

FINANCIAL RESULTS
for Fiscal 2001
(ended March 31, 2002)

- Supplementary Information -

THE CHIBA BANK, LTD.

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I. Financial Highlights for Fiscal 2001

1. Summary

- Net business income before transfer to general reserve for possible loan losses, a primary indicator of bank earnings, remained firm at ¥67.8 billion.
- Chiba Bank strengthened the evaluation of assets in its portfolio through the conservative application of internal-assessment standards, with the result that transfer to reserve for possible loan losses increased. Moreover, deteriorating stock market conditions resulted in an increase in impairment losses on securities. These factors contributed to an ordinary loss of ¥45.3 billion, and a net loss of ¥26.7 billion.
- The capital adequacy ratio was 10.22 percent on a consolidated basis and 10.06 percent on a non-consolidated basis, thus remaining firmly above 10 percent.

(1) Summary of Income

(billions of Yen)

	FY 2001 ended March 31, 2002 (A)			FY 2000 ended March 31, 2001 (B)
		(A-B)	(A-B)/B	
Ordinary income	185.9	(32.8)	(15.0%)	218.8
Net business income (before transfer to general reserve for possible loan losses)	67.8	(2.7)	(3.8%)	70.5
Net business income	47.5	(31.9)	(40.1%)	79.4
Ordinary profit	(45.3)	(68.5)	(295.5%)	23.2
Net income	(26.7)	(39.8)	(304.0%)	13.1

(2) Risk Adjusted Capital Ratio (BIS Guidelines)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Consolidated capital ratio	10.22%	(0.09%)	(0.33%)	10.31%	10.56%
Tier I ratio	6.56%	(0.70%)	(0.61%)	7.26%	7.17%
Non-consolidated capital ratio	10.06%	(0.12%)	(0.39%)	10.18%	10.45%
Tier I ratio	6.35%	(0.70%)	(0.64%)	7.05%	6.99%

2. Income and Expenses

(1) Net Business Income

- Net business income before transfer to the general reserve for possible loan losses decreased ¥2.7 billion year-on-year to ¥67.8 billion, reflecting the impact of a ¥3.6 billion decrease in income from government and other bonds.
- International gross business profit increased ¥1.7 billion year-on-year, supported by factors including increased profits on foreign exchange transactions, trading profit in connection with expanded sales of foreign-currency deposits, and higher net interest income. Domestic gross business profit, however, decreased ¥4.6 billion year-on-year for reasons including lower profits on government and other bonds and reduced net interest income as a result of lower interest rates on loans and bonds.
- Expenses decreased ¥0.1 billion year-on-year to ¥77.8 billion. Personnel expenses decreased ¥0.7 billion due to personnel reductions and other factors. Non-personnel expenses increased ¥0.6 billion despite cost reductions of ¥0.4 billion from automation and rationalization because deposit insurance premiums and depreciation expenses increased.
- Net business income decreased ¥31.9 billion year-on-year to ¥47.5 billion. A primary factor was the transfer to the general reserve for possible loan losses totaling ¥20.3 billion, a negative change of ¥29.2 billion compared to a reversal from this reserve of ¥8.8 billion for the previous fiscal year. Additional factors that influenced the transfer to the general reserve for possible loan losses are discussed on page 5.

(billions of Yen)

	FY 2001 ended March 31, 2002 (A)	(A-B)	(A-B)/B	FY 2000 ended March 31, 2001 (B)
Gross business profit	145.7	(2.9)	(1.9%)	148.6
Domestic gross business profit	141.5	(4.6)		146.2
Net interest income	127.5	(2.7)		130.3
Fee and commission income	12.2	(0.0)		12.3
Trading profit	0.7	0.2		0.5
Profit from other business transactions	0.9	(2.0)		2.9
Gains / losses on bond	0.9	(3.6)		4.5
International gross business profit	4.1	1.7		2.3
Expenses	77.8	(0.1)	(0.2%)	78.0
Personnel expenses	40.4	(0.7)		41.2
Non-personnel expenses	33.2	0.6		32.5
Less deposit insurance & depreciation	23.0	(0.4)		23.4
Taxes	4.1	(0.1)		4.2
Net business income (before transfer to general reserve for possible loan losses)	67.8	(2.7)	(3.8%)	70.5
Net transfer to (from) general reserve for possible loan losses	20.3	29.2		(8.8)
Net business income	47.5	(31.9)	(40.1%)	79.4
Number of employees	4,260	(156)	(3.5%)	4,416

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

(2) Ordinary Profit and Net Income

The Bank recorded an ordinary loss of ¥45.3 billion and a net loss of ¥26.7 billion. These losses were the result of the two treatments outlined below that were implemented to ensure stable earnings in the future by further improving the Bank's financial soundness.

