

FINANCIAL RESULTS
For Fiscal Year 2006
Ended March 31, 2007
(SUMMARY)

THE CHIBA BANK, LTD.

Financial Results For Fiscal Year 2006 Ended March 31, 2007 (Summary)

Table of contents

Financial Highlights

1. Summary	1
(1) Summary of income	1
(2) Capital ratio (BIS guidelines).....	1
(3) Disclosed claims under the Financial Reconstruction Law	1
(4) Deposits and loans.....	1
2. Income and Expenses.....	2
(1) Net business income.....	2
(2) Ordinary profits and Net income.....	3
3. Management Indices	3
4. Investment and Borrowing.....	4
(1) Deposits and loans (Term-end balance)	4
(2) Securities (Term-end balance).....	5
5. Assets	5
Disclosed Claims under the Financial Reconstruction Law.....	5
6. Earnings Projections for Fiscal Year 2007, ending March 31, 2008	6

Financial Highlights

1. Summary

(1) Summary of income

(¥ Billion)

	(Japanese)	FY2006 ended Mar. 31, 2007 (a)			FY2005 ended Mar. 31, 2006 (b)	Forecast Announced In Nov.2006
			(a-b)	(a-b)/b		
Ordinary income	経 常 収 益	228.0	30.7	15.5%	197.2	220.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	77.2	1.9	2.6%	75.2	[81.0] 81.0
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金 純繰入額	-	-		-	-
Net business income	業 務 純 益	77.2	1.9	2.6%	75.2	-
Non-recurrent income and losses	臨 時 損 益	(5.8)	0.4		(6.3)	-
Disposal of non-performing loans (ii)	うち不良債権処理額	13.9	2.7		11.1	-
Ordinary profits	経 常 利 益	71.3	2.4	3.6%	68.8	[67.0] 70.0
Extraordinary profits (losses)	特 別 損 益	11.2	(0.8)		12.1	-
Reversal of allowance for possible loan losses (iii)	うち貸倒引当金 戻入益	7.5	(1.7)		9.2	-
Net income	当 期 純 利 益	50.1	3.3	7.2%	46.7	[40.5] 48.0

Note: Figures described in [] are the target figures of FY06 in the medium-term management plan.

(注) 18年11月公表予想値欄の[]書は、中期経営計画の18年度目標計数。

Credit Cost	(i)+(ii)-(iii)	信 用 コ ス ト	6.3	4.4		1.8	-
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(2) Capital ratio (BIS guidelines)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Mar. 31, 2006 (b)	Target figures in the medium-term management plan
			(a-b)	(a-b)/b		
Consolidated capital ratio	連結自己資本比率	11.63%	0.43%		11.19%	-
Tier I Ratio	T i e r 比 率	9.68%	1.32%		8.36%	-
Non-consolidated capital ratio	単体自己資本比率	11.20%	0.37%		10.83%	-
Tier I Ratio	T i e r 比 率	9.29%	1.23%		8.05%	Above 8%

(3) Disclosed claims under the Financial Reconstruction Law

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Mar. 31, 2006 (b)
			(a-b)	(a-b)/b	
Total	合 計 額	202.3	(24.0)	(10.6%)	226.4
Non-performing Loan Ratio	不 良 債 権 比 率	3.08%	(0.51%)		3.60%

(4) Deposits and loans

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Mar. 31, 2006 (b)
			(a-b)	(a-b)/b	
Loans and bills discounted	貸 出 金	6,407.5	240.0	3.8%	6,167.4
Deposits	預 金	8,371.5	362.4	4.5%	8,009.1

2. Income and Expenses

(1) Net business income

(¥ Billion)

	(Japanese)	FY 2006 ended Mar. 31, 2007			FY 2005 ended Mar. 31, 2006
		(a)	(a-b)	(a-b)/b	(b)
Gross business profits	業 務 粗 利 益	155.1	4.5	3.0 %	150.5
Domestic gross business profits	国内業務粗利益	156.1	12.3		143.8
Net interest income	資 金 利 益	129.9	8.2		121.7
Fees and commissions income	役 務 取 引 等 利 益	21.2	1.7		19.5
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	9.3	2.4		6.8
Trading income	特 定 取 引 利 益	2.0	0.5		1.5
Profit from other business transactions	そ の 他 業 務 利 益	2.8	1.8		1.0
Gains (losses) on bonds	う ち 債 券 関 係 損 益	1.0	(0.6)		1.7
International gross business profits	国 際 業 務 粗 利 益	(1.0)	(7.8)		6.7
Gains (losses) on bonds	う ち 債 券 関 係 損 益	(7.1)	(6.2)		(0.9)
Expenses	経 費	77.9	2.5	3.3%	75.3
Personnel expenses	人 件 費	36.9	1.0		35.8
Non-personnel expenses	物 件 費	36.5	1.2		35.2
Taxes	税 金	4.4	0.2		4.2
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	77.2	1.9	2.6%	75.2
Core net business income	コ ア 業 務 純 益	83.2	8.8	11.8%	74.4
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	-	-		-
Net business income	業 務 純 益	77.2	1.9	2.6%	75.2

