	7,346,143	7,612,579
Foreign exchange	外国為替	3,034	3,039
Other assets	その他資産	100,099	106,630
Tangible fixed assets	有形固定資産	96,469	97,325
Intangible fixed assets	無形固定資産	9,751	10,101
Deferred tax assets	繰延税金資産	49,839	40,434
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,429	100,170
Allowance for loan losses	貸倒引当金	(58,747)	(47,919)
Total assets	資産の部合計	10,552,989	10,716,864
Liabilities:			
(負債の部)			
Deposits	預金	9,103,649	9,184,532
Negotiable certificates of deposit	譲渡性預金	171,586	231,088
Call money and bills sold	コールマネー及び売渡手形	23,797	79,206
Payables under repurchase agreements	売現先勘定	14,998	-
Payables under securities lending transactions	債券貸借取引受入担保金	50,776	73,533
Trading liabilities	特定取引負債	26,674	30,667
Borrowed money	借入金	256,709	188,078
Foreign exchange	外国為替	480	237
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	100,237	115,473
Provision for retirement benefits	退職給付引当金	19,238	19,462
Provision for directors' retirement benefits	役員退職慰労引当金	229	214
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	950	529
Provision for point card certificates	ポイント引当金	1,065	428
Reserves under the special laws	特別法上の引当金	18	17
Deferred tax liabilities	繰延税金負債	-	18
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,158	13,282
Acceptances and guarantees	支払承諾	101,429	100,170
Total liabilities	負債の部合計	9,926,998	10,076,944

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2011	As of Dec. 31, 2011	
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	123,593	
Retained earnings	利 益 剰 余 金	344,884	367,910	
Treasury stock	自 己 株 式	(6,358)	(8,493)	
Total shareholders' equity	株 主 資 本 合 計	606,975	628,079	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(1,115)	(2,239)	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,259)	(1,797)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,548	9,424	
Total accumulated other comprehensive income	その他の包括利益累計額合計	5,174	5,387	
Subscription rights to shares	新 株 予 約 権	108	193	
Minority interests	少 数 株 主 持 分	13,732	6,259	
Total net assets	純 資 産 の 部 合 計	625,990	639,919	
Total liabilities and net assets	負債及び純資産の部合計	10,552,989	10,716,864	

## (2) Consolidated Quarterly Statements of Income and Comprehensive Income

## Consolidated Quarterly Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2010	For the nine months ended Dec. 31, 2011
Ordinary income	経 常 収 益	168,096	170,059
Interest income	資 金 運 用 収 益	115,472	110,791
Interest on loans and discounts	(うち貸出金利息)	98,744	95,028
Interest and dividends on securities	(うち有価証券利息配当金)	15,872	14,482
Trust fees	信 託 報 酬	2	0
Fees and commissions	役 務 取 引 等 収 益	30,089	29,996
Trading income	特 定 取 引 収 益	1,172	1,237
Other ordinary income	そ の 他 業 務 収 益	5,533	4,808
Other income	そ の 他 経 常 収 益	15,825	23,225
Ordinary expenses	経 常 費 用	113,828	116,687
Interest expenses	資 金 調 達 費 用	10,700	8,806
Interest on deposits	(うち預金利息)	6,485	4,488
Fees and commissions payments	役 務 取 引 等 費 用	11,417	11,706
Other ordinary expenses	そ の 他 業 務 費 用	559	974
General and administrative expenses	営 業 経 費	65,706	65,782
Other expenses	そ の 他 経 常 費 用	25,444	29,417
Ordinary profit	経 常 利 益	54,267	53,372
Extraordinary income	特 別 利 益	5,226	3,421
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	447	12
Recoveries of written-off claims	償 却 債 権 取 立 益	4,770	-
Gain on negative goodwill	負 の の れ ん 発 生 益	-	3,408
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	9	0
Extraordinary loss	特 別 損 失	653	343
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	256	342
Impairment loss	減 損 損 失	153	0
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	58,841	56,450
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	14,915	13,240
Income taxes-deferred	法 人 税 等 調 整 額	8,562	10,010
Total income taxes	法 人 税 等 合 計	23,477	23,250
Income before minority interests	少 数 株 主 損 益 調 整 前 四 半 期 純 利 益	35,363	33,199
Minority interests in income	少 数 株 主 利 益	656	518
Net income	四 半 期 純 利 益	34,707	32,680

