

# The Chiba Bank, Ltd.

Financial Information for the Third Quarter of Fiscal Year 2007, ending March 31, 2008  
(Unaudited)

## Financial Highlights

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

|                                                                                          |                           |                                                     |                                                     |            |                                      |                        | (¥ Billion) |  |
|------------------------------------------------------------------------------------------|---------------------------|-----------------------------------------------------|-----------------------------------------------------|------------|--------------------------------------|------------------------|-------------|--|
|                                                                                          | (Japanese)                | For the nine<br>months ended<br>Dec.31, 2007<br>(a) | For the nine<br>months ended<br>Dec.31, 2006<br>(b) | (a - b)    | FY 2007<br>(Announced<br>Projection) | (Reference)<br>FY 2006 |             |  |
| Gross business profits                                                                   | 業務粗利益                     | 120.6                                               | 113.9                                               | 6.7        |                                      | 155.1                  |             |  |
| Net interest income                                                                      | 資金利益                      | 104.7                                               | 99.4                                                | 5.2        |                                      | 132.4                  |             |  |
| Fees and commissions income                                                              | 役務取引等利益                   | 13.9                                                | 15.5                                                | (1.5)      |                                      | 21.4                   |             |  |
| Trading income                                                                           | 特定取引利益                    | 2.3                                                 | 1.4                                                 | 0.9        |                                      | 2.3                    |             |  |
| Profit from other business transactions                                                  | その他業務利益                   | (0.3)                                               | (2.5)                                               | 2.1        |                                      | (1.1)                  |             |  |
| Gains (losses) on bonds                                                                  | 国債等債券損益                   | (1.9)                                               | (6.2)                                               | 4.3        |                                      | (6.0)                  |             |  |
| Expenses (excluding non-recurrent expenses)                                              | 経費(除く臨時処理分)               | 59.2                                                | 58.5                                                | 0.7        |                                      | 77.9                   |             |  |
| <b>Net business income (before transfer to general reserve for possible loan losses)</b> | <b>業務純益<br/>(一般貸引繰入前)</b> | <b>61.3</b>                                         | <b>55.3</b>                                         | <b>6.0</b> | <b>86.0</b>                          | <b>77.2</b>            |             |  |
| Net transfer to general reserve for possible loan losses (i)                             | 一般貸倒引当金<br>純繰入額           | -                                                   | -                                                   | -          |                                      | -                      |             |  |
| <b>Net business income</b>                                                               | <b>業務純益</b>               | <b>61.3</b>                                         | <b>55.3</b>                                         | <b>6.0</b> |                                      | <b>77.2</b>            |             |  |
| Non-recurrent income and losses                                                          | 臨時損益                      | (6.9)                                               | (4.6)                                               | (2.2)      |                                      | (5.8)                  |             |  |
| Disposal of non-performing loans (ii)                                                    | 不良債権処理額                   | 10.8                                                | 11.5                                                | (0.6)      |                                      | 13.9                   |             |  |
| Gains (losses) related to stocks                                                         | 株式等関係損益                   | 1.6                                                 | 4.7                                                 | (3.0)      |                                      | 4.9                    |             |  |
| <b>Ordinary profits</b>                                                                  | <b>経常利益</b>               | <b>54.4</b>                                         | <b>50.6</b>                                         | <b>3.7</b> | <b>80.0</b>                          | <b>71.3</b>            |             |  |
| Extraordinary profits (losses)                                                           | 特別損益                      | 8.0                                                 | 8.3                                                 | (0.3)      |                                      | 11.2                   |             |  |
| Reversal of allowance for possible loan losses (iii)                                     | 貸倒引当金戻入益                  | 6.5                                                 | 5.6                                                 | 0.9        |                                      | 7.5                    |             |  |
| Collection of written-off claims (iv)                                                    | 償却債権取立益                   | 3.9                                                 | 3.0                                                 | 0.8        |                                      | 4.2                    |             |  |
| Transfer to reserve for executive retirement benefits                                    | 役員退職慰労<br>引当金繰入額          | 1.3                                                 | -                                                   | 1.3        |                                      | -                      |             |  |
| Transfer to reserve for reimbursement of dormant deposits                                | 睡眠預金払戻<br>引当金繰入額          | 0.7                                                 | -                                                   | 0.7        |                                      | -                      |             |  |
| <b>Net income</b>                                                                        | <b>四半期(当期)純利益</b>         | <b>37.5</b>                                         | <b>35.9</b>                                         | <b>1.6</b> | <b>53.0</b>                          | <b>50.1</b>            |             |  |
| Credit costs (i)+(ii)-(iii)                                                              | 信用コスト                     | 4.2                                                 | 5.9                                                 | (1.6)      |                                      | 6.3                    |             |  |
| Net Credit costs (i)+(ii)-(iii)-(iv)                                                     | 実質信用コスト                   | 0.2                                                 | 2.8                                                 | (2.5)      |                                      | 2.0                    |             |  |

