

INTERIM FINANCIAL RESULTS
for Fiscal 2001
(ended September 30, 2001)

- Supplementary Information -

THE CHIBA BANK, LTD.

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Interim Financial Highlights for Fiscal 2001

1. Summary

- Net business income, which reflects a bank's profitability, recorded ¥36.1 billion, and Net business income (before transfer to general reserve for possible loan losses) was ¥34.5 billion.
- In spite of write-offs of impairment losses on some investment securities due to a drastic decline in stock prices, the Bank posted an Ordinary profit of ¥7.6 billion, and a Net income of ¥4.3 billion.
- The consolidated capital ratio (BIS guidelines) was 10.31 percent, and the non-consolidated capital ratio was 10.18 percent. The decline from the corresponding period of the previous year was caused by a decrease in net valuation profit on securities, due to a fall in stock prices. The Tier I ratio—with Shareholders' equity (excluding gains/losses on valuation) as a numerator—rose by 0.09 percent on a consolidated basis, helped by an increase in Net income.

(1) Summary of Income

(billions of Yen)

	For the six months ended September 30, 2001 (A)			For the six months ended September 30, 2000 (B)	Forecast for interim period as of May 2001
		(A-B)	(A-B)/B		
Ordinary income	95.9	(16.2)	(14.5%)	112.2	105.0
Net business income	36.1	(4.4)	(10.9%)	40.5	34.0
Net business income (before transfer to general reserve for possible loan losses)	34.5	2.0	6.3%	32.5	-
Ordinary profit	7.6	(4.9)	(39.2%)	12.5	10.0
Net income	4.3	(2.8)	(40.2%)	7.2	6.0

(2) Risk Adjusted Capital Ratio (BIS Guidelines)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Consolidated capital ratio	10.31%	(0.24%)	(0.08%)	10.56%	10.40%
Tier I ratio	7.26%	0.09%	0.71%	7.17%	6.55%
Non-consolidated capital ratio	10.18%	(0.27%)	(0.03%)	10.45%	10.22%
Tier I ratio	7.05%	0.06%	0.70%	6.99%	6.34%

2. Income and losses

(1) Net Business Income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥2.0 billion from the corresponding period of the previous year, to ¥34.5 billion. This increase was derived from a ¥1.3 billion increase in Gross business profit, and a ¥0.7 billion reduction in expenses.
- Increase in Gross business profit was due to a rise of ¥0.4 billion in domestic net interest income, owing to a growth in investment assets and a rise of ¥0.9 billion in International gross business profit, including foreign exchange profit and net interest income.
- Of Expenses, personnel expenses declined by ¥0.6 billion, due to workforce reductions. Non-personnel expenses stayed the same as the corresponding period of the previous year, due to an increase in the deposit insurance premium and depreciation expenses, in spite of a successful expense reduction of ¥0.2 billion from computerization and streamlining efforts.
- Net business income was ¥36.1 billion, a decrease of ¥4.4 billion from the corresponding period of the previous year, due to a decrease in transfers from the Reserve for possible loan losses.

(billions of Yen)

	For the six months ended September 30, 2001 (A)			For the six months ended September 30, 2000 (B)
		(A-B)	(A-B)/B (%)	
Gross business profit	73.0	1.3	1.8%	71.7
Domestic gross business profit	71.5	0.4		71.1
Net interest income	64.8	0.4		64.3
Profit on fees and commissions	6.0	(0.2)		6.2
Trading profit	0.2	0.1		0.0
Profit from other business transactions	0.4	(0.0)		0.5
International gross business profit	1.4	0.9		0.5
Expenses	38.4	(0.7)	(1.9%)	39.2
Personnel expenses	20.2	(0.6)		20.9
Non-personnel expenses	16.2	0.0		16.1
Less deposit insurance & depreciation	11.4	(0.2)		11.7
Income taxes	1.9	(0.1)		2.1
Net business income (before transfer to general reserve for possible loan losses)	34.5	2.0	6.3%	32.5
Net transfer to (from) general reserve for possible loan losses	(1.5)	6.4		(8.0)
Net business income	36.1	(4.4)	(10.9%)	40.5
Number of employees	4,389	(157)	(3.5%)	4,546

Note: Part-time employees are not included in the above figures.

(2) Ordinary Profit and Net Income

- Write-offs of impairment losses on non-performing loans and securities were carried out, with the Net business income being appropriated to them.
- The amount of non-performing loan disposals totaled ¥19.5 billion—within the forecast range—a decrease of ¥13.8 billion from the corresponding period of the previous year, due to an absence of a substantial provision to the reserve for loan losses incurred in the previous interim period.
- Although valuation losses on securities have been written-off since fiscal year 2000 (ended March 31, 2001), the amount of write-offs for the current interim fiscal term was ¥7.9 billion, an increase of ¥4.1 billion from the same period a year earlier, due to a drastic stock price decline at the end of September 2001.
- Thus, the Bank registered ¥7.6 billion of Ordinary profit and ¥4.3 billion of Net income.