## Consolidated Quarterly Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2010	For the nine months ended Dec. 31, 2011
Income before minority interests	少数株主損益調整前 四半期純利益	35,363	33,199
Other comprehensive income	その他の包括利益	(2,398)	75
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(2,641)	(1,248)
Deferred gains or losses on hedges	繰延ヘッジ損益	252	(538)
Revaluation reserve for land	土地再評価差額金	-	1,876
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	(9)	(14)
Comprehensive income	四半期包括利益	32,965	33,274
Comprehensive income attributable to owners of parent	親会社株主に係る 四半期包括利益	32,408	32,894
Comprehensive income attributable to minority interests	少数株主に係る 四半期包括利益	557	380



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

Not applicable.

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

Not applicable.

**(5) Combination**

The Chiba Bank and Chibagin Securities Co., Ltd. (Chibagin Securities), one of the consolidated subsidiaries of the Chiba Bank, implemented a share exchange, which became effective October 1, 2011, in order to make Chibagin Securities into a wholly-owned subsidiary. The share exchange is a business combination under common control. A summary of the share exchange is as follows:

Summary of the share exchange

(a) Name and business of the subsidiary	Name: Chibagin Securities Co., Ltd. Business: Securities business
(b) Date of the combination	October 1, 2011
(c) Legal form of the combination	A share exchange making Chiba Bank a wholly-owning parent company and Chibagin Securities a wholly-owned subsidiary of Chiba Bank.
(d) Name of the subsidiary after the combination	No change.
(e) Other	The combination is aimed at enabling the group to address in a timely and appropriate manner the greater sophistication of financial products and diversifying financial needs of customers, and ensuring prompt decision-making processes.

Summary of the accounting treatment implemented

The combination was implemented as a business combination under common control, based on the "Accounting Standard for Business Combinations" (ASBJ Statement No.21, December 26, 2008) and "Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures" (ASBJ Guidance No. 10, December 26, 2008).

Additional acquisition of subsidiary's stocks

(a) Acquisition cost	¥4,999 million	
(Breakdown)	Treasury stock	¥4,950 million
	Actual cost of the acquisition	¥49 million

(b) Share exchange ratio, calculation method and the number of allotted shares based on the type of stocks

(i) Share exchange ratio

The Chiba Bank (Common stock)	Chibagin Securities (Common stock)
0.5	1

(ii) Calculation method

In order to ensure the fairness and appropriateness of the share exchange ratio, Chiba Bank and Chibagin Securities requested Nomura Securities Co., Ltd. and Frontier Management Inc. respectively as third-party valuation institutions to calculate the share exchange ratio. Chiba Bank and Chibagin Securities negotiated and consulted carefully referring to those calculations and concluded that the share exchange ratio above was fair and appropriate to implement the share exchange.

(iii) Number of allotted shares

8,625 thousand shares

(c) Amount and cause of negative goodwill incurred

(i) Amount of negative goodwill incurred

¥3,408 million

(ii) Cause

Difference between the amounts corresponding to Chiba Bank's equity position in Chibagin Securities and the acquisition cost.

## Supplementary Information

For Financial Results for the Third Quarter of Fiscal Year 2011, ending March 31, 2012

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

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

Net business income (before transfer to general allowance for loan losses) decreased by ¥3.8 billion compared with the corresponding period of the previous fiscal year, to ¥56.5 billion mainly due to a decrease in Net interest income. Core net business income, which excludes Gains (losses) related to bonds, etc., decreased by ¥3.1 billion compared with the corresponding period of the previous fiscal year, to ¥54.0 billion.

**[Ordinary Profit and Net Income]**

While Net credit costs improved, Ordinary profit decreased by ¥0.5 billion from the corresponding period of the previous fiscal year, to ¥49.5 billion mainly due to a decrease in Losses related to stocks, etc.

In addition, Net income decreased by ¥4.5 billion to ¥28.4 billion compared with the corresponding period of the previous fiscal year due to an increase in Income taxes-deferred reflecting changes in effective tax rate (affected amount; ¥2.8 billion).