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

|                                            |                   |                         | (¥Billion)              | (Reference) | (¥Billion) |
|--------------------------------------------|-------------------|-------------------------|-------------------------|-------------|------------|
|                                            | (Japanese)        | As of Dec. 31, 2007 (a) | As of Sep. 30, 2007 (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 | 29.2                    | 27.0                    | 2.2         |            |
| Doubtful Claims                            | 危険債権              | 65.2                    | 71.4                    | (6.2)       |            |
| Substandard Claims                         | 要管理債権             | 89.1                    | 87.4                    | 1.7         |            |
| Total                                      | 合計                | 183.6                   | 185.9                   | (2.3)       |            |
| Proportion to total claims                 | 総与信に占める割合         | 2.67%                   | 2.77%                   | (0.09%)     |            |

Note: Figures as of Dec. 31, 2007 are based on the assets classification under the Financial Reconstruction Law. Figures as of Dec. 31, 2007 are calculated by self-assessment results made by business execution sections based on the self-assessment standards.

#### \*Borrower Classification Matrix

| Under the Financial Reconstruction Law     | Under Self-Assessment                                                                                             |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Bankrupt and Substantially Bankrupt Claims | Claims of Bankrupt Debtors and Effectively Bankrupt Debtors                                                       |
| Doubtful Claims                            | Claims of Potentially Bankrupt Debtors                                                                            |
| Substandard Claims                         | Claims of Debtors in Requiring Caution Category such as loans past due three months or more or restructured loans |



## 5. Derivative Transactions (Consolidated)

### (1) Interest rate derivatives

|        |         | (¥Billion) |         |                                       |              | (Reference)           | (¥Billion)                            |              |                       |
|--------|---------|------------|---------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|
|        |         | (Japanese) |         | As of Dec. 31, 2007                   |              |                       | As of Sep. 30, 2007                   |              |                       |
|        |         | 区分         | 種類      | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) |
| Listed | Futures | 取引所        | 金利先物    | 45.8                                  | (0.0)        | (0.0)                 | 22.2                                  | (0.0)        | (0.0)                 |
|        | Options |            | 金利オプション | -                                     | -            | -                     | -                                     | -            | -                     |
| OTC    | Swaps   | 店頭         | 金利スワップ  | 1,183.1                               | 1.4          | 1.4                   | 1,081.7                               | 1.7          | 1.7                   |
|        | Others  |            | その他     | 218.6                                 | (0.3)        | (0.3)                 | 175.2                                 | (0.4)        | (0.4)                 |
| Total  |         | 合計         |         |                                       |              | 1.0                   |                                       |              | 1.2                   |

Note: Derivatives, which qualify for hedge accounting, are not included in the above table.

### (2) Currency derivatives

|        |                          | (¥Billion) |         |                                       |              | (Reference)           | (¥Billion)                            |              |                       |
|--------|--------------------------|------------|---------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|
|        |                          | (Japanese) |         | As of Dec. 31, 2007                   |              |                       | As of Sep. 30, 2007                   |              |                       |
|        |                          | 区分         | 種類      | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) |
| Listed | Futures                  | 取引所        | 通貨先物    | -                                     | -            | -                     | -                                     | -            | -                     |
| OTC    | Currency Swaps           | 店頭         | 通貨スワップ  | 415.7                                 | 0.7          | 0.7                   | 411.7                                 | 0.7          | 0.7                   |
|        | Forward Foreign Exchange |            | 為替予約    | 12.4                                  | 0.0          | 0.0                   | 12.6                                  | 0.0          | 0.0                   |
|        | Currency Options         |            | 通貨オプション | 330.1                                 | 0.0          | 2.5                   | 314.2                                 | (0.0)        | 2.3                   |
|        | Others                   |            | その他     | 1.2                                   | 0.0          | 0.0                   | 1.3                                   | 0.0          | 0.0                   |
| Total  |                          | 合計         |         |                                       |              | 3.3                   |                                       |              | 3.0                   |

Note: Derivatives, which qualify for hedge accounting, are not included in the above table.

### (3) Equity derivatives

There are no applicable items.

### (4) Bond derivatives

|        |  | (¥Billion) |                                       |              |                       | (Reference)                           | (¥Billion)   |                       |
|--------|--|------------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|
|        |  | (Japanese) | As of Dec. 31, 2007                   |              |                       | As of Sep. 30, 2007                   |              |                       |
|        |  | 区分         | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) |
| Listed |  | 取引所        | 35.2                                  | (0.0)        | (0.0)                 | 5.8                                   | (0.0)        | (0.0)                 |
| OTC    |  | 店頭         | 10.0                                  | (0.1)        | (0.0)                 | -                                     | -            | -                     |
| Total  |  | 合計         |                                       |              | (0.1)                 |                                       |              | (0.0)                 |

Note: Derivatives which qualify for hedge accounting are not included in the above table.

### (5) Commodity derivatives

There are no applicable items.

### (6) Credit derivatives

There are no applicable items.

### (Reference)

Capital Ratio (BIS guideline) as of Dec. 31, 2007 is being calculated now. The Bank will disclose separately after finalized.

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