

# The Chiba Bank, Ltd.

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

Stock Exchange Listing: Tokyo (code: 8331)

URL: <http://www.chibabank.co.jp/>

President: Tadashi Takeyama

## 1. Financial Highlights (for the third quarter, from April 1, 2007 to December 31, 2007)

### (1) Consolidated Operating Results

Amounts less than one million yen are rounded down.

	Ordinary Income 経常収益		Ordinary Profits 経常利益		Net Income 四半期(当期)純利益	
	¥Million	%	¥Million	%	¥Million	%
Third quarter						
Ended Dec.31, 2007	201,860	2.6	62,096	4.7	38,731	2.4
Ended Dec.31, 2006	196,612	14.7	59,262	(3.0)	37,819	2.6
Fiscal Year 2006	262,707		81,955		52,538	

	Net Income per Share 1株当たり 四半期(当期)純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期(当期)純利益
	¥	¥
Third quarter		
Ended Dec.31, 2007	43.32	-
Ended Dec.31, 2006	42.43	-
Fiscal Year 2006	58.89	-

### (2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Net 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, 2007	10,118,005	600,307	5.8	657.31
Ended Dec.31, 2006	10,124,431	570,880	5.5	625.00
Fiscal Year 2006	9,736,917	598,822	6.0	655.89

Note: "Net assets to total assets" represents ("Net assets"- "Minority interests")/ "Total assets" at fiscal year end. "Net assets to total assets" differs from "Capital ratio" which is calculated in accordance with Bulletin No.19 issued by the Financial Services Agency in 2006.

## 2. Consolidated Earnings Projections for Fiscal year 2007, ending March 31, 2008

There are no revisions to the previously announced earning projections for fiscal year 2007 (announced on November 13, 2007).

## 3. Basis for preparing financial information for the Third Quarter of Fiscal Year 2007

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

(2) Simplified accounting method: Applied

(3) Changes in accounting method from the previous consolidated fiscal year

) Changes in accordance with changes in accounting principles: Applied

) Other: None

(4) Indices, including ratio figures, are rounded down; previously rounded to one decimal place.

Note: For more details, please refer to Accounting Policies for Financial Information for the Third Quarter of FY2007 in page 5.

## Consolidated Balance Sheets

(¥Million)