(billions of Yen)

	For the six months ended September 30, 2001 (A)			For the six months ended September 30, 2000 (B)
		(A-B)	A/B (%)	
Net business income	36.1	(4.4)	(10.9%)	40.5
Disposal of non-performing loans	19.5	(13.8)	(41.4%)	33.4
Write-offs of securities	7.9	4.1	107.9%	3.8
Retirement benefit expenses (temporary)	2.3	0.3	15.8%	2.0
Ordinary profit	7.6	(4.9)	(39.2%)	12.5
Net income	4.3	(2.8)	(40.2%)	7.2

(Reference) Impairment loss write-off criteria

- Issues with a valuation loss rate of 50 percent or higher: All issues.
- Issues with a loss rate of 30 percent or higher, and lower than 50 percent: All issuers likely to become bankrupt, and issues whose market values were judged to be other than temporary.

3. Management Indices

- Overhead ratio (OHR), an index representing management efficiency, declined to 53.03 %, attributed to solid profitability and expense-reduction efforts. Return on assets (ROA), an index indicating asset investment efficiency (i.e., profitability), resulted in 0.85 %. Both OHR and ROA were at the highest level among major regional banks.
- Return on equity (ROE) reached 2.37 %, on the basis of net income for the current interim fiscal term.

(%)

		For the six months ended September 30, 2001 (A)			For fiscal year ended March 31, 2001 (B)	For the six months ended September 30, 2000 (C)
			(A-B)	(A-C)		
Overhead ratio (OHR)	*1	53.03	(0.45)	(1.83)	53.48	54.87
Return on assets (ROA)	*2	0.85	(0.00)	0.02	0.86	0.83
Net business income ROE	*3	19.91	(3.33)	(4.60)	23.24	24.51
Net profit ROE	*3	2.37	(1.46)	(1.97)	3.83	4.34

$$*1 \quad \text{O H R} = \frac{\text{Expenses}}{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses} + \dots} \quad (\text{The lower, the better.})$$

$$*2 \quad \text{R O A} = \frac{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses}}{\text{Total asset average}}$$

$$*3 \quad \text{R O E} = \frac{\text{Net business income or Net profit of the current interim fiscal term}}{(\text{Total shareholders' equity at the beginning of the period} + \text{Total shareholders' equity at the end of the period})/2}$$

4. Investment and Borrowing

- Amid a continuing weak demand for funds from the business sector, housing loans increased by ¥46.7 billion compared with the same period a year earlier, resulting in an increase of ¥112.0 billion in total loans and bills discounted.
- Deposits from customers in the region, mainly personal deposits, have increased. Sales of investment trusts also increased by ¥22.0 billion from the end of same period a year earlier, resulting in an outstanding balance of ¥125.4 billion, due to implementation of an accumulated investment plan for investment trusts and expansion of a variety of investment trust issues (mutual funds).
- Securities decreased by ¥14.3 billion (before gains or losses on valuation). Investment on Government bonds declined due to the redemption at maturity of short-term bonds/notes, while corporate and foreign bonds increased as a result of diversified investment aiming at a higher profit. The average duration to maturity of yen-denominated debt securities was kept short-term, at 2.2 years, with continuous monitoring of the risk of interest rate hikes.

(1) Deposits and Loans (Outstanding balance as of the end of the period)

(billions of Yen)

	As of September			As of March 31,	As of September
	30, 2001 (A)	(A-B)	(A-C)	2001 (B)	30, 2000 (C)
Loans	5,709.5	112.0	47.5	5,597.4	5,661.9
Consumer loans	1,504.7	31.1	73.9	1,473.5	1,430.7
Housing loans	1,326.1	46.7	97.3	1,279.3	1,228.8
Deposits	6,929.7	137.0	217.8	6,792.6	6,711.8
In Chiba prefecture	6,567.4	182.5	247.3	6,384.8	6,320.1
Personal deposits	5,155.3	161.2	299.8	4,994.0	4,855.4

(Reference)

Balance of investment trusts	125.4	22.0	18.6	103.4	106.8
Personal investors	112.8	18.6	17.7	94.1	95.0

* Expansion of investment trust issues

The following issues were newly added, resulting in a total of 23 issues:

- “Life-Cycle Type Fund”: Investors are able to choose funds with differentiated holding ratios of stocks and bonds, corresponding to investors’ life stage.
- “Index Type Fund”: Aiming at investment performance corresponding to the movement of TOPIX.

