Interim Non-consolidated Summary Report for Fiscal 2001, ended September 30, 2001

Date:	November 21, 2001
Company name (code number):	The Chiba Bank, Ltd. (8331)
Stock Exchange Listing:	Tokyo
Headquarters:	Chiba Prefecture, Japan
For inquiry:	Koji Maru, General Manager, Corporate Planning Division (Phone number) 043-245-1111
Date of Approval by the Board of Directors:	November 21, 2001
Interim Dividends:	Applicable
Payable Date of Interim Dividends:	December 10, 2001

1. Performance (for the First Half of Fiscal 2001, ended September 30, 2001)

(1) Financial Results

Amounts less than one million have been omitted.

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
For the six months	¥ million	%	¥ million	%	¥ million	%	¥
ended September 2001	95,954	(14.5)	7,648	(39.2)	4,302	(40.2)	5.09
ended September 2000	112,251	1.9	12,586	(29.9)	7,200	(30.0)	9.26
For the Fiscal Year 2000, ended March 2001	218,827		23,202		13,107		16.72

Notes:

1. Average number of shares outstanding
   - (a) For the six months ended September 2001: 845,521,087
   - (b) For the six months ended September 2000: 777,915,480
   - (c) For the Fiscal Year 2000, ended March 2001: 783,865,036
2. There is no change in accounting methods.
3. Percent (%) in Ordinary income, Ordinary profit and Net Income means the ratio of increase / (decrease) from the corresponding period of the previous year.

(2) Dividends

	Interim Dividends per Share	Annual Dividends per Share
September 2001	¥ 2.50	-
September 2000	¥ 2.50	-
March 2001	-	¥ 5.00

(3) Financial Position

	Total Assets	Shareholders' Equity	Shareholders' Equity to Total Assets	Shareholders' Equity per Share	Capital Ratio (BIS Guidelines)
	¥ million	¥ million	%	Yen	%
September 2001	7,917,087	358,691	4.5	424.23	10.18
September 2000	7,799,562	342,092	4.4	439.75	10.22
March 2001	7,906,943	365,439	4.6	432.21	10.45

Note: Number of shares outstanding: 845,521,087 as of September 30, 2001
777,925,447 as of September 30, 2000:
845,521,087 as of March 31, 2001

2. Performance Forecast (for Fiscal 2001, ending March 31, 2002)

	Ordinary Income	Ordinary Profit	Net Income	Annual Dividends per Share	
				Fiscal Year End	
Fiscal Year 2001	¥ million	¥ million	¥ million	¥	¥
ending March 2002	190,000	14,000	7,500	2.50	5.00

(Reference) Forecasted net income per share for Fiscal 2001 is ¥8.87.

Interim Non-consolidated Balance Sheet (Summary)

(Millions of Yen)

