

Financial Results for FY 2005 ended March 31, 2006

June 2, 2006

THE CHIBA BANK, LTD.

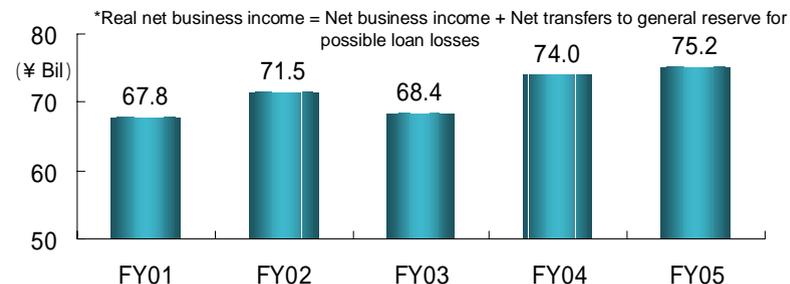
Foreword

Highest Real Net Business Income was achieved in fiscal year 2005, due to increases in net interest income and net fees and commissions. ¥68.8 billion in Ordinary Profit and ¥46.7 billion in Net Income were also both the highest, due to negative credit costs of ¥2.1 billion.

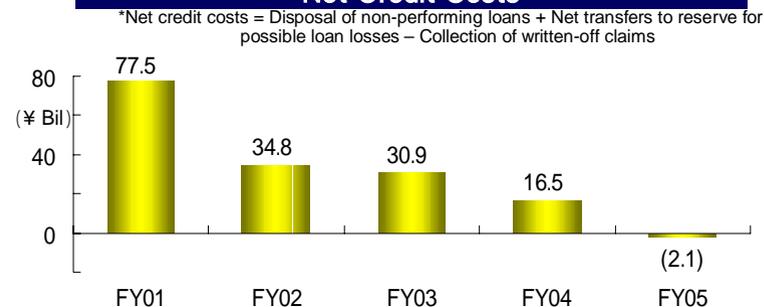
We have taken a big step forward with the public offering in December 2005, aimed at meeting the rising financial demand in the developing economic recovery.

Today, we would like to outline our results so far and explain our future strategy to expand our corporate value.

Real Net Business Income



Net Credit Costs



Net Income

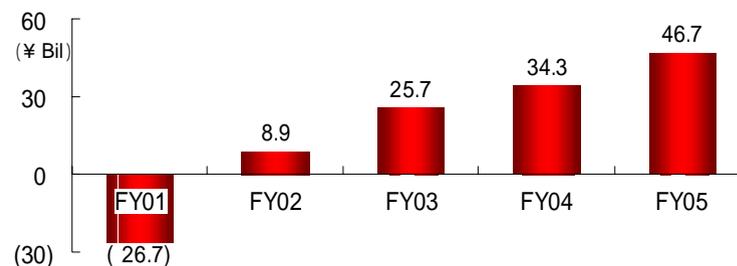


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*Current Situation under
'Towards "Creating Value",
100 Weeks of Challenge and Innovation'*

Interim Management Plan Results

Achieved All of the Targeted Figures in Fiscal Year 2005

	Fiscal Year 2005		Fiscal Year 2006	
	Results	Targets	Projections	Targets
Consolidated Net Income	¥48.9 Billion	¥38.0 Billion	¥51.5 Billion	¥44.0 Billion
Real Net Business Income ²	¥75.2 Billion	¥74.0 Billion	¥81.0 Billion	¥81.0 Billion
ROA ³	0.51%	Around 0.4%	Over 0.5%	Over 0.4%
ROE ⁴	9.00%	Over 8.0%	Over 9%	Over 8.5%
OHR ⁵	49.95%	Around 50%	Below 50%	Below 50%
Tier Ratio	8.05%	Around 8%	Over 8%	Over 8%

*1 Above figures are non-consolidated except for Consolidated net income

*2 Real net business income = Net business income + Net transfer to general reserve for possible loan losses

*3 ROA = Net income / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

*4 ROE = Net income / Term-end balance of Stockholders' equity

*5 Overhead ratio = Expenses / (Net business income + Net transfer to general reserve for possible losses - Gains/losses on bonds + Expenses)

Summary of Financial Results

Achieved Highest Real Net Business Income, Ordinary Profit, and Net Income

<¥ Billions>	FY2004		FY2005	
	(a)	(b)	(b-a)	
Gross business profit	147.8	150.5	2.6	
Net interest income	123.7	126.2	2.4	
Net fees and commissions	17.0	19.6	2.6	
Expenses	73.7	75.3	1.5	
Personnel expenses	36.0	35.8	(0.2)	
Non-personnel expenses	33.7	35.2	1.5	
Real net business income	74.0	75.2	1.1	
Net transfer to general reserve for possible loan losses	(1.7)	-	1.7	
Net business income	75.8	75.2	(0.6)	
Non-recurrent income (losses)	(18.0)	(6.3)	11.6	
Disposal of non-performing loans	23.6	11.1	(12.4)	
Gains (losses) on stocks, etc.	4.1	2.8	(1.3)	
Ordinary profit	57.8	68.8	11.0	
Extraordinary gains (losses)	5.5	12.1	6.5	
Transfer from reserve for possible loan losses	-	9.2	9.2	
Collection of written-off claims	5.3	4.0	(1.3)	
Net income	34.3	46.7	12.4	
Consolidated net income	36.3	48.9	12.5	

Net Interest Income (Domestic)

< ¥ Billions >		FY2005	
			change
Loans	Average Balance	5,938.7	216.0
	Interest Income	112.0	(1.9)
Corporate Loans	Average Balance	3,460.0	107.8
	Interest Income	65.0	(2.6)
Consumer Loans	Average Balance	1,880.0	128.0
	Interest Income	41.7	1.4
Securities	Average Balance	1,547.4	257.7
	Interest Income	11.8	3.2
Deposits	Average Balance	7,530.8	324.5

Net Fees & Commissions

< ¥ Billions >		FY2005	
			change
Net Fees & Commissions		19.6	2.6
Investment Trusts and Personal Annuities		9.5	2.5

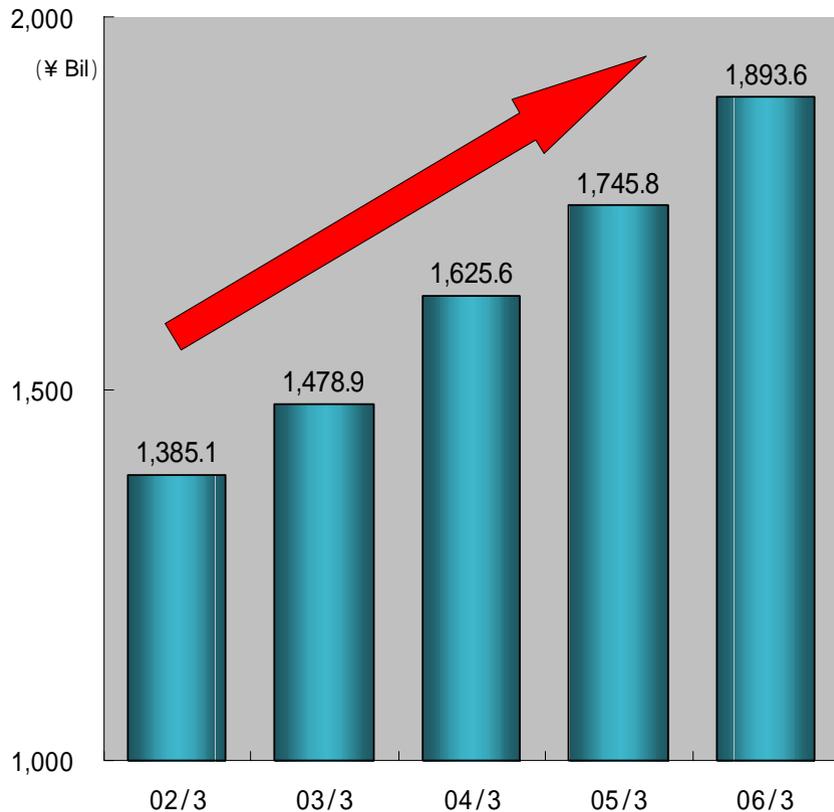
Net Credit Costs

< ¥ Billions >		FY2005	
			change
Transfer to general reserve for possible loan losses		(7.4)	(5.7)
Non-performing loans		9.4	(14.3)
Downgrades		14.8	(11.3)
Decrease in collateral value		4.4	(4.2)
Upgrades & repayments		(9.8)	1.1
Credit Costs		1.8	(20.0)
Collection of written-off claims		4.0	(1.3)
Net Credit Costs		(2.1)	(18.6)

Housing Loans

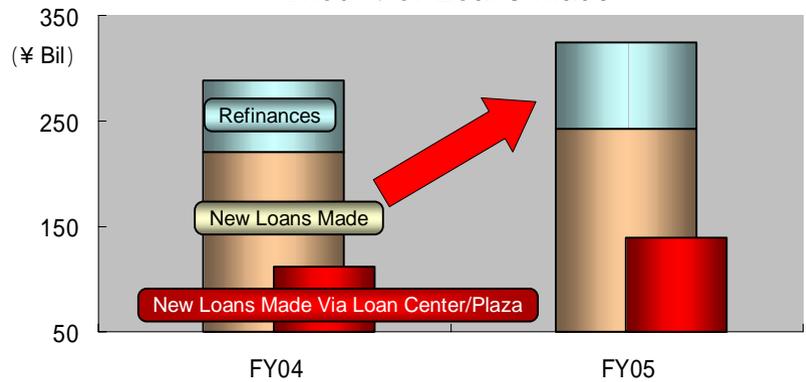
Biggest Amount of Loans Made in a Year

Housing Loans (Term-end Balance)

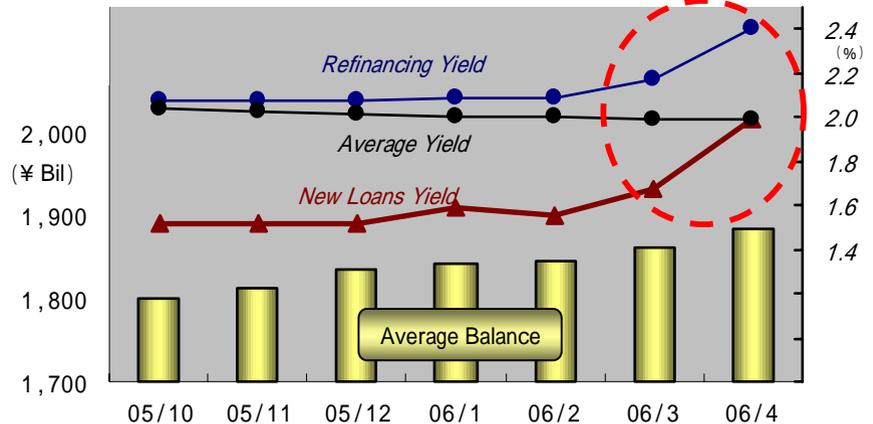


Note: Before partial direct write-offs

Amount of Loans Made



Average Balance and Yield on Housing Loans

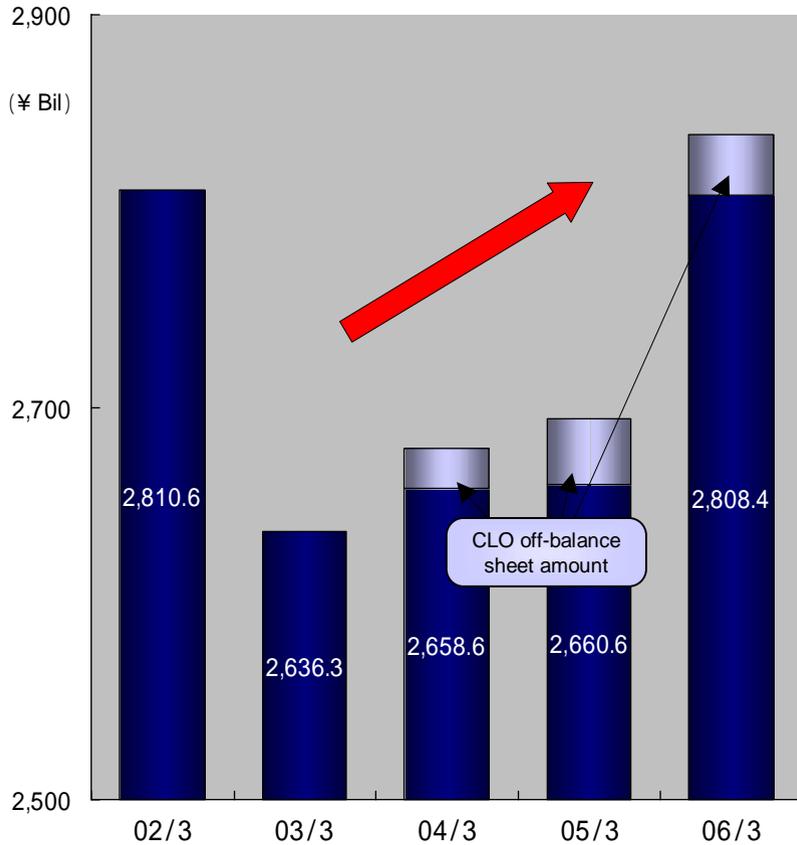


Note: Operational Figures

Loans to SMEs

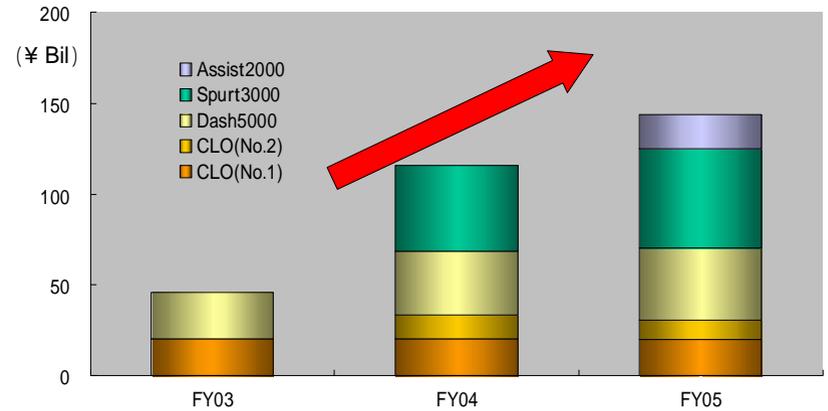
Responding to Financial Needs of SME's

Loans to SMEs (Term-end Balance)

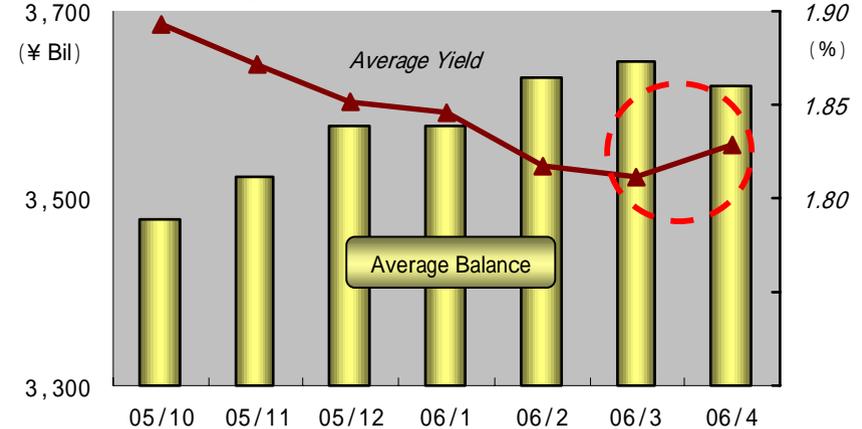


Note: Before partial direct write-offs (including businesses owned by individuals)

New Products for SMEs



Average Balance and Yield on Loans to SMEs

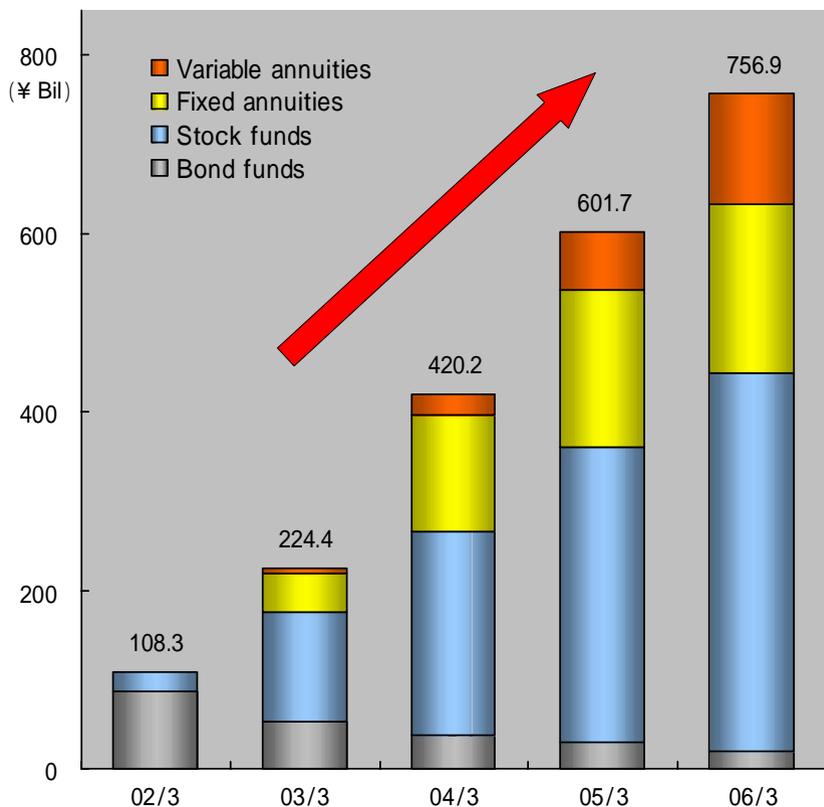


Note: Operational Figures

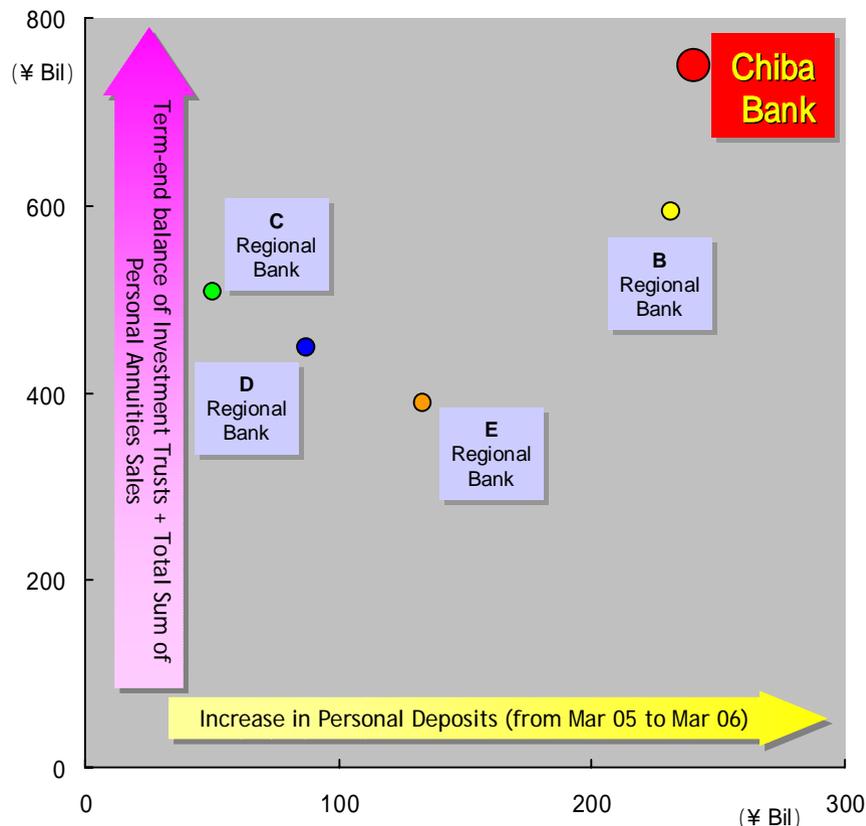
Investment-type Financial Products

Highest Achievement among Regional Banks

Balance of Investment Trusts and Personal Annuities



Transactions of Individual Customers

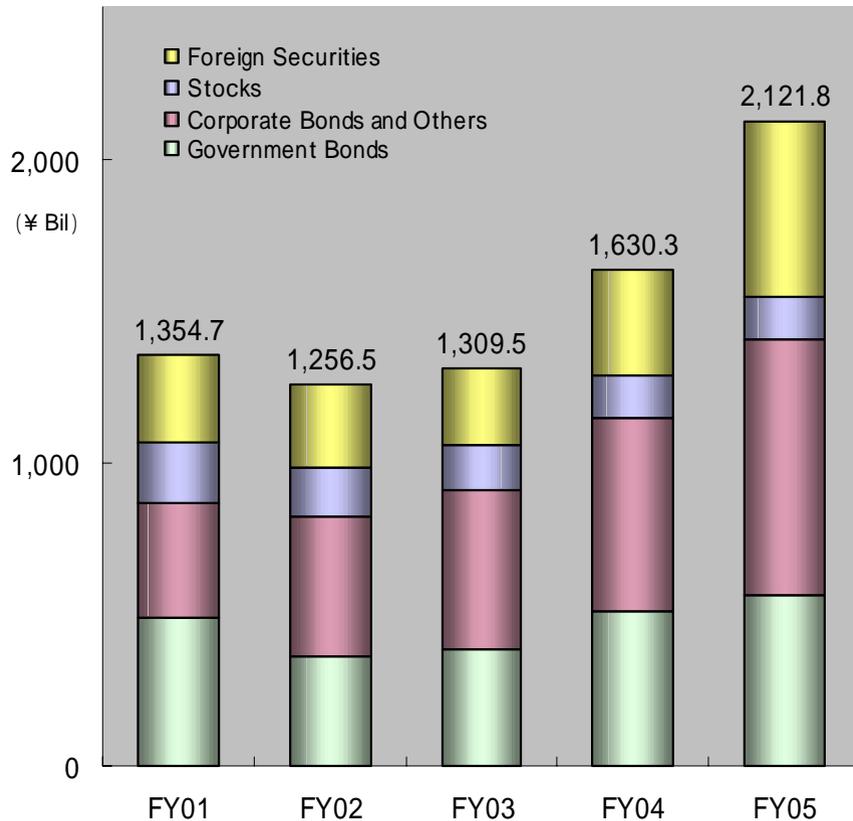


Source: "Tanshin", financial result report as of Mar 31, 2006 (Chiba Bank, Bank of Yokohama, Shizuoka Bank, Joyo Bank, Bank of Fukuoka)