- Chiba Bank strengthened the evaluation of assets in its portfolio through the conservative application of internal-assessment standards, with the result that the transfer to the reserve for possible loan losses increased and the Bank disposed of ¥57.1 billion in non-performing loans.
- Deteriorating stock market conditions and the application of rigorous standards for recognizing impairment resulted in impairment losses on securities totaling ¥33.8 billion.

(billions of Yen)

	FY 2001 ended March 31, 2002 (A)			FY 2000 ended March 31, 2001 (B)
		(A-B)	(A-B)/B	
Net business income	47.5	(31.9)	(40.1%)	79.4
Disposal of non-performing loans	57.1	(1.9)	(3.3%)	59.1
Gains/losses related to stocks, etc.	(31.1)	(36.6)	(665.9%)	5.5
Write-offs of securities	(33.8)	(28.6)	560.0%	(5.1)
Retirement benefit expenses (temporary)	4.6	0.6	15.8%	4.0
Ordinary profit	(45.3)	(68.5)	(295.5%)	23.2
Net income	(26.7)	(39.8)	(304.0%)	13.1

(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

Efforts to strengthen earnings capabilities and reduce operating expenses resulted in an overhead ratio(OHR), an indicator of management efficiency, of 53.80 percent. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.84 percent. Chiba Bank's OHR and ROA ranked among the top tier of Japan's regional banks.

(%)

		FY 2001 ended March 31, 2002 (A)			For the six months ended September 30, 2001 (B)	FY 2000 ended March 31, 2001 (A)
			(A-B)	(A-C)		
Overhead ratio (OHR)	*1	53.80	0.77	0.32	53.03	53.48
Return on assets (ROA)	*2	0.84	(0.01)	(0.02)	0.85	0.86
Net business income ROE	*3	13.67	(6.23)	(9.56)	19.91	23.24
Net profit ROE	*3	(7.69)	(10.06)	(11.53)	2.37	3.83

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

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

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

4. Loans, Securities and Deposits

- In loan business, demand for corporate loans remained weak. Housing loans increased ¥105.7 billion from a year earlier, supporting an overall increase of ¥152.4 billion in loans and bills discounted.
- Deposits increased, centered on growth in the deposits of individual customers in Chiba. Moreover, installment payment services for investment trusts and expansion in the number of funds Chiba Bank handles resulted in an increase of ¥4.8 billion in the balance of investment trusts to ¥108.3 billion.
- Securities decreased ¥69.1 billion from a year earlier, primarily because of redemption of short-term government bonds. Corporate bonds and foreign currency-denominated securities increased ¥140.8 billion.

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Loans	5,749.9	40.3	152.4	5,709.5	5,597.4
Consumer loans	1,554.3	49.6	80.8	1,504.7	1,473.5
Housing loans	1,385.1	58.9	105.7	1,326.1	1,279.3
Deposits	7,218.2	288.5	425.6	6,929.7	6,792.6
In Chiba prefecture	6,876.2	308.8	491.4	6,567.4	6,384.8
Personal deposits	5,291.1	135.7	297.0	5,155.3	4,994.0
Foreign currency deposits	43.9	17.5	24.6	26.3	19.2

(Reference)

Balance of investment trusts	108.3	(17.1)	4.8	125.4	103.4
Personal investors	102.3	(10.4)	8.1	112.8	94.1

Sales of long-term fire insurance	Number of Contracts : 3,879	Premium ¥1,135 million
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* Sale of Long-term fire insurance was commenced in April 1, 2001.

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Securities	1,399.2	(54.8)	(69.1)	1,454.1	1,468.4
Government bonds	529.0	(83.5)	(173.6)	612.5	702.6
Stocks	163.5	(30.4)	(36.4)	194.0	199.9
Corporate bonds and others	450.3	44.9	118.5	405.4	331.8
Foreign currency securities	256.3	14.1	22.3	242.1	234.0
Average duration to maturity of yen bonds	2.6 years	0.4 years	1.0 year	2.2 years	1.6 years

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

5. Assets

Substandard loans under the Financial Revitalization Law disclosure increased by ¥105.1 billion, and the balance of loans under the Financial Revitalization Law disclosure increased ¥103.8 billion to ¥556.4 billion. The increase was a result of the application of a more rigorous definition of substandard loans. 88.8 percent of loans under the Financial Revitalization Law disclosure are covered by the loan loss reserve or collateral, which will limit the occurrence of losses in the future.