Item	As of September 30, 2001 (A)	As of September 30, 2000 (B)	Increase or Decrease (A-B)	As of March 31, 2001 (C)	Increase or Decrease (A-C)
Assets:					
Cash and due from banks	153,506	166,803	(13,296)	182,114	(28,607)
Call loans	70,000	40,000	30,000	—	70,000
Bills purchased	20,000	60,000	(40,000)	139,200	(119,200)
Commercial paper & other debt purchased	373	28	345	24	349
Trading assets	198,161	195,253	2,907	205,199	(7,038)
Money held in trust	6,798	25,428	(18,629)	13,354	(6,555)
Securities	1,455,582	1,335,682	119,900	1,485,083	(29,500)
Loans and bills discounted	5,709,582	5,661,989	47,593	5,597,488	112,093
Foreign exchanges	2,298	2,929	(631)	2,294	4
Other assets	119,157	109,888	9,269	87,010	32,146
Premises and equipment	109,121	110,752	(1,630)	110,021	(899)
Deferred tax assets	97,316	90,448	6,868	92,359	4,956
Customers' liabilities for acceptances and guarantees	174,248	188,546	(14,297)	187,160	(12,911)
Reserve for possible loan losses	(198,882)	(188,043)	(10,839)	(194,311)	(4,571)
Reserve for possible investment losses	(178)	(144)	(34)	(57)	(121)
Total assets	**7,917,087**	**7,799,562**	**117,524**	**7,906,943**	**10,143**
Liabilities:					
Deposits	6,929,722	6,711,871	217,850	6,792,637	137,084
Negotiable certificates of deposit	97,020	18,490	78,530	198,237	(101,217)
Call money	18,029	101,648	(83,618)	371	17,657
Bills sold	—	22,000	(22,000)	17,800	(17,800)
Trading liabilities	4,434	2,687	1,746	4,724	(289)
Borrowed money	131,216	158,154	(26,937)	147,879	(16,662)
Foreign exchanges	312	195	116	259	53
Convertible bonds	—	29,979	(29,979)	—	—
Other liabilities	148,115	163,994	(15,878)	131,444	16,670
Reserve for employees' retirement benefits	22,386	19,169	3,216	20,835	1,550
Reserve for possible losses on loans sold	23,521	31,344	(7,822)	30,764	(7,243)
Deferred tax liabilities for premises revaluation	9,389	9,389	(0)	9,389	(0)
Acceptances and guarantees	174,248	188,546	(14,297)	187,160	(12,911)
Total liabilities	**7,558,395**	**7,457,470**	**100,924**	**7,541,504**	**16,891**
Shareholders' equity:					
Capital stock	121,019	106,891	14,127	121,019	—
Capital surplus and Legal reserve	149,108	134,091	15,016	148,608	500
Premises revaluation excess	13,344	13,346	(1)	13,346	(1)
Retained earnings	74,377	69,153	5,223	72,727	1,650
Voluntary reserve (appropriated)	66,671	58,671	8,000	58,671	8,000
Unappropriated net income	7,706	10,482	(2,776)	14,056	(6,349)
Net income	4,302	7,200	(2,897)	13,107	(8,804)
Net unrealized gains on other securities	843	18,608	(17,765)	9,738	(8,895)
Treasury stock	(1)	—	(1)	—	(1)
Total shareholders' equity	**358,691**	**342,092**	**16,599**	**365,439**	**(6,747)**
Total liabilities and shareholders' equity	**7,917,087**	**7,799,562**	**117,524**	**7,906,943**	**10,143**

Interim Non-consolidated Statements of Income (Summary)

(Millions of Yen)

Item	For the six months ended September 30, 2001 (A)	For the six months ended September 30, 2000 (B)	Increase/Decrease (A-B)	For the fiscal year ended March 31, 2001
Ordinary income	95,954	112,251	(16,296)	218,827
Interest income	81,594	88,319	(6,724)	178,535
Interest on loans and discounts	66,691	69,279	(2,587)	140,503
Interest and dividends on securities	10,205	11,725	(1,520)	25,103
Fees and commissions	10,179	10,005	174	19,935
Trading income	215	121	93	564
Other business income	1,586	1,522	64	6,109
Other ordinary income	2,378	12,282	(9,903)	13,683
Ordinary expenses	88,305	99,664	(11,358)	195,625
Interest expenses	16,334	23,679	(7,345)	46,807
Interest on deposits	8,625	14,308	(5,682)	29,857
Fees and commissions	4,034	3,635	399	7,416
Trading expenses	—	210	(210)	155
Other business expenses	147	705	(557)	2,219
General and administrative expenses	39,051	39,526	(474)	78,385
Other ordinary expenses	28,736	31,906	(3,169)	60,641
Ordinary profit	7,648	12,586	(4,938)	23,202
Extraordinary gains	1	27	(25)	29
Extraordinary losses	104	130	(25)	455
Income before income taxes and others	7,545	12,483	(4,938)	22,775
Income taxes-current	1,940	56	1,884	112
Income taxes-deferred	1,301	5,226	(3,925)	9,556
Net income	4,302	7,200	(2,897)	13,107
Unappropriated profit brought forward	3,402	3,285	117	3,285
Transfer from Land revaluation excess	1	(2)	3	(2)
Interim dividends	—	—	—	1,944
Transfer to legal reserve	—	—	—	388
Unappropriated profit	7,706	10,482	(2,776)	14,056