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

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

(Reference) (参考)

Number of Branches	店 舗 数	170	7	163
Sub-branches	う ち 出 張 所	20	4	16
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	4	1	3
Number of employees	従 業 員 数	3,833	100	3,733

Note: 1. "Sub-branches" includes Corporate banking offices.

2. "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

(注) 1.出張所には、地区法人営業所を含めております。

2.従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profits and Net income

(¥ Billion)

	(Japanese)	FY 2006 ended			FY 2005 ended
		Mar. 31, 2007 (a)	(a-b)	(a-b)/b	Mar. 31, 2006 (b)
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	77.2	1.9	2.6%	75.2
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金純繰入額	-	-		-
Net business income	業務純益	77.2	1.9	2.6%	75.2
Non-recurrent income and losses	臨時損益	(5.8)	0.4		(6.3)
Disposal of non-performing loans (ii)	不良債権処理額	13.9	2.7		11.1
Gains (losses) related to stocks	株式等関係損益	4.9	2.1		2.8
Ordinary profits	経常利益	71.3	2.4	3.6%	68.8
Extraordinary profits (losses)	特別損益	11.2	(0.8)		12.1
Reversal of allowance for possible loan losses (iii)	うち貸倒引当金戻入益	7.5	(1.7)		9.2
Collection of written-off claims (iv)	うち償却債権取立益	4.2	0.2		4.0
Net income	当期純利益	50.1	3.3	7.2%	46.7

Credit Costs (i) + (ii) - (iii)	信用コスト	6.3	4.4		1.8
Net Credit Costs (i) + (ii) - (iii) - (iv)	実質信用コスト	2.0	4.2		(2.1)

3. Management Indices

	(Japanese)	FY 2006 ended		FY 2005 ended	Target figures in the medium-term management plan
		Mar. 31, 2007 (a)	(a-b)	Mar. 31, 2006 (b)	
Overhead ratio (OHR) *1	O H R	48.82%	(1.13%)	49.95%	Under 50%
Return on average total assets (ROA) *2	R O A	0.51%	0.00%	0.51%	Above 0.4%
Return on equity (ROE) *3	R O E	9.21%	(0.87%)	10.08%	Above 8.5%

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

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

*2 ROA = $\frac{\text{Net income for the current fiscal year}}{\text{Average total assets}}$

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

*3 ROE = $\frac{\text{Net income for the current fiscal year}}{(\text{Total stockholders' equity at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$

*3 ROE = $\frac{\text{当期純利益}}{(\text{期首資本の部合計} + \text{期末純資産の部合計}) / 2}$

4. Investment and Borrowing

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	6,407.5	240.0	6,167.4
Domestic	国 内 向 け 貸 出	6,377.1	229.2	6,147.8
Corporate loans	事 業 者 向 け 貸 出	3,740.3	227.1	3,513.1
Consumer Loans	消 費 者 ロ ー ン	2,140.0	122.9	2,017.1
Housing Loans	う ち 住 宅 ロ ー ン	2,022.1	129.3	1,892.7
Public sectors	公 共 向 け 貸 出	496.7	(120.8)	617.5
Loans in Chiba	う ち 県 内 向 け 貸 出	5,101.7	167.3	4,934.3
Small and medium sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	5,025.6 [78.80%]	249.1 [1.11%]	4,776.4 [77.69%]
Overseas	海 外 向 け 貸 出	30.3	10.7	19.5
Deposits	預 金	8,371.5	362.4	8,009.1
In Chiba Prefecture	う ち 県 内	7,912.0	344.0	7,568.0
Personal Deposits	う ち 個 人	6,107.2	224.5	5,882.7

(Reference) (参考)

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	576.1	132.0	444.1
Personal investors	う ち 個 人	566.4	130.7	435.7
Stock funds	う ち 株 式 投 資 信 託	560.5	135.4	425.0

(¥Billion)

Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	58.9	(13.8)	72.7
Variable annuities	う ち 変 額 保 険	55.5	(0.9)	56.4
Personal annuities (Fees and commissions)	個 人 年 金 保 険 等 (取 扱 手 数 料)	2.4	(0.2)	2.6
Variable annuities	う ち 変 額 保 険	2.3	(0.0)	2.4

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,318.4	(221.3)	2,539.8
Government bonds	国 債	727.0	11.8	715.2
Stocks	株 式	148.3	4.2	144.0
Corporate bonds and others	社 債 他	953.2	(81.2)	1,034.4
Foreign currency securities	外 貨 建 有 価 証 券	489.7	(156.2)	646.0
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	2.6 years	0.5 years	3.1 years

Notes:

- The above figures are acquisition cost except gains (losses) on valuation.
評価損益を除いた取得原価で表示しております。
- Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.
平均残存期間は、短期国債を除いて表示しております。
- Gains/losses on valuation on securities were ¥96.5 billion as of Mar. 31,2007, and ¥94.2 billion as of Mar. 31,2006.
有価証券の含み損益は 19 年 3 月末 965 億円、18 年 3 月末 942 億円です。

5. Assets

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	27,044	1,655	25,389
Doubtful Claims	危 険 債 権	77,135	(13,250)	90,385
Substandard Claims	要 管 理 債 権	98,171	(12,478)	110,650
Total	合 計	202,350	(24,074)	226,424

Normal Claims	正 常 債 権	6,352,467	291,940	6,060,527
Non-performing loan ratio	不 良 債 権 比 率	3.08%	(0.51%)	3.60%
Coverage ratio	保 全 率	71.8%	0.50%	71.3%

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

(¥ Million)

	(Japanese)	Claim amount	Collateral/	Reserve for	Reserve Ratio ^{*2}	Coverage ratio
		(a)	Guarantees (b)	loan losses (c)	c/(a-b)	(b+c)/a
		債権額	担保・保証	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び 此 等 に 準 ず る 債 権	27,044	23,086	3,957	100.0%	100.0%
Doubtful Claims	危 険 債 権	77,135	42,260	22,803	65.3%	84.3%
Substandard Claims	要 管 理 債 権	98,171	*1 36,002	17,332	27.8%	54.3%
Total	合 計	202,350	101,348	44,093	43.6%	71.8%

*1: Approximate data 概算数値。

*2: Reserve ratio: Ratio of reserve for possible loan losses to unsecured/non-guaranteed loans
引当率は、無担保・無保証部分に対する貸倒引当金の計上割合

6. Earnings Projections for Fiscal Year 2007, ending March 31, 2008

(¥ Billion)

	(Japanese)	For FY 2007, ending Mar. 31, 2008	
		For the six months ending Sep. 30, 2007	
Ordinary income	経 常 収 益	240.0	120.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	87.0	42.0
Ordinary profit	経 常 利 益	85.0	43.0
Net income	当 期 純 利 益	53.0	26.5

	(Japanese)	Annual dividends per share	
		Interim	
Dividend per share	1 株 当 た り 配 当 金	¥5.50	¥11.00

Summary of Consolidated Financial Information

(¥ Billion)

	(Japanese)	FY 2006 ended Mar. 31, 2007 (a)			FY 2005 ended Mar. 31, 2006 (b)	Forecast announced in Nov. 2006
		(a-b)	(a-b)/b			
Ordinary income	経 常 収 益	262.7	31.2	13.4%	231.5	255.0
Ordinary profit	経 常 利 益	81.9	2.8	3.5%	79.1	80.0
Net income	当 期 純 利 益	52.5	3.6	7.3%	48.9	[44.0] 50.5

Note: Figures described in [] are the target figures in the medium-term management plan.
(注) 18年11月公表予想値欄の[]書は、中期経営計画の18年度目標計数。

Consolidated Earnings Projections for Fiscal Year 2007, ending March 31, 2008

(¥ Billion)

	(Japanese)	For FY 2007, ending Mar. 31, 2008	
		For the six months ending Sep. 30, 2007	
Ordinary income	経 常 収 益	272.0	136.0
Ordinary profit	経 常 利 益	90.0	45.5
Net income	当 期 純 利 益	55.5	27.5

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.