(2) Securities (Outstanding balance as of the end of the period)

(billions of Yen)

	As of September			As of March 31,	As of September
	30, 2001 (A)	(A-B)	(A-C)	2001 (B)	30, 2000 (C)
Securities	1,454.1	(14.3)	150.3	1,468.4	1,303.8
Government bonds	612.5	(90.1)	52.9	702.6	559.6
Stocks	194.0	(5.9)	(6.8)	199.9	200.8
Corporate bonds and others	405.4	73.6	81.6	331.8	323.7
Foreign currency securities	242.1	8.1	22.5	234.0	219.5
Average duration to maturity of yen bonds	2.2 years	0.6 years	(0.3 years)	1.6 years	2.6 years

Note: Gains/losses on valuation pursuant to the introduction of market value accounting are not included.

5. Assets

- Problem assets disclosed under the Financial Revitalization Law standard decreased by ¥14.2 billion from the corresponding period of the previous year. The coverage ratio, including the reserve amount, was 85.9 percent for the total disclosed claims, and 90.3 percent for doubtful assets.

Problem assets disclosed under the Financial Revitalization Law standard

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Bankrupt and quasi-bankrupt assets	182.6	(0.9)	7.4	183.6	175.2
Doubtful assets	134.2	(14.0)	(29.0)	148.3	163.3
Substandard assets	121.4	0.7	(4.1)	120.7	125.6
Total	438.4	(14.2)	(25.6)	452.6	464.1
Normal assets	5,459.3	112.7	57.0	5,346.5	5,402.2
Coverage ratio	85.9%	2.0%	2.6%	83.8%	83.2%

(Reference) Breakdown of coverage

(billions of Yen)

	Asset amount (A)	Collateral/ Guarantees (B)	Reserve for loan losses (C)	Reserve. Ratio(*2) C/(A-B)	Coverage ratio	
					(B+C)/A	(A-B)
Bankrupt and quasi-bankrupt assets	182.6	61.6	121.0	100.0%	100.0%	-
Doubtful assets	134.2	76.5	44.8	77.5%	90.3%	4.0%
Substandard assets	121.4	(*1) 56.9	15.7	24.4%	59.8%	3.4%
Total	438.4	195.0	181.6	74.6%	85.9%	2.0%

*1. Approximate data

*2. Reserve ratio: Unsecured/non-guaranteed portion as a percentage of the reserve for possible loan losses.

Disclosed claims under the Financial Revitalization Law (After partial direct write-offs)

The Bank does not execute partial direct write-offs. Problem assets disclosed under the Financial Revitalization Law standard would be as follows, if such partial direct write-offs were executed.

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Bankrupt and quasi-bankrupt assets	72.3	(6.0)	(7.6)	78.3	80.0
Doubtful assets	134.2	(14.0)	(29.0)	148.3	163.3
Substandard assets	121.4	0.7	(4.1)	120.7	125.6
Total	328.1	(19.2)	(40.8)	347.3	368.9
Normal assets	5,459.3	112.7	57.0	5,346.5	5,402.2
Coverage ratio	81.1%	2.1%	2.2%	78.9%	78.8%

6. Earnings Projections for Fiscal 2001, ending March 31, 2002

(billions of Yen)

	For Fiscal 2001, ending March 31, 2002
Ordinary income	190.0
Net business income	68.0
Ordinary profit	14.0
Net income	7.5

	Annual Dividends per Share	
	Fiscal year end	
Dividend per share	¥2.50	¥5.00

Summary of Consolidated Financial Information

(billions of Yen)

	For the six months ended September 30, 2001 (A)			For the six months ended September 30, 2000 (B)	Forecast for interim period as of May 2001
		(A-B)	(A/B) (%)		
Ordinary income	109.9	(12.1)	(10.0%)	122.1	115.0
Ordinary profit	10.6	(1.9)	(15.5%)	12.5	11.0
Net income	5.9	(1.7)	(22.7%)	7.6	6.5

Consolidated Earnings Forecast for Fiscal 2001, ending March 31, 2002

(billions of Yen)

	For Fiscal 2001, ending March 31, 2002
Ordinary income	210.0
Ordinary profit	16.0
Net income	8.5

*Interim Financial Data for Fiscal 2001***1. Income and Losses**

Non-consolidated

(millions of Yen)