The 96th Interim Non-consolidated Balance Sheet
(As of September 30, 2001)

(Millions of Yen)

Item	Amount	Item	Amount
Assets:		**Liabilities:**	
Cash & due from banks	153,506	Deposits	6,929,722
Call loans	70,000	Negotiable certificates of deposit	97,020
Bills bought	20,000	Call money and bills sold	18,029
Commercial paper and other debt purchased	373	Trading liabilities	4,434
Trading assets	198,161	Borrowed money	131,216
Money held in trust	6,798	Foreign exchanges	312
Securities	1,455,582	Other liabilities	148,115
Loans and bills discounted	5,709,582	Reserve for employees' retirement benefits	22,386
Foreign exchanges	2,298	Reserve for possible losses on loans sold	23,521
Other assets	119,157	Deferred tax liabilities for premises revaluation	9,389
Premises & equipment	109,121	Acceptances and guarantees	174,248
Deferred tax assets	97,316	**Total liabilities**	7,558,395
Customers' liabilities for acceptances and guarantees	174,248	**Shareholders' equity:**	
Reserve for possible loan losses	(198,882)	Capital stock	121,019
Reserve for investment losses	(178)	Capital surplus and Legal reserve	149,108
		Premises revaluation excess	13,344
		Retained earnings	74,377
		Voluntary reserve	66,671
		Unappropriated net income	7,706
		Net income	4,302
		Net unrealized gains on investment securities	843
		Treasury stocks	(1)
		Total shareholders' equity	358,691
Total assets	7,917,087	**Total liabilities & shareholders' equity**	7,917,087

Notes to the Interim Non-consolidated Balance Sheet

1. Japanese yen amounts less than one million have been omitted.
2. Transactions for trading purposes (for purposes of seeking to capture gains arising from short-term changes in interest rates, currency exchange rates or market prices of securities and other market-related indices or from gaps among markets) are included in Trading assets or Trading liabilities accounts on a trade date basis.

   Trading securities and monetary claims purchased for trading purposes are stated at market value at the interim fiscal term end. Trading-related financial derivatives such as swaps, futures or options are stated at the estimated amounts that would be received or paid for settlement if such transactions were terminated at the interim fiscal term end.
3. Stocks of subsidiaries and affiliated companies are stated at amortized cost computed by the moving-average method (straight-line depreciation). Other securities whose current value can be estimated are stated at market value at the interim fiscal term end (sale cost being calculated by the moving-average method) and other non-marketable securities are stated at acquisition cost or amortized cost computed by the moving-average method. Unrealized gains and losses on securities available for sale are included in shareholders' equity, net of income taxes.
4. Securities included in the Money held in trust account, with the principal objective of securities portfolio management, are stated under the same method as described in notes 2 and 3 above.
5. Derivatives for purposes other than trading are stated at market value.
6. Depreciation of buildings and equipment of the Bank is proportionately stated, using the declining-balance method, over the estimated useful lives of the related assets, as follows:

   Buildings: 6–50 years

   Equipment: 2–20 years

   The useful lives of the Bank's computers had previously been 6 years, but from the current consolidated interim period they have been changed to 4 years for personal computers (except those used as servers), and 5 years for other computers. This change has no material effect on the ordinary profit and net income before tax adjustment of this interim fiscal term.
7. Depreciation of internal-use software is computed using the straight-line method based on useful life determined by the Bank and its consolidated subsidiaries (5 years).
8. Foreign currency assets and liabilities, and all accounts of overseas branches (except shareholdings in consolidated subsidiaries and affiliates, which are required to be translated into yen equivalents at the exchange rate at acquisition of those shares), are translated into yen equivalents at the exchange rates prevailing at the interim fiscal term end.

