

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2012, ended March 31, 2013

Stock Exchange Listing: Tokyo (code: 8331)
 URL: http://www.chibabank.co.jp/
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tomoyuki Ikeda, General Manager-Corporate Planning Division
 Date of General Meeting of Shareholders: June 27, 2013 (scheduled)
 Payment date of cash dividends: June 28, 2013 (scheduled)
 Filing date of Financial Statements: June 28, 2013 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Conference: Scheduled (for investors)

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

1. Financial Highlights (from April 1, 2012 to March 31, 2013)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2013	222,704	0.3	72,759	8.6	44,152	8.2
Ended March 31, 2012	222,014	(0.7)	66,943	2.4	40,770	0.3

(Note) Comprehensive Income Fiscal year 2012: ¥83,693 million [45.8%] Fiscal year 2011: ¥57,380 million [62.0%]

Fiscal year	Net Income per Share	Net Income per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2013	50.88	50.84	6.4	0.6	32.6
Ended March 31, 2012	46.47	46.44	6.4	0.6	30.1

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2012: ¥ 152 million Fiscal year 2011: ¥ 119 million

(2) Consolidated Financial Conditions

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2013	11,373,741	729,243	6.3	839.15
Ended March 31, 2012	10,916,760	664,076	6.0	747.90

(Reference) Capital assets Fiscal Year 2012: ¥721,648million Fiscal Year 2011: ¥657,332 million

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

(3) Consolidated Cash Flows

Fiscal year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2013	158,499	3,904	(57,301)	380,096
Ended March 31, 2012	59,969	(188,091)	(15,873)	274,838

2. Cash Dividends for Shareholders

Fiscal year	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2012	—	5.50	—	5.50	11.00	9,633	23.6	1.5
Ended March 31, 2013	—	5.50	—	6.50	12.00	10,374	23.5	1.5
Ending March 31, 2014(Projection)	—	6.00	—	6.00	12.00		22.9	

3. Consolidated Earnings Projections for Fiscal year 2013, ending March 31, 2014

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

Six months Ending September 30, 2013	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
	37,000	0.7	22,500	2.1	26.16
Fiscal year Ending March 31, 2014	74,000	1.7	45,000	1.9	52.32

***Notes**

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Changes in accounting principles, accounting estimates and restatement
- ① Changes in accounting principles accordance with changes in accounting standard, etc.: Yes
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: Yes
 - ④ Restatement: No
- (3) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

March 31, 2013	875,521,087 shares	March 31, 2012	895,521,087 shares
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 - ② Number of treasury stock:

March 31, 2013	15,553,829 shares	March 31, 2012	15,720,963 shares
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 - ③ Average number of shares:

FY 2012	867,749,525 shares	FY 2011	877,319,233 shares
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(Reference) Non-consolidated financial highlights**1. Financial Highlights (from April 1, 2012 to March 31, 2013)****(1) Non-consolidated Operating Results** (%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2013	196,854	(1.6)	66,444	7.5	41,225	14.4
Ended March 31, 2012	200,156	1.4	61,768	3.3	36,007	(5.5)

Fiscal year	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Ended March 31, 2013	47.48	47.44
Ended March 31, 2012	41.02	40.99

(2) Non-consolidated Financial Conditions

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2013	11,312,385	688,889	6.0	800.74
Ended March 31, 2012	10,858,514	630,262	5.8	716.10

(Reference) Capital assets Fiscal Year 2012: ¥688,612million Fiscal Year 2011: ¥630,030 million
 Note: "Capital assets to total assets" represents "Net assets"-"Subscription rights to shares" / "Total assets" at fiscal year-end.

2. Non-consolidated Earnings Projections for Fiscal year 2013, ending March 31, 2014(%: Changes from corresponding period of previous fiscal year)

Six months	Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending September 30, 2013	34,500	2.5	21,500	3.5	25.00
Fiscal year	68,000	2.3	42,000	1.8	48.83
Ending March 31, 2014					

Statement relating to the status of the audit procedures

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

Explanation for proper use of projections and other notes

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors. For information related to the projections, please refer to "The Analysis of Operating Results" on page 4.

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1. Operating Results

(1) Analysis of Operating Results

(i) Operating results for FY 2012

Operating Results for FY 2012 were as follows.

Ordinary income increased by ¥690 million compared with the previous fiscal year, to ¥222,704 million mainly due to an increase in Other income reflecting an increment in Fees and commissions and Gains related to stocks. Ordinary expenses decreased by ¥5,125 million compared with the previous fiscal year, to ¥149,945 million due to a decline in Other expenses including Losses on sales of stocks and other securities. As a result, Ordinary profit reached ¥72,759 million, an increase of ¥5,815 million, and Net income was ¥44,152 million, an increase of ¥3,381 million from the previous fiscal year.

(ii) Projections for FY 2013

The consolidated Ordinary profit and Net income for FY 2013 are projected to be ¥74.0 billion and ¥45.0 billion respectively.

The non-consolidated Ordinary profit and Net income for FY 2013 are projected to be ¥68.0 billion and ¥42.0 billion respectively.

(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) Analysis of Financial Conditions

(i) Status of assets, liabilities and net assets

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

The balance of Deposits as of March 31, 2013 was ¥9,628.1 billion, an increase of ¥289.8 billion from the position as of March 31, 2012, reflecting 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.

A positive approach towards meeting the financial needs of customers, both personal and companies, brought an increase in the balance of loans of ¥331.1 billion from the previous fiscal year-end, to ¥7,886.0 billion. Also, the balance of securities as of March 31, 2013 was ¥2,174.8 billion, an increase of ¥68.3 billion from the previous fiscal year-end.

As a result, the balance of total assets as of March 31, 2013 increased by ¥456.9 billion compared with the previous fiscal year-end, to ¥11,373.7 billion.

The balance of Net assets as of March 31, 2013 increased by ¥65.1 billion compared with the previous fiscal year-end, to ¥729.2 billion.

(ii) Status of cash flow

The status of consolidated cash flow for FY 2012 was as follows.

The cash flow from operating activities was a net inflow of ¥158.4 billion reflecting an increase in deposits, and cash flow from investing activities was a net inflow of ¥3.9 billion mainly due to the sale and redemption of securities. Also the cash flow from financing activities was a net outflow of ¥57.3 billion mainly due to the redemption of subordinated bonds. This resulted in an increase of ¥105.2 billion in the balance of cash and cash equivalents from the position of the previous fiscal year-end, to ¥380.0 billion.

(3) Policy for Profit Allocation and Cash Dividends for FY 2012 and FY 2013

Our basic policy is to use capital effectively for our growth and to enhance shareholder returns through stable dividends and the acquisition of our own shares, whilst maintaining the Bank's sound financial health and fulfilling our important public role. At the general meeting of shareholders, it will be proposed that the final dividends for the year ended March 31, 2013 will be ¥6.5 per share, bringing the total dividends for the term to ¥12, adding ¥1 as the memorial dividend for the 70th anniversary of our foundation to ¥5.5 per share of ordinary dividend.

Taking account of the current business environment and the earnings projection for FY2013, we plan on maintaining our total annual dividend of ¥12 per share, including an interim dividend of ¥6 per share.

2. Management Policy

(1) Basic Management Policy

The Chiba Bank group, as a regional bank with its business base in Chiba prefecture, plays a role that enables us to meet customer needs in the region and to contribute to the region's development by providing financial products. The whole Chiba Bank group upholds this policy and we are working together to develop our activities for improving customer satisfaction and to encourage the development of regional society through the provision of high quality financial products and services. Through such measures, we are making every effort to meet shareholders' and investors' expectations.

(2) Management Targets

The Chiba Bank will implement various initiatives based on the medium term management plan "Frontier 70", setting its time frame from FY2011 to FY2013. The numerical targets for FY2013 as the final year of the plan are ¥88.0 billion of Core net business income, ¥47.0 billion of Non-consolidated net income, ¥50.0 billion of Consolidated net income, OHR of below 50% and Consolidated capital ratio (Basel III base) of around 13%. For current earning projections, taking into account recent changes in the interest rate environment, please refer to "1. Operating Results (1) Analysis of Operating Results (ii) Projections for FY 2013"

(3) Medium Term Management Strategy

In the medium term management plan, "Frontier 70", the Chiba Bank will implement a customer first policy and aim to be a first-rate retail bank, full of creativity, which will meet the expectations of customers in the region. We, all the directors and employees, shall strive to achieve four aims; strengthening the business structure, assisting the regional economy, enhancing the management system and improving the development of human resources.

(4) Management Issues

The Chiba Bank will implement the following initiatives based on the main subjects of the medium term management plan.

- (i) Strengthening the business structure
 - We will increase our market share and establish a predominant position in the region by defining the role of sales staff, strengthening promotional skills and actively developing business.
- (ii) Assisting the regional economy
 - We will make an active contribution towards the recovery and development of the regional economy through measures for the smooth supply of financing, improvements in functions for conveying regional information and taking the initiative in activities for industrial, academic and governmental cooperation.
- (iii) Enhancing the management system
 - We will establish a strong management system through thorough compliance and enhancements to the risk management structure. Also, we will increase Net income by improving efficiency and developing low cost operations.
- (iv) Improving staff training
 - We will improve and strengthen the methods of training staff through, for example, effective on-the-job training and study courses. Also, we will enhance the strength of the organization by actively placing employees according to their skills and aptitude and nurturing female staff.