Item	科目 (Japanese)	As of Dec.31,2006 (a)	As of Dec.31,2007 (b)	(b-a)	(Reference) As of Mar.31,2007
Assets:	(資産の部)				
Cash and due from banks	現金預け金	305,656	414,743	109,087	242,244
Call loans and bills bought	コールローン及び買入手形	97,668	21,141	(76,527)	59,924
Receivables under securities borrowing transactions	債券貸借取引支払保証金	12,590	32,705	20,115	19,403
Commercial paper and other debt purchased	買入金銭債権	62,608	69,447	6,838	63,026
Trading assets	特定取引資産	290,610	362,238	71,627	283,088
Money held in trust	金銭の信託	31,208	31,064	(144)	30,497
Securities	有価証券	2,532,636	2,237,682	(294,954)	2,416,149
Loans and bills discounted	貸出金	6,396,925	6,670,528	273,603	6,377,598
Foreign exchange	外国為替	4,464	4,057	(406)	3,510
Other assets	その他資産	152,411	66,105	(86,305)	56,760
Tangible fixed assets	有形固定資産	136,604	134,175	(2,429)	136,630
Intangible fixed assets	無形固定資産	9,816	9,572	(244)	9,759
Deferred tax assets	繰延税金資産	22,257	31,261	9,003	19,516
Customers' liabilities for acceptances and guarantees	支払承諾見返	135,949	85,505	(50,444)	82,168
Reserve for possible loan losses	貸倒引当金	(66,979)	(52,225)	14,754	(63,360)
Total assets	資産の部合計	10,124,431	10,118,005	(6,425)	9,736,917
Liabilities:	(負債の部)				
Deposits	預金	8,187,058	8,407,448	220,389	8,348,637
Negotiable certificates of deposit	譲渡性預金	103,287	166,463	63,176	130,584
Call money and bills sold	コールマネー及び売渡手形	224,605	139,932	(84,673)	35,458
Payables under repurchase agreements	売現先勘定	104,434	104,877	442	36,960
Payables under securities lending transactions	債券貸借取引受入担保金	313,275	133,053	(180,221)	189,887
Trading liabilities	特定取引負債	17,429	27,051	9,622	16,604
Borrowed money	借入金	313,083	304,252	(8,831)	138,251
Foreign exchange	外国為替	287	619	331	549
Subordinated bonds	社債	21,000	21,000	-	21,000
Other liabilities	その他負債	97,688	90,367	(7,320)	102,135
Reserve for bonus for directors and corporate auditors	役員賞与引当金	-	-	-	60
Reserve for employees' retirement benefits	退職給付引当金	19,716	18,719	(996)	19,472
Reserve for executive retirement benefits	役員退職慰労引当金	-	1,630	1,630	-
Reserve for reimbursement of dormant deposits	睡眠預金払戻引当金	-	313	313	-
Reserve for point loyalty programs	ポイント引当金	-	746	746	545
Reserves under special laws	特別法上の引当金	215	215	-	215
Deferred tax liabilities	繰延税金負債	217	178	(39)	262
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,301	15,323	21	15,301
Acceptances and guarantees	支払承諾	135,949	85,505	(50,444)	82,168
Total liabilities	負債の部合計	9,553,551	9,517,698	(35,853)	9,138,095
Net assets:	(純資産の部)				
Common stock	資本金	145,069	145,069	-	145,069
Capital surplus	資本剰余金	123,398	123,403	5	123,399
Retained earnings	利益剰余金	232,693	276,333	43,639	247,412
Treasury stock	自己株式	(915)	(1,213)	(298)	(1,026)
Total stockholders' equity	株主資本合計	500,245	543,591	43,346	514,854
Net unrealized gains on other securities	その他有価証券評価差額金	48,804	34,756	(14,047)	61,807
Net deferred gains on hedging instruments	繰延ヘッジ損益	1,952	1,403	(548)	1,900
Land revaluation excess	土地再評価差額金	7,839	7,777	(62)	7,839
Foreign currency translation adjustments	為替換算調整勘定	0	21	20	3
Total valuation and translation adjustments	評価・換算差額等合計	58,596	43,959	(14,637)	71,551
Minority interests	少数株主持分	12,038	12,756	718	12,416
Total net assets	純資産の部合計	570,880	600,307	29,427	598,822
Total liabilities, and net assets	負債及び純資産の部合計	10,124,431	10,118,005	(6,425)	9,736,917

Amounts less than one million have been rounded down.

**Consolidated Statements of Income**

(¥Million)

Item	科目 (Japanese)	For the nine months ended Dec.31, 2006 (a)	For the nine months ended Dec.31, 2007 (b)	(b-a)	(Reference) For FY 2006 ended Mar. 31, 2007 (Summary)
Ordinary income	経常収益	196,612	201,860	5,248	262,707
Interest income	資金運用収益	130,384	142,025	11,640	174,419
Interest on loans and discounts	(うち貸出金利息)	92,492	107,800	15,307	125,270
Interest and dividends on securities	(うち有価証券利息配当金)	36,526	31,549	(4,976)	(47,005)
Trust fees	信託報酬	-	6	6	0
Fees and commissions income	役務取引等収益	33,293	32,998	(295)	45,612
Trading income	特定取引収益	1,750	2,796	1,046	2,878
Other operating income	その他業務収益	4,672	3,110	(1,562)	6,225
Other ordinary income	その他経常収益	26,511	20,923	(5,588)	33,571
Ordinary expenses	経常費用	137,349	139,764	2,414	180,751
Interest expenses	資金調達費用	29,186	35,972	6,786	39,799
Interest on deposits	(うち預金利息)	13,908	23,829	9,921	20,640
Fees and commissions expenses	役務取引等費用	9,696	10,486	790	12,958
Trading expenses	特定取引費用	-	21	21	-
Other operating expenses	その他業務費用	7,188	3,497	(3,690)	7,323
General and administrative expenses	営業経費	63,828	64,502	674	85,142
Other ordinary expenses	その他経常費用	27,449	25,282	(2,166)	35,528
Ordinary profits	経常利益	59,262	62,096	2,833	81,955
Extraordinary profits	特別利益	5,535	7,134	1,598	7,603
Extraordinary losses	特別損失	350	2,661	2,311	635
Income before income taxes and minority interests	税金等調整前 四半期(当期)純利益	64,447	66,568	2,120	88,923
Income taxes-current	法人税、住民税及び事業税	22,606	22,541	(64)	32,444
Income taxes-deferred	法人税等調整額	2,487	4,632	2,144	2,089
Minority interests in net income	少数株主利益	1,533	663	(870)	1,851
Net income	四半期(当期)純利益	37,819	38,731	911	52,538