Problem assets disclosed under the Financial Revitalization Law standard

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Bankrupt and quasi-bankrupt assets	177.7	(4.9)	(5.9)	182.6	183.6
Doubtful assets	152.9	18.6	4.6	134.2	148.3
Substandard assets	225.8	104.3	105.1	121.4	120.7
Total	556.4	118.0	103.8	438.4	452.6
Normal assets	5,377.4	(81.8)	30.8	5,459.3	5,346.5
Coverage ratio	88.8%	2.9%	4.9%	85.9%	83.8%

(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	Comparison to as of March 31, 2001
Bankrupt and quasi-bankrupt assets	177.7	60.8	116.8	100.0%	100.0%	-
Doubtful assets	152.9	85.9	47.3	70.7%	87.1%	0.8%
Substandard assets	225.8	(*1) 147.0	36.2	45.9%	81.1%	24.7%
Total	556.4	293.8	200.4	76.3%	88.8%	4.9%

(*1) Approximate data

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

Background of increase of general reserve for possible loan losses

- The Reserve for possible loan losses to substandard loans is provided based on the expected loss for three years.
- As a whole, a further deterioration of our customers' financial condition seems to be inevitable provided that the current condition of the economy continues. Chiba Bank has taken necessary countermeasures for problem loans in the future by increasing the general reserve for possible loan losses to substandard loans, while conducting a strict internal assessment of assets.

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Loans-in-caution	907.3	(86.6)	(163.8)	994.0	1,071.2
Substandard loans	284.6	115.8	113.1	168.7	171.5
Other substandard loans	622.7	(202.5)	(276.9)	825.2	899.6

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 March 31, 2002 (A)	(A-B)	(A-C)	As of September 30, 2001 (B)	As of March 31, 2001 (C)
	Bankrupt and quasi-bankrupt assets	71.1	(1.1)	(7.1)	72.3
Doubtful assets	152.9	18.6	4.6	134.2	148.3
Substandard assets	225.8	104.3	105.1	121.4	120.7
Total	449.9	121.8	102.5	328.1	347.3
Normal assets	5,377.4	(81.8)	30.8	5,459.3	5,346.5
Coverage ratio	86.1%	4.9%	7.1%	81.1%	78.9%

6. Earnings Projections for Fiscal 2002, ending March 31, 2003

(billions of Yen)

	FY 2002, ending March 31, 2003	
		Interim
Ordinary income	180.0	90.0
Net business income	70.0	35.0
Ordinary profit	35.0	17.5
Net income	20.0	10.0

(Yen)

	FY 2002, ending March 31, 2003		FY 2001, ended March 31, 2002	
		Interim		Interim
Dividend per share	5.00	2.50	5.00	2.50

7. Consolidated Financial Information

<General Condition>

(billions of Yen)

	FY 2001 ended March 31 2002 (A)			FY 2000, ended March 31 2001 (B)
		(A-B)	(A-B)/B	
Ordinary income	210.4	(28.0)	(11.7%)	238.4
Ordinary profit	(44.6)	(67.9)	(292.0%)	23.2
Net income	(25.4)	(38.6)	(292.7%)	13.1

<Earnings Projections for Fiscal 2002, ending March 31, 2003>

(billions of Yen)

	FY 2002, ending March 31, 2003	
		Interim
Ordinary income	210.0	105.0
Ordinary profit	36.0	18.0
Net income	20.5	10.2

II. Financial Data for Fiscal 2001

1. Income and Expenses

Non-consolidated

(millions of Yen)

	FY 2001 ended March 31, 2002(A)	(A-B)	FY 2000 ended March 31, 2001(B)
Gross business profit	145,707	(2,902)	148,609
Domestic gross business profit	141,594	(4,631)	146,226
Net interest income	127,560	(2,772)	130,332
Fee and commission income	12,283	(89)	12,372
Trading income	775	254	521
Profit from other business transactions	974	(2,024)	2,999
International gross business profit	4,112	1,729	2,383
Net interest income	1,772	313	1,458
Fee and commission income	149	3	146
Trading income	21	133	(112)
Profit from other business transactions	2,169	1,278	890
Expenses (excluding non-recurrent expenses)	77,853	(177)	78,030
Personnel expenses	40,498	(706)	41,205
Non-personnel expenses	33,240	658	32,581
Taxes	4,114	(129)	4,243
Net business income (before transfer to general reserve for possible loan losses)	67,853	(2,725)	70,578
(a) Transfer to (from) general reserve for possible loan losses	20,330	29,212	(8,881)
Net business income	47,522	(31,937)	79,460
Non-recurrent income and losses	(92,886)	(36,628)	(56,258)
(b) Disposal of non-performing loans	57,171	(1,962)	59,134
Charge-off amount of loans	304	246	57
Provision of specific reserve for possible loan losses	53,092	3,012	50,079
Losses on sale of loans to Cooperative Credit Purchasing Co.	272	(384)	656
Losses on sales of non-performing loans	836	(489)	1,326
Provision of reserve for losses on sale of loans	1,841	(5,682)	7,523
Provision of reserve for investment losses	159	109	50
Provision of reserve for losses on loans to specific countries	664	1,224	(559)
(Loan charge-off & reserve expenses (a)+(b))	77,502	27,249	50,252
Gains / losses related to stocks	(31,166)	(36,673)	5,507
Retirement benefits expenses (non-recurrent expenses)	4,662	637	4,025
Unitary tax imposed by the City of Tokyo	235	(4)	239
Other non-recurrent expenses	348	(1,284)	1,633
Ordinary profit	(45,363)	(68,566)	23,202
Extraordinary gains and losses	(538)	(112)	(426)
Gains and losses on disposal of premises and equipment	(540)	(108)	(432)
Gains on disposal of premises and equipment	122	99	23
Losses on disposal of premises and equipment	663	207	455
Net income before income taxes and others	(45,902)	(68,678)	22,775
Income taxes-current	110	(2)	112
Income taxes-deferred	(19,272)	(28,829)	9,556
Net income	(26,739)	(39,847)	13,107

