

FINANCIAL RESULTS
for Fiscal Year 2003
(ended March 31, 2004)

THE CHIBA BANK, LTD.

Financial Results for Fiscal Year 2003 ended March 31, 2004

Table of contents

I. Financial Highlights	1
1. Summary.....	1
(1) Summary of income.....	1
(2) Capital ratio (BIS guidelines).....	1
(3) Disclosed Claims under the Financial Reconstruction Law (after partial direct write-offs).....	1
2. Income and Expenses.....	2
(1) Net business income.....	2
(2) Ordinary profit and net income.....	3
3. Management Indices.....	3
4. Investment and Borrowing.....	4
(1) Deposits and loans (Term-end balance).....	4
(2) Securities (Term-end balance).....	5
5. Assets.....	6
Disclosed Claims under the Financial Reconstruction Law.....	6
6. Earnings Projections for Fiscal Year 2004, ending March 31, 2005.....	7
II. Consolidated Financial Information	8
1. Consolidated Balance Sheet.....	8
2. Consolidated Statement of Income.....	9
3. Consolidated Statement of Retained Earnings.....	10
4. Consolidated Statement of Cash Flows.....	11
III. Non-consolidated Financial Information	12
1. Non-consolidated Balance Sheet (summary).....	12
2. Non-consolidated Statement of Income (summary).....	13
3. The 98th Non-consolidated Balance Sheet (as of March 31, 2004).....	14
4. The 98th Non-consolidated Statements of Income (From April 1, 2003 to March 31, 2004).....	15
IV. Financial Data	16
1. Income and Expenses.....	16
2. Net Business Income - non-consolidated.....	18
3. Interest Rate Spread (Domestic business) - non-consolidated.....	18
4. Gains and Losses related to Securities - non-consolidated.....	18
5. Capital Ratio (BIS Guidelines).....	19
6. Return on Equity - Non-consolidated.....	19
7. Outstanding Balance of Deposits and Loans.....	20
(1) Outstanding balance - Non-consolidated.....	20
(2) Breakdown of domestic loans and bills discounted (Term-end balance) - Non-consolidated.....	20
(3) Consumer loans - Non-consolidated.....	21
8. Risk-Monitored Loans - Self-Assessment Basis (after partial direct write-off).....	22
9. Reserve and Coverage Ratio against Risk-monitored Loans.....	24
10. Disclosed Claims under the Financial Reconstruction Law.....	25
11. Preservation of Claims under the Financial Reconstruction Law.....	26
12. Reserve for Possible Loan Losses.....	27
(1) Charge-off/Reserve criteria.....	27
(2) Breakdown of reserve for possible loan losses.....	27
13. Loan Breakdown by Type of Borrower - Non-consolidated (after partial direct write-offs).....	28
(1) Loan breakdown by type of industry of borrowers.....	28
(2) Breakdown of risk-monitored loans by type of industry of borrowers.....	29
14. Loan Breakdown by Domicile of Borrower.....	30
(1) Balance of loans to specific foreign countries - Non-consolidated.....	30
(2) Balance of loans to asian countries - Non-consolidated.....	30
(3) Balance of loans to Latin American countries and Russia - Non-consolidated.....	30
15. Gains and Losses on Valuation of Securities.....	31
(1) Basis of Securities Valuation.....	31
(2) Gains and Losses on Valuation.....	31
Appendix.....	32

I. Financial Highlights

1. Summary

- Net business income (before transfer to general reserve for possible loan losses), which reflects a bank's profitability, reached ¥68.4 billion while the announced forecast was ¥70.0 billion.
- Thanks to the decrease in disposal of non-performing loans and write-offs of impairment losses on investment securities, the Bank posted an Ordinary profit of ¥40.3 billion, slightly higher than the announced forecast of ¥40.0 billion.
- Net income was ¥25.7 billion, close to the announced forecast, thanks to Extraordinary gains of ¥4.9 billion due to the return of the agency element of the state pension to the national government.
- The consolidated capital ratio (BIS guidelines) was 11.06 percent, and the non-consolidated capital ratio was 10.83 percent. In comparison with March 31, 2003, there was an improvement of 0.63 percent on a consolidated basis.
- Disclosed Claims under the Financial Reconstruction Law decreased by ¥167.1 billion from the end of March 31, 2003, to ¥361.4 billion.

(1) Summary of income

(¥ Billion)						
	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)		FY 2002 ended Mar. 31, 2003 (b)	Announced forecast on Nov. 2003	
		(a-b)	(a-b)/b			
Ordinary income	経 常 収 益	174.0	(2.3)	(1.3%)	176.3	170.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	68.4	(3.1)	(4.3%)	71.5	70.0
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	(0.0)	6.2	-	(6.3)	-
Net business income	業 務 純 益	68.4	(9.3)	(12.0%)	77.8	68.0
Non-recurrent income and losses	臨 時 損 益	(28.1)	31.0	52.4%	(59.2)	-
Disposal of non-performing loans	うち不良債権処理額	31.0	(10.1)	(24.6%)	41.1	-
Write-offs of securities	うち株式等償却額	0.6	(15.0)	(96.0%)	15.6	-
Ordinary profit	経 常 利 益	40.3	21.6	116.5%	18.6	40.0
Extraordinary gains (losses)	特 別 損 益	4.4	5.0	-	(0.6)	-
Net income	当 期 純 利 益	25.7	16.8	187.6%	8.9	26.0

(2) Capital ratio (BIS guidelines)

	(Japanese only)	As of Mar. 31, 2004		As of Mar. 31, 2003 (b)
		(a)	(a-b)	
Consolidated capital ratio	連 結 自 己 資 本 比 率	11.06%	0.63%	10.42%
Tier I Ratio	T i e r 比 率	7.13%	0.50%	6.63%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	10.83%	0.59%	10.24%
Tier I Ratio	T i e r 比 率	6.91%	0.46%	6.45%

(3) Disclosed Claims under the Financial Reconstruction Law (after partial direct write-offs)

(¥ Billion)				
	(Japanese only)	As of Mar. 31, 2004		As of Mar. 31, 2003 (b)
		(a)	(a-b)	
Total	合 計 額	361.4	(167.1)	528.6

Note: From FY2003, Chiba Bank started to carry out partial direct write-offs. Accordingly, claims were directly reduced by ¥94.6 billion.

(注) 当期より部分直接償却を行っております。当該処理により 946 億円を債権額から直接減額しております。

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) decreased by ¥3.1 billion from the previous fiscal year, to ¥68.4 billion. This decrease was derived from a ¥4.6 billion decrease in Gross business profit and a ¥1.5 billion reduction in Expenses.
- In the Domestic gross business profit category, Net interest income fell by ¥4.1 billion from the previous fiscal year due to the reduction in yield on loans and securities, although Fees and commissions recorded a further increase of ¥1.6 billion as efforts to boost custody assets (sales of investment trusts and pension annuities) were successful. Gains on bonds fell by ¥1.5 billion from the previous fiscal year. International gross business profit decreased by ¥0.7 billion.
- In the Expense category, Personnel expenses declined by ¥1.6 billion due to workforce reductions. Expenses in total decreased by ¥1.5 billion from the previous fiscal year in spite of the increase in deposit insurance premiums and expenses on remodeling and re-equipping offices.
- As a result, Core net business income was ¥1.1 billion down on the previous fiscal year at ¥67.2 billion; Net business income was ¥68.4 billion.

(¥ Billion)

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)		FY 2002 ended Mar. 31, 2003 (b)	
		(a-b)	(a-b)/b		
Gross business profit	業務粗利益	142.5	(4.6)	(3.1%)	147.2
Domestic gross business profit	国内業務粗利益	138.5	(3.9)		142.4
Net interest income	資金利益	118.7	(4.1)		122.8
Fees and commissions	役務取引等利益	16.6	1.6		14.9
Fee and commission income of investment trusts	うち投信取扱手数料	3.8	1.3		2.5
Insurance agency fees	うち保険代理手数料	2.5	1.0		1.4
Trading income	特定取引利益	1.8	(0.1)		1.9
Profit from other business transactions	その他業務利益	1.2	(1.3)		2.6
Gains/losses on bonds	うち債券関係損益	1.2	(1.5)		2.8
International gross business profit	国際業務粗利益	4.0	(0.7)		4.7
Expenses	経費	74.1	(1.5)	(2.0%)	75.6
Personnel expenses	人件費	37.1	(1.6)		38.8
Non-personnel expenses	物件費	33.2	0.1		33.0
Taxes	税金	3.6	(0.0)		3.7
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸倒引当金繰入前)	68.4	(3.1)	(4.3%)	71.5
Core net business income	コア業務純益	67.2	(1.1)	(1.6%)	68.3
Net transfer to general reserve for possible loan losses	一般貸倒引当金純繰入額	(0.0)	6.2		(6.3)
Net business income	業務純益	68.4	(9.3)		77.8

Note: Core net business income = Net business income + Net transfer to (from) general reserve for possible loan losses - Gains/losses on bonds

(注) コア業務純益 = 業務純益 + 一般貸倒引当金純繰入額 - 債券関係損益

Number of employees	従業員数	3,907	(152)	4,059
Number of office (including sub-branches)	店舗数(含出張所)	160	(4)	164
In Chiba Prefecture	うち県内店舗数	148	(4)	152

Note: Transferred employees are included, while temporary staff and part-time employees are excluded from the above figures.

(注) 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and net income

- Disposals of non-performing loans totalled ¥31.0 billion, a decrease of ¥10.1 billion from the previous fiscal year.
- The recovery in stock prices resulted in impairment losses on securities decreasing sharply by ¥15.0 billion from the previous fiscal year, to ¥0.6 billion.
- Returning the agency element of the state pension to the national government brought Extraordinary gains of ¥4.9 billion.
- Thus, the Bank registered ¥40.3 billion of Ordinary profit and ¥25.7 billion of Net income.

(¥ Billion)

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)		FY 2002 ended Mar. 31, 2003 (b)	
		(a-b)	(a-b)/b		
Net business income	業 務 純 益	68.4	(9.3)	(12.0%)	77.8
Disposal of non-performing loans	不 良 債 権 処 理 額	31.0	(10.1)	(24.6%)	41.1
Write-offs of securities	株 式 等 償 却 額	0.6	(15.0)	(96.0%)	15.6
Ordinary profit	経 常 利 益	40.3	21.6	116.5%	18.6
Extraordinary gains (losses)	特 別 損 益	4.4	5.0	-	(0.6)
Net income	当 期 純 利 益	25.7	16.8	187.6%	8.9

(Reference) Impairment loss write-off criteria on securities (参考) 減損処理基準の概要

1. Issues below Potentially Bankrupt: Issues with a valuation loss
破綻懸念先以下の銘柄：時価が取得原価に比べ下落
2. Issues requiring caution: Issues with a valuation loss rate of 30 percent or higher
要注意先の銘柄：時価が取得原価に比べ30%以上下落
3. Other issues: Issues with a valuation loss rate of 50 percent or higher and issues with valuation loss rate higher than 30 percent and lower than 50 percent and with a market price change below a certain level.
上記以外の銘柄：時価が取得原価に比べ50%以上下落又は時価が取得原価に比べ30%以上50%未満下落したもので市場価格が一定水準以下で推移等

3. Management Indices

- Overhead ratio (OHR), an indicator of management efficiency, was 52.44 percent. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.31 percent.
- Return on equity (ROE) was 7.36 percent on a net income basis.