Amounts less than one million have been rounded down.

**Consolidated Statements of Changes in Net Assets**

For the third quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to December 31, 2006)

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
		株主資本					評価・換算差額等					少数株主持分	純資産合計
(Japanese)		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	評価・換算差額等合計		
As of March 31, 2006	平成18年3月31日残高	145,069	122,223	201,594	(2,048)	466,837	57,266	-	7,843	6	65,117	10,110	542,065
Changes during Third quarter of FY2006	当四半期中の変動額												
Dividends from surplus*1	剰余金の配当			(6,675)		(6,675)							(6,675)
Bonuses to directors*2	役員賞与			(49)		(49)							(49)
Net income	四半期純利益			37,819		37,819							37,819
Purchase of treasury stock	自己株式の取得				(255)	(255)							(255)
Disposal of treasury stock	自己株式の処分		1,174		1,389	2,564							2,564
Transfer from land revaluation excess	土地再評価差額金の取崩			4		4							4
Net changes of items other than stockholders' equity	株主資本以外の項目の当四半期中の変動額(純額)						(8,462)	1,952	(4)	(5)	(6,520)	1,927	(4,592)
Total of items during Third quarter of FY2006	当四半期中の変動額合計	-	1,174	31,099	1,133	33,407	(8,462)	1,952	(4)	(5)	(6,520)	1,927	28,815
As of December 31, 2006	平成18年12月31日残高	145,069	123,398	232,693	(915)	500,245	48,804	1,952	7,839	0	58,596	12,038	570,880

\*1 An appropriation of retained earnings in shareholders' meeting held in June, 2006 and interim dividends in December, 2006.

\*2 An appropriation item of retained earnings in shareholders' meeting held in June, 2006.

For the third quarter of FY 2007 ending March 31, 2008 (from April 1, 2007 to December 31, 2007)

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
		株主資本					評価・換算差額等					少数株主持分	純資産合計
(Japanese)		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	評価・換算差額等合計		
As of March 31, 2007	平成19年3月31日残高	145,069	123,399	247,412	(1,026)	514,854	61,807	1,900	7,839	3	71,551	12,416	598,822
Changes during Third quarter of FY2007	当四半期中の変動額												
Dividends from surplus*2	剰余金の配当			(9,833)		(9,833)							(9,833)
Net income	四半期純利益			38,731		38,731							38,731
Purchase of treasury stock	自己株式の取得				(201)	(201)							(201)
Disposal of treasury stock	自己株式の処分		3		13	17							17
Transfer from land Revaluation excess	土地再評価差額金の取崩			24		24							24
Net changes of items other than stockholders' equity	株主資本以外の項目の当四半期中の変動額(純額)						(27,050)	(496)	(62)	18	(27,591)	339	(27,251)
Total of items during Third quarter of FY2007	当四半期中の変動額合計	-	3	28,921	(187)	28,737	(27,050)	(496)	(62)	18	(27,591)	339	1,485
As of December 31, 2007	平成19年12月31日残高	145,069	123,403	276,333	(1,213)	543,591	34,756	1,403	7,777	21	43,959	12,756	600,307

\*1 Amounts less than one million have been rounded down.