	For the six months ended September 30, 2001(A)	(A-B)	For the six months ended September 30, 2000 (B)
Gross business profit	73,076	1,304	71,772
Domestic gross business profit	71,583	403	71,179
Net interest income	64,823	449	64,373
Profit on fees and commissions	6,072	(224)	6,297
Trading income	203	198	5
Profit from other business transactions	483	(19)	503
International gross business profit	1,493	900	592
Net interest income	455	154	300
Profit on fees and commissions	72	(0)	73
Trading income	11	105	(94)
Profit from other business transactions	954	641	313
Expenses (excluding non-recurrent expenses)	38,490	(747)	39,237
Personnel expenses	20,225	(688)	20,914
Non-personnel expenses	16,291	95	16,195
Income taxes	1,974	(154)	2,128
Net business income (before transfer to general reserve for possible loan losses)	34,586	2,051	32,534
(a) Transfer to (from) general reserve for possible loan losses	(1,559)	6,484	(8,043)
Net business income	36,145	(4,432)	40,578
Non-recurrent income and losses	(28,497)	(505)	(27,991)
(b) Disposal of non-performing loans	19,583	(13,866)	33,449
Charge-off amount of loans	20	18	2
Provision of specific reserve for possible loan losses	17,712	(10,988)	28,701
Losses on sale of loans to Cooperative Credit Purchasing Co.	15	(92)	107
Losses on sales of non-performing loans	67	(7)	75
Provision of reserve for losses on sale of loans	1,129	(3,397)	4,527
Provision of reserve for investment losses	121	(16)	137
Provision of reserve for losses on loans to specific countries	516	617	(101)
(Loan charge-off & reserve expenses (a)+(b))	18,023	(7,381)	25,405
Income and losses related to securities	(6,861)	(13,140)	6,279
Retirement benefits expenses (non-recurrent expenses)	2,331	318	2,012
Unitary tax imposed by the City of Tokyo	127	11	116
Other non-recurrent expenses	405	(901)	1,307
Ordinary profit	7,648	(4,938)	12,586
Extraordinary gains and losses	(103)	0	(103)
Gains and losses on sales of premises and equipment	(104)	3	(107)
Gains on sales of premises and equipment	0	(22)	22
Losses on sales of premises and equipment	104	(25)	130
Net income before income taxes	7,545	(4,938)	12,483
Corporate tax, resident tax, and business tax	1,940	1,884	56
Tax adjustment	1,301	(3,925)	5,226
Net income	4,302	(2,897)	7,200

Consolidated

< Consolidated Statements of Income >

(millions of Yen)

	For the six months ended September 30, 2001 (A)	(A-B)	For the six months ended September 30, 2000 (B)
	Consolidated gross profit	75,575	1,149
Net interest income	65,462	949	64,512
Profit on fees and commissions	8,391	(575)	8,966
Trading profit	268	146	121
Profit from other business transactions	1,452	628	824
Ordinary expenses	41,165	(669)	41,834
Charge-off and provision of reserve	20,027	(6,893)	26,921
Gains/losses related to stocks	(6,917)	(13,191)	6,273
Gains/losses on investment based on equity method	53	(118)	171
Others	3,108	2,640	467
Ordinary profit	10,626	(1,956)	12,583
Extraordinary gains/losses	(190)	(51)	(138)
Net income before tax adjustment	10,436	(2,008)	12,445
Corporate tax, resident tax and business tax	3,190	3,078	112
Income tax adjustment	1,509	(3,000)	4,509
Minority shareholders' interest	(201)	(347)	145
Net income	5,938	(1,739)	7,677

Note: Consolidated gross profit = (Interest income – Interest expenses) + (Fees and commission income – Fees and commission expenses) + (Trading income – Trading expenses) + (Other business profit – Other business expenses)

<Number of consolidated companies>

Number of consolidated subsidiaries	11	-	11
Number of affiliated companies applicable to the equity method	7	-	7

2. Net Business Income (Non-consolidated)

(millions of Yen)

	For the six months ended September 30, 2001 (A)	(A-B)	For the six months ended September 30, 2000 (B)
(1) Net business income (before transfer to general reserve for possible loan losses)	34,586	2,051	32,534
Per head (in thousands of Yen)	8,818	809	8,009
(2) Net business income	36,145	(4,432)	40,578
Per head (in thousands of Yen)	9,216	(773)	9,989

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

3. Interest Rate Spread (Domestic business, Non-consolidated)

(%)

	For the six months ended September 30, 2001 (A)	(A-B)	For the six months ended September 30, 2000 (B)
(1) Average yield on interest earnings assets (W)	1.95	(0.15)	2.11
(a) Average yield on loans and bills discounted (X)	2.30	(0.08)	2.38
(b) Average yield on securities	0.89	(0.41)	1.31
(2) Average yield on interest bearing liabilities (Y)	1.20	(0.17)	1.37
(a) Average yield on deposits and negotiable certificates of deposit (Z)	0.11	(0.07)	0.18
(b) Average yield on external liabilities	0.72	(0.33)	1.06
(c) Expense ratio	1.09	(0.06)	1.15
(3) Average interest rate spread (W) - (Y)	0.75	0.01	0.74
Difference of average yield on loans & deposits (X) - (Z)	2.19	(0.01)	2.20

4. Gains and Losses related to Securities (Non-consolidated)

(millions of Yen)

	For the six months ended September 30, 2001 (A)	(A-B)	For the six months ended September 30, 2000 (B)
Gains/losses on bonds (Government bonds, etc.)	597	(306)	903
Gains on sales	647	(324)	972
Losses on sales	50	(18)	69
Write-offs	-	-	-
Gains/losses related to stocks, etc.	(6,861)	(13,140)	6,279
Gains on sales	1,114	(8,995)	10,109
Losses on sales	13	12	1
Write-offs	7,961	4,132	3,828