3. Consolidated Financial Information

(1) Consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2013
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	473,117	442,958
Call loans and bills bought	コールローン及び買入手形	74,621	227,511
Receivables under resale agreements	買現先勘定	29,992	29,994
Monetary claims bought	買入金銭債権	30,995	24,778
Trading assets	特定取引資産	327,044	285,577
Money held in trust	金銭の信託	28,899	41,190
Securities	有価証券	2,106,492	2,174,866
Loans and bills discounted	貸出金	7,554,923	7,886,033
Foreign exchange	外国為替	2,205	6,386
Other assets	その他資産	93,810	92,614
Tangible fixed assets	有形固定資産	98,567	98,639
Buildings, net	建物	22,897	24,439
Land	土地	65,817	65,909
Construction in progress	建設仮勘定	2,089	2,268
Other tangible fixed assets	その他の有形固定資産	7,763	6,021
Intangible fixed assets	無形固定資産	10,221	10,621
Software	ソフトウェア	6,716	7,938
Other intangible fixed assets	その他の無形固定資産	3,504	2,683
Deferred tax assets	繰延税金資産	34,506	14,513
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,464	93,586
Allowance for loan losses	貸倒引当金	(50,101)	(55,531)
Total assets	資産の部合計	10,916,760	11,373,741
Liabilities			
(負債の部)			
Deposits	預金	9,338,244	9,628,118
Negotiable certificates of deposit	譲渡性預金	301,371	298,512
Call money and bills sold	コールマネー及び売渡手形	34,095	54,172
Payables under securities lending transactions	債券貸借取引受入担保金	77,347	74,402
Trading liabilities	特定取引負債	29,403	30,352
Borrowed money	借入金	162,635	280,672
Foreign exchange	外国為替	229	358
Bonds payable	社債	40,000	20,000
Other liabilities	その他負債	132,840	127,911
Provision for retirement benefits	退職給付引当金	19,531	19,490
Provision for directors' retirement benefits	役員退職慰労引当金	228	199
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,522	1,850
Provision for point card certificates	ポイント引当金	397	388
Reserves under the special laws	特別法上の引当金	17	15
Deferred tax liabilities	繰延税金負債	113	1,225
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,240	13,240
Acceptances and guarantees	支払承諾	101,464	93,586
Total liabilities	負債の部合計	10,252,684	10,644,497

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2013
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,591	122,134
Retained earnings	利 益 剰 余 金	376,039	401,813
Treasury stock	自 己 株 式	(8,480)	(7,581)
Total shareholders' equity	株 主 資 本 合 計	636,220	661,435
Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,268	51,396
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,549)	(1,167)
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,393	9,983
Total accumulated other comprehensive income	その他の包括利益累計額合計	21,112	60,212
Subscription rights to shares	新 株 予 約 権	231	277
Minority interests	少 数 株 主 持 分	6,511	7,317
Total net assets	純 資 産 の 部 合 計	664,076	729,243
Total liabilities and net assets	負債及び純資産の部合計	10,916,760	11,373,741

(2) Consolidated Statements of Income and Consolidated Statement of Comprehensive Income

Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Ordinary income	経常収益	222,014	222,704
Interest income	資金運用収益	146,549	141,545
Interest on loans and discounts	貸出金利息	126,162	121,364
Interest and dividends on securities	有価証券利息配当金	18,764	18,990
Interest on call loans and bills bought	コールローン利息及び買入手形利息	158	282
Interest on receivables under resale agreements	買現先利息	32	32
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	-	0
Interest on deposits with banks	預け金利息	947	474
Other interest income	その他の受入利息	484	401
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	40,445	42,120
Trading income	特定取引収益	1,987	2,391
Other ordinary income	その他業務収益	5,979	6,344
Other income	その他経常収益	27,052	30,302
Reversal of allowance for loan losses	貸倒引当金戻入益	2,161	-
Recoveries of written off claims	償却債権取立益	3,274	3,615
Other	その他の経常収益	21,615	26,686
Ordinary expenses	経常費用	155,071	149,945
Interest expenses	資金調達費用	11,644	11,234
Interest on deposits	預金利息	5,690	4,777
Interest on negotiable certificates of deposit	譲渡性預金利息	262	373
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	140	264
Interest on payables under repurchase agreements	売現先利息	4	2
Interest on payables under securities lending transactions	債券貸借取引支払利息	184	213
Interest on borrowings and rediscounts	借入金利息	1,023	1,035
Interest on bonds	社債利息	735	693
Other interest expenses	その他の支払利息	3,603	3,873
Fees and commissions payments	役務取引等費用	15,495	15,723
Trading expenses	特定取引費用	-	3
Other ordinary expenses	その他業務費用	3,193	841
General and administrative expenses	営業経費	88,381	88,943
Other expenses	その他経常費用	36,355	33,199
Provision of allowance for loan losses	貸倒引当金繰入額	-	9,794
Other	その他の経常費用	36,355	23,405
Ordinary profit	経常利益	66,943	72,759
Extraordinary income	特別利益	3,421	26
Gain on disposal of noncurrent assets	固定資産処分益	12	24
Gain on bargain purchase	負のれん発生益	3,408	-
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩	0	2
Extraordinary loss	特別損失	879	755
Loss on disposal of noncurrent assets	固定資産処分損	740	569
Impairment loss	減損損失	139	185
Income before income taxes and minority interests	税金等調整前当期純利益	69,485	72,030

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Income taxes-current	法人税、住民税 及び事業税	20,579	26,864
Income taxes-deferred	法人税等調整額	7,417	119
Total income taxes	法人税等合計	27,997	26,984
Income before minority interests	少数株主損益調整前 当期純利益	41,487	45,046
Minority interests in income	少数株主利益	716	894
Net income	当期純利益	40,770	44,152

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Income before minority interests	少数株主損益調整前 当期純利益	41,487	45,046
Other comprehensive income	その他の包括利益	15,892	38,646
Valuation difference on available-for-sale securities	その他有価証券評価差額金	14,299	38,240
Deferred gains or losses on hedges	繰延ヘッジ損益	(290)	382
Revaluation reserve for land	土地再評価差額金	1,883	-
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	0	23
Comprehensive income	包括利益	57,380	83,693
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	56,748	82,662
Comprehensive income attributable to minority interests	少数株主に係る包括利益	632	1,030

(3) Consolidated Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 残 高	145,069	145,069
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	145,069	145,069
Capital surplus	資 本 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	123,380	123,591
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	211	(38)
Retirement of treasury stock	自 己 株 式 の 消 却	-	(1,418)
Total changes of items during the period	当 期 変 動 額 合 計	211	(1,457)
Balance at the end of current period	当 期 末 残 高	123,591	122,134
Retained earnings	利 益 剩 余 金		
Balance at the beginning of current period	当 期 首 残 高	344,884	376,039
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(9,654)	(9,613)
Net income	当 期 純 利 益	40,770	44,152
Retirement of treasury stock	自 己 株 式 の 消 却	-	(8,398)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	38	(367)
Total changes of items during the period	当 期 変 動 額 合 計	31,155	25,773
Balance at the end of current period	当 期 末 残 高	376,039	401,813
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(6,358)	(8,480)
Changes of items during the period	当 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(6,121)	(9,470)
Disposal of treasury stock	自 己 株 式 の 処 分	3,999	552
Retirement of treasury stock	自 己 株 式 の 消 却	-	9,816
Total changes of items during the period	当 期 変 動 額 合 計	(2,122)	898
Balance at the end of current period	当 期 末 残 高	(8,480)	(7,581)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	606,975	636,220
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(9,654)	(9,613)
Net income	当 期 純 利 益	40,770	44,152
Purchase of treasury stock	自 己 株 式 の 取 得	(6,121)	(9,470)
Disposal of treasury stock	自 己 株 式 の 処 分	4,211	513
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	38	(367)
Total changes of items during the period	当 期 変 動 額 合 計	29,244	25,215
Balance at the end of current period	当 期 末 残 高	636,220	661,435

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Accumulated other comprehensive income	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the beginning of current period	当 期 首 残 高	(1,115)	13,268
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	14,384	38,127
Total changes of items during the period	当 期 変 動 額 合 計	14,384	38,127
Balance at the end of current period	当 期 末 残 高	13,268	51,396
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(1,259)	(1,549)
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(290)	382
Total changes of items during the period	当 期 変 動 額 合 計	(290)	382
Balance at the end of current period	当 期 末 残 高	(1,549)	(1,167)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	7,548	9,393
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	1,844	590
Total changes of items during the period	当 期 変 動 額 合 計	1,844	590
Balance at the end of current period	当 期 末 残 高	9,393	9,983
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the beginning of current period	当 期 首 残 高	5,174	21,112
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	15,938	39,100
Total changes of items during the period	当 期 変 動 額 合 計	15,938	39,100
Balance at the end of current period	当 期 末 残 高	21,112	60,212
Subscription rights to shares	新 株 予 約 権		
Balance at the beginning of current period	当 期 首 残 高	108	231
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	122	45
Total changes of items during the period	当 期 変 動 額 合 計	122	45
Balance at the end of current period	当 期 末 残 高	231	277
Minority interests	少 数 株 主 持 分		
Balance at the beginning of current period	当 期 首 残 高	13,732	6,511
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(7,220)	806
Total changes of items during the period	当 期 変 動 額 合 計	(7,220)	806
Balance at the end of current period	当 期 末 残 高	6,511	7,317

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Total net assets	純 資 産 合 計		
Balance at the beginning of current period	当 期 首 残 高	625,990	664,076
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,654)	(9,613)
Net income	当 期 純 利 益	40,770	44,152
Purchase of treasury stock	自 己 株 式 の 取 得	(6,121)	(9,470)
Disposal of treasury stock	自 己 株 式 の 処 分	4,211	513
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	38	(367)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	8,840	39,952
Total changes of items during the period	当 期 変 動 額 合 計	38,085	65,167
Balance at the end of current period	当 期 末 残 高	664,076	729,243

(4) Consolidated Cash Flow Statements

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar.31, 2012	FY 2012 Ended Mar.31, 2013
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	69,485	72,030
Depreciation and amortization	減価償却費	7,340	8,258
Impairment loss	減損損失	139	185
Gain on bargain purchase	負のれん発生益	(3,408)	-
Equity in (earnings) losses of affiliates	持分法による投資損益(△は益)	(119)	(152)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(8,646)	5,430
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(△は減少)	293	(41)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	(0)	(29)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	572	327
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	(667)	(8)
Gain on fund management	資金運用収益	(146,549)	(141,545)
Financing expenses	資金調達費用	11,644	11,234
Loss (gain) related to securities	有価証券関係損益(△)	8,288	(5,203)
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	52	(886)
Foreign exchange losses (gains)	為替差損益(△は益)	30	(155)
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(△は益)	727	545
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(42,409)	41,467
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	2,728	949
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(208,779)	(331,109)
Net increase (decrease) in deposit	預金の純増減(△)	234,594	289,873
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	129,785	(2,858)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減(△)	(94,073)	136,037
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	(47,688)	135,417
Net decrease (increase) in call loans	コールローン等の純増(△)減	(33,774)	(146,675)
Net increase (decrease) in call money	コールマネー等の純増減(△)	(4,700)	20,077
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	26,571	(2,944)
Net decrease (increase) in foreign exchange-assets	外国為替(資産)の純増(△)減	828	(4,181)
Net increase (decrease) in foreign exchange-liabilities	外国為替(負債)の純増減(△)	(250)	128
Proceeds from fund management	資金運用による収入	148,600	141,509
Payments for finance	資金調達による支出	(13,609)	(12,022)
Other, net	その他	47,223	(36,902)
Subtotal	小計	84,228	178,755
Income taxes paid	法人税等の支払額	(24,259)	(20,256)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	59,969	158,499