   The Bank had previously adopted the "New Foreign Exchange Accounting Standards", based on "Tentative Treatment of Auditing on continued Application of the New Foreign Exchange Accounting Standard in the Banking Industry" (Japanese Institute of Certified Public Accountant (JICPA), April 10, 2000), but from the current interim fiscal term, the Bank has adopted the revised "Accounting Standards for Foreign Currency Transactions," ("Opinions concerning Amendment of Accounting Standards for Foreign Currency Transactions, etc." (Business Accounting Deliberation Council, October 22, 1999)), other than the case of applying to the "Tentative Treatment of Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in the Banking Industry" (Industry Auditing Committee Report No.20 of JICPA). The adoption of this standard has no material effect on securities, ordinary profit, or net income before tax adjustment of the current interim fiscal term.

   With regard to fund swap transactions, the amount equivalent to the principals of receivables and payables translated into yen at the current exchange rate of the interim fiscal term end are stated on the interim consolidated balance sheet in accordance with "Industry Auditing Committee Report No. 20 of JICPA". Spreads between spot and forward rates reflecting interest rate differences in multiple currencies are accounted for as income or expenses in the interim consolidated statements of income on an accrual basis over the period covered by the fund swap transactions.

   Fund swap transactions are a type of foreign exchange spot/forward swaps, which are arranged in multiple currencies for the purpose of funds lending or borrowing in a different currency. The transactions are used to convert the principal equivalent amount into spot foreign exchange bought or sold with regard to the corresponding funds borrowing or lending, and such transactions convert the corresponding principal equivalents and foreign currency equivalents to pay and receive, whose amounts and due dates are predetermined at the time of the transactions, into forward foreign exchange either bought or sold.

9. The reserve for possible loan losses of the Bank is provided in accordance with the prescribed charge-off and reserve criteria and is based on the "Guidelines for Examination of Internal Controls Related Self-Assessment of Assets of Banks and Other Financial Institutions and for Auditing of Write-offs and Loan Loss Provisions", issued by JICPA as part of the Fourth Report of the Auditing Subcommittee for Banks and Other Financial Institutions.

   For claims on debtors that are normally performing and claims on debtors under close observation, a reserve is provided based on the historical loss experience sustained for each type of claims over a specific period.

   For claims on debtors that are currently not in actual or effective bankruptcy, but are viewed as having a high probability of going into bankruptcy, a reserve is provided for an amount considered necessary, based on the amount of claims net of proceeds expected to be recovered through the disposal of collateral and execution of guarantees.

   For claims on debtors that are legally bankrupt or virtually bankrupt, a reserve is provided for the difference between the amount of the claims and the anticipated proceeds from the disposal of collateral and execution of guarantees.

   A reserve for loans to specific foreign borrowers or foreign countries (including the reserve for overseas investment loss under the Article 55-2 of the Special Taxation Measures Law) is provided based on the amount of expected losses due to the political and economic situations of their respective countries.

   All claims are assessed for their quality by the branches concerned, based on internal self-assessment standards. The Credit Assessment Office in the Audit & Inspection Division —which is independent of branches—subsequently conducts audits of their assessment, and reserves are provided based upon such audit results.

10. The reserve for possible investment losses is provided for the amount deemed necessary, considering financial conditions and other factors of companies that issued securities, in order to be prepared for any possible losses on investment.

11. The Reserve for employee retirement benefit is the amount that is expected to arise as of the interim term end to provide for the payment of employees' retirement benefits based on estimated amounts of the actuarial benefit obligation and the related pension assets. The expense processing method for differences based on actuarial calculation is as follows:

    Differences based on actuarial calculation:

    The difference in amount prorated using the straight-line method over a certain number of years (generally 10 years) within the employees' average remaining working period at the time of the occurrence in each consolidated fiscal year is processed as a cost or income commencing from the following consolidated fiscal year.