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)		FY2001 ended Mar. 31, 2003 (b)
		(a-b)		
Overhead ratio (OHR) *1	O H R	52.44%	0.00%	52.43%
Return on average total assets (ROA) *2	R O A	0.31%	0.20%	0.11%
Net income Return on equity (ROE) *3	R O E	7.36%	4.59%	2.76%

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

*1 OHR = $\frac{\text{経 費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金純繰入額} + \text{経費}}$ (低いほど効率性が高い)

*2 ROA = $\frac{\text{Net income}}{\text{Average total assets}}$

*2 ROA = $\frac{\text{当期純利益}}{\text{総資産平残}}$

*3 ROE = $\frac{\text{Net income}}{(\text{Total shareholders' equity at the beginning of the period} + \text{Total shareholders' equity at the end of the period})/2}$

*3 ROE = $\frac{\text{当期純利益}}{(\text{期首資本の部合計} + \text{期末資本の部合計}) \div 2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of individual customers brought an increase in Housing loans of ¥145.2 billion from the previous fiscal year end, resulting in an increase of ¥71.7 billion in total loans and bills discounted.
- Deposits, mainly from personal customers in the region, have increased by ¥91.5 billion from the previous fiscal year end. Sales of investment trusts were strongly promoted and increased by ¥90.2 billion from the previous fiscal year end, resulting in an outstanding balance of ¥265.5 billion. Also, insurance premiums for personal annuities increased by ¥105.5 billion.
- The balance of Securities increased by ¥47.3 billion from the previous fiscal year end (before gains or losses on valuation). Against a background of low interest rates, the average duration to maturity of yen bonds was kept short-term, at 2.9 years, with continuous monitoring of the risk of interest rate hikes.

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

(¥ Billion)				
	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)		FY 2002 ended Mar. 31, 2003 (b)
			(a-b)	
Loans	貸 出 金	5,678.1	71.7	5,606.4
Consumer Loans	うち消費者ローン	1,761.5	128.5	1,632.9
Housing Loans	うち住宅ローン	1,624.2	145.2	1,478.9
Deposits	預 金	7,266.4	91.5	7,174.9
In Chiba Prefecture	うち県内	6,973.1	132.2	6,840.8
Personal Deposits	うち個人	5,511.3	115.9	5,395.3

(Reference)

1. Loans before partial direct write-offs

(¥ Billion)				
	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)		FY 2002 ended Mar. 31, 2003 (b)
			(a-b)	
Loans	貸 出 金	5,772.7	166.2	5,606.4
Consumer Loans	うち消費者ローン	1,766.4	133.4	1,632.9
Housing Loans	うち住宅ローン	1,625.6	146.6	1,478.9

2. Investment securities and Personal annuities

(¥ Billion)				
	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)		FY 2002 ended Mar. 31, 2003 (b)
			(a-b)	
Balance of investment trusts	投資信託残高	265.5	90.2	175.2
Personal investors	うち個人	259.4	90.1	169.3
Stock funds	うち株式投資信託	228.7	106.8	121.8

(Number of transactions, ¥Billion)

Personal annuities (Number of transactions)	個人年金保険 (取扱件数)	28,208	17,805	10,403
Valuable annuities	うち変額保険	3,103	2,245	858
Personal annuities (Insurance premiums)	個人年金保険 (取扱保険料)	154.7	105.5	49.2
Valuable annuities	うち変額保険	22.8	16.5	6.2

For personal annuities, totals are from Oct. 2002.

個人年金保険は、平成14年10月からの累計です。

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004		As of Mar. 31, 2003
		(a)	(a-b)	(b)
Securities	有 価 証 券	1,409.4	47.3	1,362.1
Government bonds	国 債	477.6	(2.9)	480.6
Stocks	株 式	145.5	(3.1)	148.7
Corporate bonds and others	社 債 他	553.9	61.4	492.4
Foreign currency securities	外貨建有価証券	232.3	(8.0)	240.3
Average duration to maturity of yen bonds	円貨債券の平均残存期間	2.9 years	0.0 year	2.9 years

Notes:

1. The above figures do not include gains/losses on valuation accompanying the introduction of current-value accounting.
時価会計導入に伴う評価損益を除いて表示しております。
2. Financing/treasury bills are excluded to calculate the average duration to maturity of yen bonds.
平均残存期間は、短期国債を除いて表示しております。

5. Assets

- Disclosed Claims under the Financial Reconstruction Law decreased by ¥167.1 billion from the previous fiscal year end to ¥361.4 billion. The coverage ratio, including reserves, was 78.4 percent for total disclosed claims, 86.3 percent for doubtful claims, and 63.8 percent for substandard claims. Thus the possibility of the occurrence of losses in the future is limited.

Disclosed Claims under the Financial Reconstruction Law

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)		As of Mar. 31, 2003 (b)
			(a-b)	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	*39.4	(111.8)	151.3
Doubtful Claims	危険債権	171.5	(5.4)	177.0
Substandard Claims	要管理債権	150.3	(49.8)	200.2
Total	合計	361.4	(167.1)	528.6

Normal Claims	正常債権	5,439.4	206.2	5,233.1
---------------	------	---------	-------	---------

Coverage ratio	保全率	78.4%	(7.1%)	85.6%
----------------	-----	-------	--------	-------

*From FY2003, Chiba Bank started to carry out partial direct write-offs. Accordingly, claims were directly reduced by ¥94.6 billion. 当期より部分直接償却を実施しております。当該処理により 94.6 億円を債権額から直接減額しております。

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

(¥ Billion)

	(Japanese only)	Asset amount (a)	Collateral/ Guarantees (b)	Reserve for loan losses (c)	Reserve Ratio *2 c/(a-b)	Coverage ratio (b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	39.4	35.0	4.4	100.0%	100.0%
Doubtful Claims	危険債権	171.5	90.1	57.9	71.1%	86.3%
Substandard Claims	要管理債権	150.3	*1 70.6	25.4	31.8%	63.8%
Total	合計	361.4	195.7	87.8	53.0%	78.4%

*1: Approximate data 概算数値。

*2: Reserve ratio: Unsecured/non-guaranteed portion as a percentage of the reserve for possible loan losses
引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

(Reference)

Chiba Bank did not carry out partial direct write-offs for FY 2002. Disclosed Claims under the Financial Reconstruction Law would have been as follows, if such partial direct write-offs had been carried out.

(参考) 15年3月末は、部分直接償却を実施しておりませんが、実施した場合での金融再生法開示債権は次の通りです。

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)		As of Mar. 31, 2003 (b)
			(a-b)	
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	39.4	(15.5)	55.0
Doubtful Claims	危険債権	171.5	(5.4)	177.0
Substandard Claims	要管理債権	150.3	(49.8)	200.2
Total	合計	361.4	(70.8)	432.2

Normal Claims	正常債権	5,439.4	206.2	5,233.1
---------------	------	---------	-------	---------

Coverage ratio	保全率	78.4%	(3.9%)	82.4%
----------------	-----	-------	--------	-------

6. Earnings Projections for Fiscal Year 2004, ending March 31, 2005

(¥ Billion)

	<i>(Japanese only)</i>	For FY 2004, ending Mar. 31, 2005	
		For the six months ending Sep. 30, 2004	
Ordinary income	経 常 収 益	170.0	85.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	73.0	36.0
Net business income	業 務 純 益	73.0	36.0
Ordinary profit	経 常 利 益	50.0	24.0
Net income	当 期 純 利 益	30.0	14.0

	<i>(Japanese only)</i>	Annual dividends per share	
		interim	
Dividend per share	1 株 当 た り 配 当 金	¥2.50	¥5.00

Summary of Consolidated Financial Information

(¥ Billion)

	<i>(Japanese only)</i>	FY 2003 ended Mar. 31, 2004			FY 2002 ended Mar. 31, 2004 (b)	Announced forecast on Nov. 2003
		(a)	(a-b)	(a-b)/b		
Ordinary income	経 常 収 益	203.8	(0.0)	(0.0%)	203.8	200.0
Ordinary profit	経 常 利 益	43.8	26.8	157.7%	17.0	41.0
Net income	当 期 純 利 益	27.5	18.8	214.5%	8.7	27.0

Consolidated Earnings Projections for Fiscal Year 2004, ending March 31, 2005

(¥ Billion)

	<i>(Japanese only)</i>	For FY 2004, ending Mar. 31, 2005	
		For the six months ending Sep. 30, 2003	
Ordinary income	経 常 収 益	200.0	100.0
Ordinary profit	経 常 利 益	53.0	25.5
Net income	当 期 純 利 益	32.0	15.0

II. Consolidated Financial Information

1. Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese only)	As of Mar. 31, 2004 (a)	As of Mar. 31, 2003 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	283,134	400,263	(117,128)
Call loans and bills purchased	コールローン及び買入手形	172,663	190,000	(17,336)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	10,467	5,442	5,025
Commercial paper and other debt purchased	買入金銭債権	2,012	268	1,743
Trading assets	特定取引資産	361,219	247,145	114,073
Money held in trust	金銭の信託	30,248	15,795	14,453
Securities	有価証券	1,457,660	1,343,972	113,687
Loans and bills discounted	貸出金	5,645,137	5,601,309	43,828
Foreign exchange	外国為替	1,832	2,435	(603)
Other assets	その他資産	102,838	102,853	(15)
Premises and equipment	動産不動産	107,599	110,667	(3,067)
Deferred tax assets	繰延税金資産	77,250	120,291	(43,041)
Customers' liabilities for acceptances and guarantees	支払承諾見返	93,883	107,928	(14,045)
Reserve for possible loan losses	貸倒引当金	(114,220)	(226,755)	112,535
Total assets	資産の部合計	8,231,727	8,021,618	210,108
Liabilities:	(負債の部)			
Deposits	預金	7,247,185	7,157,864	89,321
Negotiable certificates of deposit	譲渡性預金	99,498	75,122	24,376
Call money and bills sold	コールマネー及び売渡手形	3,593	4,026	(433)
Payables under repurchase agreements	売現先勘定	26,399	32,499	(6,100)
Payables under securities lending transactions	債券貸借取引受入担保金	102,409	32,407	70,001
Trading liabilities	特定取引負債	7,644	7,718	(74)
Borrowed money	借入金	92,397	113,154	(20,757)
Foreign exchange	外国為替	405	519	(113)
Bonds	社債	39,500	45,500	(6,000)
Other liabilities	その他負債	91,094	62,440	28,654
Reserve for employee retirement benefits	退職給付引当金	23,384	29,022	(5,638)
Reserve for possible losses on loans sold	債権売却損失引当金	-	12,175	(12,175)
Other reserves	特別法上の引当金	104	71	32
Deferred tax liabilities	繰延税金負債	139	7	132
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,693	8,748	(54)
Consolidation difference	連結調整勘定	5	10	(5)
Acceptances and guarantees	支払承諾	93,883	107,928	(14,045)
Total liabilities	負債の部合計	7,836,339	7,689,217	147,121
Minority interests:	(少数株主持分)			
Minority interests in consolidated subsidiaries	少数株主持分	7,139	6,662	477
Shareholders' equity:	(資本の部)			
Capital stock	資本金	121,019	121,019	-
Capital surplus	資本剰余金	98,178	98,178	0
Retained earnings	利益剰余金	127,850	104,431	23,419
Land revaluation excess	土地再評価差額金	12,879	12,960	(81)
Net unrealized gains on other securities	その他有価証券評価差額金	29,907	(9,148)	39,056
Foreign currency translation adjustments	為替換算調整勘定	308	213	95
Treasury stock	自己株式	(1,895)	(1,914)	18
Total shareholders' equity	資本の部合計	388,247	325,738	62,509
Total liabilities, minority interests and shareholders' equity	負債、少数株主持分及び資本の部合計	8,231,727	8,021,618	210,108