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2011 (a)	For the nine months ended Dec. 31, 2010 (b)	(a - b)	FY 2011 (Announced Projection)	(Reference) FY 2010
Gross business profits	業 務 粗 利 益	117,114	120,742	(3,628)		159,260
Net interest income	資 金 利 益	101,816	104,327	(2,511)		137,688
Net fees and commissions income	役 務 取 引 等 利 益	10,591	10,630	(38)		14,116
Trading income	特 定 取 引 利 益	875	814	61		1,144
Profit from other business transactions	そ の 他 業 務 利 益	3,831	4,970	(1,139)		6,310
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	2,582	3,287	(704)		3,961
Expenses (excluding non-recurrent expenses) (-)	経 費 ( 除 く 臨 時 処 理 分 )	60,529	60,303	225		80,776
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 ( 一 般 貸 倒 引 当 金 繰 入 前 )</b>	<b>56,584</b>	<b>60,438</b>	<b>(3,853)</b>		<b>78,484</b>
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>54,001</b>	<b>57,151</b>	<b>(3,149)</b>	<b>70,000</b>	<b>74,522</b>
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 繰 入 額	-	-	-		(455)
Net business income	業 務 純 益	56,584	60,438	(3,853)		78,939
Non-recurrent income and losses	臨 時 損 益	(7,048)	(10,364)	3,316		(19,153)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	(2,667)	(9,879)	(12,546)		16,278
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	7,803	-	7,803		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	2,435	-	2,435		-
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	(10,631)	(1,657)	(8,974)		(4,593)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>49,536</b>	<b>50,074</b>	<b>(537)</b>	<b>65,000</b>	<b>59,786</b>
Extraordinary income (loss)	特 別 損 益	(305)	4,400	(4,706)		4,399
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	(4,749)		5,452
<b>Net income</b>	<b>四 半 期 ( 当 期 ) 純 利 益</b>	<b>28,478</b>	<b>33,015</b>	<b>(4,536)</b>	<b>40,000</b>	<b>38,125</b>
Net credit costs (-)	(i)+(ii)[- (iii)-(iv)] 与 信 関 係 費 用	(2,667)	4,873	(7,540)		10,370

Note 1: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds

Note 2: "Reversal of allowance for loan losses" and "Recoveries of written-off claims" of the third quarter of fiscal year 2011 include "Disposal of non-performing loans" of "Non-recurrent income and losses" based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Guidance No.14).

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

- A positive approach towards meeting the financial needs of customers brought an increase in Loans and bills discounted of ¥119.6 billion from the position as of September 30, 2011, to ¥7,638.3 billion. The balance of Deposits grew by ¥121.2 billion compared with the position as of September 30, 2011, to ¥9,219.7 billion mainly due to an increase in personal deposits.
- The Personal annuities increased steadily by ¥28.7 billion from the corresponding period of the previous fiscal year to ¥132.0 billion. The balance of investment trusts decreased by ¥21.8 billion from the position as of September 30, 2011, to ¥377.7 billion, reflecting a fall in unit prices arising out of a stagnation of stock markets.

			(¥ Billion)	(Reference)	(¥ Billion)
			As of Dec. 31, 2011 (a)	As of Sep. 30, 2011 (b)	(a-b)
<b>Loans and bills discounted</b>	<b>貸 出 金</b>		<b>7,638.3</b>	<b>7,518.7</b>	<b>119.6</b>
Domestic	国内向け貸出		7,574.2	7,461.5	112.7
Corporate loans	事業者向け貸出		4,551.1	4,475.5	75.6
Consumer loans	消費者ローン		2,708.3	2,675.5	32.7
Housing loans	うち住宅ローン		2,615.7	2,580.8	34.9
Public sector	公共向け貸出		314.7	310.4	4.3
Small and medium-sized companies [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]		5,958.1 [78.66%]	5,854.6 [78.46%]	103.4 [0.19%]
Overseas	海外向け貸出		64.0	57.1	6.9
<b>Deposits</b>	<b>預 金</b>		<b>9,219.7</b>	<b>9,098.4</b>	<b>121.2</b>
Domestic	国内		9,126.6	9,016.2	110.3
Personal deposits	うち個人		7,254.0	7,107.9	146.0
Overseas	海外店等		93.1	82.2	10.9

Note: 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

			(¥ Billion)	(Reference)	(¥ Billion)
			As of Dec. 31, 2011 (a)	As of Sep. 30, 2011 (b)	(a-b)
Balance of investment trusts	投資信託残高		377.7	399.6	(21.8)
Personal investors	うち個人		371.0	392.2	(21.1)
Stock funds	うち株式投資信託		370.8	392.3	(21.5)

  