Consolidated

< Consolidated Statements of Income >

(millions of Yen)

	FY 2001 ended March 31, 2002(A)		FY 2000 ended March 31, 2001(B)
		(A-B)	
Consolidated gross profit	150,629	(2,953)	153,583
Net interest income	129,770	(2,086)	131,857
Fee and commission income	16,791	(341)	17,133
Trading income	897	203	694
Profit from other business transactions	3,169	(728)	3,898
Ordinary expenses	82,604	(44)	82,648
Charge-off and provision of reserve	83,154	25,418	57,735
Gains / losses related to stocks	(31,283)	(36,660)	5,376
Gains / losses on investments based on equity method	92	(200)	293
Others	1,648	(2,741)	4,390
Ordinary profit	(44,672)	(67,931)	23,259
Extraordinary gains and losses	(859)	609	(1,468)
Net income before income taxes and others	(45,531)	(67,322)	21,790
Income taxes-current	1,342	1,144	198
Income taxes deferred	(20,563)	(29,534)	8,971
Minority interest	(889)	(319)	(570)
Net income	(25,420)	(38,612)	13,191

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	12	* 1	11
Number of affiliated companies applicable to the equity method	7	-	7

*Chiba Servicer, Co., newly established as a wholly owned subsidiary on October 1, 2001, is consolidated this fiscal year.

2. Net Business Income (Non-consolidated)

(millions of Yen)

	FY 2001 ended March 31, 2002(A)	(A-B)	FY 2000 ended March 31, 2001(B)
(1) Net business income (before transfer to general reserve for possible loan losses)	67,853	(2,725)	70,578
Per head (in thousands of Yen)	17,542	(84)	17,627
(2) Net business income	47,522	(31,937)	79,460
Per head (in thousands of Yen)	12,286	(7,559)	19,845

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)

(%)

	FY 2001 ended March 31, 2002(A)	(A-B)	FY 2000 ended March 31, 2001(B)
(1) Average yield on interest earning assets (W)	1.91	(0.19)	2.11
(a) Average yield on loans and bills discounted (X)	2.24	(0.15)	2.40
(b) Average yield on securities	0.79	(0.36)	1.15
(2) Average yield on interest bearing liabilities (Y)	1.19	(0.14)	1.34
(a) Average yield on deposits and negotiable certificates of deposit (Z)	0.09	(0.09)	0.18
(b) Average yield on external liabilities	0.80	(0.06)	0.87
(c) Expense ratio	1.10	(0.05)	1.15
(3) Average interest rate spread (W) - (Y)	0.72	(0.05)	0.77
Difference of average yield on loans & deposits (X) - (Z)	2.15	(0.07)	2.22

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

(millions of Yen)

	FY 2001 ended March 31, 2002(A)	(A-B)	FY 2000 ended March 31, 2001(B)
Gains/losses on bonds (Government bonds, etc.)	1,011	(3,683)	4,695
Gains on sales	1,069	(3,870)	4,940
Losses on sales	57	(186)	244
Write-offs	-	-	-
Gains/losses related to stocks, etc.	(31,166)	(36,673)	5,507
Gains on sales	2,802	(7,832)	10,635
Losses on sales	151	146	5
Write-offs	33,817	28,694	5,123