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar.31, 2012	FY 2012 Ended Mar.31, 2013
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(786,022)	(523,652)
Proceeds from sales of securities	有価証券の売却による収入	337,430	282,862
Proceeds from redemption of securities	有価証券の償還による収入	274,630	266,127
Increase in money held in trust	金銭の信託の増加による支出	(9,960)	(12,800)
Decrease in money held in trust	金銭の信託の減少による収入	9,101	1,721
Purchase of tangible fixed assets	有形固定資産の取得による支出	(9,704)	(7,194)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(4,451)	(3,211)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	872	50
Proceeds from sales of intangible fixed assets	無形固定資産の売却による収入	10	-
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(188,091)	3,904
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー		
Decrease in subordinated borrowings	劣後特約付借入金返済による支出	-	(18,000)
Issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	-
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	(20,000)
Cash dividends paid	配当金の支払額	(9,654)	(9,613)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(150)	(224)
Purchase of treasury stock	自己株式の取得による支出	(6,121)	(9,470)
Proceeds from sales of treasury stock	自己株式の売却による収入	52	6
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(15,873)	(57,301)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	(30)	155
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	(144,026)	105,257
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	418,865	274,838
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	274,838	380,096

(5) Note for the Assumption of Going Concern

Not applicable.

(6) Changes in Accounting Principles, Accounting Estimates and Restatement

(Changes in accounting principles which are difficult to distinguish from changes in accounting estimates)

In accordance with the amendment of the Corporation Tax Act, effective from the current fiscal year, the Chiba Bank and its consolidated subsidiaries have changed their depreciation method for those tangible fixed assets acquired on or after April 1, 2012. This change has little impact on the financial results.

(7) Notes for Consolidated Financial Statements

(Segment information)

Fiscal year 2012 (from April 1, 2012 to March 31, 2013)

Since the Chiba Bank group operates solely within the banking segment, segment information is omitted.

(Per share information)

	FY 2012 From Apr. 1, 2012 to Mar.31, 2013
Total net assets per share	¥839.15
Net income per share	¥50.88
Diluted net income per share	¥50.84

(Note 1) Basis for computing Net assets per share

(¥ Million)

	As of Mar. 31, 2013
Total net assets	729,243
Amounts to be deducted from total net assets	7,595
(Subscription rights to shares)	277
(Minority interests)	7,317
Net assets attributable to common stock	721,648
Number of common stock outstanding at the end of the fiscal period	859,967 thousand shares

(Note 2) Basis for computing Net income per share and Diluted net income per share

(¥ Million)

	FY 2012 From Apr. 1, 2012 to Mar.31, 2013
Net income per share	
Net income	44,152
Amount that does not belong to common shareholders	-
Net income attributable to common stock	44,152
Average number of shares	867,749 thousand shares
Diluted net income per common stock	
Adjustment in net income	-
Number of increased common stock	693 thousand shares
Subscription rights to shares	693 thousand shares
Convertible securities not diluting earnings per common share	-

(Material subsequent events)

Not applicable.

4. Non-consolidated Financial Information

(1) Non-consolidated Balance Sheets

		(¥ Million)	
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2013
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	472,367	442,128
Cash	現金	103,430	100,209
Due from banks	預け金	368,936	341,919
Call loans	コールローン	69,621	224,011
Receivables under resale agreements	買現先勘定	29,992	29,994
Monetary claims bought	買入金銭債権	21,468	15,294
Trading assets	特定取引資産	326,779	284,594
Trading account securities	商品有価証券	9,957	8,035
Derivatives of trading securities	商品有価証券派生商品	6	-
Trading-related financial derivatives	特定金融派生商品	29,829	31,142
Other trading assets	その他の特定取引資産	286,985	245,416
Money held in trust	金銭の信託	25,799	36,890
Securities	有価証券	2,111,610	2,176,011
Government bonds	国債	1,064,937	1,081,313
Local government bonds	地方債	361,251	365,217
Corporate bonds	社債	224,898	213,044
Stocks	株式	142,381	175,707
Other securities	その他の証券	318,142	340,728
Loans and bills discounted	貸出金	7,581,708	7,912,140
Bills discounted	割引手形	24,531	22,490
Loans on bills	手形貸付	163,012	153,460
Loans on deeds	証書貸付	6,845,619	7,146,055
Overdrafts	当座貸越	548,543	590,134
Foreign exchange	外国為替	2,205	6,386
Due from foreign banks (our accounts)	外国他店預け	1,163	4,742
Foreign bills bought	買入外国為替	585	830
Foreign bills receivable	取立外国為替	456	813
Other assets	その他資産	47,752	44,710
Domestic exchange settlement account, debit	未決済為替貸	0	-
Prepaid expenses	前払費用	73	83
Accrued income	未収収益	10,677	13,526
Initial margins of futures markets	先物取引差入証拠金	54	54
Variation margins of futures markets	先物取引差金勘定	-	8
Derivatives other than for trading-assets	金融派生商品	10,014	3,865
Cash collateral paid for financial instruments	金融商品等差入担保金	1,392	2,878
Other	その他の資産	25,539	24,292
Tangible fixed assets	有形固定資産	93,301	93,529
Buildings, net	建物	21,341	23,034
Land	土地	62,898	63,040
Construction in progress	建設仮勘定	2,070	2,198
Other tangible fixed assets	その他の有形固定資産	6,990	5,256
Intangible fixed assets	無形固定資産	10,067	10,474
Software	ソフトウェア	6,576	7,795
Other intangible fixed assets	その他の無形固定資産	3,491	2,678
Deferred tax assets	繰延税金資産	27,043	6,982
Customers' liabilities for acceptances and guarantees	支払承諾見返	78,052	73,438
Allowance for loan losses	貸倒引当金	(39,255)	(44,200)
Total assets	資産の部合計	10,858,514	11,312,385

(¥ Million)				
Item	科目 (<i>Japanese</i>)	As of Mar. 31, 2012	As of Mar. 31, 2013	
Liabilities:				
	(負債の部)			
Deposits	預 金	9,376,500	9,636,831	
Current deposits	当 座 預 金	191,609	194,318	
Ordinary deposits	普 通 預 金	5,355,091	5,585,727	
Saving deposits	貯 蓄 預 金	241,022	239,419	
Deposits at notice	通 知 預 金	6,465	6,423	
Time deposits	定 期 預 金	3,443,395	3,454,199	
Other deposits	そ の 他 の 預 金	138,916	156,742	
Negotiable certificates of deposit	譲 渡 性 預 金	301,371	333,012	
Call money	コ ー ル マ ネ ー	34,095	54,172	
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	77,347	74,402	
Trading liabilities	特 定 取 引 負 債	29,403	30,352	
Derivatives of trading securities-assets	商 品 有 価 証 券 派 生 商 品	-	7	
Trading-related financial derivatives	特 定 金 融 派 生 商 品	29,403	30,344	
Borrowed money	借 用 金	161,682	279,349	
Borrowings from other banks	借 入 金	161,682	279,349	
Foreign exchange	外 国 為 替	229	358	
Foreign bills sold	売 渡 外 国 為 替	194	332	
Foreign bills payable	未 払 外 国 為 替	35	25	
Bonds payable	社 債	40,000	20,000	
Other liabilities	そ の 他 負 債	95,650	87,407	
Domestic exchange settlement account, credit	未 決 済 為 替 借	1,453	945	
Income taxes payable	未 払 法 人 税 等	8,811	15,311	
Accrued expenses	未 払 費 用	10,380	9,985	
Unearned revenue	前 受 収 益	2,297	2,128	
Variation margins of futures markets	先 物 取 引 差 金 勘 定	6	-	
Derivatives other than for trading-liabilities	金 融 派 生 商 品	13,205	15,093	
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	1,436	1,834	
Asset retirement obligations	資 産 除 去 債 務	227	225	
Other	そ の 他 の 負 債	57,831	41,883	
Provision for retirement benefits	退 職 給 付 引 当 金	19,011	18,936	
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	1,522	1,850	
Provision for point card certificates	ポ イ ン ト 引 当 金	145	143	
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	13,240	13,240	
Acceptances and guarantees	支 払 承 諾	78,052	73,438	
Total liabilities	負 債 の 部 合 計	10,228,252	10,623,495	

				(¥ Million)	
Item	科目 (Japanese)	As of Mar. 31, 2012	As of Mar. 31, 2013		
Net assets:	(純資産の部)				
Capital stock	資 本 金	145,069	145,069		
Capital surplus	資 本 剰 余 金	122,678	122,134		
Legal capital surplus	資 本 準 備 金	122,134	122,134		
Other capital surplus	そ の 他 資 本 剰 余 金	544	-		
Retained earnings	利 益 剰 余 金	349,589	371,544		
Legal retained earnings	利 益 準 備 金	50,930	50,930		
Other retained earnings	そ の 他 利 益 剰 余 金	298,659	320,614		
Reserve for advanced depreciation of noncurrent assets	固 定 資 産 圧 縮 積 立 金	33	33		
General reserve	別 途 積 立 金	260,971	275,971		
Retained earnings brought forward	繰 越 利 益 剰 余 金	37,654	44,609		
Treasury stock	自 己 株 式	(8,038)	(7,581)		
Total shareholders' equity	株 主 資 本 合 計	609,298	631,166		
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	12,888	48,629		
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,549)	(1,167)		
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,393	9,983		
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	20,732	57,445		
Subscription rights to shares	新 株 予 約 権	231	277		
Total net assets	純 資 産 の 部 合 計	630,262	688,889		
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,858,514	11,312,385		