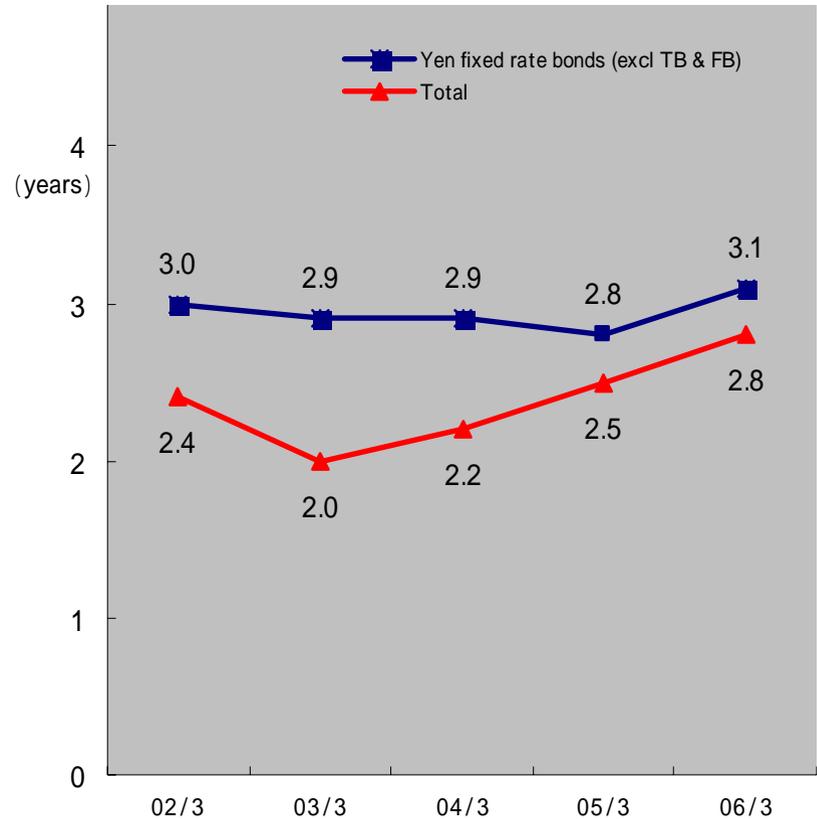
Market Investments

Investing in Securities taking into account Interest Rate Risks

Average Balance of Securities



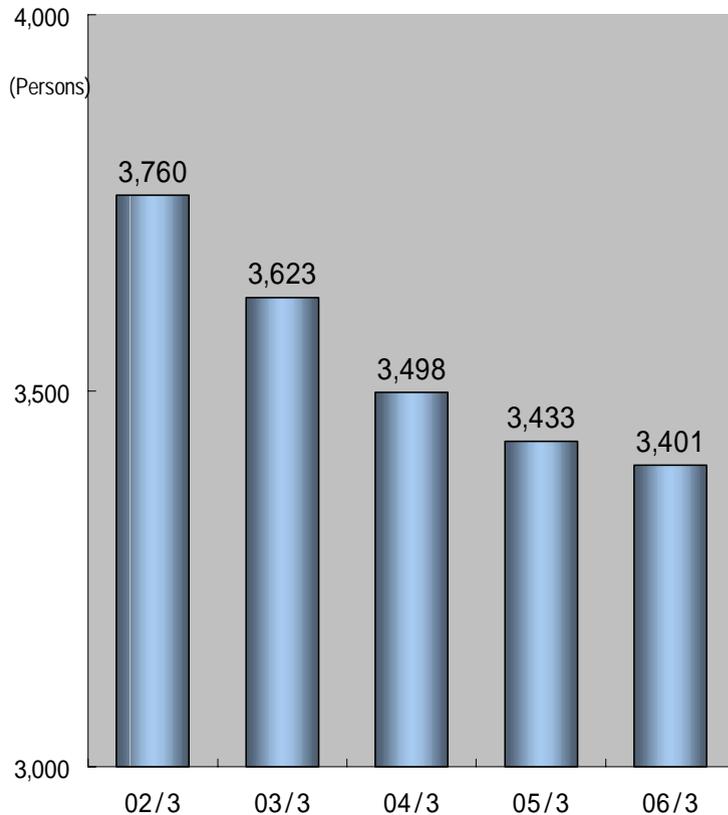
Weighted Average Life of Yen Denominated Securities



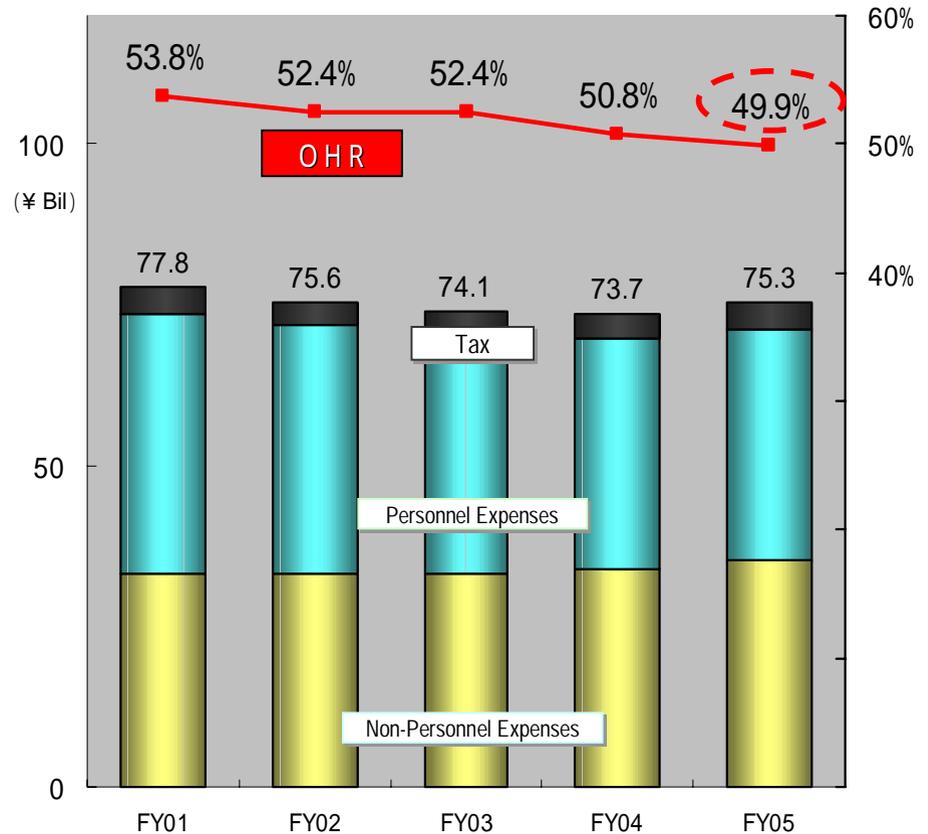
Reduction in Expenses

Overhead Ratio drops into the 40s

Total Employees
(Full-time employees only)



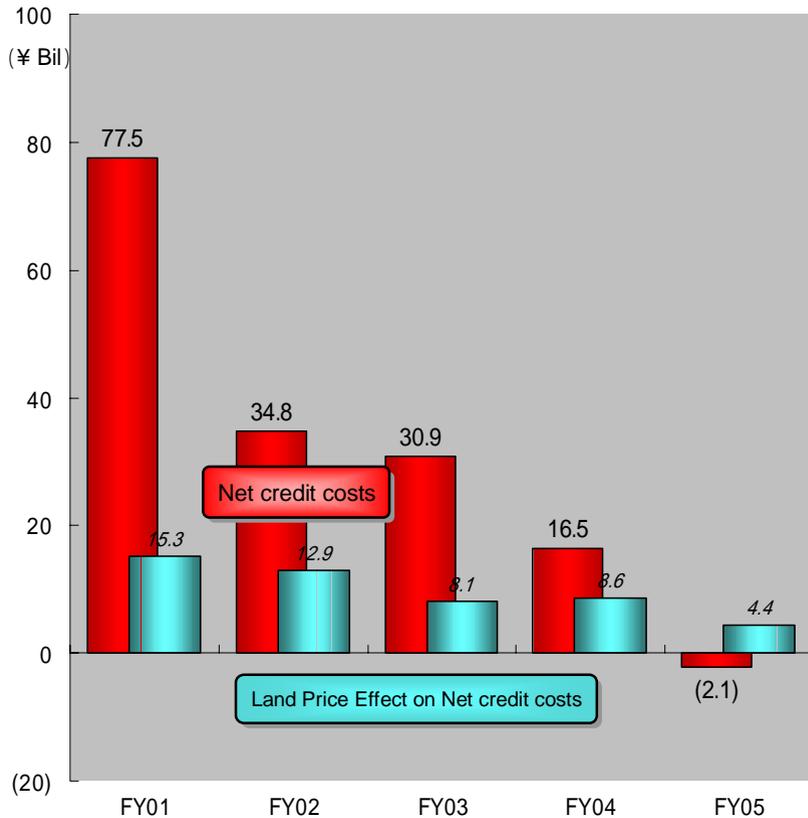
OHR and Expenses



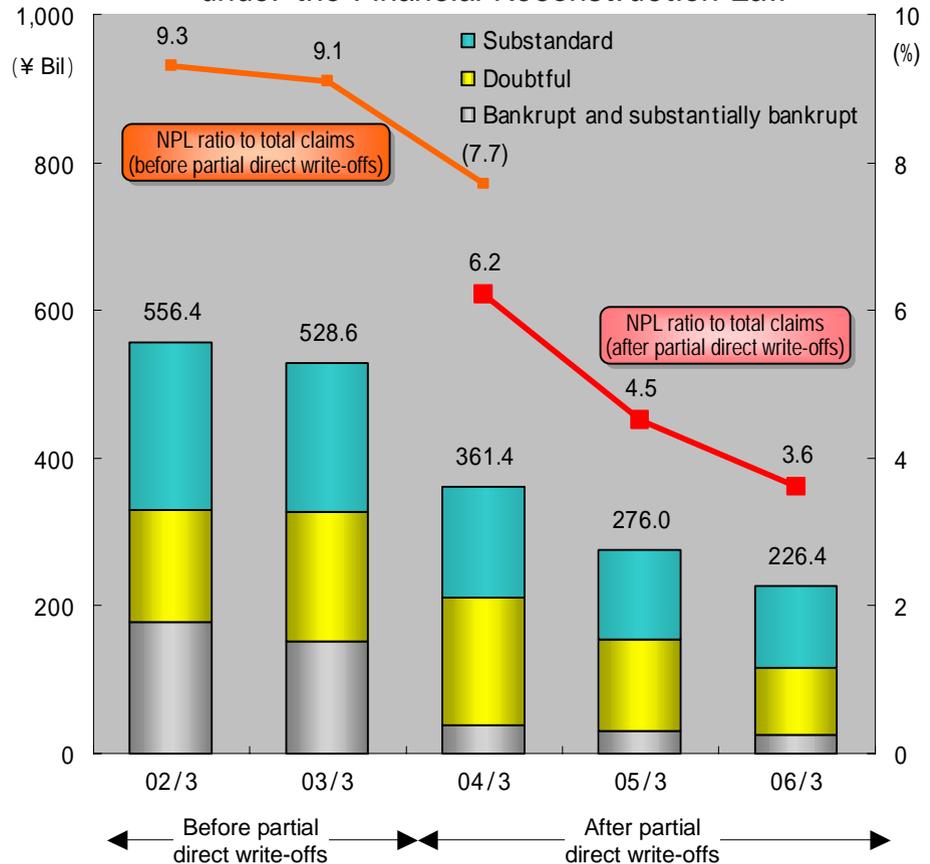
Non Performing Loans

Steady Improvement in Asset Quality, Net Credit Costs Decreased

Net Credit Costs



Disclosed Claims under the Financial Reconstruction Law



Projections for Fiscal Year 2006

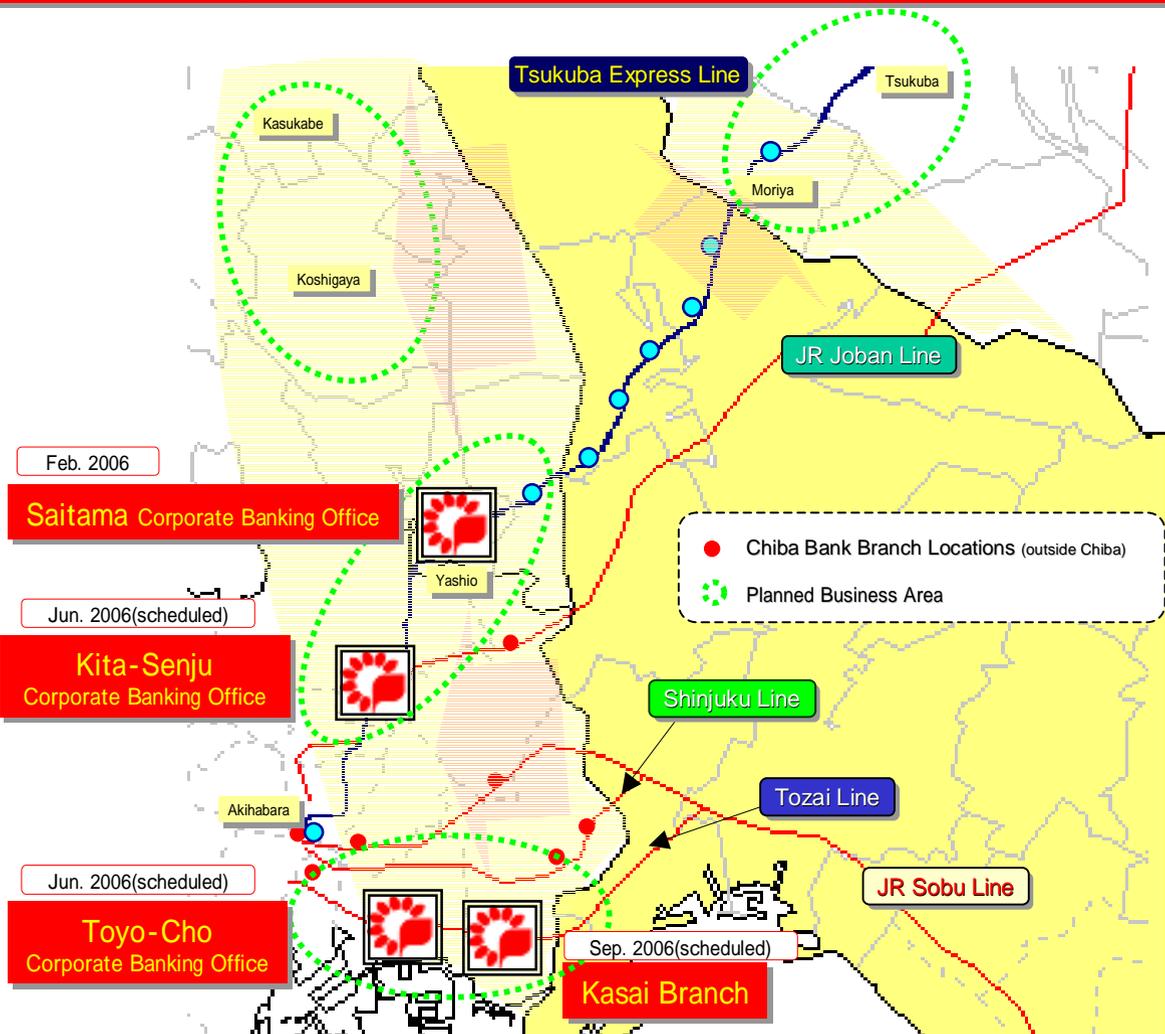
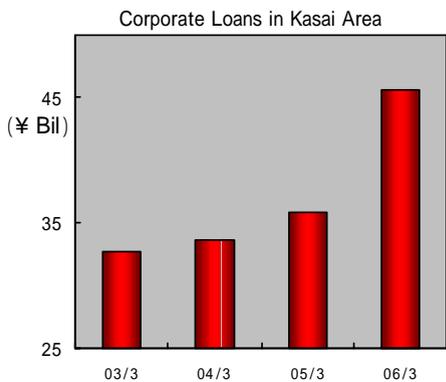
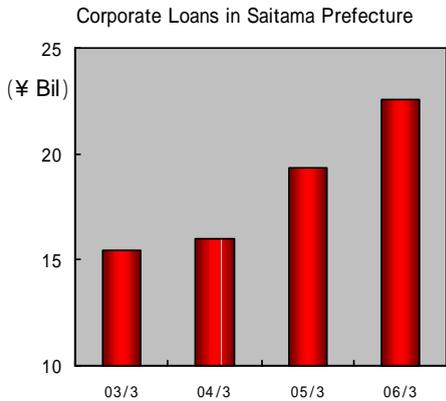
Expecting More Profit Growth

<¥ Billions>	FY2005	FY2006	
	(Results)	(Projections)	(change)
Gross business profit	150.5	158.0	7.5
Expenses	75.3	77.0	1.7
Real net business income	75.2	81.0	5.8
Ordinary profit	68.8	74.0	5.2
Net income	46.7	48.0	1.3
Credit costs	1.8	5.0	3.2
Net credit costs	(2.1)	4.0	6.1
Consolidated ordinary profit	79.1	84.0	4.9
Consolidated net income	48.9	51.5	2.6

Creating Further Value

Expanding Business Area

Business Operations in Areas next to Chiba

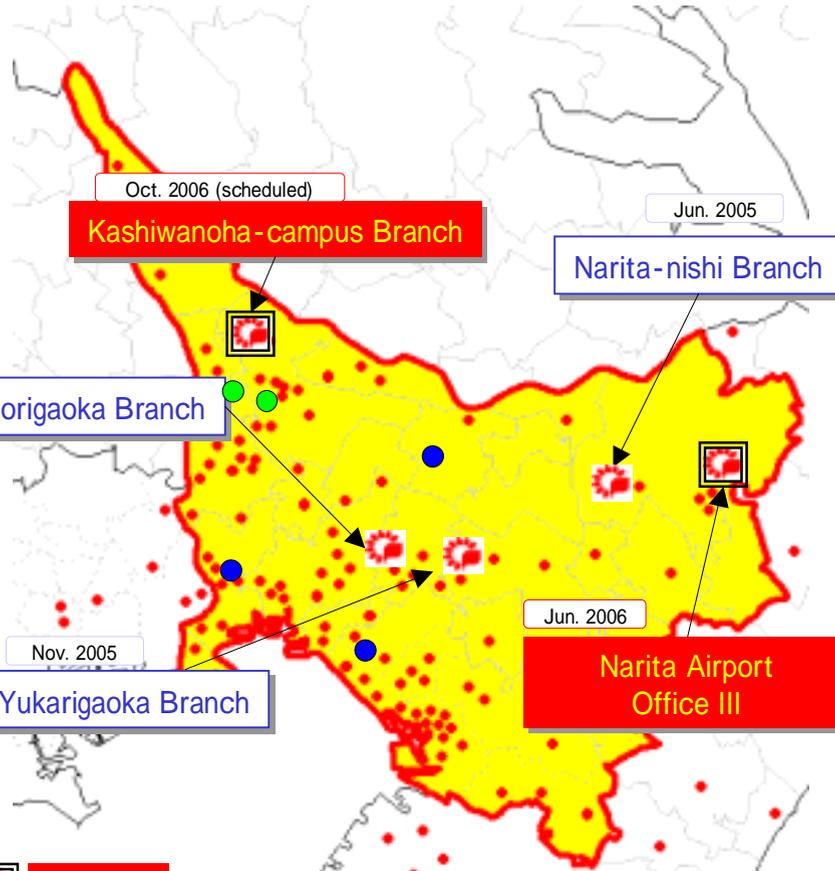


Branch Strategy within Chiba

Enhancing Business Base through New Branches and Branch Relocations



Yachiyo-midorigaoka Branch
Mar. 2006



Narita-nishi Branch



Yukarigaoka Branch

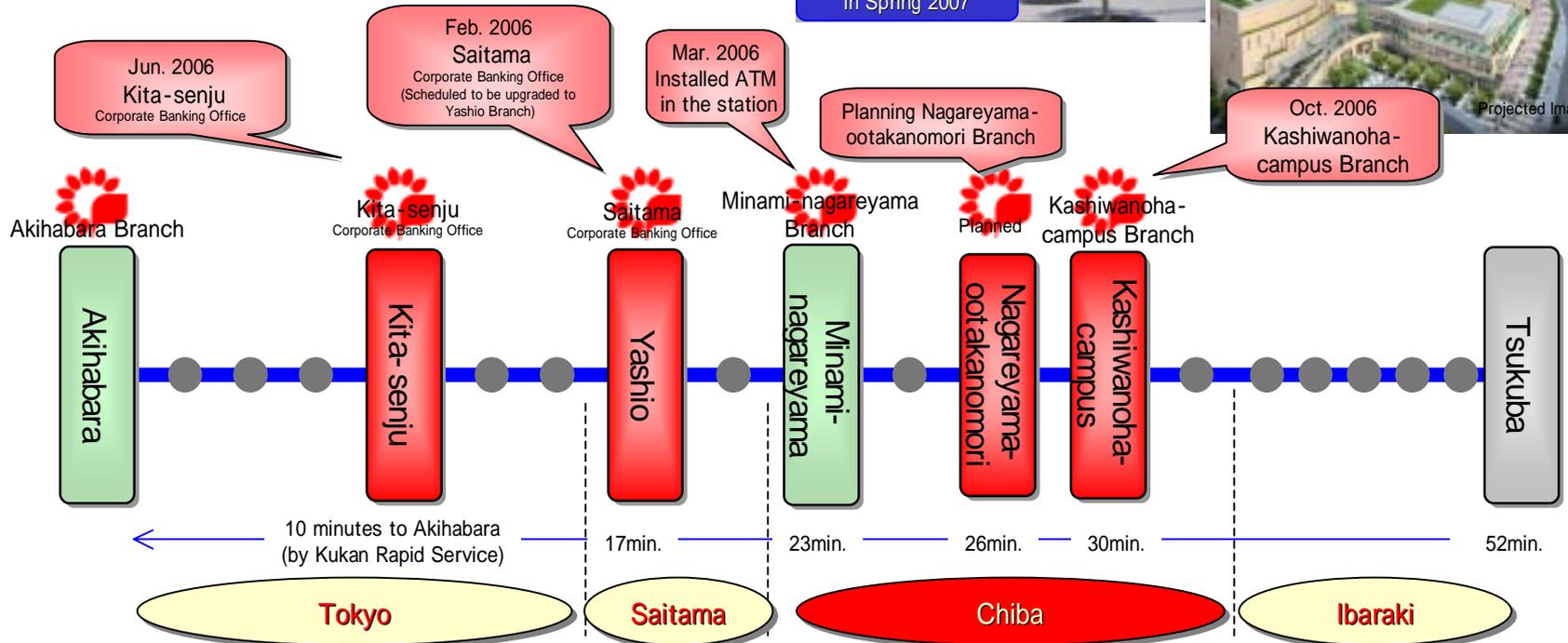


Narita International Airport Branch

-  New Branch
-  Relocated Branch
-  Existing Branch
-  New Branch (planned)
-  Relocated Branch (planned)

Operations along the Tsukuba Express Line

Operating Intensively along the Developing Tsukuba Express Line



Building Solid Sales Structure

Reinforcing Sales Capability by Reviewing Operations and Structure

Speed-up Credit Decisions

Corporate Loans

Completed in Mar. 06

- Specify criteria for credit decisions
- Expand scope of general managers' authorization

Consumer Loans

Completed in Apr. 06

- Concentrate loan screening procedures

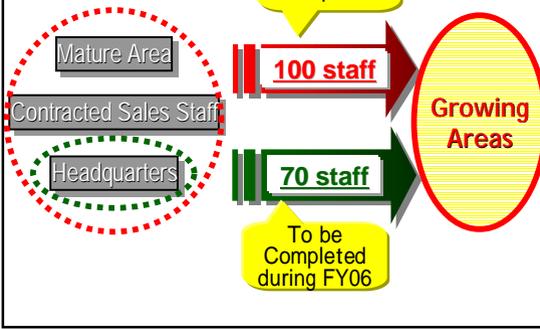
Loan Support Center Group

Speeding up of Loan Screening

Prompt Response to Customers' Needs

Re-assign Staff

Completed in Apr. 06



Upgrade CRM System

- Enabling access to real time customer information

Improve Efficiency of Sales

Reinforce Planning Ability

Established in Apr. 06

Business Planning Department

Prompt and aggressive response to deregulation

- ✓ Response to full deregulation of insurance
- ✓ Utilize bank agency systems
- ✓ Build business models making full use of IT
- ✓ Cooperation with other businesses and/or financial institutions

+

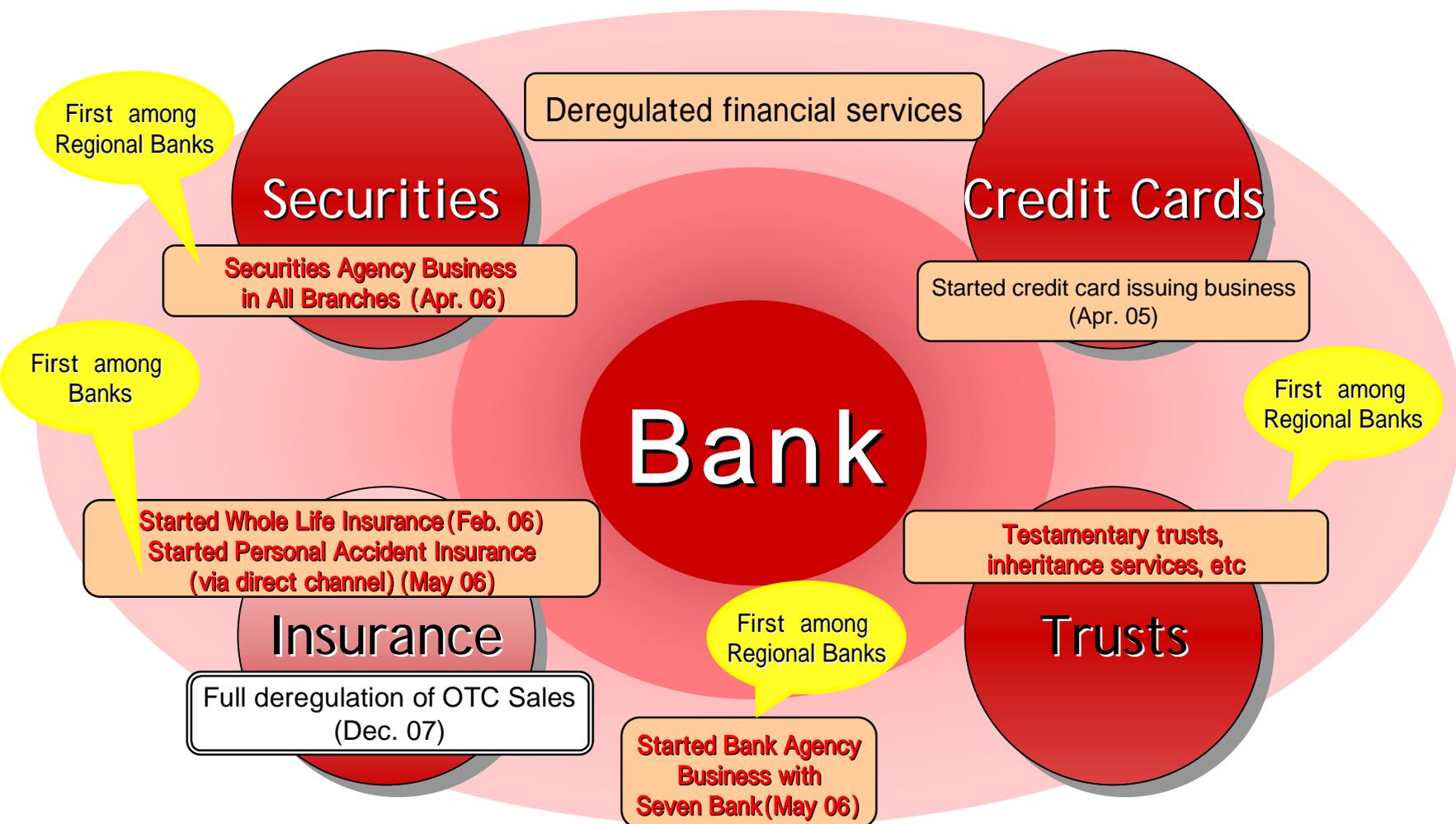
Product Development Department

Planning and development of products and services

Products and Services that meets Customers' Needs

Materializing Financial “One-Stop-Service”

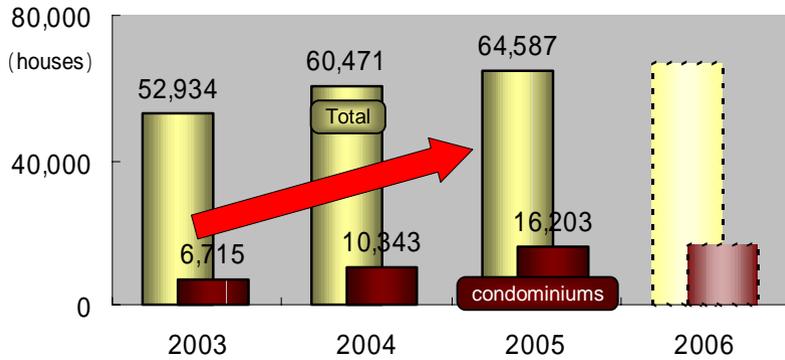
Aggressively Responding to Deregulation



Consumer Business(1) ~ Housing Loans ~

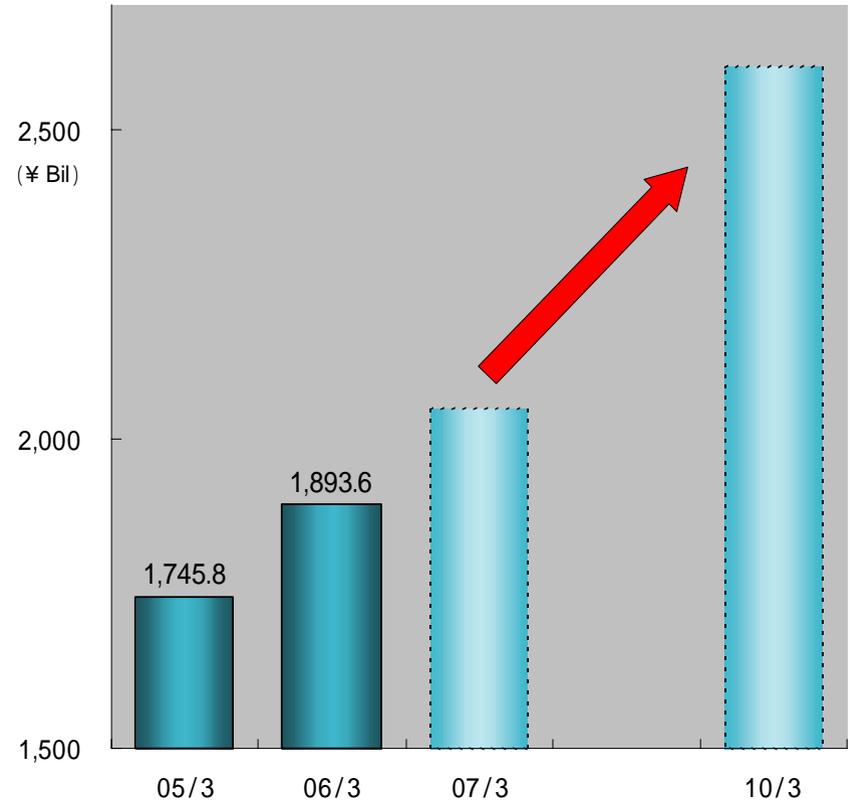
Further Growth in Housing Loans

New Housing Starts in Chiba



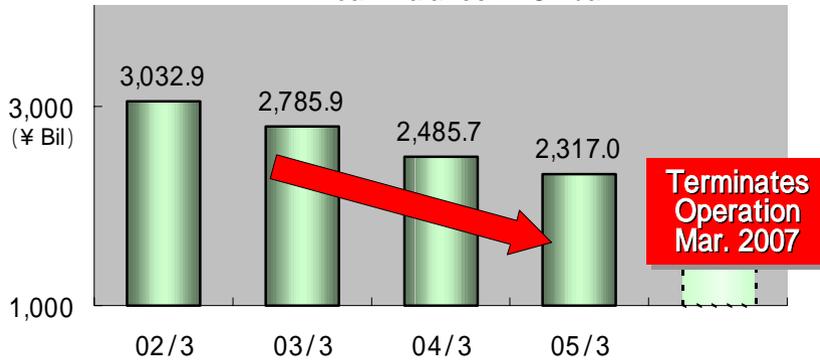
Source: Chiba Prefecture

Housing Loans Projection



Note: Before partial direct write-offs

The Government Housing Loan Corporation's Loan Balance in Chiba



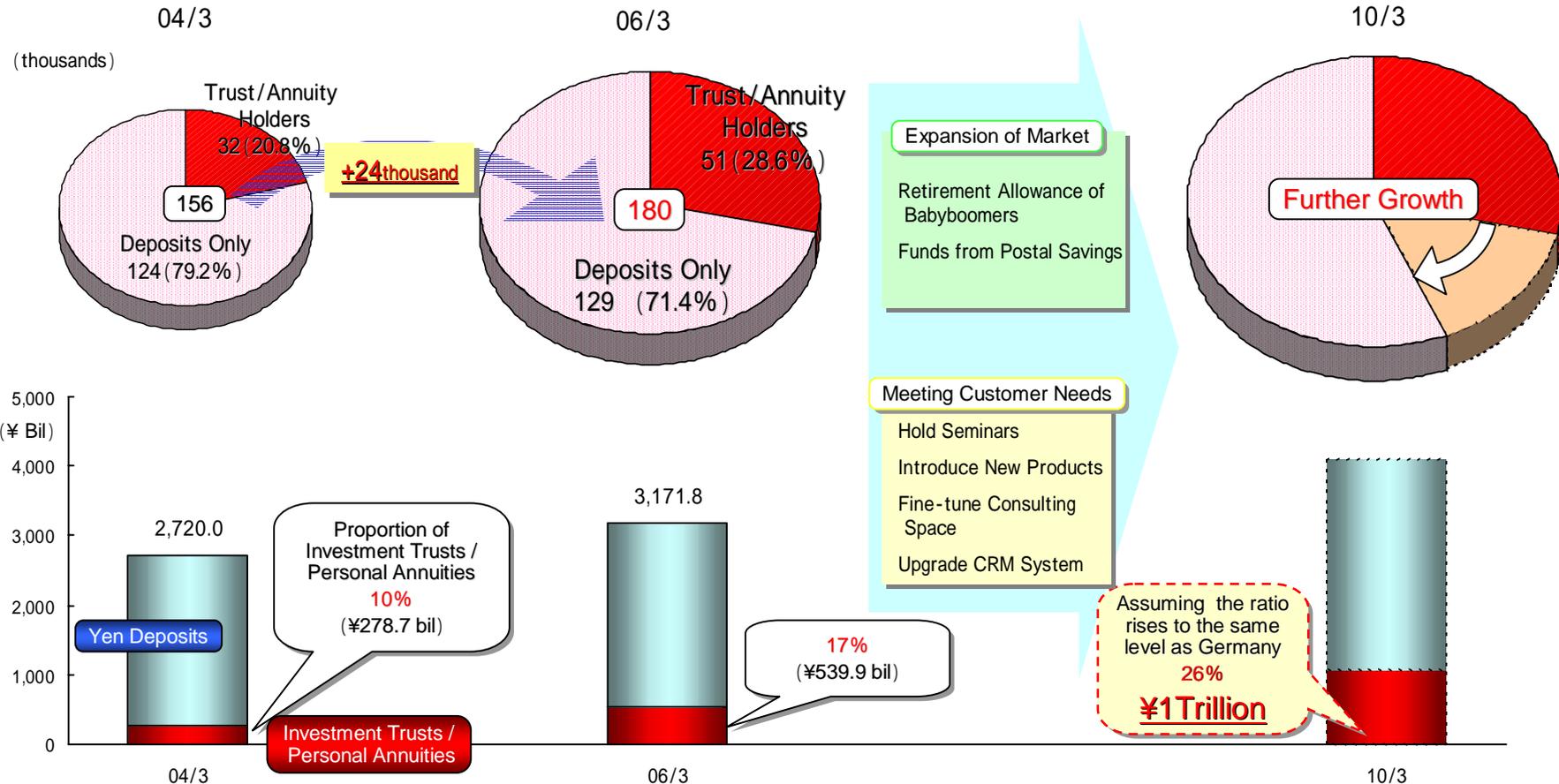
Source: BOJ

Consumer Business(2)

~ Investment-Type Products ~

Developing Business with New Customers and Following-up Existing Customers

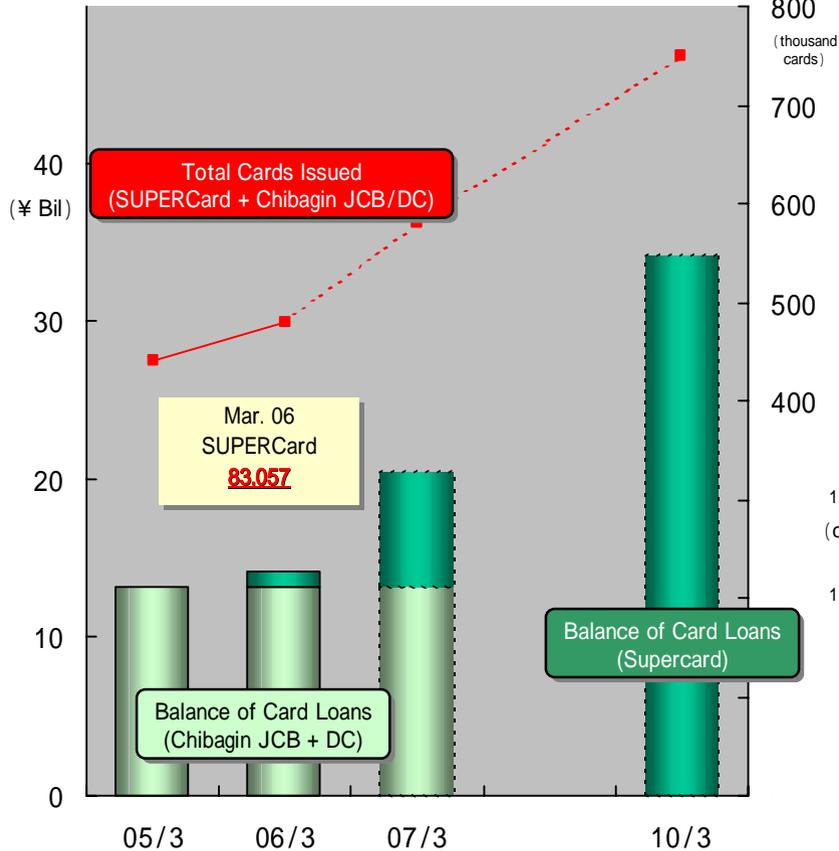
Ratio and Balance of Customers that Hold Investment Trusts / Personal Annuities
(with Financial Assets of over ¥10million)



Consumer Business(3) ~ Credit Card Business ~

Aiming to make a Third Pillar of Consumer Business

“SUPERCard” Projections



Alliance with other industries

Improvement in Functions

Security

New-type points service

Biometrics



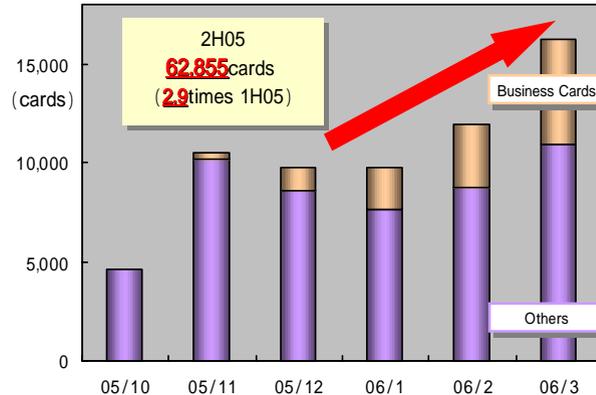
Usefulness

Credit Card Function on Mobile Phone

Usefulness

E-money function

Results



Business Cards

- ✓ Tie-ups with local governments and companies
- ✓ Overseas Travel Insurance and other benefits

Number of tied-up companies **1100**

Number of staff in tied-up companies **300 thousand**

Enhancement of Business Promotion Consulting Activities

Providing Financial Services that Meet Customers' Needs

Supporting Overseas Business



China Business Matching Meeting

**Number of Customers
with Activities in China
143 Companies**

As of Mar. 06

**Support & Advice to
50 Companies**

During FY05

Promoting Business Matching

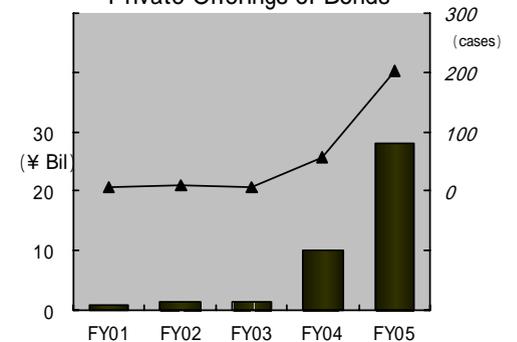


Chiba Lotte Marines Business Matching Meeting

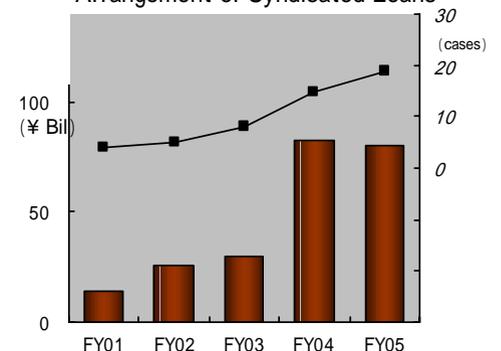
**Held 23 Business
Matching Meetings
559 Companies
Participated**

As of Mar. 06

Private Offerings of Bonds



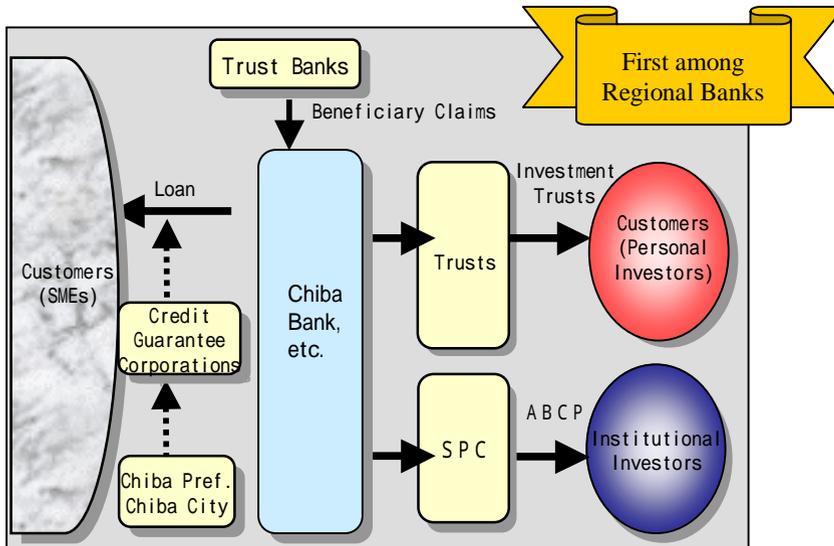
Arrangement of Syndicated Loans



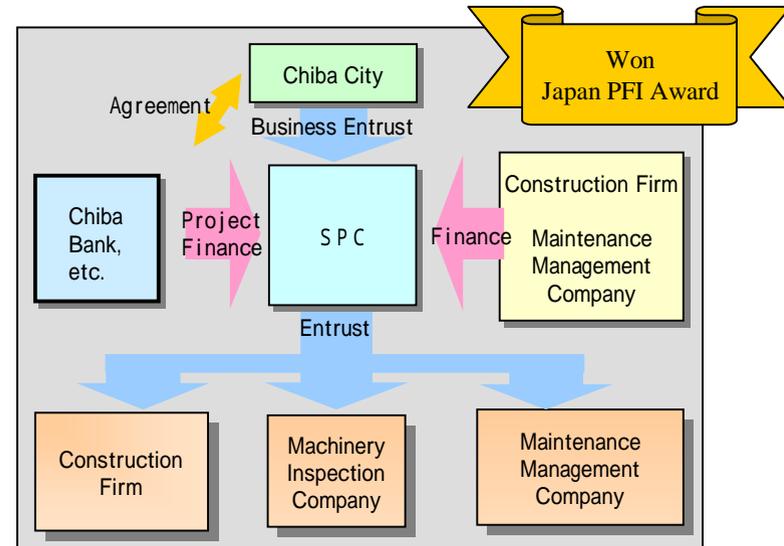
Taking on New Financial Approaches

Positive Approach to Advanced Financial Skills

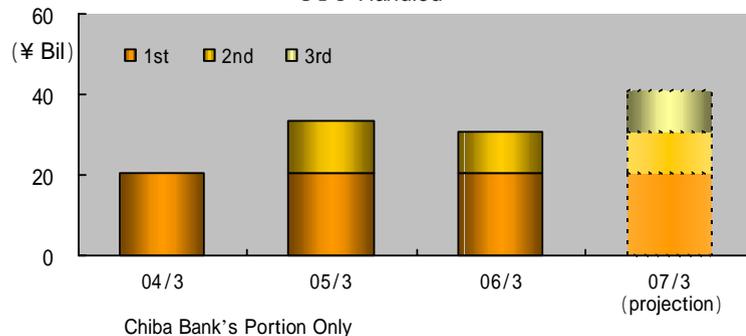
Chiba CLO



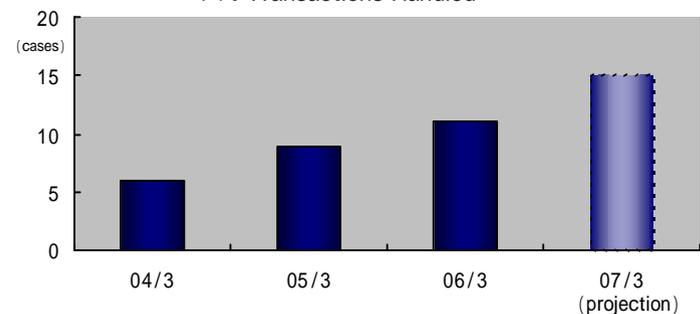
PFI for Chiba City



CLO Handled

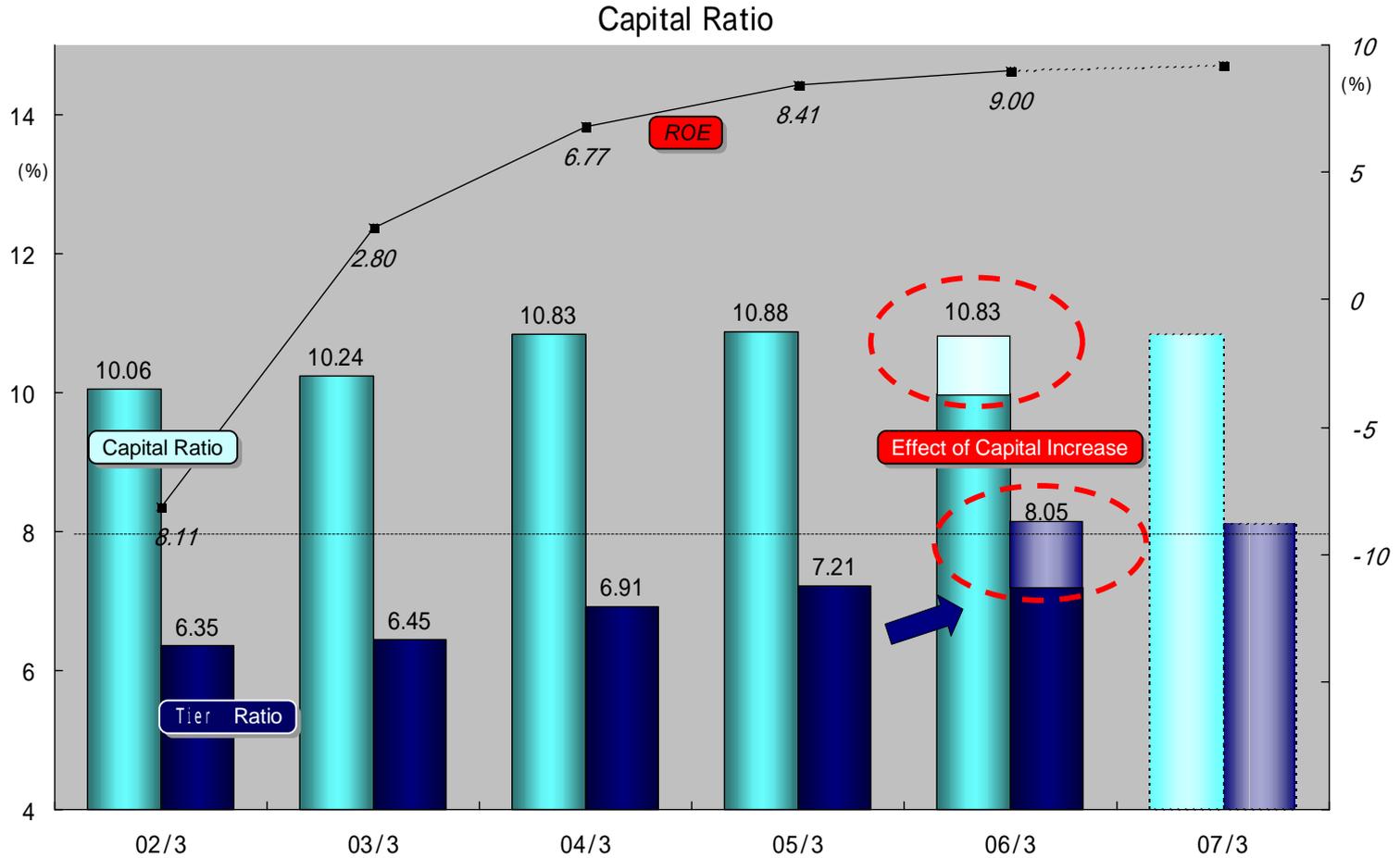


PFI Transactions Handled



Further Reinforcement of the Financial Base

Aiming at ROE of 10%



Non-consolidated basis
 ROE = Net income / Term-end balance of Stockholders' equity

Providing Comprehensive Financial Services

Aiming to Maximize Group's Corporate Value

Chiba Bank's Group Companies

Securities

**Chuo Securities
Chibagin Asset Management**

Credit Cards

**Chibagin JCB Card
Chibagin DC Card**

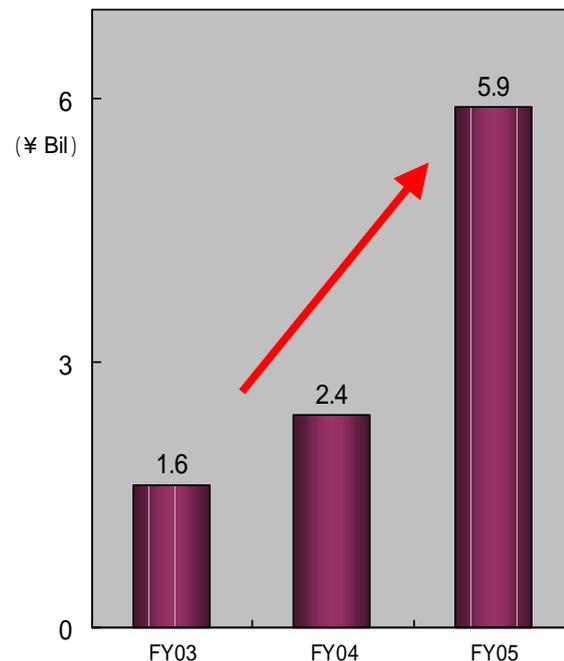
Leasing, etc

**Chibagin Leasing
Chibagin Capital**

Streamlining Operation

**Chibagin Research Institute
Chibagin Computer Service
Chibagin Accounting Service**

Net Income of Subsidiaries & Affiliates



Total Net Income of subsidiaries & affiliates before consolidation

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Strengthening Corporate Governance

Corporate Governance

Prompter decision-making and establishing clear accountability for execution and results

Adoption of the Executive Officer System (From April 03)

- Separate responsibility for business execution from management responsibility.
- In major business areas, executive officers are appointed as general manager to ensure the flexibility of operations suitable for the respective area and to strengthen business authority.
- Executive officers are responsible for all branch offices and certain headquarters business units such as Sales Promotion Unit and Credit Screening and Management Unit.

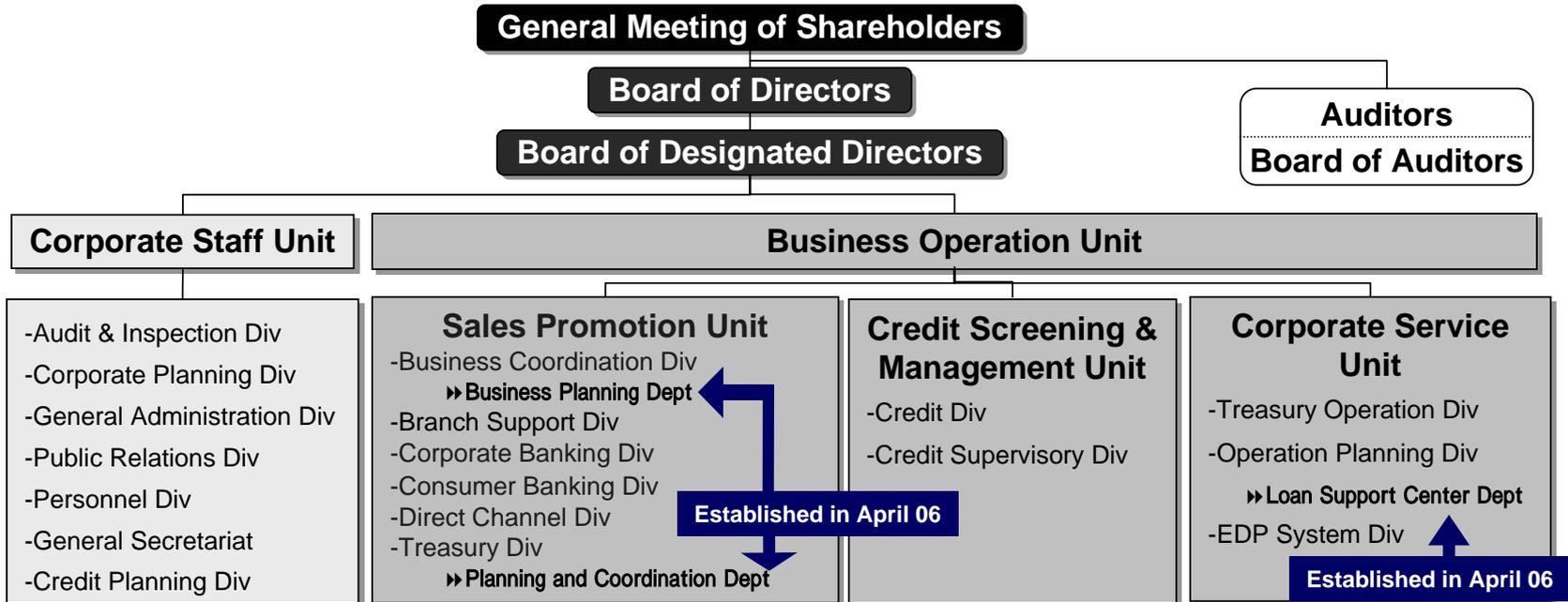
Establishment of a "Board of Designated Directors" and "Board of Directors and Executive Officers" (From April 03)

- Separate responsibility for business execution from management responsibility.
- Give impetus to management meetings.

Management

Number of Directors: 10
 Number of Executive Officers: 14
(of which 5 are also Directors)

Number of Auditors: 5 (including 3 External Auditors)
(As of Mar.31, 2006)



Contribution to the Region (CSR)

Prompter decision-making and establishing clear accountability for execution and results

Contribution to the Regional Economy

- Enhance Support for Establishing Businesses and Enterprises
 - Strengthen credit screening classified by industry
 - Provide support for venture businesses (Dec. 03: Venture business started at Chiba University)
- Enhance Customer Consultation & Support for Management Problems
 - Enhance activities for business-matching (Chibagin Business Forums and other business meetings)
- Work Positively for Early Business Revival
 - Arranged "Revival Scheme for Regional Companies" (Feb. 04), established "Chiba SME Revival Fund"(Mar. 06), etc.

Environmental Activities & Corporate Social Responsibility

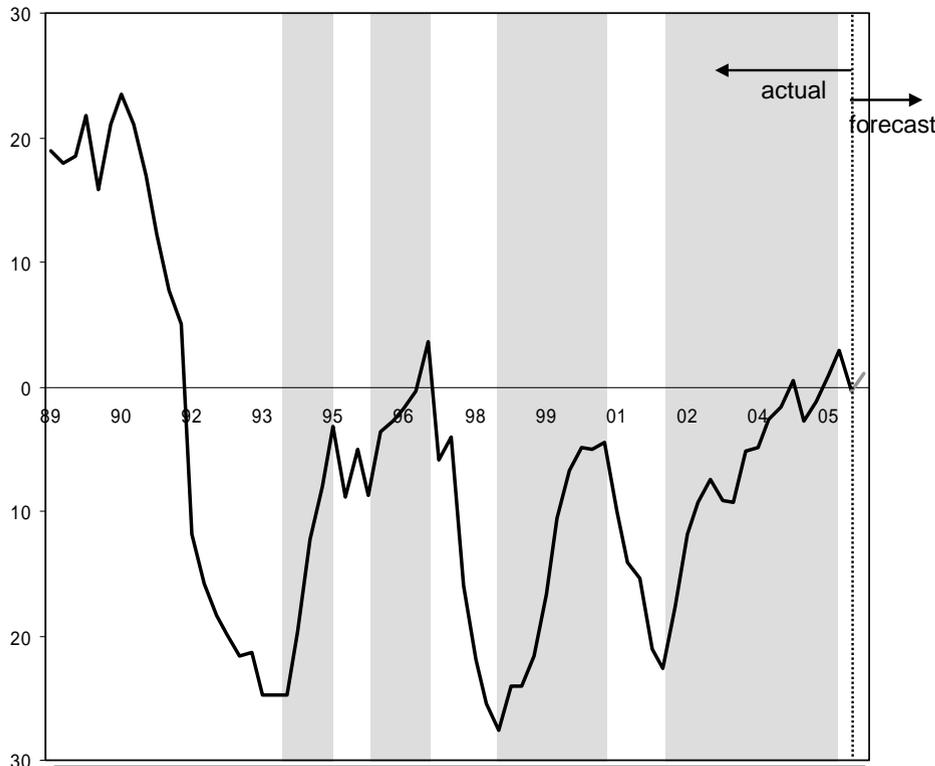
- Tree-planting in forests and parks in Chiba Prefecture (Mar. 03, Oct. 03, Mar. 05, May 05)
- Tree-planting & flower campaigns (around offices and on counters) (ongoing since April 03)
- Voluntary clean-up campaign (Clean-up walk at Kujukuri beach in June 03 & May 05)
- Donation to "Chiba Prefecture Environment Foundation" (March 03)
- Supporting sports events such as the "Chiba Prefecture Baseball Tournament" and the "Chiba Prefecture Youth Soccer Tournament" in order to promote the health and well-being of local youth.
- Supporting artistic activities by holding the Chibagin Himawari Concert (ongoing since 1989)
- Efforts to reduce printed documents, digitalize documents and use recycled paper.
- Use of "Eco-cars", efforts to save energy in the Head Office building and "Cool-biz" activities, etc.

Regional Economy

Economic Conditions (1) Business Survey Index

Executives in Chiba Prefecture are feeling a recovery in their businesses

Business Survey Index
Trend of BSI (All Industries)



BSI: Business Survey Index, is an index of executives' business sentiment and actual condition with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".
BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x 1/2

Trend of BSI (By Industry)

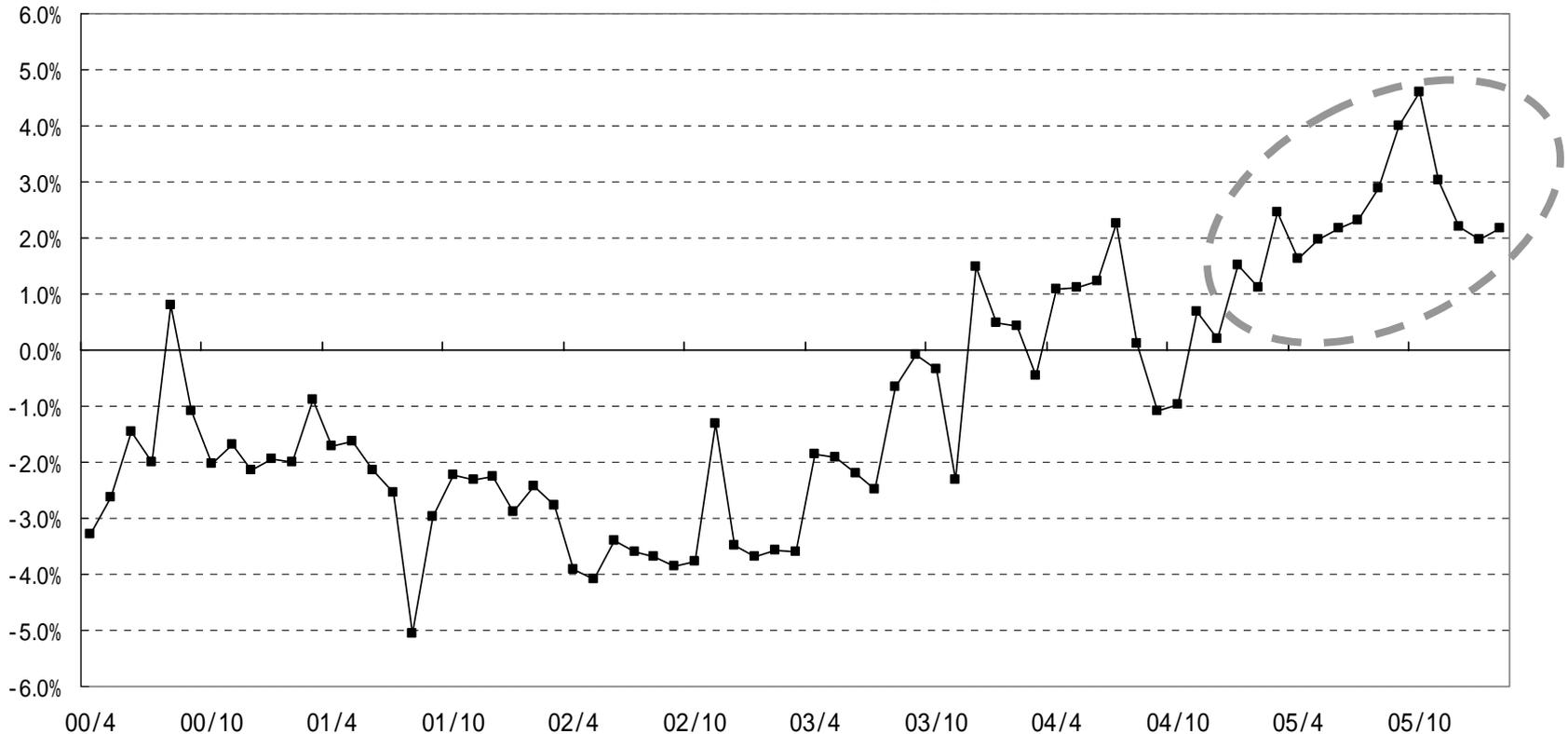
	05			06	
	actual			actual	forecast
	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun
Food	(12.2) ↗	(8.4) ↗	(4.2) ↗	(4.9)	(5.2)
Petrochemical	1.7	0.0	↗ 5.8	0.0	(1.9)
Plastics	(4.2)	(4.2)	↗ 0.0	0.0	(5.6)
Glass	7.5 ↗	15.6	(3.4)	(7.2)	↗ 0.0
Steel & Non-ferrous metals	7.7 ↗	14.3	11.6	4.6	4.6
Metals	(5.8) ↗	(3.4) ↗	↗ 12.5	5.6	(1.9)
Machinery	5.9 ↗	17.9	3.4	(6.3)	↗ 3.3
Electrical machinery	(22.8)	(33.4)	↗ 27.8	27.8	↗ 33.4
Transportation machines	3.4 ↗	14.3	6.3	3.9	0.0
Other manufacturing	(4.0)	↗ (3.9)	↗ (2.5)	(2.0)	↗ 4.0
Construction	(4.0)	(13.2)	↗ (2.4)	↗ 0.0	(8.3)
Transportation	(8.4)	↗ 2.6	↗ 11.8	(3.4)	↗ 3.6
Wholesaling	9.5	8.1	3.9	(6.3)	↗ 6.9
Retailing	11.6	6.8	6.8	(4.2)	↗ 1.4
Hotels	(3.9)	↗ 3.1	(16.7)	↗ 7.2	(3.6)
Services	(6.9)	↗ (2.6)	↗ (1.1)	↗ 0.9	0.9

Source: Chiba Economy Center "BSI survey in Chiba (January to March 06)"
Surveyees: Enterprises with a head office and/or an office in Chiba
As at: April 06
Answers: 735 enterprises surveyed, 352 effective answers

Economic Conditions (2) Loans

Loans in Chiba Prefecture have begun to increase compared with the same month a year earlier

Rate of Increase/Decrease in Loans in Chiba Prefecture
(Compared with the same month a year earlier)

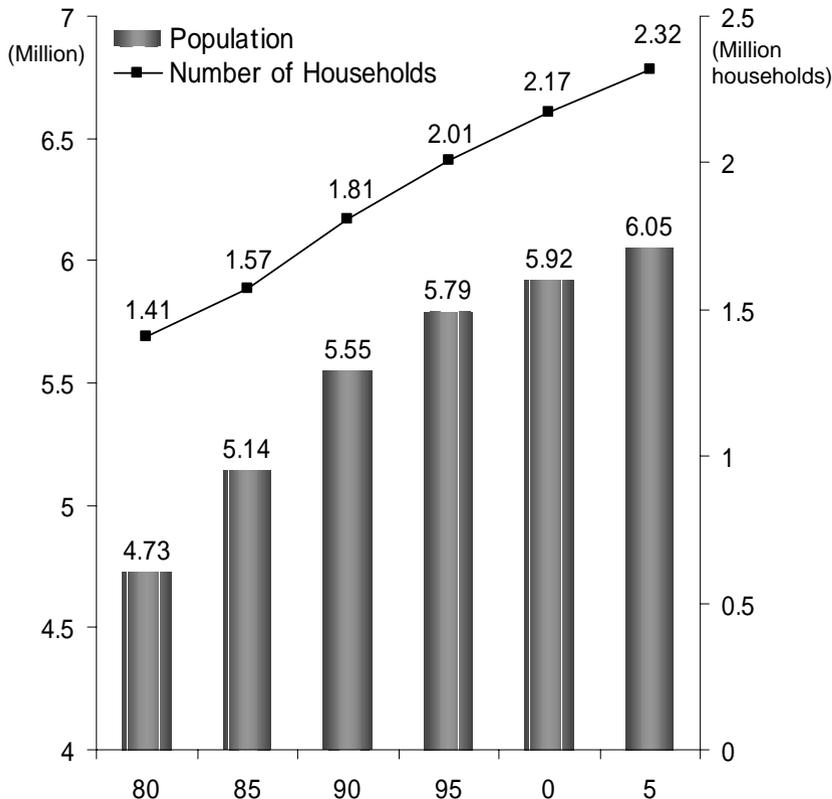


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture
Note: Figures are term-end balance of total loans from banks

Economic Conditions (3) Population Increase

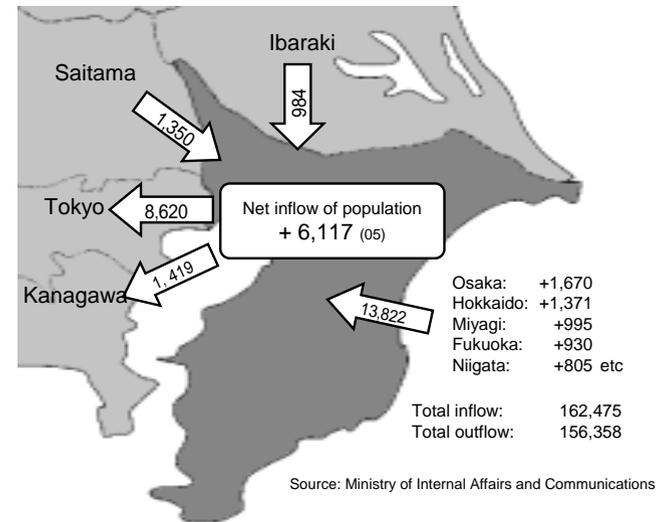
The population & number of households are continuing to increase in Chiba Prefecture

Population & Number of Households in Chiba Prefecture



Source: National census

Inflow/Outflow of Population



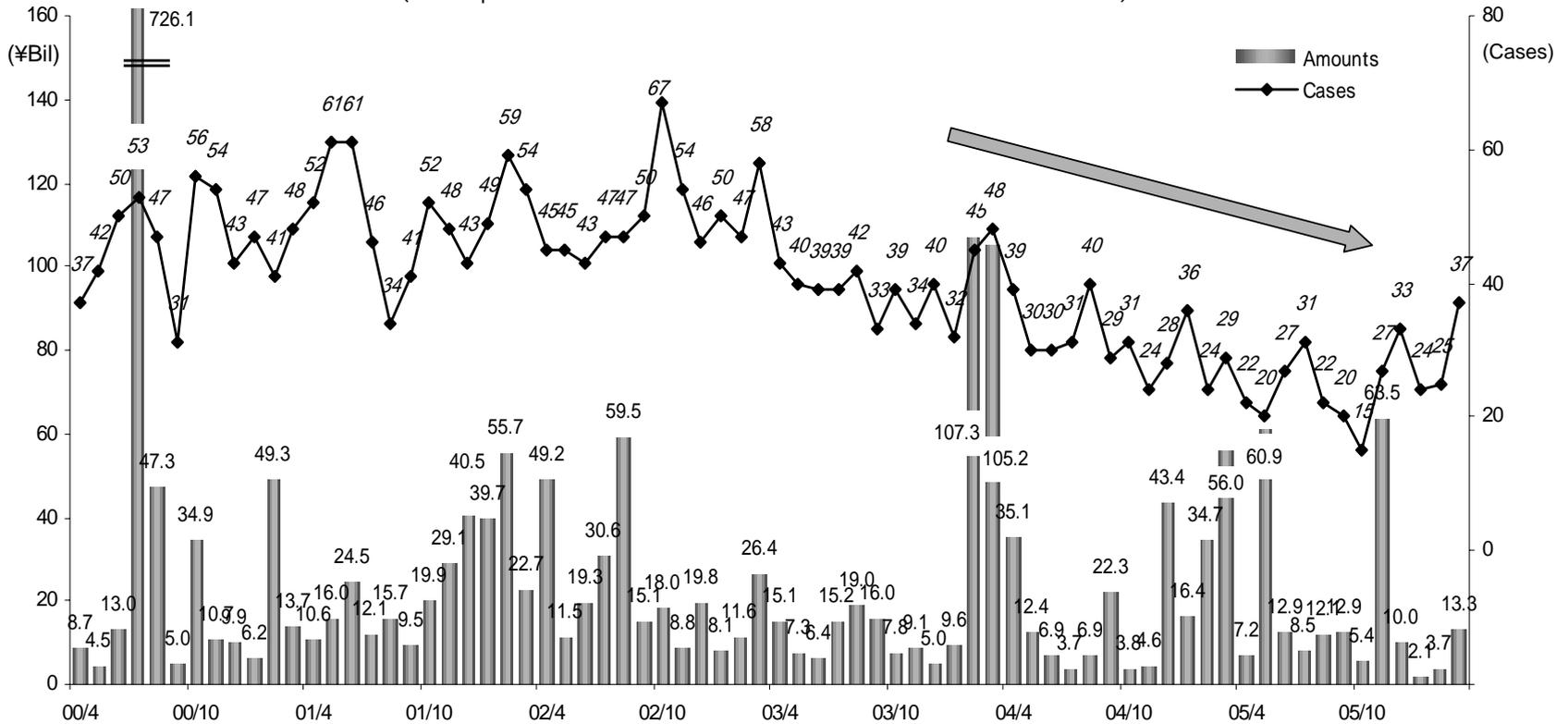
Top 10 Prefectures by Population Growth

From 00		to 05		(thousands)	
	Prefectures	Increase		Prefectures	Increase
1	Tokyo	506	5	Okinawa	42
2	Kanagawa	300	6	Hyogo	39
3	Aichi	211	7	Shiga	37
4	Chiba	129	8	Fukuoka	33
5	Saitama	115	9	Shizuoka	25
Nationwide					831

Economic Conditions (4) Corporate Bankruptcies

The number of cases and amounts of default are trending downwards in Chiba Prefecture

Default Cases/Amounts in Chiba Prefecture
(Headquartered in Chiba Prefecture & with debts over ¥10 million)

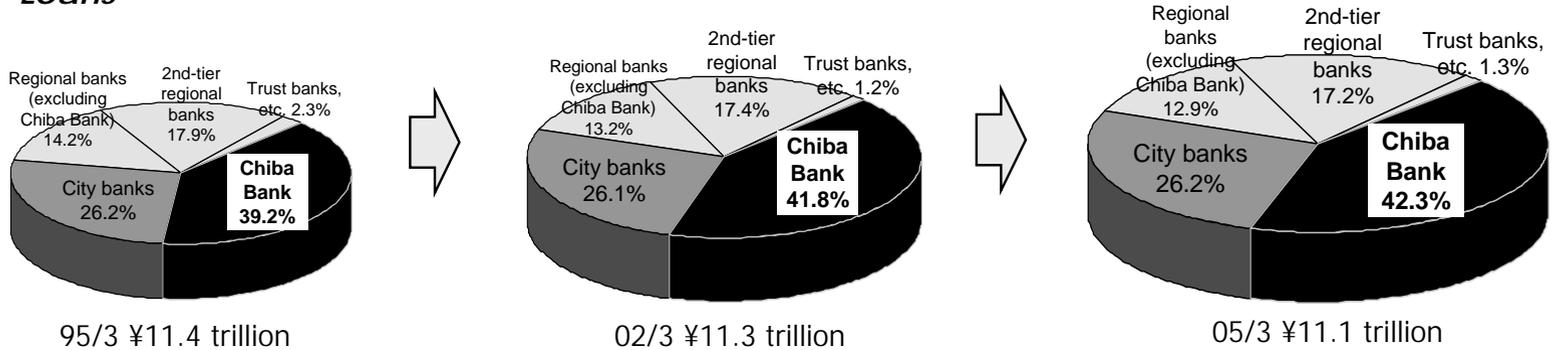


Source: Made by Chiba Bank with data from Shoko Research

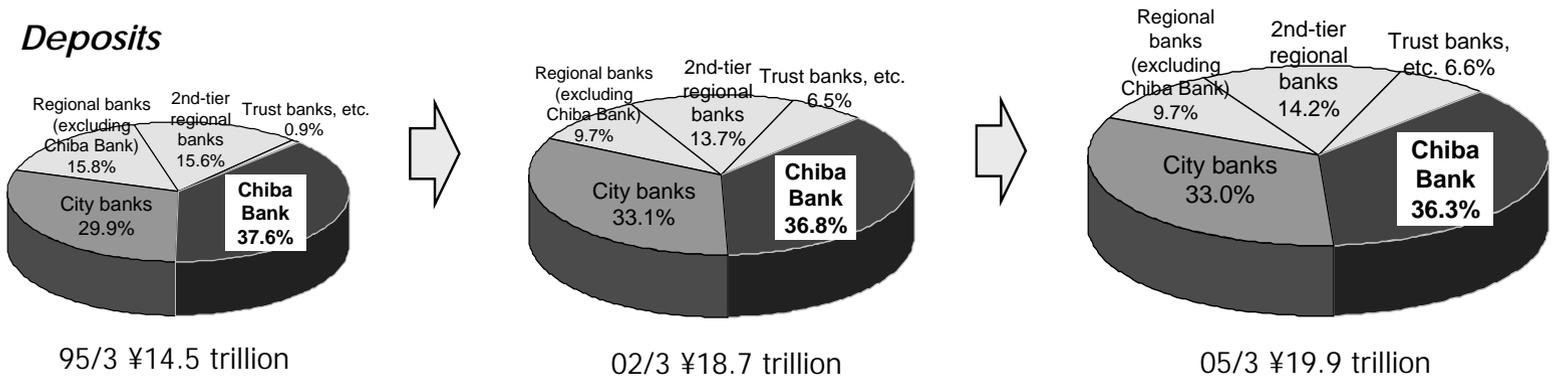
Business Share of Financial Institutions within Chiba

Chiba Bank's share of loans has been rising steadily in Chiba Prefecture

Loans



Deposits



Notes:

1. Figures are of the branches of banks in Chiba Prefecture.
2. Figures below the second decimal place are omitted.

Source: Made by Chiba Bank with data from Monthly KINYU JOURNAL

Economic Indicators for Chiba Prefecture (1)

Economic Indicators for Chiba Prefecture

	Population	Industrial Production Index			Electric Power Consumption		Consumer Price Index	New Car Registrations	Building Construction Starts	
	Total	Production	Shipment	Producer's Inventory Ratio	Total				Floor Area	New Housing Starts
					Large users					
As of Oct 1	2000=100			Million KWh		2000=100	Total	Thousand m ²		
2000	5,926,285	100.0	100.0	100.0	35,240	11,587	100.0	151,837	8,668	59,652
2001	5,963,514	94.9	96.5	114.1	35,345	11,558	98.8	146,967	8,594	59,144
2002	6,001,020	93.6	95.0	106.2	35,559	11,409	97.9	150,818	8,150	57,669
2003	6,028,315	93.2	93.9	103.6	35,820	11,920	97.1	145,103	7,582	52,934
2004	6,047,388	94.5	95.6	101.0	36,925	12,100	96.8	142,429	8,673	60,471
2005	6,056,159	-	-	-	37,027	11,950	96.3	145,151	10,167	64,587
2005/03	6,049,537	95.0	93.9	105.2	3,090	999	96.3	19,754	722	5,085
2005/04	6,043,861	99.7	100.2	99.8	3,079	1,023	96.5	10,204	986	5,606
2005/05	6,055,427	96.5	95.2	106.3	2,831	988	96.6	11,065	727	5,098
2005/06	6,058,506	97.0	97.3	103.4	2,807	1,026	96.3	11,644	1,247	5,101
2005/07	6,059,169	94.9	94.7	107.9	3,122	1,037	96.0	12,574	773	5,549
2005/08	6,059,418	95.2	96.4	105.7	3,347	998	95.9	8,573	816	5,965
2005/09	6,062,202	94.4	96.5	102.6	3,371	1,002	96.1	14,007	666	5,276
2005/10	6,056,159	93.8	91.2	111.5	3,003	1,031	96.2	11,308	872	6,194
2005/11	6,059,107	93.6	92.3	107.9	2,840	959	96.4	11,126	1,021	6,548
2005/12	6,060,242	94.8	95.4	103.8	3,046	960	96.4	11,232	661	5,025
2006/01	6,060,513	92.9	93.4	106.5	3,497	920	96.8	11,003	651	4,946
2006/02	6,059,415				3,195	889	96.6	12,794	913	6,199
2006/03	6,057,957							19,964		
2006/04										
Source	Statistics Div., Policy & Planning Dept. of Chiba Pref.			Tokyo Electric Power Company, Chiba Branch		Statistics Div., Policy & Planning Dept. of Chiba Pref.		Chiba Toyota Motor Corporation & Japan Mini Vehicles	Ministry of Land, Infrastructure and Transport	

2005 Census

For further information, please visit the website of Chibagin Research Institute (<http://www.crinet.co.jp>)

Economic Indicators for Chiba Prefecture (2)

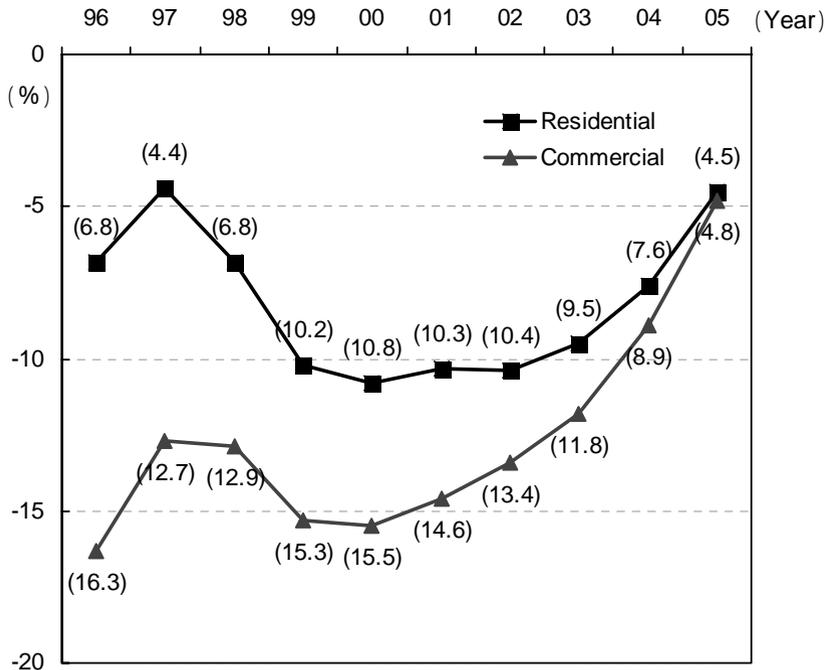
Economic Indicators for Chiba Prefecture

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Business Bankruptcies (Companies headquartered in Chiba with total debt over ¥10 mil)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Effective Labor Supply	Effective Job Openings	Effective Opening Rate	All industries	Manufacturing	All industries	Manufacturing
	¥ Million										
2000	901,210	2,121,206	560	889,791	97,444	46,475	0.48	100.0	100.0	100.0	100.0
2001	874,107	2,157,092	574	247,651	97,106	52,738	0.54	101.1	100.2	98.1	98.9
2002	1,125,809	2,163,659	606	350,456	104,905	49,037	0.47	100.2	97.1	100.7	98.3
2003	987,000	2,505,445	504	147,524	98,389	54,313	0.55	104.8	100.8	97.8	99.8
2004	1,123,341	2,899,042	407	361,787	87,902	59,300	0.68	107.7	95.8	97.7	102.6
2005											
2005/03	125,305	265,878	29	56,011	79,822	71,620	0.84	105.4	94.8	84.0	95.5
2005/04	121,373	285,406	22	7,258	85,371	69,762	0.85	105.6	94.5	84.1	87.4
2005/05	127,199	274,134	20	60,954	86,376	65,811	0.85	103.7	82.7	79.7	86.0
2005/06	113,812	274,370	27	12,991	85,454	64,727	0.86	106.7	93.8	154.9	174.7
2005/07	103,495	283,120	31	8,539	82,278	62,417	0.84	106.2	95.6	109.1	123.2
2005/08	82,615	347,219	22	12,178	81,528	64,342	0.83	107.0	96.1	82.7	85.9
2005/09	114,813	323,557	20	12,933	80,783	65,817	0.81	106.5	94.8	80.9	85.7
2005/10	102,552	341,118	15	5,450	80,749	67,087	0.81	106.4	94.8	80.7	85.5
2005/11	114,774	375,388	27	63,598	77,884	67,766	0.82	104.0	94.7	88.9	101.8
2005/12	121,789	358,372	33	10,060	70,843	65,401	0.86	106.6	94.3	195.4	215.1
2006/01	106,650	354,039	24	2,160	70,603	65,715	0.85	106.0	94.9	80.0	83.5
2006/02	117,431	351,109	25	3,799	72,530	70,051	0.88				
2006/03			37	13,387							
2006/04											
Source	Chiba Customs Branch		Tokyo Shoko Research, Ltd., Chiba Branch		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

Land Price Trends in Chiba Prefecture(1)

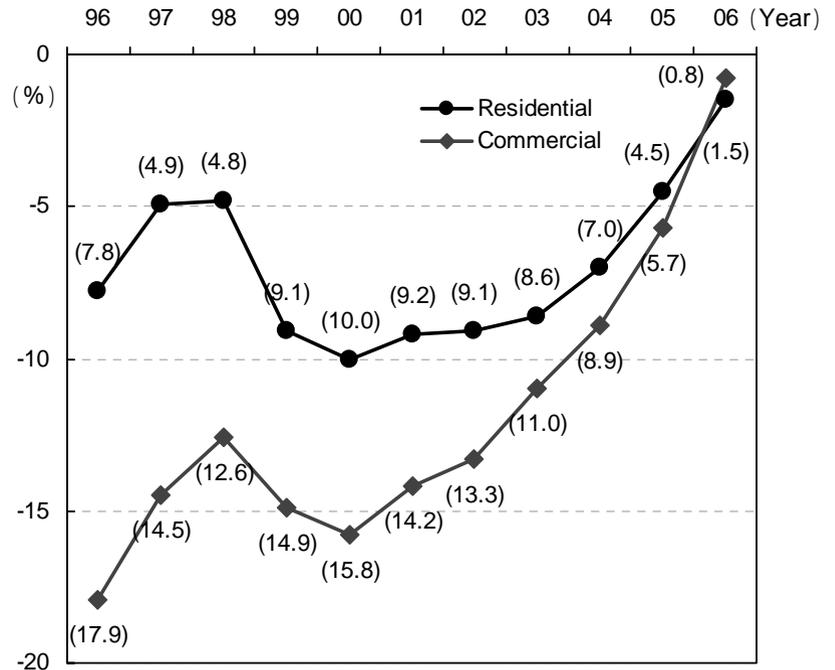
The trend in land prices has been steadily improving since 2000

Standard Land Prices (Chiba Prefecture)



Data from Chiba Prefecture
As of July 1

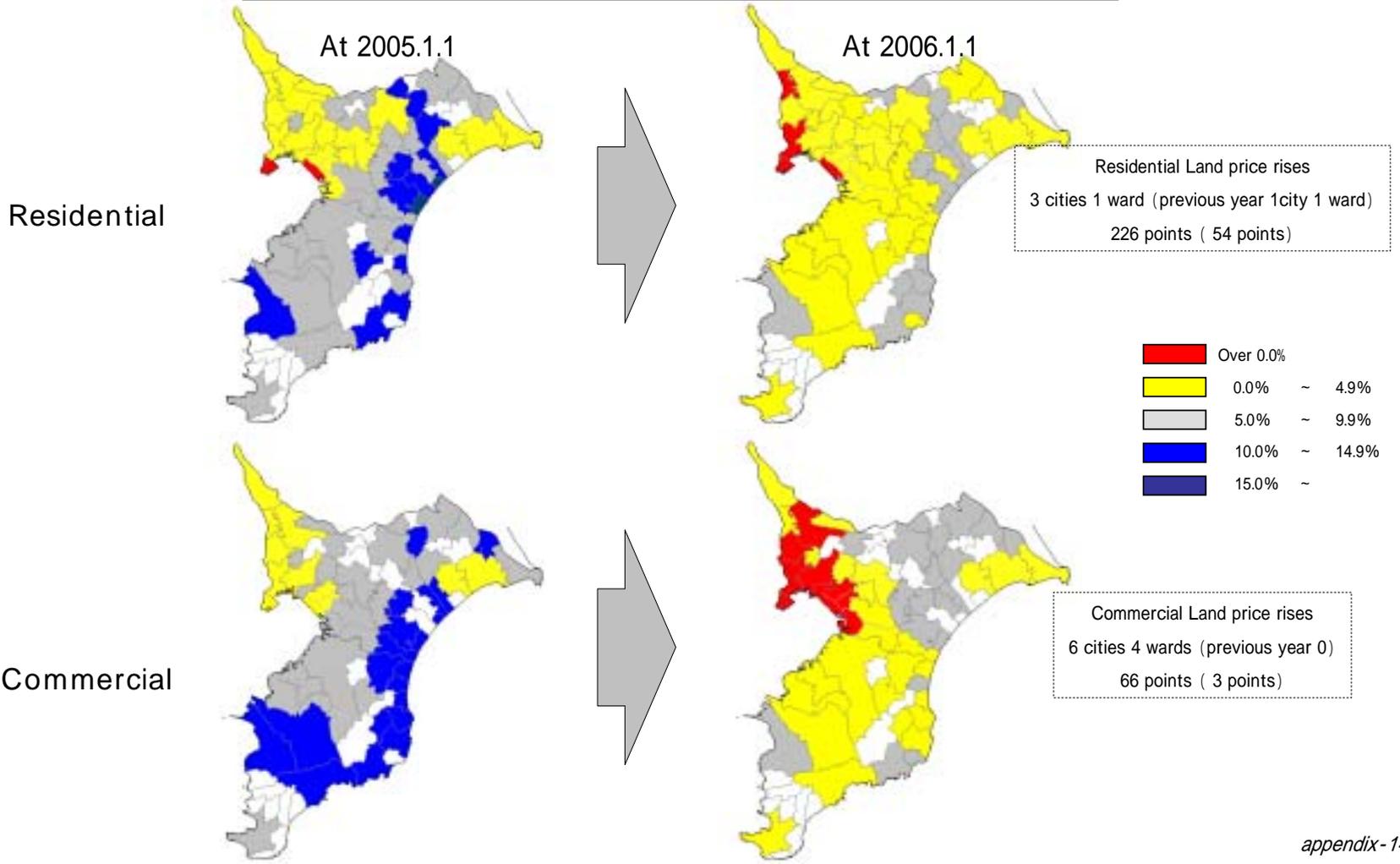
Published Land Prices (Chiba Prefecture)



Data from MLIT
As of January 1

Land Price Trends in Chiba Prefecture(2)

Land Price Changes by Cities (Published Land Price)



Key Data for Chiba Prefecture

	Population	Liveable land area	Balance of personal savings	Number of new housing starts	Prefectural Income
Chiba	6.05 million (Ranked 6 th nationwide)	3,488 km² (Ranked 6 th nationwide)	¥28 trillion (Ranked 6 th nationwide)	64 thousand (Ranked 6 th nationwide)	¥18 trillion (Ranked 6 th nationwide)
No. 1 nationwide	Tokyo 12.57 million	Hokkaido 21,900 km ²	Tokyo ¥91 trillion	Tokyo 186 thousand	Tokyo ¥49 trillion
No. 2 nationwide	Osaka 8.81 million	Niigata 4,481 km ²	Osaka ¥53 trillion	Kanagawa 104 thousand	Osaka ¥26 trillion
No. 3 nationwide	Kanagawa 8.79 million	Fukushima 4,218 km ²	Kanagawa ¥42 trillion	Osaka 92 thousand	Kanagawa ¥26 trillion

Sources:

National Census: Ministry of Internal Affairs and Communications (Released December 2005)

Liveable land area: Statistic Bureau, Ministry of Internal Affairs and Communications (As of 2004)

Balance of personal savings: The Central Council for Financial Services Information (As of March 2005)

Number of new housing loans: Ministry of Land, Infrastructure and Transport (2005)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2002)

Management Indices

Management Indicators

(¥ Bil)

	FY 99	1H FY00	FY 00	1H FY01	FY 01	1H FY02	FY 02	1H FY03	FY 03	1H FY04	FY 04	1H FY05	FY 05
Consolidated net income* ¹	18.3	7.6	13.1	5.9	(25.4)	9.1	8.7	11.7	27.5	20.7	36.3	24.8	48.9
Real net business income* ²	62.7	32.5	70.5	34.5	67.8	36.8	71.5	33.5	68.4	35.5	74.0	37.4	75.2
ROA* ³	0.21%	0.18%	0.16%	0.10%	(0.33%)	0.23%	0.11%	0.29%	0.31%	0.46%	0.41%	0.53%	0.51%
ROE* ⁴	5.11%	4.19%	3.58%	2.39%	(8.11%)	5.61%	2.80%	6.74%	6.77%	10.08%	8.41%	10.64%	9.00%
Overhead ratio* ⁵	55.62%	54.87%	53.48%	53.03%	53.80%	52.09%	52.43%	52.62%	52.44%	51.47%	50.80%	51.13%	49.95%
Capital ratio (BIS guidelines)	9.53%	10.22%	10.45%	10.18%	10.06%	10.39%	10.24%	10.52%	10.83%	10.78%	10.88%	10.42%	10.83%
Tier I ratio	6.24%	6.34%	6.99%	7.05%	6.35%	6.63%	6.45%	6.71%	6.91%	7.13%	7.21%	7.40%	8.05%

*1 Above figures are non-consolidated except for Consolidated net income

*2 Real net business income = Net business income + Net transfer to general reserve for possible loan losses

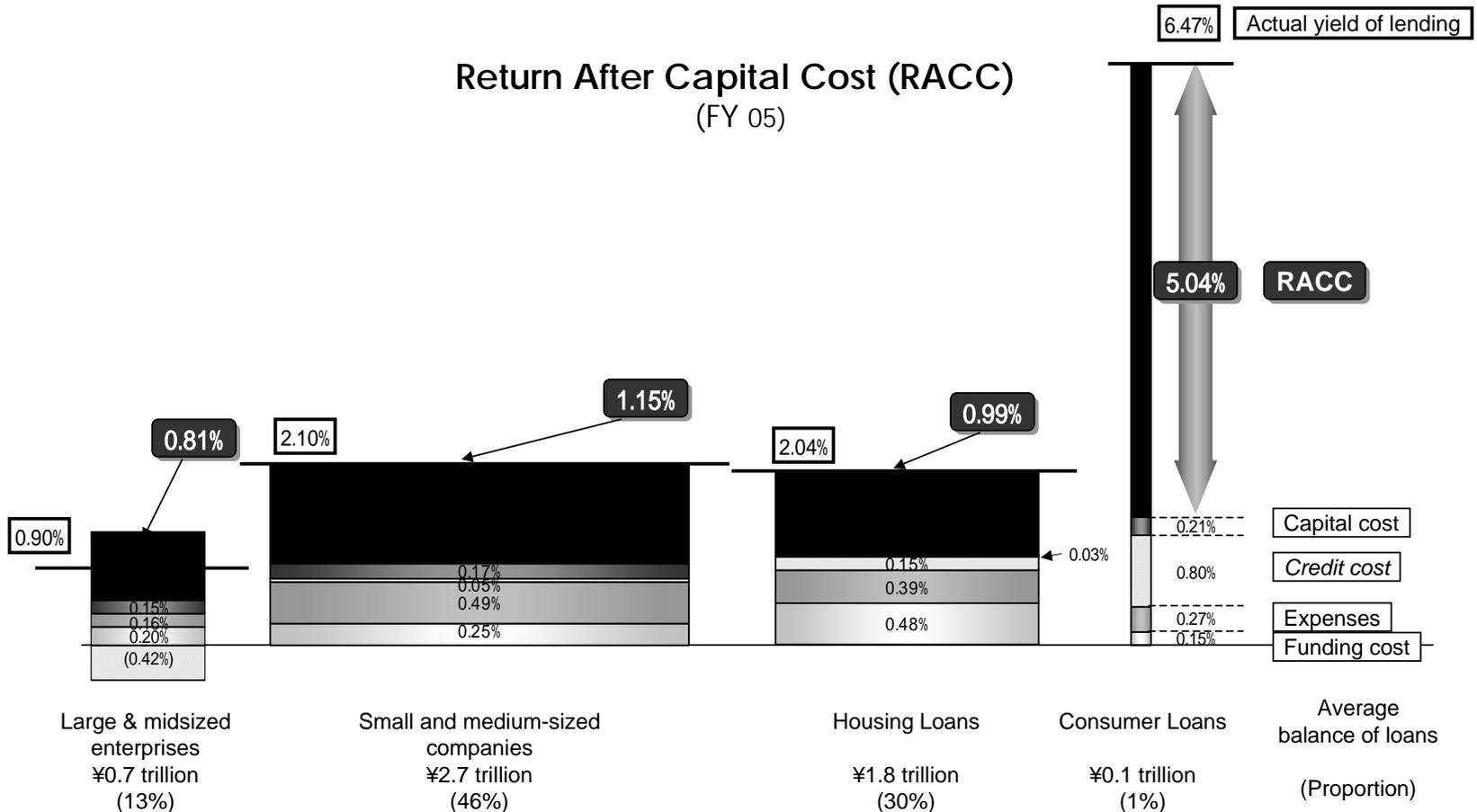
*3 ROA = Net income / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

*4 ROE = Net income / Term-end balance of Stockholders' equity

*5 Overhead ratio = Expenses / (Net business income + Net transfer to general reserve for possible losses – Gains/losses on bonds + Expenses)

Return After Capital Cost (RACC)

Shifting management resources into business with higher profitability



Interest Yields

Domestic Operations

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Average yield on interest earning assets	2.29%	2.11%	2.11%	1.95%	1.91%	1.79%	1.77%	1.70%	1.70%	1.68%	1.69%	1.62%	1.60%
Average yield on loans and bills discounted	2.45%	2.38%	2.40%	2.30%	2.24%	2.12%	2.09%	2.02%	2.01%	1.99%	1.99%	1.90%	1.88%
(Average yield on loans and bills discounted (excluding loans to MOF))	-	-	2.41%	2.35%	2.31%	2.22%	2.19%	2.12%	2.11%	2.08%	2.08%	1.99%	1.97%
Average yield on securities	1.90%	1.31%	1.15%	0.89%	0.79%	0.88%	0.77%	0.66%	0.62%	0.66%	0.66%	0.69%	0.76%
Average yield on interest bearing liabilities	1.53%	1.37%	1.34%	1.20%	1.19%	1.06%	1.07%	1.01%	1.01%	0.97%	0.97%	0.95%	0.93%
Average yield on deposits and NCD	0.24%	0.18%	0.18%	0.11%	0.09%	0.04%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%
Expense ratio	1.23%	1.15%	1.15%	1.09%	1.10%	1.01%	1.03%	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%
Average interest rate spread	0.76%	0.74%	0.77%	0.75%	0.72%	0.73%	0.70%	0.69%	0.69%	0.71%	0.72%	0.67%	0.67%
Difference between average yield on loans and deposits	2.21%	2.20%	2.22%	2.19%	2.15%	2.08%	2.06%	2.00%	1.99%	1.98%	1.98%	1.89%	1.87%
(Difference between average yield on loans and deposits (excluding loans to MOF))	-	-	2.23%	2.24%	2.22%	2.18%	2.16%	2.10%	2.09%	2.07%	2.07%	1.98%	1.96%

Contract Rate by Type of Borrowers

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Major companies	1.40%	1.50%	1.43%	1.28%	1.17%	1.13%	1.09%	1.04%	1.00%	0.97%	0.93%	0.80%	0.72%
Mid-sized companies	2.05%	2.01%	2.03%	1.92%	1.93%	1.85%	1.79%	1.72%	1.68%	1.50%	1.45%	1.36%	1.33%
Small and medium-sized companies	2.53%	2.57%	2.56%	2.49%	2.46%	2.43%	2.41%	2.35%	2.33%	2.30%	2.24%	2.18%	2.11%
Consumer loans	2.92%	2.85%	2.85%	2.75%	2.59%	2.56%	2.47%	2.37%	2.33%	2.30%	2.27%	2.22%	2.16%
Public sector	2.47%	2.23%	2.22%	1.39%	1.25%	1.14%	1.13%	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%

Working Assets and Liabilities

Overall

(¥ Bil)

	Average balance			Interest yield		
	FY 03	FY 04	FY 05	FY 03	FY 04	FY 05
Interest-bearing assets	7,400.5	7,577.7	8,229.4	1.77%	1.78%	1.79%
Loans and bills discounted	5,734.6	5,760.5	5,972.2	2.01%	1.99%	1.89%
Securities	1,309.5	1,630.3	2,121.8	1.15%	1.21%	1.55%
Interest-bearing liabilities	7,570.3	7,846.8	8,481.4	0.14%	0.14%	0.25%
Deposits	7,222.5	7,411.0	7,777.1	0.04%	0.05%	0.11%
Borrowed money	130.6	109.2	77.6	1.88%	1.89%	1.90%

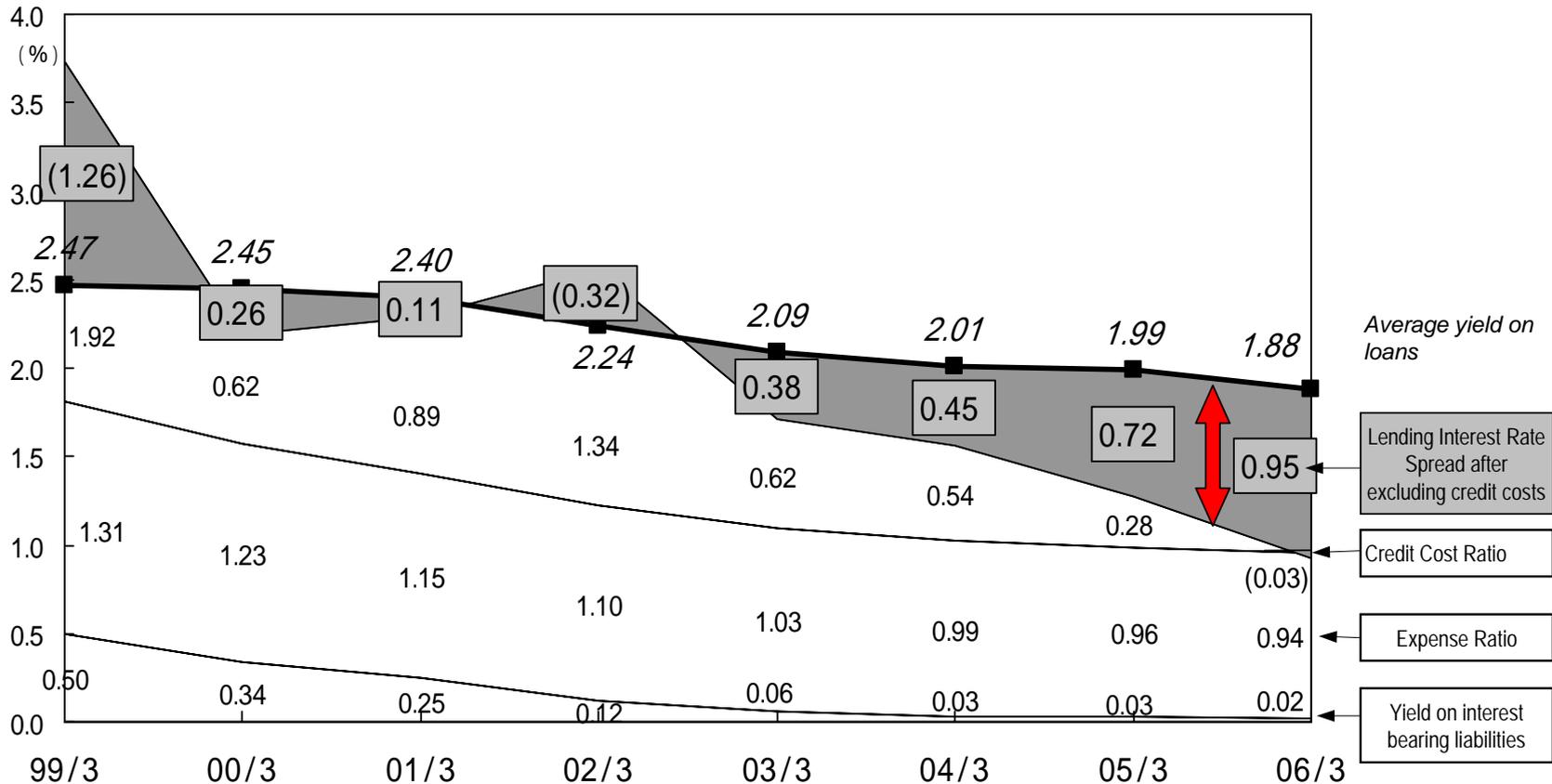
Domestic Operations

(¥ Bil)

	Average balance			Interest yield		
	FY 03	FY 04	FY 05	FY 03	FY 04	FY 05
Interest-bearing assets	7,125.4	7,254.0	7,738.3	1.70%	1.69%	1.60%
Loans and bills discounted	5,690.6	5,722.6	5,938.7	2.01%	1.99%	1.88%
Securities	1,054.5	1,289.7	1,547.4	0.62%	0.66%	0.76%
Interest-bearing liabilities	7,299.1	7,531.8	8,003.4	0.03%	0.03%	0.02%
Deposits	7,046.7	7,206.3	7,530.8	0.02%	0.01%	0.01%
Borrowed money	79.9	74.6	54.6	1.71%	1.77%	1.71%

Lending Interest Margin and Credit Costs

Lending Interest Rate Spread (after excluding credit costs) Expands



Notes:
 Domestic operations
 From 05/3, Credit cost ratio is calculated with term-end balance of loans and net credit costs

Domestic Loans

(¥ Bil)

	02/3	02/9	03/3	03/9	04/3 before partial direct write-offs	04/3 after partial direct write-offs	04/9 before partial direct write-offs	04/9 after partial direct write-offs	05/3 before partial direct write-offs	05/3 after partial direct write-offs	05/9 before partial direct write-offs	05/9 after partial direct write-offs	06/3 before partial direct write-offs	06/3 after partial direct write-offs
Domestic loans	5,729.0	5,661.4	5,588.6	5,749.6	5,756.7	5,662.3	5,719.7	5,637.2	5,932.9	5,865.5	5,848.8	5,791.3	6,200.3	6,147.8
Major companies	540.6	539.9	530.2	529.7	527.8	524.4	533.0	530.1	550.3	550.3	529.8	529.8	592.0	592.0
Mid-sized companies	197.3	184.5	175.2	177.9	174.9	170.2	170.6	168.4	165.1	162.9	165.9	164.6	163.1	161.8
Small and medium-sized companies*	4,365.0	4,301.9	4,269.3	4,353.3	4,425.1	4,338.8	4,474.4	4,397.0	4,535.6	4,478.5	4,609.9	4,561.8	4,827.5	4,776.4
Small and medium-sized companies	2,810.6	2,714.8	2,636.3	2,653.9	2,658.6	2,577.3	2,666.7	2,593.1	2,660.6	2,605.9	2,679.9	2,634.5	2,808.4	2,759.2
Consumer loans	1,554.3	1,587.1	1,632.9	1,699.3	1,766.4	1,761.5	1,807.7	1,803.9	1,875.0	1,872.5	1,929.9	1,927.2	2,019.1	2,017.1
Public sector (including public	626.0	634.9	613.8	688.5	628.7	628.7	541.5	541.5	681.7	673.7	543.1	535.0	617.5	617.5

*Including individual business owners

(¥ Bil)

	02/3	02/9	03/3	03/9	04/3 before partial direct write-offs	04/3 after partial direct write-offs	04/9 before partial direct write-offs	04/9 after partial direct write-offs	05/3 before partial direct write-offs	05/3 after partial direct write-offs	05/9 before partial direct write-offs	05/9 after partial direct write-offs	06/3 before partial direct write-offs	06/3 after partial direct write-offs
Domestic loans	5,729.0	5,661.4	5,588.6	5,749.6	5,756.7	5,662.3	5,719.7	5,637.2	5,932.9	5,865.5	5,848.8	5,791.3	6,200.3	6,147.8
In Chiba Prefecture	4,734.7	4,682.7	4,639.8	4,695.9	4,718.9	4,638.3	4,739.2	4,663.9	4,794.4	4,731.3	4,852.7	4,796.5	4,985.8	4,934.3
Others	994.3	978.7	948.8	1,053.6	1,037.7	1,024.0	980.5	973.2	1,138.5	1,134.2	996.0	994.7	1,214.4	1,213.4

Loans, Borrowers Classified by Industry

Domestic Operations

(¥ Bil)

	05/3	06/3	Composition
Manufacturing	436.9	452.2	7.36%
Agriculture, Forestry, Fishery and Mining	20.8	21.0	0.33%
Construction	282.2	281.7	4.58%
Electricity, Gas, Heat Supply and Water	7.3	8.4	0.14%
Information and Communications	23.8	22.0	0.36%
Transport	179.5	178.6	2.91%
Wholesale and Retail Trade	548.1	558.5	9.08%
Finance and Insurance	230.5	246.6	4.01%
Real Estate	1,104.3	1,355.3	22.05%
Various Services	501.3	544.4	8.86%
Government and Local Public Sector	481.4	433.4	7.05%
Others (Mainly Consumer Loans)	2,048.9	2,045.2	33.27%
Total	5,865.5	6,147.8	100.00%

Details of Loans to the Construction Industry

(¥ Bil)

	05/3	06/3	composition
Major companies	44.4	37.9	13.48%
Mid-sized companies	2.3	2.4	0.88%
Small and medium-sized companies	235.4	241.2	85.64%
Total	282.2	281.7	100.00%

Details of Loans to the Real Estate Industry

(¥ Bil)

	05/3	06/3	composition
Apartments and condominium rentals	583.3	725.7	53.55%
Public corporations	148.5	144.5	10.66%
Offices and Commercial rentals	163.2	225.9	16.67%
Home construction and development	103.4	140.6	10.38%
Real estate agency, rental and management	105.6	118.4	8.74%
Total	1,104.3	1,355.3	100.00%

*Before amendment: 1,234.2

Note: In FY 2005, the Bank has reviewed borrowers' industry classification for a more precise classification of consumer loans.

Domestic Deposits

(¥ Bil)

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Domestic deposits	6,492.1	6,554.7	6,619.5	6,788.0	7,099.6	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0
Personal	4,779.6	4,855.4	4,994.1	5,155.3	5,291.1	5,324.7	5,395.3	5,480.9	5,511.3	5,576.2	5,642.5	5,760.6	5,882.7
Corporate	1,179.6	1,184.2	1,191.6	1,161.7	1,166.8	1,162.8	1,157.6	1,174.7	1,180.1	1,221.0	1,279.8	1,322.3	1,375.9
Non-profit organizations	79.5	148.3	57.3	152.5	107.6	138.9	87.5	152.7	107.0	155.4	96.4	118.7	78.6
Financial institutions	55.0	35.4	41.4	35.8	29.9	25.7	23.3	30.4	20.3	20.9	21.9	20.9	23.1
National & local government	355.3	319.8	309.3	271.5	468.7	371.9	366.7	282.9	345.8	274.5	403.8	361.9	420.3
Bank of Japan	42.9	11.2	25.7	10.9	35.3	12.1	25.4	8.9	12.3	12.0	20.8	12.1	18.2
Liquid deposits	2,845.0	2,793.4	3,023.7	3,095.9	3,932.9	3,987.5	4,093.8	4,211.4	4,311.2	4,389.4	4,609.9	4,742.4	4,984.5
Personal	1,843.2	1,914.2	2,031.6	2,157.6	2,526.3	2,655.1	2,787.1	2,884.1	2,957.0	3,032.4	3,103.9	3,241.2	3,405.5
Corporate	669.3	676.5	715.7	700.8	831.8	868.3	883.7	903.4	913.2	947.5	1,004.1	1,043.5	1,081.7
Non-profit organizations	32.9	60.3	23.6	75.6	86.2	118.3	67.8	132.5	87.6	132.1	74.9	103.1	63.1
Financial institutions	31.3	22.0	34.3	33.7	28.2	24.5	22.3	29.6	19.4	19.7	20.4	16.8	18.9
National & local government	225.2	109.0	192.7	117.0	424.9	308.8	307.1	252.7	321.4	245.4	385.5	325.5	396.7
Bank of Japan	42.9	11.2	25.7	10.9	35.3	12.1	25.4	8.9	12.3	12.0	20.8	12.1	18.2
Time deposits	3,602.6	3,709.7	3,553.4	3,654.8	3,118.0	2,997.5	2,917.2	2,859.7	2,795.4	2,790.1	2,769.6	2,776.1	2,752.3
Personal	2,918.3	2,920.6	2,943.1	2,971.2	2,720.8	2,623.1	2,570.1	2,547.3	2,493.0	2,471.3	2,461.8	2,450.6	2,422.6
Corporate	506.5	504.6	472.1	456.0	330.3	289.5	266.9	261.1	257.7	265.2	266.5	269.5	286.4
Non-profit organizations	46.6	88.0	33.7	76.3	21.4	20.5	19.6	20.1	19.3	23.2	21.5	15.5	15.4
Financial institutions	8.8	8.3	7.1	2.0	1.7	1.2	1.0	0.8	0.9	1.2	1.4	4.0	4.1
National & local government	122.2	187.9	97.1	149.0	43.6	63.0	59.4	30.1	24.3	29.0	18.1	36.3	23.6
Foreign-currency deposits	44.3	51.5	42.3	37.2	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6
Personal	18.0	20.6	19.2	26.3	43.9	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5
Corporate	3.6	3.0	3.6	4.9	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1
Non-profit organizations	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions	14.9	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
National & local government	7.8	22.8	19.4	5.4	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

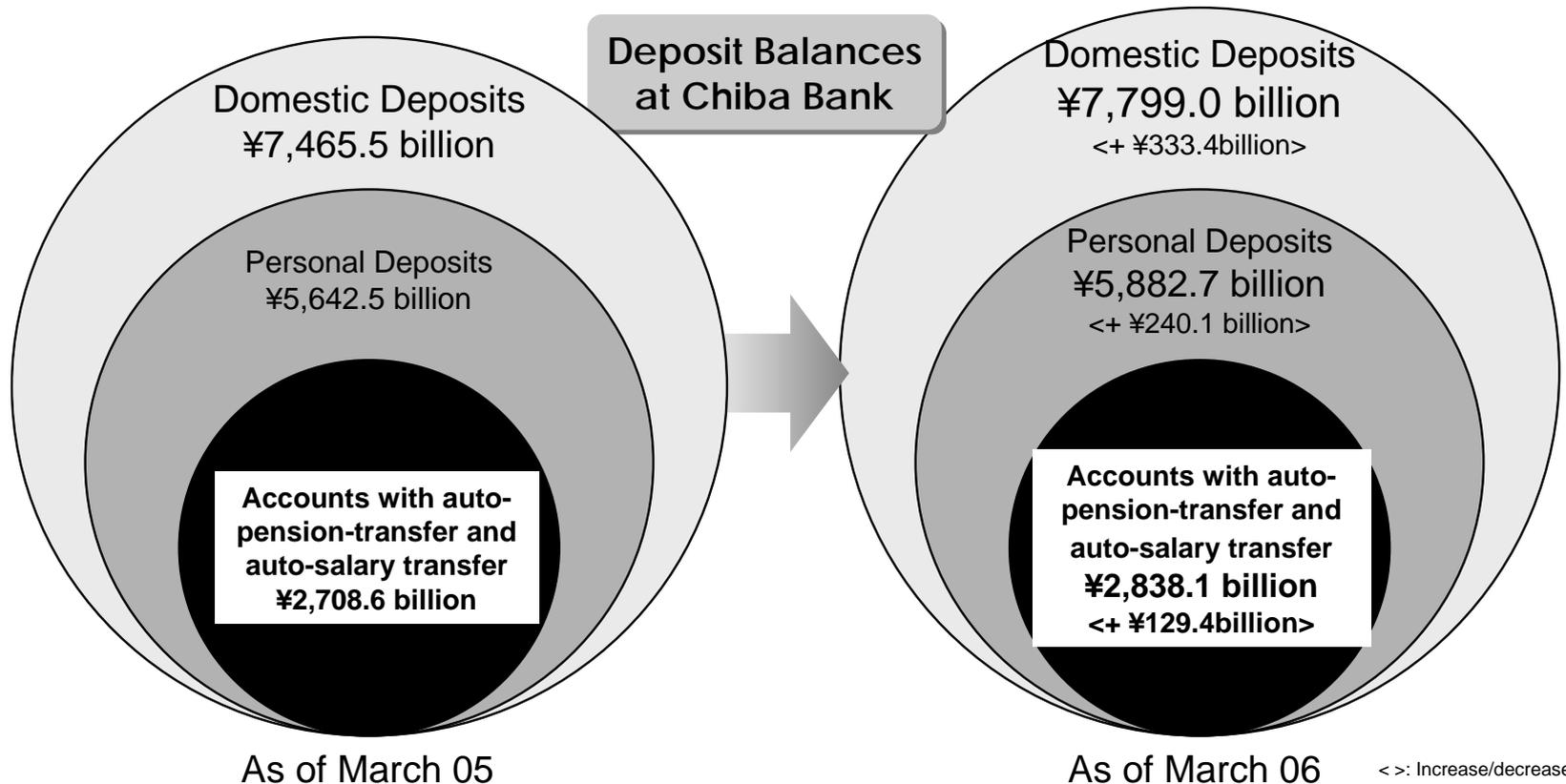
(¥ Bil)

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Domestic deposits	6,492.1	6,554.7	6,619.5	6,788.0	7,099.6	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0
In Chiba Prefecture	6,245.7	6,320.1	6,384.8	6,567.4	6,876.2	6,827.4	6,840.8	6,911.8	6,973.1	7,056.3	7,254.4	7,377.6	7,568.0
Others	246.4	234.6	234.7	220.6	223.3	208.9	215.3	219.0	203.9	203.8	211.1	219.0	230.9

Expansion of Personal Deposits

Domestic deposits continued to increase steadily thanks to the expansion of the personal customer base

(The number of pension payment accounts increased to 334K (as of Mar 06) from 318K (as of Mar 05) and the number of payroll receipt accounts increased to 814K (as of Mar 06) from 798K (as of Mar 05))



Financial Products

(¥ Bil)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Investment trusts	83.9	106.8	103.4	125.4	108.3	150.1	175.2	222.3	265.5	314.9	361.6	411.4	444.1
Bond funds	80.0	100.5	93.6	113.9	86.3	72.0	53.4	40.6	36.7	30.8	29.4	26.5	19.0
Stock funds	3.8	6.2	9.8	11.5	22.0	78.0	121.8	181.6	228.7	284.1	332.1	384.9	425.0
Personal Investors	68.6	95.0	94.1	112.8	102.3	144.3	169.3	216.6	259.4	307.7	353.4	403.0	435.7
Bond funds	65.5	89.6	84.9	101.7	80.7	67.4	49.2	37.0	33.4	27.8	26.9	24.0	16.9
Stock funds	3.1	5.3	9.1	11.0	21.6	76.9	120.0	179.5	226.0	279.9	326.5	378.9	418.7

(¥ Bil)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Foreign-currency deposits	44.3	51.5	42.3	37.2	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6
Non-financial customers	21.6	23.6	22.8	31.8	48.4	51.2	44.9	59.5	70.2	80.5	85.6	77.9	61.6
Personal	18.0	20.6	19.2	26.3	43.9	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5
Corporate	3.6	3.0	3.6	4.9	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1
Non-profit organizations	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions	14.9	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
National & local governments	7.8	22.8	19.4	5.4	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

(¥ Bil)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Personal annuities*	-	-	-	-	-	-	49.2	92.8	154.7	200.5	240.0	278.3	312.7
Variable	-	-	-	-	-	-	6.2	11.4	22.8	46.2	65.8	91.7	122.3
Fixed	-	-	-	-	-	-	42.9	81.4	131.9	154.3	174.1	186.5	190.1
Whole Life Insurance	-	-	-	-	-	-	-	-	-	-	-	-	0.3

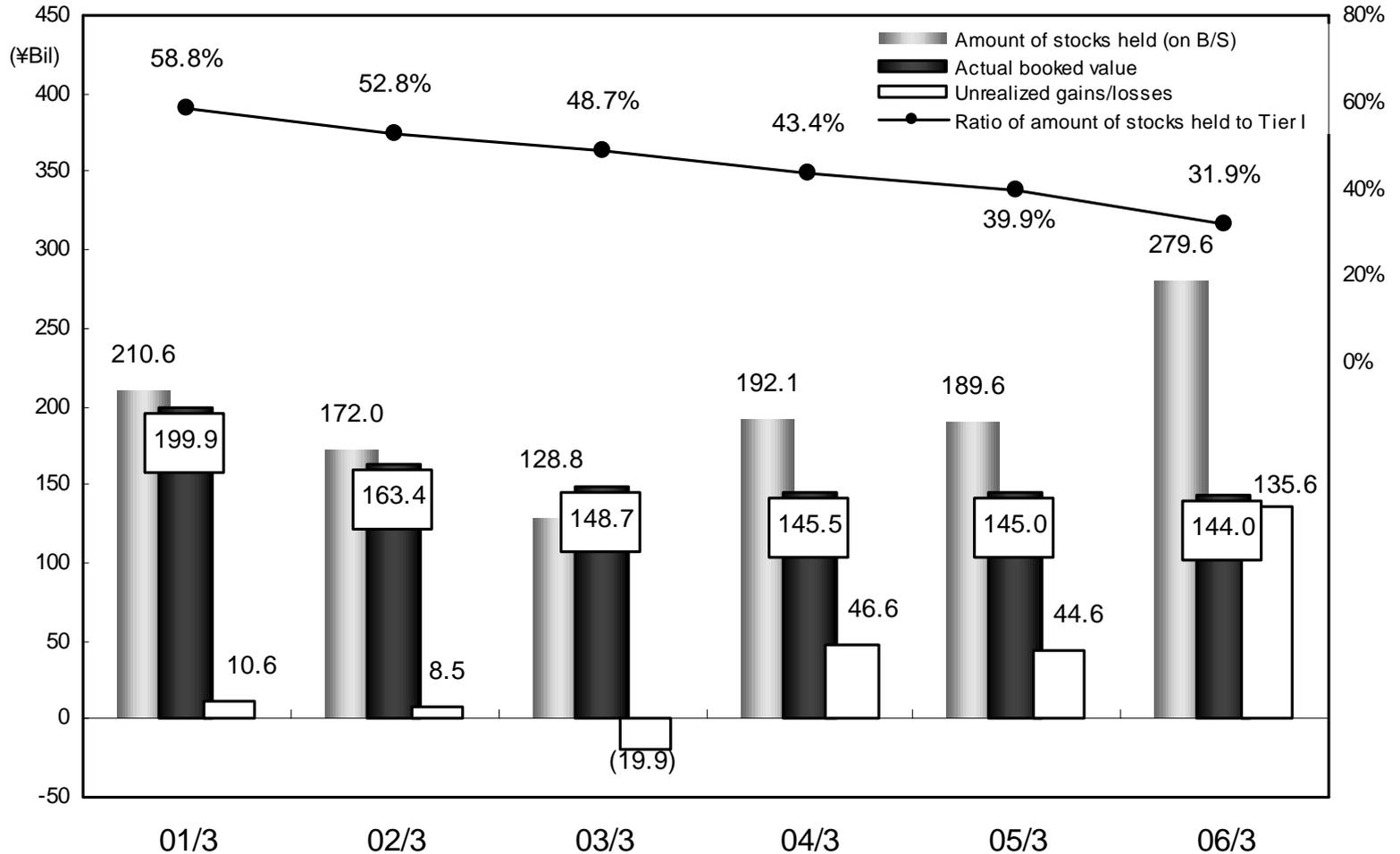
*Totals are an accumulation from Oct. 2002.

(¥ Bil)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Public bonds	47.0	57.1	89.2	99.8	160.7	214.6	195.1	181.8	167.7	170.1	174.7	184.3	194.6
Personal	45.3	55.3	86.4	96.9	151.2	171.7	148.9	147.0	138.5	139.9	146.3	154.0	167.4

Stock Portfolio

Amount of Stocks Held and Tier I Ratio



Loans Disclosed under Self-Assessment and the Financial Reconstruction Law (1) As of Mar 31, 2006

Self-Assessment Results and Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)
(As of March 31, 2006)

Classification of obligors and amounts outstanding		Bankrupt	Effectively Bankrupt	Potentially Bankrupt	Requiring Caution		Normal	Total
					Sub-standard	Other		
Classification by type		3.4	21.9	90.3	130.4	816.0	5,224.7	6,286.9
Self-Assessment	I	0.6	3.2	11.5	4.5	240.1	5,224.7	5,484.8
	II	2.6	14.5	38.9	125.8	575.8		757.8
	III	0.1	4.0	39.9				44.1
	IV	-	-					-

* Including assets with no classification of debtors.

Disclosed Claims under the Financial Reconstruction Law	Classification of obligors and amounts outstanding	226.4					Total
	Bankrupt and Substantially Bankrupt	25.3	Doubtful Claims	90.3	Sub-standard	110.6	6,060.5
	Coverage by collateral and guarantees	109.0	21.1	50.4	37.4		6,286.9
	Reserves	52.5	4.1	27.3	20.9		
	<i>Coverage ratio</i>	71.3%	100.0%	86.0%	52.8%		

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law (2) Changes

Self-Assessment Results (Non-consolidated)

(¥ Bil)

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Assets Requiring Caution or worse	1,596.7	1,524.5	1,403.1	1,311.0	1,237.9	1,159.0	1,197.7	1,255.1	1,104.9	1,028.0	993.9	1,060.9	1,062.2
Assets Requiring Caution	1,277.7	1,185.9	1,071.2	994.0	907.3	848.3	869.3	946.8	893.9	856.1	840.0	922.3	946.4
Potentially Bankrupt Assets	172.6	163.3	148.3	134.2	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3
Bankrupt and Effectively Bankrupt Assets	146.3	175.2	183.6	182.6	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3
Normal Assets*	4,206.4	4,341.9	4,396.0	4,586.7	4,695.9	4,685.8	4,564.0	4,657.5	4,695.9	4,747.8	5,007.6	4,854.7	5,224.7
Total	5,803.1	5,866.4	5,799.2	5,897.7	5,933.9	5,844.8	5,761.7	5,912.7	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9

*Including loans with no debtor classification.

Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Bil)

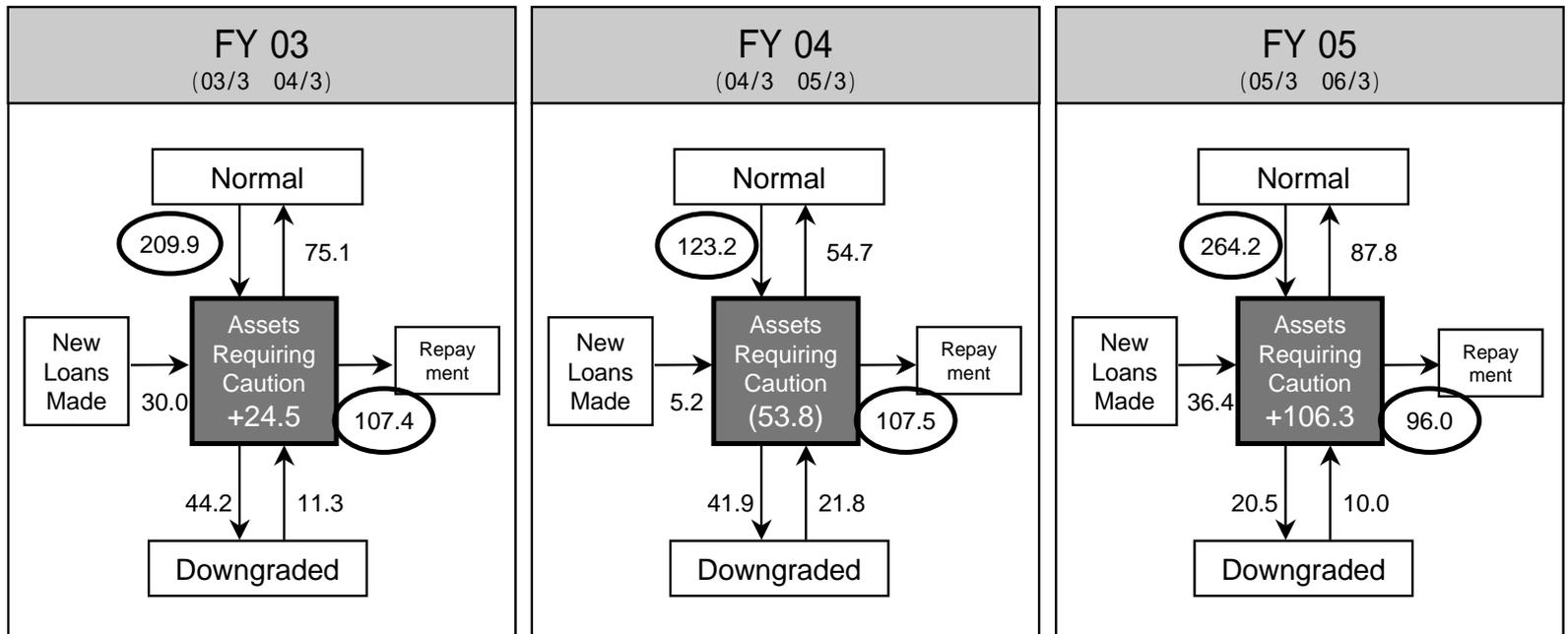
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3
Disclosed Claims under the Financial Reconstruction Law	347.2	464.1	452.6	438.4	556.4	529.4	528.6	477.1	361.4	311.5	276.0	252.3	226.4
Bankrupt and Substantially Bankrupt Claims	146.3	175.2	183.6	182.6	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3
Doubtful Claims	172.6	163.3	148.3	134.2	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3
Substandard Claims	28.2	125.6	120.7	121.4	225.8	218.7	200.2	168.7	150.3	139.6	122.1	113.7	110.6
Normal Claims	5,455.9	5,402.2	5,346.5	5,459.3	5,377.4	5,315.4	5,233.1	5,435.6	5,439.4	5,464.3	5,725.6	5,663.3	6,060.5
Total	5,803.1	5,866.4	5,799.2	5,897.7	5,933.9	5,844.8	5,761.7	5,912.7	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9
Proportion to total claims	5.98%	7.91%	7.80%	7.43%	9.37%	9.05%	9.17%	8.06%	6.23%	5.39%	4.59%	4.26%	3.60%

*From 04/3, disclosed claims are after partial direct write-offs.

Factors for Fluctuation in Assets Requiring Caution

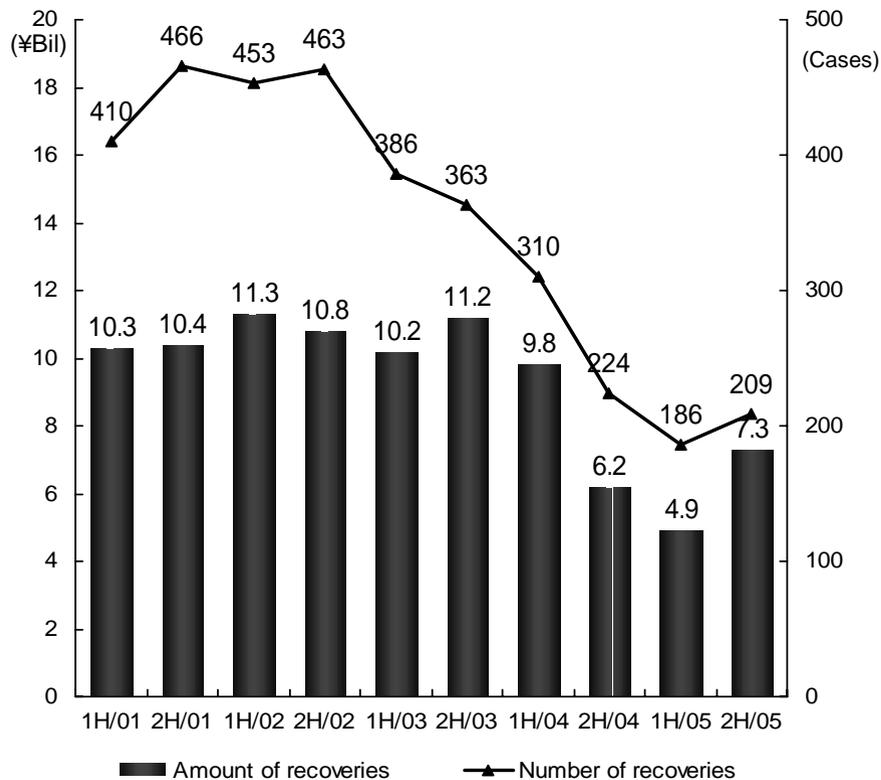
Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥Bil)



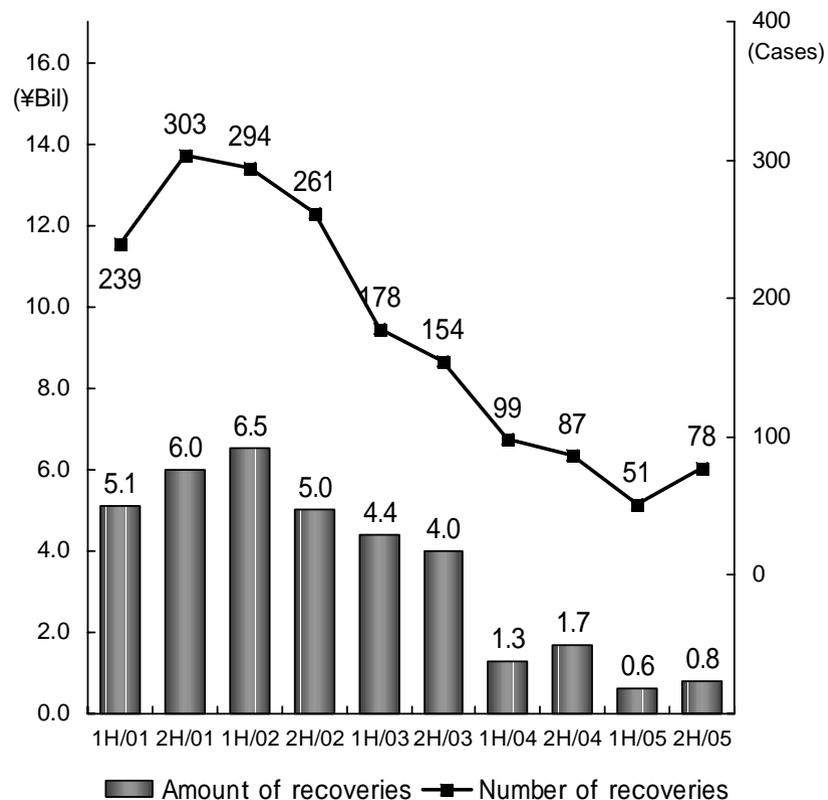
Disposal of Collateral

Recoveries through Sales



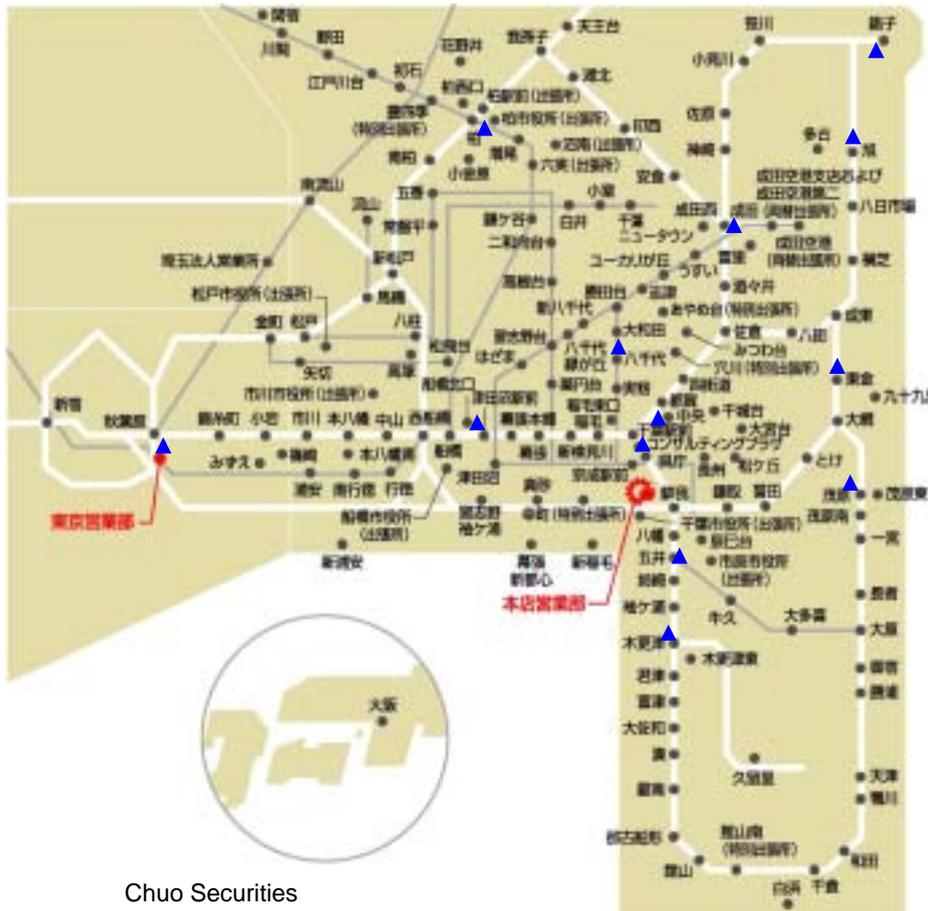
(Included in the left-hand chart)

Recoveries through Auctions



Branch Network

Chiba Bank's Branch Network (Domestic)



Chuo Securities

(Other 3 offices are outside Chiba & Tokyo)

Number of Offices in Chiba Prefecture (As of march 31, 2006)

Name of bank	06/3	change from 04/3
Chiba Bank*	150	+ 2
Chiba Kogyo Bank	70	-
Keiyo Bank	114	-
Bank of Tokyo-Mitsubishi UFJ	26	(1)
Mizuho Bank	25	(11)
Sumitomo Mitsui Banking Corporation	22	+ 2
Resona Bank	13	(2)

*Excluding Loan Plazas and Including 2 virtual branches

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

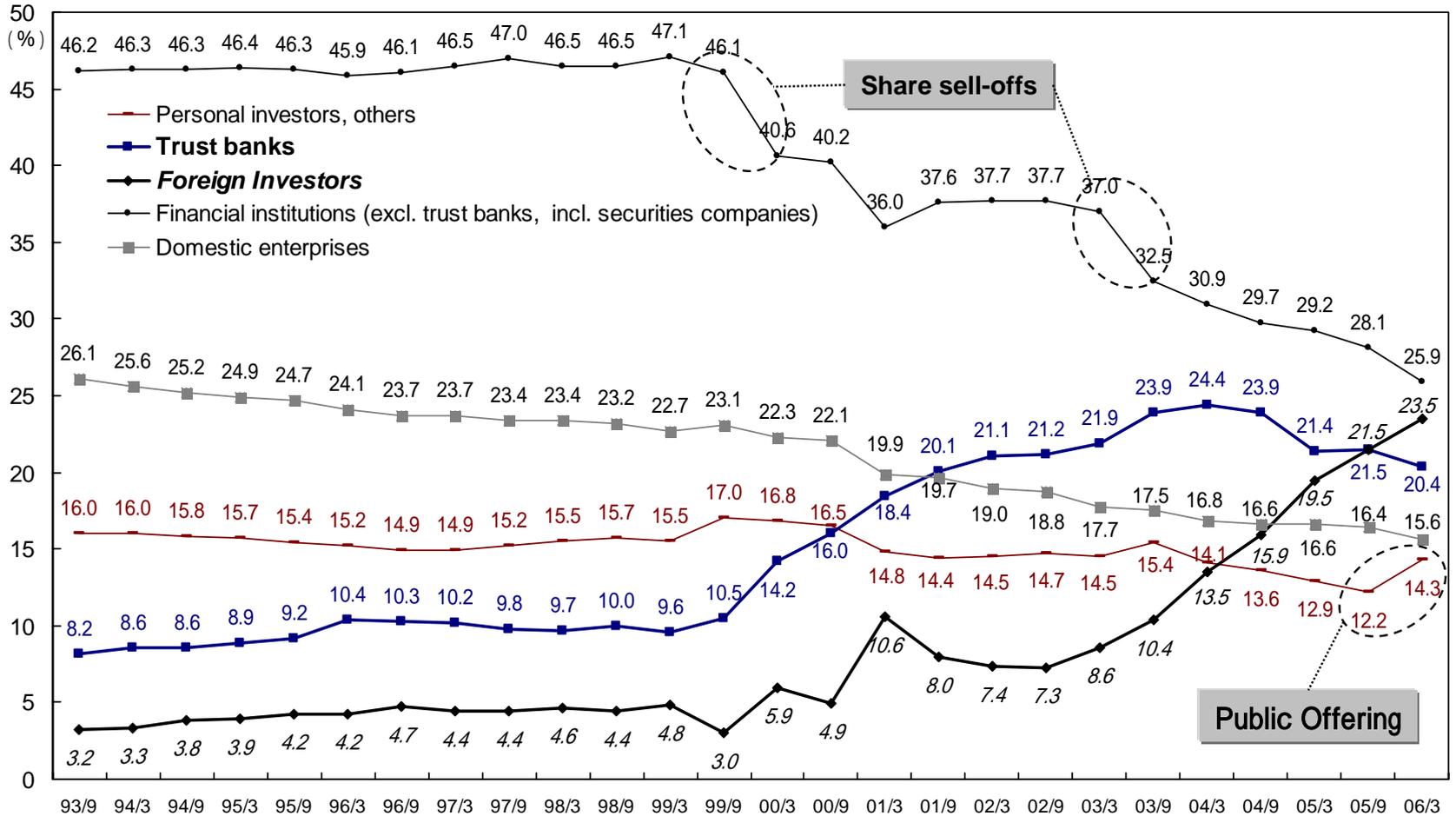
	05/03/31		05/09/30		06/03/31	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	415,261	49.50%	408,508	48.68%	402,753	45.28%
Trust banks	180,124	21.47%	181,254	21.59%	182,122	20.48%
Securities companies	9,915	1.18%	8,622	1.03%	9,796	1.10%
Other companies	139,987	16.68%	138,212	16.47%	138,714	15.60%
Foreign investors	164,199	19.57%	180,471	21.50%	209,137	23.52%
Individuals and others	108,811	12.97%	102,385	12.20%	127,815	14.37%
Treasury Stock, etc.	869	0.10%	1,001	0.12%	1,142	0.13%
Total	839,051	100.00%	839,208	100.00%	889,366	100.00%

Principal Stockholders

Number of shares (in thousands)

05/03/31		05/09/30		06/03/31	
	Share- holdings		Share- holdings		Share- holdings
Japan Trustee Services Bank (Trust Account)	57,881	Japan Trustee Services Bank (Trust Account)	58,322	Japan Trustee Services Bank (Trust Account)	53,739
The Master Trust Bank of Japan (Trust Account)	56,487	The Master Trust Bank of Japan (Trust Account)	48,086	The Master Trust Bank of Japan (Trust Account)	47,629
The Bank of Tokyo Mitsubishi	38,893	The Bank of Tokyo Mitsubishi	38,893	The Bank of Tokyo-Mitsubishi UFJ	47,187
Nippon Life Insurance Company	29,177	Nippon Life Insurance Company	29,177	Nippon Life Insurance Company	29,177
NIPPONKOA Insurance Company	28,905	NIPPONKOA Insurance Company	28,905	NIPPONKOA Insurance Company	28,905
The Dai-ichi Mutual Life Insurance Company	25,678	The Dai-ichi Mutual Life Insurance Company	25,678	The Dai-ichi Mutual Life Insurance Company	25,678
Meiji Yasuda Life Insurance Company	15,579	Meiji Yasuda Life Insurance Company	15,579	Meiji Yasuda Life Insurance Company	15,579
Sumitomo Life Insurance Company	13,842	Sumitomo Life Insurance Company	13,842	Sumitomo Life Insurance Company	13,842
Chiba Bank Employees' Shareholding Association	13,790	Chiba Bank Employees' Shareholding Association	13,148	Chiba Bank Employees' Shareholding Association	11,668
State Street Bank and Trust Company	11,087	UFJ Bank	12,893	Trust & Custody Services Bank (Trust Account)	11,604

Changes in Composition of Shareholders



Recent News

- 2006 Jun. 21 Opening of "Toyo-cho Business Banking Office" scheduled
- Jun. 6 Opening of "Kita-senju Business Banking Office" scheduled
- Jun. 2 Opened "Narita Airport Office III"
- May 23 Announced Financial Results for FY 05
- May 17 Started Bank Agency Business with Seven Bank at Ito-Yokado Soga Sub-branch of Seven Bank.
- Apr. 28 Started Securities Agency Business in all branches
- Apr. 28 Announced change in dividend forecast
- Apr. 3 Revision of headquarters (established Business Planning Department in Business Coordination Division, etc.)
- Mar. 13 Opened "Yachiyo-midorigaoka Branch" (formerly Takatsu Branch)
- Feb. 20 Started sales of Whole Life Insurance
- Feb. 20 Opened "Saitama Corporate Banking Office"
- Jan.31 Disclosed 3rd Quarter Results for FY 05
- 2005 Dec. 20 Paid in ¥48 billion funded by public offering
- Dec. 15 Held "China Business Matching Meeting" in Shanghai
- Dec. 9 Held "Chiba Lotte Marines Business Matching Meeting"
- Dec. 7 Announced progress on "Relationship Banking Promotion Plan"
- Nov. 30 Announced Public Offering
- Nov. 22 Announced Interim Financial Results for FY 05
- Nov. 21 Opened "Yukarigaoka Branch" (renewal)
- Nov. 16 Held "3rd Chibagin Business Forum" (agenda:IT)
- Oct. 17 Started "IC Cash Card", "Chibagin Super Card (combined-type)"
- Oct. 3 Started "Overdraft Max" and "Assist 2000" (loan in cooperation with Chiba Credit Guaranty Corporation)
- Oct. 3 Started "Chibagin Business Loan Mini"
- Oct. 3 Established Preparing Office for Opening Kasai Branch
- Aug. 30 Launched "Relationship Banking Promotion Plan"
- Aug. 5 Disclosed 1st Quarter Results for FY 05
- Jun. 20 Opened "Narita-nishi Branch" (renewal)
- Jun. 8 Held "2nd Chibagin Business Forum" (agenda: China)

**Inquiries related to this presentation should be
addressed to**

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Investor Relations**

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