\*2 Resolution items in shareholders' meeting held in June, 2007 and interim dividends in December, 2007.

## Accounting Policies for Financial Information for the Third Quarter of FY 2007

Chiba Bank has partly adopted the simplified accounting method in preparing its financial statements for the third quarter of fiscal year 2007, ending March 31, 2008. There are also some changes in presentation. Details are given below.

Please note the quarterly financial information has not been audited by our independent auditor, Ernst & Young ShinNihon.

### 1. Simplified accounting method

The amount of Reserves for Possible Loan Losses is calculated by applying the past loan loss ratio determined at the end of the first half of FY 2007, to the outstanding balance of each debtor category based on our self-assessment as of December 31, 2007.

### 2. Changes in accounting method.

- (1) In accordance with the revision of the Corporate Tax Law of 2007, depreciation of tangible fixed assets acquired on or after April 1, 2007 is computed by the procedure stipulated in the revised law. As for tangible fixed assets acquired on or before March 31, 2007, their residual values are depreciated using the straight line method over five years from the next consolidated fiscal year following the fiscal year in which they reached the final depreciable limit.
- (2) With regard to executive retirement benefits, which were previously expensed as they incurred, in accordance with JICPA Audit and Assurance Practice Committee Report No.42 April 13, 2007 effective from fiscal year 2007, the bank has adopted the report from this period.
- (3) With regard to deposits which are recognized as profit (dormant deposits), in accordance with JICPA Audit and Assurance Practice Committee Report No.42 effective from fiscal year 2007, the bank has adopted the report from this period to recognize the Reserve for reimbursement of dormant deposits recognized as profit.
- (4) The definitions of securities in "Accounting Standards for Financial Instruments" (ASBJ Statement No.10) and in "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Laws and Regulations Committee Report No.14) were partially revised on June 15, 2007 and July 4, 2007 respectively, and are applicable from the fiscal year and interim period ending on or after the enforcement date of the Financial Instruments and Exchange Law. The bank has adopted the revised standards and guidelines commencing with this period.
- (5) As for the tax effects of sales of investments (such as subsidiaries' stocks) within the Group, the bank has adopted Paragraph 30-2 of "Practical Guidelines for Tax Effects on Consolidated Financial Statements" (JICPA Laws and Regulations Committee Report No.6, March 29, 2007) from this period.

#### (Japanese)

当行は、中間（連結）財務諸表等の作成基準をベースとしつつ、以下1.のとおり一部「簡便な手続き」を採用して四半期財務・業績の概況を作成しております。また、2.記載のとおり会計基準等の変更に伴い、以下の「会計処理の方法の変更」を行っております。なお、四半期財務・業績の概況に関する計数は、監査法人による監査を受けておりません。

#### 1. 簡便な手続きの内容

貸倒引当金につきましては12月末時点の自己査定に基づく債務者区分残高に、中間連結会計期間末に算定した貸倒実績率等を適用して計上しております。

#### 2. 会計処理の方法の変更

- (1) 平成19年度税制改正に伴い、平成19年4月1日以降に取得した有形固定資産については、改正後の法人税法に基づく償却方法により減価償却費を計上しております。また、当四半期連結会計期間より、平成19年3月31日以前に取得した有形固定資産については、償却可能限度額に達した連結会計年度の翌連結会計年度以後、残存簿価を5年間で均等償却しております。
- (2) 従来、役員退職慰労金は、支出時に費用処理をしておりましたが、「租税特別措置法上の準備金及び特別法上の引当金又は準備金並びに役員退職慰労引当金等に関する監査上の取扱い」（日本公認会計士協会監査・保証実務委員会報告第42号平成19年4月13日。以下「監査・保証実務委員会報告第42号」という。）が平成19年4月1日以後開始する連結会計年度から適用されることに伴い、当四半期連結会計期間から同報告を適用しております。
- (3) 従来、一定の要件を満たし負債計上を中止するとともに利益計上を行った預金（「睡眠預金」）は、預金者からの払戻請求時に費用として処理しておりましたが、監査・保証実務委員会報告第42号が平成19年4月1日以後開始する連結会計年度から適用されることに伴い、当四半期連結会計期間から同報告を適用しております。
- (4) 「金融商品に関する会計基準」（企業会計基準第10号）及び「金融商品会計に関する実務指針」（日本公認会計士協会会計制度委員会報告第14号）等における有価証券の範囲に関する規定が一部改正され（平成19年6月15日付及び同7月4日付）、金融商品取引法の施行日以後に終了する連結会計年度及び中間連結会計期間から適用されることになったことに伴い、当四半期連結会計期間から改正会計基準及び実務指針を適用しております。
- (5) 企業集団内の会社に投資（子会社株式等）を売却した場合の税効果会計について、「連結財務諸表における税効果会計に関する実務指針」（日本公認会計士協会会計制度委員会報告第6号平成19年3月29日）の第30-2項を当四半期連結会計期間から適用しております。