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Ordinary income	経常収益	200,156	196,854
Interest income	資金運用収益	146,163	141,334
Interest on loans and discounts	貸出金利息	125,491	120,883
Interest and dividends on securities	有価証券利息配当金	19,184	19,389
Interest on call loans	コールローン利息	152	277
Interest on receivables under resale agreements	買現先利息	32	32
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	-	0
Interest on deposits with banks	預け金利息	947	473
Other interest income	その他の受入利息	356	278
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	32,428	33,591
Fees and commissions on domestic and foreign exchange	受入為替手数料	7,426	7,427
Other fees and commissions	その他の役務収益	25,001	26,164
Trading income	特定取引収益	1,445	1,326
Gains on trading account securities transactions	商品有価証券収益	222	121
Income from trading-related financial derivatives transactions	特定金融派生商品収益	804	845
Other trading income	その他の特定取引収益	418	359
Other ordinary income	その他業務収益	5,975	6,338
Gains on foreign exchange transactions	外国為替売買益	1,479	1,447
Gains on sales of bonds	国債等債券売却益	4,128	4,695
Income from derivatives other than for trading or hedging	金融派生商品収益	366	195
Other	その他の業務収益	0	0
Other income	その他経常収益	14,140	14,262
Reversal of allowance for loan losses	貸倒引当金戻入益	4,937	-
Recoveries of written off claims	償却債権取立益	3,249	3,592
Gain on sales of stocks and other securities	株式等売却益	326	2,424
Gain on money held in trust	金銭の信託運用益	377	885
Other	その他の経常収益	5,250	7,360

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Ordinary expenses	経常費用	138,387	130,409
Interest expenses	資金調達費用	11,628	11,216
Interest on deposits	預金利息	5,703	4,778
Interest on negotiable certificates of deposit	譲渡性預金利息	262	383
Interest on call money	コールマネー利息	140	264
Interest on payables under repurchase agreements	売現先利息	4	2
Interest on payables under securities lending transactions	債券貸借取引支払利息	184	213
Interest on borrowings and rediscounts	借入金利息	1,019	1,032
Interest on bonds	社債利息	735	693
Interest on interest swaps	金利スワップ支払利息	2,961	3,453
Other interest expenses	その他の支払利息	615	393
Fees and commissions payments	役務取引等費用	17,913	18,104
Fees and commissions on domestic and foreign exchange	支払為替手数料	1,471	1,460
Other fees and commissions	その他の役務費用	16,442	16,644
Trading expenses	特定取引費用	-	3
Expenses on securities and derivatives related to trading transactions	特定取引有価証券費用	-	3
Other ordinary expenses	その他業務費用	3,193	841
Loss on sales of bonds	国債等債券売却損	285	501
Loss on redemption of bonds	国債等債券償還損	2,889	283
Loss on devaluation of bonds	国債等債券償却	17	56
General and administrative expenses	営業経費	83,329	83,987
Other expenses	その他経常費用	22,322	16,256
Provision of allowance for loan losses	貸倒引当金繰入額	-	6,832
Written-off of loans	貸出金償却	9,626	4,921
Losses on sales of stocks and other securities	株式等売却損	8,673	17
Losses on devaluation of stocks and other securities	株式等償却	871	1,442
Loss on money held in trust	金銭の信託運用損	432	0
Other	その他の経常費用	2,719	3,042
Ordinary profit	経常利益	61,768	66,444
Extraordinary income	特別利益	7	24
Gain on disposal of noncurrent assets	固定資産処分益	7	24
Extraordinary loss	特別損失	798	591
Loss on disposal of noncurrent assets	固定資産処分損	691	507
Impairment loss	減損損失	107	84
Income before income taxes	税引前当期純利益	60,977	65,877
Income taxes-current	法人税、住民税及び事業税	17,974	24,190
Income taxes-deferred	法人税等調整額	6,994	461
Total income taxes	法人税等合計	24,969	24,651
Net income	当期純利益	36,007	41,225

(3) Non-consolidated Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the beginning of current period	当 期 首 残 高	145,069	145,069
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	145,069	145,069
Capital surplus	資 本 剰 余 金		
Legal capital surplus	資 本 準 備 金		
Balance at the beginning of current period	当 期 首 残 高	122,134	122,134
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	122,134	122,134
Other capital surplus	そ の 他 資 本 剰 余 金		
Balance at the beginning of current period	当 期 首 残 高	-	544
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	544	(7)
Retirement of treasury stock	自 己 株 式 の 消 却	-	(537)
Total changes of items during the period	当 期 変 動 額 合 計	544	(544)
Balance at the end of current period	当 期 末 残 高	544	-
Total capital surplus	資 本 剰 余 金 合 計		
Balance at the beginning of current period	当 期 首 残 高	122,134	122,678
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	544	(7)
Retirement of treasury stock	自 己 株 式 の 消 却	-	(537)
Total changes of items during the period	当 期 変 動 額 合 計	544	(544)
Balance at the end of current period	当 期 末 残 高	122,678	122,134
Retained earnings	利 益 剰 余 金		
Legal retained earnings	利 益 準 備 金		
Balance at the beginning of current period	当 期 首 残 高	50,930	50,930
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金		
Balance at the beginning of current period	当 期 首 残 高	272,267	298,659
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,654)	(9,623)
Net income	当 期 純 利 益	36,007	41,225
Disposal of treasury stock	自 己 株 式 の 処 分	-	(9,279)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	38	(367)
Total changes of items during the period	当 期 変 動 額 合 計	26,391	21,955
Balance at the end of current period	当 期 末 残 高	298,659	320,614
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the beginning of current period	当 期 首 残 高	323,197	349,589
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,654)	(9,623)
Net income	当 期 純 利 益	36,007	41,225
Retirement of treasury stock	自 己 株 式 の 消 却	-	(9,279)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	38	(367)
Total changes of items during the period	当 期 変 動 額 合 計	26,391	21,955
Balance at the end of current period	当 期 末 残 高	349,589	371,544

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Treasury stock	自 己 株 式		
Balance at the beginning of current period	当 期 首 残 高	(6,358)	(8,038)
Changes of items during the period	当 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(6,121)	(9,470)
Disposal of treasury stock	自 己 株 式 の 処 分	4,441	111
Retirement of treasury stock	自 己 株 式 の 消 却	-	9,816
Total changes of items during the period	当 期 変 動 額 合 計	(1,680)	457
Balance at the end of current period	当 期 末 残 高	(8,038)	(7,581)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the beginning of current period	当 期 首 残 高	584,042	609,298
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,654)	(9,623)
Net income	当 期 純 利 益	36,007	41,225
Purchase of treasury stock	自 己 株 式 の 取 得	(6,121)	(9,470)
Disposal of treasury stock	自 己 株 式 の 処 分	4,985	103
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	38	(367)
Total changes of items during the period	当 期 変 動 額 合 計	25,255	21,867
Balance at the end of current period	当 期 末 残 高	609,298	631,166
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等		
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	(1,250)	12,888
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	14,139	35,740
Total changes of items during the period	当 期 変 動 額 合 計	14,139	35,740
Balance at the end of current period	当 期 末 残 高	12,888	48,629
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the beginning of current period	当 期 首 残 高	(1,259)	(1,549)
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(290)	382
Total changes of items during the period	当 期 変 動 額 合 計	(290)	382
Balance at the end of current period	当 期 末 残 高	(1,549)	(1,167)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the beginning of current period	当 期 首 残 高	7,548	9,393
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	1,844	590
Total changes of items during the period	当 期 変 動 額 合 計	1,844	590
Balance at the end of current period	当 期 末 残 高	9,393	9,983
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the beginning of current period	当 期 首 残 高	5,039	20,732
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	15,693	36,713
Total changes of items during the period	当 期 変 動 額 合 計	15,693	36,713
Balance at the end of current period	当 期 末 残 高	20,732	57,445

(¥ Million)

Item	科目 (Japanese)	FY 2011 Ended Mar. 31, 2012	FY 2012 Ended Mar. 31, 2013
Subscription rights to shares	新 株 予 約 権		
Balance at the beginning of current period	当 期 首 残 高	108	231
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	122	45
Total changes of items during the period	当 期 変 動 額 合 計	122	45
Balance at the end of current period	当 期 末 残 高	231	277
Total net assets	純 資 産 合 計		
Balance at the beginning of current period	当 期 首 残 高	589,190	630,262
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,654)	(9,623)
Net income	当 期 純 利 益	36,007	41,225
Purchase of treasury stock	自 己 株 式 の 取 得	(6,121)	(9,470)
Disposal of treasury stock	自 己 株 式 の 処 分	4,985	103
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	38	(367)
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	15,816	36,759
Total changes of items during the period	当 期 変 動 額 合 計	41,072	58,626
Balance at the end of current period	当 期 末 残 高	630,262	688,889

SUPPLEMENTARY INFORMATION
For Fiscal Year 2012
(Ended March 31, 2013)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

(1) Summary of income

- <Consolidated> Ordinary profit increased by ¥5.8 billion compared with the previous fiscal year, to ¥72.7 billion, and Net income increased by ¥3.3 billion compared with the previous fiscal year, to ¥44.1 billion.
- <Non-consolidated> Ordinary profit increased by ¥4.6 billion compared with the previous fiscal year, to ¥66.4 billion and Net income increased by ¥5.2 billion compared with the previous fiscal year, to ¥41.2 billion.
- Both on a consolidated basis and on a non-consolidated basis, income exceeded the projection at the beginning of the fiscal year, and consolidated income increased for the fourth successive fiscal year.

① Summary of income <Consolidated>

	(Japanese)	FY 2012 Ended Mar. 31, 2013			FY 2011 Ended Mar. 31, 2012
		(a)	(a-b)	(a-b)/b	(b)
Ordinary profit	経 常 利 益	72.7	5.8	8.6%	66.9
Net income	当 期 純 利 益	44.1	3.3	8.2%	40.7

② Summary of income <Non-consolidated>

	(Japanese)	FY 2012 Ended Mar. 31, 2013			FY 2011 Ended Mar. 31, 2012
		(a)	(a-b)	(a-b)/b	(b)
Ordinary profit	経 常 利 益	66.4	4.6	7.5%	61.7
Net income	当 期 純 利 益	41.2	5.2	14.4%	36.0
Gains (losses) related to securities	有 価 証 券 関 係 損 益	4.8	13.1		(8.2)
Net credit costs (-)	与 信 関 係 費 用	8.9	6.7		2.2

(2) Loans and Deposits (Term-end balance) <Non-consolidated>

- The balance of loans increased by ¥330.4 billion compared with the previous fiscal year-end, to ¥7,912.1 billion, and the balance of deposits increased by ¥260.3 billion compared with the previous fiscal year-end, to ¥9,636.8 billion.