5. Risk Adjusted Capital Ratio (BIS Guidelines)**(Consolidated)**

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
	(Preliminary)	(A-B)	(A-C)		
(1) Risk adjusted capital ratio	10.31 %	(0.24 %)	(0.08 %)	10.56 %	10.40 %
(2) Tier I	356.7	3.9	34.5	352.7	322.1
(3) Tier II	152.8	(16.1)	(36.7)	169.0	189.6
(a) Gains on valuation of securities, included as qualifying capital	0.8	(6.7)	(14.1)	7.5	14.9
(b) Land revaluation excess included as qualifying capital	10.2	(0.0)	(0.0)	10.2	10.2
(c) Subordinated loans (bonds)	111.5	(7.8)	(20.0)	119.3	131.5
(4) Deduction (Investment in the capital of other banks and financial institutions)	3.1	0.4	3.0	2.6	0.1
(5) Risk adjusted capital (2) + (3) - (4)	506.4	(12.7)	(5.2)	519.1	511.7
(6) Risk assets	4,908.9	(7.0)	(9.9)	4,915.9	4,918.9

(Non-consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
	(Preliminary)	(A-B)	(A-C)		
(1) Risk adjusted capital ratio	10.18 %	(0.27 %)	(0.03 %)	10.45 %	10.22 %
(2) Tier I	342.4	2.4	34.2	339.9	308.2
(3) Tier II	152.2	(16.1)	(36.0)	168.4	188.3
(a) Gains on valuation of securities, included as qualifying capital	0.6	(6.8)	(13.6)	7.4	14.2
(b) Land revaluation excess included as qualifying capital	10.2	(0.0)	(0.0)	10.2	10.2
(c) Subordinated loans (bonds)	111.5	(7.8)	(20.0)	119.3	131.5
(4) Deduction (Investment in the capital of other banks and financial institutions)	0.4	0.3	0.3	0.1	0.1
(5) Risk adjusted capital (2)+(3)-(4)	494.3	(14.0)	(2.0)	508.3	496.4
(6) Risk assets	4,854.0	(6.8)	(2.9)	4,860.8	4,857.0

6. ROE (Non-consolidated)

(%)

	For the six months ended September 30, 2001 (A)			For the fiscal year ended March 31, 2001 (B)	For the six months ended September 30, 2000 (C)
	(A-B)	(A-C)			
On the net business income basis (Annual)	19.91	(3.33)	(4.60)	23.24	24.51
Net income basis (Annual)	2.37	(1.46)	(1.97)	3.83	4.34

Note: ROE is an index indicating profitability of shareholders' equity.

7. Outstanding Balance of Deposits and Loans

(1) Outstanding Balance (Non-consolidated)

(billions of Yen)

	For the six months ended September 30, 2001 (A)			For the six months ended March 31, 2001 (B)	For the six months ended September 30, 2000 (C)
		(A-B)	(A-C)		
Deposits (term-end balance)	6,929.7	137.0	217.8	6,792.6	6,711.8
in Chiba Prefecture	6,567.4	182.5	247.3	6,384.8	6,320.1
Deposits (average balance)	6,899.3	120.4	133.4	6,778.8	6,765.8
in Chiba Prefecture	6,489.7	177.6	184.1	6,312.1	6,305.6
Personal deposits	5,095.6	211.2	265.5	4,884.4	4,830.0
Loans & bills discounted (term-end balance)	5,709.5	112.0	47.5	5,597.4	5,661.9
in Chiba Prefecture	4,775.2	(59.1)	(100.7)	4,834.3	4,875.9
Loans & bills discounted (average balance)	5,705.6	4.0	31.4	5,701.6	5,674.2
in Chiba Prefecture	4,785.6	(75.9)	(76.1)	4,861.6	4,861.8

(2) Breakdown of Domestic Loans and Bills Discounted (Non-consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Domestic loans and bills discounted (X)	5,686.0	115.2	48.7	5,570.8	5,637.3
Major companies	517.8	(33.4)	(23.2)	551.2	541.0
Midsize companies	208.5	(0.4)	(10.3)	208.9	218.8
Small & medium-sized companies (Y)	4,416.9	(24.4)	(72.9)	4,441.3	4,489.8
Small & medium-sized companies	2,696.7	(55.0)	(147.7)	2,751.8	2,844.5
Consumer loans	1,504.7	31.1	73.9	1,473.5	1,430.7
Public sectors	542.8	173.6	155.2	369.2	387.5

(3) Loans and Bills Discounted for Small and Medium-sized Companies as a percentage of total loans and bills discounted (Y/X of the above table (2)) (Non-consolidated) (%)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Small & medium-sized companies loans ratio (Y/X)	77.67	(2.04)	(1.96)	79.72	79.64