Amounts less than one million have been omitted. (注)記載金額は百万円未満を切り捨てて表示しております。

2. Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese only)	FY 2003 ended Mar. 31, 2004 (a)	FY 2002 ended Mar. 31, 2003 (b)	(a-b)
Ordinary income	経 常 収 益	203,837	203,876	(39)
Interest income	資 金 運 用 収 益	134,515	141,426	(6,911)
Interest on loans and discounts	貸 出 金 利 息	118,235	123,212	(4,976)
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	15,112	16,329	(1,217)
Interest on call loans and bills purchased	コ-ル-ン利息及び買入手形利息	723	325	397
Interest on receivables under resale agreements	買 現 先 利 息	0	1	(1)
Interest received under securities borrowing transactions	債 券 貸 借 取 引 受 入 利 息	4	4	0
Interest on deposits with banks	預 け 金 利 息	197	1,348	(1,150)
Other interest income	そ の 他 の 受 入 利 息	241	204	36
Fees and commissions	役 務 取 引 等 収 益	36,900	31,862	5,037
Trading income	特 定 取 引 収 益	2,531	2,185	345
Other business income	そ の 他 業 務 収 益	3,350	6,177	(2,827)
Other ordinary income	そ の 他 経 常 収 益	26,540	22,223	4,316
Ordinary expenses	経 常 費 用	160,008	186,867	(26,859)
Interest expenses	資 金 調 達 費 用	10,929	14,133	(3,203)
Interest on deposits	預 金 利 息	3,504	5,374	(1,870)
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	31	128	(96)
Interest on call money and bills sold	コ-ル-ネ-利息及び売渡手形利息	105	274	(168)
Interest on payables under repurchase agreements	売 現 先 利 息	1	1	0
Interest paid under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	594	587	7
Interest on borrowed money	借 用 金 利 息	1,608	1,937	(328)
Interest on bonds	社 債 利 息	974	924	49
Other interest expenses	そ の 他 の 支 払 利 息	4,108	4,905	(797)
Fees and commissions	役 務 取 引 等 費 用	10,728	9,970	758
Other business expenses	そ の 他 業 務 費 用	577	1,151	(574)
General and administrative expenses	営 業 経 費	80,582	81,781	(1,199)
Other ordinary expenses	そ の 他 経 常 費 用	57,190	79,830	(22,639)
Transfer to reserve for possible loan losses	貸 倒 引 当 金 繰 入 額	12,783	36,804	(24,020)
Other ordinary expenses	そ の 他 の 経 常 費 用	44,407	43,026	1,380
Ordinary profit	経 常 利 益	43,829	17,008	26,820
Extraordinary gains	特 別 利 益	5,047	69	4,977
Gains on disposals of premises and equipment	動 産 不 動 産 処 分 益	2	0	1
Collection of written-off claims	償 却 債 権 取 立 益	70	67	3
Other extraordinary gains	そ の 他 の 特 別 利 益	4,975	1	4,973
Extraordinary losses	特 別 損 失	710	876	(165)
Losses on disposals of premises and equipment	動 産 不 動 産 処 分 損	678	868	(190)
Other extraordinary losses	そ の 他 の 特 別 損 失	32	8	24
Income before taxes and others	税 金 等 調 整 前 当 期 純 利 益	48,165	16,202	31,963
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	3,580	2,165	1,415
Taxes-deferred	法 人 税 等 調 整 額	16,622	6,728	9,894
Minority interests (losses)	少 数 株 主 利 益 (損 失)	378	(1,461)	1,840
Net income	当 期 純 利 益	27,584	8,770	18,813

Amounts less than one million have been omitted. (注)記載金額は百万円未満を切り捨てて表示しております。

3. Consolidated Statement of Retained Earnings

(¥ Million)

Item	科目 (Japanese only)	FY 2003 ended Mar. 31, 2004 (a)	FY 2002 ended Mar. 31, 2003 (b)	(a-b)
Capital surplus:	(資本剰余金の部)			
Capital surplus balance at beginning of period	資本剰余金期首残高	98,178	98,178	-
Increase in capital surplus	資本剰余金増加高	0	-	0
Gain (Loss) on sales of treasury stock	自己株式処分差益	0	-	0
Decrease in capital surplus	資本剰余金減少高	-	-	-
Capital surplus at term-end	資本剰余金期末残高	98,178	98,178	0
Retained earnings:	(利益剰余金の部)			
Retained earnings balance at beginning of period	利益剰余金期首残高	104,431	98,653	5,777
Increase in retained earnings	利益剰余金増加高	27,665	9,976	17,688
Net income	当期純利益	27,584	8,770	18,813
Increase in retained earnings due to change of the scope of consolidation	連結範囲の変更に伴う剰余金増加高	-	604	(604)
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に伴う剰余金増加高	81	601	(520)
Decrease in retained earnings	利益剰余金減少高	4,245	4,199	46
Cash dividends paid	配当金	4,197	4,199	(1)
Decrease following change in interest in subsidiary	持分変動に伴う減少高	48	-	48
Retained earnings at term-end	利益剰余金期末残高	127,850	104,431	23,419

Amounts less than one million have been omitted. (注)記載金額は百万円未満を切り捨てて表示しております。

4. Consolidated Statement of Cash Flows

(¥ Million)

Item	科目 (Japanese only)	FY 2003 ended Mar. 31, 2004 (a)	FY 2002 ended Mar. 31, 2003 (b)	(a-b)
I. Cash flows from operating activities:	I. 営業活動によるキャッシュ・フロー-			
Income before taxes and others	税金等調整前当期純利益	48,165	16,202	31,963
Depreciation of premises, equipment and others	減価償却費	4,672	5,308	(636)
Amortization of consolidation difference	連結調整勘定償却額	(5)	(1,009)	1,004
Investments accounted for by the equity method	持分法による投資損益()	(289)	(69)	(220)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(112,535)	(5,903)	(106,631)
Net change in reserve for possible losses on loans sold	債権売却損失引当金の増加額	(12,175)	(6,284)	(5,890)
Net change in reserve for employee retirement benefits	退職給付引当金の増加額	(5,638)	4,633	(10,271)
Interest income	資金運用収益	(134,515)	(141,426)	6,911
Interest expense	資金調達費用	10,929	14,133	(3,203)
Gains (losses) on investment securities	有価証券関係損益()	(3,004)	10,477	(13,482)
Gains (losses) on money held in trust	金銭の信託の運用損益()	(254)	34	(289)
Foreign exchange gains (losses)	為替差損益()	77	35	42
Gains (losses) on disposals of premises and equipment	動産不動産処分損益()	676	867	(191)
Net change in trading assets	特定取引資産の純増()減	(114,073)	(13,435)	(100,637)
Net change in trading liabilities	特定取引負債の純増減()	(74)	33	(107)
Net change in loans and bills discounted	貸出金の純増()減	(43,828)	147,929	(191,757)
Net change in deposits	預金の純増減()	89,321	(38,587)	127,908
Net change in negotiable certificates of deposit	譲渡性預金の純増減()	24,376	21,860	2,516
Net change in borrowed money (excluding subordinated debt)	借入金(劣後特約付借入金を除く)の純増減()	(16,757)	(9,618)	(7,139)
Net change in due from banks (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増()減	(41,328)	2,048	(43,377)
Net change in call loans and bills purchased and others	コールローン等の純増()減	15,593	(42,855)	58,448
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増()減	(5,025)	33,668	(38,693)
Net change in call money and bills sold	コールマネー等の純増減()	(6,533)	16,405	(22,939)
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減()	70,001	(25,146)	95,148
Net change in foreign exchange (assets)	外国為替(資産)の純増()減	603	(304)	907
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減()	(113)	169	(282)
Interest received	資金運用による収入	137,852	144,472	(6,620)
Interest paid	資金調達による支出	(13,606)	(15,668)	2,061
Others	その他	29,842	(22,810)	52,653
Subtotal	小計	(77,645)	95,159	(172,805)
Taxes paid	法人税等の支払額	(2,513)	(2,044)	(469)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー-	(80,158)	93,115	(173,274)
II. Cash flows from investing activities:	II. 投資活動によるキャッシュ・フロー-			
Purchases of securities	有価証券の取得による支出	(1,067,411)	(753,945)	(313,465)
Proceeds from sales of securities	有価証券の売却による収入	356,494	458,857	(102,362)
Proceeds from maturity of securities	有価証券の償還による収入	664,362	320,459	343,902
Increase in money held in trust	金銭の信託の増加による支出	(14,605)	(26,748)	12,142
Decrease in money held in trust	金銭の信託の減少による収入	57	24,944	(24,887)
Purchases of premises and equipment	動産不動産の取得による支出	(4,678)	(3,378)	(1,300)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	1,845	3,089	(1,243)
Net cash provided by investing activities	投資活動によるキャッシュ・フロー-	(63,934)	23,279	(87,214)
III. Cash flows from financing activities:	III. 財務活動によるキャッシュ・フロー-			
Proceeds from issuance of subordinated debt	劣後特約付借入による収入	11,000	10,000	1,000
Repayment of subordinated debt	劣後特約付借入金の返済による支出	(15,000)	(3,000)	(12,000)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	-	10,000
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(16,000)	-	(16,000)
Dividends paid	配当金支払額	(4,197)	(4,199)	1
Dividends paid to minority interests	少数株主への配当金支払額	(33)	(41)	7
Purchase of treasury stocks	自己株式の取得による支出	(64)	(132)	68
Proceeds from sales of treasury stocks	自己株式の売却による収入	9	-	9
Net cash provided by financing activities	財務活動によるキャッシュ・フロー-	(14,285)	2,626	(16,912)
IV. Effect of exchange rate changes on cash and cash equivalents	IV. 現金及び現金同等物に係る換算差額	(77)	(35)	(42)
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(158,457)	118,986	(277,443)
VI. Cash and cash equivalents at beginning of period	VI. 現金及び現金同等物の期首残高	396,412	277,423	118,989
VII. Net change in cash and cash equivalents due to the additional consolidation of subsidiaries	VII. 新規連結に伴う現金及び現金同等物の増加額	-	2	(2)
VIII. Cash and cash equivalents at term-end	VIII. 現金及び現金同等物の期末残高	237,954	396,412	(158,457)