	(Japanese)	As of Mar. 31, 2013 (a)			As of Mar. 31, 2012 (b)
		(a-b)	(a-b)/b		
Loans and bills discounted	貸 出 金	7,912.1	330.4	4.3%	7,581.7
Deposits	預 金	9,636.8	260.3	2.7%	9,376.5

(3) Capital ratio (Basel III)

- The Total capital ratio under Basel III was 14.05% on a consolidated basis, and 13.21% on a non-consolidated basis.

[Preliminary figures]	(Japanese) [速報値]	Consolidated	Non-consolidated
		As of Mar. 31, 2013	As of Mar. 31, 2013
Total capital ratio	総 自 己 資 本 比 率	14.05%	13.21%
Tier1 capital ratio	T i e r 1 比 率	12.90%	12.24%
Common equity Tier1 capital ratio	普 通 株 式 等 Tier1 比 率	12.90%	12.24%

2. Income and Expenses <Non-consolidated>

(1) Net business income

- Gross business profit decreased by ¥0.8 billion compared with the previous fiscal year, to ¥152.4 billion, reflecting a decline in investing yield, etc. while Net fees and commissions income increased.
- Expenses increased by ¥0.5 billion compared with the previous fiscal year, to ¥81.8 billion, mainly due to the opening of new branches and renewal of systems.
- Although Core net business income decreased by ¥4.3 billion compared with the previous fiscal year, it exceeded the projection (¥66.5 billion) and reached ¥66.7 billion.

(¥ Billion)

	(Japanese)	FY 2012 Ended			FY 2011 Ended
		Mar. 31, 2013 (a)	(a-b)	(a-b)/b	Mar. 31, 2012 (b)
Gross business profit	業 務 粗 利 益	152.4	(0.8)	(0.5%)	153.3
Net interest income	資 金 利 益	130.1	(4.4)		134.5
Net fees and commissions income	役 務 取 引 等 利 益	15.4	0.9		14.5
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	5.2	0.8		4.4
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	5.1	(0.6)		5.8
Trading income	特 定 取 引 利 益	1.3	(0.1)		1.4
Profit from other business transactions	そ の 他 業 務 利 益	5.4	2.7		2.7
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	3.8	2.9		0.9
Expenses (-)	経 費	81.8	0.5	0.6%	81.2
Personnel expenses (-)	う ち 人 件 費	41.1	(0.1)		41.2
Non-personnel expenses (-)	う ち 物 件 費	36.6	0.7		35.8
Core net business income	コ ア 業 務 純 益	66.7	(4.3)	(6.0%)	71.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70.6	(1.3)	(1.9%)	72.0
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	(2.7)	(2.7)		-
Net business income	業 務 純 益	73.3	1.3	1.8%	72.0

Note: Gains (losses) related to bonds = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
 注. コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

(Reference) (参考)

Number of Branches	店 舗 数	178	1		177
Branches	本 支 店	161	1		160
Sub-branches	出 張 所	17	-		17
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	5	-		5
Number of employees	従 業 員 数	4,282	(26)		4,308

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.
 注. 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Net income

- Ordinary profit increased by ¥4.6 billion compared with the previous fiscal year, to ¥66.4 billion, and Net income increased by ¥5.2 billion compared with the previous fiscal year, to ¥41.2 billion mainly due to an improvement in Gains (losses) related to bonds.
- Net credit costs increased by ¥6.7 billion compared with the previous fiscal year, applying an allowance based on more conservative estimates. Our financial position is well prepared to provide further active support for customers in improving their financial situation.

(¥ Billion)					
	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	(a-b)/b	FY 2011 Ended Mar. 31, 2012 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	70.6	(1.3)	(1.9%)	72.0
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	(2.7)	(2.7)		-
Net business income	業 務 純 益	73.3	1.3	1.8%	72.0
Non-recurrent income and losses	臨 時 損 益	(6.9)	3.3		(10.2)
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	11.7	9.5		2.2
Written - off of loans (-)	う ち 貸 出 金 償 却	4.9	(4.7)		9.6
Net transfer to specific allowance for loan losses (-)	う ち 個 別 貸 倒 引 当 金 純 繰 入 額	9.5	9.5		-
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	-	(4.9)		4.9
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	3.5	0.3		3.2
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	0.9	10.1		(9.2)
Losses on sales of stocks and other securities (-)	う ち 株 式 等 売 却 損	0.0	(8.6)		8.6
Write - offs of stocks, etc. (-)	う ち 株 式 等 償 却	1.4	0.5		0.8
Ordinary profits	経 常 利 益	66.4	4.6	7.5%	61.7
Extraordinary income (loss)	特 別 損 益	(0.5)	0.2		(0.7)
Net income	当 期 純 利 益	41.2	5.2	14.4%	36.0
Gains (losses) related to securities	有 価 証 券 関 係 損 益	4.8	13.1		(8.2)
Net credit costs (-) (i) + (ii)	与 信 関 係 費 用	8.9	6.7		2.2

3. Management Indices <Non-consolidated>

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	FY 2011 Ended Mar. 31, 2012 (b)
Overhead ratio (OHR) *1	O H R	55.14%	1.66%	53.48%
Return on average total assets (ROA) *2	R O A	0.37%	0.03%	0.34%
Return on equity (ROE) *3	R O E	6.25%	0.34%	5.90%

- *1 OHR = $\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expenses}}$ (The lower figure indicates better efficiency.)
- *2 ROA = $\frac{\text{Net income for the current fiscal year}}{\text{Average total assets}}$
- *3 ROE = $\frac{\text{Net income for the current fiscal year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥330.4 billion from the previous fiscal year-end, to ¥7,912.1 billion. Corporate loans increased by ¥157.8 billion, and housing loans increased by ¥123.6 billion compared with the previous fiscal year-end.
- The balance of Deposits increased by ¥260.3 billion compared with the previous fiscal year-end, to ¥9,636.8 billion mainly due to an increase in personal deposits.
- Sales of investment trusts increased by ¥54.5 billion compared with the previous fiscal year, to ¥167.5 billion, and Insurance premiums of personal annuities, etc. decreased by ¥22.8 billion compared with the previous fiscal year, to ¥172.1 billion.

(1) Loans and Deposits (Term-end balance)

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2013 (a)	(a-b)	As of Mar. 31, 2012 (b)
Loans and bills discounted	貸 出 金	7,912.1	330.4	7,581.7
Domestic operations	国内向け貸出	7,811.3	306.2	7,505.1
Corporate loans	事業者向け貸出	4,624.5	157.8	4,466.6
Small and medium-sized enterprises (i)	うち中小企業向け貸出	3,289.9	63.2	3,226.6
Consumer loans (ii)	消費者ローン	2,873.0	122.3	2,750.6
Housing loans	うち住宅ローン	2,782.2	123.6	2,658.6
Public sectors	公共向け貸出	313.7	25.9	287.8
In Chiba Prefecture	うち県内向け貸出	5,806.5	133.5	5,672.9
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業等貸出	6,162.9	185.6	5,977.2
[Ratio]	(中小企業等貸出比率)	【78.89%】	【(0.74%)】	【79.64%】
Overseas operations	海外向け貸出	100.7	24.2	76.5
Deposits	預 金	9,636.8	260.3	9,376.5
Domestic operations	国内	9,537.2	261.7	9,275.5
In Chiba Prefecture	うち県内	9,218.7	237.9	8,980.7
Personal Deposits	うち個人	7,401.9	219.0	7,182.9
Overseas operations	海外店等	99.5	(1.4)	100.9

(Reference) (参考)

New housing loans 住宅ローン実行額

(¥Billion)				
	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	FY 2011 Ended Mar. 31, 2012 (b)
New housing loans	住宅ローン実行額	341.8	13.7	328.1

Investment trusts and Personal annuities 投資信託等

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2013 (a)	(a-b)	As of Mar. 31, 2012 (b)
Sales of investment trusts	投資信託販売額	167.5	54.5	112.9
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	172.1	(22.8)	194.9

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2013 (a)	(a-b)	As of Mar. 31, 2012 (b)
Balance of investment trusts	投資信託残高	365.0	(24.6)	389.6
Personal investors	うち個人	356.5	(26.0)	382.5
Stock investment trusts	うち株式投資信託	358.9	(24.0)	383.0

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013		As of Mar. 31, 2012
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,100.8	9.0	2,091.8
Government bonds	国 債	1,069.3	10.5	1,058.7
Stocks	株 式	127.3	(3.1)	130.4
Corporate bonds and others	社 債 他	634.5	(19.5)	654.0
Foreign currency securities	外 貨 建 有 価 証 券	269.6	21.1	248.5
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.6years	(0.1year)	3.7years

Note 1: The above figures are acquisition costs except gains (losses) on valuation.

Note 2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注 1. 評価損益を除いた取得原価で表示しております。

注 2. 平均残存期間は、短期国債を除いて表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law were ¥183.4 billion. The non-performing loan ratio was 2.28% and remained at a low level.
- The coverage ratio, including allowances, was 73.2% for total disclosed claims, 79.5% for doubtful claims, and 55.8% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2013		As of Mar. 31, 2012
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	20,152	(3,397)	23,550
Doubtful Claims	危 険 債 権	96,963	18,569	78,393
Substandard Claims	要 管 理 債 権	66,358	8,116	58,241
Total	合 計	183,473	23,288	160,185
Normal Claims	正 常 債 権	7,840,169	299,845	7,540,324
Total Claims Outstandings*	総 与 信 残 高	8,023,643	323,133	7,700,510
Non-performing loan ratio	不 良 債 権 比 率	2.28%	0.20%	2.08%
Coverage ratio	保 全 率	73.2%	1.1%	72.1%

Note: Total Claims Outstandings include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注. 総与信残高：貸出金、外国為替、その他資産中の未收利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio*2 c/(a-b)	Coverage ratio (b+c)/a (A)		Coverage ratio As of Mar. 31, 2012 (B)
						(A-B)	24年3月末日	
		債権額	担保・保証	貸倒引当金	引当率	保全率	24年3月末日	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,152	18,894	1,258	100%	100%	—	100%
Doubtful Claims	危険債権	96,963	57,670	19,506	49.6%	79.5%	3.5%	76.0%
Substandard Claims	要管理債権	66,358	26,798*1	10,247	25.9%	55.8%	0.3%	55.5%
Total	合 計	183,473	103,363	31,012	38.7%	73.2%	1.1%	72.1%

Note 1: Approximate data

Note 2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

注 1. 概算数値

注 2. 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2013, ending March 31, 2014, etc.

<Consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2013	FY 2013 Ending Mar. 31, 2014
		Ordinary profit	経 常 利 益
Net income	当 期 (中 間) 純 利 益	22.5	45.0

<Non-consolidated>

(¥ Billion)

Core net business income	コ ア 業 務 純 益	33.5	66.5
Ordinary profit	経 常 利 益	34.5	68.0
Net income	当 期 (中 間) 純 利 益	21.5	42.0

<Cash Dividends>

	(Japanese)	For the six months Ending Sep. 30, 2013	FY 2013 Ending Mar. 31, 2014
		Cash dividends per share	1 株 当 た り 配 当 額

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	FY 2011 Ended Mar. 31, 2012 (b)
Gross business profits	業 務 粗 利 益	152,451	(849)	153,300
Domestic gross business profits	国 内 業 務 粗 利 益	146,683	(1,306)	147,990
Net interest income	資 金 利 益	126,368	(5,061)	131,430
Net fees and commissions income	役 務 取 引 等 利 益	15,147	1,002	14,145
Net trading income	特 定 取 引 利 益	1,289	(109)	1,398
Profit from other business transactions	そ の 他 業 務 利 益	3,877	2,861	1,016
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	3,680	3,050	629
International gross business profits	国 際 業 務 粗 利 益	5,767	457	5,309
Net interest income	資 金 利 益	3,774	648	3,125
Net fees and commissions income	役 務 取 引 等 利 益	340	(31)	371
Net trading income	特 定 取 引 利 益	33	(13)	47
Profit from other business transactions	そ の 他 業 務 利 益	1,619	(146)	1,765
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	173	(132)	305
Expenses (excluding non-recurrent expenses) (-)	経 費 (除 く 臨 時 処 理 分) (△)	81,839	546	81,293
Personnel expenses (-)	人 件 費 (△)	41,108	(158)	41,267
Non-personnel expenses (-)	物 件 費 (△)	36,609	774	35,835
Taxes (-)	税 金 (△)	4,121	(69)	4,191
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	70,611	(1,395)	72,006
Net transfer to (from) general allowance for loan losses (-) (i)	一 般 貸 引 当 金 純 繰 入 額 (△)	(2,744)	(2,744)	(7,991)
Core net business income	コ ア 業 務 純 益	66,757	(4,313)	71,071
Net business income	業 務 純 益	73,355	1,348	72,006
Non-recurrent income and losses	臨 時 損 益	(6,911)	3,327	(10,238)
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	11,743	9,520	2,222
Written-off of loans (-)	貸 出 金 償 却 (△)	4,921	(4,704)	9,626
Net transfer to specific allowance for loan losses (-)	個 別 貸 引 当 金 純 繰 入 額 (△)	9,576	9,576	3,053
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	23	111	(88)
Transfer to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	814	(57)	871
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(4,937)	4,937
Recoveries of written off claims	償 却 債 権 取 立 益	3,592	342	3,249
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	964	10,182	(9,218)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	3,867	2,665	1,202
Ordinary profit	経 常 利 益	66,444	4,675	61,768
Extraordinary income (losses)	特 別 損 益	(566)	224	(791)
Income before income taxes	税 引 前 当 期 純 利 益	65,877	4,900	60,977
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	24,190	6,215	17,974
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	461	(6,533)	6,994
Total income taxes (-)	法 人 税 等 合 計 (△)	24,651	(318)	24,969
Net income	当 期 純 利 益	41,225	5,218	36,007
Net Credit Costs (-)	(i) + (ii) - (iii) 与 信 関 係 費 用 (△)	8,998	6,776	2,222

<Consolidated>

(¥ Million)

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	FY 2011 Ended Mar. 31, 2012 (b)
Consolidated gross profits	連 結 粗 利 益	164,600	(28)	164,629
Net interest income	資 金 利 益	130,311	(4,593)	134,904
Net fees and commissions income	役 務 取 引 等 利 益	26,398	1,447	24,951
Net trading income	特 定 取 引 利 益	2,388	400	1,987
Profit from other business transactions	そ の 他 業 務 利 益	5,502	2,716	2,785
General and administrative expenses (-)	営 業 経 費 (△)	88,943	561	88,381
Net credit costs (-) (i)	与 信 関 係 費 用 (△)	12,501	6,849	5,651
Written-off of loans (-)	貸 出 金 償 却 (△)	5,388	(4,817)	10,205
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	13,261	13,261	6,210
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	(3,467)	(3,467)	(8,372)
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	119	109	10
Transfer to allowance for specific foreign borrowers/ countries (-)	特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	814	(57)	871
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(2,161)	2,161
Recoveries of written off claims	償 却 債 権 取 立 益	3,615	341	3,274
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	1,349	10,573	(9,223)
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	152	32	119
Others	そ の 他	8,101	2,649	5,451
Ordinary profit	経 常 利 益	72,759	5,815	66,943
Extraordinary income (losses)	特 別 損 益	(728)	(3,270)	2,541
Gain on bargain purchase	う ち 負 の の れ ん 発 生 益	-	(3,408)	3,408
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	72,030	2,545	69,485
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	26,864	6,284	20,579
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	119	(7,297)	7,417
Total income taxes (-)	法 人 税 等 合 計 (△)	26,984	(1,012)	27,997
Income before minority interests	少 数 株 主 損 益 調 整 前 当 期 純 利 益	45,046	3,558	41,487
Minority interests in income (-)	少 数 株 主 利 益 (△)	894	177	716
Net income	当 期 純 利 益	44,152	3,381	40,770

Net Credit Costs (-) (i) - (ii)	与 信 関 係 費 用 (△)	12,501	6,849	5,651
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Consolidated net business income (before transfer to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	81,153	(625)	81,779
Consolidated net business income	連 結 業 務 純 益	84,621	2,841	81,779

Note 1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note 2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1. 連 結 粗 利 益 = (資 金 運 用 収 益 - 資 金 調 達 費 用) + (役 務 取 引 等 収 益 - 役 務 取 引 等 費 用) + (特 定 取 引 収 益 - 特 定 取 引 費 用) + (そ の 他 業 務 収 益 - そ の 他 業 務 費 用)

注 2. 連 結 業 務 純 益 = 単 体 業 務 純 益 + 子 会 社 粗 利 益 - 子 会 社 営 業 経 費 - 一 般 貸 倒 引 当 金 純 繰 入 額 - 内 部 取 引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	4	-	4

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	FY 2011 Ended Mar. 31, 2012 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	70,611	(1,395)	72,006
Per head (in thousands of yen)	職員一人当たり(千円)	17,176	(199)	17,376
(2) Net business income	業 務 純 益	73,355	1,348	72,006
Per head (in thousands of yen)	職員一人当たり(千円)	17,843	467	17,376

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平均人員を使用しております。

3. Interest Rate Spread (Domestic Business) <Non-consolidated>

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	FY 2011 Ended Mar. 31, 2012 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.34%	(0.11%)	1.45%
(1) Average yield on loans and bills discounted (B)	貸出金利回	1.55%	(0.11%)	1.66%
(2) Average yield on securities	有価証券利回	0.73%	(0.10%)	0.84%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.87%	(0.03%)	0.90%
(1) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.04%	(0.00%)	0.05%
(2) Expense ratio	経費率	0.83%	(0.01%)	0.84%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.47%	(0.08%)	0.55%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.51%	(0.10%)	1.61%

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)	(a-b)	FY 2011 Ended Mar. 31, 2012 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	3,853	2,918	935
Gains on sales	売却益	4,695	566	4,128
Gains on redemptions	償還益	-	-	-
Losses on sales (-)	売却損(△)	501	215	285
Losses on redemptions (-)	償還損(△)	283	(2,606)	2,889
Write-offs (-)	償却(△)	56	38	17
Gains (losses) related to stocks, etc.	株式等関係損益	964	10,182	(9,218)
Gains on sales	売却益	2,424	2,098	326
Losses on sales (-)	売却損(△)	17	(8,655)	8,673
Write-offs (-)	償却(△)	1,442	571	871

5. Capital Ratio (BIS Guidelines)

- The Capital ratio has been calculated based on the new standard (Basel III) from the fiscal year ended March 31, 2013. The composition of capital disclosure is on our website (<http://www.chibabank.co.jp/company/>).

(¥ Billion)

[Preliminary figures]	(Japanese) [速報値]	Consolidated	Non-consolidated
		As of Mar. 31, 2013	As of Mar. 31, 2013
(1) Total capital ratio (4)/(7)	総自己資本比率	14.05%	13.21%
(2) Tier 1 capital ratio (5)/(7)	T i e r I 比率	12.90%	12.24%
(3) Common equity Tier 1 capital ratio (6)/(7)	普通株式等Tier I比率	12.90%	12.24%
(4) Total capital	総自己資本の額	702.4	649.6
(5) Tier 1 capital	T i e r I 資本の額	645.2	602.3
(6) Common equity Tier 1 capital	普通株式等Tier I資本の額	645.2	602.3
(7) Total risk-weighted assets	リスクアセットの額	4,999.8	4,917.9
(8) Total capital	総所要自己資本額	399.9	393.4

(Reference) Basel II (ご参考) バーゼルIIにおける開示内容

(¥ Billion)

	(Japanese)	Consolidated		Non-consolidated	
		As of Sep 30, 2012	As of Mar. 31, 2012	As of Sep 30, 2012	As of Mar. 31, 2012
(1) Capital ratio	自己資本比率	14.40%	14.35%	13.86%	13.63%
Tier 1 capital ratio	うちTier I比率	13.00%	12.99%	12.51%	12.33%
(2) Tier 1 capital	T i e r I	633.4	621.6	591.6	582.7
(3) Tier 2 capital	T i e r II	91.0	86.6	90.6	86.0
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	7.5	3.1	7.4	2.8
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.1	10.1	10.1	10.1
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	73.0	73.0	73.0
(4) Deduction from capital	控除項目	23.0	21.5	26.4	24.8
(5) Total capital (2)+(3)-(4)	自己資本	701.4	686.8	655.9	643.9
(6) Total risk-weighted assets	リスクアセット	4,869.5	4,785.3	4,729.1	4,723.9
(7) Total capital	総所要自己資本額	389.5	382.8	378.3	377.9