(4) Consumer Loans End Balance (Non-consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
End balance of consumer loans	1,504.7	31.1	73.9	1,473.5	1,430.7
Housing loans	1,326.1	46.7	97.3	1,279.3	1,228.8
Other loans	178.6	(15.5)	(23.3)	194.2	201.9

8. Risk-monitored Loans – Self-assessment Basis (before partial direct write-off)**(Non-consolidated)**

(billions of Yen)

		As of September 30, 2001 (A)	(A-B)	(A-C)	As of March 31, 2001 (B)	As of September 30, 2000 (C)
Risk-monitored loans	Loans to debtors legally bankrupt	56.5	0.8	(0.1)	55.6	56.6
	Other delinquent loans	259.0	(16.6)	(22.1)	275.6	281.1
	Loans past due 3 months or more	22.4	4.4	3.9	17.9	18.5
	Restructured loans	99.0	(3.7)	(8.0)	102.7	107.1
	Total	437.0	(15.0)	(26.4)	452.0	463.5

Total loan balance (end balance)	5,709.5	112.0	47.5	5,597.4	5,661.9
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(%)

As a percentage of loan balance	Loans to debtors legally bankrupt	0.9	(0.0)	(0.0)	0.9	1.0
	Other delinquent loans	4.5	(0.3)	(0.4)	4.9	4.9
	Loans past due 3 months or more	0.3	0.0	0.0	0.3	0.3
	Restructured loans	1.7	(0.1)	(0.1)	1.8	1.8
	Total	7.6	(0.4)	(0.5)	8.0	8.1

(Consolidated)

(billions of Yen)

		As of September 30, 2001 (A)	(A-B)	(A-C)	As of March 31, 2001 (B)	As of September 30, 2000 (C)
Risk-monitored loans	Loans to debtors legally bankrupt	57.4	0.0	(12.6)	57.4	70.1
	Other delinquent loans	257.3	(17.7)	(23.5)	275.0	280.8
	Loans past due 3 months or more	22.9	4.5	3.1	18.3	19.7
	Restructured loans	99.6	(3.9)	(8.3)	103.6	108.0
	Total	437.4	(17.1)	(41.3)	454.5	478.7

Total loan balance (end balance)	5,717.1	108.4	29.6	5,608.7	5,687.4
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(%)

As a percentage of loan balance	Loans to debtors legally bankrupt	1.0	(0.0)	(0.2)	1.0	1.2
	Other delinquent loans	4.5	(0.4)	(0.4)	4.9	4.9
	Loans past due 3 months or more	0.4	0.0	0.0	0.3	0.3
	Restructured loans	1.7	(0.1)	(0.1)	1.8	1.8
	Total	7.6	(0.4)	(0.7)	8.1	8.4

9. Reserve Ratio and Coverage Ratio against Risk-monitored Loans

(Non-consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	437.0	(15.0)	(26.4)	452.0	463.5
Collateral/guarantees (Y)	194.1	(7.9)	(21.0)	202.0	215.1
Reserve for possible loan losses (Z)	181.0	4.1	10.6	176.9	170.4
Reserve ratio (Z)/(X)	41.4%	2.2%	4.6%	39.1%	36.7%
Coverage ratio (Y+Z)/(X)	85.8%	2.0%	2.6%	83.8%	83.1%
As a percentage of total loans	7.6%	(0.4%)	(0.5%)	8.0%	8.1%

**If direct partial write-offs were carried out, risk-monitored loans would have been as follows:*

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	327.2	(19.6)	(41.0)	346.8	368.3
Collateral/guarantees (Y)	194.1	(7.9)	(21.0)	202.0	215.1
Reserve for possible loan losses (Z)	71.2	(0.4)	(3.9)	71.7	75.1
Reserve ratio (Z)/(X)	21.7%	1.0%	1.3%	20.6%	20.4%
Coverage ratio (Y+Z)/(X)	81.1%	2.1%	2.2%	78.9%	78.8%
As a percentage of total loans	5.8%	(0.4%)	(0.7%)	6.3%	6.6%

(Consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	437.4	(17.1)	(41.3)	454.5	478.7
Collateral/guarantees (Y)	198.2	(9.1)	(25.3)	207.4	223.6
Reserve for possible loan losses (Z)	184.5	3.2	(2.3)	181.3	186.9
Reserve ratio (Z)/(X)	42.1%	2.2%	3.1%	39.9%	39.0%
Coverage ratio (Y+Z)/(X)	87.5%	1.9%	1.7%	85.5%	85.7%
As a percentage of total loans	7.6%	(0.4%)	(0.7%)	8.1%	8.4%