## Segment Information

### 1. Business Segment Information

For the third quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to December 31, 2006) (¥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	177,023	15,651	3,937	196,612	-	196,612
(2) Inter-segment	(2)セグメント間の内部経常収益	608	261	39	910	(910)	-
Total	計	177,631	15,913	3,977	197,522	(910)	196,612
Ordinary Expenses	経常費用	120,524	14,467	3,124	138,116	(767)	137,349
Ordinary Profits/Losses	経常利益	57,107	1,445	852	59,405	(142)	59,262

For the third quarter of FY 2007 ending March 31, 2008 (from April 1, 2007 to December 31, 2007) (¥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	183,489	14,439	3,930	201,860	-	201,860
(2) Inter-segment	(2)セグメント間の内部経常収益	709	276	17	1,003	(1,003)	-
Total	計	184,199	14,716	3,948	202,864	(1,003)	201,860
Ordinary Expenses	経常費用	123,995	13,517	3,118	140,631	(867)	139,764
Ordinary Profits/Losses	経常利益	60,204	1,198	829	62,232	(136)	62,096

Notes:

1. Ordinary Income and Ordinary Profits/Losses correspond to the sales and operating profits of companies in other industries.
2. "Other Business" includes securities business.

### 2. Geographic Segment Information

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

### 3. 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.

## SUPPLEMENTARY INFORMATION

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

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

#### [Net Business Income (before Transfer to General Reserve for Possible Loan Losses)]

Gross business profits increased by ¥6.7 billion from the corresponding period of the previous fiscal year, due to an increase in interest income (+¥5.2billion) brought about by an increase in the balance of loans. Expenses increased by ¥0.7 billion because of branch openings and an increase in employees to improve customer service. As a result, Net Business income (before transfer to general reserve for possible loan losses) increased by ¥6.0 billion to ¥61.3billion.

#### [Ordinary Profits]

Ordinary profits increased by ¥3.7 billion from the corresponding period of the previous fiscal year, to ¥54.4 billion due to an increase in Net Business income and a decrease in Gains/losses related to stocks.

#### [Net Income]

Net income for the third quarter increased by ¥1.6 billion from the corresponding period of the previous fiscal year, to ¥37.5 billion reflecting a ¥6.5 billion Reversal of allowance for possible loan losses and a ¥1.3 billion Transfer to reserve for executive retirement benefits that was recorded in extraordinary profits/losses. In addition, credit costs decreased by ¥1.6 billion to ¥4.2 billion.

(¥ Billion)						
	(Japanese)	For the nine months ended Dec.31, 2007 (a)	For the nine months ended Dec.31, 2006 (b)	(a - b)	FY 2007 (Announced Projection)	(Reference) 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 (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 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 引当金繰入額	1.3	-	1.3		-
Transfer to reserve for reimbursement of dormant deposits	睡眠預金払戻 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)

- Disclosed claims under the Financial Reconstruction Law decreased by ¥2.3 billion from September 30, 2007, to ¥183.6 billion.
- The proportion of Disclosed claims to total claims declined by 0.09% to 2.67%.