Amounts less than one million have been omitted. (注) 記載金額は百万円未満を切り捨てて表示しております。

III. Non-consolidated Financial Information

1. Non-consolidated Balance Sheet (summary)

(¥ Million)

Item	科目 (Japanese only)	As of Mar. 31, 2004 (a)	As of Mar. 31, 2003 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	281,374	398,340	(116,966)
Call loans	コールローン	172,663	190,000	(17,336)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	10,467	5,441	5,026
Commercial paper and other debt purchased	買入金銭債権	2,012	268	1,743
Trading assets	特定取引資産	360,735	246,410	114,325
Money held in trust	金銭の信託	25,204	12,372	12,831
Securities	有価証券	1,458,700	1,346,470	112,230
Loans and bills discounted	貸出金	5,678,111	5,606,409	71,701
Foreign exchange	外国為替	1,832	2,435	(603)
Other assets	その他資産	45,629	48,919	(3,290)
Premises and equipment	動産不動産	101,097	103,747	(2,649)
Deferred tax assets	繰延税金資産	73,369	116,691	(43,321)
Customers' liabilities for acceptances and guarantees	支払承諾見返	115,295	144,439	(29,144)
Reserve for possible loan losses	貸倒引当金	(108,695)	(209,649)	100,953
Reserve for possible investment losses	投資損失引当金	-	(270)	270
Total assets	資産の部合計	8,217,800	8,012,028	205,771
Liabilities:	(負債の部)			
Deposits	預金	7,266,461	7,174,913	91,548
Negotiable certificates of deposit	譲渡性預金	99,498	75,122	24,376
Call money	コールマネー	3,593	4,026	(433)
Payables under repurchase agreements	売現先勘定	26,399	32,499	(6,100)
Payables under securities lending transactions	債券貸借取引受入担保金	102,409	32,407	70,001
Trading liabilities	特定取引負債	7,644	7,718	(74)
Borrowed money	借入金	116,990	136,884	(19,894)
Foreign exchange	外国為替	405	519	(113)
Bonds	社債	10,000	-	10,000
Other liabilities	その他負債	57,379	34,069	23,310
Reserve for employee retirement benefits	退職給付引当金	22,657	28,370	(5,713)
Reserve for possible losses on loans sold	債権売却損失引当金	-	12,175	(12,175)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,693	8,748	(54)
Acceptances and guarantees	支払承諾	115,295	144,439	(29,144)
Total liabilities	負債の部合計	7,837,429	7,691,895	145,534
Shareholders' equity:	(資本の部)			
Capital stock	資本金	121,019	121,019	-
Capital surplus	資本剰余金	98,178	98,178	0
Capital reserve	資本準備金	98,178	98,178	-
Other capital surplus	その他資本剰余金	0	-	0
Retained earnings	利益剰余金	119,125	97,490	21,634
Legal earned reserve	利益準備金	50,930	50,930	-
Voluntary reserve	任意積立金	41,971	36,971	5,000
Unappropriated profit	当期末処分利益	26,224	9,589	16,634
Land revaluation excess	土地再評価差額金	12,879	12,960	(81)
Net unrealized gains on other securities	その他有価証券評価差額金	29,395	(9,343)	38,738
Treasury stock	自己株式	(227)	(172)	(55)
Total shareholders' equity	資本の部合計	380,370	320,132	60,237
Total liabilities and shareholders' equity	負債及び資本の部合計	8,217,800	8,012,028	205,771

Amounts less than one million have been omitted. (注)記載金額は百万円未満を切り捨てて表示しております。

2. Non-consolidated Statement of Income (summary)

(¥ Million)

Item	科目 (Japanese only)	FY 2003 ended Mar. 31, 2004 (a)	FY 2002 ended Mar. 31, 2003 (b)	(a-b)
Ordinary income	経常収益	174,045	176,390	(2,345)
Interest income	資金運用収益	131,690	138,837	(7,147)
Interest on loans and discounts	(うち貸出金利息)	115,539	120,758	(5,219)
Interest and dividends on securities	(うち有価証券利息配当金)	15,122	16,325	(1,202)
Fees and commissions	役務取引等収益	27,850	24,540	3,309
Trading income	特定取引収益	2,096	2,113	(17)
Other business income	その他業務収益	3,327	6,151	(2,824)
Other ordinary income	その他経常収益	9,080	4,747	4,333
Ordinary expenses	経常費用	133,724	157,765	(24,040)
Interest expenses	資金調達費用	10,836	13,906	(3,070)
Interest on deposits	(うち預金利息)	3,507	5,378	(1,870)
Fees and commissions	役務取引等費用	11,000	9,399	1,600
Trading expenses	特定取引費用	36	-	36
Other business expenses	その他業務費用	577	1,151	(574)
General and administrative expenses	営業経費	74,356	75,858	(1,502)
Other ordinary expenses	その他経常費用	36,918	57,448	(20,530)
Ordinary profit	経常利益	40,321	18,625	21,695
Extraordinary gains	特別利益	4,981	10	4,971
Extraordinary losses	特別損失	533	647	(114)
Net income before taxes and others	税引前当期純利益	44,768	17,988	26,780
Taxes-current	法人税、住民税及び事業税	1,872	1,347	525
Taxes-deferred	法人税等調整額	17,116	7,676	9,440
Net income	当期純利益	25,779	8,964	16,814
Unappropriated profit brought forward	前期繰越利益	2,476	2,136	340
Transfer from land revaluation excess	土地再評価差額金取崩額	81	601	(520)
Interim Dividends	中間配当額	2,112	2,113	(0)
Unappropriated profit	当期末処分利益	26,224	9,589	16,634

Amounts less than one million have been omitted. (注)記載金額は百万円未満を切り捨てて表示しております。

3. The 98th Non-consolidated Balance Sheet (as of March 31, 2004)

(¥ Million)

Item	科目 (Japanese only)	Amount	Item	科目 (Japanese only)	Amount
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	281,374	Deposits	預金	7,266,461
Cash	現金	82,056	Current deposits	当座預金	169,925
Due from banks	預け金	199,317	Ordinary deposits	普通預金	3,695,898
Call loans	コールローン	172,663	Savings deposits	貯蓄預金	350,969
Receivables under securities borrowing transactions	債券貸借取引支払保証金	10,467	Deposits at notice	通知預金	14,484
Commercial paper and other debt purchased	買入金銭債権	2,012	Time deposits	定期預金	2,877,790
Trading assets	特定取引資産	360,735	Other deposits	その他の預金	157,392
Trading securities	商品有価証券	4,299	Negotiable certificates of deposit	譲渡性預金	99,498
Securities related to trading transactions	特定取引有価証券	61,551	Call money	コールマネー	3,593
Trading-related financial derivatives	特定金融派生商品	5,236	Payables under repurchase agreements	売現先勘定	26,399
Other trading assets	その他の特定取引資産	289,647	Payables under securities lending transactions	債券貸借取引受入担保金	102,409
Money held in trust	金銭の信託	25,204	Trading liabilities	特定取引負債	7,644
Securities	有価証券	1,458,700	Trading securities sold, not yet purchased	売付商品債券	1,501
Japanese government bonds	国債	475,026	Trading related securities sold for short sales	特定取引売付債券	1,984
Japanese municipal bonds	地方債	87,876	Derivatives of securities related to trading transactions	特定取引有価証券派生商品	0
Corporate bonds	社債	410,971	Trading-related financial derivatives	特定金融派生商品	4,158
Stocks	株式	192,165	Borrowed money	借入金	116,990
Other securities	その他の証券	292,660	Borrowed money	借入金	116,990
Loans and bills discounted	貸出金	5,678,111	Foreign exchange	外国為替	405
Bills discounted	割引手形	48,113	Foreign bills sold	売渡外国為替	361
Loans on bills	手形貸付	332,551	Foreign bills payable	未払外国為替	43
Loans on deeds	証書貸付	4,714,085	Bonds	社債	10,000
Overdrafts	当座貸越	583,361	Other liabilities	その他負債	57,379
Foreign exchange	外国為替	1,832	Domestic exchange settlement account	未決済為替借	212
Due from foreign banks	外国他店預け	1,312	Income taxes payable	未払法人税等	1,451
Foreign bills bought	買入外国為替	355	Accrued expenses	未払費用	6,683
Foreign bills receivable	取立外国為替	164	Unearned income	前受収益	2,980
Other assets	その他資産	45,629	Variation margins of futures transactions	先物取引差金勘定	0
Domestic exchange settlement account, debit	未決済為替貸	1,342	Financial derivatives	金融派生商品	7,991
Prepaid expenses	前払費用	231	Deferred profit on hedges	繰延ヘッジ利益	1,511
Accrued income	未収収益	9,752	Other liabilities	その他の負債	36,548
Initial margins of futures markets	先物取引差入証拠金	52	Reserve for employee retirement benefits	退職給付引当金	22,657
Financial derivatives	金融派生商品	2,124	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,693
Deferred loss on hedges	繰延ヘッジ損失	2,922	Acceptances and guarantees	支払承諾	115,295
Other assets	その他の資産	29,204	Total liabilities	負債の部合計	7,837,429
Premises and equipment	動産不動産	101,097	Shareholders' equity:	(資本の部)	
Land, buildings and equipment	土地建物動産	94,485	Capital stock	資本金	121,019
Construction in progress	建設仮払金	153	Capital surplus	資本剰余金	98,178
Surety deposits and intangibles	保証金権利金	6,548	Capital reserve	資本準備金	98,178
Deferred tax assets	繰延税金資産	73,369	Other capital surplus	その他資本剰余金	0
Customers' liabilities for acceptances and guarantees	支払承諾見返	115,295	Gain (Loss) on sales of treasury stock	自己株式処分差益	0
Reserve for possible loan losses	貸倒引当金	(108,695)	Retained earnings	利益剰余金	119,125
			Legal earned reserve	利益準備金	50,930
			Voluntary reserves	任意積立金	41,971
			Special voluntary earned reserves	別途積立金	41,971
			Unappropriated profit	当期末処分利益	26,224
			Land revaluation excess	土地再評価差額金	12,879
			Net unrealized gains on other securities	その他有価証券評価差額金	29,395
			Treasury stocks	自己株式	(227)
			Total shareholders' equity	資本の部合計	380,370
Total assets	資産の部合計	8,217,800	Total liabilities and shareholders' equity	負債及び 資本の部合計	8,217,800