    The net retirement benefit obligation at the adoption of the new accounting standard, amounting to ¥20.129 billion, is being amortized using the straight-line method over 5 years. For the current interim fiscal term, the prorated amount multiplied by 6/12 is recognized as an expense.

12. The reserve for possible losses on loans sold is provided in the amount judged necessary, based upon the collateral value of loans (secured by real estate) sold to Cooperative Credit Purchasing Corporation, Ltd., or liquidated, and on the Bank's assessment of the likelihood of future losses on sales of loans. This reserve is provided pursuant to Article 287-2 of the Commercial Code of Japan.

13. Finance lease transactions of the Bank (except for lease transactions deemed to transfer the ownership of leased equipment to lessees) are handled according to the regular accounting methods applied to ordinary rental transactions.

14. The method of hedge accounting is a "macro-hedge", in which the Bank manages interest rate risk arising from such assets and liabilities as loans, deposits, and others with derivative transactions as a whole. The Bank applies a risk adjustment approach, deferred hedge accounting, based on the "Tentative Treatments in Accounting and Audit for Banks on Application of Accounting Standards for Financial Instruments" (Industry Audit Committee Report No.15 issued by JICPA). The effectiveness of hedging is reviewed for a reduction in interest rate risk exposure, and for the actual risk amount of derivatives within the permitted risk amount under the Bank's risk control policies.

    In addition to the macro-hedge accounting mentioned above, for certain assets and liabilities, the Bank applies deferred hedge accounting, or exceptional treatments permitted for interest rate swaps.

15. The National Consumption Tax and the Local Consumption Tax are excluded from transaction amounts.

16. Accumulated depreciation of premises and equipment totals ¥90.797 billion.

17. Advanced depreciation of premises and equipment totals ¥11.849 billion.

18. Loans to debtors legally bankrupt total ¥56.501 billion, and other delinquent loans total ¥259.040 billion.

Loans to debtors legally bankrupt represent those for which interest has not been accrued, because the payment of principal and interest has been delinquent for a certain period of time and deemed unlikely be collectible or payable (excluding portions already charged-off, hereinafter referred to as “non-accrual loans”), and loans which come under the definitions in Article 96, paragraph 1, subparagraph 3-(a) to (e) or subparagraph 4 of Enforcement Ordinance for Corporation Tax Law (Cabinet Order No. 97, 1955).

Other delinquent loans are non-accrual loans other than loans to debtors legally bankrupt, and to companies to which grace periods were granted for their interest payments, to assist their management restructuring efforts.

19. Loans past due 3 months or more total ¥22.477 billion.

Loans past due 3 months or more mean loans for which principal or interest payments have been delinquent for 3 months or more since the day after the contracted payment date, and which do not come under loans to debtors legally bankrupt or other delinquent loans.

20. Restructured loans total ¥99.046 billion.

Restructured loans are loans for which the Bank has granted concessions (e.g., reduction or forgiveness of interest, deferral of interest payment, extension of maturity date, debt forgiveness, and any other agreement favorable to borrowers, for the purpose of supporting their management restructuring efforts), and which do not come under the categories of loans to debtors legally bankrupt, other delinquent loans, and loans past due 3 months or more.

21. The total amount of loans to debtors legally bankrupt, other delinquent loans, loans past due 3 months or more, and restructured loans is ¥437.064 billion. The amounts mentioned in items 18, 19, 20, and 21 are before provision of the reserve for possible loan losses.

22. The face value of commercial bills and bills of exchange acquired by bills discounted is ¥85.359 billion.

23. Assets pledged as collateral are as follows:

Assets pledged	
Securities	¥205.905 billion
Liabilities related to the above pledged assets	
Deposits	¥13.499 billion

In addition, securities of ¥105.467 billion and loans of ¥1.184 billion are pledged as collateral for exchange settlement, or as substitute for margin money for futures contracts.

Lease deposits of ¥7.607 billion are included in premises and equipment. Initial margin for futures contracts of ¥190 million, and receivables under securities borrowing transactions of ¥30.301 billion, are included in Other assets.

24. Pursuant to the Law concerning Revaluation of Land (Law No. 34, enacted on March 31, 1998), land used for business operations has been revalued, and the revaluation excess net of income taxes is included in shareholders’ equity. Income taxes related to this revaluation excess are included in Deferred tax liabilities.

Date of the revaluation March 31, 1998

Method of revaluation (set forth in Article 3, Paragraph 3 of the Law)

Pursuant to Article 2, Subparagraph 4 of the Enforcement Ordinance of the Law concerning Revaluation of Land (Ordinance No.119 enacted on March 31, 1998), the land price for the revaluation is determined based on the method established and published by the Director General of National Tax Agency, in order to calculate the land value for a base of determining the taxable amount subject to land value tax prescribed by Article 16 of the Land Value Tax Law, reflecting appropriate adjustments for land shape and timing of the assessment.

25. Subordinated borrowings of ¥120.549 billion, which are subject to a special provision that repayment of such borrowings is subordinated to repayment of other liabilities, are included in Borrowed money.

26. The items related to market value of securities and gains (or losses) on valuation are as set out below.

Apart from “Securities”, included in these items are trading securities, negotiable CDs and commercial paper classified as “trading assets”, and negotiable CDs included in “cash and due from banks”. The same applies to the following items 26 through 29.

Trading securities

Amount included in the interim consolidated balance sheet: ¥194.209 billion

Valuation differences included in the interim consolidated statements of income: ¥8 million

Other securities with market values

(Millions of Yen)

	Acquisition Cost	Amount in the balance sheet	Differences	Gains	Losses
Stocks	182,904	179,173	(3,731)	26,505	30,236
Bonds	949,935	958,747	8,812	9,164	352
Government bonds	612,555	614,342	1,786	2,069	283
Municipal bonds	53,175	55,512	2,337	2,345	7
Corporate bonds	284,204	288,893	4,688	4,749	61
Others	292,087	288,443	(3,644)	4,035	7,679
Total	1,424,928	1,426,364	1,436	39,704	38,268

The amount of ¥843 million (the above difference of ¥1.436 billion, less deferred tax liabilities of ¥593 million) is included in Unrealized gains (losses).

The Bank carried out a write-off of impairment losses on other securities with market value in the amount of ¥7.207 billion in the current consolidated interim period. A drastic decline of the market values of securities—which is a criteria for determining impairment losses to be written-off—means a 50 percent or more decline from acquisition cost, and a 30 percent or more and less than 50 percent decline from acquisition cost, plus assessment of higher credit risk exposure.

27. Other securities sold in the current consolidated interim fiscal term are as follows.

Amount sold	Gains on sales	Losses on sales
¥103.683 billion	¥1.762 billion	¥64 million

28. Details of securities without market values included in the interim consolidated B/S are as follows.

Contents	Amount in the Balance Sheet
Stocks of subsidiaries and affiliated companies	
Stocks of subsidiaries and affiliated companies	¥5.851 billion
Other securities	
Non-listed stocks (excluding OTC-traded stocks)	¥6.313 billion
Non-listed foreign securities	¥12.294 billion
Private notes	¥6.125 billion

29. Repayment schedule of bonds with maturities are as follows.

(Millions of Yen)

	Due within 1 year	Due after 1 year through 5 years	Due after 5 years through 10 years	Due after 10 years
Bonds	390,631	498,067	34,141	42,033
Government bonds	333,890	230,268	10,183	40,000
Municipal bonds	2,573	46,743	6,195	—
Corporate bonds	54,167	221,055	17,761	2,033
Others	39,637	214,485	31,564	5,548
Total	430,268	712,552	65,705	47,581

30. A breakdown of money held in trust by purpose of holding is as follows.

Money held in trust for investment

Amount included in the interim consolidated balance sheet: ¥6,798 million

Valuation differences included in the interim consolidated statements of income: ¥3 million

31. Loaned securities for which borrowers have rights of sale or pledge are included in “securities”, and total ¥10.984 billion.