			(¥ Billion)	(Reference)	(¥ Billion)
			For the nine months ended Dec. 31, 2011 (a)	For the nine months ended Dec. 31, 2010 (b)	(a-b)
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)		132.0	103.2	28.7

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

(¥ Million)			(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2011 (a)	As of Sep. 30, 2011 (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	21,888	20,470	1,417
Doubtful Claims	危険債権	71,110	68,344	2,765
Substandard Claims	要管理債権	55,428	56,930	(1,502)
Total	合計	148,426	145,745	2,680
Normal Claims	正常債権	7,610,598	7,481,163	129,435
Non-performing loan ratio	不良債権比率	1.91%	1.91%	0.00%

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

## Consolidated

(¥ Million)			(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2011 (a)	As of Sep. 30, 2011 (b)	(a-b)
Loans to Bankrupt Borrowers	破綻先債権額	3,618	2,921	696
Delinquent Loans	延滞債権額	88,749	85,431	3,317
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,085	5,439	(1,354)
Restructured Loans	貸出条件緩和債権額	51,392	51,541	(149)
Total	合計	147,845	145,335	2,510
Loans outstanding (Term-end balance)	貸出金残高(未残)	7,612,579	7,493,147	119,432
As a percentage of loans outstanding	貸出金残高比	1.94%	1.93%	0.00%

## Non-consolidated

(¥ Million)			(Reference)	(¥ Million)
	(Japanese)	As of Dec. 31, 2011 (a)	As of Sep. 30, 2011 (b)	(a-b)
Loans to Bankrupt Borrowers	破綻先債権額	3,914	3,249	664
Delinquent Loans	延滞債権額	88,712	85,287	3,424
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,085	5,439	(1,354)
Restructured Loans	貸出条件緩和債権額	51,343	51,491	(148)
Total	合計	148,054	145,467	2,587
Loans outstanding (Term-end balance)	貸出金残高(未残)	7,638,346	7,518,710	119,636
As a percentage of loans outstanding	貸出金残高比	1.93%	1.93%	0.00%

## 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, 2011				As of Sep. 30, 2011			
		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	15.7	(0.0)	0.0	0.0	17.2	(0.0)	0.0	0.0
Other Securities	その他有価証券	1,852.9	(3.6)	32.2	35.8	1,851.1	(2.2)	32.7	34.9
Stocks	株式	109.4	(0.9)	15.4	16.4	118.0	0.8	16.0	15.1
Bonds	債券	1,466.5	12.6	14.3	1.6	1,460.3	12.6	14.6	2.0
Others	その他	276.9	(15.3)	2.4	17.8	272.7	(15.7)	2.0	17.7
Foreign bonds	うち外国債券	228.0	0.5	2.2	1.7	220.2	(0.0)	1.9	1.9

## Non-consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Dec. 31, 2011				As of Sep. 30, 2011			
		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	15.7	(0.0)	0.0	0.0	17.2	(0.0)	0.0	0.0
Other Securities	その他有価証券	1,850.5	(3.9)	31.7	35.6	1,848.7	(2.4)	32.2	34.7
Stocks	株式	107.0	(1.2)	14.9	16.1	115.6	0.6	15.5	14.9
Bonds	債券	1,466.5	12.6	14.3	1.6	1,460.3	12.6	14.6	2.0
Others	その他	276.8	(15.3)	2.4	17.7	272.6	(15.7)	2.0	17.7
Foreign bonds	うち外国債券	228.0	0.5	2.2	1.7	220.2	(0.0)	1.9	1.9

Note 1: 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.

Note 2: Beneficiary claims on loans in Monetary claims bought is included in addition to Securities.

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

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2011 (a)	For the nine months ended Dec. 31, 2010 (b)	(a-b)	(Reference) For FY 2010 ended Mar. 31, 2011
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	2,582	3,287	(704)	3,961
Gains on sales	売却益	3,557	3,846	(289)	4,760
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	194	475	(280)	731
Losses on redemption (-)	償還損	757	23	734	-
Write-offs (-)	償却	21	60	(38)	67
Gains (losses) related to stocks, etc.	株式等関係損益	(10,631)	(1,657)	(8,974)	(4,593)
Gains on sales	売却益	96	245	(149)	474
Losses on sales (-)	売却損	5,910	1,352	4,558	1,414
Write-offs (-)	償却	4,817	550	4,267	3,653

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