Amounts less than one million have been omitted. (注)記載金額は百万円未満を切り捨てて表示しております。

4. The 98th Non-consolidated Statements of Income (From April 1, 2003 to March 31, 2004)

(¥ Million)

Item	科目 (Japanese only)	Amount	
Ordinary income	経常収益		174,045
Interest income	資金運用収益	131,690	
Interest on loans and discounts	貸出金利息	115,539	
Interest and dividends on securities	有価証券利息配当金	15,122	
Interest on call loans	コールローン利息	721	
Interest on receivables under resale agreements	買現先利息	0	
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	4	
Interest on bills purchased	買入手形利息	2	
Interest on deposits with banks	預け金利息	197	
Other interest income	その他の受入利息	102	
Fees and commissions	役務取引等収益	27,850	
Fees and commissions on domestic and foreign exchange	受入為替手数料	8,131	
Other fees and commissions	その他の役務収益	19,719	
Trading income	特定取引収益	2,096	
Gains on securities related to trading transactions	特定取引有価証券収益	47	
Gains on trading-related financial derivatives	特定金融派生商品収益	1,878	
Other trading income	その他の特定取引収益	170	
Other business income	その他業務収益	3,327	
Gains of foreign exchange	外国為替売買益	1,542	
Gains on sales of bonds	国債等債券売却益	1,752	
Gains on financial derivatives	金融派生商品収益	30	
Other business income	その他の業務収益	1	
Other ordinary income	その他経常収益	9,080	
Gains on sales of stocks	株式等売却益	2,076	
Gains on money held in trust	金銭の信託運用益	278	
Other ordinary income	その他の経常収益	6,725	
Ordinary expenses	経常費用		133,724
Interest expenses	資金調達費用	10,836	
Interest on deposits	預金利息	3,507	
Interest on negotiable certificates of deposit	譲渡性預金利息	31	
Interest on call money	コールマネー利息	105	
Interest on payables under repurchase agreements	売現先利息	1	
Interest on payables under securities lending transactions	債券貸借取引支払利息	594	
Interest on borrowed money	借入金利息	2,468	
Interest on bonds	社債利息	57	
Interest on interest swaps	金利スワップ支払利息	3,372	
Other interest expenses	その他の支払利息	696	
Fees and commissions	役務取引等費用	11,000	
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,577	
Other fees and commissions	その他の役務費用	9,423	
Trading expenses	特定取引費用	36	
Trading securities expenses	商品有価証券費用	36	
Other business expenses	その他業務費用	577	
Losses on sales of bonds	国債等債券売却損	577	
General and administrative expenses	営業経費	74,356	
Other ordinary expenses	その他経常費用	36,918	
Transfer to reserve for possible loan losses	貸倒引当金繰入額	11,809	
Write-offs of loans	貸出金償却	18,419	
Losses on sales of stocks	株式等売却損	46	
Write-offs of securities	株式等償却	622	
Losses on money held in trust	金銭の信託運用損	27	
Other ordinary expenses	その他の経常費用	5,992	
Ordinary profit	経常利益		40,321
Extraordinary gains	特別利益		4,981
Collection of written-off claims	償却債権取立益	6	
Other extraordinary gains	その他特別利益	4,975	
Extraordinary losses	特別損失		533
Losses on disposals of premises and equipment	動産不動産処分損	533	
Net income before taxes and others	税引前当期純利益		44,768
Taxes-current	法人税、住民税及び事業税	1,872	
Taxes-deferred	法人税等調整額	17,116	
Net income	当期純利益		25,779
Unappropriated profit brought forward	前期繰越利益		2,476
Transfer from land revaluation excess	土地再評価差額金取崩額		81
Interim dividends	中間配当額		2,112
Unappropriated profit	当期末処分利益		26,224

Amounts less than one million have been omitted. (注)記載金額は百万円未満を切り捨てて表示しております。

IV. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)	(a-b)	FY 2002 ended Mar. 31, 2003 (b)
Gross business profit	業 務 粗 利 益	142,524	(4,676)	147,200
Domestic gross business profit	国 内 業 務 粗 利 益	138,511	(3,905)	142,416
Net interest income	資 金 利 益	118,781	(4,103)	122,885
Fees and commissions	役 務 取 引 等 利 益	16,626	1,653	14,973
Trading income	特 定 取 引 利 益	1,836	(121)	1,958
Profit from other business transactions	そ の 他 業 務 利 益	1,265	(1,334)	2,600
International gross business profit	国 際 業 務 粗 利 益	4,013	(770)	4,783
Net interest income	資 金 利 益	2,081	21	2,060
Fees and commissions	役 務 取 引 等 利 益	222	54	167
Trading income	特 定 取 引 利 益	223	68	155
Profit from other business transactions	そ の 他 業 務 利 益	1,484	(915)	2,399
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	74,112	(1,550)	75,663
Personnel expenses	人 件 費	37,166	(1,644)	38,811
Non-personnel expenses	物 件 費	33,258	168	33,090
Taxes	税 金	3,687	(74)	3,761
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	68,411	(3,126)	71,537
(i) Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	(84)	6,225	(6,310)
Net business income	業 務 純 益	68,496	(9,351)	77,847
Non-recurrent income and losses	臨 時 損 益	(28,175)	31,047	(59,222)
(ii) Disposal of non-performing loans	不 良 債 権 処 理 額	31,023	(10,169)	41,192
Charge-off amount of loans	貸 出 金 償 却	18,419	17,116	1,303
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	12,601	(26,140)	38,741
Losses on sale of loans to Cooperative Credit Purchasing Co.	共 同 債 権 買 取 機 構 売 却 損	92	69	22
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	617	(225)	843
Provision of reserve for possible losses on loans sold	債 権 売 却 損 失 引 当 金 繰 入 額	-	(266)	266
Provision of reserve for possible investment losses	投 資 損 失 引 当 金 繰 入 額	-	(54)	54
Transfer to reserve for specific foreign borrowers / countries	特 定 海 外 債 権 引 当 金 繰 入 額	(707)	(669)	(37)
(Loan charge-off and reserve expenses (i)+(ii))	(貸 倒 償 却 引 当 費 用 +)	30,938	(3,944)	34,882
Gains (losses) related to stocks	株 式 等 関 係 損 益	1,407	15,264	(13,857)
Retirement benefit expenses (non-recurrent expenses)	退 職 給 付 費 用 (臨 時 費 用 処 理 分)	2,020	(2,943)	4,964
Other non-recurrent expenses	そ の 他 臨 時 損 益	3,461	2,669	791
Ordinary profit	経 常 利 益	40,321	21,695	18,625
Extraordinary gains (losses)	特 別 損 益	4,447	5,085	(637)
Gains on return of the agency element of the state pension to the national government	う ち 代 行 部 分 返 上 益	4,975	4,975	-
Gains (losses) on disposals of premises and equipment	う ち 動 産 不 動 産 処 分 損 益	(533)	113	(646)
Net income before taxes and others	税 引 前 当 期 純 利 益	44,768	26,780	17,988
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	1,872	525	1,347
Taxes-deferred	法 人 税 等 調 整 額	17,116	9,440	7,676
Net income	当 期 純 利 益	25,779	16,814	8,964

Consolidated

(¥ Million)

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)	(a-b)	FY 2002 ended Mar. 31, 2003 (b)
Consolidated gross profit	連結粗利益	155,061	(1,335)	156,397
Net interest income	資金利益	123,585	(3,707)	127,293
Fees and commissions	役務取引等利益	26,171	4,279	21,891
Trading income	特定取引利益	2,531	345	2,185
Profit from other business transactions	その他業務利益	2,773	(2,252)	5,026
General and administrative expenses	営業経費	80,582	(1,199)	81,781
Loan charge-off and reserve expenses	貸倒償却引当費用	35,820	(6,649)	42,469
Charge-off amount of loans	貸出金償却	22,326	17,768	4,558
Provision of specific reserve for possible loan losses	個別貸倒引当金繰入額	14,438	(28,661)	43,100
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金繰入額	(947)	5,309	(6,257)
Losses on sales of non-performing loans	延滞債権等売却損	709	(156)	865
Provision of reserve for possible losses on loans sold	債権売却損失引当金繰入額	-	(266)	266
Provision of reserve for possible investment losses	投資損失引当金繰入額	-	25	(25)
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当金繰入額	(707)	(669)	(37)
Gains (losses) related to stocks	株式等関係損益	1,828	15,493	(13,664)
Gains (losses) on investments based on equity method	持分法による投資損益	289	220	69
Others	その他	3,051	4,593	(1,541)
Ordinary profit	経常利益	43,829	26,820	17,008
Extraordinary gains (losses)	特別損益	4,336	5,143	(806)
Net income before income tax and others	税金等調整前当期純利益	48,165	31,963	16,202
Taxes-current	法人税、住民税及び事業税	3,580	1,415	2,165
Taxes-deferred	法人税等調整額	16,622	9,894	6,728
Minority interest (losses)	少数株主損失	378	1,840	(1,461)
Net income	当期純利益	27,584	18,813	8,770

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

(注) 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

(Reference)

(¥ Million)

Consolidated net business income (before transfer to general reserve for possible loan losses)	連結業務純益 (一般貸引繰入前)	75,993	(73)	76,067
Consolidated net business income	連結業務純益	76,941	(5,383)	82,325

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

(注) 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金繰入額 - 内部取引

<Number of consolidated companies>

Number of consolidated subsidiaries	連結子会社数	12	(1)	13
Number of affiliated companies applicable to the equity method	持分法適用会社数	4	-	4

2. Net Business Income - non-consolidated

(¥ Million / ¥ Thousand)

	(Japanese only)	FY 2003 ended		FY 2002 ended
		Mar. 31, 2004 (a)	(a-b)	Mar. 31, 2003 (b)
(1) Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	68,411	(3,126)	71,537
Per head (in thousands of yen)	職員一人当たり(千円)	19,008	(139)	19,148
(2) Net business income	業務純益	68,496	(9,351)	77,847
Per head (in thousands of yen)	職員一人当たり(千円)	19,032	(1,805)	20,837