5. Risk Adjusted Capital Ratio (BIS Guidelines)

	(billions of Yen)				
	As of March 31, 2002			As of September, 30 2001(B)	As of March 31, 2001(C)
	(A)	(A-B)	(A-C)		
(1) Risk adjusted capital ratio	10.22%	(0.09%)	(0.33%)	10.31 %	10.56 %
(2) Tier I	322.8	(33.9)	(29.9)	356.7	352.7
(3) Tier II	183.1	30.3	14.1	152.8	169.0
(a) Gains on valuation of securities, included as qualifying capital	3.7	2.9	(3.8)	0.8	7.5
(b) Land revaluation excess included as qualifying capital	10.2	-	(0.0)	10.2	10.2
(c) Subordinated loans (bonds)	115.5	4.0	(3.8)	111.5	119.3
(4) Deduction (Investment in the capital of other banks and financial institutions)	3.4	0.3	0.7	3.1	2.6
(5) Risk adjusted capital (2)+(3)-(4)	502.5	(3.8)	(16.6)	506.4	519.1
(6) Risk assets	4,916.4	7.5	0.4	4,908.9	4,915.9

	(billions of Yen)				
	As of March 31, 2002			As of September, 30 2001(B)	As of March 31, 2001(C)
	(A)	(A-B)	(A-C)		
(1) Risk adjusted capital ratio	10.06%	(0.12%)	(0.39%)	10.18 %	10.45 %
(2) Tier I	309.4	(32.9)	(30.5)	342.4	339.9
(3) Tier II	181.1	28.8	12.6	152.2	168.4
(a) Gains on valuation of securities, included as qualifying capital	3.6	2.9	(3.8)	0.6	7.4
(b) Land revaluation excess included as qualifying capital	10.2	-	(0.0)	10.2	10.2
(c) Subordinated loans	115.5	4.0	(3.8)	111.5	119.3
(4) Deduction (Investment in the capital of other banks and financial institutions)	0.6	0.2	0.5	0.4	0.1
((5) Risk adjusted capital (2)+(3)-(4)	490.0	(4.3)	(18.3)	494.3	508.3
(6) Risk assets	4,870.7	16.6	9.8	4,854.0	4,860.8

6. ROE (Non-consolidated)

	(%)				
	FY 2001 ended March 31, 2002(A)			For the six month ended September 30, 2001 (B)	FY 2000 ended March 31, 2001(C)
		(A-B)	(A-C)		
On the net business income basis (Annual)	13.67	(6.23)	(9.56)	19.91	23.24
Net income basis (Annual)	(7.69)	(10.06)	(11.53)	2.37	3.83

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

7. Outstanding Balance of Deposits and Loans

(1) Outstanding Balance (Non-consolidated) of Yen)

(billions

	FY 2001			For the six months ended September 30, 2001 (B)	FY 2000 March 31, 2001 (C)
	March 31, 2002 (A)	(A-B)	(A-C)		
Deposits (term-end balance)	7,218.2	288.5	425.6	6,929.7	6,792.6
in Chiba Prefecture	6,876.2	308.8	491.4	6,567.4	6,384.8
Deposits (average balance)	6,961.0	61.6	182.1	6,899.3	6,778.8
in Chiba Prefecture	6,538.9	49.1	226.8	6,489.7	6,312.1
Personal deposits	5,173.4	77.8	289.0	5,095.6	4,884.4
Loans & bills discounted (term-end balance)	5,749.9	40.3	152.4	5,709.5	5,597.4
in Chiba Prefecture	4,734.7	(40.5)	(99.6)	4,775.2	4,834.3
Loans & bills discounted (average balance)	5,749.7	44.0	48.1	5,705.6	5,701.6
in Chiba Prefecture	4,783.0	(2.6)	(78.6)	4,785.6	4,861.6

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

(billions of Yen)

	As of March 31,			As of September 30, 2001 (B)	As of March 31, 2001 (C)
	2002 (A)	(A-B)	(A-C)		
Domestic loans and bills discounted (X)	5,729.0	42.9	158.2	5,686.0	5,570.8
Major companies	540.6	22.8	(10.6)	517.8	551.2
Midsize companies	197.3	(11.1)	(11.5)	208.5	208.9
Small & medium-sized companies (Y)	4,365.0	(51.8)	(76.3)	4,416.9	4,441.3
Small & medium-sized companies	2,592.4	(104.3)	(159.3)	2,696.7	2,751.8
Consumer loans	1,554.3	49.6	80.8	1,504.7	1,473.5
Public sectors	626.0	83.1	256.8	542.8	369.2

(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 March 31,			As of September 30, 2001 (B)	As of March 31, 2001 (C)
	2002 (A)	(A-B)	(A-C)		
Small & medium-sized companies loans ratio (Y/X)	76.19	(1.48)	(3.53)	77.67	79.72

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

(billions of Yen)