	(Japanese)	(¥Billion) As of Dec. 31, 2007 (a)	(Reference) As of Sep. 30, 2007 (b)	(¥Billion) (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 and 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

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

### (1) Loans

- Loans and bills discounted increased by ¥140.4 billion from September 30, 2007, to ¥6,698.1 billion.
- Housing loans increased by ¥29.0 billion from September 30, 2007, to ¥2,089.6 billion.
- Loans to small and medium-sized companies were ¥5,143.6 billion, an increase of ¥43.4 billion.

	(Japanese)	(¥Billion) As of Dec. 31, 2007 (a)	(Reference) As of Sep. 30, 2007 (b)	(¥Billion) (a-b)
Loans and bills discounted	貸出金	6,698.1	6,557.6	140.4
Housing Loans	住宅ローン	2,089.6	2,060.6	29.0
Small and medium-sized companies loans	中小企業等向け貸出金	5,143.6	5,100.2	43.4
Small and medium-sized companies loans ratio	(中小企業等貸出比率)	77.10%	78.08%	(0.98%)

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

### (2) Deposits

- Deposits increased, by ¥114.9 billion from September 30, 2007, to ¥8,425.9 billion due to an increase in Personal Deposits of ¥212.0 billion.
- Balance of investment trusts decreased a little from September 30, 2007, to ¥624.4 billion, and Insurance premiums of Personal annuities for the three months from October to December 2007 reached ¥13.6 billion.

	(Japanese)	(¥Billion) As of Dec. 31, 2007 (a)	(Reference) As of Sep. 30, 2007 (b)	(¥Billion) (a-b)
Deposits	預金	8,425.9	8,311.0	114.9
Personal Deposits	個人預金	6,436.9	6,224.9	212.0

(Reference)	(Japanese)	(¥Billion) As of Dec. 31, 2007 (a)	(¥Billion) As of Sep. 30, 2007 (b)	(¥Billion) (a-b)
Balance of investment trusts	投資信託残高	624.4	625.0	(0.6)
Personal investors	個人	615.1	615.0	0.0

	(Japanese)	(¥Billion) For the three months ended Dec. 31, 2007	(¥Billion) For the first half of FY 2007
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	13.6	39.6



## 4. Gains (Losses) on Valuation of Other Securities (consolidated)

(¥Billion)

	(Japanese)	As of Dec. 31, 2007			
		Market value	Gains (losses) on valuation		
			Gains	Losses	
Other Securities	その他有価証券	2,135.0	55.3	86.8	31.4
Stocks	株 式	215.4	76.9	81.9	4.9
Bonds	債 券	1,274.0	(7.7)	2.9	10.6
Others	そ の 他	645.5	(13.8)	2.0	15.8
Foreign bonds	うち外国債券	565.9	(11.5)	1.2	12.7

(Reference)

(¥Billion)

	As of Sep. 30, 2007			
	Market value	Gains (losses) on valuation		
		Gains	Losses	
	2,170.2	66.8	98.7	31.8
	228.9	91.7	96.2	4.4
	1,310.5	(14.4)	0.8	15.3
	630.6	(10.4)	1.6	12.0
	543.3	(9.8)	0.5	10.4

Notes:

- Gains/losses are the difference between book value (after applying the amortized cost method and after write-offs) and market value, as of the end of each period.
- Other securities include negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Other debt purchased in addition to Securities.
- Unrealized gains (losses) of Held-to-Maturity Bonds are shown below.

(¥Billion)

	(Japanese)	As of Dec. 31, 2007			
		Book value	Unrealized gains (losses)		
			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	59.0	0.0	0.0	0.0
Bonds	債 券	4.9	0.0	0.0	-
Others	そ の 他	54.0	0.0	0.0	0.0

(Reference)

(¥Billion)

	As of Sep. 30, 2007			
	Book value	Unrealized gains (losses)		
		Gains	Losses	
	58.2	(0.1)	0.0	0.1
	4.9	(0.0)	-	0.0
	53.2	(0.1)	0.0	0.1

- There are no stocks of subsidiaries and affiliates with market values.

## 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)

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

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.