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

(注) 職員数は、実動人員(出向人員、臨時雇用および嘱託を除く)の平残。

3. Interest Rate Spread (Domestic business) - non-consolidated

	(Japanese only)	FY 2003 ended		FY 2002 ended
		Mar. 31, 2004 (a)	(a-b)	Mar. 31, 2003 (b)
(1) Average yield on interest earnings assets (W)	資金運用利回	1.70%	(0.06%)	1.77%
(a) Average yield on loans and bills discounted (X)	貸出金利回	2.01%	(0.07%)	2.09%
(b) Average yield on securities	有価証券利回	0.62%	(0.15%)	0.77%
(2) Average yield on interest bearing liabilities (Y)	資金調達原価	1.01%	(0.05%)	1.07%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預金等利回	0.02%	(0.01%)	0.03%
(b) Expense ratio	経費率	0.99%	(0.03%)	1.03%
(3) Average interest rate spread (W) - (Y)	総資金利鞘	0.69%	(0.01%)	0.70%
Difference between average yield on loans and deposits (X) - (Z)	預貸金利差	1.99%	(0.07%)	2.06%

4. Gains and Losses related to Securities - non-consolidated

(¥ Million)

	(Japanese only)	FY 2003 ended		FY 2002 ended
		Mar. 31, 2004 (a)	(a-b)	Mar. 31, 2003 (b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	1,175	(2,011)	3,186
Gains on sales	売却益	1,752	(2,306)	4,059
Losses on sales	売却損	577	504	72
Gains on redemptions	償還益	-	-	-
Losses on redemptions	償還損	-	(800)	800
Write-offs	償却	-	-	-
Gains (losses) related to stocks, etc.	株式等関係損益	1,407	15,264	(13,857)
Gains on sales	売却益	2,076	(65)	2,141
Losses on sales	売却損	46	(280)	327
Write-offs	償却	622	(15,049)	15,671

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
(1) Capital ratio	(1) 自己資本比率	11.06%	0.34%	0.63%	10.72%	10.42%
Tier I ratio	うち Tier 比率	7.13%	0.23%	0.50%	6.90%	6.63%
(2) Tier I	(2) Tier	349.1	13.2	31.8	335.8	317.2
(3) Tier II	(3) Tier	193.6	6.5	10.7	187.0	182.8
(a) Gains on valuation of securities, included as qualifying capital	(a) うち自己資本に計上され た有価証券含み益	22.7	16.5	22.7	6.1	-
(b) Land revaluation excess included as qualifying capital	(b) うち自己資本に計上され た土地再評価差額	9.7	(0.0)	(0.0)	9.7	9.7
(c) Subordinated loans and bonds	(c) うち劣後ローン(債券)残高	113.5	(6.0)	(11.0)	119.5	124.5
(4) Deduction	(4) 控除項目	1.4	0.1	0.3	1.2	1.0
(5) Capital (2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	541.3	19.6	42.3	521.6	499.0
(6) Risk assets	(6) リスクアセット	4,892.6	26.8	107.8	4,865.8	4,784.8

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
(1) Capital ratio	(1) 自己資本比率	10.83%	0.31%	0.59%	10.52%	10.24%
Tier I ratio	うち Tier 比率	6.91%	0.19%	0.46%	6.71%	6.45%
(2) Tier I	(2) Tier	335.4	11.3	30.1	324.0	305.2
(3) Tier II	(3) Tier	190.7	6.6	11.0	184.1	179.7
(a) Gains on valuation of securities, included as qualifying capital	(a) うち自己資本に計上され た有価証券含み益	22.1	16.4	22.1	5.7	-
(b) Land revaluation excess included as qualifying capital	(b) うち自己資本に計上され た土地再評価差額	9.7	(0.0)	(0.0)	9.7	9.7
(c) Subordinated loans	(c) うち劣後ローン残高	113.5	(6.0)	(11.0)	119.5	124.5
(4) Deduction	(4) 控除項目	0.6	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	525.5	17.9	41.1	507.5	484.4
(6) Risk assets	(6) リスクアセット	4,850.2	26.2	120.7	4,824.0	4,729.5

6. Return on Equity - Non-consolidated

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)			For the six months ended Sep. 30, 2003 (b)	FY 2002 ended Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益 [△] -入(年率)	19.55%	1.67%	(4.41%)	17.88%	23.97%
Net income basis (Annual)	当期純利益 [△] -入(年率)	7.36%	0.34%	4.59%	7.01%	2.76%

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

(注) ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance - Non-consolidated

(¥ Billion)

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)			For the six months ended Sep. 30, 2003 (b)	FY 2002 ended Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Deposits (term-end balance)	預金(未残)	7,266.4	28.9	91.5	7,237.5	7,174.9
Domestic	うち国内	7,177.0	46.1	120.8	7,130.8	7,056.2
In Chiba Prefecture	うち県内	6,973.1	61.2	132.2	6,911.8	6,840.8
Personal deposits	うち個人	5,511.3	30.3	115.9	5,480.9	5,395.3
Deposits (average balance)	預金(平残)	7,222.5	(19.8)	51.2	7,242.3	7,171.2
Domestic	うち国内	7,106.2	(12.0)	77.5	7,118.3	7,028.7
In Chiba Prefecture	うち県内	6,895.9	(10.4)	77.2	6,906.3	6,818.6
Loans and bills discounted (term-end balance)	貸出金(未残)	5,678.1	(90.4)	71.7	5,768.5	5,606.4
Domestic	うち国内	5,662.3	(87.2)	73.6	5,749.6	5,588.6
In Chiba Prefecture	うち県内	4,638.3	(57.6)	(1.5)	4,695.9	4,639.8
Loans and bills discounted (average balance)	貸出金(平残)	5,734.6	32.8	(25.9)	5,701.8	5,760.5
Domestic	うち国内	5,717.8	33.4	(22.3)	5,684.4	5,740.2
In Chiba Prefecture	うち県内	4,691.1	32.9	(8.1)	4,658.1	4,699.3

(Reference) Outstanding balance of Loans and bills discounted, above (1), before partial direct write-offs were as follows:

(¥ Billion)

	(Japanese only)	FY 2003 ended Mar. 31, 2004 (a)			For the six months ended Sep. 30, 2003 (b)	FY 2002 ended Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Loans and bills discounted (term-end balance)	貸出金(未残)	5,772.7	4.1	166.2	5,768.5	5,606.4
Domestic	うち国内	5,756.7	7.1	168.0	5,749.6	5,588.6
In Chiba Prefecture	うち県内	4,718.9	22.9	79.1	4,695.9	4,639.8

(2) Breakdown of domestic loans and bills discounted (Term-end balance) - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	5,662.3	(87.2)	73.6	5,749.6	5,588.6
Major companies	大企業	524.4	(5.2)	(5.7)	529.7	530.2
Midsize companies	中堅企業	170.2	(7.7)	(4.9)	177.9	175.2
Small and medium-sized companies (Y)	中小企業等	4,338.8	(14.4)	69.5	4,353.3	4,269.3
Small and medium-sized companies	うち中小企業	2,383.6	(62.9)	(42.1)	2,446.5	2,425.7
Consumer loans	うち消費者向け	1,761.5	62.1	128.5	1,699.3	1,632.9
Public sectors	公共	628.7	(59.8)	14.9	688.5	613.8
Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	76.62%	0.91%	0.23%	75.71%	76.39%

(Reference) Outstanding balance of domestic loans and bills discounted, of above (2), before partial direct write-offs were as follows:
(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	5,756.7	7.1	168.0	5,749.6	5,588.6
Major companies	大企業	527.8	(1.9)	(2.4)	529.7	530.2
Midsize companies	中堅企業	174.9	(2.9)	(0.2)	177.9	175.2
Small and medium-sized companies (Y)	中小企業等	4,425.1	71.8	155.8	4,353.3	4,269.3
Small and medium-sized companies	うち中小企業	2,460.5	13.9	34.8	2,446.5	2,425.7
Consumer loans	うち消費者ローン	1,766.4	67.0	133.4	1,699.3	1,632.9
Public sectors	公共	628.7	(59.8)	14.9	688.5	613.8

Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	76.86%	1.15%	0.47%	75.71%	76.39%
--	-----------	--------	-------	-------	--------	--------

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,761.5	62.1	128.5	1,699.3	1,632.9
Housing loans	うち住宅ローン残高	1,624.2	70.0	145.2	1,554.1	1,478.9
Other consumer loans	うちその他のローン残高	137.3	(7.9)	(16.6)	145.2	153.9

(Reference) Consumer loans, above (3), before partial direct write-offs were as follows:

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,766.4	67.0	133.4	1,699.3	1,632.9
Housing loans	うち住宅ローン残高	1,625.6	71.5	146.6	1,554.1	1,478.9
Other consumer loans	うちその他のローン残高	140.7	(4.4)	(13.1)	145.2	153.9

8. Risk-Monitored Loans - Self-Assessment Basis (after partial direct write-off)

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	9.3	(32.8)	(42.1)	42.1	51.4
Delinquent Loans	延滞債権額	201.4	(64.3)	(73.3)	265.8	274.8
Loans past due 3 months or more	3ヵ月以上延滞債権額	16.3	7.5	4.5	8.8	11.8
Restructured Loans	貸出条件緩和債権額	134.0	(25.9)	(54.3)	159.9	188.3
Total Risk-Monitored Loans	リスク管理債権合計	361.1	(115.5)	(165.3)	476.7	526.5

Total loan balance (term-end balance)	貸出金残高(未残)	5,678.1	(90.4)	71.7	5,768.5	5,606.4
---------------------------------------	-----------	---------	--------	------	---------	---------

Loans to Bankrupt Borrowers	破綻先債権額	0.1%	(0.5%)	(0.7%)	0.7%	0.9%
Delinquent Loans	延滞債権額	3.5%	(1.0%)	(1.3%)	4.6%	4.9%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.2%	0.1%	0.0%	0.1%	0.2%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.4%)	(1.0%)	2.7%	3.3%
Total percentage of loan balance	貸出金残高比合計	6.3%	(1.9%)	(3.0%)	8.2%	9.3%

(Reference) Chiba Bank did not carry out partial direct write-offs for FY 2002. Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out.