**If direct partial write-offs were carried out, risk-monitored loans would have been as follows:*

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	320.2	(21.3)	(42.4)	341.6	362.7
Collateral/guarantees (Y)	198.2	(9.1)	(25.3)	207.4	223.6
Reserve for possible loan losses (Z)	67.4	(0.9)	(3.5)	68.4	70.9
Reserve ratio (Z)/(X)	21.0%	1.0%	1.4%	20.0%	19.5%
Coverage ratio (Y+Z)/(X)	82.9%	2.2%	1.7%	80.7%	81.2%
As a percentage of total loans	5.7%	(0.4%)	(0.7%)	6.2%	6.5%

10. Disclosed Claims under the Financial Revitalization Law**(Non-consolidated)**

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Bankrupt and quasi-bankrupt assets	182.6	(0.9)	7.4	183.6	175.2
Doubtful assets	134.2	(14.0)	(29.0)	148.3	163.3
Substandard loans	121.4	0.7	(4.1)	120.7	125.6
Total (A)	438.4	(14.2)	(25.6)	452.6	464.1

Normal assets	5,459.3	112.7	57.0	5,346.5	5,402.2
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* For data of cases where direct partial write-offs were conducted, please refer to the tables on page 5.

11. Preservation of Claims under the Financial Revitalization Law**(Non-consolidated)**

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
The amount of preservation (B)	376.7	(2.9)	(9.5)	379.6	386.2
Reserve for possible loan losses	181.6	4.5	11.1	177.0	170.4
Value covered by collateral and guarantees	195.0	(7.5)	(20.7)	202.6	215.8

Coverage ratio (B)/(A)	85.9%	2.0%	2.6%	83.8%	83.2%
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12. Reserve for Possible Loan Losses

(1) Charge-off/Reserve Criteria

(a) General Reserve

Classification under self-assessment	Reserve criteria
Performing loans	Estimated loss amount for the next year calculated using historical loan-loss result ratios sustained over a specific period is reserved.
Loans in caution	Estimated loss amount for the next year calculated using historical loan-loss result ratio sustained over a specific period is reserved.
Substandard loans	Estimated loss amount for the next three years calculated using historical loan-loss result ratio sustained over a specific period is reserved.

(b) Specific Reserve

Classification under self-assessment	Reserve criteria
Possible failure	In principle, estimated loss amount for the next three years calculated using historical loan-loss result ratio sustained over a specific period is reserved.
Failure and Substantial failure	100 percent of loans outstanding after deduction of the amount secured by collateral and guarantees.

(2) Breakdown of Reserve for Possible Loan Losses

(Non-consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Reserve for possible loan losses	198.8	4.5	10.8	194.3	188.0
General reserve	29.9	(1.5)	(2.3)	31.4	32.3
Specific reserve	168.2	5.6	13.1	162.6	155.0
Reserve for specific foreign borrowers/countries	0.6	0.5	0.0	0.1	0.6
Reserve for possible losses on loans sold	23.5	(7.2)	(7.8)	30.7	31.3

(Consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Reserve for possible loan losses	204.2	3.6	(2.4)	200.6	206.6
General reserve	30.2	(1.6)	(2.6)	31.9	32.9
Specific reserve	173.2	4.7	0.1	168.5	173.1
Reserve for specific foreign borrowers/countries	0.6	0.5	0.0	0.1	0.6
Reserve for possible losses on loans sold	23.5	(7.2)	(7.8)	30.7	31.3

13. Loan Breakdown by Type of Borrower

(Non-consolidated) (Before partial direct write-offs)

(1) Loan Breakdown by Type of Industry of Borrowers

(billions of Yen)

	As of September 30, 2001		As of March 31, 2001		As of September 30, 2000	
	Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	5,686.0	100.00%	5,570.8	100.00%	5,637.3	100.00%
Manufacturing industry	504.4	8.87%	512.2	9.20%	519.4	9.21%
Agriculture	15.2	0.27%	15.3	0.27%	14.6	0.26%
Forestry	0.3	0.01%	0.3	0.00%	0.3	0.01%
Fishery	1.8	0.03%	1.9	0.03%	1.9	0.04%
Mining industry	8.3	0.15%	8.1	0.15%	11.6	0.21%
Construction	374.5	6.59%	405.9	7.29%	433.7	7.69%
Electricity, gas, and water	10.3	0.18%	8.6	0.16%	6.0	0.11%
Transportation, communication service	124.8	2.20%	123.0	2.21%	126.0	2.24%
Wholesale and retail business, restaurant	739.1	13.00%	779.9	14.00%	784.9	13.92%
Banks and other financial institutions	178.5	3.14%	198.4	3.56%	210.8	3.74%
Real estate	1,145.9	20.15%	1,140.2	20.47%	1,156.3	20.51%
Service	524.3	9.22%	528.9	9.49%	553.3	9.81%
Government, local public sector	338.0	5.94%	158.0	2.84%	172.7	3.06%
Others (personal)	1,720.1	30.25%	1,689.5	30.33%	1,645.3	29.19%

(2) Breakdown of Risk-monitored Loans by Type of Industry of Borrowers

(billions of Yen)