	As of March 31,			As of September 30, 2001 (B)	As of March 31, 2001 (C)
	2002 (A)	(A-B)	(A-C)		
End balance of consumer loans	1,554.3	49.6	80.8	1,504.7	1,473.5
Housing loans	1,385.1	58.9	105.7	1,326.1	1,279.3
Other loans	169.2	(9.3)	(24.9)	178.6	194.2

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Loans to debtors legally bankrupt	50.7	(5.7)	(4.8)	56.5	55.6
Other delinquent loans	278.2	19.2	2.5	259.0	275.6
Loans past due 3 months or more	13.1	(9.3)	(4.8)	22.4	17.9
Restructured loans	212.7	113.7	110.0	99.0	102.7
Total risk-monitored loans	554.9	117.9	102.8	437.0	452.0

Total loan balance (end balance)	5,749.9	40.3	152.4	5,709.5	5,597.4
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(%)

Loans to debtors legally bankrupt	0.8	(0.1)	(0.1)	0.9	0.9
Other delinquent loans	4.8	0.3	(0.0)	4.5	4.9
Loans past due 3 months or more	0.2	(0.1)	(0.0)	0.3	0.3
Restructured loans	3.7	1.9	1.8	1.7	1.8
Total percentage of loan balance	9.6	1.9	1.5	7.6	8.0

(Consolidated)

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Loans to debtors legally bankrupt	51.7	(5.7)	(5.6)	57.4	57.4
Other delinquent loans	273.6	16.3	(1.4)	257.3	275.0
Loans past due 3 months or more	13.3	(9.5)	(5.0)	22.9	18.3
Restructured loans	213.3	113.6	109.6	99.6	103.6
Total risk-monitored loans	551.9	114.5	97.4	437.4	454.5

Total loan balance (end balance)	5,752.2	35.0	143.4	5,717.1	5,608.7
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(%)

Loans to debtors legally bankrupt	0.8	(0.1)	(0.1)	1.0	1.0
Other delinquent loans	4.7	0.2	(0.1)	4.5	4.9
Loans past due 3 months or more	0.2	(0.1)	(0.0)	0.4	0.3
Restructured loans	3.7	1.9	1.8	1.7	1.8
Total percentage of loan balance	9.5	1.9	1.4	7.6	8.1

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

(Non-consolidated)

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	554.9	117.9	102.8	437.0	452.0
Collateral/guarantees (Y)	292.7	98.5	90.6	194.1	202.0
Reserve for possible loan losses (Z)	199.9	18.8	23.0	181.0	176.9
Reserve ratio (Z)/(X)	36.0%	(5.4%)	(3.1%)	41.4%	39.1%
Coverage ratio (Y+Z)/(X)	88.7%	2.9%	4.9%	85.8%	83.8%
As a percentage of total loans	9.6%	1.9%	1.5%	7.6%	8.0%

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	448.9	121.6	102.0	327.2	346.8
Collateral/guarantees (Y)	292.7	98.5	90.6	194.1	202.0
Reserve for possible loan losses (Z)	93.9	22.6	22.1	71.2	71.7
Reserve ratio (Z)/(X)	20.9%	(0.8%)	0.2%	21.7%	20.6%
Coverage ratio (Y+Z)/(X)	86.1%	5.0%	7.1%	81.1%	78.9%
As a percentage of total loans	7.9%	2.1%	1.6%	5.8%	6.3%

(Consolidated)

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	551.9	114.5	97.4	437.4	454.5
Collateral/guarantees (Y)	295.5	97.2	88.1	198.2	207.4
Reserve for possible loan losses (Z)	205.0	20.5	23.7	184.5	181.3
Reserve ratio (Z)/(X)	37.1%	(5.0%)	(2.7%)	42.1%	39.9%
Coverage ratio (Y+Z)/(X)	90.6%	3.1%	5.1%	87.5%	85.5%
As a percentage of total loans	9.5%	1.9%	1.4%	7.6%	8.1%

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Risk-monitored loans (X)	441.0	120.7	99.4	320.2	341.6
Collateral/guarantees (Y)	295.5	97.2	88.1	198.2	207.4
Reserve for possible loan losses (Z)	94.1	26.7	25.7	67.4	68.4
Reserve ratio (Z)/(X)	21.3%	0.2%	1.3%	21.0%	20.0%
Coverage ratio (Y+Z)/(X)	88.3%	5.3%	7.6%	82.9%	80.7%
As a percentage of total loans	7.8%	2.0%	1.6%	5.7%	6.2%

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Bankrupt and quasi-bankrupt assets	177.7	(4.9)	(5.9)	182.6	183.6
Doubtful assets	152.9	18.6	4.6	134.2	148.3
Substandard loans	225.8	104.3	105.1	121.4	120.7
Total (A)	556.4	118.0	103.8	438.4	452.6
Total Assets under the law (B)	5,933.9	36.1	134.6	5,897.7	5,799.2

(A) / (B)	9.3%	1.9%	1.5%	7.4%	7.8%
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* For data of cases where direct partial write-offs were conducted, please refer to below.

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Bankrupt and quasi-bankrupt assets	71.1	(1.1)	(7.1)	72.3	78.3
Doubtful assets	152.9	18.6	4.6	134.2	148.3
Substandard loans	225.8	104.3	105.1	121.4	120.7
Total (C)	449.9	121.8	102.5	328.1	347.3
Total Assets under the law (D)	5,827.3	39.9	133.3	5,787.4	5,693.9

(C) / (D)	7.7%	2.0%	1.6%	5.6%	6.1%
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11. Preservation of Claims under the Financial Revitalization Law**(Non-consolidated)**

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
The amount of preservation (E)	494.2	117.5	114.6	376.7	379.6
Reserve for possible loan losses	200.4	18.8	23.4	181.6	177.0
Value covered by collateral and guarantees	293.8	98.7	91.1	195.0	202.6

Coverage ratio (E)/(A)	88.8%	2.9%	4.9%	85.9%	83.8%
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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 March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Reserve for possible loan losses	219.8	20.9	25.5	198.8	194.3
General reserve	51.8	21.8	20.3	29.9	31.4
Specific reserve	167.1	(1.1)	4.5	168.2	162.6
Reserve for specific foreign borrowers/countries	0.8	0.1	0.6	0.6	0.1
Reserve for possible losses on loans sold	18.4	(5.0)	(12.3)	23.5	30.7

(Consolidated)

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Reserve for possible loan losses	228.6	24.4	28.0	204.2	200.6
General reserve	53.7	23.4	21.7	30.2	31.9
Specific reserve	174.1	0.8	5.5	173.2	168.5
Reserve for specific foreign borrowers/countries	0.8	0.1	0.6	0.6	0.1
Reserve for possible losses on loans sold	18.4	(5.0)	(12.3)	23.5	30.7

13. Loan Breakdown by Type of Borrowers

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

(1) Loan Breakdown by Type of Industry of Borrowers
of Yen)

(billions

	As of March 31, 2002		As of September 30, 2001		As of March 31, 2001	
	Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	5,729.0	100.00%	5,686.0	100.00%	5,570.8	100.00%
Manufacturing industry	489.7	8.55%	504.4	8.87%	512.2	9.20%
Agriculture	14.6	0.26%	15.2	0.27%	15.3	0.27%
Forestry	0.3	0.00%	0.3	0.01%	0.3	0.00%
Fishery	1.8	0.03%	1.8	0.03%	1.9	0.03%
Mining industry	9.1	0.16%	8.3	0.15%	8.1	0.15%
Construction	356.1	6.22%	374.5	6.59%	405.9	7.29%
Electricity, gas, and water	5.4	0.09%	10.3	0.18%	8.6	0.16%
Transportation, communication service	125.6	2.19%	124.8	2.20%	123.0	2.21%
Wholesale and retail business, restaurant	717.3	12.52%	739.1	13.00%	779.9	14.00%
Banks and other financial institutions	173.9	3.04%	178.5	3.14%	198.4	3.56%
Real estate	1,145.1	19.99%	1,145.9	20.15%	1,140.2	20.47%
Service	507.4	8.86%	524.3	9.22%	528.9	9.49%
Government, local public sector	409.7	7.15%	338.0	5.94%	158.0	2.84%
Others (personal)	1,772.5	30.94%	1,720.1	30.25%	1,689.5	30.33%

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

(billions of Yen)

	As of March 31, 2002		As of September 30, 2001		As of March 31, 2001	
	Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	553.9	100.00%	436.4	100.00%	450.7	100.00%
Manufacturing industry	41.6	7.52%	19.2	4.41%	20.9	4.66%
Agriculture	2.2	0.41%	1.7	0.40%	2.0	0.46%
Forestry	-	-	-	-	0.0	0.00%
Fishery	0.6	0.12%	0.2	0.06%	0.3	0.07%
Mining industry	1.7	0.32%	1.5	0.36%	1.5	0.35%
Construction	76.6	13.84%	59.7	13.70%	61.5	13.65%
Electricity, gas, and water	-	-	-	-	-	-
Transportation, communication service	11.4	2.07%	6.4	1.47%	6.5	1.46%
Wholesale and retail business, restaurant	128.2	23.15%	94.8	21.74%	99.7	22.13%
Banks and other financial institutions	20.1	3.64%	20.8	4.77%	21.3	4.73%
Real estate	115.1	20.79%	115.6	26.51%	117.7	26.12%
Service	95.9	17.33%	68.6	15.73%	68.6	15.24%
Government, local public sector	-	-	-	-	-	-
Others (personal)	59.9	10.81%	47.3	10.85%	50.1	11.13%