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

注. 自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity <Non-consolidated>

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)			For the six months Ended Sep. 30 2012 (b)	FY 2011 Ended Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース（年率）	11.12%	(0.16%)	(0.68%)	11.28%	11.80%
Net income basis (Annual)	当期純利益ベース（年率）	6.25%	(0.27%)	0.34%	6.52%	5.90%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

注. ROEとは、株主資本の収益性を示す指標。

7. **Outstanding Balance of Deposits and Loans**
(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2012 Ended Mar. 31, 2013 (a)			For the six months Ended Sep. 30 2012 (b)	FY 2011 Ended Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	9,636.8	318.9	260.3	9,317.9	9,376.5
Domestic	うち国内	9,537.2	321.0	261.7	9,216.1	9,275.5
In Chiba Prefecture	うち県内	9,218.7	306.0	237.9	8,912.6	8,980.7
Personal deposits	うち個人	7,401.9	129.5	219.0	7,272.4	7,182.9
Public sectors	うち公共	515.8	184.0	(15.4)	331.7	531.3
Deposits (Average balance)	預金 (平残)	9,357.5	33.5	198.0	9,323.9	9,159.5
Domestic	うち国内	9,242.5	14.9	178.2	9,227.6	9,064.2
In Chiba Prefecture	うち県内	8,948.3	10.7	160.9	8,937.5	8,787.3
Loans and bills discounted (Term-end balance)	貸出金 (末残)	7,912.1	105.4	330.4	7,806.7	7,581.7
Domestic	うち国内	7,811.3	85.2	306.2	7,726.1	7,505.1
In Chiba Prefecture	うち県内	5,806.5	25.2	133.5	5,781.2	5,672.9
Loans and bills discounted (average balance)	貸出金 (平残)	7,842.6	85.9	273.5	7,756.7	7,569.1
Domestic	うち国内	7,750.4	68.5	241.2	7,681.8	7,509.1
In Chiba Prefecture	うち県内	5,747.7	37.3	130.8	5,710.4	5,616.9

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013 (a)			As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	7,811.3	85.2	306.2	7,726.1	7,505.1
[Excluding loans to public sectors]	(除公共向け貸出)	7,497.5	128.1	280.2	7,369.3	7,217.3
Large enterprises	大企業	1,194.2	30.9	111.4	1,163.2	1,082.7
Mid-sized enterprises	中堅企業	140.4	(27.1)	(16.8)	167.6	157.2
Small and medium-sized enterprises, etc.(B)	中小企業等	6,162.9	124.3	185.6	6,038.5	5,977.2
Small and medium-sized enterprises	うち中小企業	3,289.9	51.1	63.2	3,238.7	3,226.6
Consumer loans	うち消費者ローン	2,873.0	73.2	122.3	2,799.7	2,750.6
Public sectors	公共	313.7	(42.9)	25.9	356.7	287.8
Small and medium-sized enterprises loans ratio(B/A)	中小企業等貸出比率	78.89%	0.73%	(0.74%)	78.15%	79.64%

Note: In Small and medium-sized enterprises, loans to individual business owners are included.

注: 中小企業には個人事業主を含んでおります。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013 (a)			As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,873.0	73.2	122.3	2,799.7	2,750.6
Housing loans	住宅ローン残高	2,782.2	73.1	123.6	2,709.1	2,658.6
Other consumer loans	その他のローン残高	90.7	0.1	(1.3)	90.5	92.0

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013 (a)		As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)	
		(a-b)	(a-c)			
Loans to Bankrupt Borrowers	破綻先債権額	2,986	(1,391)	(1,491)	4,378	4,478
Delinquent Loans	延滞債権額	113,835	8,776	16,634	105,058	97,200
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,266	482	(1,419)	1,784	3,686
Restructured Loans	貸出条件緩和債権額	64,091	4,171	9,536	59,920	54,555
Total Risk-Monitored Loans	リスク管理債権合計	183,180	12,038	23,259	171,141	159,920

Total loan balance (Term-end balance)	貸出金残高(末残)	7,912,140	105,422	330,432	7,806,718	7,581,708
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	(0.01%)	(0.02%)	0.05%	0.05%
Delinquent Loans	延滞債権額	1.43%	0.09%	0.15%	1.34%	1.28%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	0.00%	(0.01%)	0.02%	0.04%
Restructured Loans	貸出条件緩和債権額	0.81%	0.04%	0.09%	0.76%	0.71%
Total percentage of loan balance	貸出金残高比合計	2.31%	0.12%	0.20%	2.19%	2.10%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013 (a)		As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)	
		(a-b)	(a-c)			
Loans to Bankrupt Borrowers	破綻先債権額	2,702	(1,373)	(1,392)	4,075	4,095
Delinquent Loans	延滞債権額	112,475	8,351	15,704	104,124	96,771
Loans past due 3 months or more	3ヵ月以上延滞債権額	2,266	482	(1,419)	1,784	3,686
Restructured Loans	貸出条件緩和債権額	64,133	4,167	9,528	59,966	54,604
Total Risk-Monitored Loans	リスク管理債権合計	181,578	11,628	22,420	169,950	159,158

Total loan balance (Term-end balance)	貸出金残高(末残)	7,886,033	107,588	331,109	7,778,444	7,554,923
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	(0.01%)	(0.01%)	0.05%	0.05%
Delinquent Loans	延滞債権額	1.42%	0.08%	0.14%	1.33%	1.28%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.02%	0.00%	(0.02%)	0.02%	0.04%
Restructured Loans	貸出条件緩和債権額	0.81%	0.04%	0.09%	0.77%	0.72%
Total percentage of loan balance	貸出金残高比合計	2.30%	0.11%	0.19%	2.18%	2.10%

9. Allowance and Coverage Ratio against Risk-monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013 (a)			As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	183,180	12,038	23,259	171,141	159,920
Collateral/guarantees (B)	担保・保証等	103,194	4,743	9,664	98,450	93,529
Allowance for loan losses (C)	貸倒引当金	30,935	6,517	9,192	24,417	21,743
Allowance ratio (C)/(A)	引当率	16.8%	2.6%	3.2%	14.2%	13.5%
Coverage ratio (B+C)/(A)	保全率	73.2%	1.4%	1.1%	71.7%	72.0%
As a percentage of total loans	貸出金残高比	2.31%	0.12%	0.20%	2.19%	2.10%

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013 (a)			As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	181,578	11,628	22,420	169,950	159,158
Collateral/guarantees (B)	担保・保証等	100,849	4,404	8,893	96,445	91,955
Allowance for loan losses (C)	貸倒引当金	31,462	6,478	9,168	24,984	22,294
Allowance ratio (C)/(A)	引当率	17.3%	2.6%	3.3%	14.7%	14.0%
Coverage ratio (B+C)/(A)	保全率	72.8%	1.4%	1.0%	71.4%	71.7%
As a percentage of total loans	貸出金残高比	2.30%	0.11%	0.19%	2.18%	2.10%

10. Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013 (a)			As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	20,152	(2,248)	(3,397)	22,401	23,550
Doubtful Claims	危険債権	96,963	9,701	18,569	87,261	78,393
Substandard Claims	要管理債権	66,358	4,653	8,116	61,704	58,241
Total	合計	183,473	12,107	23,288	171,366	160,185

Normal Claims	正常債権	7,840,169	92,276	299,845	7,747,892	7,540,324
Total Claims*	総与信残高	8,023,643	104,383	323,133	7,919,259	7,700,510
Non-performing loan ratio	不良債権比率	2.28%	0.12%	0.20%	2.16%	2.08%

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013 (a)			As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	134,375	11,322	18,872	123,052	115,503
Allowance for loan losses	貸 倒 引 当 金	31,012	6,577	9,254	24,434	21,758
Value covered by collateral and guarantees	担 保 ・ 保 証 等	103,363	4,745	9,618	98,618	93,744
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	183,473	12,107	23,288	171,366	160,185
Coverage ratio (A)/(B)	保 全 率	73.2%	1.4%	1.1%	71.8%	72.1%

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013 (a)			As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	3,004	(1,393)	(1,495)	4,397	4,499
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	17,148	(854)	(1,902)	18,003	19,050
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	96,963	9,701	18,569	87,261	78,393
Assets Requiring Caution (D)	要 注 意 先 債 権	1,351,630	(15,061)	(17,385)	1,366,692	1,369,016
Substandard Assets	要 管 理 先 債 権	80,773	3,938	9,051	76,835	71,721
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	66,358	4,653	8,116	61,704	58,241
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	1,270,857	(19,000)	(26,437)	1,289,857	1,297,294
Normal Assets (E)	正 常 先 債 権	6,554,897	111,992	325,347	6,442,904	6,229,549
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	8,023,643	104,383	323,133	7,919,259	7,700,510

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注. 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュ・フロー見積法（DCF法）により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュ・フロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs pertaining to Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets under the joint responsibility system of loans with the guarantee of credit guarantee corporations fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013		As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)	
		(a)	(a-b)			(a-c)
Allowance for loan losses	貸倒引当金	44.2	6.8	4.9	37.3	39.2
General allowance	一般貸倒引当金	23.1	(0.2)	(2.7)	23.3	25.9
Specific allowance	個別貸倒引当金	21.0	7.0	7.6	13.9	13.3
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013		As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)	
		(a)	(a-b)			(a-c)
Normal Assets	正常先債権	6,282.0	148.4	304.0	6,133.5	5,977.9
Assets Requiring Caution	要注意先債権	1,350.0	(13.9)	(16.2)	1,364.0	1,366.3
Substandard Assets	要管理先債権	80.6	3.7	8.9	76.8	71.6
Other Assets Requiring Caution	その他要注意先債権	1,269.4	(17.7)	(25.2)	1,287.1	1,294.6