32. Contracts for overdraft facilities and loan commitment limits are contracts under which the Bank lends to customers—up to the prescribed limits—in response to customers' applications for a loan as long as there is no violation of any condition in the contract. The unused amount within the limits totals ¥1,236,748 million, including ¥1,221,925 million of which the term of contracts is less than one year or revocable at any time.

    Since many of these commitments expire without being drawn, the unused amount does not necessarily represent a future cash requirement. Most of these contracts have conditions that the Bank can refuse the customers' application for loans or decrease the contract limits with proper reasons (e.g. changes in financial situation, deterioration in customers' creditworthiness). The Bank performs periodic reviews of customers' business results based on the prescribed internal rules, and takes the necessary measures to reconsider conditions in contracts and/or require additional collateral and guarantees.

    Other than the above, there are unused overdraft facility balances in multipurpose accounts in the amount of ¥ 922,297 million.

33. Treasury stocks had previously been included in the "Securities" account, but with the enactment of Cabinet Ordinance amending a part of the Banking Law Enforcement Regulation (Cabinet Ordinance No.85 enacted on October 5, 2001) Schedule 3, the Bank created a new account, "Treasury Stock", as a deduction account item in "Shareholders' equity" in the current interim fiscal year. By this accounting method, ¥1 million is reduced from both "Total assets" and "Shareholders' equity".

The 96th Interim Non-Consolidated Statements of Income
(From April 1, 2001, to September 30, 2001)

(Millions of Yen)

Item		Amount
Ordinary income		95,954
Interest income	81,594	
Interest on loans and discounts	66,691	
Interest and dividends on securities	10,205	
Fees and commissions	10,179	
Trading income	215	
Other business income	1,586	
Other ordinary income	2,378	
Ordinary expenses		88,305
Interest expenses	16,334	
Interest on deposits	8,625	
Fees and commissions	4,034	
Other business expenses	147	
General and administrative expenses	39,051	
Other ordinary expenses	28,736	
Ordinary profit		7,648
Extraordinary gains		1
Extraordinary losses		104
Net income before income tax and others		7,545
Corporate tax, income tax, business tax		1,940
Tax adjustment		1,301
Net income		4,302
Unappropriated profit brought forward		3,402
Transfer from Land revaluation excess		1
Unappropriated profit		7,706

Notes to the Interim Non-consolidated Statements of Income

1. Japanese yen amounts less than one million have been omitted.

2. Transactions for trading purposes are shown as “Trading income” or “Trading expenses” in the interim consolidated statements of income, on a trade contract date basis.

   The gains and losses to be included in trading income and trading expenses are the sum of interest received or paid in cash during the current consolidated interim fiscal term, plus (i) in the case of securities and monetary claims purchased, the difference between the valuation gains or losses at the end of the previous fiscal term and the end of the current consolidated interim fiscal term; or (ii) in the case of derivative products, the difference between unrealized gains or losses equivalents arising from the deemed settlement at the end of the previous fiscal term and the end of the current consolidated interim fiscal term.

3. The following expenses are included in “Other operating expenses”.

(1) Provision of reserve for possible loan losses	¥16.669 billion
(2) Write-offs of equity securities, etc.	¥7.941 billion
(3) Retirement benefit expenses at the adoption of new accounting standard	¥2.012 billion
(4) Provision of reserve for possible losses on loans sold	¥1.129 billion