	As of September 30, 2001		As of March 31, 2001		As of September 30, 2000	
	Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	436.4	100.00%	450.7	100.00%	462.3	100.00%
Manufacturing industry	19.2	4.41%	20.9	4.66%	21.1	4.57%
Agriculture	1.7	0.40%	2.0	0.46%	1.9	0.42%
Forestry	-	-	0.0	0.00%	0.0	0.00%
Fishery	0.2	0.06%	0.3	0.07%	0.2	0.05%
Mining industry	1.5	0.36%	1.5	0.35%	1.5	0.35%
Construction	59.7	13.70%	61.5	13.65%	65.2	14.12%
Electricity, gas, and water	-	-	-	-	-	-
Transportation, communication service	6.4	1.47%	6.5	1.46%	6.1	1.33%
Wholesale and retail business, restaurant	94.8	21.74%	99.7	22.13%	100.0	21.63%
Banks and other financial institutions	20.8	4.77%	21.3	4.73%	25.2	5.47%
Real estate	115.6	26.51%	117.7	26.12%	119.8	25.93%
Service	68.6	15.73%	68.6	15.23%	70.4	15.24%
Government, local public sector	-	-	-	-	-	-
Others (personal)	47.3	10.85%	50.1	11.13%	50.3	10.89%

14. Loan Breakdown by Domicile of Borrower

(1) Balance of Loans to Specific Foreign Countries (Non-consolidated)

(billions of Yen, number of countries)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Loan balance	2.7	(0.0)	0.1	2.7	2.5
Number of countries	1	-	-	1	1

(2) Balance of Loans to Asian Countries (Non-consolidated)

(billions of Yen)

	As of September 30, 2001 (A)			As of March 31, 2001 (B)	As of September 30, 2000 (C)
		(A-B)	(A-C)		
Indonesia	2.7	(0.0)	0.1	2.7	2.5
Risk-monitored loans	-	-	-	-	-
Korea	0.5	(1.1)	(0.9)	1.7	1.5
Risk-monitored loans	-	-	-	-	-
Hong Kong	3.1	(0.1)	(1.2)	3.2	4.3
Risk-monitored loans	-	-	-	-	-
China	-	(0.6)	(0.7)	0.6	0.7
Risk-monitored loans	-	-	-	-	-
Taiwan	4.7	(0.7)	0.0	5.4	4.7
Risk-monitored loans	-	-	-	-	-
Philippines	0.0	(0.0)	(0.0)	0.0	0.0
Risk-monitored loans	-	-	-	-	-
Malaysia	2.3	1.2	1.1	1.1	1.2
Risk-monitored loans	-	-	-	-	-
Singapore	0.5	0.5	0.5	-	-
Risk-monitored loans	-	-	-	-	-
Total	14.1	(0.9)	(1.0)	15.0	15.1
Risk-monitored loans	-	-	-	-	-

(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

(Non-consolidated), (Consolidated)

Securities for trading	Market value accounting method (variances are recognized as gains/losses)
Bonds held to maturity	Amortized cost method
Stocks of subsidiaries and affiliates	Cost method
Other securities	Market value method (variances are all directly transferred to shareholders' equity account)

(2) Gains and Losses on Valuation

(Non-consolidated)

(billions of Yen)

	As of September 30, 2001 (A)				As of March 31, 2001 (B)		
	Gains or losses on valuation				Gains or losses on valuation		
		(A-B)	Gains	Losses		Gains	Losses
Other securities	1.4	(15.1)	39.7	38.2	16.5	48.6	32.0
Stocks	(3.7)	(14.3)	26.5	30.2	10.6	36.5	25.8
Bonds	8.8	(0.2)	9.1	0.3	9.0	9.1	0.0
Others	(3.6)	(0.5)	4.0	7.6	(3.0)	2.9	6.0

Note: There are no bonds held to maturity or stocks of subsidiaries and affiliates with market values.

(Consolidated)

(billions of Yen)

	As of September 30, 2001 (A)				As of March 31, 2001 (B)		
	Gains or losses on valuation				Gains or losses on valuation		
		(A-B)	Gains	Losses		Gains	Losses
Bonds held to maturity	-	(0.0)	-	-	0.0	0.0	-
Other securities	1.4	(15.1)	39.8	38.4	16.5	48.7	32.1
Stocks	(3.7)	(14.3)	26.6	30.3	10.6	36.6	25.9
Bonds	8.8	(0.2)	9.1	0.3	9.0	9.1	0.0
Others	(3.6)	(0.5)	4.0	7.6	(3.0)	2.9	6.0
Total	1.4	(15.1)	39.8	38.4	16.5	48.7	32.1
Stocks	(3.7)	(14.3)	26.6	30.3	10.6	36.6	25.9
Bonds	8.8	(0.2)	9.1	0.3	9.0	9.1	0.0
Others	(3.6)	(0.5)	4.0	7.6	(3.0)	2.9	6.0

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.