14. Loan Breakdown by Domicile of Borrowers

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Loan balance	2.9	0.1	0.1	2.7	2.7
Number of countries	1	-	-	1	1

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

(billions of Yen)

	As of March 31, 2002 (A)			As of September 30, 2001 (B)	As of March 31, 2001 (C)
		(A-B)	(A-C)		
Indonesia	2.9	0.1	0.1	2.7	2.7
Risk-monitored loans	0.3	0.3	0.3	-	-
Korea	0.1	(0.4)	(1.6)	0.5	1.7
Risk-monitored loans	-	-	-	-	-
Hong Kong	1.0	(2.0)	(2.1)	3.1	3.2
Risk-monitored loans	-	-	-	-	-
China	-	-	(0.6)	-	0.6
Risk-monitored loans	-	-	-	-	-
Taiwan	5.0	0.3	(0.4)	4.7	5.4
Risk-monitored loans	-	-	-	-	-
Philippines	0.0	(0.0)	(0.0)	0.0	0.0
Risk-monitored loans	-	-	-	-	-
Malaysia	2.0	(0.3)	0.8	2.3	1.1
Risk-monitored loans	-	-	-	-	-
Singapore	0.6	0.0	0.6	0.5	-
Risk-monitored loans	-	-	-	-	-
Total	11.8	(2.2)	(3.1)	14.1	15.0
Risk-monitored loans	0.3	0.3	0.3	-	-

(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)

(Reference) Securities in Money Held in Trust

Money held in trust for investment	Market value accounting method (variances are recognized as gains/losses)
Other money held in trust	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 March 31, 2002 (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	8.0	(8.5)	30.5	22.4	16.5	48.6	32.0
Stocks	8.5	(2.0)	20.4	11.8	10.6	36.5	25.8
Bonds	7.1	(1.8)	7.6	0.4	9.0	9.1	0.0
Others	(7.7)	(4.6)	2.4	10.1	(3.0)	2.9	6.0

Notes:

1. There are no bonds held to maturity or stocks of subsidiaries and affiliates with market values.
2. "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
3. "Other securities" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

(Consolidated)

(billions of Yen)

	As of March 31, 2002 (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	8.0	(8.5)	30.6	22.5	16.5	48.7	32.1
Stocks	8.6	(2.0)	20.5	11.9	10.6	36.6	25.9
Bonds	7.1	(1.8)	7.6	0.4	9.0	9.1	0.0
Others	(7.7)	(4.6)	2.4	10.1	(3.0)	2.9	6.0
Total	8.0	(8.5)	30.6	22.5	16.5	48.7	32.1
Stocks	8.6	(2.0)	20.5	11.9	10.6	36.6	25.9
Bonds	7.1	(1.8)	7.6	0.4	9.0	9.1	0.0
Others	(7.7)	(4.6)	2.4	10.1	(3.0)	2.9	6.0

Notes:

1. "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
2. "Other securities" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

16. Employee Retirement Benefits**(1) Reserve for Employee Retirement Benefits**

(Non-consolidated)		(millions of Yen)
		FY 2001, ended March 31, 2002
Projected Benefit obligation	(A)	86,483
Pension assets	(B)	41,845
Prepaid pension cost	(C)	-
Unrecognized prior service cost	(D)	-
Unrecognized actuarial differences	(E)	8,745
Unrecognized net transition obligation	(F)	12,077
Reserve for employee retirement benefits	(A-B-C-D-E-F)	23,814
● Discount rate		3.0%
● Expected yield		5.5%
(Expected yield FY 200)		4.0%)
● Allotment of Projected Benefit Obligation		straight-line method
● Disposition term for actuarial difference		10 years
● Disposition term for net transition obligation		5 years

Reference

(Consolidated)		(millions of Yen)
		FY 2001, ended March 31, 2002
Reserve for employee retirement benefits		24,350

(2) Cost for Employee Retirement Benefits

(Non-consolidated)		(millions of Yen)
		FY 2001, ended March 31, 2002
Cost for employee retirement benefits		7,552
Service cost		2,613
Interest Cost		2,529
Expected returns on pension assets		(2,253)
Amortization of prior service cost		-
Amortization of actuarial net gain		637
Amortization of net obligation from change of accounting method		4,025

Reference

(Consolidated)		(millions of Yen)
		FY 2001, ended March 31, 2002
Cost for employee retirement benefits		7,722

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.