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	9.3	0.0	(6.3)	9.2	15.6
Delinquent Loans	延滞債権額	201.4	(8.1)	(13.3)	209.6	214.8
Loans past due 3 months or more	3ヵ月以上延滞債権額	16.3	7.5	4.5	8.8	11.8
Restructured Loans	貸出条件緩和債権額	134.0	(25.9)	(54.3)	159.9	188.3
Total Risk-Monitored Loans	リスク管理債権合計	361.1	(26.5)	(69.5)	387.7	430.7

Total loan balance (term-end balance)	貸出金残高(未残)	5,678.1	(1.4)	167.5	5,679.5	5,510.5
---------------------------------------	-----------	---------	-------	-------	---------	---------

Loans to Bankrupt Borrowers	破綻先債権額	0.1%	0.0%	(0.1%)	0.1%	0.2%
Delinquent Loans	延滞債権額	3.5%	(0.1%)	(0.3%)	3.6%	3.8%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.2%	0.1%	0.0%	0.1%	0.2%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.4%)	(1.0%)	2.8%	3.4%
Total percentage of loan balance	貸出金残高比合計	6.3%	(0.4%)	(1.4%)	6.8%	7.8%

Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	9.5	(34.5)	(43.5)	44.1	53.1
Delinquent Loans	延滞債権額	203.6	(74.9)	(83.8)	278.5	287.5
Loans past due 3 months or more	3ヵ月以上延滞債権額	16.4	7.5	4.5	8.9	11.9
Restructured Loans	貸出条件緩和債権額	134.5	(25.9)	(54.4)	160.4	189.0
Total Risk-Monitored Loans	リスク管理債権合計	364.1	(127.8)	(177.4)	492.0	541.6

Total loan balance (term-end balance)	貸出金残高(未残)	5,645.1	(104.9)	43.8	5,750.0	5,601.3
---------------------------------------	-----------	---------	---------	------	---------	---------

Loans to Bankrupt Borrowers	破綻先債権額	0.1%	(0.5%)	(0.7%)	0.7%	0.9%
Delinquent Loans	延滞債権額	3.6%	(1.2%)	(1.5%)	4.8%	5.1%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.2%	0.1%	0.0%	0.1%	0.2%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.4%)	(0.9%)	2.7%	3.3%
Total percentage of loan balance	貸出金残高比	6.4%	(2.1%)	(3.2%)	8.5%	9.6%

(Reference) Chiba Bank did not carry out partial direct write-offs for FY 2002. Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out.

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	9.5	(0.3)	(6.6)	9.9	16.2
Delinquent Loans	延滞債権額	203.6	(9.5)	(15.1)	213.2	218.8
Loans past due 3 months or more	3ヵ月以上延滞債権額	16.4	7.5	4.5	8.9	11.9
Restructured Loans	貸出条件緩和債権額	134.5	(25.9)	(54.4)	160.4	189.0
Total Risk-Monitored Loans	リスク管理債権合計	364.1	(28.3)	(71.8)	392.5	436.0

Total loan balance (term-end balance)	貸出金残高(未残)	5,645.1	(5.3)	149.4	5,650.4	5,495.6
---------------------------------------	-----------	---------	-------	-------	---------	---------

Loans to Bankrupt Borrowers	破綻先債権額	0.1%	(0.0%)	(0.1%)	0.1%	0.2%
Delinquent Loans	延滞債権額	3.6%	(0.1%)	(0.3%)	3.7%	3.9%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.2%	0.1%	0.0%	0.1%	0.2%
Restructured Loans	貸出条件緩和債権額	2.3%	(0.4%)	(1.0%)	2.8%	3.4%
Total percentage of loan balance	貸出金残高比	6.4%	(0.4%)	(1.4%)	6.9%	7.9%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	361.1	(115.5)	(165.3)	476.7	526.5
Collateral/guarantees (Y)	担保・保証等	195.4	(16.4)	(71.0)	211.8	266.4
Reserve for possible loan losses (Z)	貸倒引当金	87.8	(94.2)	(96.4)	182.1	184.3
Reserve ratio (Z)/(X)	引当率	24.3%	(13.8%)	(10.6%)	38.2%	35.0%
Coverage ratio (Y+Z)/(X)	保全率	78.4%	(4.2%)	(7.1%)	82.6%	85.6%
As a percentage of total loans	貸出金残高比	6.3%	(1.9%)	(3.0%)	8.2%	9.3%

(Reference) Chiba Bank did not carry out partial direct write-offs for FY 2002. Reserve and coverage ratio against Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out:

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	361.1	(26.5)	(69.5)	387.7	430.7
Collateral/guarantees (Y)	担保・保証等	195.4	(16.4)	(71.0)	211.8	266.4
Reserve for possible loan losses (Z)	貸倒引当金	87.8	(5.3)	(0.6)	93.1	88.4
Reserve ratio (Z)/(X)	引当率	24.3%	0.2%	3.7%	24.0%	20.5%
Coverage ratio (Y+Z)/(X)	保全率	78.4%	(0.2%)	(3.9%)	78.6%	82.4%
As a percentage of total loans	貸出金残高比	6.3%	(0.4%)	(1.4%)	6.8%	7.8%

Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	364.1	(127.8)	(177.4)	492.0	541.6
Collateral/guarantees (Y)	担保・保証等	197.1	(18.5)	(73.5)	215.6	270.6
Reserve for possible loan losses (Z)	貸倒引当金	88.6	(104.8)	(106.4)	193.5	195.1
Reserve ratio (Z)/(X)	引当率	24.3%	(14.9%)	(11.6%)	39.3%	36.0%
Coverage ratio (Y+Z)/(X)	保全率	78.4%	(4.6%)	(7.5%)	83.1%	85.9%
As a percentage of total loans	貸出金残高比	6.4%	(2.1%)	(3.2%)	8.5%	9.6%

(Reference) Chiba Bank did not carry out partial direct write-offs for FY 2002. Reserve and coverage ratio against Risk-monitored loans would have been as follows, if such partial direct write-offs had been carried out:

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	364.1	(28.3)	(71.8)	392.5	436.0
Collateral/guarantees (Y)	担保・保証等	197.1	(18.5)	(73.5)	215.6	270.6
Reserve for possible loan losses (Z)	貸倒引当金	88.6	(5.2)	(0.7)	93.9	89.4
Reserve ratio (Z)/(X)	引当率	24.3%	0.4%	3.8%	23.9%	20.5%
Coverage ratio (Y+Z)/(X)	保全率	78.4%	(0.4%)	(4.1%)	78.8%	82.5%
As a percentage of total loans	貸出金残高比	6.4%	(0.4%)	(1.4%)	6.9%	7.9%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	39.4	(92.8)	(111.8)	132.3	151.3
Doubtful Claims	危険債権	171.5	(4.4)	(5.4)	175.9	177.0
Substandard Claims	要管理債権	150.3	(18.3)	(49.8)	168.7	200.2
Total	合計	361.4	(115.6)	(167.1)	477.1	528.6

Total Claims*	総与信残高	5,800.8	(111.8)	39.1	5,912.7	5,761.7
---------------	-------	---------	---------	------	---------	---------

* Total Claims includes loans, customers' liabilities for acceptances and guarantees, foreign exchange, lent securities, accrued interest and loan accruals.

総与信残高：貸出金、支払承諾見返、外国為替、貸付有価証券、未収利息、貸出金に準ずる仮払金

(Reference) Chiba Bank did not carry out partial direct write-offs for FY 2002. Disclosed claims under the Financial Reconstruction Law would have been as follows, if such partial direct write-offs had been carried out:

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	39.4	(3.8)	(15.5)	43.3	55.0
Doubtful Claims	危険債権	171.5	(4.4)	(5.4)	175.9	177.0
Substandard Claims	要管理債権	150.3	(18.3)	(49.8)	168.7	200.2
Total	合計	361.4	(26.6)	(70.8)	388.1	432.2

Total Claims	総与信残高	5,800.8	(22.8)	135.4	5,823.7	5,665.4
--------------	-------	---------	--------	-------	---------	---------

11. Preservation of Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
The amount of preservation (A)	保 全 額	283.6	(110.8)	(169.1)	394.4	452.7
Reserve for possible loan losses	貸倒引当金	87.8	(94.2)	(97.4)	182.1	185.2
Value covered by collateral and guarantees	担保・保証等	195.7	(16.5)	(71.7)	212.3	267.5
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法 開示債権合計	361.4	(115.6)	(167.1)	477.1	528.6

Coverage ratio (A)/(B)	保 全 率	78.4%	(4.2%)	(7.1%)	82.6%	85.6%
------------------------	-------	-------	--------	--------	-------	-------

(Reference) Chiba Bank did not carry out partial direct write-offs for FY 2002. Preservation of Claims under the Financial Reconstruction Law would have been as follows, if such partial direct write-offs had been carried out: (¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
The amount of preservation (C)	保 全 額	283.6	(21.8)	(72.8)	305.4	356.4
Reserve for possible loan losses	貸倒引当金	87.8	(5.2)	(1.0)	93.1	88.9
Value covered by collateral and guarantees	担保・保証等	195.7	(16.5)	(71.7)	212.3	267.5
Total disclosed claims under the Financial Reconstruction Law (D)	金融再生法 開示債権合計	361.4	(26.6)	(70.8)	388.1	432.2

Coverage ratio (C)/(D)	保 全 率	78.4%	(0.2%)	(3.9%)	78.7%	82.4%
------------------------	-------	-------	--------	--------	-------	-------

(Reference) Self-Assessment results

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	9.3	(32.8)	(42.7)	42.2	52.1
Effectively Bankrupt Assets (B)	実質破綻先債権	30.1	(60.0)	(69.1)	90.1	99.2
Potentially Bankrupt Assets (C)	破綻懸念先債権	171.5	(4.4)	(5.4)	175.9	177.0
Assets Requiring Caution (D)	要注意先債権	893.9	(52.8)	24.5	946.8	869.3
Substandard Assets	要管理先債権	191.6	(37.8)	(88.9)	229.4	280.5
Substandard Claims	うち要管理債権(貸出金のみ)	150.3	(18.3)	(49.8)	168.7	200.2
Other Assets Requiring Caution	その他要注意先債権	702.3	(15.0)	113.5	717.3	588.7
Normal Assets (E)	正常先債権	4,695.9	38.3	131.8	4,657.5	4,564.0
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	5,800.8	(111.8)	39.1	5,912.7	5,761.7

12. Reserve for Possible Loan Losses

(1) Charge-off/Reserve criteria

(a) General Reserve 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Reserve criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥10 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上。なお、与信額100億円以上の先についてキャッシュフロー見積法(DCF法)により、引当金を計上。

(b) Specific Reserve 個別貸倒引当金計上基準

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

(2) Breakdown of reserve for possible loan losses

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
		(a-b)	(a-c)	(a-c)		
Reserve for possible loan losses	貸倒引当金	108.6	(94.2)	(100.9)	202.9	209.6
General reserve	一般貸倒引当金	45.4	(3.7)	(0.0)	49.1	45.4
Specific reserve	個別貸倒引当金	63.1	(90.4)	(100.1)	153.6	163.3
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.0	(0.0)	(0.7)	0.1	0.7

Reserve for possible losses on loans sold	債権売却損失引当金	-	(8.3)	(12.1)	8.3	12.1
---	-----------	---	-------	--------	-----	------

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

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
		(a-b)	(a-c)	(a-c)		
Normal Assets	正常先債権	4,284.5	100.6	111.1	4,183.8	4,173.3
Assets Requiring Caution	要注意先債権	893.9	(52.8)	24.5	946.8	869.3
Substandard Assets	要管理先債権	191.6	(37.8)	(88.9)	229.4	280.5
Other Assets Requiring Caution	その他要注意先債権	702.3	(15.0)	113.5	717.3	588.7

Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
		(a-b)	(a-c)	(a-c)		
Reserve for possible loan losses	貸倒引当金	114.2	(107.6)	(112.5)	221.8	226.7
General reserve	一般貸倒引当金	47.6	(3.9)	(0.9)	51.6	48.5
Specific reserve	個別貸倒引当金	66.4	(103.6)	(110.9)	170.1	177.3
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.0	(0.0)	(0.7)	0.1	0.7

Reserve for possible losses on loans sold	債権売却損失引当金	-	(8.3)	(12.1)	8.3	12.1
---	-----------	---	-------	--------	-----	------

13. Loan Breakdown by Type of Borrower - Non-consolidated (after partial direct write-offs)

(1) Loan breakdown by type of industry of borrowers

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004		As of Sep. 30, 2003		As of Mar. 31, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融機関勘定)	5,662.3	100.00%	5,749.6	100.00%	5,588.6	100.00%
Manufacturing industry	製造業	448.2	7.92%	460.8	8.02%	458.8	8.21%
Agriculture	農業	12.8	0.23%	13.2	0.23%	13.7	0.25%
Forestry	林業	0.3	0.01%	0.3	0.01%	0.3	0.01%
Fishery	漁業	1.5	0.03%	1.8	0.03%	1.8	0.03%
Mining industry	鉱業	7.8	0.14%	8.7	0.15%	8.7	0.16%
Construction	建設業	279.9	4.94%	289.4	5.03%	302.0	5.40%
Electricity, gas and water	電気・ガス・熱供給・水道業	7.0	0.12%	7.0	0.12%	6.9	0.12%
Communication services	情報通信業	25.1	0.44%	25.6	0.45%	22.2	0.40%
Transportation	運輸業	128.7	2.27%	127.9	2.22%	123.2	2.20%
Wholesale and retail business	卸売・小売業	574.6	10.15%	587.0	10.21%	591.3	10.58%
Banks and other financial institutions	金融・保険業	190.0	3.36%	183.8	3.20%	164.6	2.95%
Real estate	不動産業	1,126.3	19.89%	1,143.7	19.89%	1,143.0	20.45%
Various services	各種サービス業	493.3	8.71%	519.5	9.04%	517.5	9.26%
Government, local public sector	国・地方公共団体	410.8	7.26%	473.5	8.24%	390.5	6.99%
Others (personal)	その他(個人)	1,955.2	34.53%	1,906.7	33.16%	1,843.5	32.99%

(Reference) Loan breakdown by type of borrower (non-consolidated) (before partial direct write-offs)

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004		As of Sep. 30, 2003		As of Mar. 31, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融機関勘定)	5,756.7	100.00%	5,749.6	100.00%	5,588.6	100.00%
Manufacturing industry	製造業	456.3	7.93%	460.8	8.02%	458.8	8.21%
Agriculture	農業	13.0	0.23%	13.2	0.23%	13.7	0.25%
Forestry	林業	0.3	0.00%	0.3	0.01%	0.3	0.01%
Fishery	漁業	1.7	0.03%	1.8	0.03%	1.8	0.03%
Mining industry	鉱業	8.9	0.15%	8.7	0.15%	8.7	0.16%
Construction	建設業	292.8	5.09%	289.4	5.03%	302.0	5.40%
Electricity, gas and water	電気・ガス・熱供給・水道業	7.0	0.12%	7.0	0.12%	6.9	0.12%
Communication services	情報通信業	25.1	0.44%	25.6	0.45%	22.2	0.40%
Transportation	運輸業	130.3	2.26%	127.9	2.22%	123.2	2.20%
Wholesale and retail business	卸売・小売業	589.0	10.23%	587.0	10.21%	591.3	10.58%
Banks and other financial institutions	金融・保険業	190.1	3.30%	183.8	3.20%	164.6	2.95%
Real estate	不動産業	1,152.2	20.02%	1,143.7	19.89%	1,143.0	20.45%
Various services	各種サービス業	513.9	8.93%	519.5	9.04%	517.5	9.26%
Government, local public sector	国・地方公共団体	410.8	7.14%	473.5	8.24%	390.5	6.99%
Others (personal)	その他(個人)	1,964.6	34.13%	1,906.7	33.16%	1,843.5	32.99%

(2) Breakdown of risk-monitored loans by type of industry of borrowers

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004		As of Sep. 30, 2003		As of Mar. 31, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融機関勘定)	361.1	100.00%	476.2	100.00%	525.5	100.00%
Manufacturing industry	製造業	30.3	8.41%	40.2	8.45%	42.6	8.11%
Agriculture	農業	3.0	0.83%	3.2	0.68%	2.3	0.46%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.2	0.07%	0.4	0.09%	0.4	0.09%
Mining industry	鉱業	0.1	0.04%	1.2	0.26%	1.3	0.26%
Construction	建設業	30.5	8.46%	44.5	9.36%	53.1	10.11%
Electricity, gas and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Communication services	情報通信業	0.5	0.15%	0.6	0.14%	0.6	0.12%
Transportation	運輸業	3.5	0.97%	5.6	1.18%	7.3	1.39%
Wholesale and retail business	卸売・小売業	70.6	19.56%	94.6	19.88%	107.3	20.43%
Banks and other financial institutions	金融・保険業	2.2	0.62%	0.8	0.19%	1.7	0.33%
Real estate	不動産業	101.9	28.23%	133.1	27.95%	133.7	25.46%
Various services	各種サービス業	60.3	16.71%	85.3	17.92%	100.2	19.07%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (personal)	その他(個人)	57.5	15.95%	66.2	13.90%	74.4	14.17%

(Reference) Loan breakdown by type of borrower (non-consolidated) (before partial direct write-offs)

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004		As of Sep. 30, 2003		As of Mar. 31, 2003	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融機関勘定)	455.5	100.00%	476.2	100.00%	525.5	100.00%
Manufacturing industry	製造業	38.5	8.47%	40.2	8.45%	42.6	8.11%
Agriculture	農業	3.2	0.71%	3.2	0.68%	2.3	0.46%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.3	0.08%	0.4	0.09%	0.4	0.09%
Mining industry	鉱業	1.2	0.27%	1.2	0.26%	1.3	0.26%
Construction	建設業	43.4	9.54%	44.5	9.36%	53.1	10.11%
Electricity, gas and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Communication services	情報通信業	0.6	0.13%	0.6	0.14%	0.6	0.12%
Transportation	運輸業	5.0	1.11%	5.6	1.18%	7.3	1.39%
Wholesale and retail business	卸売・小売業	84.9	18.66%	94.6	19.88%	107.3	20.43%
Banks and other financial institutions	金融・保険業	2.2	0.50%	0.8	0.19%	1.7	0.33%
Real estate	不動産業	127.8	28.07%	133.1	27.95%	133.7	25.46%
Various services	各種サービス業	80.8	17.76%	85.3	17.92%	100.2	19.07%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (personal)	その他(個人)	66.9	14.70%	66.2	13.90%	74.4	14.17%

14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

	<i>(Japanese only)</i>	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Loan balance	債権額	1.3	(0.1)	(1.1)	1.5	2.5
Number of countries	対象国数	1	-	-	1	1

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

(¥ Billion)

	<i>(Japanese only)</i>	As of Mar. 31, 2004 (a)			As of Sep. 30, 2003 (b)	As of Mar. 31, 2003 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	1.3	(0.1)	(1.1)	1.5	2.5
Risk-monitored loans	うちリスク管理債権	0.0	(0.1)	(0.1)	0.1	0.2
Korea	韓国	0.5	(0.0)	0.4	0.5	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	0.6	(0.4)	(0.5)	1.1	1.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.8	0.1	(0.1)	2.6	2.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	0.0	(0.0)	(0.0)	0.0	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	0.9	(1.0)	(0.5)	1.9	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.4	(0.0)	(0.1)	0.4	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	6.7	(1.5)	(2.0)	8.3	8.8
Risk-monitored loans	うちリスク管理債権	0.0	(0.1)	(0.1)	0.1	0.2

(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 売買目的有価証券	Market value accounting method (variances are recognized as gains/losses) 時価法（評価差額を損益処理）
Stocks of subsidiaries and affiliates 子会社株式及び関連会社株式	Cost method 原価法
Other securities その他有価証券	Market value method (variances are all directly transferred to shareholders' equity account) 時価法（評価差額を全部資本直入）

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

Money held in trust for investment 運用目的の金銭の信託	Market value accounting method (variances are recognized as gains/losses) 時価法（評価差額を損益処理）
Other money held in trust その他の金銭の信託	Market value method (variances are all directly transferred to shareholders' equity account) 時価法（評価差額を全部資本直入）

(2) Gains and Losses on Valuation

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)					As of Sep. 30, 2003 (b)			As of Mar. 31, 2003 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Other securities	その他有価証券	49.2	36.5	64.8	58.6	9.4	12.6	32.4	19.8	(15.6)	18.9	34.5
Stocks	株 式	46.6	32.4	66.5	50.0	3.3	14.1	23.4	9.3	(19.9)	7.0	26.9
Bonds	債 券	(1.2)	3.3	(5.3)	3.0	4.2	(4.6)	3.1	7.7	4.0	6.2	2.1
Others	そ の 他	3.8	0.7	3.6	5.6	1.7	3.1	5.8	2.7	0.2	5.6	5.4

Notes:

- There are no bonds with market values for the purpose of holding to maturity or stocks of subsidiaries and affiliates.
時価のある満期保有目的の債券及び子会社・関連会社株式は、該当ありません。
- "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
その他有価証券には、「有価証券」のほか、「現金預け金」中の譲渡性預け金も含まれております。
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.
「その他有価証券」については、時価評価しておりますので、上記の表上は、（中間）貸借対照表と取得価額との差額を計上しております。

Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2004 (a)					As of Sep. 30, 2003 (b)			As of Mar. 31, 2003 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Other securities	その他有価証券	50.4	36.8	65.7	60.0	9.5	13.6	33.5	19.9	(15.2)	19.4	34.7
Stocks	株 式	47.8	32.7	67.3	51.3	3.4	15.1	24.5	9.4	(19.5)	7.6	27.1
Bonds	債 券	(1.2)	3.3	(5.3)	3.0	4.2	(4.6)	3.1	7.7	4.0	6.2	2.1
Others	そ の 他	3.8	0.7	3.6	5.6	1.7	3.1	5.8	2.7	0.1	5.6	5.4

Notes:

- There are no bonds with market values for the purpose of holding to maturity.
時価のある満期保有目的の債券は、該当ありません。
- "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
その他有価証券には、「有価証券」のほか、「現金預け金」中の譲渡性預け金も含まれております。
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.
「その他有価証券」については、時価評価しておりますので、上記の表上は、（中間）貸借対照表と取得価額との差額を計上しております。

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.

不良債権の英語表記対照表
Problem Loan Matrix

May 2004

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

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権
Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors