

Interim Financial Results for FY 2005 ended September 30, 2005

January 16, 2006

THE CHIBA BANK, LTD.

Foreword

For the 6 months ended September 2005, thanks to the increase in net fee and commission income and net interest income, Chiba Bank recorded ¥37.4 billion of real net business income, the highest in its history. Also, as net credit costs were minus ¥2.5 billion, the Bank achieved an Ordinary profit of ¥36.0 billion and Interim net income of ¥23.4 billion, both the highest in its history.

At a time of economic change where a recovery in Japan's economy is being seen and the non-performing loan problems have receded, the Bank made a ¥48 billion of public offering in December 2005 to promote the further growth of the Chiba Bank Group.

Today, we would like to outline our results so far and explain the background of the public offering and our future strategy to expand our corporate value.

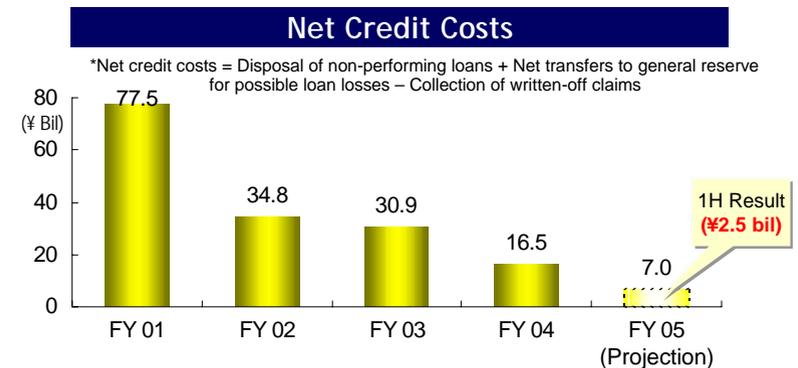
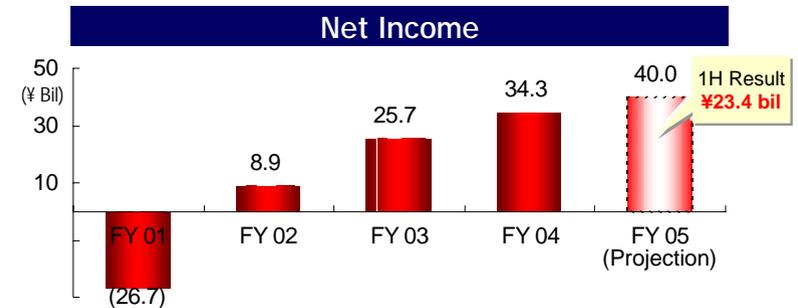
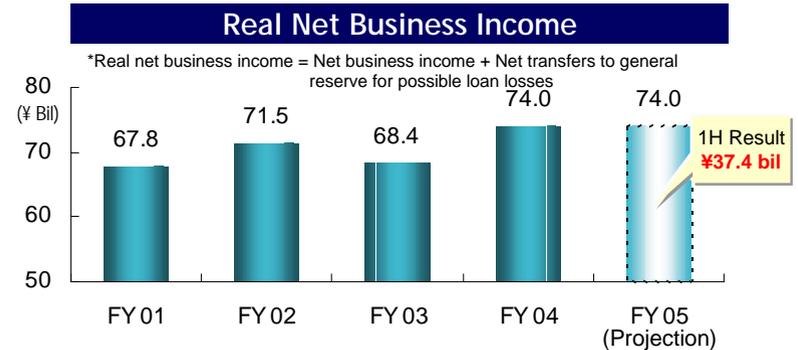


Table of Contents

Chapter 1: Summary of interim financial results for FY 2005

Summary of Interim Financial Results (1) P/L	4
Summary of Interim Financial Results (2) B/S	5
Summary of Interim Financial Results (3) Consolidated	6
Earnings Projections for FY 2005	7

Chapter 2: Present Conditions under 'Towards "Creating Value", 100 weeks of Challenge and Innovation'

Loans to SMEs	9
Housing Loans	10
Investment-type Financial Products	11
Expansion of Market Investments	12
Non-performing Loans	13

Chapter 3: Creating Further Value

Background and Purpose of Capital Increase	15
Developing Chiba Prefecture	16
Expanding Business Base	17
Opening of Tsukuba Express Line	18
Progress of Structural Reform	19
Building Solid Sales Structure	20
Expanding Business Area	21
Relocations of Branch Offices	22
Advanced System Investments	23
Development of Consumer Loan Business	24
Further Reinforcement of the Financial Base	25
Increase Shareholder Value	26
Changes in Structure of Profitability	27

***Summary of
Interim Financial Results
for FY 2005***

Summary of Interim Financial Results (1) P/L

Gross Business Profit Increased, Real Net Business Income, Ordinary Profit and Interim Net Income Recorded the Highest in Chiba Bank History

< ¥ Bil >	Interim FY 04 (a)	Interim FY 05 (b)	(b-a)
Gross business profit	72.5	75.0	2.5
including Net interest income	61.5	61.8	0.2
including Net fees and commissions	8.3	9.3	1.0
including Profit from other business transactions	1.5	2.8	1.2
including Foreign exchange	0.8	1.3	0.4
Expenses	36.9	37.6	0.6
including Personnel expenses	18.2	18.0	(0.2)
including Non-personnel expenses	16.6	17.4	0.7
Real net business income *	35.5	37.4	1.8
Net transfer to general reserve for possible loan losses	-	-	-
Net business income	35.5	37.4	1.8
Non-recurrent income (losses)	(6.7)	(1.3)	5.3
including Disposal of non-performing loans	(8.3)	(4.1)	4.1
including Gains (losses) on stocks, etc.	0.8	1.4	0.5
Ordinary profit	28.8	36.0	7.2
Extraordinary gains (losses)	5.1	5.6	0.4
including Transfer from general reserve for possible loan losses	3.8	** 4.9	1.0
including Collection of written-off claims	1.5	1.8	0.2
Interim net income	19.5	23.4	3.8

Net Interest income		
< ¥ Bil >	Interim FY 05	change
Net interest income	61.8	0.2
Domestic	59.6	(0.3)
International	2.1	0.6

Net Fees and Commissions		
< ¥ Bil >	Interim FY 05	change
Net fees and commissions	9.3	1.0
Fee and commission income	15.6	1.4
including Investment trusts & Personal annuities	4.2	0.7
including Private offering & Syndicated Loans	0.6	0.3
Fee and commission expenses	6.2	0.4

Net Credit Costs		
< ¥ Bil >	Interim FY 05	change
Transfer to general reserve for possible loan losses	6.0	5.9
Non-performing loans	(5.3)	(0.8)
Downgrades	(8.0)	3.3
Decrease in collateral value	(3.0)	(0.1)
Upgrades & repayments	5.6	(4.1)
Credit costs	0.7	5.2
Collection of written-off claims	1.8	0.2
Net credit costs	2.5	5.4

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

**Transfer from general reserve for possible loan losses (4.9) = Transfer to general reserve for possible loan losses (6.0) - Provision of specific reserve for possible loan losses (1.1) + Transfer to reserve for specific foreign borrowers/countries (0.0)

Summary of Interim Financial Results (2) B/S

Loans to SMEs and Securities Increased

< ¥ Bil>	05/3 (a)	05/9 (b)	(b-a)
Assets	8,698.7	9,018.8	320.1
Cash and due from banks	493.5	338.3	(155.1)
Call loans	21.9	-	(21.9)
Loans and bills discounted	5,881.4	5,806.4	(75.0)
Loans to SMEs	4,478.5	4,561.8	83.2
Securities	1,710.5	2,232.6	522.1
Deferred tax assets	50.6	30.5	(20.0)
Liabilities	8,290.7	8,579.2	288.5
Deposits	7,594.0	7,744.1	150.1
NCD	103.7	144.8	41.0
Stockholders' equity	407.9	439.5	31.5
Common stock	121.0	121.0	-
Capital surplus	98.1	98.1	0.0
Retained earnings	147.2	167.8	20.6

Loans and bills discounted		
< ¥ Bil>	05/9	change
Term-end balance	5,806.4	(75.0)
Loans to SMEs & Consumer Loans	4,561.8	83.2
Loans to SMEs	2,634.5	28.5
Consumer loans	1,927.2	54.7
Major & midsize companies	694.4	(18.8)
Public sector	535.0	(138.6)
Overseas	15.0	(0.8)
< ¥ Bil>	Interim FY 05	change
Average balance	5,909.0	173.9
Corporate loans	3,379.8	64.2
Consumer loans	1,891.3	113.9
Securities		
< ¥ Bil>	05/9	change
Securities	2,232.6	522.1
Government bonds	593.7	195.3
Corporate bonds and others	905.9	139.4
Foreign currency securities	509.5	153.5

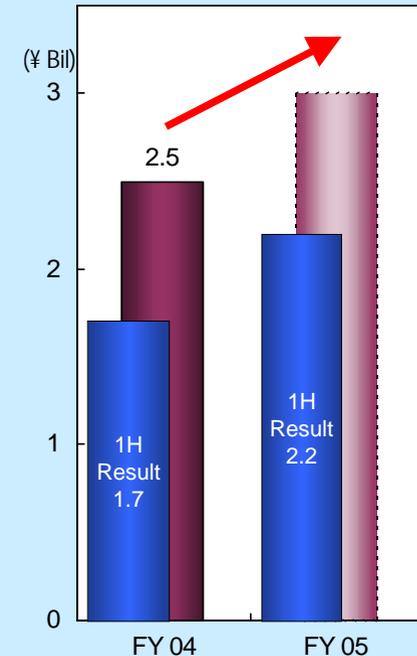
Summary of Interim Financial Results (3) Consolidated

Steady Progress by Companies in the Chiba Bank Group

< ¥ Bil >	Consolidated		Difference
	Interim FY 05	Non-consolidated	
Ordinary income	112.1	95.9	16.1
Interest on loans and discounts	57.8	56.5	1.2
Fee and commission income	20.5	15.6	4.9
Ordinary expenses	71.7	59.9	11.8
Ordinary profit	40.3	36.0	4.2
Interim net income	24.8	23.4	1.3

Business	Company	Characteristics
Securities	Chuo Securities	12 Branches in Chiba Prefecture High market share of stock transactions in Chiba Prefecture Holds 50 thousand active accounts
Leasing	Chibagin Leasing	Contract amount balance of ¥52.6 billion Reinforcing leasing business to enlarge its profit
System Development	Chibagin Computer Service	Aggressively seeking customers outside the Group such as local governments and local companies, which has brought the ratio of non-Chiba Bank customers to around 80%.
Information, Research and Consulting	Chibagin Research Institute	The only 'Think Tank', research institute in Chiba Prefecture. Members: approximately 6 thousand, mainly the major companies in the region.

Total Net Income of Subsidiaries and Affiliates*



*Sum of net income of all subsidiaries and affiliates

Earnings Projections for FY 2005

Expecting More Profit Growth

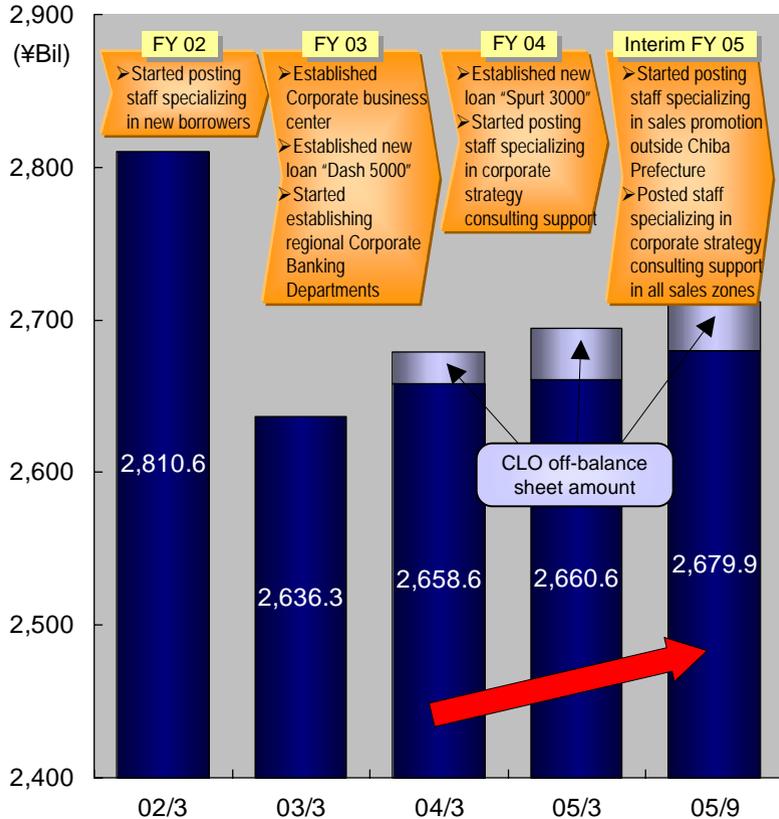
< ¥ Bil>	FY 04	Interim FY 05	FY 05		FY 05 Targets in Medium-term Management Plan
	(Results) (a)	(Results)	(Projections) (b)	(b-a)	
Gross business profit	147.8	75.0	150.0	2.2	150.0
Expenses	73.7	37.6	76.0	2.3	76.0
Real net business income	74.0	37.4	74.0	0.0	74.0
Ordinary profit	57.8	36.0	66.0	8.2	60.0
Net income	34.3	23.4	40.0	5.7	35.0
Credit costs	21.8	(0.7)	10.0	(11.8)	14.0
Net credit costs	16.5	(2.5)	7.0	(9.5)	
Consolidated ordinary profit	61.7	40.3	71.0	9.3	
Consolidated net income	36.3	24.8	43.0	6.7	38.0

***Present Conditions under
‘Towards “Creating Value”,
100 weeks of
Challenge and Innovation’***

Loans to SMEs

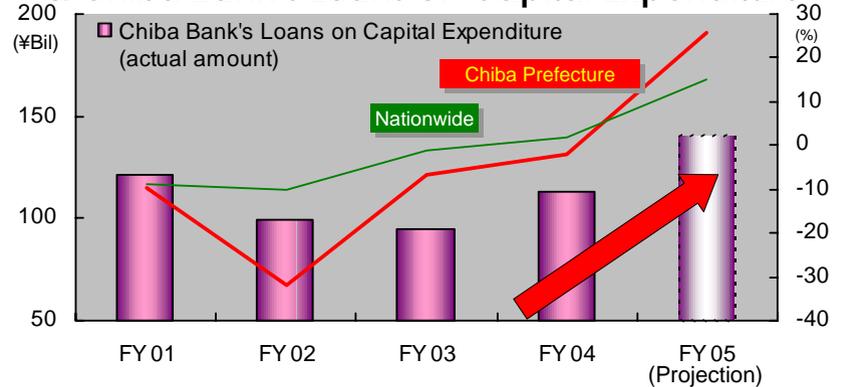
Positive Actions to Meet Corporate Customers' Financial Needs

Loans to SMEs (Term-end Balance)



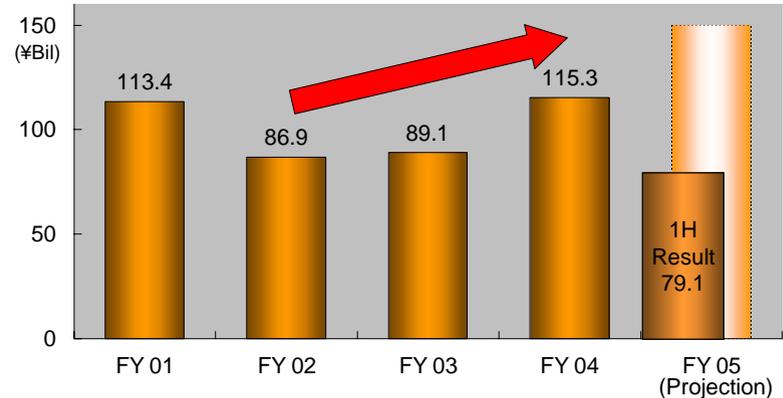
Note: Before partial direct write-offs (including businesses owned by individuals)

Movement in Capital Spending (comparison with the previous year) & Chiba Bank's Loans on Capital Expenditure



Source: Development Bank of Japan "Survey on Planned Capital Spending"

New Loans Made

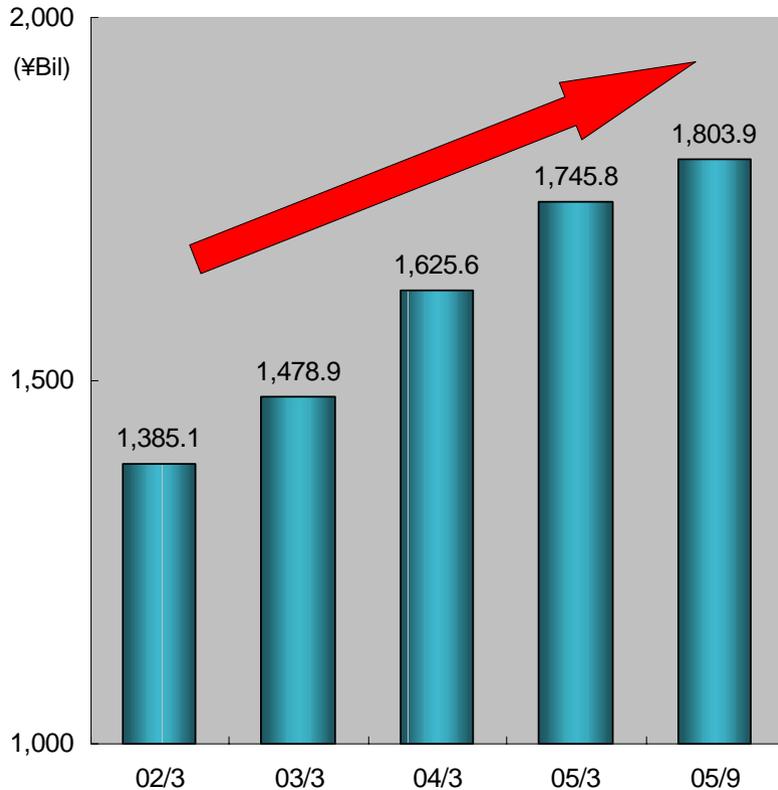


Note: Figures are the total of new loans made in Chiba Prefecture and the Akihabara zone

Housing Loans

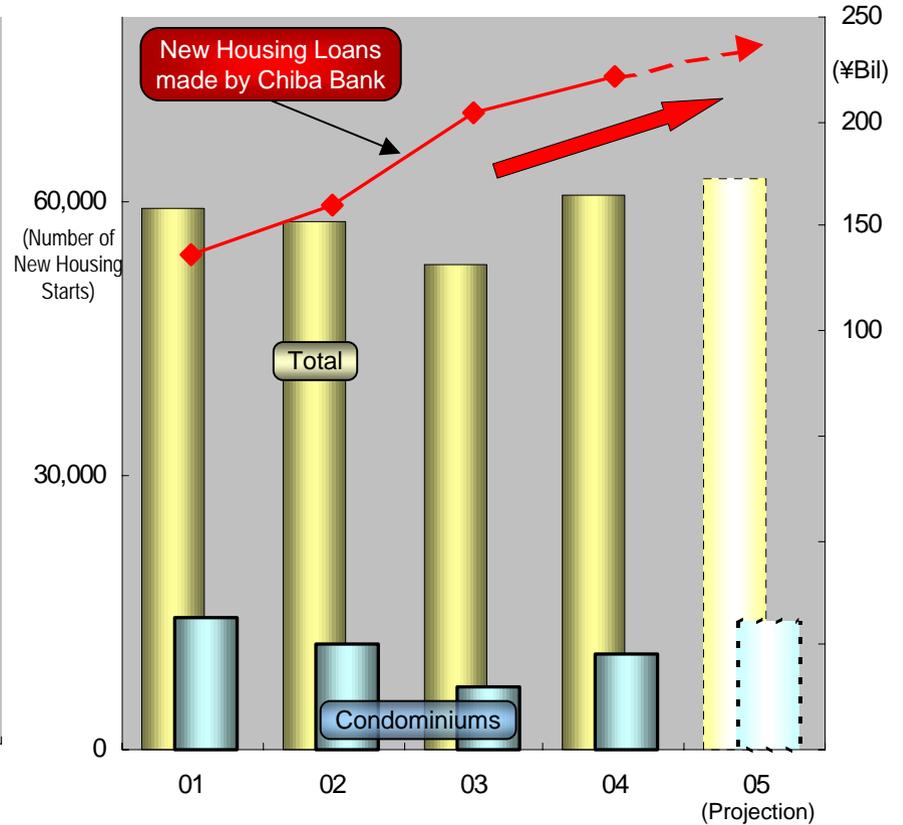
Positive Action to Respond to Steady Demand for Housing

Housing Loans (Term-end Balance)



Note: Before partial direct write-offs

New Housing Starts in Chiba Prefecture

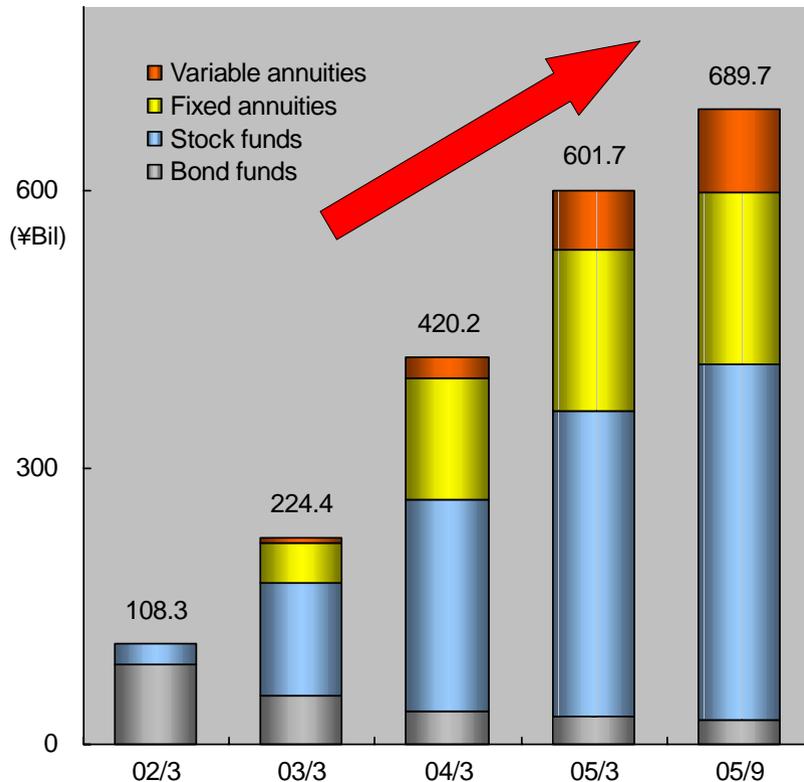


Source: Chiba Prefecture

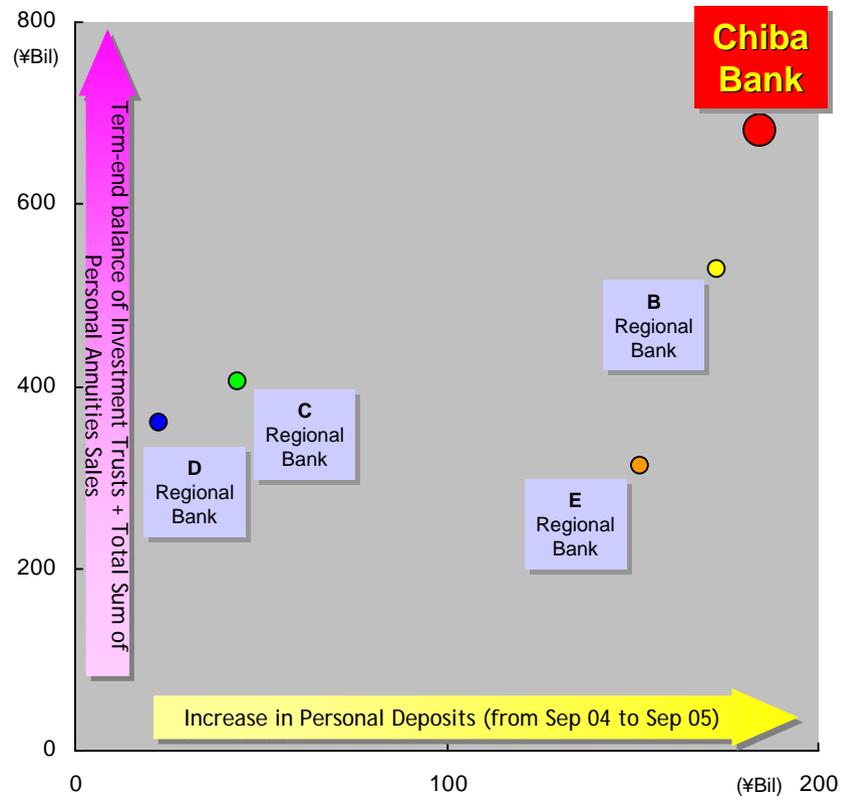
Investment-type Financial Products

Highest Achievement among Regional Banks

Sales of Investment Trusts and Personal Annuities



Transactions of Individual Customers

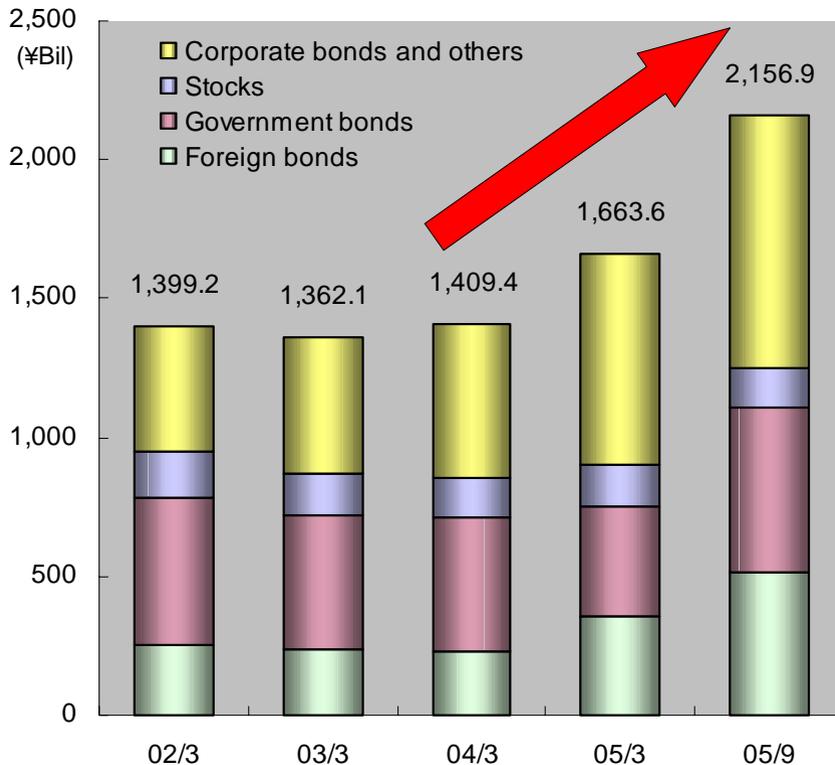


Source: "Tanshin", financial result report as of Sep 30, 2005 (Chiba Bank, Bank of Yokohama, Shizuoka Bank, Joyo Bank, Bank of Fukuoka)

Expansion of Market Investments

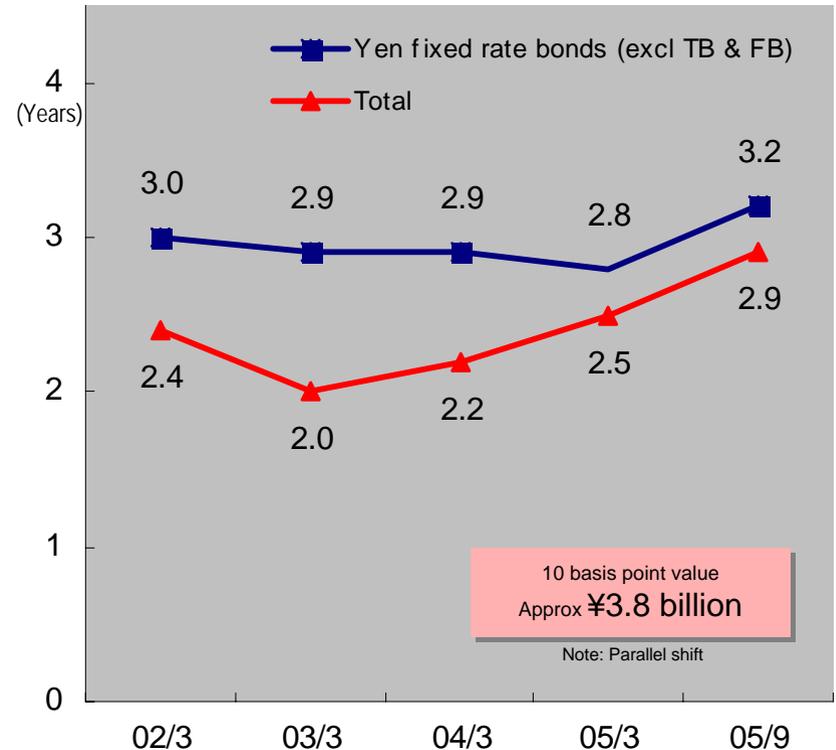
Aggressive Investment in Securities

Securities (Term-end Balance)



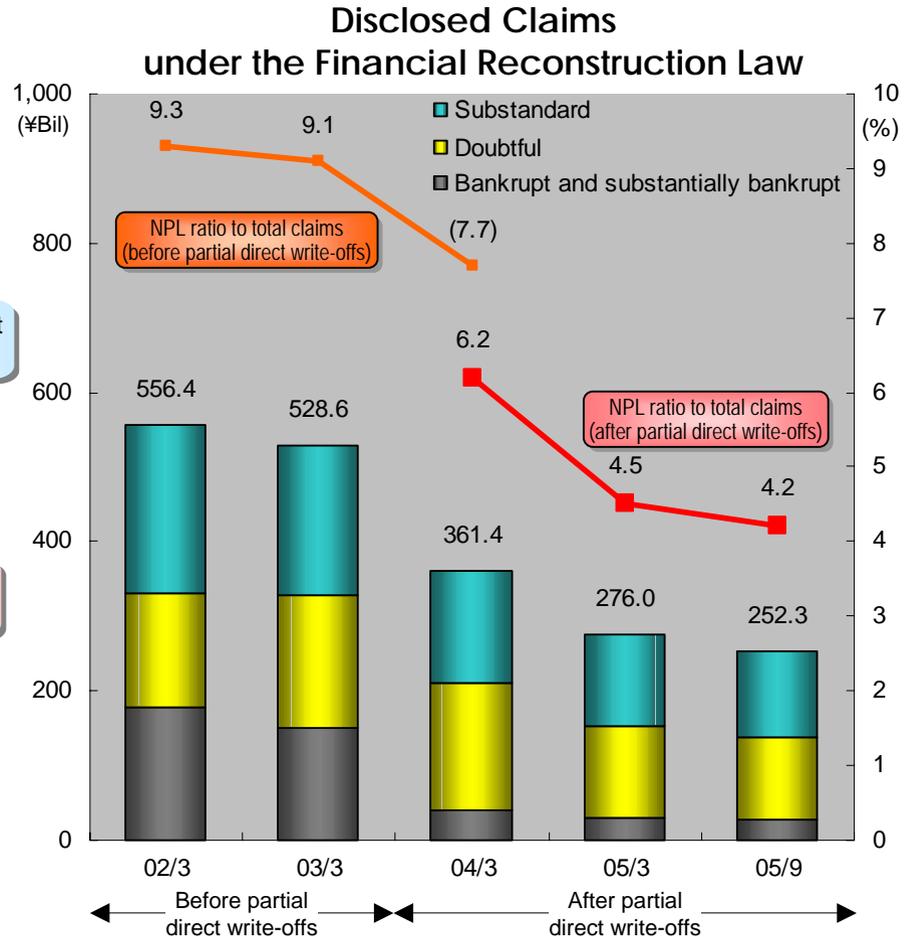
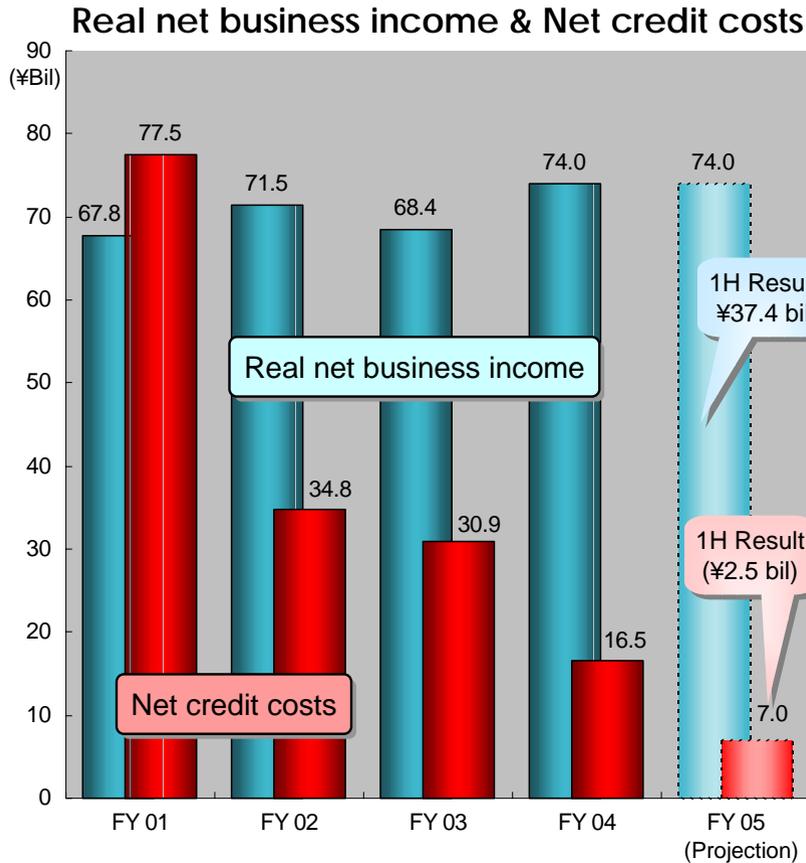
Note: Actual booked value basis

Weighted Average Life of Yen Denominated Securities



Non-performing Loans

Steady Improvement in Financial Quality and Decrease in Net Credit Costs



Creating Further Value

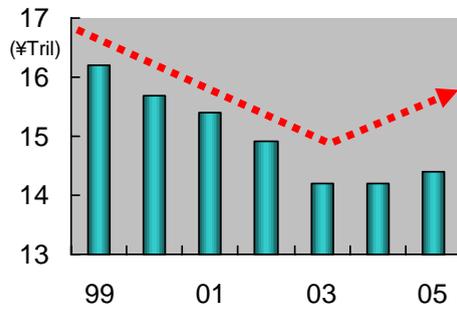
Background and Purpose of Capital Increase

Reinforced Capital by ¥48.0 billion Capital Increase in Dec 2005

Background Factors

- i. Increase in financial needs of corporate under economic recovery
- ii. Halt in land price decline and continuous population increase in Chiba Prefecture
- iii. Development and opening of Tsukuba Express Line
- iv. Progress of structural reform, e.g., mergers and business reduction of government financial institutions.

Loans made in Chiba Prefecture



Source: Chiba Prefecture

Capital Increase

Aggressive Strategic Development of Branch Network

- ✓ Establish offices along Tsukuba Express Line
- ✓ Expand business area into the markets adjacent to Chiba Prefecture
- ✓ Relocation and renewal of branch offices

Response to Customers' Financial Needs

- ✓ Actively respond to financial needs in Chiba Prefecture
- ✓ Respond to financial needs in areas adjacent to Chiba Prefecture
- ✓ Develop consumer loan business

Expansion of Non-Interest Income

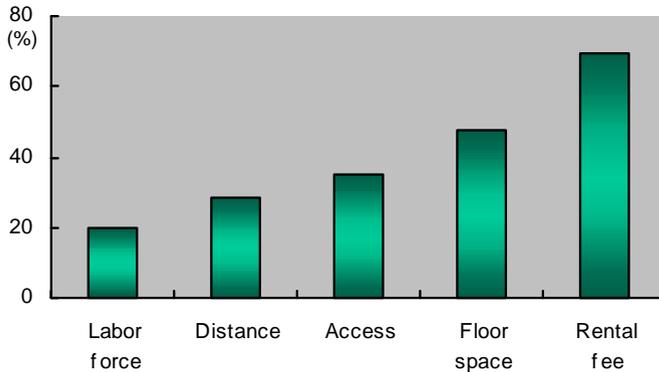
- ✓ Reinforce sales ability by utilizing information based on investment in advanced systems
- ✓ Positively respond to deregulations such as the further deregulation of OTC sales in insurance

Further Growth of Shareholder Value

Developing Chiba Prefecture

Large Business Opportunities as Enterprises are Attracted to Chiba Prefecture

Major Criteria for Selecting Business Locations in Chiba Prefecture



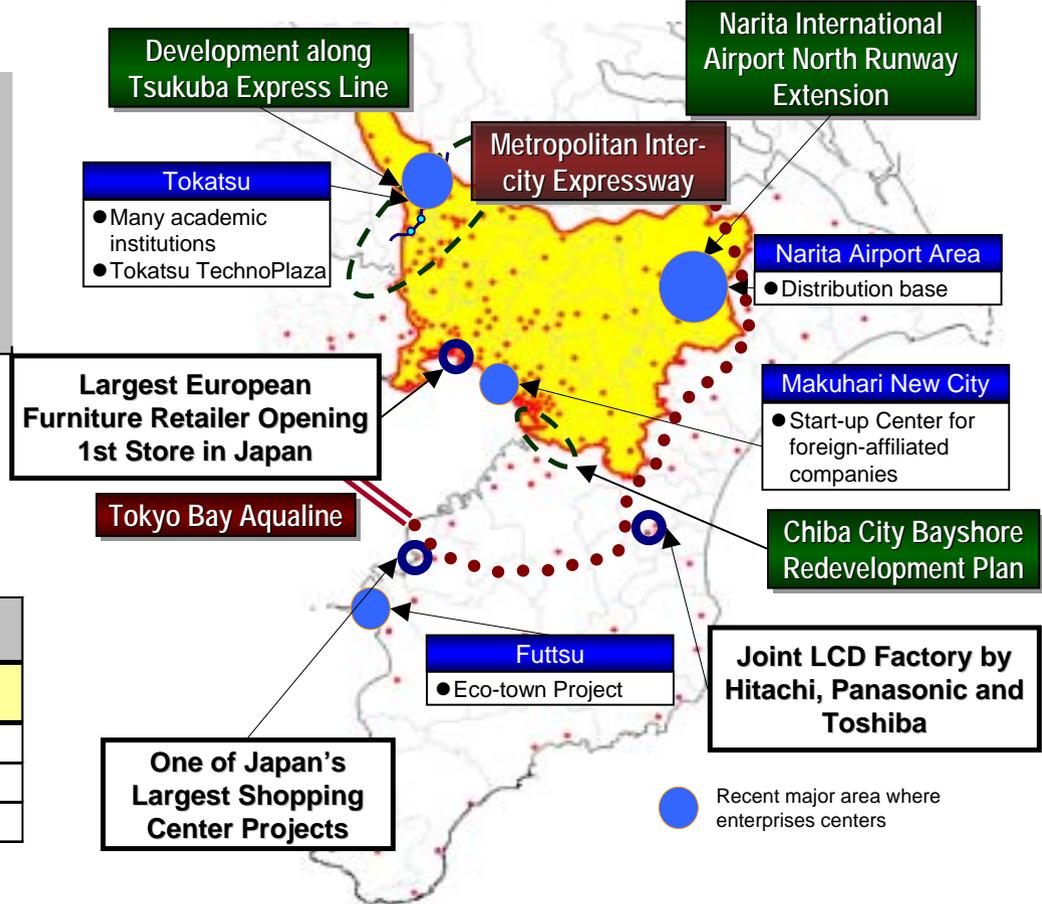
Source: Chiba Economy Center

Comparison of Industrial Estates

	Number of Industrial Estates	Total Area (ha)
Chiba	25	554
Tokyo	3	50
Kanagawa	14	79
Saitama	15	78

Source: Japan Industrial Location Center

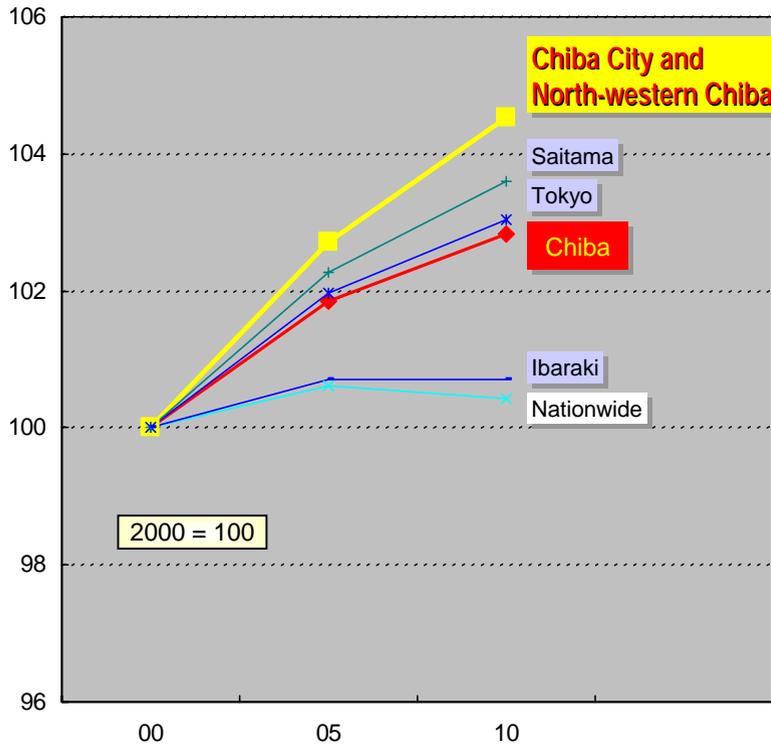
Development & Major Projects in Chiba Prefecture



Expanding Business Base

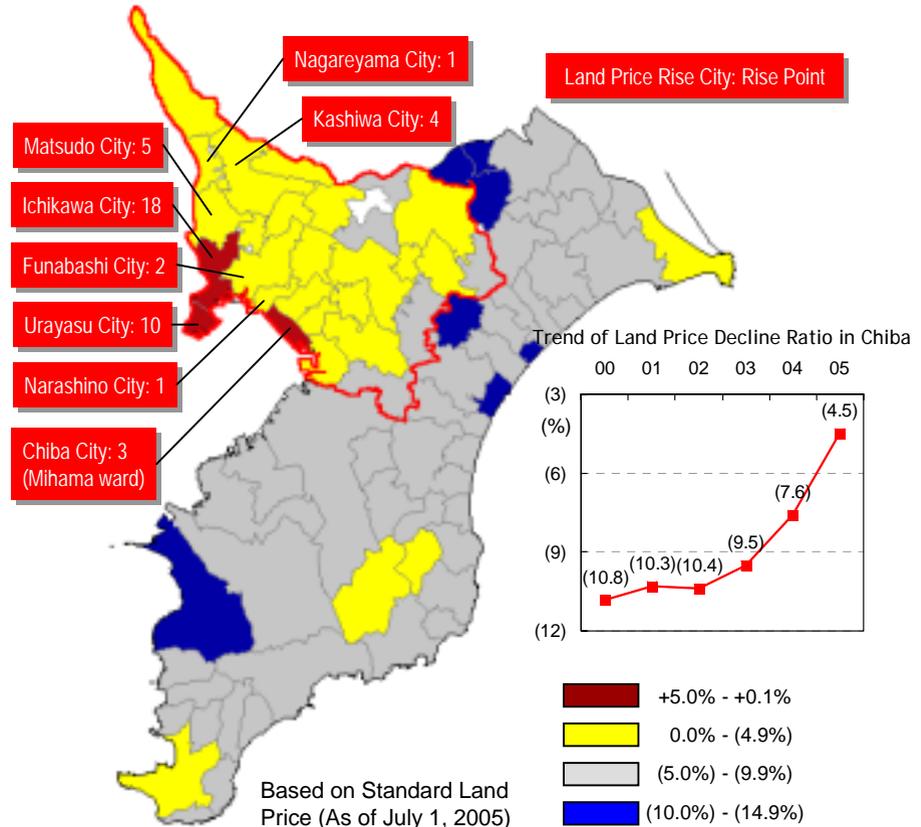
Halt in Land Price Decline and Continuous Population Increase in Chiba Prefecture

Projected Population Increase in Chiba Prefecture



Source: National Institute of Population and Social Security Research

Residential Land Price by Area



Opening of Tsukuba Express Line

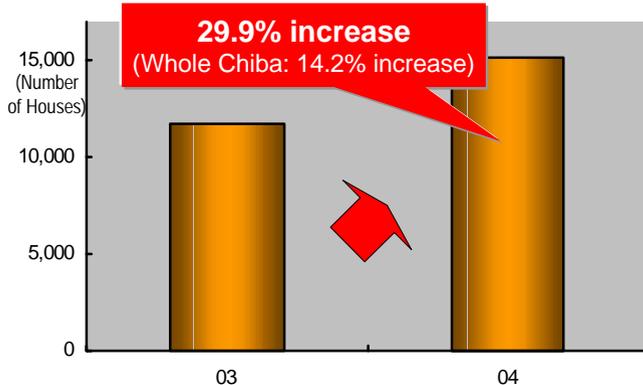
Opening of Tsukuba Express Line (TX) Energizes Economy in the Region

Expected economical Impact upon openings of TX

¥1,400 bil
(including **¥500 bil** of Housing Construction)

Source: Chibagin Research Institute

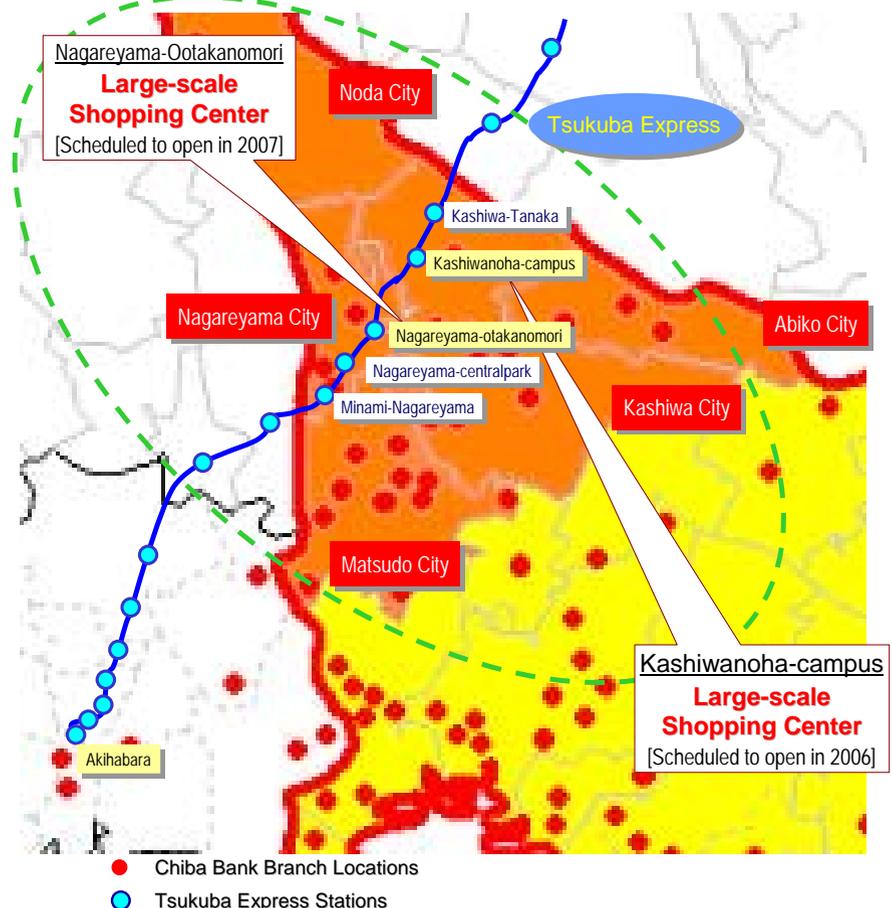
New Housing Starts along the TX



Note: Total sum of new housing starts in Matsudo City, Kashiwa City, Nagareyama City, Abiko City and Noda City.

Source: Chiba Prefecture

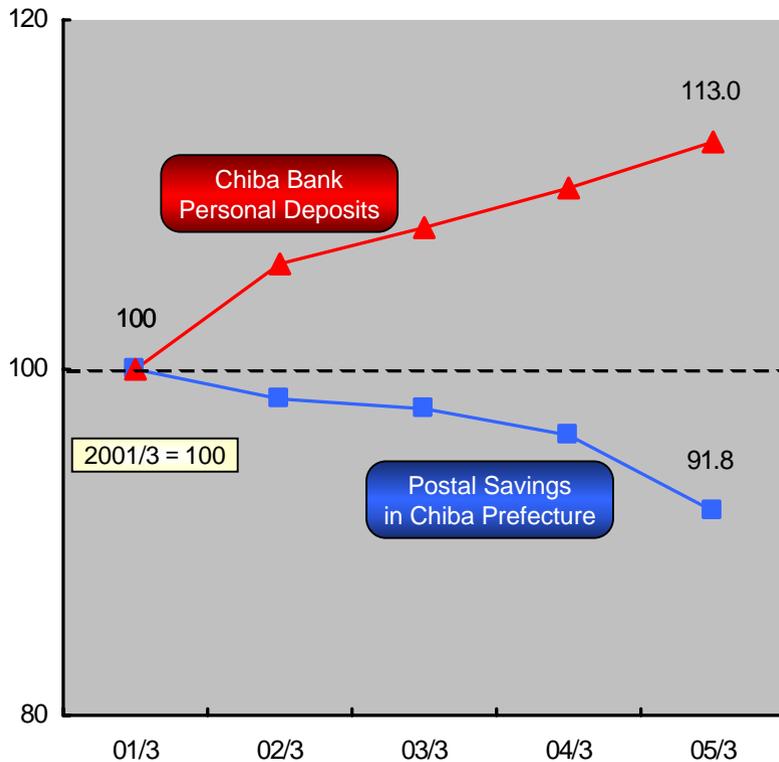
Developments along the TX



Progress of Structural Reform

More Business Opportunities as Structural Reform Progresses

Postal Savings (Term-end Balance)



Source: Japan Post

Loans at Government Financial Institutions in Chiba Prefecture (Term-end Balance)

	(¥ Bil)
Government financial institution	965.6
Development Bank of Japan	434.3
National Life Finance Corporation	195.1
Agriculture Forestry and Fisheries Finance Corporation	69.5
Japan Finance Corporation for Small and Medium Enterprise	106.7
Shoko Chukin Bank	160.0

Source: Bank of Japan

Before end of FY 2008
Halve against GDP

Increase in loans at private financial institutions due to the merger and/or privatization of government financial institutions



¥500 bil

Building Solid Sales Structure

Reinforcing Sales Capability by Reviewing Business and/or Organization

Speed-up Credit Decisions

Corporate Loans

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

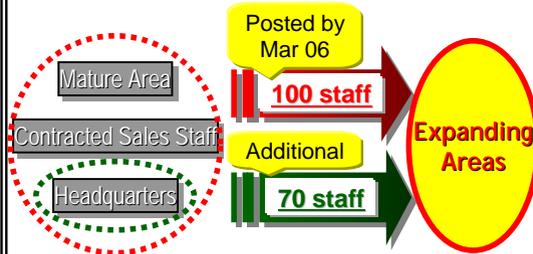
Consumer Loans

- Concentrate loan screening procedures
- **Loan Support Center** (planned)
- Review Chiba Bank Group companies

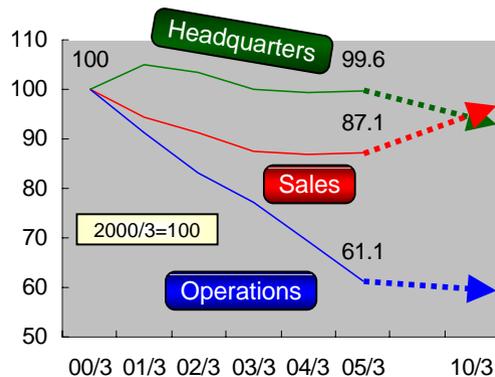
Improve Speed of Loan Screening

Prompt Response to Customers' Needs

Re-assigning Staff



Further Increase Sales Staff



Reinforce Planning Ability

Customers' Needs

Product Development Department

Planning and development of products and services

(to be Established)

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

Expanding Business Area

Expand Business through the Cooperation of New and Existing Branches along the TX and Tozai Lines

Inside Chiba

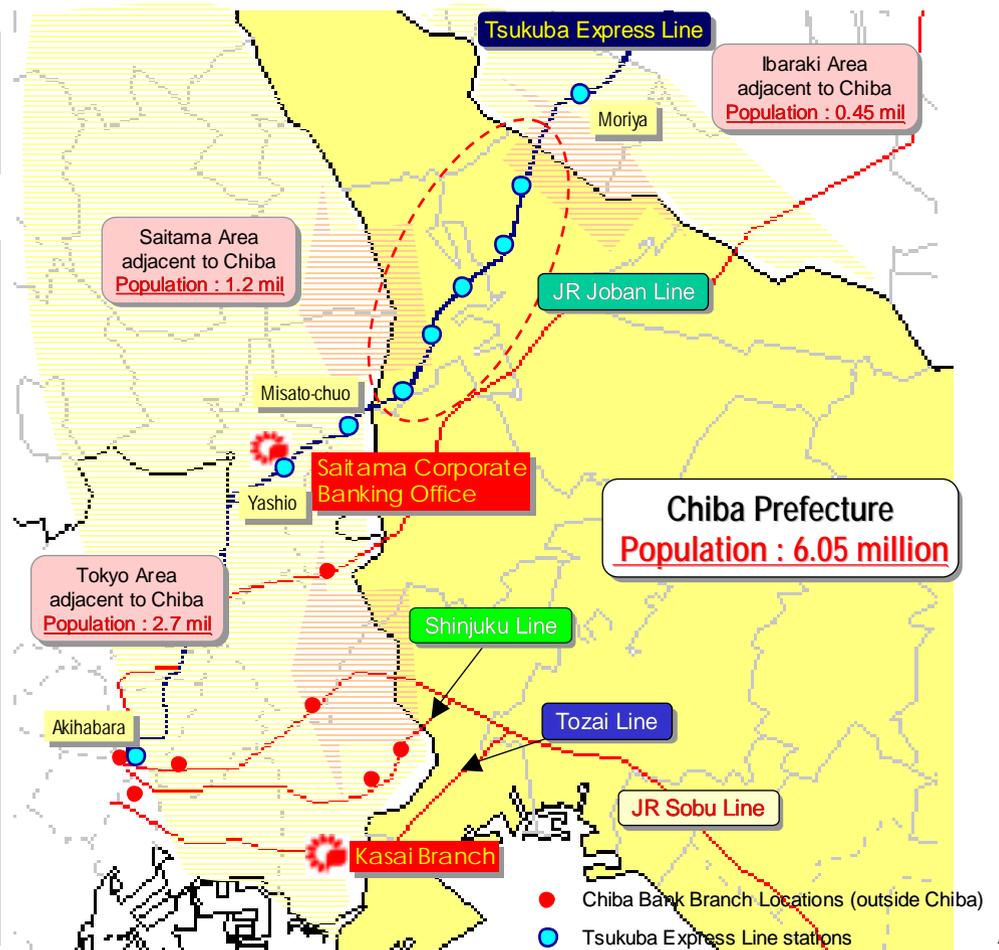
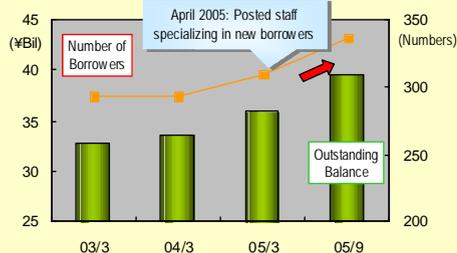
- ✓ Planning to establish branch offices at major Tsukuba Express Line stations

Outside Chiba

- ✓ October 2005: Established Preparing Office for Opening Kasai Branch (Tokyo) (branch scheduled to open in September 2006)
- ✓ February 2006: Saitama Corporate Banking Office at Yashio in Saitama Prefecture to be established

Expand Business Area to East Tokyo, East Saitama and South Ibaraki

Corporate Loans in Kasai Area (Outstanding Balance)



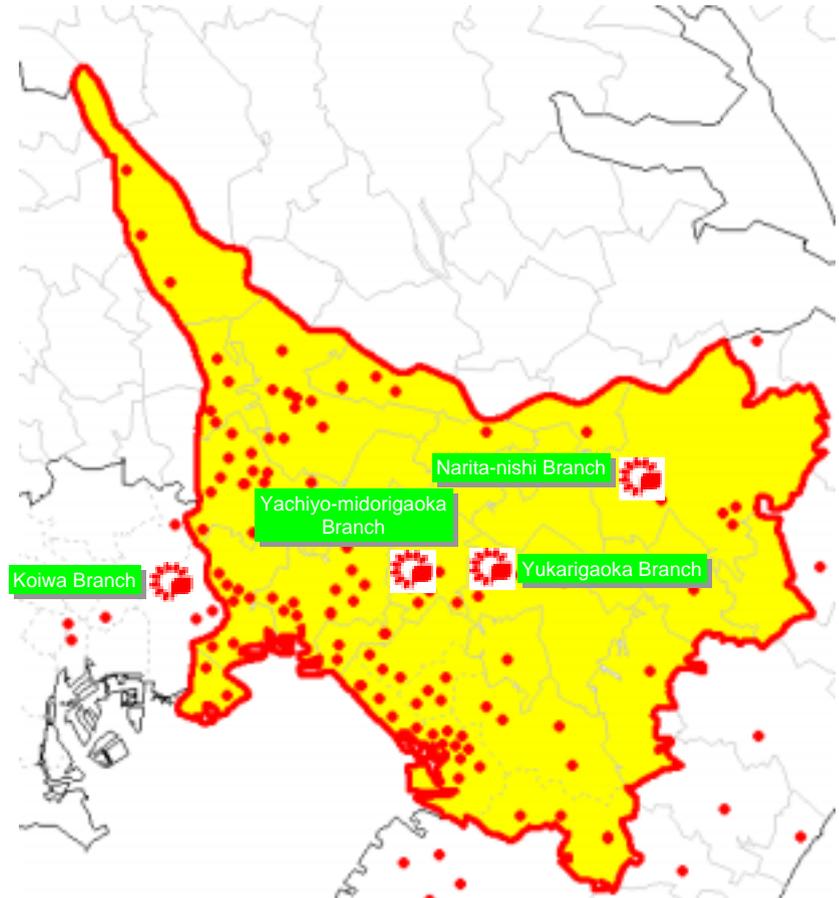
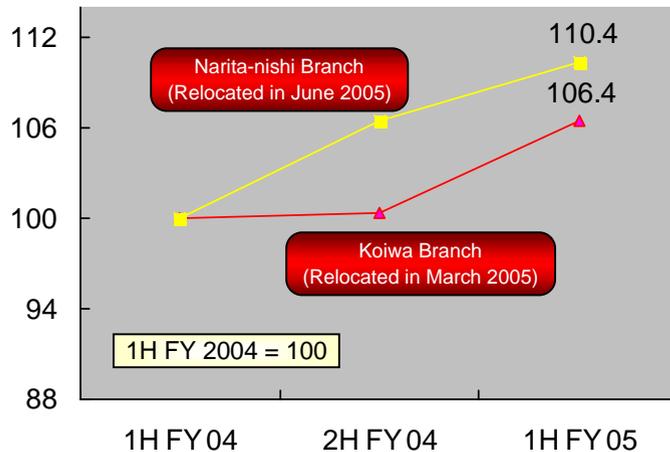
Relocations of Branch Offices

Achieve Effective Branch Network Allied to Sales Potential of Business Area

- ✓ Mar 2005 Koiwa Branch
- ✓ Jun 2005 Narita-nishi Branch
- ✓ Nov 2005 Yukarigaoka Branch
- ✓ Mar 2006 Yachiyo-midorigaoka Branch
(Formerly Takatsu Branch)

Further Relocations and Renewals of Branch Offices are Planned

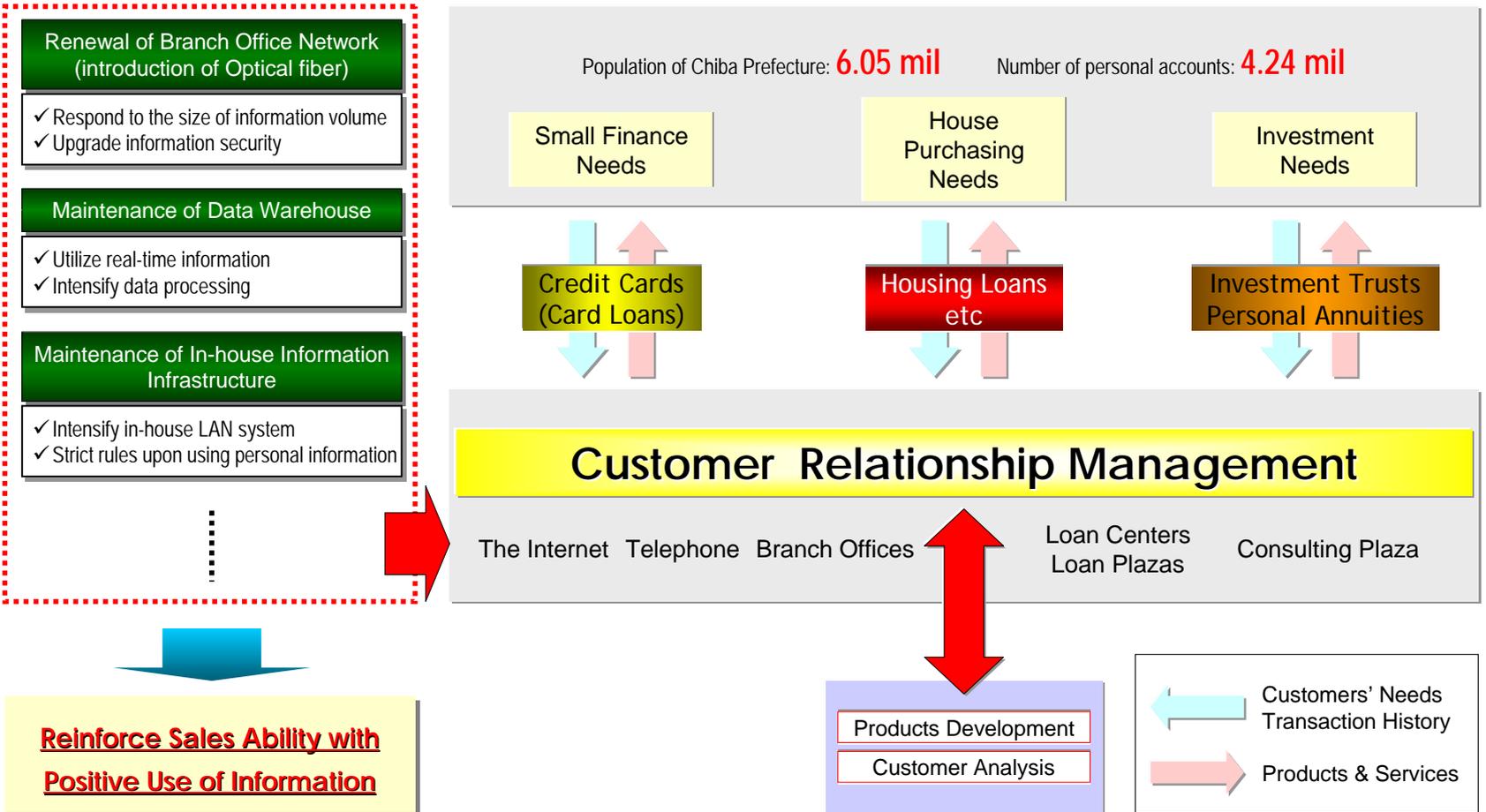
Average Loan Balance of Relocated Branches



Chiba Bank Branch Locations

Advanced System Investments

Maintain Information Infrastructure for Further Expansion of Business to Individuals



Development of Consumer Loan Business

Aggressive Actions on Consumer Loans

Development of Credit Card Business

Cooperation with Companies in Chiba

Started to make contracts with local governments and major companies in Chiba Prefecture for "Business Cards"

Number of staff at contracted companies:

300,000



Business Card

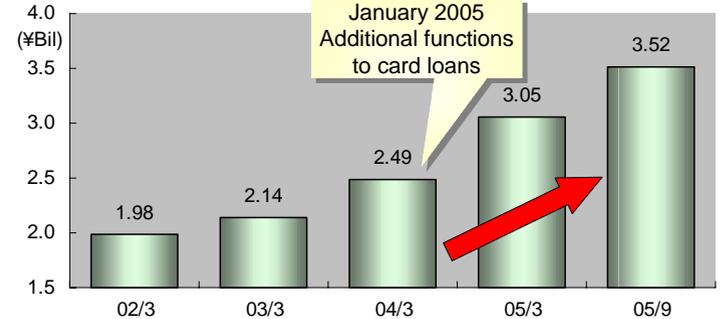
Improvement in Products

I. **Established combined-type credit card** (IC Cash Card + Credit Card)

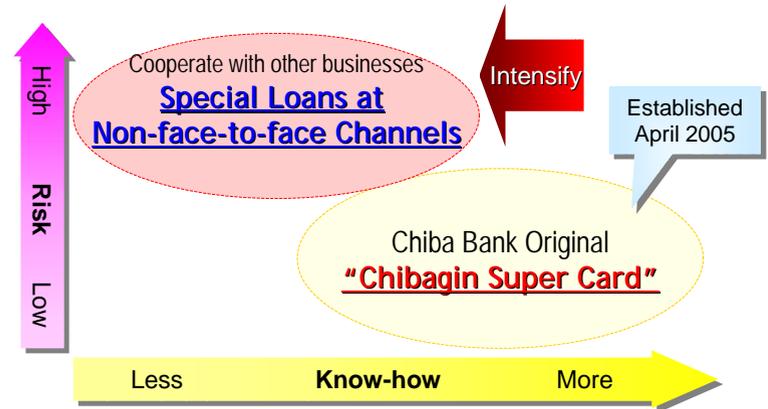
II. Added Insurance for Stolen Cash Card

III. Extended availability to (non-working) housewives based on family income

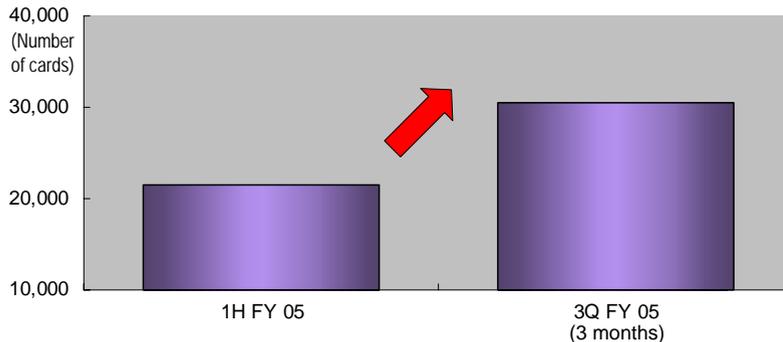
Increase in "Super Educational Loans"



Promotion of Consumer Loan Business



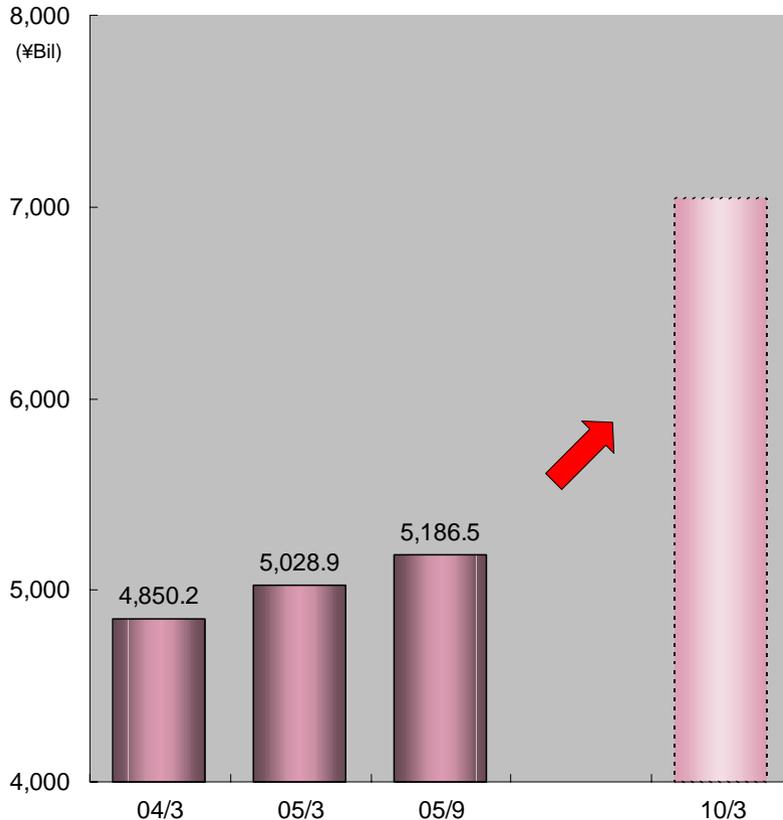
Number of "Super Cards"



Further Reinforcement of the Financial Base

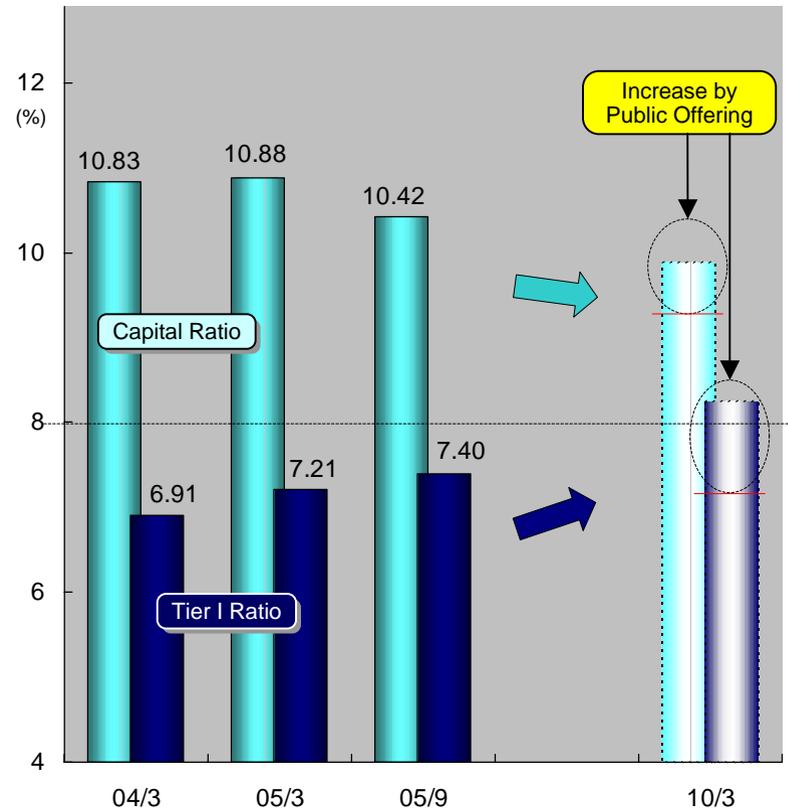
Appropriate Action towards Increasing Risk Assets by Public Offering

Projected Risk Assets



Note: Non-consolidated basis

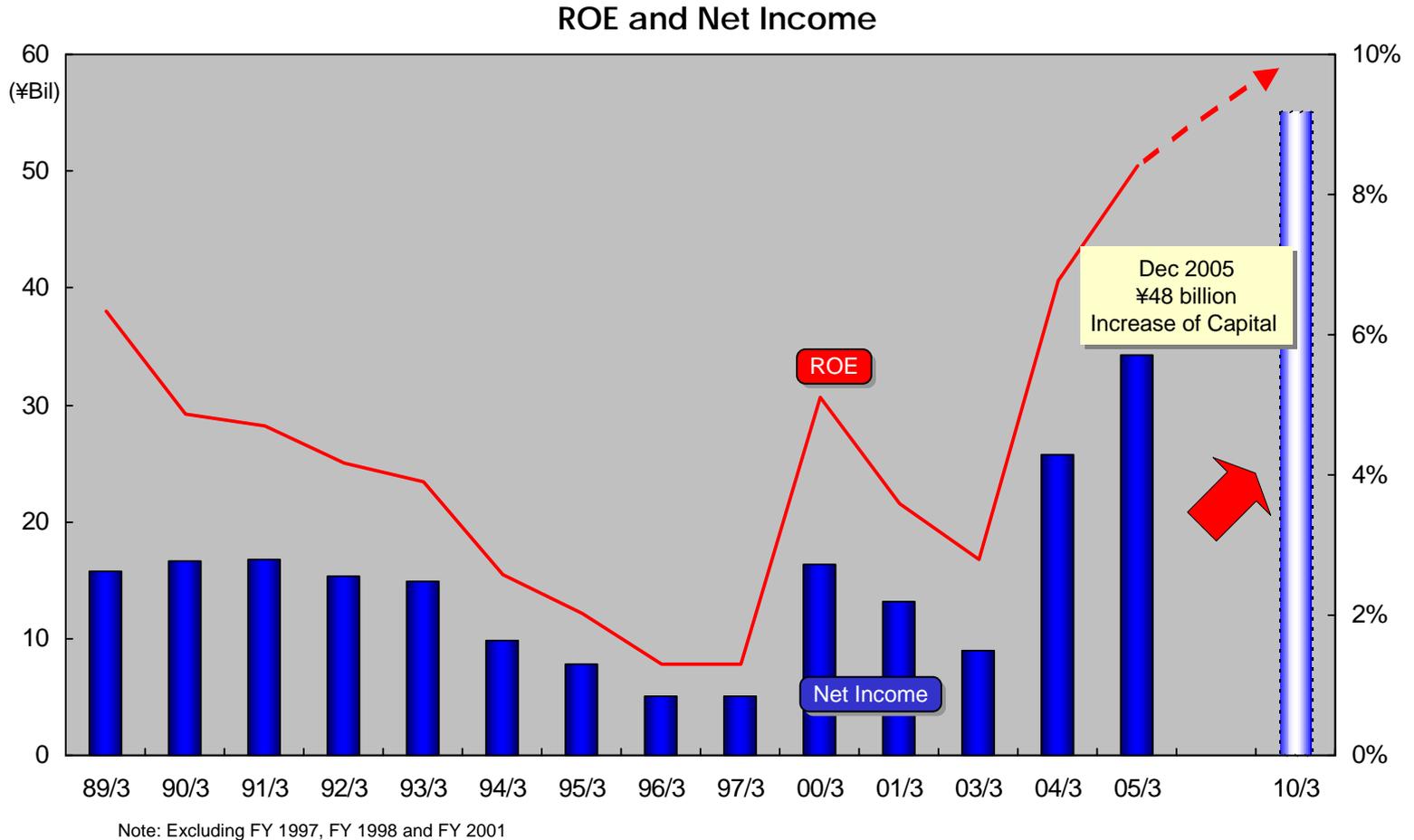
Projected Capital Ratio



Note: Non-consolidated basis

Increase Shareholder Value

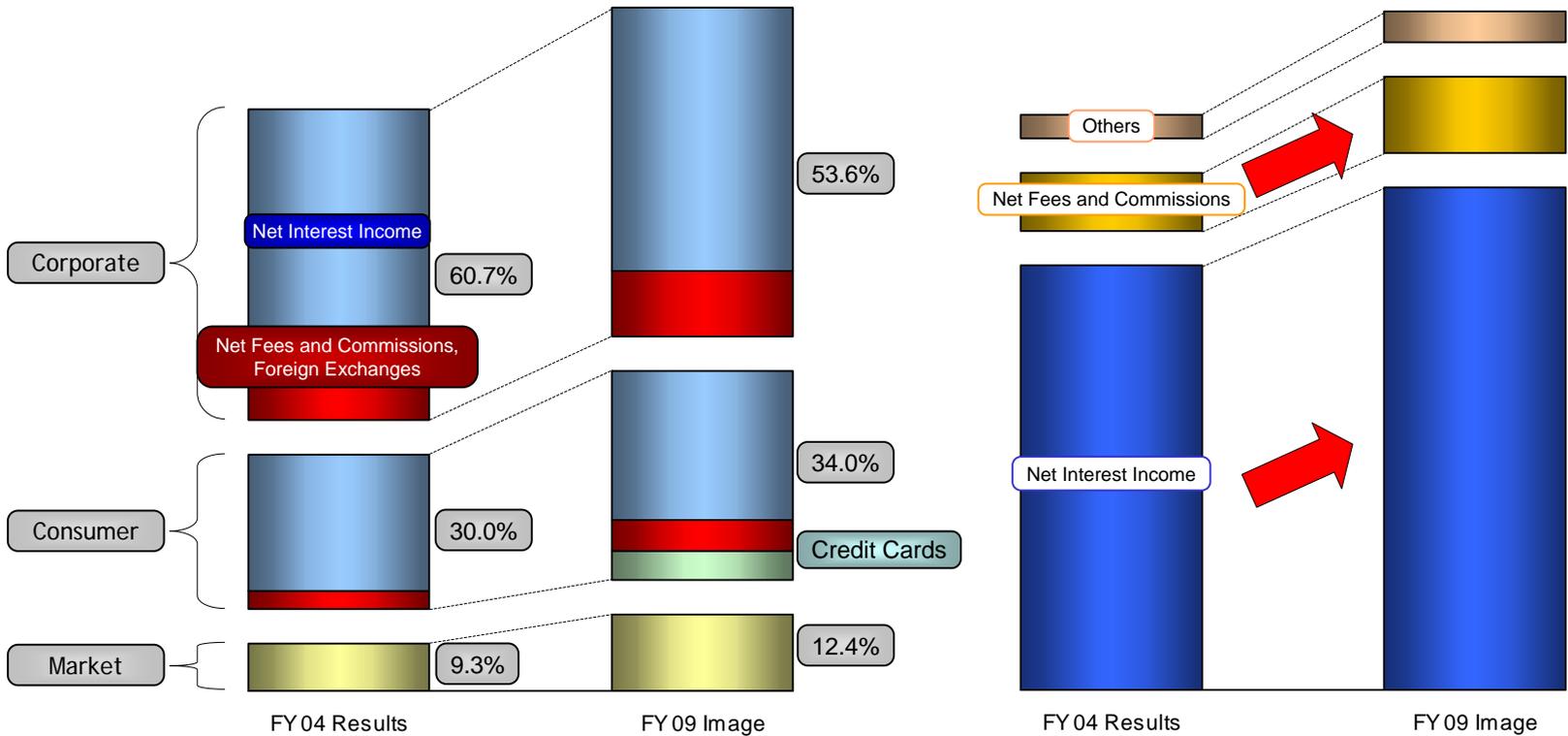
Increase Shareholder Value by Lifting ROE



Changes in Structure of Profitability

Increase Profits in Consumer Business and Interest Income

Gross Business Profit Plan



Appendix

Table of Contents

Appendix I Strengthening Corporate Governance

Corporate Governance	3
Contribution to the Region (CSR)	4

Appendix II Regional Economy

Economic Conditions (1) Business Survey Index	6
Economic Conditions (2) Loans	7
Economic Conditions (3) Population Increase	8
Economic Conditions (4) Corporate Bankruptcies	9
Business Share of Financial Institutions within Chiba	10
Economic Indicators for Chiba Prefecture (1)	11
Economic Indicators for Chiba Prefecture (2)	12
Land Price Trends in Chiba Prefecture	13
Key Data for Chiba Prefecture	14

Appendix III Management Indices

Management Indicators	16
Return After Capital Cost (RACC)	17

Interest Yields	18
Working Assets and Liabilities	19
Lending Interest Margin and Credit Costs	20
Domestic Loans	21
Loans, Borrowers Classified by Industry	22
Domestic Deposits	23
Expansion of Personal Deposits	24
Financial Products (Investment Trusts, Foreign-Currency Deposits, Personal Annuities and Public Bonds)	25
Cost Reduction	26
Stock Portfolio	27
Loans Disclosed under Self-Assessment and the Financial Reconstruction Law (1) As of Sep 30, 2005	28
Loans Disclosed under Self-Assessment and the Financial Reconstruction Law (2) Changes	29
Factors for Fluctuation in Assets Requiring Caution	30
Disposal of Collateral	31
Branch Network	32
Composition of Shareholders	33
Changes in Composition of Shareholders	34
Recent News	35

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.

After June 05

Number of Directors: 10

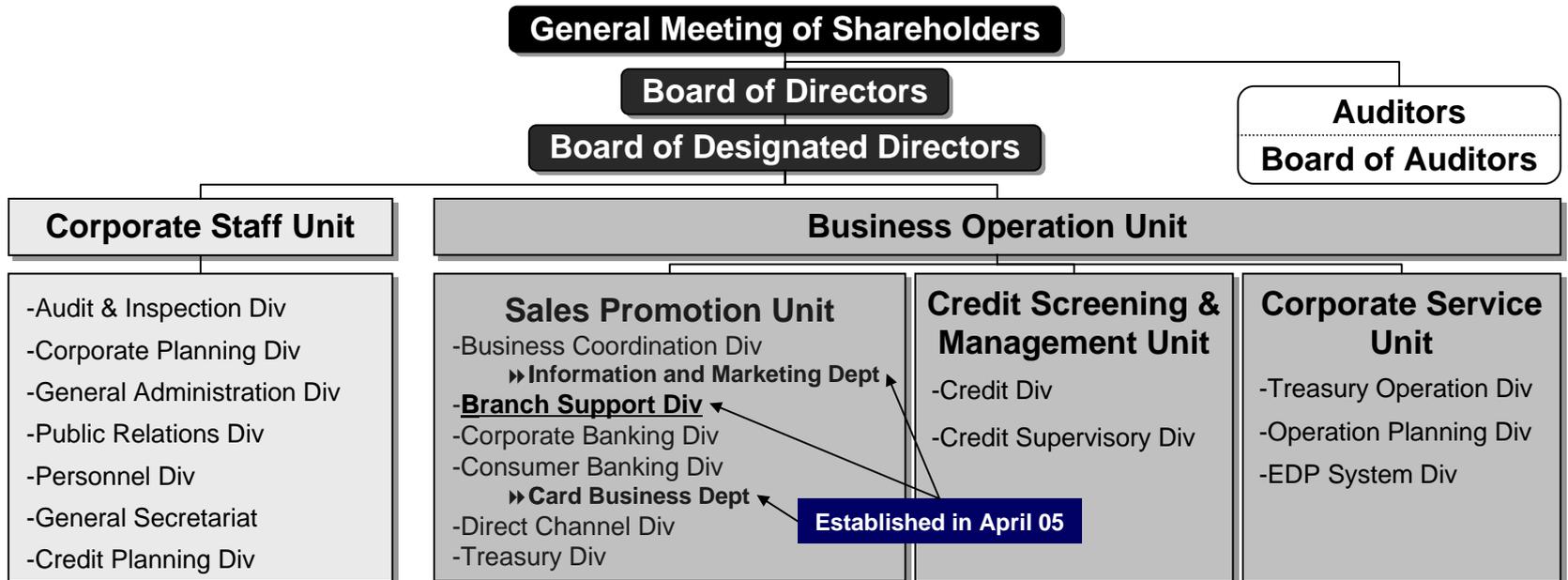
Number of Executive Officers: 14

(of which 5 are also Directors)

Number of Auditors: 5 (including 3 External Auditors*)

(As of Dec.31, 2005)

*External Auditors are based on the revised Commercial Code as of May 02.



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. Allocate staff to support venture business companies (December 03)
- Provide support for venture businesses (December 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

- SME Revival Fund "Revival Scheme for Regional Companies" (February 04), etc.

Environmental Activities & Corporate Social Responsibility

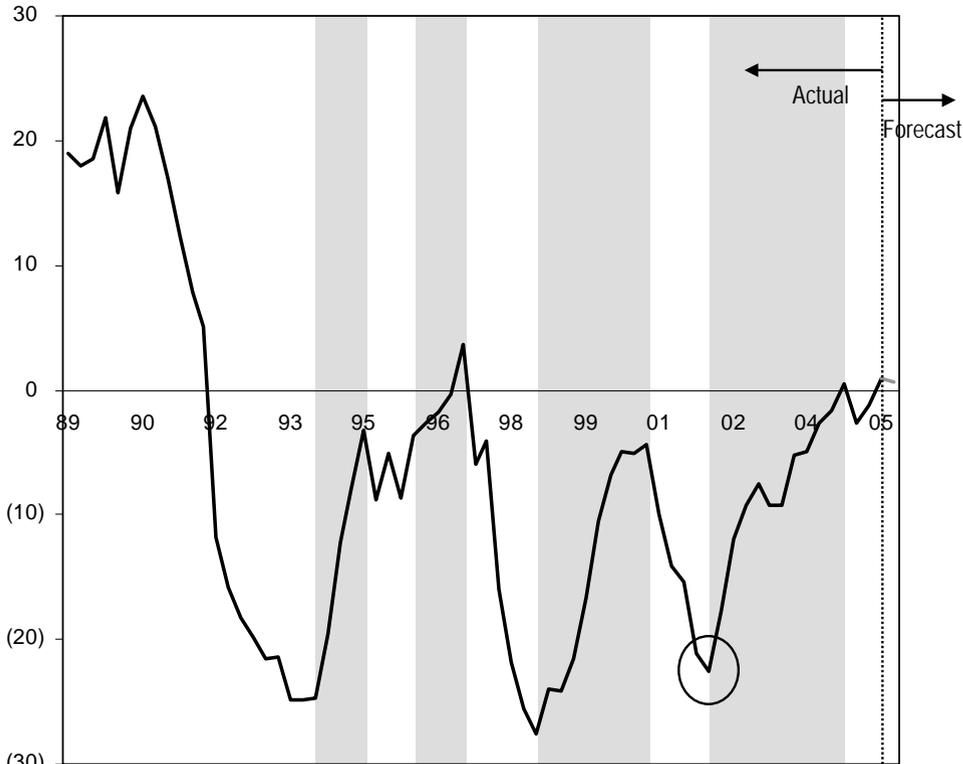
- Tree-planting in forests and parks in Chiba Prefecture (March 03, October 03 & March 05)
- Tree-planting & flower campaigns (around offices and on counters) (ongoing since April 03)
- Voluntary clean-up campaign (Clean-up walk at Kujukuri beach in June 03 & May 05)
- Donation to "Chiba Prefecture Environment 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") x1/2

Business Survey Index
Trend of BSI (By Industry)

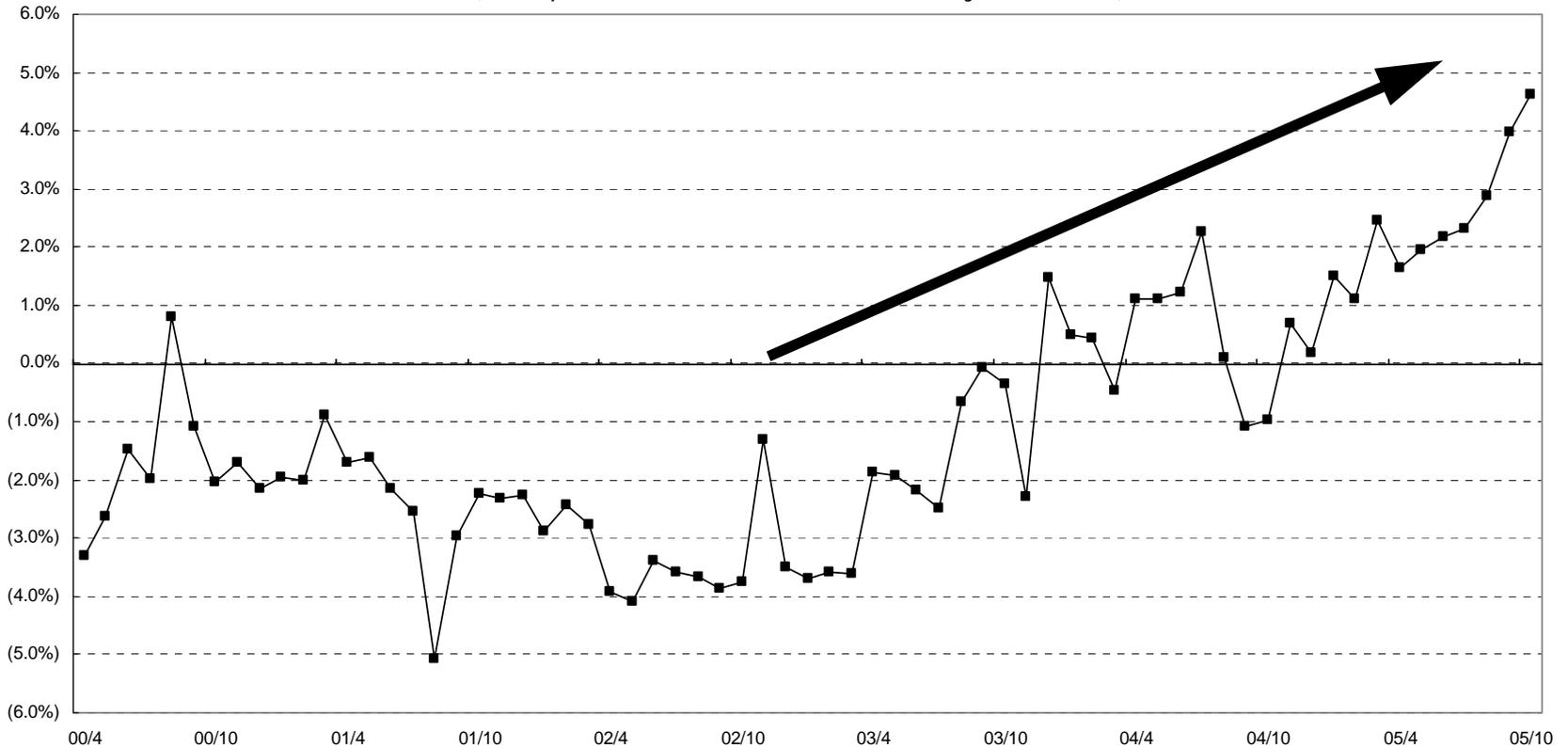
	04	05			
	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
		Actual			Forecast
Food	(11.3)	(14.5)	↗(12.2)	↗ (8.4)	(1.7)
Petrochemical	2.0	(1.8)	↗ 1.7	↗ 0.0	3.7
Plastics	(16.7)	↗(14.3)	↗ (4.2)	(4.2)	0.0
Glass	23.7	13.4	7.5	↗ 15.6	3.2
Steel & Non-ferrous metals	32.2	10.0	7.7	↗ 14.3	3.6
Metals	9.6	(1.9)	(5.8)	↗ (3.4)	(5.4)
Machinery	26.4	25.0	5.9	↗ 17.9	3.6
Electrical machinery	(8.4)	(22.7)	(22.8)	(33.4)	0.0
Transportation machines	17.7	8.3	3.4	↗ 14.3	10.7
Other manufacturing	9.6	(12.1)	↗ (4.0)	↗ (3.9)	(6.0)
Construction	(10.9)	(16.7)	↗ (4.0)	(13.2)	(5.3)
Transportation	0.0	0.0	(8.4)	↗ 2.6	5.9
Wholesaling	4.1	(1.5)	↗ 9.5	8.1	2.8
Retailing	(10.3)	↗ 8.1	↗ 11.6	6.8	5.4
Hotels	(33.3)	↗(17.7)	↗ (3.9)	↗ 3.1	9.4
Services	(7.9)	↗ (1.0)	(6.9)	↗ (2.6)	(4.5)

Source: Chiba Economy Center "BSI survey in Chiba (July to September 05)"
Surveyees: Enterprises with a head office and/or an office in Chiba
As at: October 05
Answers: 752 enterprises surveyed, 383 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)

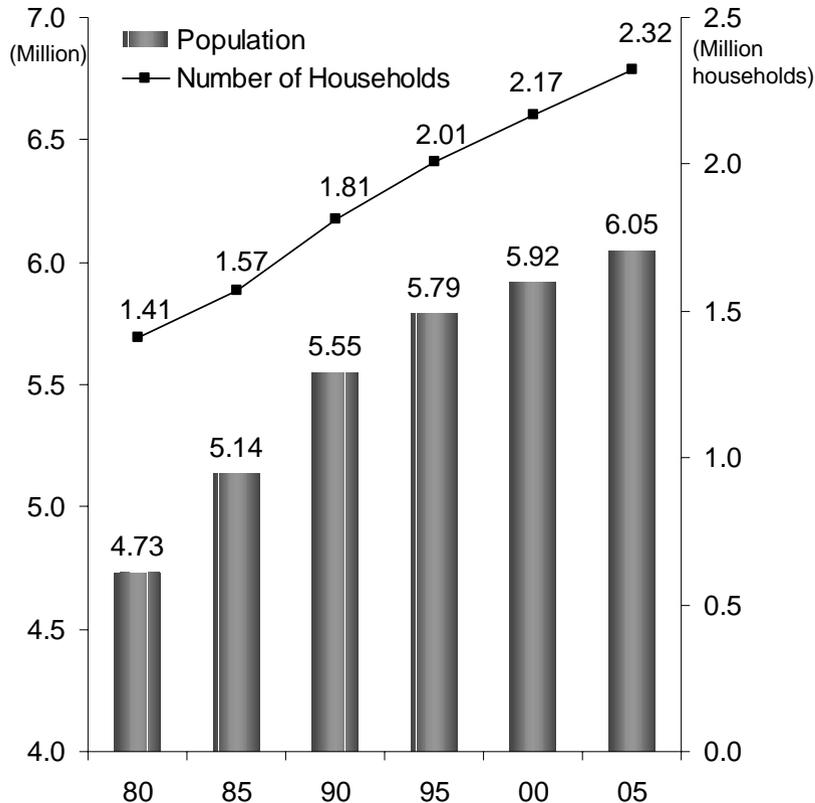


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture
Note: Figures are term-end balance of total loans from banks

Economic Conditions (3) Population Increase

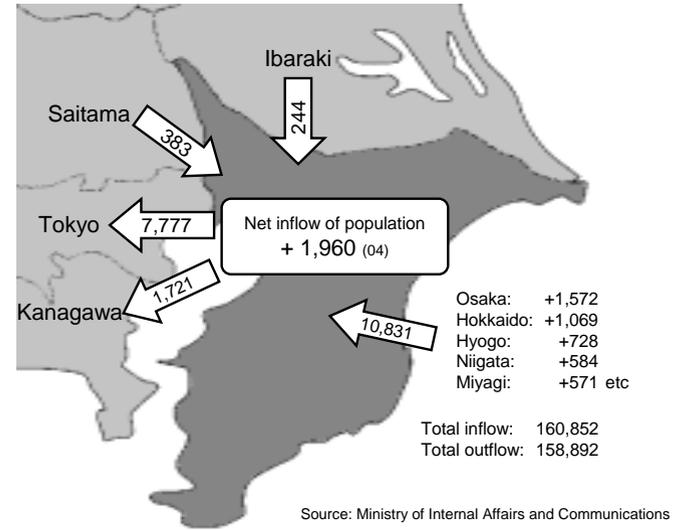
The population & number of households are continuing to increase in Chiba Prefecture

Population & Number of Households in Chiba Prefecture



Source: National census (Data for Year 05 are prompt report basis)

Inflow/Outflow of Population



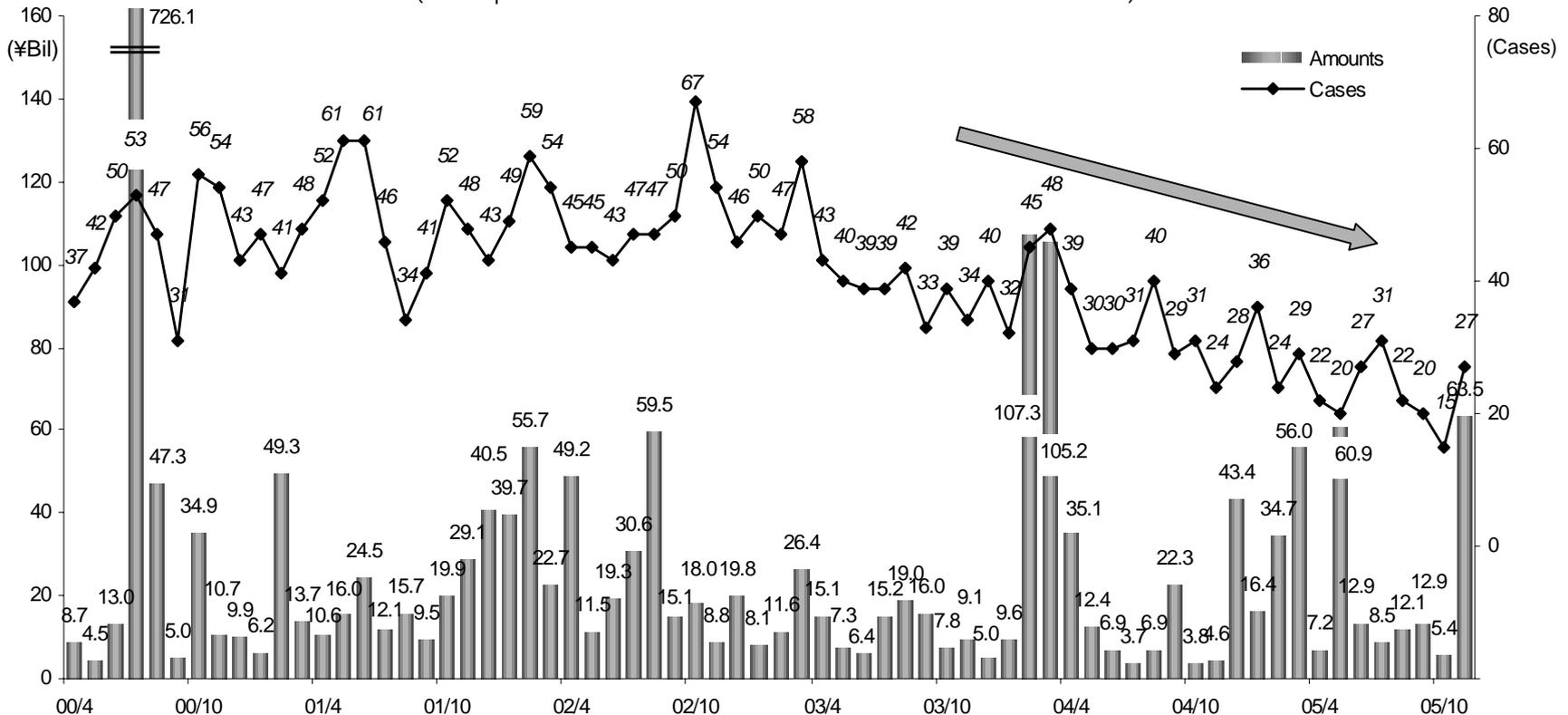
Top 10 Prefectures by Population Growth

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)

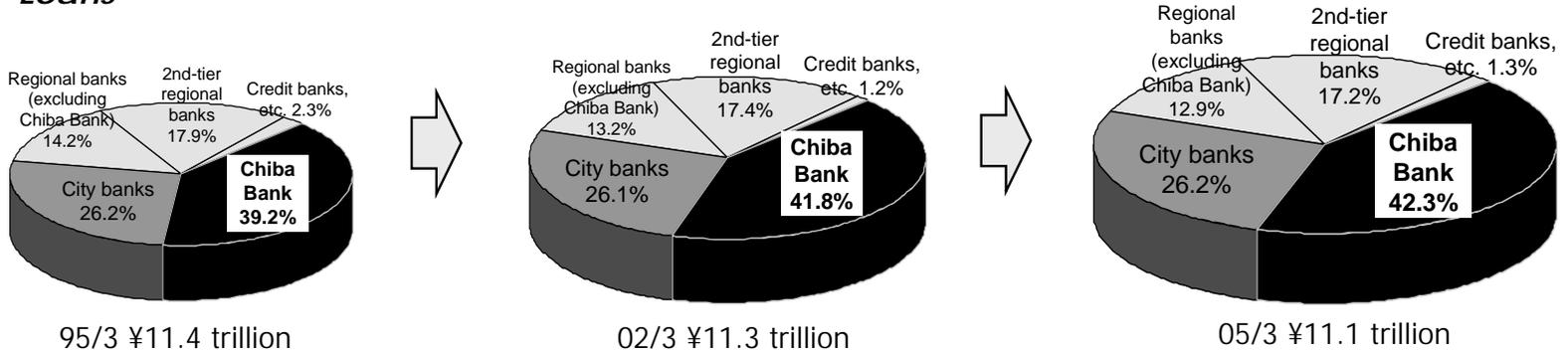


Source: Made by Chiba Bank with data from Shoko Research

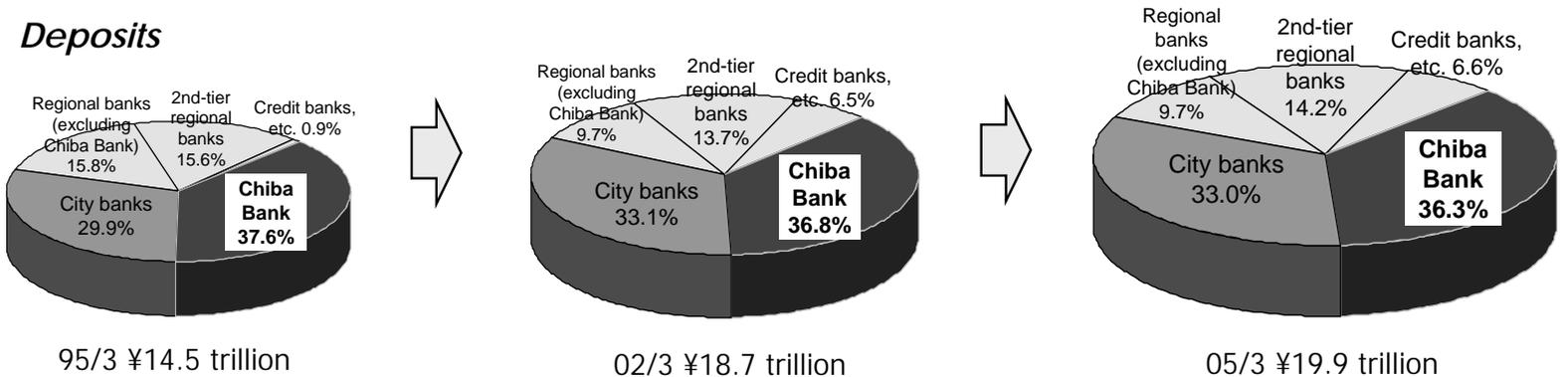
Business Share of Financial Institutions within Chiba

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 shown above are rounded down to two decimal places.
- 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
	As of Oct 1	2000=100			Million KWh					
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
2004/11	6,049,151	92.4	93.8	99.8	2,814	949	97.1	12,088	727	5,235
2004/12	6,050,365	93.3	94.5	100.5	2,899	976	96.8	11,731	538	4,138
2005/01	6,050,603	94.7	97.5	98.1	3,205	966	96.2	10,367	767	4,674
2005/02	6,050,476	93.7	95.0	104.3	3,286	961	96.2	13,297	910	4,466
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	-	-	-	-	3,003	1,031	96.2	11,308	872	6,194
2005/11	-	-	-	-	-	-	-	11,126	-	-
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	

*Source: Population Census FY 2000

Economic Indicators for Chiba Prefecture (2)

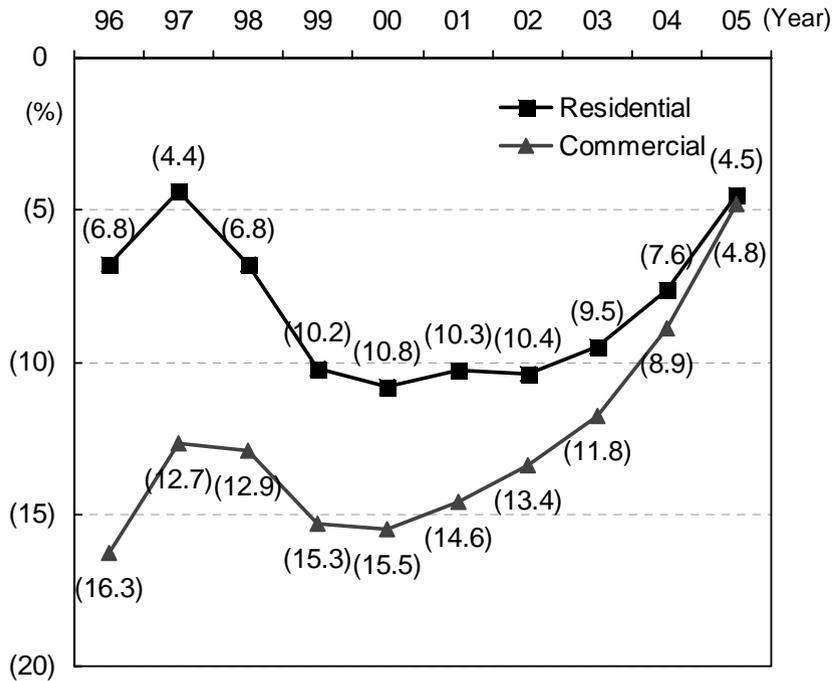
Economic Indicators for Chiba Prefecture

	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=100
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	
2004/11	102,899	299,864	24	4,654	81,645	69,066	0.80	108.2	95.1	84.2	88.9	
2004/12	102,276	266,097	28	43,487	75,020	64,686	0.81	108.7	95.0	183.7	189.6	
2005/01	89,279	245,265	36	16,410	75,350	66,537	0.80	108.4	95.0	82.4	89.7	
2005/02	109,488	227,275	24	34,779	76,023	68,124	0.81	107.0	94.5	79.3	86.1	
2005/03	125,305	265,878	29	56,011	79,822	71,620	0.83	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	0.88	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	0.83	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	0.80	106.5	94.8	80.9	85.7	
2005/10	102,552	341,118	15	5,450	80,749	67,087	0.80	-	-	-	-	
2005/11	-	-	27	63,598	-	-	-	-	-	-	-	
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

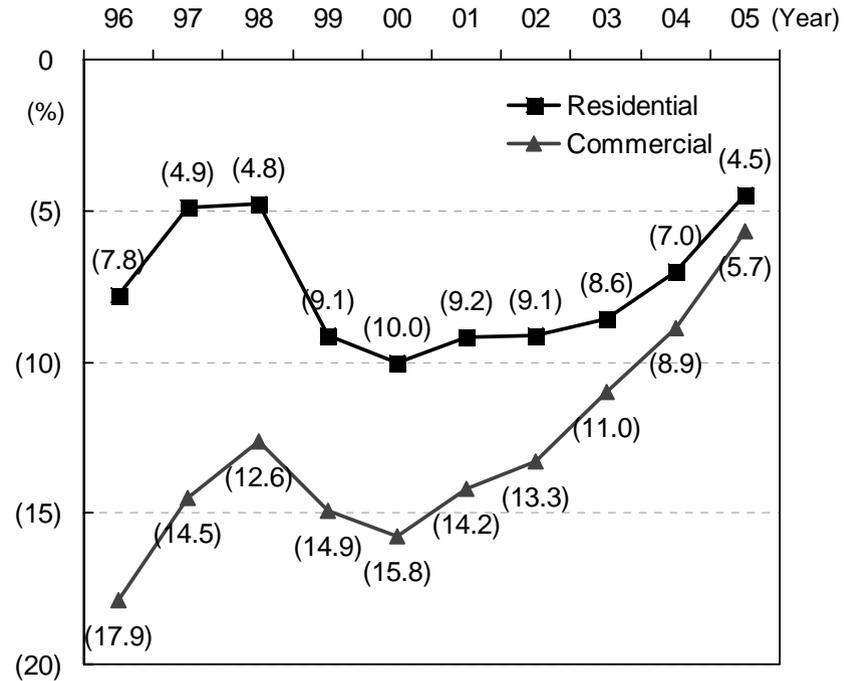
The trend in land prices has been steadily improving since 2000

Land Price Survey (Chiba Prefecture)



Data from Chiba Prefecture
As of July 1

Published Land Price (Chiba Prefecture)



Data from MLIT
As of January 1

Key Data for Chiba Prefecture

	Population	Liveable land area	Balance of 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 7 th nationwide)	60 thousand (Ranked 6 th nationwide)	¥18 trillion (Ranked 6 th nationwide)
No. 1 nationwide	Tokyo 12.57 million	Hokkaido 21,899 km ²	Tokyo ¥90 trillion	Tokyo 188 thousand	Tokyo ¥49 trillion
No. 2 nationwide	Osaka 8.81 million	Niigata 4,481 km ²	Osaka ¥53 trillion	Kanagawa 101 thousand	Osaka ¥26 trillion
No. 3 nationwide	Kanagawa 8.79 million	Fukushima 4,218 km ²	Kanagawa ¥43 trillion	Osaka 85 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 2003)
 Balance of Savings: The Central Council for Financial Services Information (As of March 2004)
 Number of new housing loans: Ministry of Land, Infrastructure and Transport (2004)
 Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2002)

Management Indices

Management Indicators

(¥ Bil)

	FY 99	1H FY 00	FY 00	1H FY 01	FY 01	1H FY 02	FY 02	1H FY 03	FY 03	1H FY 04	FY 04	1H 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
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
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%
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%
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%
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%
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%

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

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

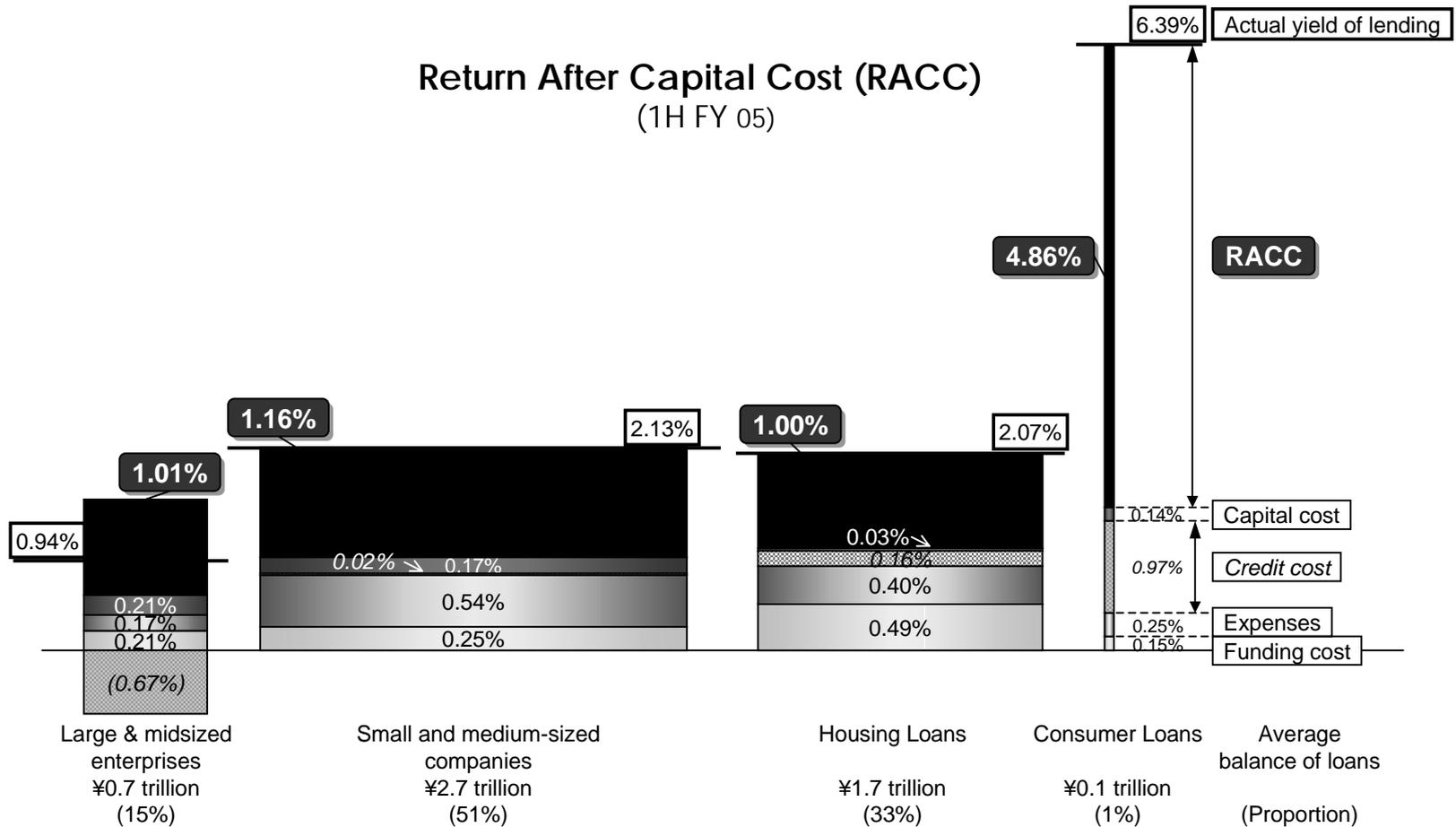
*3 ROA = Net income / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

*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



Note: Insurance fees included in expenses for housing loans.

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
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%
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%
(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%
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%
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%
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%
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%
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%
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%
(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%

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
Major companies	1.40%	1.50%	1.43%	1.28%	1.17%	1.13%	1.09%	1.04%	1.00%	0.97%	0.87%	0.80%
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%
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%
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%
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%

Working Assets and Liabilities

Overall

(¥ Bil)

	Average balance			Interest yield		
	FY 03	FY 04	1H FY 05	FY 03	FY 04	1H FY 05
Interest-bearing assets	7,400.5	7,577.7	7,920.8	1.77%	1.78%	1.77%
Loans and bills discounted	5,734.6	5,760.5	5,909.0	2.01%	1.99%	1.90%
Securities	1,309.5	1,630.3	1,848.8	1.15%	1.21%	1.40%
Interest-bearing liabilities	7,570.3	7,846.8	8,254.4	0.14%	0.14%	0.21%
Deposits	7,222.5	7,411.0	7,719.6	0.04%	0.05%	0.09%
Borrowed money	130.6	109.2	90.8	1.88%	1.89%	1.84%

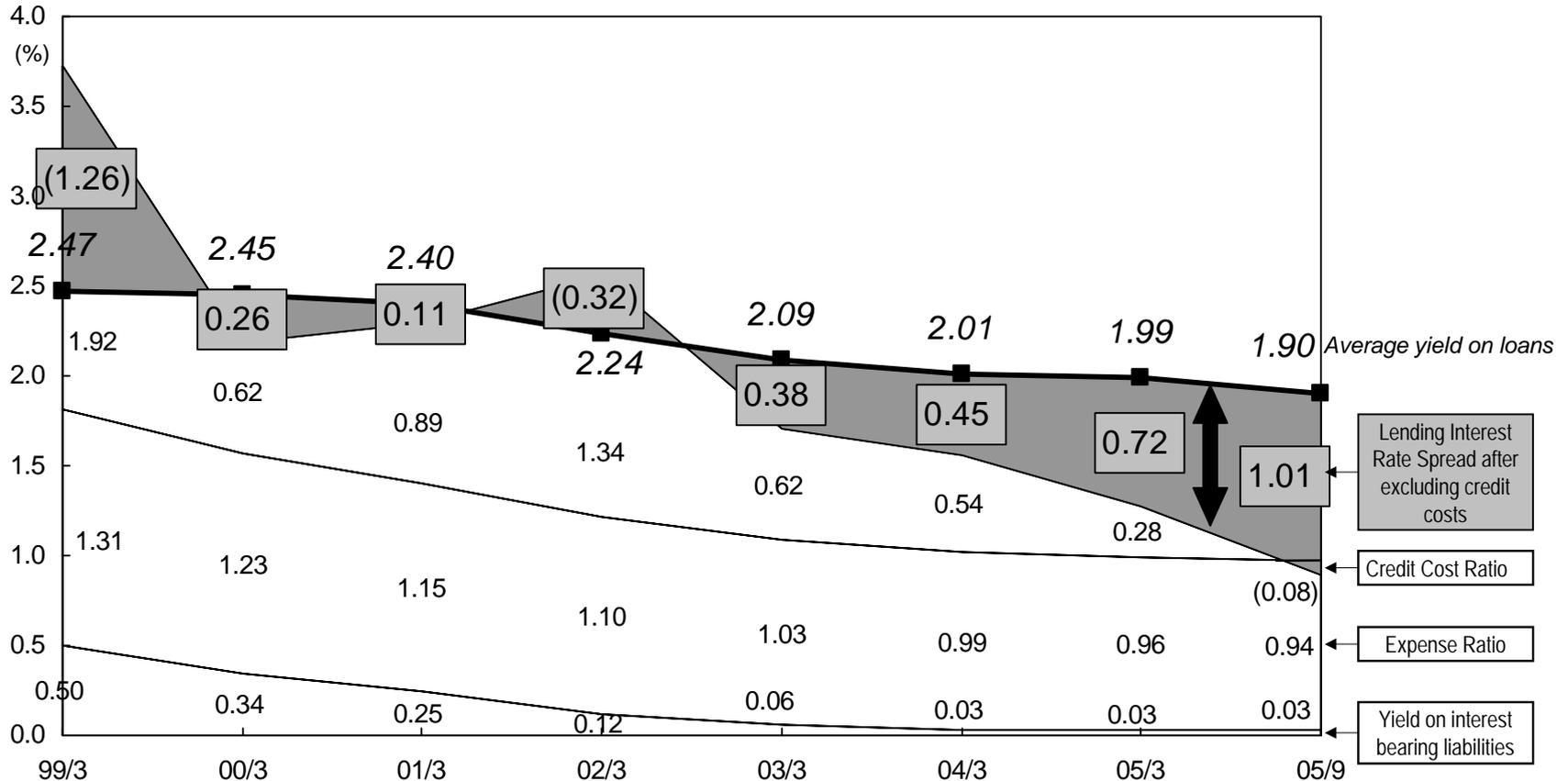
Domestic Operations

(¥ Bil)

	Average balance			Interest yield		
	FY 03	FY 04	1H FY 05	FY 03	FY 04	1H FY 05
Interest-bearing assets	7,125.4	7,254.0	7,489.8	1.70%	1.69%	1.62%
Loans and bills discounted	5,690.6	5,722.6	5,873.3	2.01%	1.99%	1.90%
Securities	1,054.5	1,289.7	1,373.9	0.62%	0.66%	0.69%
Interest-bearing liabilities	7,299.1	7,531.8	7,835.3	0.03%	0.03%	0.03%
Deposits	7,046.7	7,206.3	7,489.7	0.02%	0.01%	0.01%
Borrowed money	79.9	74.6	60.8	1.71%	1.77%	1.67%

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)

	01/3	01/9	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
Domestic loans	5,570.8	5,686.0	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
Major companies	551.2	517.8	540.6	539.9	530.2	529.7	527.8	524.4	533.0	530.1	550.3	550.3	529.8	529.8
Mid-sized companies	208.9	208.5	197.3	184.5	175.2	177.9	174.9	170.2	170.6	168.4	165.1	162.9	165.9	164.6
Small and medium-sized companies*	4,441.3	4,416.9	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
Small and medium-sized companies	2,967.8	2,912.1	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
Consumer loans	1,473.5	1,504.7	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
Public sector (including public corporations)	369.2	542.8	626.0	634.9	613.8	688.5	628.7	628.7	541.5	541.5	681.7	673.7	543.1	535.0

*Including individual business owners

(¥ Bil)

	01/3	01/9	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
Domestic loans	5,570.8	5,686.0	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
In Chiba Prefecture	4,834.3	4,775.2	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
Others	736.4	910.8	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

Loans, Borrowers Classified by Industry

Domestic Operations

	05/3	05/9	Composition
Manufacturing	436.9	437.8	7.56%
Agriculture, Forestry, Fishery and Mining	20.8	18.8	0.33%
Construction	282.2	274.4	4.74%
Electricity, Gas, Heat Supply and Water	7.3	7.2	0.12%
Information and Communications	23.8	20.7	0.36%
Transport	179.5	179.1	3.09%
Wholesale and Retail Trade	548.1	557.0	9.62%
Finance and Insurance	230.5	174.4	3.01%
Real Estate	1,104.3	1,283.2	22.16%
Various Services	501.3	530.8	9.17%
Government and Local Public Sector	481.4	344.8	5.95%
Others (Mainly consumer Loans)	2,048.9	1,962.7	33.89%
Total	5,865.5	5,791.3	100.00%

(¥ Bil)

Details of Loans to the Construction Industry

(¥ Bil)

	05/3	05/9	composition
Major companies	44.4	39.4	14.37%
Mid-sized companies	2.3	2.9	1.07%
Small and medium-sized companies	235.4	232.0	84.56%
Total	282.2	274.4	100.00%

Details of Loans to the Real Estate Industry

(¥ Bil)

	05/3	05/9	composition
Apartments and condominium rentals	583.3	705.5	54.98%
Public corporations	148.5	147.1	11.47%
Offices and Commercial rentals	163.2	199.0	15.52%
Home construction and development	103.4	116.5	9.08%
Real estate agency, rental and management	105.6	114.8	8.95%
Total	1,104.3	*1,283.2	100.00%

*Before amendment: 1,156.6

Note: As of September 30, 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

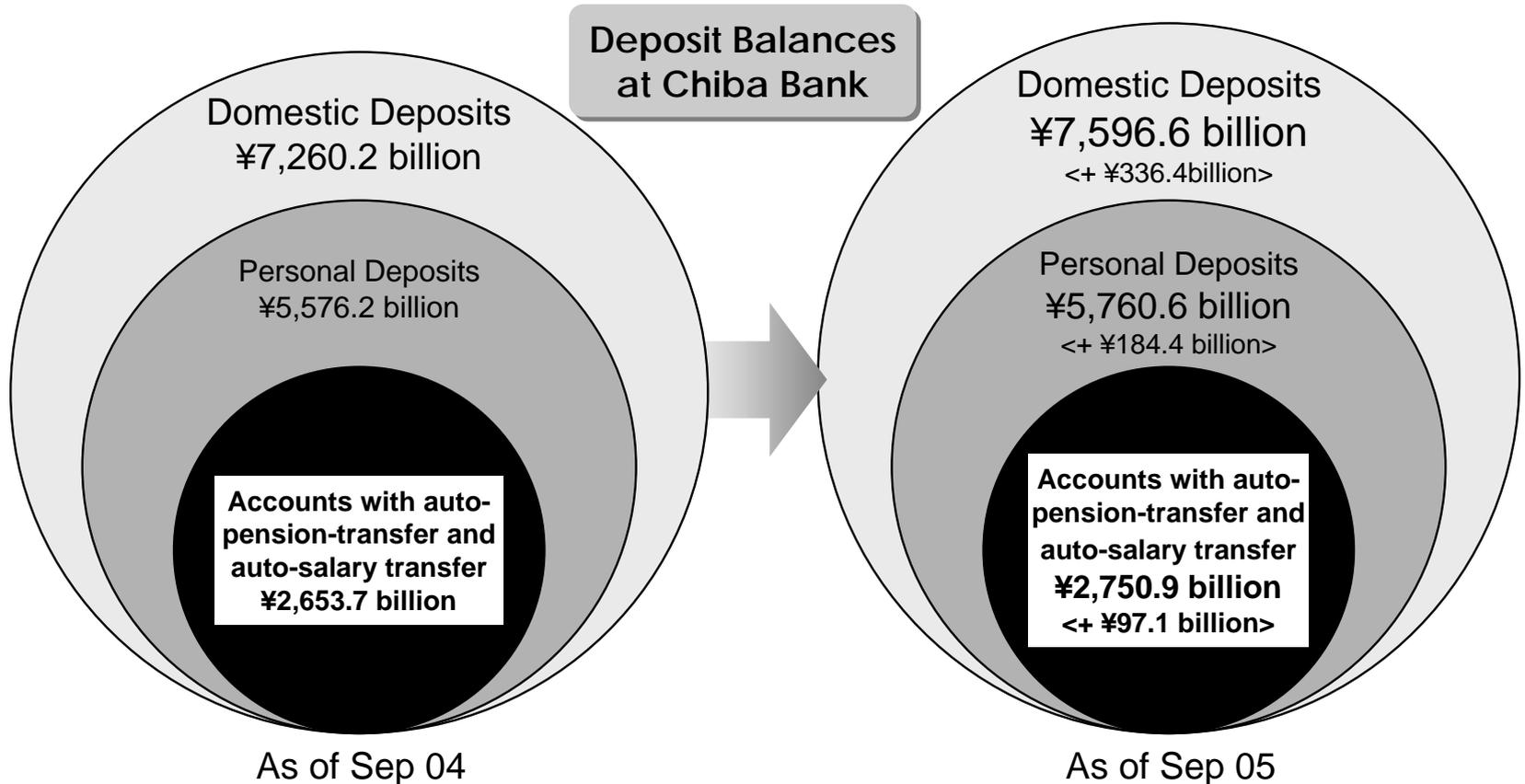
(¥ Bil)

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9
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
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
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

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 328K (as of Sep 05) from 312K (as of Sep 04) and the number of payroll receipt accounts increased to 813K (as of Sep 05) from 794K (as of Sep 04))



< >: Increase/decrease

Financial Products

(Investment Trusts, Foreign-Currency Deposits, Personal Annuities and Public Bonds)

(¥ 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
Investment trusts	83.9	106.8	103.5	125.5	108.3	150.1	175.2	222.3	265.5	314.9	361.6	411.4
Bond funds	80.0	100.6	93.7	113.9	86.3	72.1	53.4	40.6	36.7	30.8	29.4	26.5
Stock funds	3.9	6.3	9.8	11.6	22.0	78.0	121.8	181.6	228.7	284.1	332.1	384.9
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
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
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

(¥ 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
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
Non-financial customers	21.6	23.7	22.9	31.8	48.4	51.3	44.9	59.5	70.2	80.5	85.6	77.9
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
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
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
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
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

(¥ 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
Personal annuities*	-	-	-	-	-	-	49.2	92.8	154.7	200.5	240.0	278.3
Variable	-	-	-	-	-	-	6.2	11.4	22.8	46.2	65.8	91.7
Fixed	-	-	-	-	-	-	42.9	81.3	131.9	154.3	174.1	186.5

*Totals are an accumulation from Oct. 2002.

(¥ Bil)

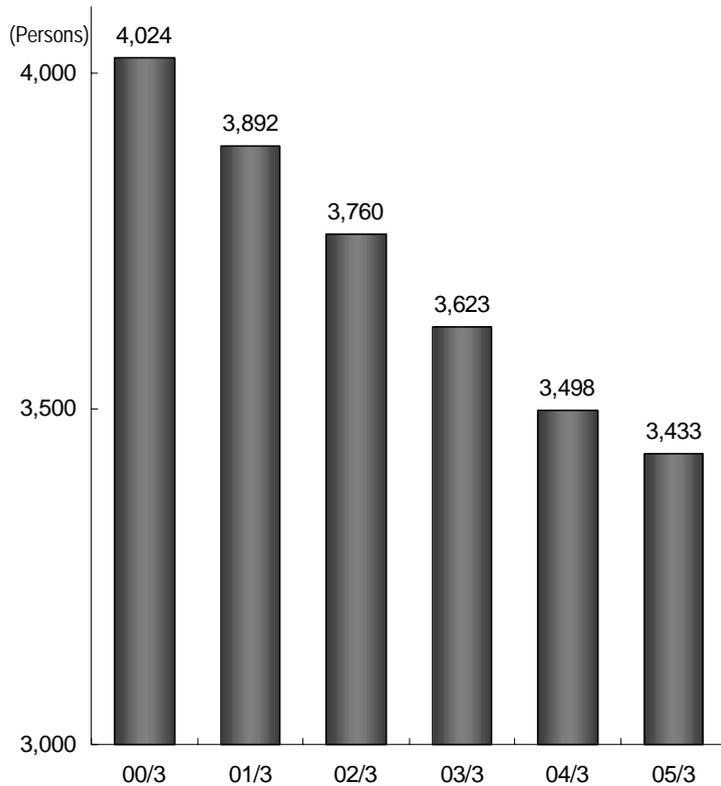
Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9
Public bonds	47.0	57.1	89.2	99.8	160.7	214.6	195.1	181.8	167.7	170.1	174.7	184.3
Personal	45.3	55.3	86.4	96.9	151.2	171.7	148.9	147.0	138.5	139.9	146.3	154.0

Cost Reduction

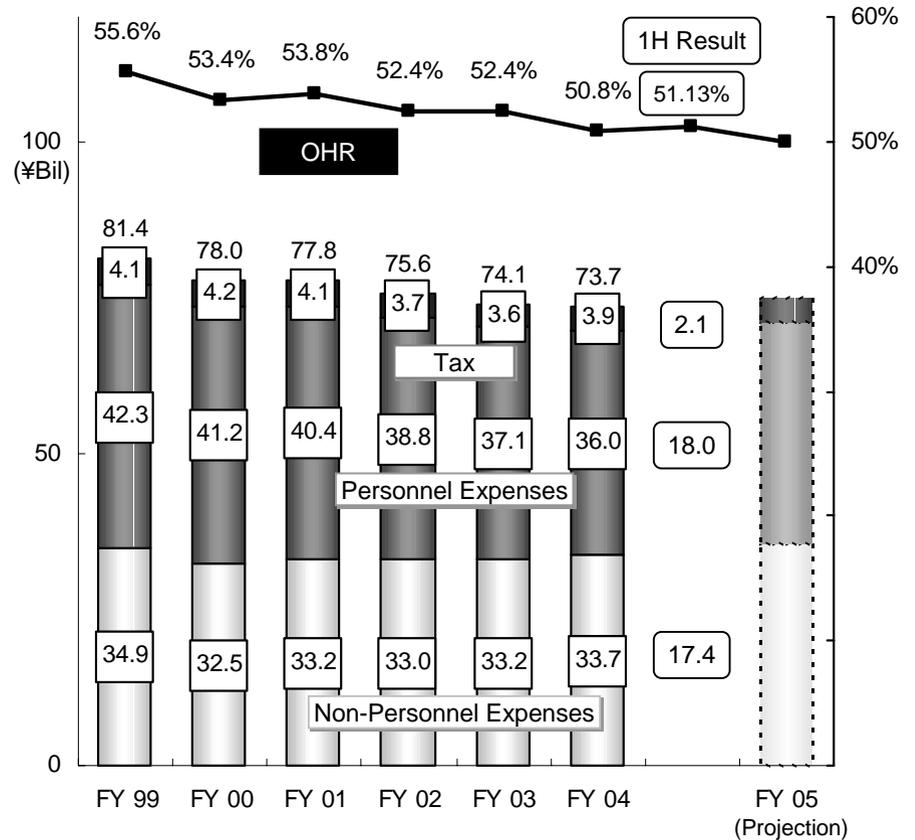
Maintain Slim & Robust Management Structure

Number of Total Employees

(Full-time employees only)

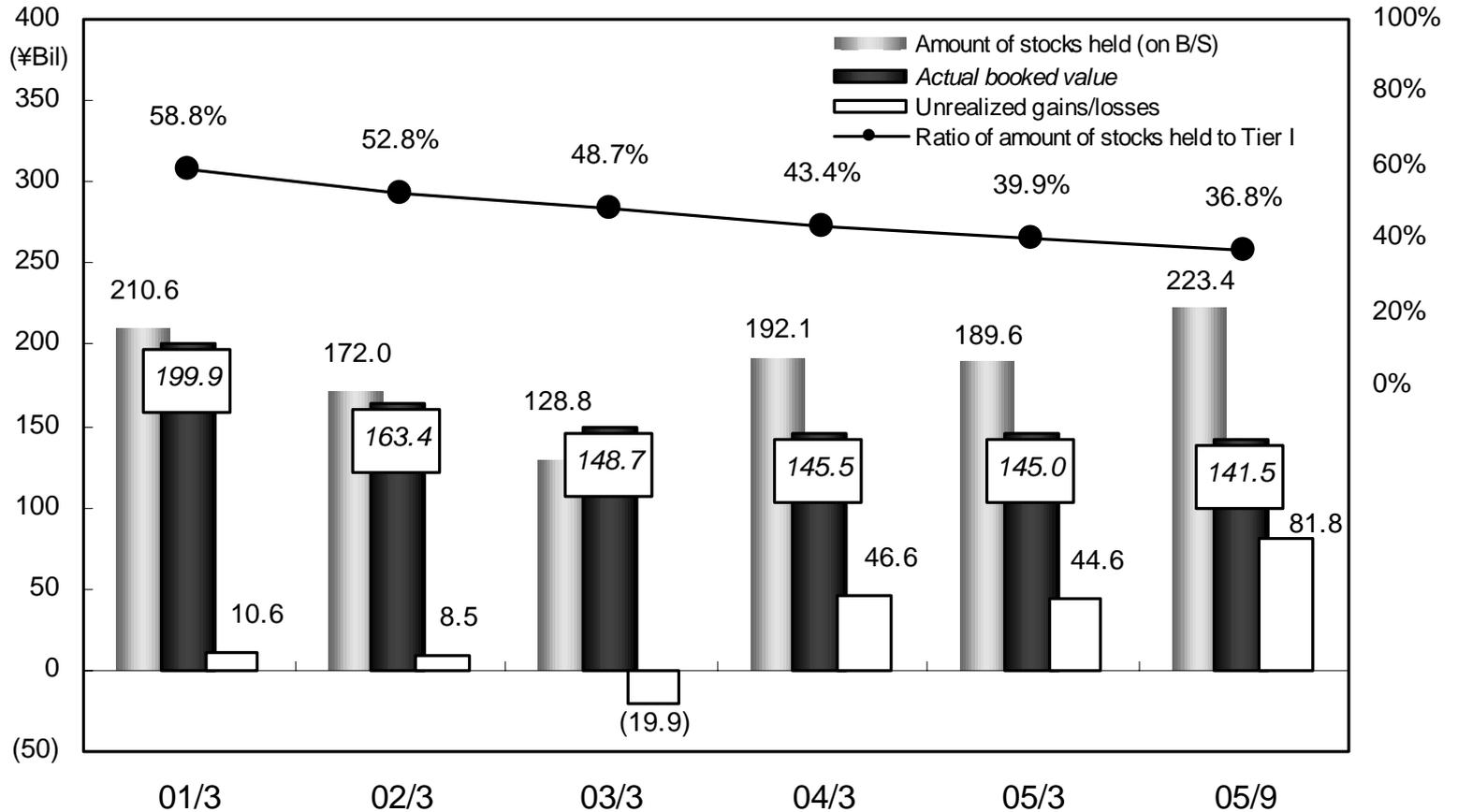


OHR and Expenses



Stock Portfolio

Amount of Stocks Held and Tier I Ratio



Loans Disclosed under Self-Assessment and the Financial Reconstruction Law (1) As of Sep 30, 2005

Self-Assessment Results and Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)
(As of September 30, 2005)

(¥ Bil)

Classification of obligors and amounts outstanding Classification by type	Bankrupt	Effectively Bankrupt	Potentially Bankrupt	Requiring Caution 922.3		*Normal 4,854.7	Total 5,915.7
	4.2	22.6	111.7	Substandard 142.8	Other 779.5		

I	0.5	2.5	12.1	9.6	226.5	4,854.7	5,106.1
II	3.3	16.4	47.4	133.2	552.9		753.4
III	0.2	3.6	52.1				56.1
IV	-	-					-

Classification of obligors and amounts outstanding 252.3	Bankrupt and Substantially Bankrupt 26.8	Doubtful Claims 111.7	Substandard 113.7	Normal 5,663.3	Total 5,915.7
Coverage by collateral and guarantees 126.2	22.9	59.5	43.7		
Reserves 60.7	3.9	35.2	21.6		
Coverage ratio 74.1%	100.0%	84.8%	57.4%		

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
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
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
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
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
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
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

*Including loans with no debtor classification.

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

(¥ Bil)

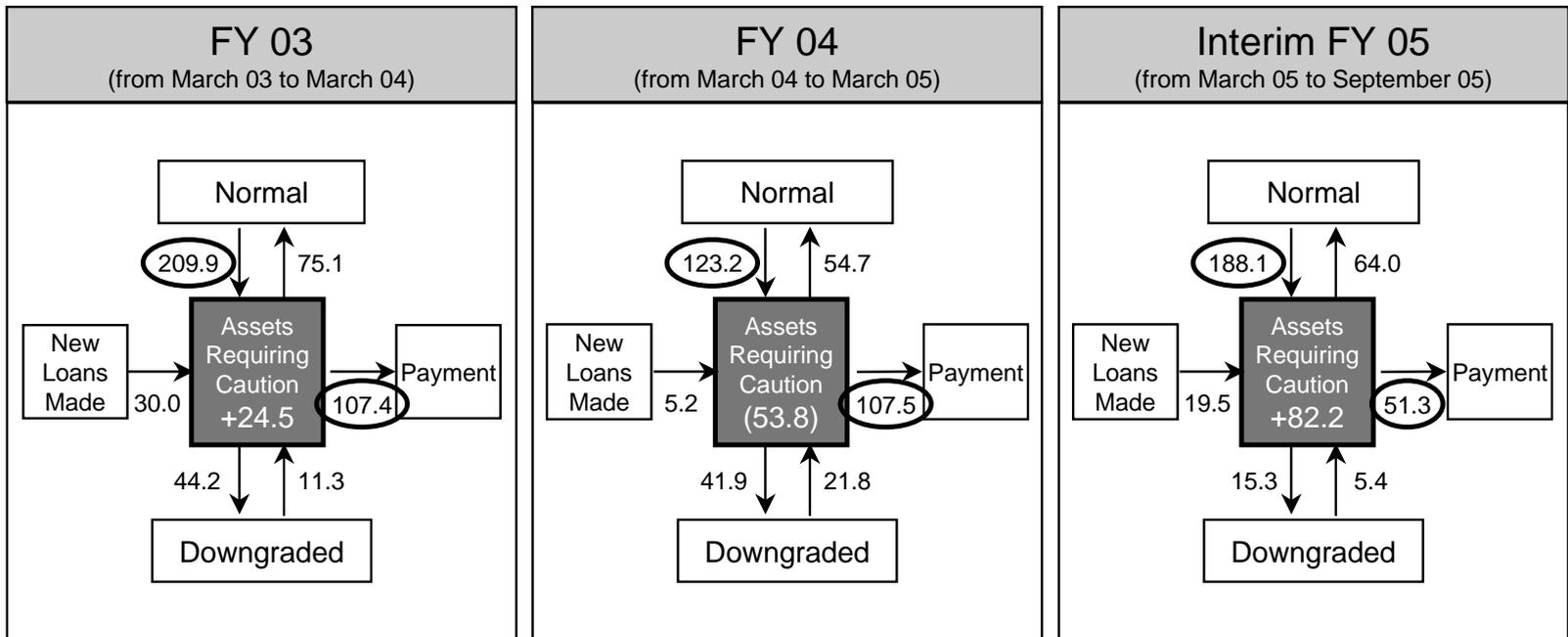
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9
Disclosed Claims under the Financial Reconstruction Law	347.2	464.1	452.6	438.4	556.4	529.4	528.6	477.1	361.4	311.5	276.0	252.3
Bankrupt and Substantially Bankrupt Claims	146.3	175.2	183.6	182.6	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8
Doubtful 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
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
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
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
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%

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

Factors for Fluctuation in Assets Requiring Caution

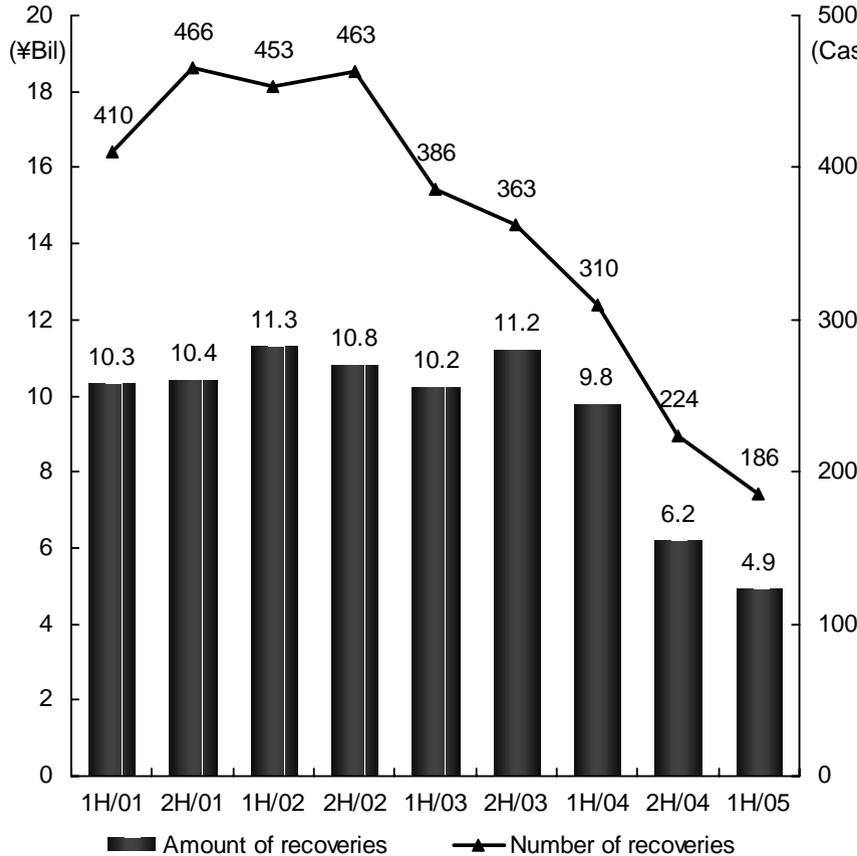
Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥Bil)



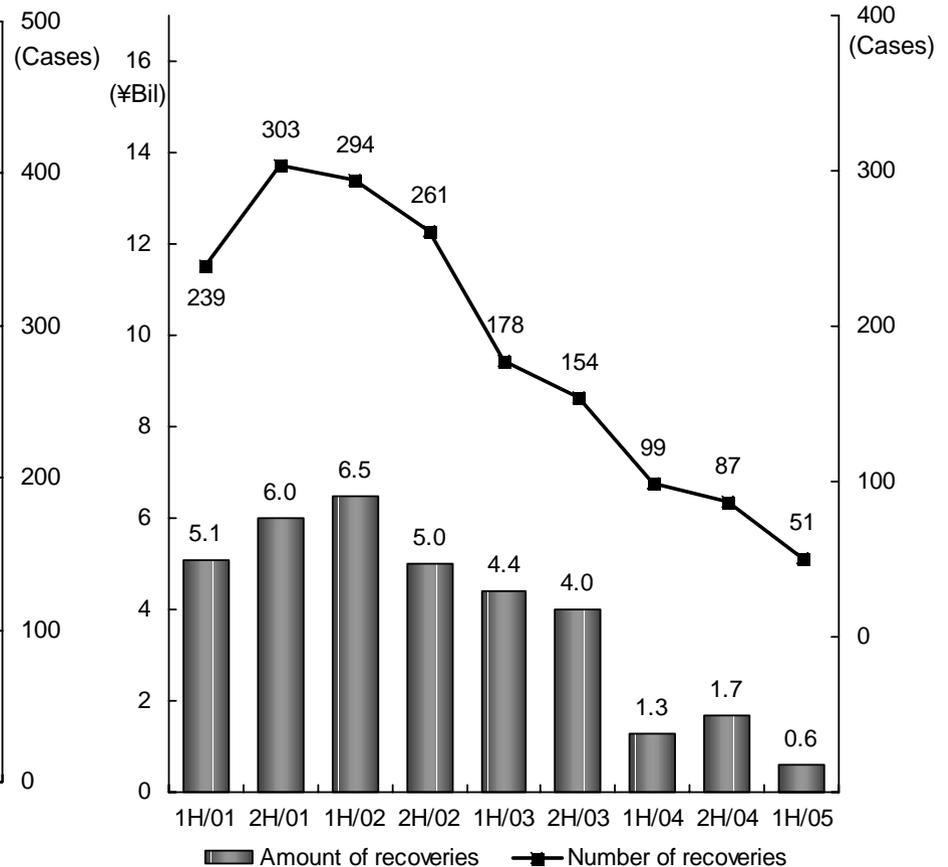
Disposal of Collateral

Recoveries through Sales



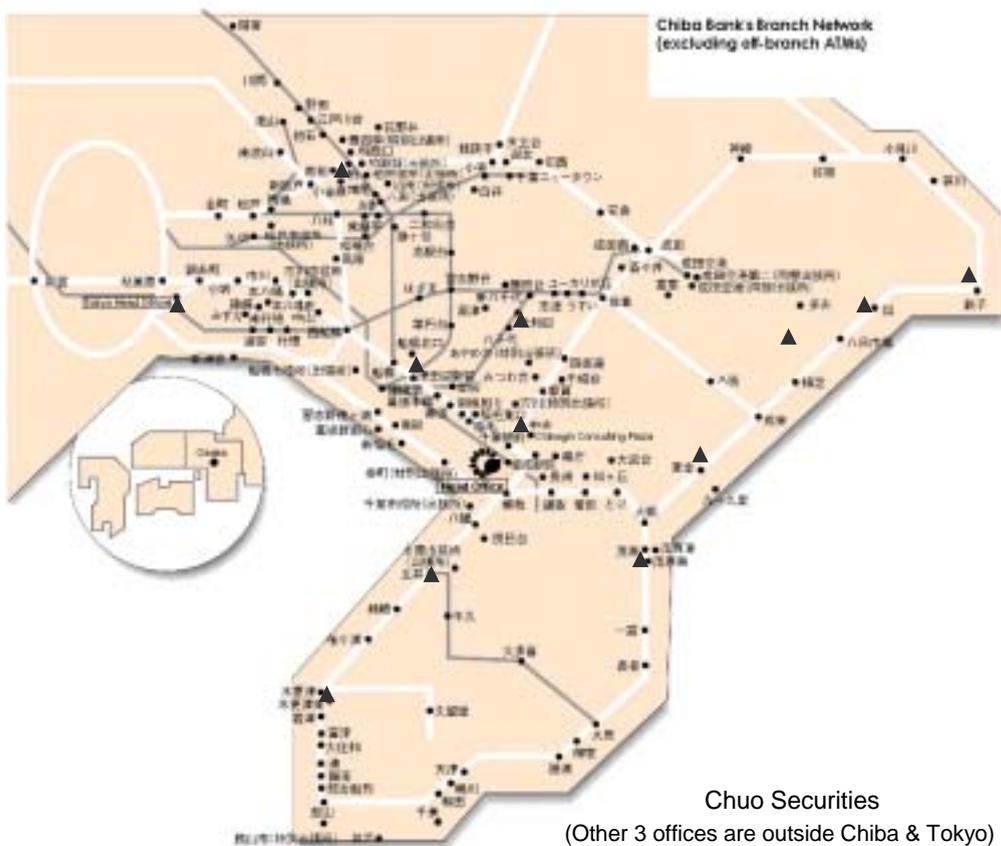
(Included in the left-hand chart)

Recoveries through Auctions



Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture (As of September 30, 2005)

Name of bank	05/9	Increase/decrease compared with 03/9
Chiba Bank*	150	+ 2
Chiba Kogyo Bank	70	-
Keiyo Bank	114	(1)
Bank of Tokyo-Mitsubishi	17	(1)
UFJ Bank	9	-
Mizuho Bank	31	(5)
Sumitomo Mitsui Banking Corporation	20	-
Resona Bank	13	(2)

*Excluding Loan Plazas and Including 2 virtual branches

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

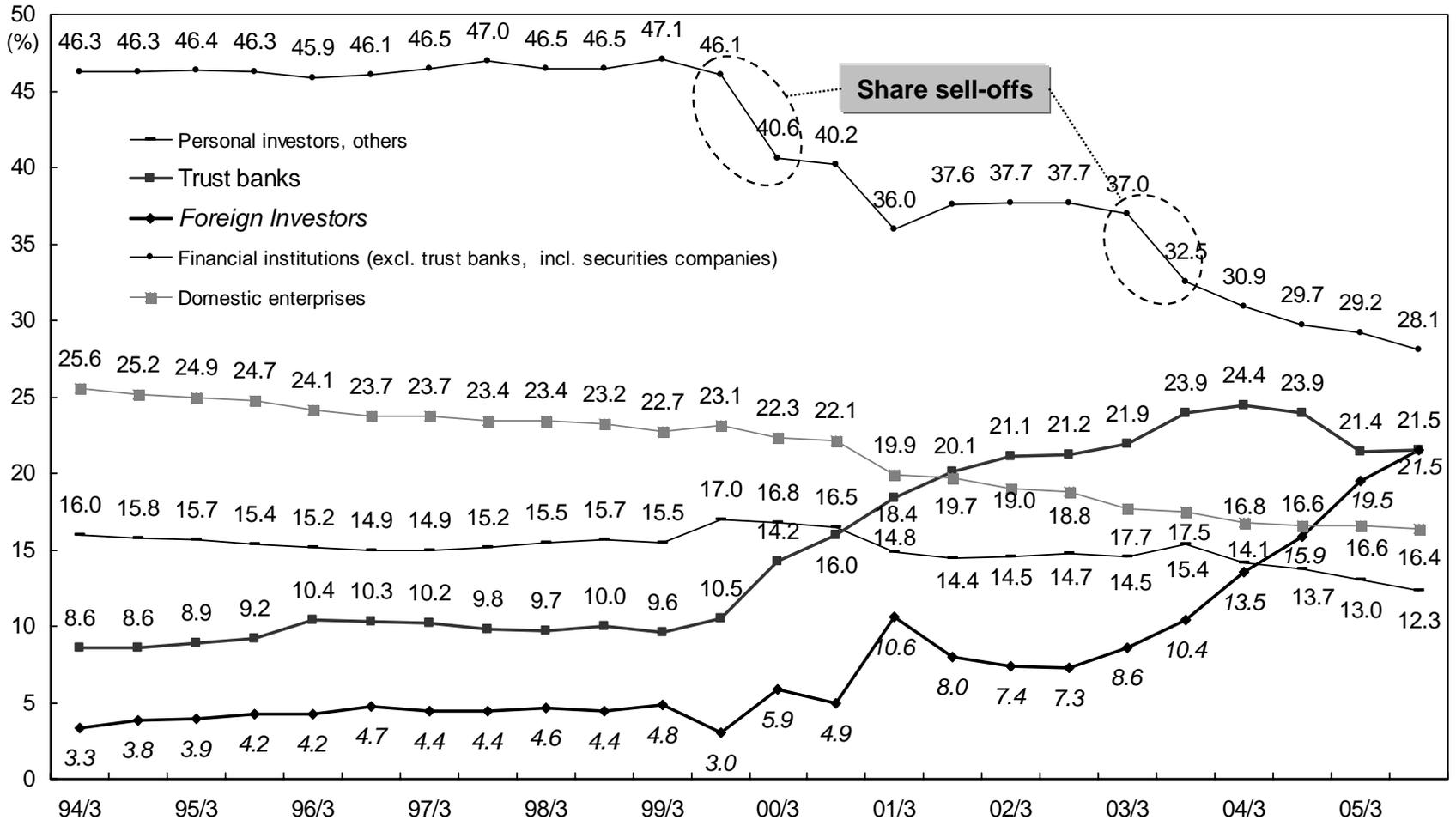
	04/9/30		05/3/31		05/9/30	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	16	0.00%	9	0.00%	9	0.00%
Financial institutions	441,341	52.61%	415,261	49.50%	408,508	48.68%
Trust banks	201,084	23.97%	180,124	21.47%	181,254	21.59%
Securities companies	8,963	1.07%	9,915	1.18%	8,622	1.03%
Other companies	139,509	16.63%	139,987	16.68%	138,212	16.47%
Foreign investors	134,081	15.98%	164,199	19.57%	180,471	21.50%
Individuals and others	115,013	13.71%	109,680	13.07%	103,386	12.32%
Total	838,923	100.00%	839,051	100.00%	839,208	100.00%

Principal Stockholders

Number of shares (in thousands)

04/9/30		05/3/31		05/9/30	
	Share-holdings		Share-holdings		Share-holdings
Japan Trustee Services Bank (Trust Account)	63,374	Japan Trustee Services Bank (Trust Account)	57,881	Japan Trustee Services Bank (Trust Account)	58,322
The Master Trust Bank of Japan (Trust Account)	55,588	The Master Trust Bank of Japan (Trust Account)	56,487	The Master Trust Bank of Japan (Trust Account)	48,086
The Bank of Tokyo Mitsubishi	38,893	The Bank of Tokyo Mitsubishi	38,893	The Bank of Tokyo Mitsubishi	38,893
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
Chiba Bank Employees' Shareholding Association	14,346	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
UFJ Bank	12,893	State Street Bank and Trust Company	11,087	UFJ Bank	12,893

Changes in Composition of Shareholders



Recent News

- 2005 Dec. 15 Held "Business Matching Meeting in China"
- 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. 16 Held "3rd Chibagin Business Forum" (agenda:IT)
- Oct. 17 Started Telegraphic Transfer and L/C issuance/amendment via WEB-EB (Internet Banking Service for corporate customers)
- 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. 8 Held "2nd Chibagin Business Forum" (agenda: China)
- May 23 Announced Financial Results for FY 04
- Apr. 11 Established "Chibagin Super Card", credit card issued by the Bank
- Apr. 1 Launched new medium-term management plan, "Towards "Creating Value", 100 weeks of Challenge and Innovation" and revision of the headquarters organization
- Feb. 24 2nd Chiba CLO loan and CLO Investment Trust carried out
- Feb. 8 Disclosed 3rd Quarter Results for FY 04
- Feb. 7 Started Payment/Settlement Deposits
- Feb. 1 Started Securities Agency Business
- Jan. 18 Held "1st Chibagin Business Forum" (agenda: IT)

Inquiries related to this presentation should be addressed
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