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013		As of Sep. 30, 2012 (b)	As of Mar. 31, 2012 (c)	
		(a)	(a-b)			(a-c)
Allowance for loan losses	貸倒引当金	55.5	7.2	5.4	48.3	50.1
General allowance	一般貸倒引当金	28.6	(0.7)	(3.4)	29.4	32.1
Specific allowance	個別貸倒引当金	26.8	7.9	8.8	18.8	17.9
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown by Industry <Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013		As of Sep. 30, 2012		As of Mar. 31, 2012	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	7,811.3	100.00%	7,726.1	100.00%	7,505.1	100.00%
Manufacturing	製造業	693.6	8.88%	685.3	8.87%	679.2	9.05%
Agriculture and forestry	農業, 林業	8.8	0.11%	8.2	0.11%	8.2	0.11%
Fishery	漁業	1.2	0.02%	0.9	0.01%	0.8	0.01%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	15.1	0.19%	13.9	0.18%	13.7	0.18%
Construction	建設業	286.1	3.66%	286.2	3.71%	288.5	3.85%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	21.5	0.28%	21.1	0.27%	21.6	0.29%
Information and communications	情報通信業	50.4	0.65%	54.6	0.71%	52.9	0.71%
Transport and postal service	運輸業, 郵便業	235.1	3.01%	234.0	3.03%	222.1	2.96%
Wholesale and retail trade	卸売業, 小売業	681.9	8.73%	717.5	9.29%	702.5	9.36%
Finance and insurance	金融業, 保険業	371.5	4.76%	326.0	4.22%	308.9	4.12%
Real estate and leasing	不動産業, 物品賃貸業	1,835.6	23.50%	1,803.7	23.35%	1,758.0	23.42%
Real estate	不動産業	1,650.1	21.13%	1,612.4	20.87%	1,582.4	21.08%
Real estate rental and management	不動産賃貸業・管理業	1,434.3	18.36%	1,389.0	17.98%	1,363.3	18.16%
Real estate trading, etc.	不動産取引業等	215.8	2.77%	223.3	2.89%	219.0	2.92%
Leasing	物品賃貸業	185.5	2.37%	191.3	2.48%	175.5	2.34%
Medical, welfare and other services	医療, 福祉その他サービス業	482.1	6.17%	483.8	6.26%	465.4	6.20%
Government, local public sector	国・地方公共団体	243.4	3.12%	279.1	3.61%	220.2	2.93%
Others (mainly consumer loans)	その他(個人)	2,884.3	36.92%	2,811.1	36.38%	2,762.4	36.81%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013		As of Sep. 30, 2012		As of Mar. 31, 2012	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	183.1	100.00%	171.1	100.00%	159.9	100.00%
Manufacturing	製造業	16.5	9.05%	10.5	6.18%	10.9	6.85%
Agriculture and forestry	農業, 林業	0.5	0.31%	0.5	0.30%	0.5	0.32%
Fishery	漁業	0.2	0.14%	0.0	0.02%	0.0	0.02%
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	0.3	0.18%	0.3	0.20%	0.2	0.15%
Construction	建設業	13.4	7.34%	11.7	6.89%	13.4	8.43%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.6	0.35%	0.9	0.56%	1.3	0.85%
Transport and postal service	運輸業, 郵便業	12.7	6.96%	12.7	7.44%	11.9	7.47%
Wholesale and retail trade	卸売業, 小売業	27.4	15.00%	25.0	14.65%	20.3	12.75%
Finance and insurance	金融業, 保険業	0.3	0.20%	0.4	0.25%	0.4	0.28%
Real estate and leasing	不動産業, 物品賃貸業	57.5	31.44%	56.5	33.06%	52.3	32.76%
Real estate	不動産業	57.2	31.27%	56.4	32.99%	52.2	32.69%
Real estate rental and management	不動産賃貸業・管理業	54.5	29.80%	52.8	30.86%	48.8	30.55%
Real estate trading, etc.	不動産取引業等	2.6	1.47%	3.6	2.13%	3.4	2.14%
Leasing	物品賃貸業	0.3	0.17%	0.1	0.07%	0.1	0.07%
Medical, welfare and other services	医療, 福祉その他サービス業	22.1	12.07%	20.8	12.17%	17.5	10.97%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	31.0	16.96%	31.2	18.28%	30.6	19.15%

14. Loan Breakdown by Domicile of Borrower

(1) Balance of loans to specific foreign countries <Non-consolidated>

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of			As of	As of
		Mar. 31, 2013	(a-b)	(a-c)	Sep. 30, 2012	Mar. 31, 2012
		(a)			(b)	(c)
China	中国	3.7	1.6	1.9	2.1	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.9	(0.4)	0.8	2.3	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.2	(0.0)	(0.1)	0.2	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	3.4	0.1	(0.1)	3.2	3.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	-	(0.0)	(0.1)	0.0	0.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	0.3	0.0	0.0	0.3	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.5	(0.3)	(0.4)	1.8	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.4	0.0	0.0	0.3	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	-	(0.1)	(0.2)	0.1	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	11.7	1.0	1.7	10.7	10.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries and Russia <Non-consolidated>

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013 (a)					As of Sep. 30, 2012 (b)			As of Mar. 31, 2012 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.0)	(0.0)	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	75.1	58.5	55.3	85.7	10.6	16.5	41.8	25.2	19.8	41.4	21.6
	Stocks 株式	48.3	43.0	36.4	54.6	6.2	5.3	19.7	14.4	11.8	23.7	11.8
	Bonds 債券	18.7	2.2	5.8	19.7	0.9	16.5	17.6	1.0	12.9	14.5	1.6
	Others その他	7.9	13.3	13.0	11.3	3.4	(5.3)	4.4	9.8	(5.0)	3.1	8.1
	Foreign Bonds うち外国債券	1.3	(1.0)	0.4	3.2	1.8	2.4	3.4	1.0	0.8	2.3	1.4
Total	合計	75.1	58.5	55.3	85.7	10.6	16.5	41.8	25.3	19.7	41.4	21.7

Note 1: There are no stocks of subsidiaries and affiliates with market values.

Note 2: Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 3: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

<Consolidated>

(¥ Billion)

	(Japanese)	As of Mar. 31, 2013 (a)					As of Sep. 30, 2012 (b)			As of Mar. 31, 2012 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.0)	(0.0)	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.0
Other securities	その他有価証券	79.5	62.8	59.2	90.2	10.6	16.6	42.1	25.4	20.3	42.1	21.8
	Stocks 株式	52.7	47.2	40.3	59.0	6.2	5.5	20.0	14.5	12.4	24.4	11.9
	Bonds 債券	18.7	2.2	5.8	19.7	0.9	16.5	17.6	1.0	12.9	14.5	1.6
	Others その他	7.9	13.3	13.0	11.3	3.4	(5.4)	4.4	9.8	(5.0)	3.1	8.2
	Foreign Bonds うち外国債券	1.3	(1.0)	0.4	3.2	1.8	2.4	3.4	1.0	0.8	2.3	1.4
Total	合計	79.5	62.8	59.2	90.2	10.6	16.6	42.1	25.4	20.2	42.1	21.8

Note 1: Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

Note 2: "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

16. Others

(1) Retirement benefit

(a) Retirement benefit obligation, etc.

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013	As of Mar. 31, 2012
Retirement benefit obligation [Discount rate]	退職給付債務 (割引率)	66,506 [2.0%]	68,353 [2.0%]
Plan assets at fair value	年金資産	48,188	41,293
Unrecognized actuarial gain or loss [Amortization period]	未認識数理計算上の差異 償却年数	2,992 [10 years]	10,908 [10 years]
Prepaid pension cost	前払年金費用	(3,611)	(2,859)
Provision for retirement benefits	退職給付引当金	18,936	19,011

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013	As of Mar. 31, 2012
Projected benefit obligation	退職給付債務	67,094	68,906
Plan assets at fair value	年金資産	48,223	41,326
Unrecognized actuarial gain or loss	未認識数理計算上の差異	2,992	10,908
Prepaid pension cost	前払年金費用	(3,611)	(2,859)
Provision for retirement benefits	退職給付引当金	19,490	19,531

(b) Retirement benefit cost

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013	As of Mar. 31, 2012
Retirement benefit cost	退職給付費用	3,889	3,637
Service cost	勤務費用	1,986	1,849
Interest cost	利息費用	1,367	1,322
Expected return on plan assets	期待運用収益	(1,445)	(1,381)
Amortization of actuarial gain or loss	数理計算上の差異の 費用処理額	1,980	1,847

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013	As of Mar. 31, 2012
Retirement benefit cost	退職給付費用	3,966	3,721

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013	As of Sep. 30, 2012	As of Mar. 31, 2012
Allowance for loan losses	貸倒引当金	20,426	20,164	21,353
Provision for retirement benefits	退職給付引当金	6,762	6,774	6,809
Write-offs of securities	有価証券償却	1,213	1,484	982
Others	その他	7,597	6,813	6,830
Subtotal of deferred tax assets (i)	繰延税金資産小計	36,000	35,238	35,975
Valuation allowance (ii)	評価性引当額	(1,234)	(1,387)	(1,021)
Total of deferred tax assets (i)+(ii) (iii)	繰延税金資産合計	34,765	33,850	34,954
Valuation difference on available-for-sale securities	その他有価証券 評価差額金	26,525	5,866	6,911
Prepaid pension cost	前払年金費用	1,239	1,112	981
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	18	18	18
Total deferred tax liabilities (iv)	繰延税金負債合計	27,783	6,996	7,911
Net deferred tax assets (iii)-(iv)	繰延税金資産の純額	6,982	26,853	27,043

<Consolidated>

(¥ Million)

	(Japanese)	As of Mar. 31, 2013	As of Sep. 30, 2012	As of Mar. 31, 2012
Net deferred tax assets	繰延税金資産の純額	13,288	34,548	34,392

17. Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2013	FY 2013 Ending Mar. 31, 2014
Gross business profits	業 務 粗 利 益	77.0	151.5
Net interest income	資 金 利 益	65.0	128.0
Net fees and commissions income	役 務 取 引 等 利 益	8.0	16.0
Trading income	特 定 取 引 利 益	1.0	2.0
Profit from other business transactions	そ の 他 業 務 利 益	3.0	5.5
Expenses	経 費	41.5	81.5
Core net business income	コ ア 業 務 純 益	33.5	66.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35.5	70.0
Ordinary profit	経 常 利 益	34.5	68.0
Net income	当 期 (中 間) 純 利 益	21.5	42.0

Net credit costs	与 信 関 係 費 用	3.0	5.0
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<Consolidated>

(¥ Billion)

	(Japanese)	For the six months Ending Sep. 30, 2013	FY 2013 Ending Mar. 31, 2014
Ordinary profit	経 常 利 益	37.0	74.0
Net income	当 期 (中 間) 純 利 益	22.5	45.0

Cash dividends per share	1 株 当 た り 配 当 額	6.00	12.00
Dividend payout ratio	配 当 性 向	22.9%	22.9%

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. Also, please note that this material 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.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権 * Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors