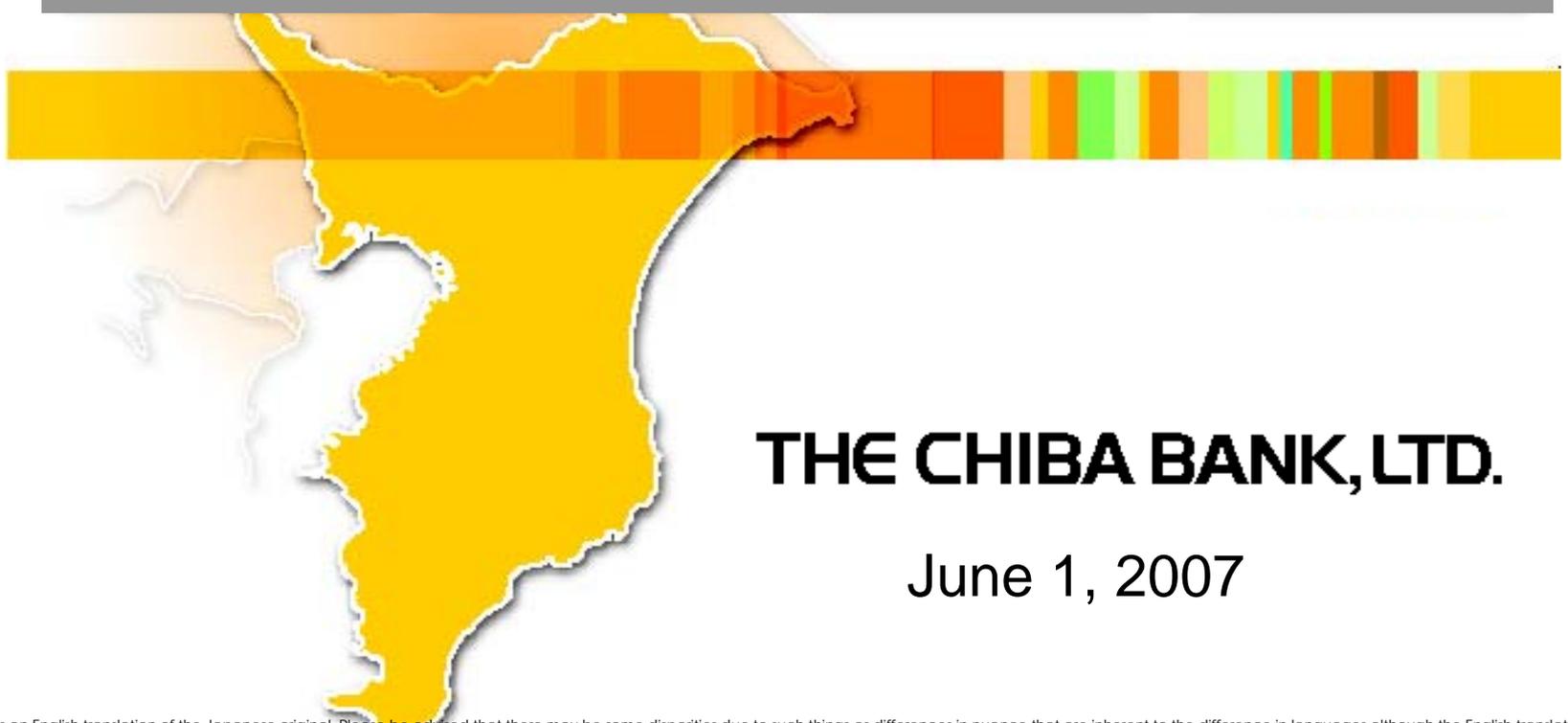


# Financial Results for FY 2006 ended March 31, 2007



**THE CHIBA BANK, LTD.**

June 1, 2007

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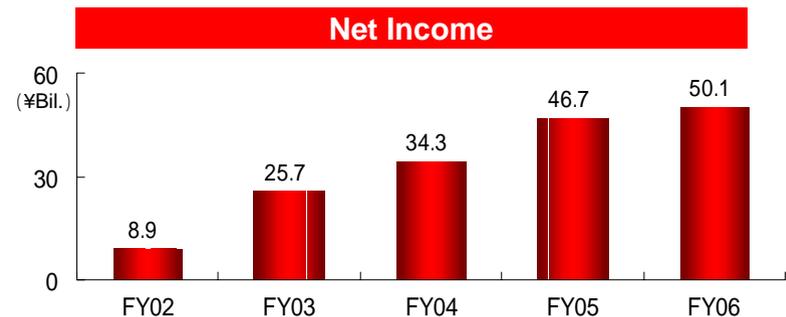
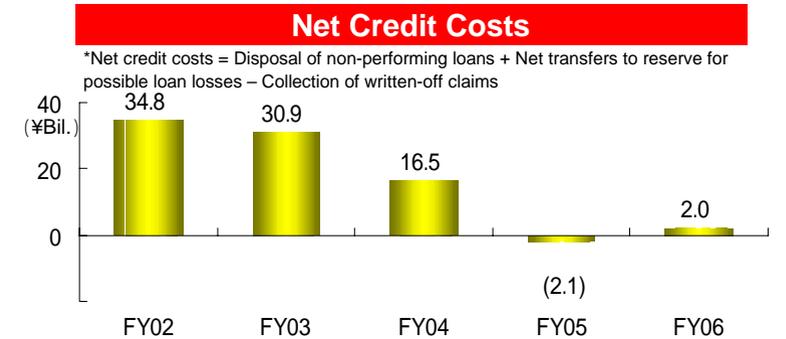
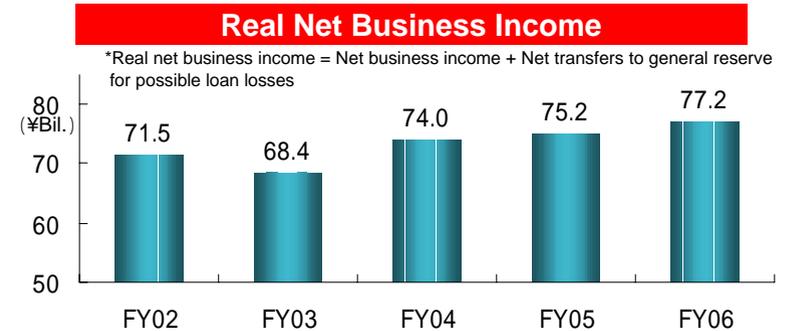
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# Foreword

Highest Real Net Business Income of ¥77.2 billion was achieved in fiscal year 2006, due to increases in net interest income and net fees and commissions.

Net Income was also highest at ¥50.1 billion, due to low net credit costs of ¥2.0 billion.

Today, the Bank would like to report the results of the previous medium-term management plan and explicate our business strategy based on the new medium-term management plan 'Going Forward with the Region: 100 weeks of Trust and Growth'.



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# *Summary of Financial Results*

# Summary of Financial Results (1) P/L

## ◆ Achieved highest real net business income, ordinary profit, and net income

<¥ Billions>	FY05 (a)	FY06 (b)	(b) - (a)
Gross business profit	150.5	155.1	4.5
Net interest income	126.2	132.4	6.1
Net fees and commissions	19.6	21.4	1.7
Profit from other business transactions	2.6	(1.1)	(3.7)
Gain/losses on bonds	0.7	(6.0)	(6.8)
International business	(0.9)	(7.1)	(6.2)
Expenses	75.3	77.9	2.5
Personnel expenses	35.8	36.9	1.0
Non-personnel expenses	35.2	36.5	1.2
<b>Real net business income</b>	<b>75.2</b>	<b>77.2</b>	<b>1.9</b>
Core net business income	74.4	83.2	8.8
Net transfer to general reserve for possible loan losses	-	-	-
Net business income	75.2	77.2	1.9
Non-recurrent income (losses)	(6.3)	(5.8)	0.4
Disposal of non-performing loans	11.1	13.9	2.7
Gains (losses) on stocks, etc.	2.8	4.9	2.1
<b>Ordinary profit</b>	<b>68.8</b>	<b>71.3</b>	<b>2.4</b>
Extraordinary gains (losses)	12.1	11.2	(0.8)
Transfer from reserve for possible loan losses	9.2	7.5	(1.7)
Collection of written-off claims	4.0	4.2	0.2
<b>Net income</b>	<b>46.7</b>	<b>50.1</b>	<b>3.3</b>

Net interest income		
< ¥Bil. >	FY06	change
Net interest income	132.4	6.1
Domestic	129.9	8.2
Loans and deposits	113.7	3.1
Loans	121.3	9.3
Deposits	7.6	6.1
Securities	17.9	6.0
International	2.4	(2.0)
Net fees and commissions		
< ¥Bil. >	FY06	change
Net fees and commissions	21.4	1.7
Income	35.8	3.2
Investment trusts & Personal annuities	11.7	2.1
Expenses	14.4	1.4
Loan related expenses	9.0	0.7
Net credit costs		
< ¥Bil. >	FY06	change
Transfer to general reserve for possible loan losses	(8.7)	(1.2)
Non-performing loans	15.0	5.6
Downgrades	17.9	3.1
Decrease in collateral value	1.8	(2.5)
Upgrades & repayments	(4.7)	5.0
<b>Credit Costs</b>	<b>6.3</b>	<b>4.4</b>
Collection of written-off claims	4.2	0.2
<b>Net Credit Costs</b>	<b>2.0</b>	<b>4.2</b>

# Summary of Financial Results (2) B/S

## ◆ Loans and deposits grew consistently

<¥ Billions>	06/3	07/3	change
<b>Assets</b>	9,766.3	9,691.7	(74.6)
Cash and due from banks	269.0	241.3	(27.7)
Loans and bills discounted	6,167.4	6,407.5	240.0
Securities	2,634.0	2,415.0	(219.0)
<b>Liabilities</b>	9,247.1	9,122.8	(124.2)
Deposits	8,009.1	8,371.5	362.4
NCD	130.0	130.5	0.5
Bonds	10.0	20.0	10.0
Stockholders' Equity (06/3)	519.1	-	-
Net Assets (07/3)	-	568.8	-
Disclosed claims under the Financial Reconstruction Law	226.4	202.3	(24.0)
Non-performing loan ratio	3.60%	3.08%	(0.51%)

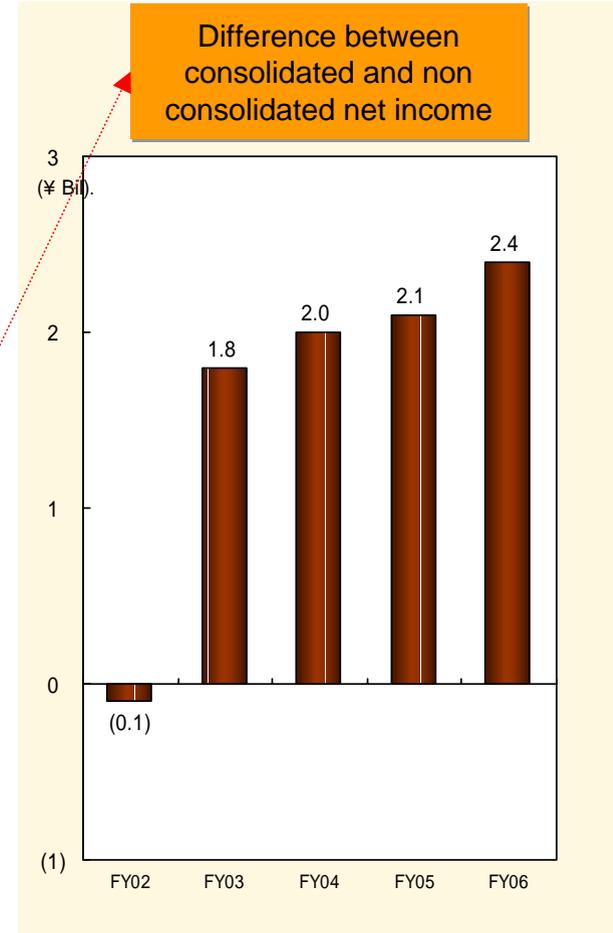
Loans and bills discounted			
< ¥ Bil. >	07/3	change	
Loans and bills discounted	6,407.5	240.0	+3.8%
Domestic	6,377.1	229.2	
ex. Public sector	5,880.4	350.0	+6.3%
Corporate	3,740.3	227.1	
Consumer	2,140.0	122.9	
Public sector	496.7	(120.8)	
Overseas	30.3	10.7	
Securities			
< ¥Bil. >	07/3	change	
Securities	2,415.0	(219.0)	
Book value	2,318.4	(221.3)	
Foreign currency securities	489.7	(156.2)	
Valuation gains (losses)	96.5	2.3	
Foreign currency securities	(6.3)	7.6	
Deposits			
< ¥Bil. >	07/3	change	
Deposits	8,371.5	362.4	+4.5%
Personal	6,107.2	224.5	+3.8%
Corporate	1,538.2	83.7	
National and local government	441.9	21.5	

# Summary of Financial Results (3) Consolidated

◆ Difference between consolidated and non consolidated results is widening due to strength as a group

<¥Billions>	Consolidated		Difference
	FY06	Non consolidated	
Ordinary Income	262.7	228.0	34.6
Interest on loans and bills discounted	125.2	123.2	2.0
Fees and commission income	45.6	35.8	9.7
Ordinary expenses	180.7	156.7	24.0
Ordinary profits	81.9	71.3	10.6
Net income	52.5	50.1	2.4

Business	Company	Characteristics
Securities	Chuo Securities	12 branches in Chiba Prefecture High market share of stock transactions in Chiba Prefecture Holds 53 thousand active accounts
Leasing	Chibagin Leasing	Contract amount balance of ¥52.8billion 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.



# Earnings Projections for FY 2007

◆ Another record profit due to expansion in top lines

<¥ Billions>	FY06	FY07	(Change)
	(Results)	(Projections)	
Gross business profit	155.1	168.0	12.9
Expenses	77.9	81.0	3.1
Real net business profit	77.2	87.0	9.8
Ordinary profit	71.3	85.0	13.7
Net income	50.1	53.0	2.9
Credit costs	6.3	5.0	(1.3)
Net credit costs	2.0	1.0	(1.0)
Consolidated ordinary profit	81.9	90.0	8.1
Consolidated net income	52.5	55.5	3.0

\*All figures are represented on a non-consolidated basis except for consolidated ordinary profits and consolidated net income

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*Results of  
‘Towards “Creating Value”,  
100 Weeks of Challenge and Innovation’*

# Results of '100 Weeks of Challenge and Innovation'

## ◆ Achieved most of the targets in the Medium-term Management Plan

### Medium-term Management Plan targets and results

FY06	Consolidated Net Profit	Real Net Business Income	ROA*	ROE*	OHR	Tier Ratio
Target	¥44.0Bil.	¥81.0Bil.	Over 0.4%	Over 8.5%	Below 50%	Over 8%
Results	<b>¥52.5Bil.</b>	<b>¥77.2Bil.</b> (Core <b>¥83.2Bil.</b> )	<b>0.51%</b>	<b>8.81%</b>	<b>48.82%</b>	<b>9.29%</b>

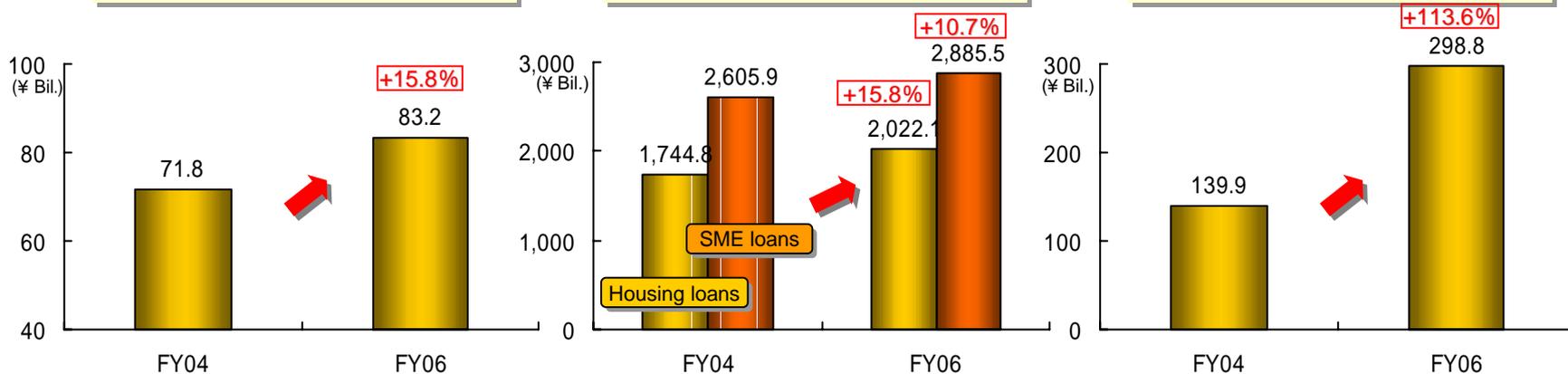
\*End of the term balance base

### Results of major items (non consolidated)

#### Core net business income

#### Loans to SMEs and Housing loans

#### Sales of investment trusts (stock funds)



# Achievements of '100 Weeks of Challenge and Innovation'

## ◆ Taking measures to achieve sustainable growth

### Ensuring a solid business base

#### Expand the business base

##### ✓ Expansion of Branch operations

New outlets\* **10** ( Chiba 4 Peripheral area 6 )

\*Including Kamisu Branch (Opened preparatory office in April 2007)

##### ✓ Shifting personnel to growth areas

##### ✓ Renovation of the business promotion structure

##### ✓ Faster credit approvals

#### Business expansion on deregulation

##### Securities

Securities agency at all Branches

##### Insurance

Single premium casualty insurance

##### Bank

Testamentary trust and related services

##### Trust

Direct Issues by the bank

##### Credit Cards

### Constant attention to the management system

Establishing internal management system consistent with Basel II

Approval by FSA for using foundation internal ratings-based approach for credit risk assessment

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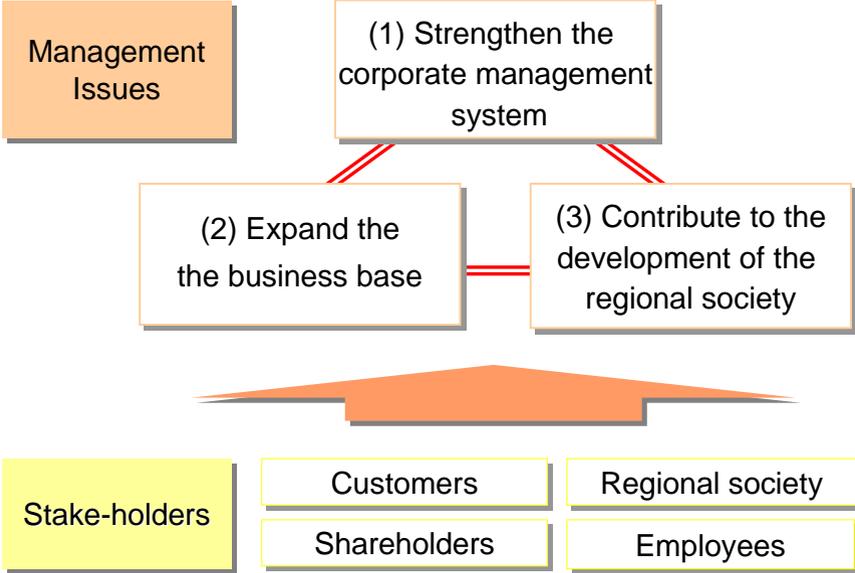
*Going Forward with the Region:  
100 Weeks of Trust and Growth*

# Outline of the New Medium-term Management Plan

◆ Establish an “integrated regional financial services group” that is highly approved of

## Going Forward with the Region: 100 Weeks of Trust and Growth

**Management Goal**  
‘Establish an “integrated regional financial services group” that is highly approved of’



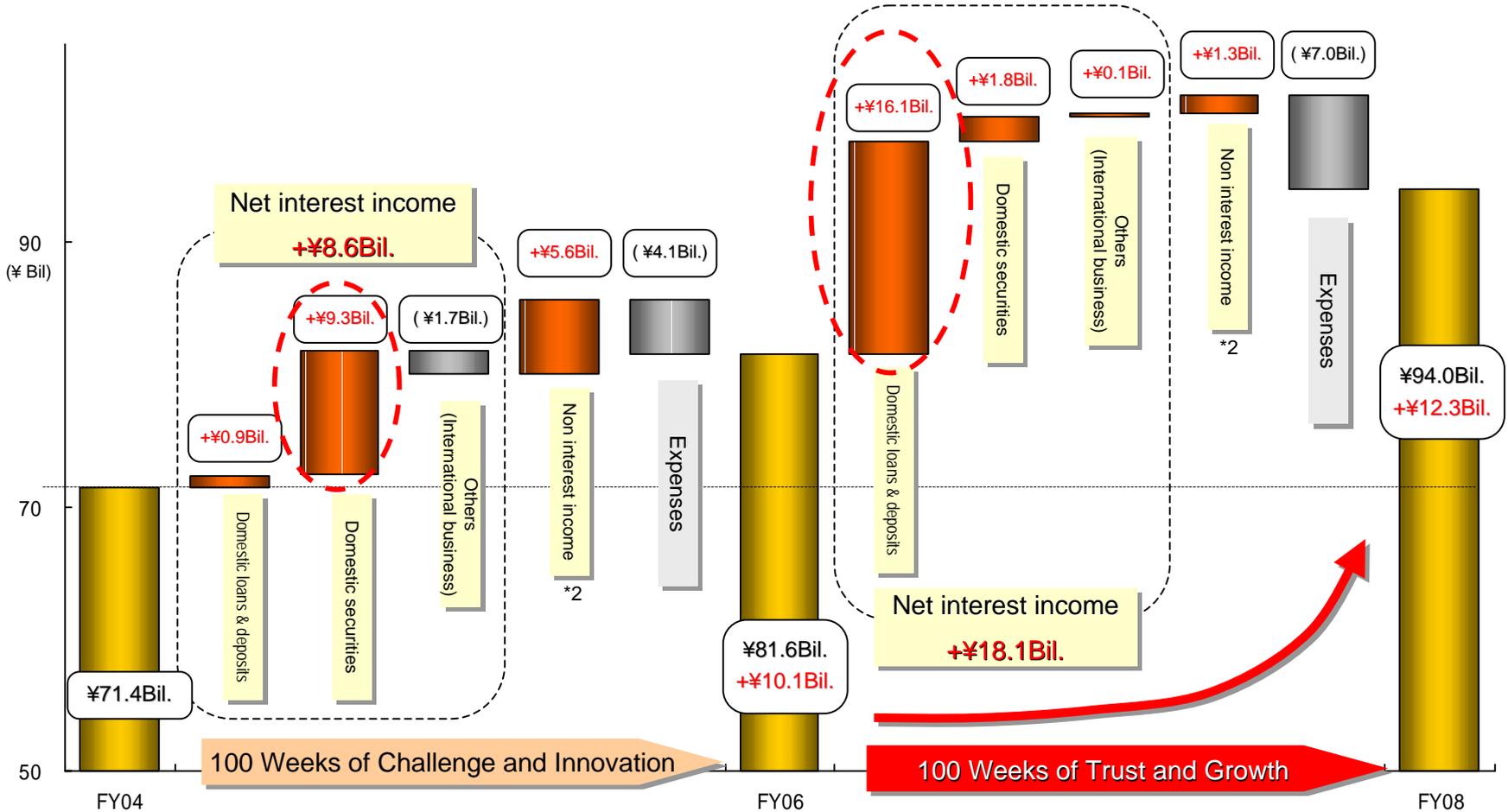
Numerical targets

(JPY Billion)	FY06 Results	FY08 Target
Gross business profit	155.1	180.0
Expenses	77.9	85.0
Real net business income	77.2	95.0
Net income	50.1	55.0
Consolidated net income	52.5	58.0
Non consolidated OHR	48.82%	Below 50%
Consolidated ROE	8.77%	Over 9%
Consolidated capital ratio	11.63%	Over 11%

# Achieving Higher Profit

◆ Higher profit mainly by growth of net interest income

Breakdown of real net business income\*1

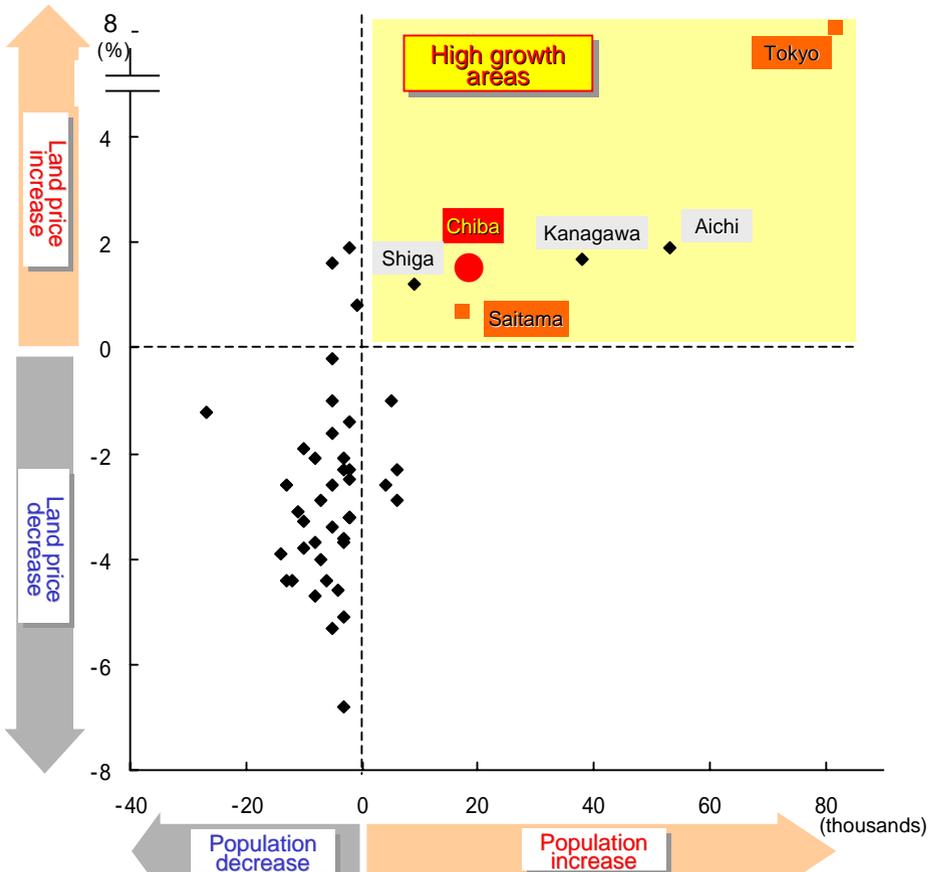


\*1 Excluding other profit and loss related to securities and gains and losses on financial derivatives  
 \*2 Non interest profit = profit from fees and commissions + gains on foreign exchange + trading income

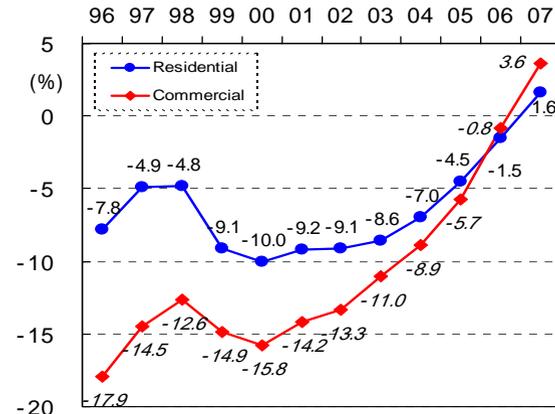
# Business Base

## ◆ High growth continues in Chiba Prefecture

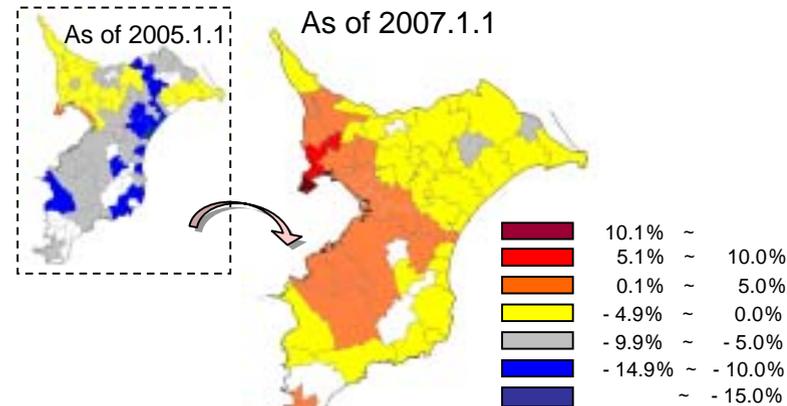
Changes in population\*1 and land prices \*2 by Prefecture



Trend of Land Prices in Chiba Prefecture



Changes in Public Land Prices in Chiba Prefecture by region



\*1. 05/10 06/10 from "Population Estimates" by Ministry of Internal Affairs and Communications  
 \*2. 06/1 07/1 from "Published Land Prices (Residential)" by Ministry of Land, Infrastructure, and Transport

Note: Residential

# Branch Strategy

## ◆ Expansion of channels according to market characteristics and targets

Branch strategy going forward

Targeting to open 10 more outlets

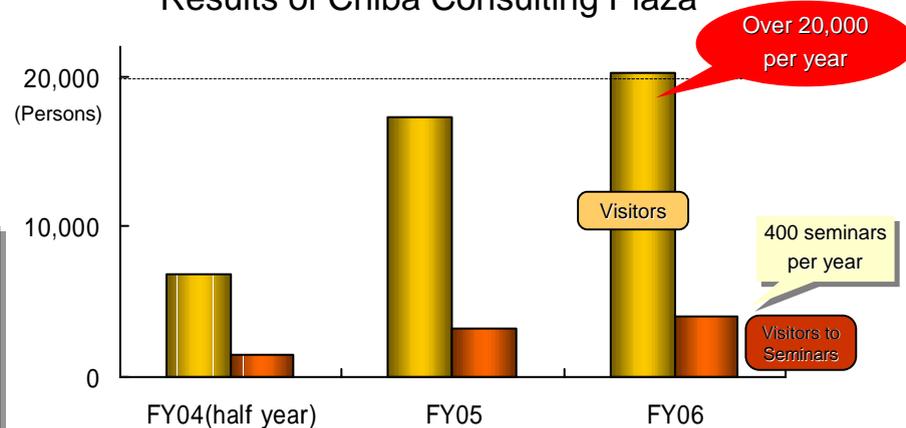


Situation of new loans in 2<sup>nd</sup> half FY06

	Loans to new customers (¥ Bil.)	Average loan rate for new customers (%)
Chiba Pref. + Eastern Tokyo	75.2	2.12
Eastern Tokyo	16.8	2.14
New outlets*	7.7	2.07
Chiba City and west	49.7	2.07
Others	8.5	2.37

\*Kasai Branch, Toyochi CBO, and Kita-senju CBO

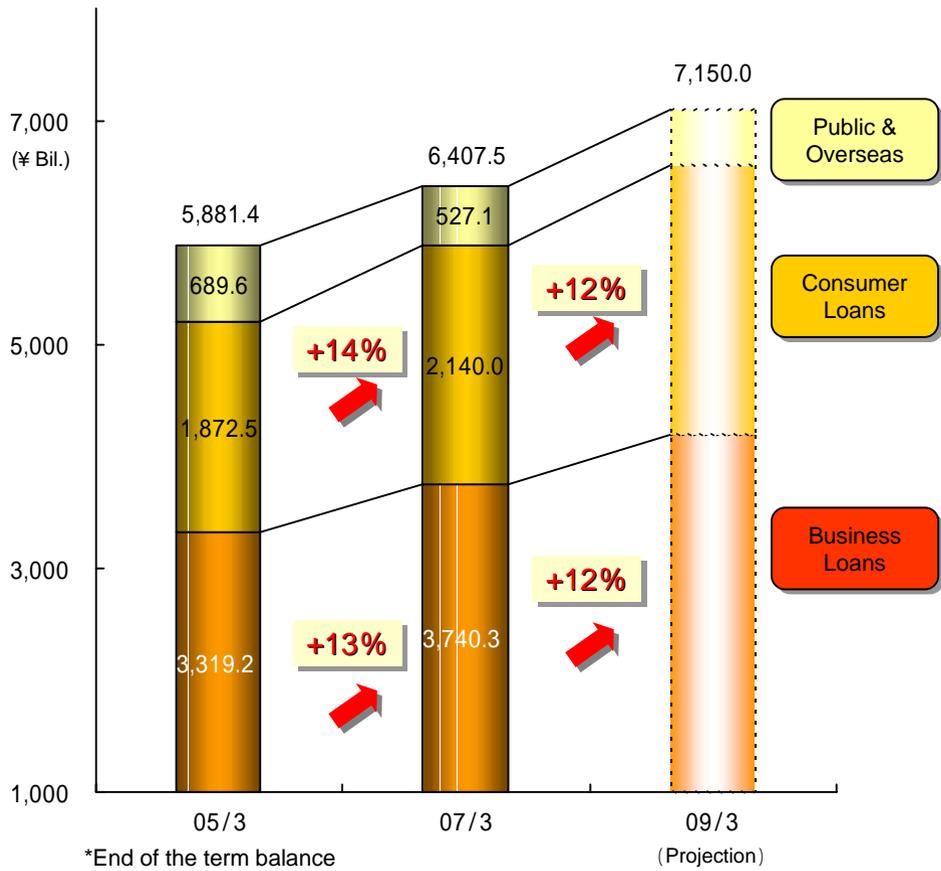
Results of Chiba Consulting Plaza



# Increasing Loans

## ◆ Increasing loans in Chiba Prefecture and also in Eastern Tokyo

Breakdown of loan increases  
in the 2-year medium-term management plan

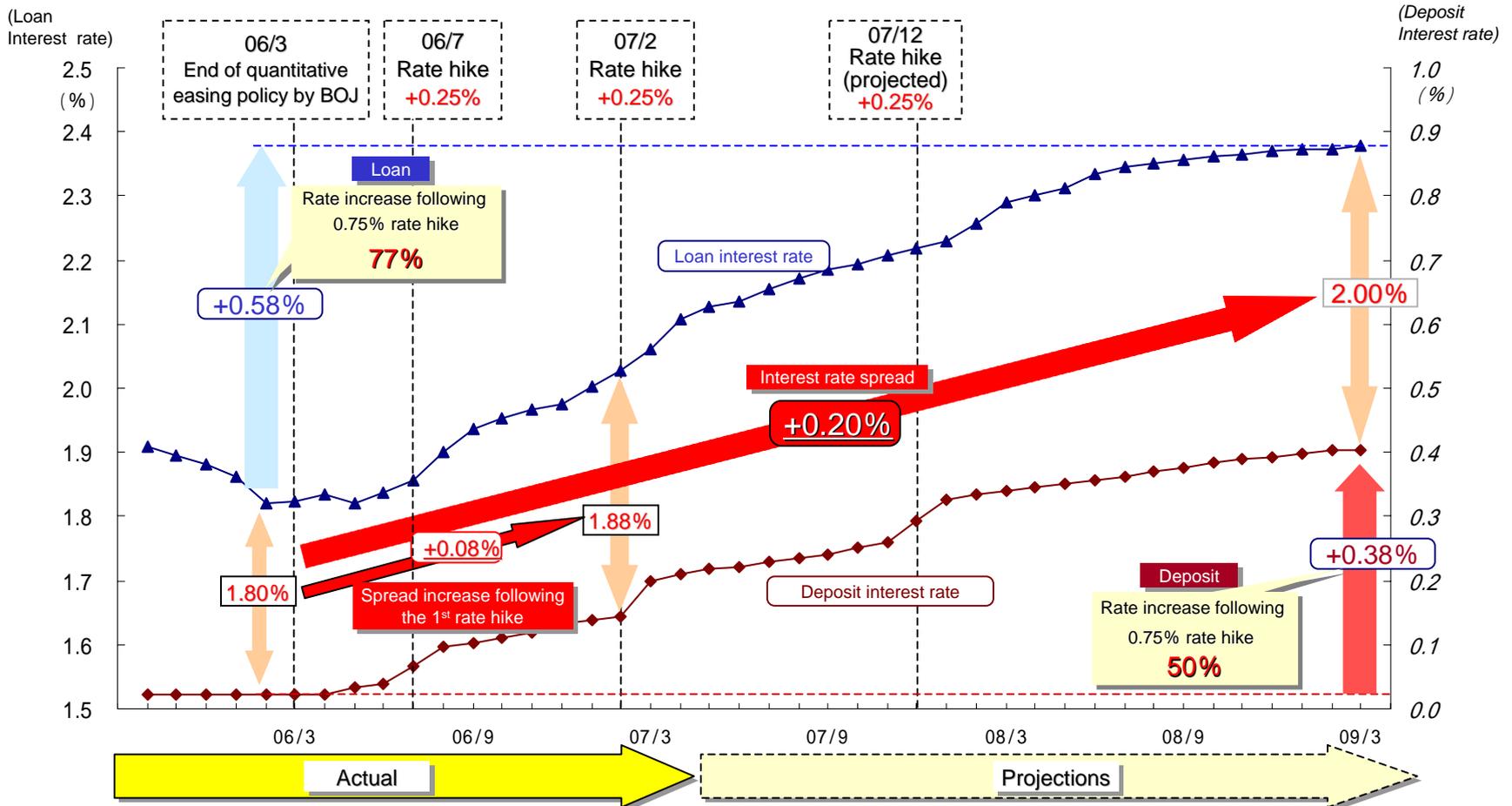


Loans	Amount	Rate
<b>Loans</b>	<b>+ ¥750Bil.</b>	<b>+12%</b>
Chiba Pref.	+ ¥600Bil.	+12%
SMEs	+ ¥350Bil.	+11%
Personal Loans	+ ¥250Bil.	+12%
Tokyo etc	+ ¥150Bil.	+13%
SMEs in Eastern Tokyo	+ ¥100Bil.	+38%
Large Corporations	+ ¥50Bil.	+6%

# Interest Rate Spread

◆ Conservative projections based on the actual trend of interest rate spreads

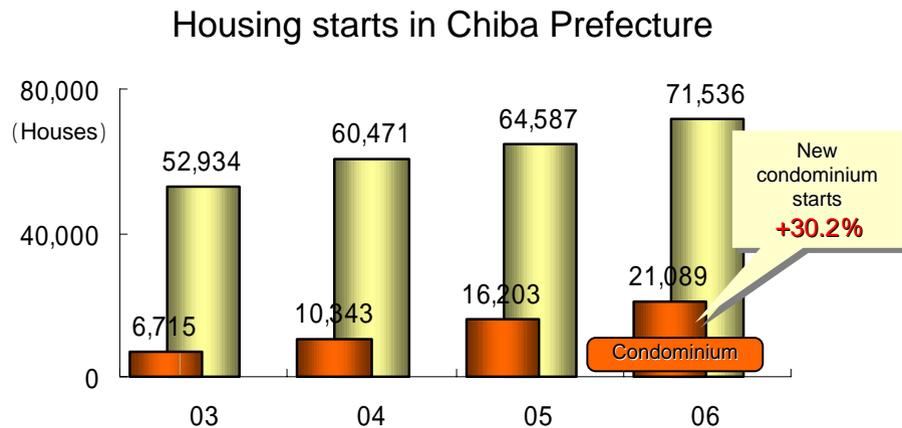
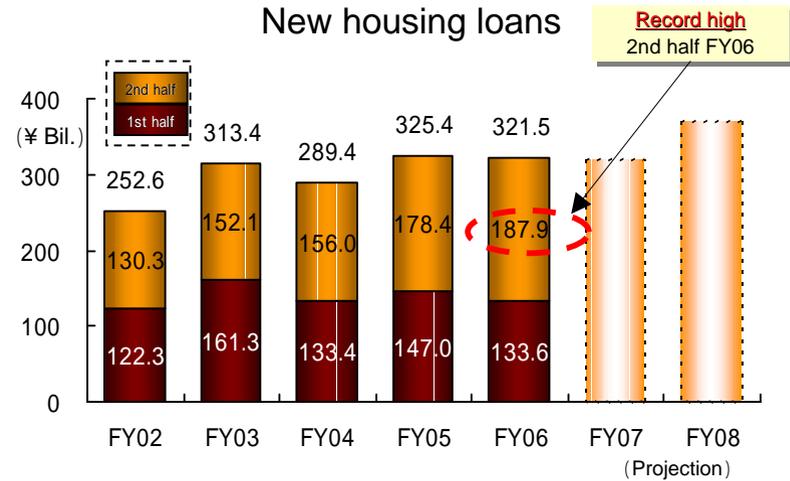
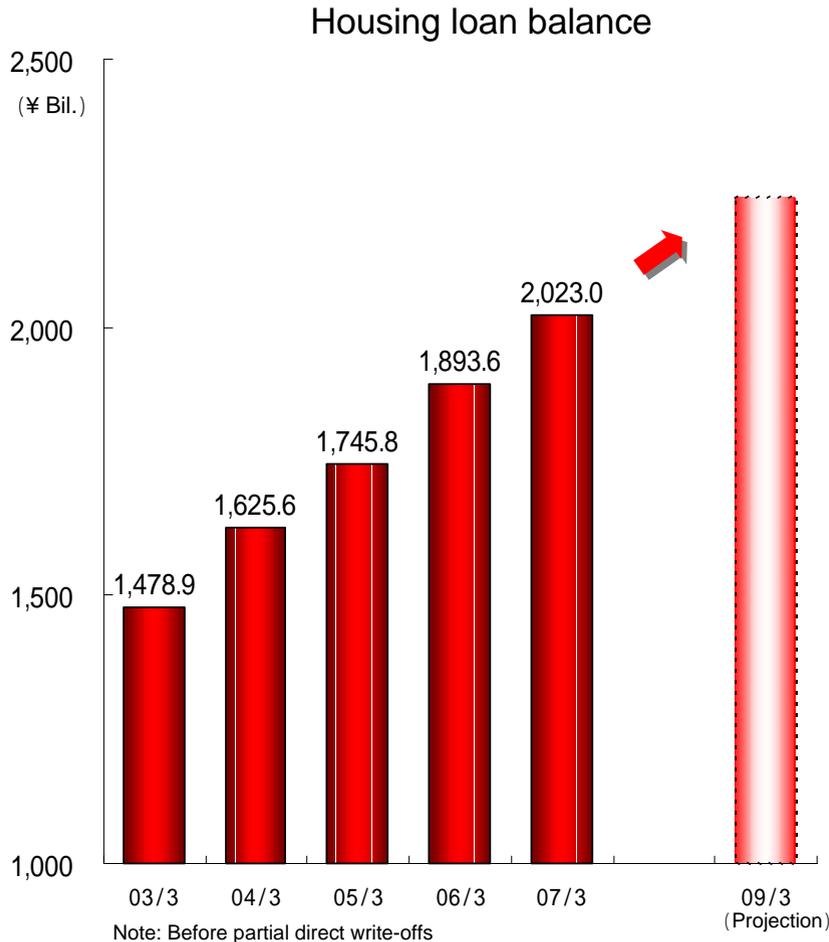
Trend of Japanese Yen deposit & loan interest rates (monthly)



\*Contractual base

# Housing Loans

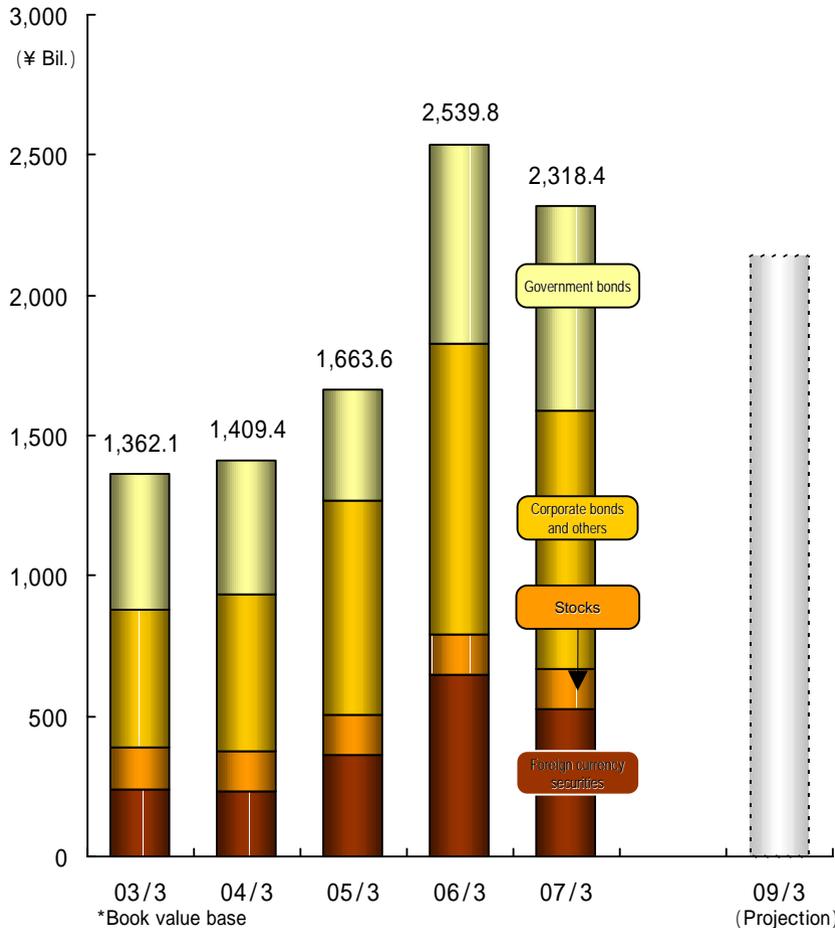
◆ Aggressive promotion in a growth market



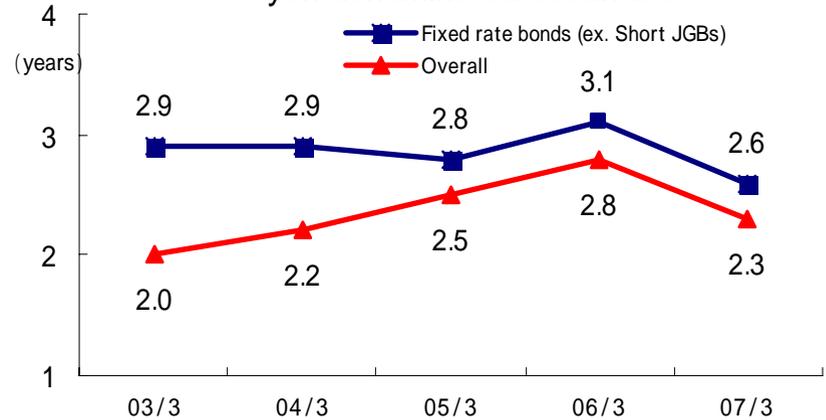
# Investment Securities

## ◆ Consistent profit by diversified investment

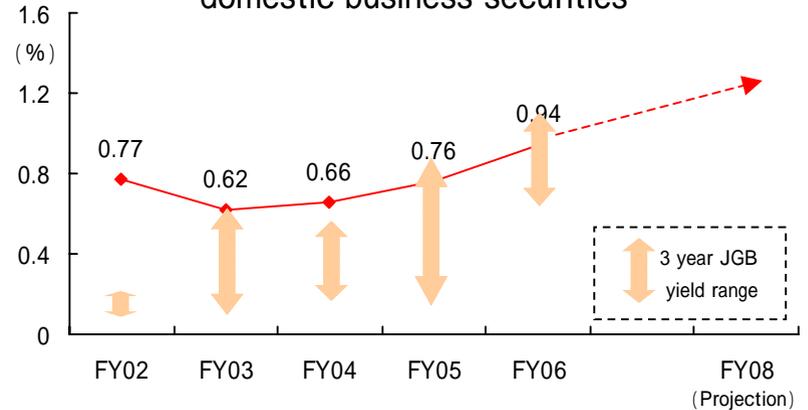
Investment securities balance



Weighted average life of  
yen denominated securities



Average yield for  
domestic business securities

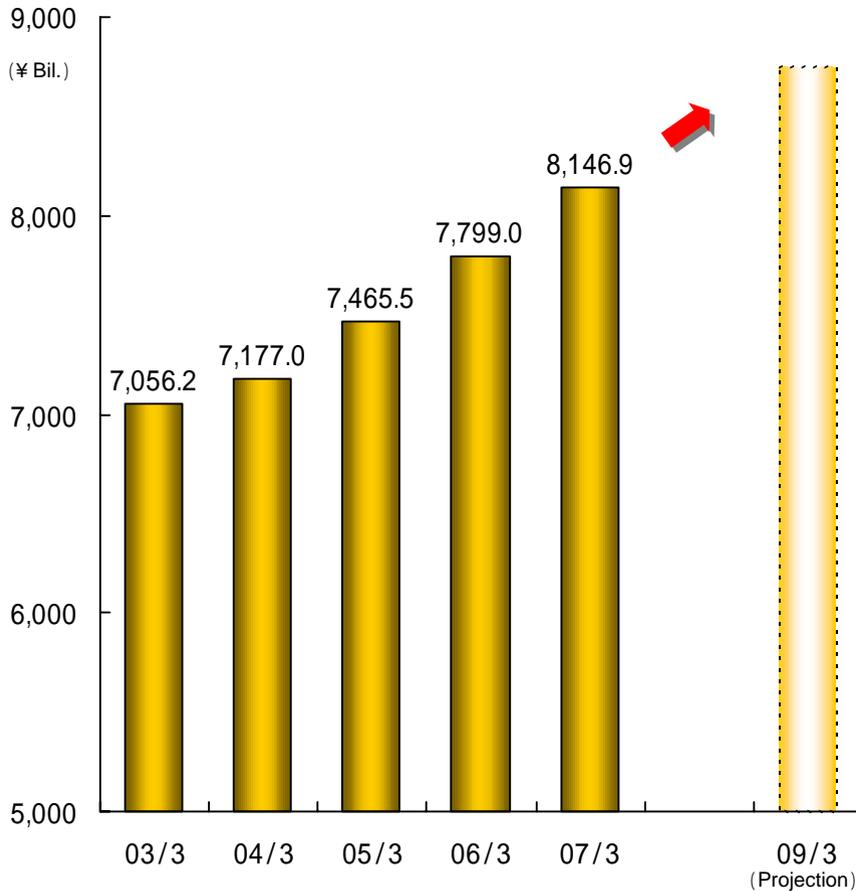


# Deposits

◆ Promoting deposit transactions since their importance is increasing

Deposit transactions are the basis for all transactions

Domestic deposits balance



✓ Stable and low cost fund raising

Deposit & money market yield comparison (domestic business)

	FY05 yield	FY06 yield	change
Deposits	0.01%	0.09%	0.08%
Demand deposits	0.00%	0.06%	0.06%
Time deposits	0.05%	0.15%	0.10%
Call money	0.00%	0.24%	0.23%

	Item	Trend
Asset	Loans	→
	Securities	→
Liability	Deposits	→
	Money market	→

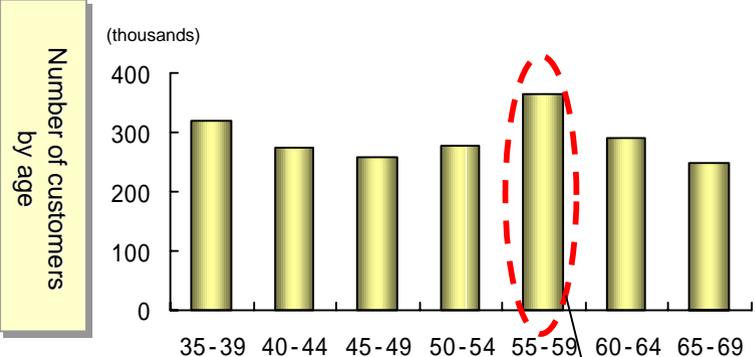
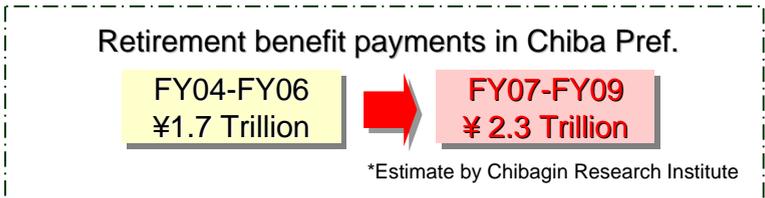
Increase funding ability

To prepare for further  
 ✓ Loan increases  
 ✓ Sales of financial products

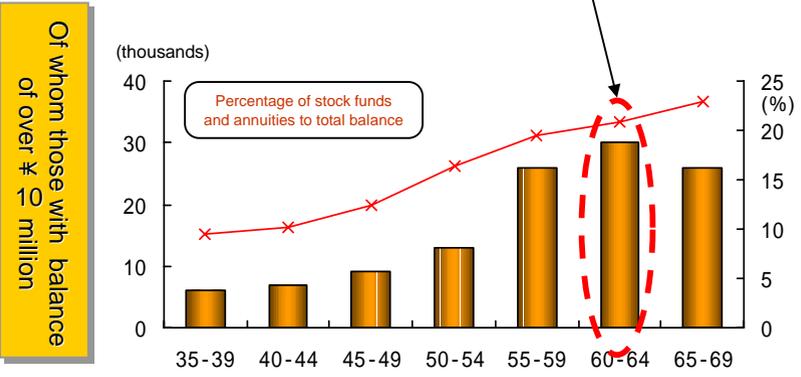
✓ Further sales of investment type financial products

# Accessing the Baby-boom Generation

## ◆ Business opportunities on the retirement of the baby-boom generation



\*Number of customers with financial products balance of over ¥1 thousand



### Establishing a brand image for the baby-boom generation

**Himawari Club** 07/4 ~

- ✓ Premier service for baby-boom generation

Bank service

220,000 customers

+ Tie-up with other industries

Travel Health

**Promotions**

- ✓ Promotions targeting baby-boom generation

### Development of products and services

**Special campaigns** 06/10 ~

Support active second life Retirement benefit investment plan

- ✓ Special time deposit interest rate
- ✓ Lottery for travel coupons etc.

**Testamentary business** 06/6 ~

- Testamentary service
- Testamentary trusts

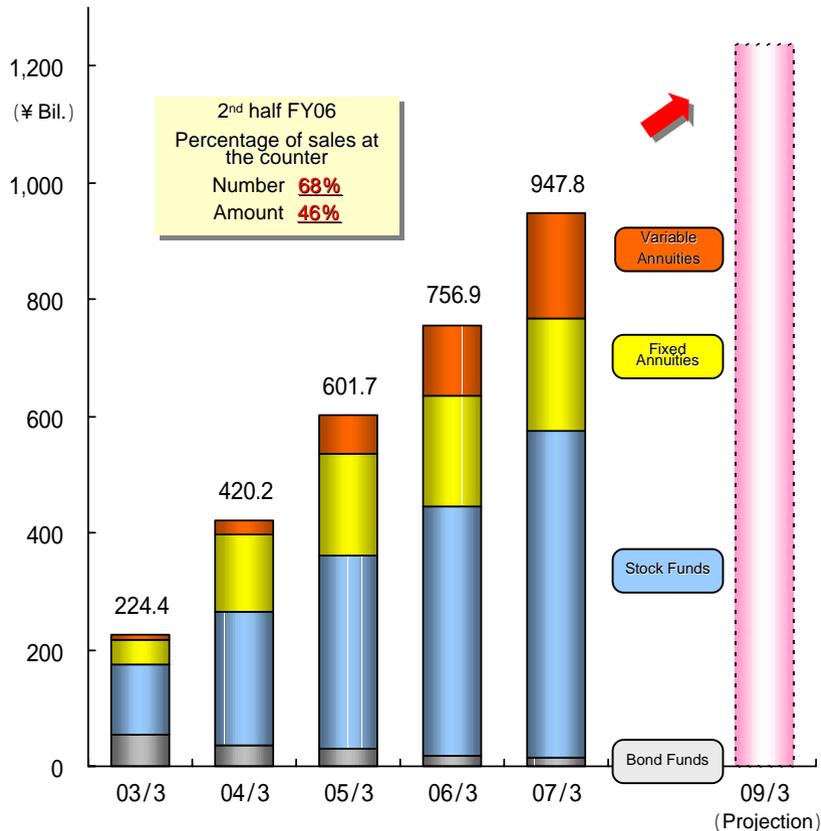
Results

1st half FY06 (3m)	22 cases	2nd half FY06	89 cases
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# Investment-type Financial Products

◆ Achieve stable profit by strong sales at the branch counter

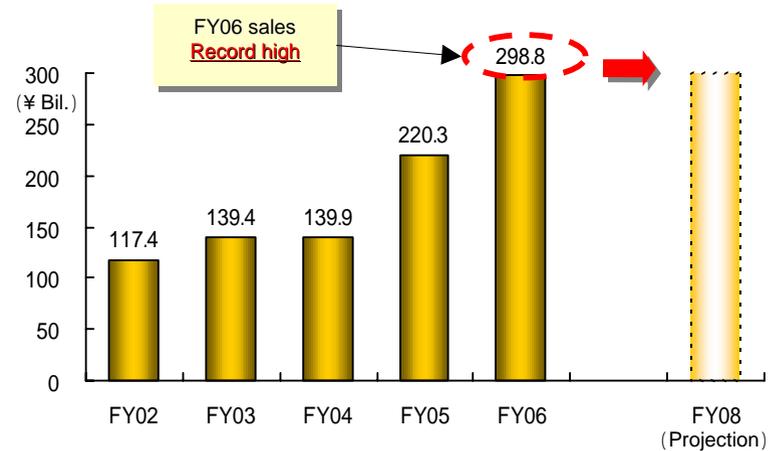
Balance of investment trusts and total sum of personal annuities



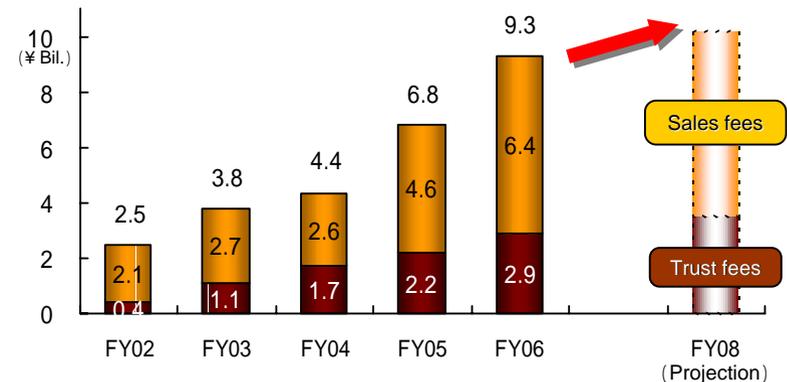
2<sup>nd</sup> half FY06  
Percentage of sales at the counter  
Number **68%**  
Amount **46%**

Note: Single-premium whole life insurance is included in variable annuities.

Sales of stock funds



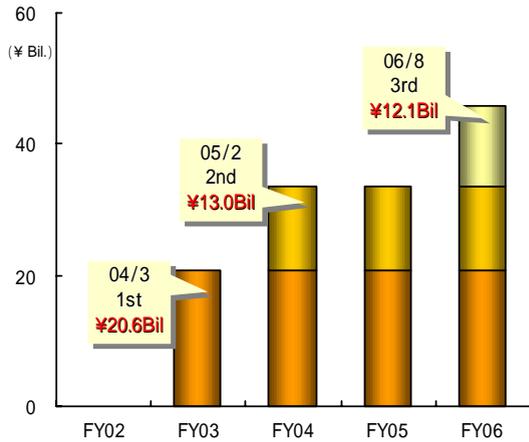
Fee income from investment trusts



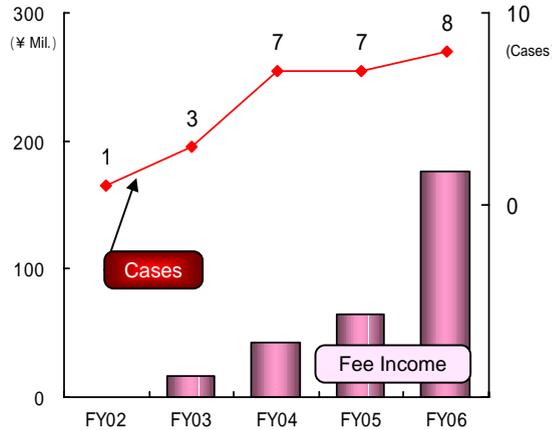
# New Business for Corporate Customers

◆ Increase fee and commission income by strengthening financial solution business

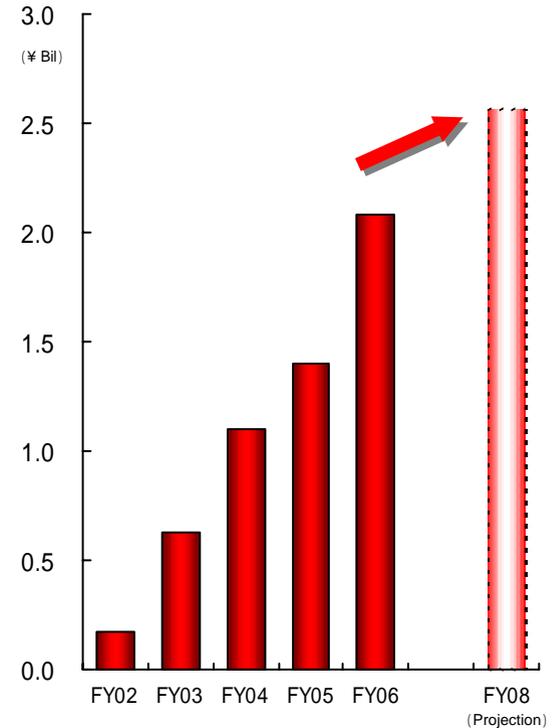
CLO handled



M&A

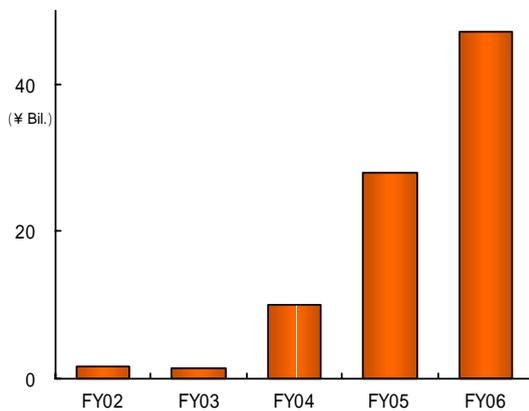


Fee income from new products and services for corporate customers

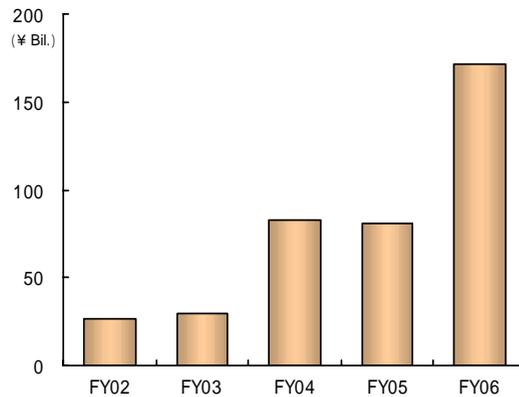


Note: Chiba Bank's portion only

Private offering of bonds



Arrangement of syndicated loans

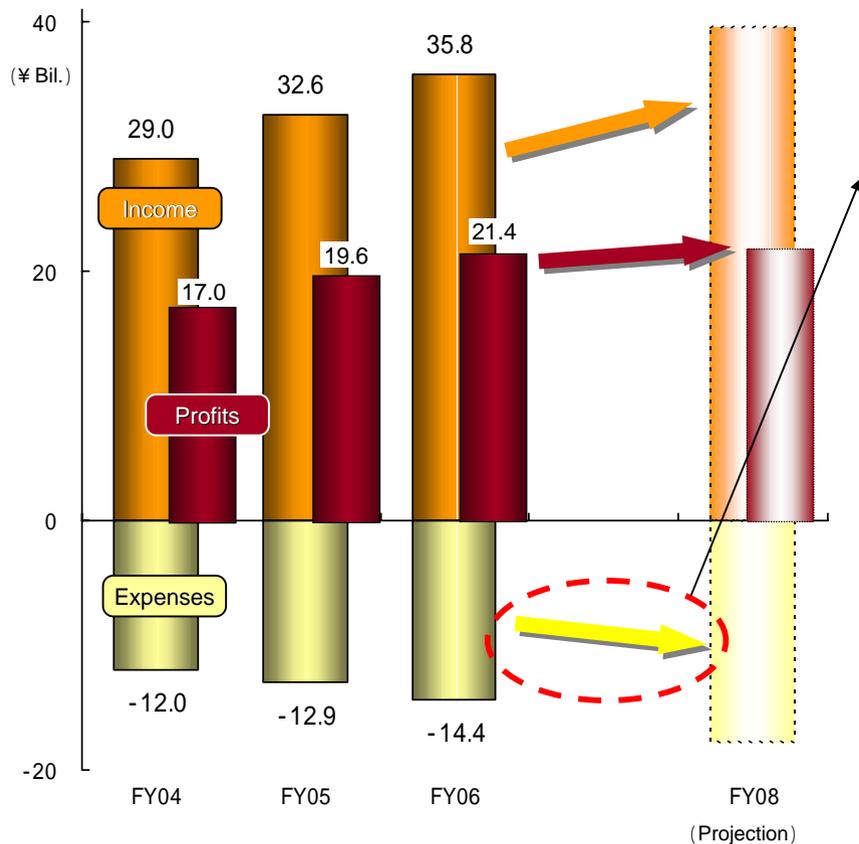


Note: Total of Fee income for private offerings of bonds, M&A, syndicated loan related and CLOs

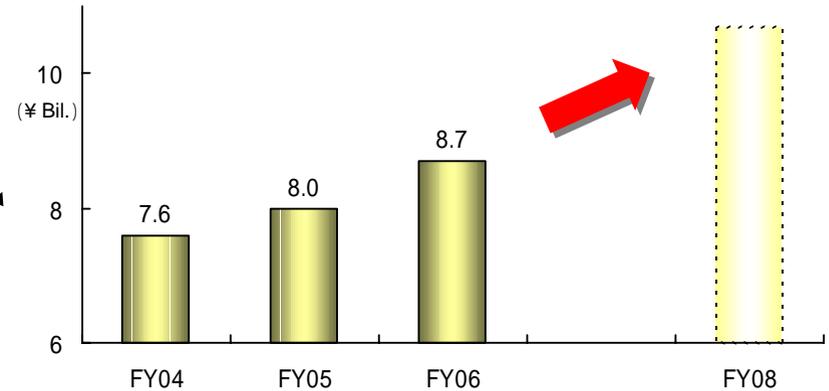
# Profit from Fees and Commissions

◆ Overall profit from fees and commissions increase steadily

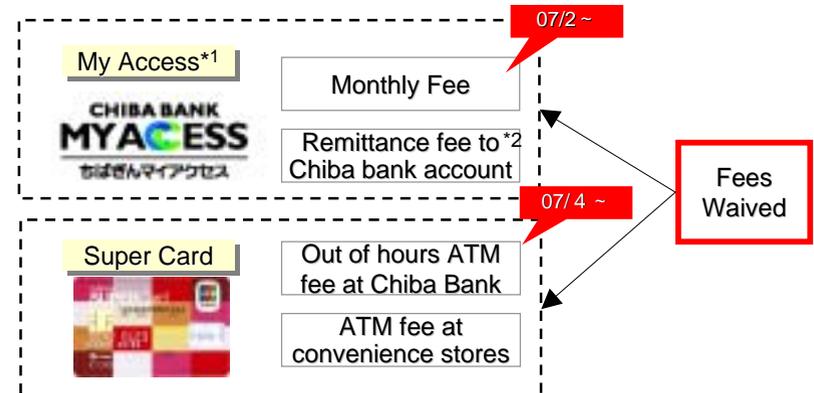
Profit from fees and commissions



Loan related expenses  
(guarantee fees & insurance)



Reimbursements to customers

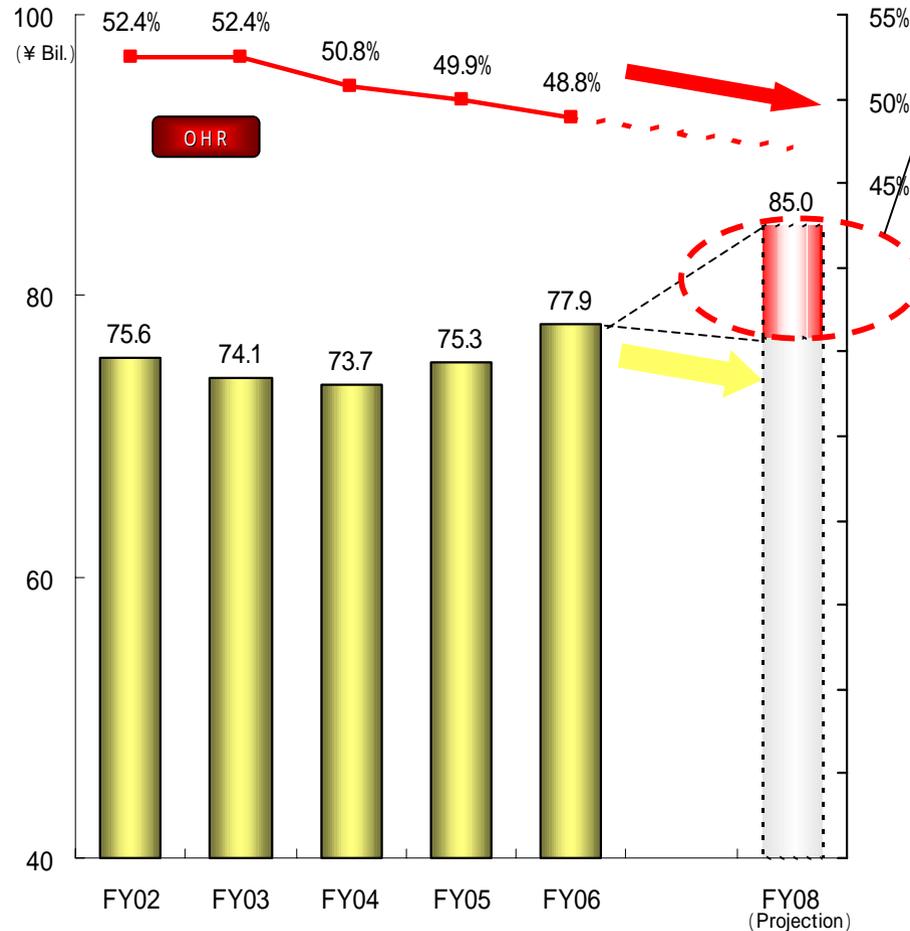


\*1. Combined name for personal internet banking, mobile banking, and telephone banking  
\*2. Excludes telephone banking using operator

# Expenses

## ◆ Strategic expenditure to maintain efficient management and for growth

OHR · Expenses



**¥ 8 Billion** Expenses to achieve further growth

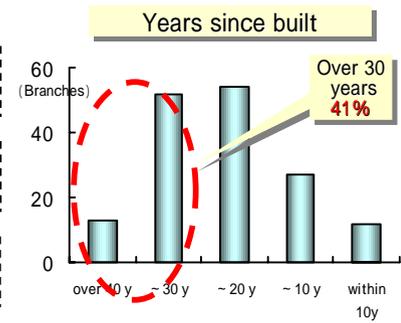
**¥ 4 Billion** New outlets · Strengthening income

- ✓ Around 10 new outlets
- ✓ Barrier free branches
- ✓ Strengthen counter sales
- ✓ Increase sales personnel



**¥ 4 Billion** Renovation

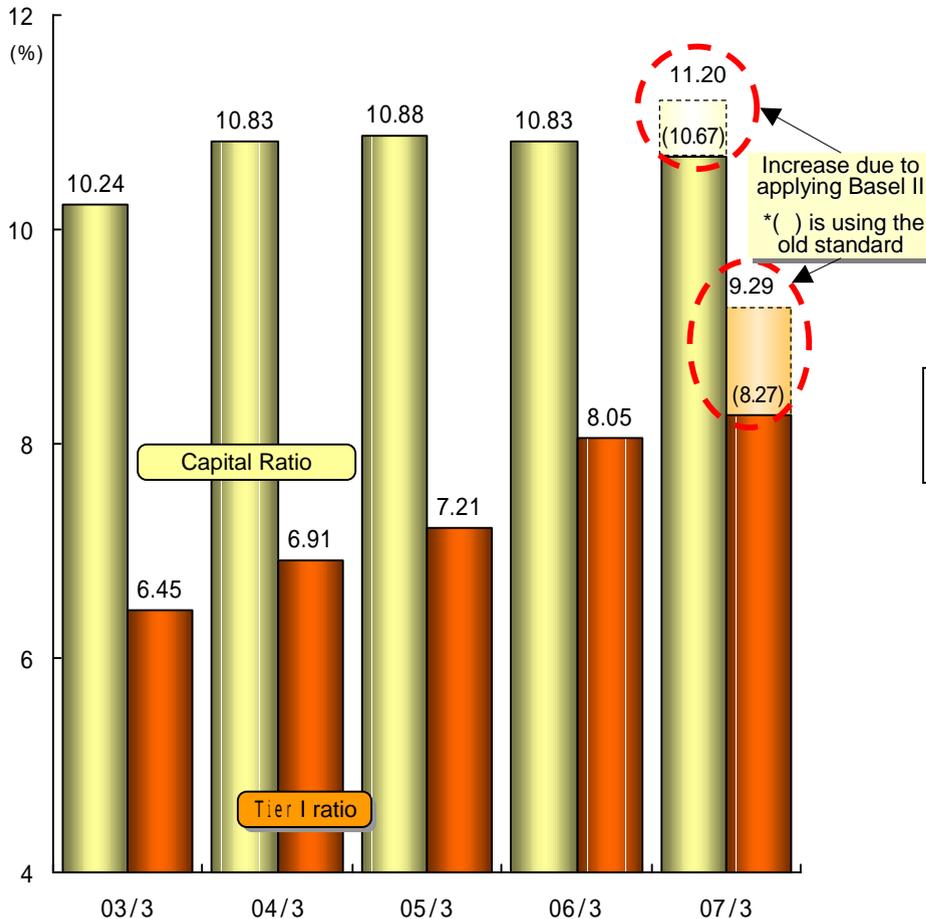
- ✓ Renovation of old branches
- ✓ Further development of branch EDP system
- ✓ Renovation of branch network line (optic fiber line)



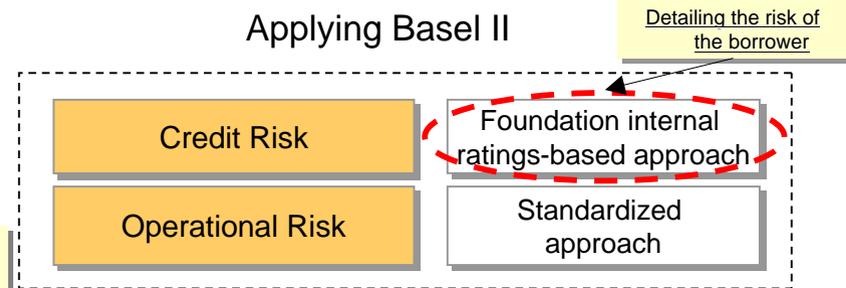
# Capital Ratio

## ◆ Establishing a management system consistent with Basel II

Capital ratio & Tier I ratio (non consolidated)



### Applying Basel II



### Stress testing (Based on FSA Notice No.200)

Setting stress scenario using past events etc.  
(Increase in bankruptcies, decrease in land prices)



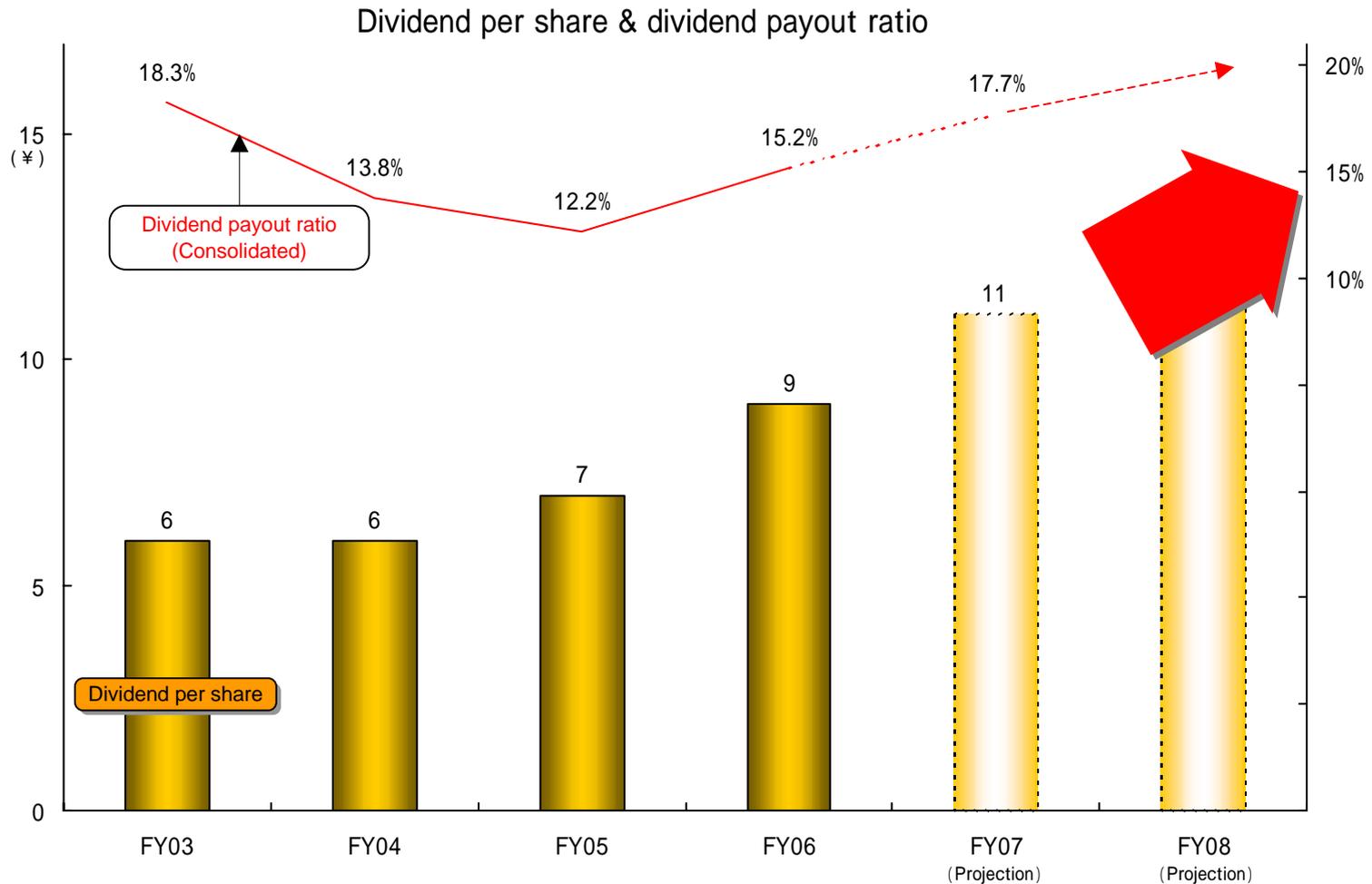
	Present	Stress Scenario	Change
Capital	572.3	548.1	(24.3)
Risk Assets	5,107.6	5,657.5	549.9
CAR	11.20%	9.68%	(1.52%)
Tier I Ratio	9.29%	8.08%	(1.21%)

\*Non consolidated

**Maintaining 8%**

# Dividend Policy

◆ Maintain stable dividend policy, and achieve constant increase in dividend



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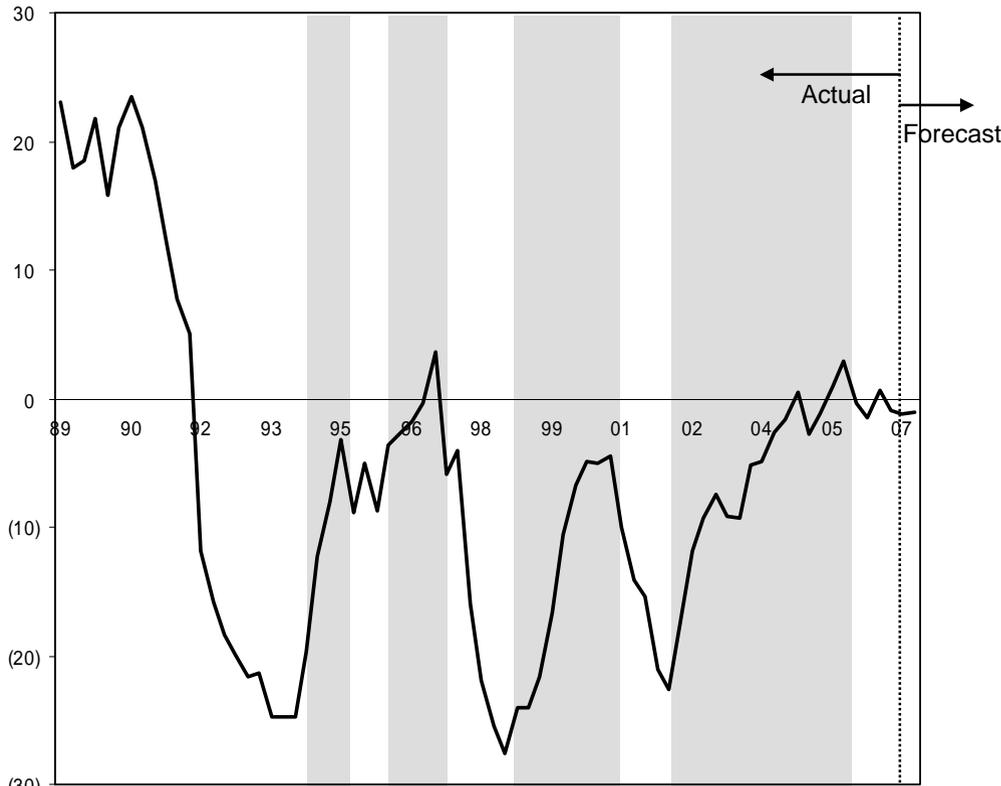
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# **Regional Economy**

# Economic Conditions (1) 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".  
 $BSI = ("upward/ increase/improve" - "downward/decrease/worsen") \times 1/2$

## Trend of BSI (By Industry)

	06			07	
	Actual			Actual	Forecast
	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun
Food	(4.5)	(12.1)	(3.0)	(10.4)	1.7
Petrochemicals	3.5	12.0	10.7	11.6	4.2
Plastics	(18.8)	0.0	8.4	0.0	5.0
Glass	3.4	0.0	0.0	7.7	0.0
Steel & Non-ferrous metals	(4.2)	0.0	4.6	(8.4)	(12.5)
Metals	12.0	(2.0)	2.1	(11.4)	4.8
Machinery	0.0	2.8	(12.5)	(3.4)	(3.6)
Electrical machinery	25.0	27.3	0.0	5.0	10.0
Transportation machines	(3.4)	(14.3)	0.0	9.4	3.1
Other manufacturing	(10.9)	7.2	10.9	(6.5)	0.0
Construction	2.3	2.8	(8.3)	(6.5)	(9.1)
Transportation	6.3	0.0	(3.0)	7.9	2.8
Wholesaling	(8.3)	1.6	4.7	(8.0)	(10.5)
Retailing	(7.4)	(2.9)	(4.3)	(3.3)	(3.5)
Hotels	(3.9)	7.7	(20.8)	0.0	(20.9)
Services	(2.9)	0.0	(6.2)	3.2	3.3

Source: Chiba Economy Center "BSI survey in Chiba (January to March 07)"

Surveyees: Enterprises with a head office and/or an office in Chiba

As at: March 07

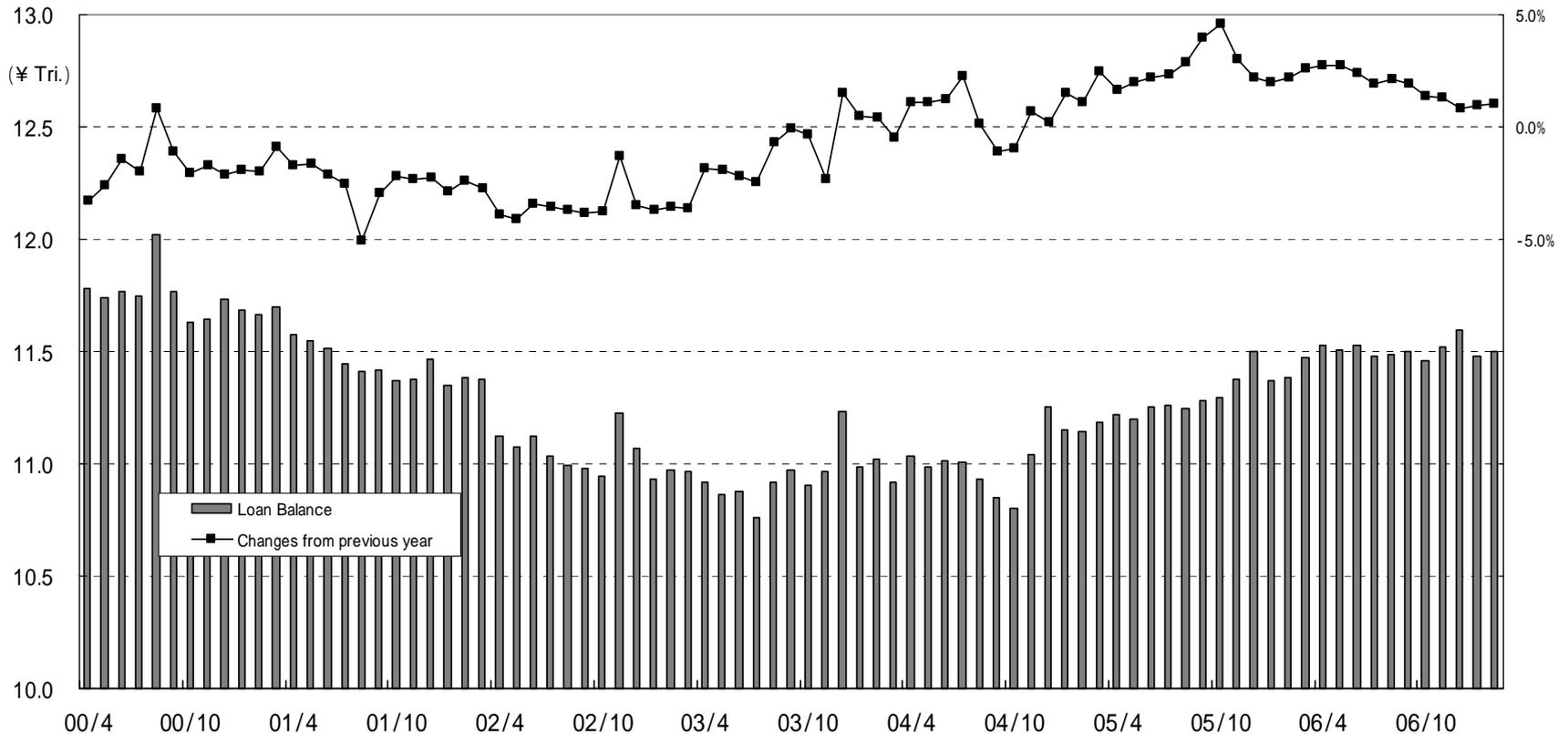
Answers: 715 enterprises surveyed, 337 effective answers

# Economic Conditions (2) Loans

## Loans in Chiba Prefecture

[Balance of loans]

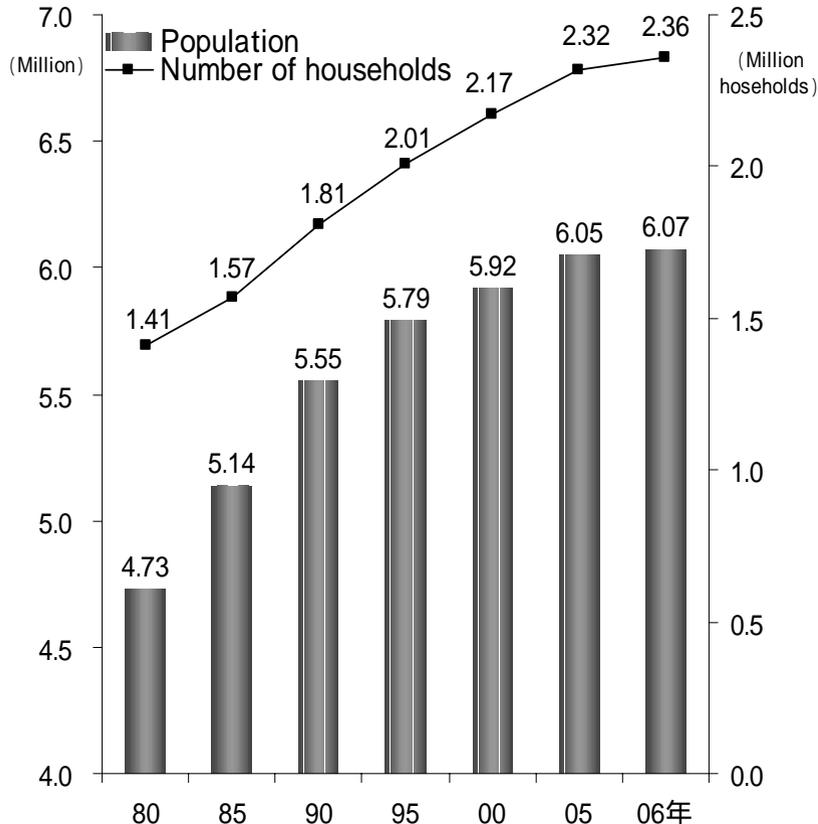
[Change]



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

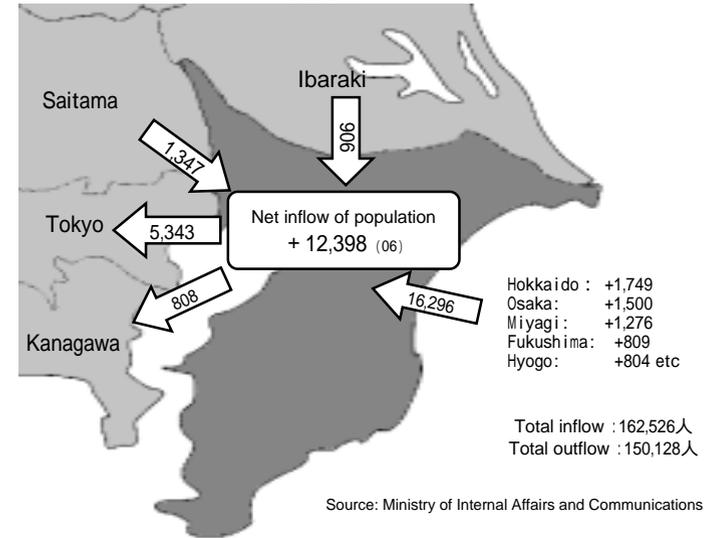
# Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Source: National census (06 Chiba Prefecture)

Inflow/Outflow of Population



Top 10 Prefectures by Population Growth

From Oct. 05 to Oct. 06 (thousands)

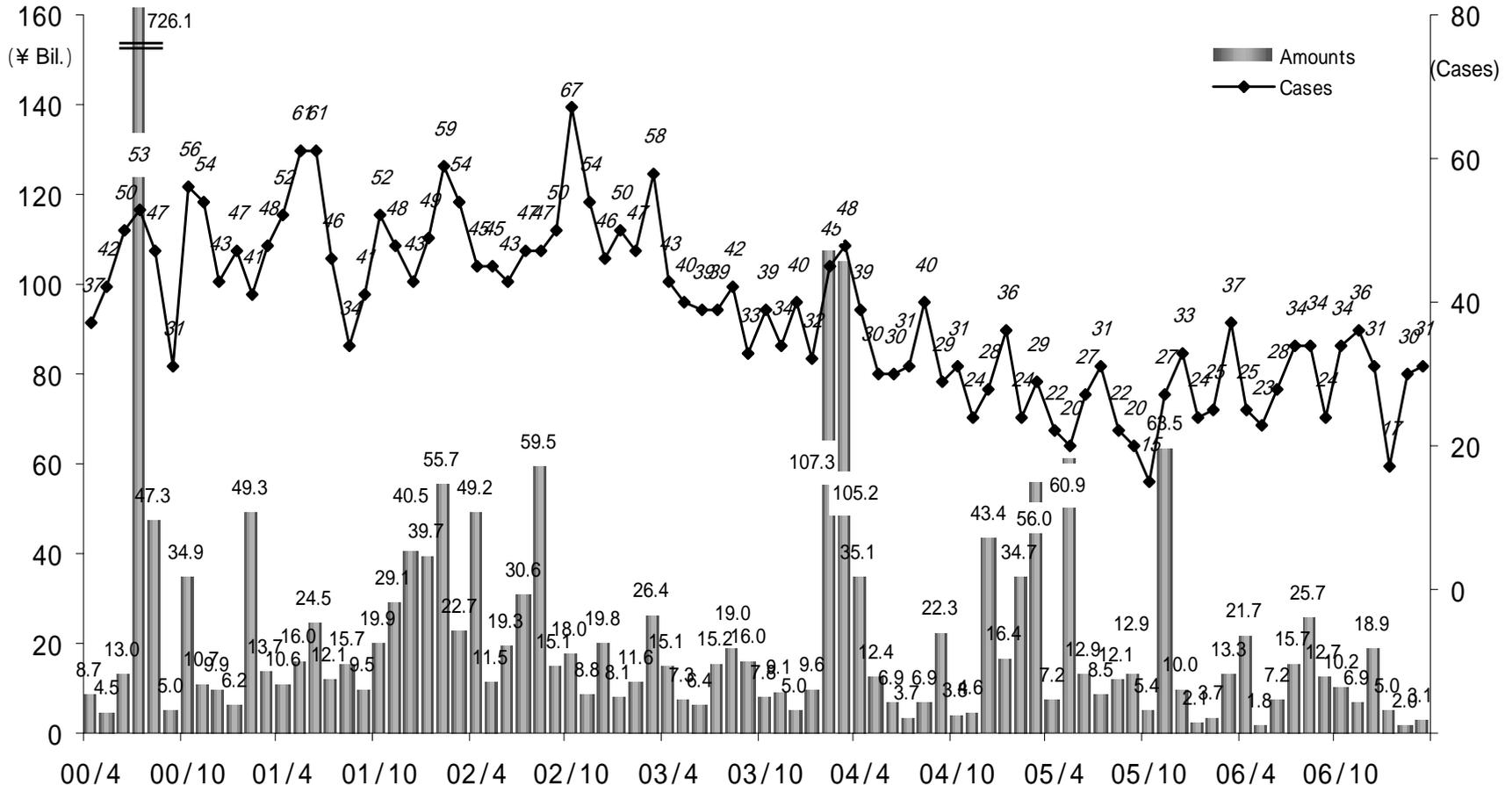
Rank	Prefectures	Increase	Rank	Prefectures	Increase
1	Tokyo	82	6	Shiga	9
2	Aichi	53	7	Mie	6
3	Kanagawa	38	7	Okinawa	6
4	Chiba	18	9	Shizuoka	5
5	Saitama	17	10	Fukuoka	4

Source: Ministry of Internal Affairs and Communications

# Economic Conditions (4) Corporate Bankruptcies

## Default Cases/Amounts in Chiba Prefecture

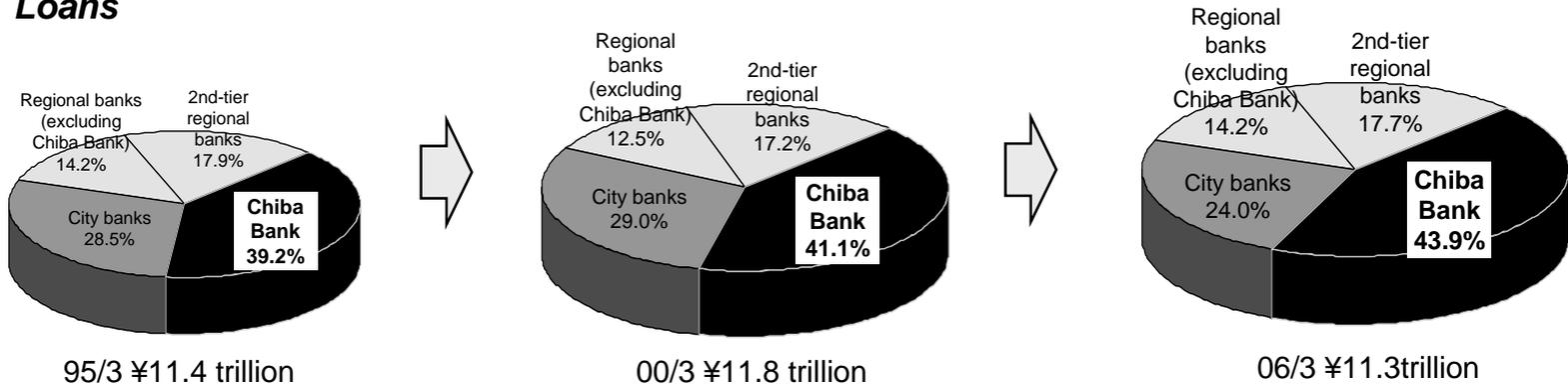
(Headquartered in Chiba Prefecture & with debts over ¥10 million)



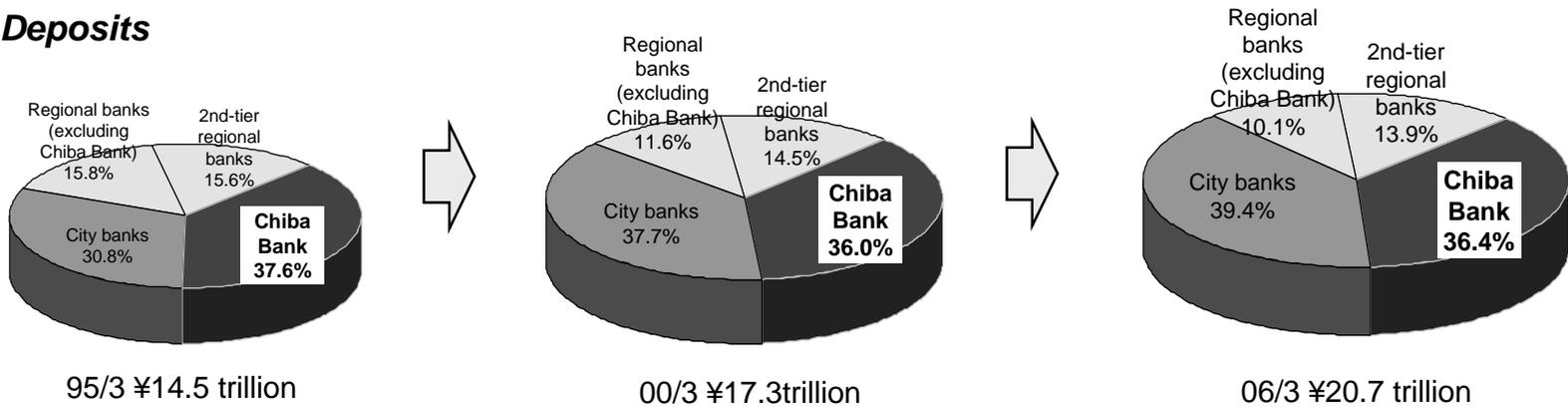
Source: Made by Chiba Bank with data from Shoko Research

# Business Share of Financial Institutions within Chiba

## 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	Large users			Floor Area	New Housing Starts
	As of Oct 1	2000=100			Million KWh		2005=100	Total	Thousand m <sup>2</sup>	
2002	6,001,020	93.6	95.0	106.2	35,559	11,409	101.6	150,818	8,150	57,669
2003	6,028,315	93.2	93.9	103.6	35,820	11,920	100.7	145,103	7,582	52,934
2004	6,047,388	94.5	95.6	101.0	36,925	12,100	100.3	142,429	8,673	60,471
2005	6,056,462	95.2	95.4	104.6	37,027	11,950	100.0	145,151	10,167	64,587
2006	6,077,929	-	-	-	31,975	12,463	100.0	144,900	10,079	71,536
2006/03	6,058,260	93.1	90.9	113.3	3,102	1,023	99.8	19,964	892	4,646
2006/04	6,057,455	95.1	96.0	106.5	3,110	1,083	99.9	9,358	878	7,580
2006/05	6,068,783	91.6	90.8	111.1	3,019	1,058	100.2	10,312	944	6,795
2006/06	6,071,711	91.8	91.3	105.1	2,987	1,160	100.1	13,047	917	6,482
2006/07	6,073,549	92.1	90.6	107.5	2,233	1,070	100.0	12,229	784	5,410
2006/08	6,075,778	96.7	94.8	101.1	2,282	1,018	100.2	8,719	733	5,882
2006/09	6,077,935	97.1	93.8	105.9	2,293	1,052	100.3	13,920	961	6,472
2006/10	6,077,929	95.8	93.0	109.6	2,112	1,076	100.1	10,459	841	6,467
2006/11	6,081,237	93.8	93.8	109.2	2,082	1,077	100.0	11,673	890	5,345
2006/12	6,082,847	96.8	95.6	111.0	2,062	1,036	99.8	11,422	675	5,312
2007/01	6,083,156	94.4	93.7	111.6	2,046	981	99.4	10,102	858	5,842
2007/02	6,083,036	-	-	-	1,986	914	99.1	13,130	754	5,482
2007/03	6,082,773	-	-	-	-	-	-	19,272	-	-
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)

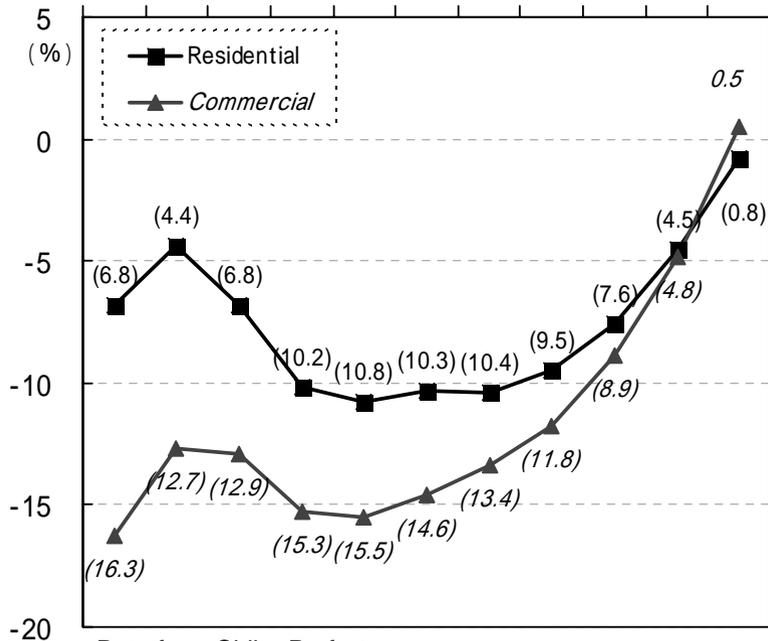
## Economic Indicators for Chiba Prefecture

	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							2005=100			
2002	1,125,809	2,163,659	606	350,456	104,905	49,037	0.47				
2003	987,000	2,505,445	504	147,524	98,389	54,313	0.56				
2004	1,123,341	2,899,042	407	361,787	87,902	59,300	0.68				
2005	1,325,789	3,602,269	306	301,161	80,205	66,618	0.83	100.0	100.0	100.0	100.0
2006	1,483,712	4,350,374	355	140,573	76,648	68,983	0.90	98.0	100.9	98.4	95.7
2006/03	133,962	362,652	37	13,387	76,571	73,425	0.89	97.6	99.8	82.0	72.2
2006/04	108,304	361,612	25	21,735	82,342	72,670	0.90	98.2	101.1	81.8	76.4
2006/05	102,489	341,137	23	1,807	82,686	67,866	0.91	98.4	101.3	80.9	81.6
2006/06	111,084	330,698	28	7,232	80,185	66,019	0.92	96.4	101.4	157.0	140.3
2006/07	127,489	392,905	34	15,760	78,160	66,092	0.93	98.2	101.1	108.6	128.9
2006/08	146,001	382,689	34	25,767	77,734	66,261	0.91	97.6	100.6	78.8	76.9
2006/09	154,990	384,731	24	12,746	77,487	68,799	0.90	97.3	100.8	78.5	73.5
2006/10	143,061	385,873	34	10,260	78,221	70,603	0.88	97.0	100.7	81.9	75.2
2006/11	117,094	352,120	36	6,992	74,917	71,609	0.91	98.0	100.7	86.5	94.1
2006/12	114,561	350,641	31	18,928	68,343	68,687	0.92	98.3	101.3	185.3	177.1
2007/01	123,328	363,442	17	5,032	69,106	69,070	0.92	98.4	101.2	81.2	79.9
2007/02	123,571	337,609	30	2,057	70,399	70,545	0.91	-	-	-	-
2007/03	-	-	31	3,191	-	-	-	-	-	-	-
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)

## Standard Land Prices (Chiba Prefecture)

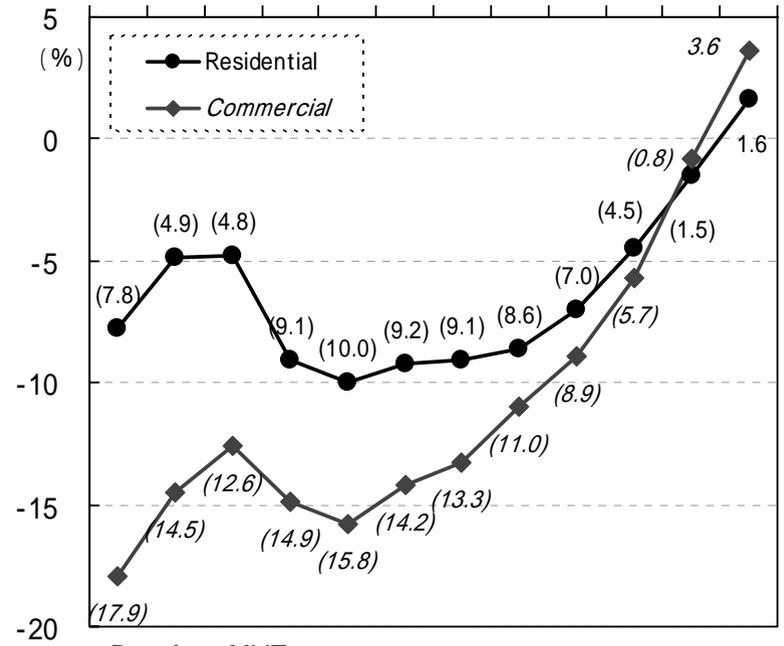
(Year) 96 97 98 99 00 01 02 03 04 05 06



Data from Chiba Prefecture  
As of July 1

## Published Land Prices (Chiba Prefecture)

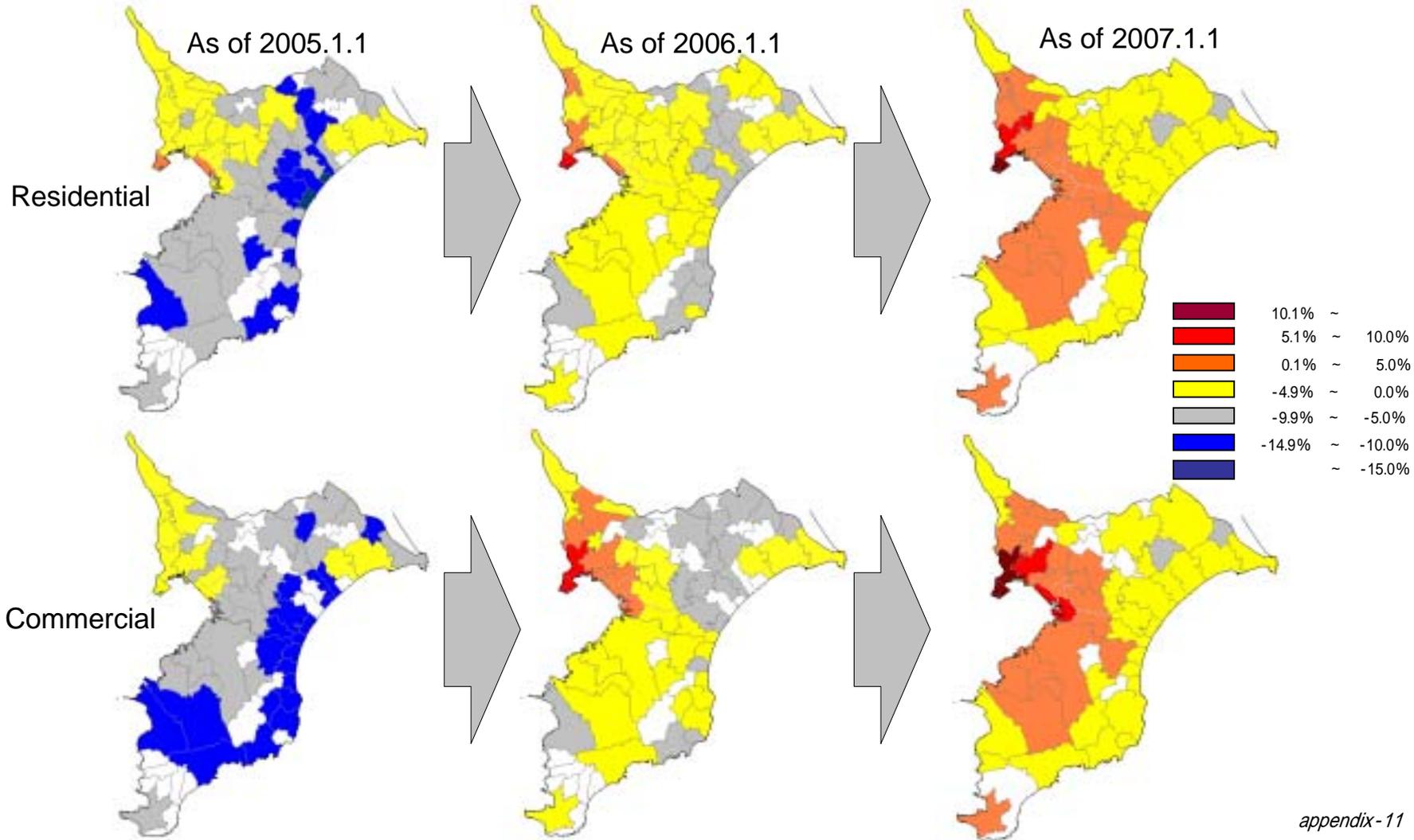
(Year) 96 97 98 99 00 01 02 03 04 05 06 07



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
<b>Chiba</b>	<b>6.07 million</b> (Ranked 6 <sup>th</sup> nationwide)	<b>3,488 km<sup>2</sup></b> (Ranked 6 <sup>th</sup> nationwide)	<b>¥28 trillion</b> (Ranked 6 <sup>th</sup> nationwide)	<b>71 thousand</b> (Ranked 6 <sup>th</sup> nationwide)	<b>¥17 trillion</b> (Ranked 6 <sup>th</sup> nationwide)
No. 1 nationwide	Tokyo 12.65 million	Hokkaido 21,900km <sup>2</sup>	Tokyo ¥91 trillion	Tokyo 186 thousand	Tokyo ¥56 trillion
No. 2 nationwide	Kanagawa 8.83 million	Niigata 4,482km <sup>2</sup>	Osaka ¥53 trillion	Kanagawa 99 thousand	Kanagawa ¥27 trillion
No. 3 nationwide	Osaka 8.81 million	Fukushima 4,218km <sup>2</sup>	Kanagawa ¥42 trillion	Osaka 95 thousand	Osaka ¥26 trillion

Sources:

Population: Statistic Bureau, Ministry of Internal Affairs and Communications (October 2006)

Liveable land area: Statistic Bureau, Ministry of Internal Affairs and Communications (As of 2005)

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

Number of new housing starts: Ministry of Land, Infrastructure and Transport (2006)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2004)

# **Management Indices**

# Management Indicators

(¥ Bil.)

	FY 99	1HFY 00	FY 00	1HFY 01	FY 01	1HFY 02	FY 02	1HFY 03	FY 03	1HFY 04	FY 04	1HFY 05	FY 05	1HFY 06	FY 06
Consolidated net income* <sup>1</sup>	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	25.6	52.5
Real net business income* <sup>2</sup>	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	38.7	77.2
ROA* <sup>3</sup>	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%	0.50%	0.51%
ROE* <sup>4</sup>	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%	9.18%	8.81%
Overhead ratio* <sup>5</sup>	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%	49.80%	48.82%
Capital ratio* <sup>6</sup> (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%	10.57%	11.20%
Tier I ratio* <sup>6</sup>	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%	8.17%	9.29%

\*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 – Gains/losses on bonds + Net transfer to general reserve for possible losses + Expenses)

\*6 Based on Basel II from FY06

# Interest Yields

## Domestic Operations

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3
Average yield on interest earning assets	1.91%	1.79%	1.77%	1.70%	1.70%	1.68%	1.69%	1.62%	1.60%	1.59%	1.65%
Average yield on loans and bills discounted	2.24%	2.12%	2.09%	2.02%	2.01%	1.99%	1.99%	1.90%	1.88%	1.85%	1.92%
Average yield on securities	0.79%	0.88%	0.77%	0.66%	0.62%	0.66%	0.66%	0.69%	0.76%	0.96%	0.94%
Average yield on interest bearing liabilities	1.19%	1.06%	1.07%	1.01%	1.01%	0.97%	0.97%	0.95%	0.93%	0.96%	1.00%
Average yield on deposits and NCD	0.09%	0.04%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.05%	0.09%
Expense ratio	1.10%	1.01%	1.03%	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%	0.95%	0.95%
Average interest rate spread	0.72%	0.73%	0.70%	0.69%	0.69%	0.71%	0.72%	0.67%	0.67%	0.63%	0.65%
Difference between average yield on loans and deposits	2.15%	2.08%	2.06%	2.00%	1.99%	1.98%	1.98%	1.89%	1.87%	1.80%	1.83%

## Contract Rate by Type of Borrowers

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3
Major companies	1.20%	1.13%	1.09%	1.05%	1.00%	0.97%	0.94%	0.80%	0.72%	0.91%	1.17%
Mid-sized companies	1.94%	1.86%	1.80%	1.73%	1.68%	1.51%	1.45%	1.36%	1.33%	1.46%	1.61%
Small and medium-sized companies	2.46%	2.43%	2.41%	2.35%	2.33%	2.30%	2.25%	2.18%	2.11%	2.24%	2.30%
Consumer loans	2.59%	2.56%	2.47%	2.38%	2.33%	2.30%	2.27%	2.22%	2.17%	2.24%	2.35%
Housing loans	2.43%	2.39%	2.30%	2.21%	2.16%	2.12%	2.10%	2.04%	1.99%	2.06%	2.18%
Others	5.13%	5.31%	5.34%	5.70%	5.78%	6.20%	6.42%	6.60%	6.79%	7.02%	7.37%
Public sector	1.25%	1.14%	1.13%	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%	1.05%	1.26%

# Working Assets and Liabilities

## Overall

( ¥ Bil.)

	Average balance			Interest yield		
	FY 04	FY 05	FY 06	FY 04	FY 05	FY 06
Interest-bearing assets	7,577.7	8,229.4	9,025.4	1.78%	1.79%	1.90%
Loans and bills discounted	5,760.5	5,972.2	6,328.1	1.99%	1.89%	1.94%
Securities	1,630.3	2,121.8	2,582.7	1.21%	1.55%	1.82%
Interest-bearing liabilities	7,846.8	8,481.4	9,036.5	0.14%	0.25%	0.43%
Deposits	7,411.0	7,777.1	8,063.3	0.05%	0.11%	0.25%
Borrowed money	109.2	77.6	184.0	1.89%	1.90%	0.83%

## Domestic Operations

( ¥ Bil.)

	Average balance			Interest yield		
	FY 04	FY 05	FY 06	FY 04	FY 05	FY 06
Interest-bearing assets	7,254.0	7,738.3	8,501.0	1.69%	1.60%	1.65%
Loans and bills discounted	5,722.6	5,938.7	6,291.0	1.99%	1.88%	1.92%
Securities	1,289.7	1,547.4	1,901.3	0.66%	0.76%	0.94%
Interest-bearing liabilities	7,531.8	8,003.4	8,500.9	0.03%	0.02%	0.12%
Deposits	7,206.3	7,530.8	7,777.9	0.01%	0.01%	0.09%
Borrowed money	74.6	54.6	179.4	1.77%	1.71%	0.79%

# Domestic Loans - Balance

(¥ 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	06/9 before partial direct write-offs	06/9 after partial direct write-offs	07/3 before partial direct write-offs	07/3 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	6,406.3	6,347.0	6,435.8	6,377.1
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	681.9	681.9	690.0	690.0
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	169.5	167.9	166.8	164.7
Small and medium-sized companies etc	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	4,918.8	4,861.1	5,082.3	5,025.6
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	2,867.9	2,812.2	2,940.1	2,885.5
Consumer	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	2,050.8	2,048.8	2,142.1	2,140.0
Housing	1,385.1	1,426.2	1,478.9	1,554.1	1,625.6	1,624.2	1,673.5	1,672.2	1,745.8	1,744.8	1,803.9	1,803.1	1,893.6	1,892.7	1,927.9	1,927.0	2,023.0	2,022.1
Public sector	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	636.0	636.0	496.7	496.7

(¥ 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	06/9 before partial direct write-offs	06/9 after partial direct write-offs	07/3 before partial direct write-offs	07/3 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	6,406.3	6,347.0	6,435.8	6,377.1
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	5,081.1	5,022.8	5,159.5	5,101.7
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	1,325.1	1,324.2	1,276.3	1,275.3

# Domestic Loans - Proportion

	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	06/9 before partial direct write-offs	06/9 after partial direct write-offs	07/3 before partial direct write-offs	07/3 after partial direct write-offs
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Major companies	9.4%	9.5%	9.5%	9.2%	9.2%	9.3%	9.3%	9.4%	9.3%	9.4%	9.1%	9.1%	9.5%	9.6%	10.6%	10.7%	10.7%	10.8%
Mid-sized companies	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	3.0%	3.0%	2.8%	2.8%	2.8%	2.8%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
Small and medium-sized companies etc	76.2%	76.0%	76.4%	75.7%	76.9%	76.6%	78.2%	78.0%	76.4%	76.4%	78.8%	78.8%	77.9%	77.7%	76.8%	76.6%	79.0%	78.8%
Small and medium-sized companies etc	49.1%	48.0%	47.2%	46.2%	46.2%	45.5%	46.6%	46.0%	44.8%	44.4%	45.8%	45.5%	45.3%	44.9%	44.8%	44.3%	45.7%	45.2%
Consumer	27.1%	28.0%	29.2%	29.6%	30.7%	31.1%	31.6%	32.0%	31.6%	31.9%	33.0%	33.3%	32.6%	32.8%	32.0%	32.3%	33.3%	33.6%
Housing	24.2%	25.2%	26.5%	27.0%	28.2%	28.7%	29.3%	29.7%	29.4%	29.7%	30.8%	31.1%	30.5%	30.8%	30.1%	30.4%	31.4%	31.7%
Public sector	10.9%	11.2%	11.0%	12.0%	10.9%	11.1%	9.5%	9.6%	11.5%	11.5%	9.3%	9.2%	10.0%	10.0%	9.9%	10.0%	7.7%	7.8%

	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	06/9 before partial direct write-offs	06/9 after partial direct write-offs	07/3 before partial direct write-offs	07/3 after partial direct write-offs
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	82.6%	82.7%	83.0%	81.7%	82.0%	81.9%	82.9%	82.7%	80.8%	80.7%	83.0%	82.8%	80.4%	80.3%	79.3%	79.1%	80.2%	80.0%
Others	17.4%	17.3%	17.0%	18.3%	18.0%	18.1%	17.1%	17.3%	19.2%	19.3%	17.0%	17.2%	19.6%	19.7%	20.7%	20.9%	19.8%	20.0%

# Loans, Borrowers Classified by Industry

## Domestic Operations

(¥ Bil.)

	04/3		04/9		05/3		05/9		06/3		06/9		07/3	
		Proportion												
Manufacturing	448.2	7.92%	439.2	7.79%	436.9	7.45%	437.8	7.56%	452.2	7.36%	478.7	7.54%	484.1	7.59%
Agriculture, Forestry, Fishery and Mining	22.6	0.41%	22.5	0.40%	20.8	0.35%	18.8	0.33%	21.0	0.33%	20.8	0.33%	20.5	0.32%
Construction	279.9	4.94%	289.6	5.14%	282.2	4.81%	274.4	4.74%	281.7	4.58%	289.6	4.56%	299.1	4.69%
Electricity, Gas, Heat Supply and Water	7.0	0.12%	6.5	0.12%	7.3	0.12%	7.2	0.12%	8.4	0.14%	7.8	0.12%	8.7	0.14%
Information and Communications	25.1	0.44%	27.0	0.48%	23.8	0.41%	20.7	0.36%	22.0	0.36%	30.7	0.49%	34.6	0.54%
Transport	128.7	2.27%	179.7	3.19%	179.5	3.06%	179.1	3.09%	178.6	2.91%	180.9	2.85%	181.6	2.85%
Wholesale and Retail Trade	574.6	10.15%	574.8	10.19%	548.1	9.35%	557.0	9.62%	558.5	9.08%	574.6	9.05%	579.0	9.08%
Finance and Insurance	190.0	3.36%	202.7	3.60%	230.5	3.93%	174.4	3.01%	246.6	4.01%	238.3	3.76%	234.0	3.67%
Real Estate	1,126.3	19.89%	1,084.0	19.23%	1,104.3	18.83%	1,283.2	22.16%	1,355.3	22.05%	1,419.7	22.37%	1,452.5	22.78%
Various Services	493.3	8.71%	498.5	8.84%	501.3	8.55%	530.8	9.17%	544.4	8.86%	568.1	8.95%	579.4	9.09%
Government and Local Public Sector	410.8	7.26%	324.5	5.76%	481.4	8.21%	344.8	5.95%	433.4	7.05%	463.1	7.30%	340.7	5.34%
Others (Mainly Consumer Loans)	1,955.2	34.53%	1,987.6	35.26%	2,048.9	34.93%	1,962.7	33.89%	2,045.2	33.27%	2,074.1	32.68%	2,162.3	33.91%
Total	5,662.3	100.00%	5,637.2	100.00%	5,865.5	100.00%	5,791.3	100.00%	6,147.8	100.00%	6,347.0	100.00%	6,377.1	100.00%

## Details of Loans to the Real Estate Industry

(¥ Bil.)

	04/3		04/9		05/3		05/9		06/3		06/9		07/3	
		Proportion												
Apartment and condominium rentals	559.9	49.72%	570.8	52.66%	583.3	52.83%	705.5	54.98%	725.7	53.55%	733.8	51.68%	740.5	50.98%
Public corporations	216.2	19.20%	163.8	15.11%	148.5	13.45%	147.1	11.47%	144.5	10.66%	131.4	9.26%	124.0	8.54%
Office and Commercial rentals	160.8	14.28%	156.9	14.48%	163.2	14.79%	199.0	15.52%	225.9	16.67%	236.9	16.69%	252.4	17.38%
Home construction and development	86.9	7.71%	90.7	8.37%	103.4	9.37%	116.5	9.08%	140.6	10.38%	189.1	13.32%	198.9	13.70%
Real estate agency, rental and management	102.3	9.09%	101.6	9.38%	105.6	9.56%	114.8	8.95%	118.4	8.74%	128.4	9.05%	136.5	9.40%
Total	1,126.3	100.00%	1,084.0	100.00%	1,104.3	100.00%	1,283.2	100.00%	1,355.3	100.00%	1,419.7	100.00%	1,452.5	100.00%

# Domestic Deposits - Balance

(¥ 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	06/9	07/3
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	7,815.2	8,146.9
Personal	4,779.6	4,855.4	4,994.0	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	5,951.3	6,107.2
Corporate (include NGOs)	1,259.2	1,332.6	1,249.0	1,314.3	1,274.4	1,301.7	1,245.2	1,327.4	1,287.1	1,376.4	1,376.3	1,441.0	1,454.5	1,468.0	1,538.2
National & local government	355.3	319.8	309.3	271.5	468.7	371.9	366.7	282.9	345.8	274.5	403.7	361.9	420.3	311.4	441.9
Financial institutions (include BOJ)	97.9	46.7	67.1	46.8	65.2	37.9	48.8	39.4	32.6	33.0	42.8	33.0	41.3	84.3	59.5
Liquid deposits	2,845.0	2,793.3	3,023.7	3,095.9	3,932.9	3,987.5	4,093.8	4,211.4	4,311.2	4,389.3	4,609.9	4,742.4	4,984.5	4,941.5	5,208.9
Current	166.6	169.8	180.0	163.3	171.3	165.5	169.4	163.1	169.8	163.6	190.9	192.4	211.8	192.6	204.5
Savings	2,027.9	2,029.1	2,233.9	2,375.9	3,231.3	3,302.8	3,419.3	3,564.4	3,695.5	3,798.1	3,996.7	4,147.5	4,357.9	4,341.7	4,631.1
Personal	1,843.2	1,914.1	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	3,442.8	3,529.6
Current	3.4	3.4	3.1	3.0	4.0	3.8	3.6	3.6	3.5	3.2	3.4	3.7	3.5	3.1	3.4
Savings	1,312.3	1,386.1	1,523.3	1,660.2	2,092.0	2,254.3	2,403.0	2,512.7	2,601.1	2,686.9	2,772.1	2,918.1	3,089.0	3,138.9	3,234.1
Corporate (include NGOs)	702.3	736.8	739.3	776.4	918.1	986.7	951.7	1,035.9	1,000.9	1,079.7	1,079.1	1,146.6	1,144.9	1,147.4	1,208.1
Current	141.3	159.1	160.6	147.9	153.3	133.9	141.4	135.8	154.5	150.3	178.0	180.6	197.9	181.2	193.1
Savings	494.2	525.1	522.5	581.3	713.5	756.5	727.2	806.3	784.4	870.1	838.7	904.3	876.1	934.8	983.0
National & local government	225.2	109.0	192.6	117.0	424.9	308.8	307.1	252.7	321.4	245.4	385.5	325.5	396.7	271.1	415.9
Current	16.3	1.4	4.4	4.2	5.2	18.4	16.6	6.7	3.7	3.0	0.8	0.5	0.3	0.5	0.5
Savings	195.9	102.3	165.6	109.4	406.3	276.8	274.6	232.6	298.5	228.3	374.0	315.6	383.6	259.2	402.9
Financial institutions (include BOJ)	74.2	33.3	60.0	44.7	63.5	36.7	47.7	38.5	31.7	31.7	41.3	28.9	37.2	80.1	55.2
Current	5.5	5.7	11.8	8.1	8.6	9.3	7.7	16.9	7.9	6.8	8.6	7.4	9.9	7.6	7.5
Savings	25.4	15.5	22.3	24.9	19.4	15.0	14.4	12.6	11.3	12.7	11.7	9.3	8.9	8.6	10.9
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	2,815.6	2,889.4
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	2,459.3	2,537.2
Corporate (include NGOs)	553.2	592.7	505.9	532.3	351.8	310.0	286.6	281.3	277.1	288.5	288.0	285.1	301.9	311.7	321.8
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	40.3	26.0
Financial institutions (include BOJ)	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	4.2	4.3
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	57.5	48.0
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	49.2	40.3
Corporate (include NGOs)	3.6	3.0	3.6	5.4	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6
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	0.0	0.0
Financial institutions (include BOJ)	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	0.0	0.0

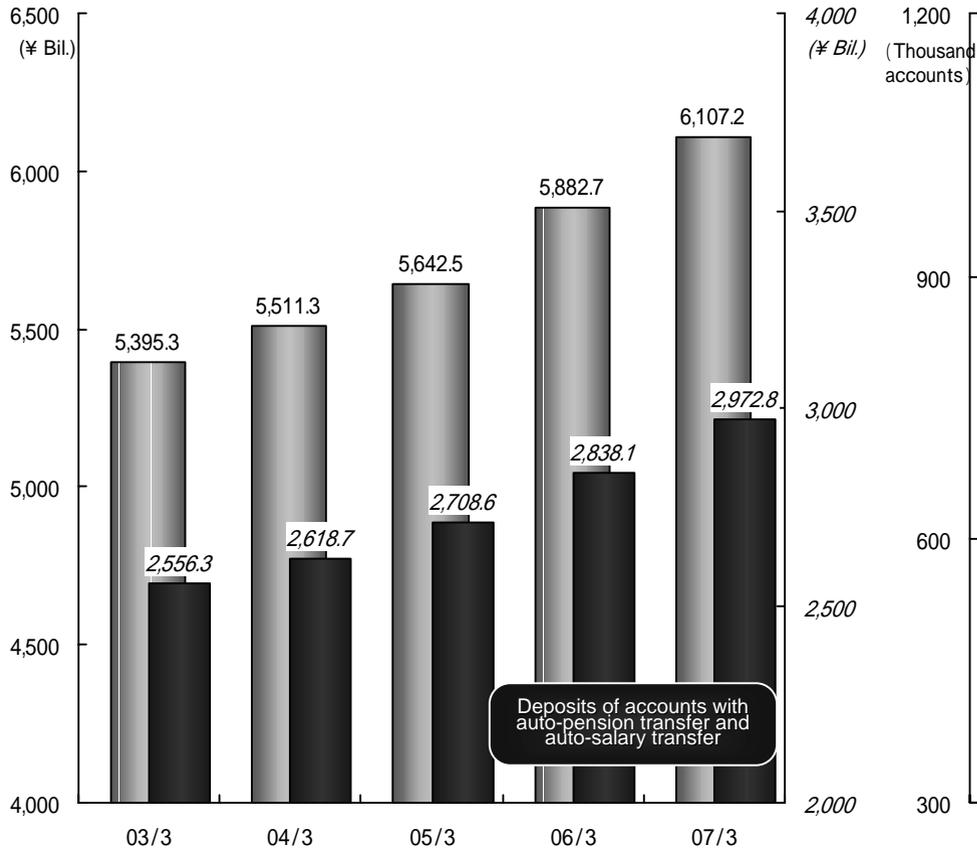
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3
Domestic deposits	6,492.1	6,554.7	6,619.5	6,788.0	7,099.6	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9
Chiba Prefecture	6,245.7	6,320.1	6,384.8	6,567.4	6,876.2	6,827.4	6,840.8	6,911.8	6,973.1	7,056.3	7,254.4	7,377.6	7,568.0	7,543.5	7,912.0
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	271.6	234.8

# Domestic Deposits - Proportion

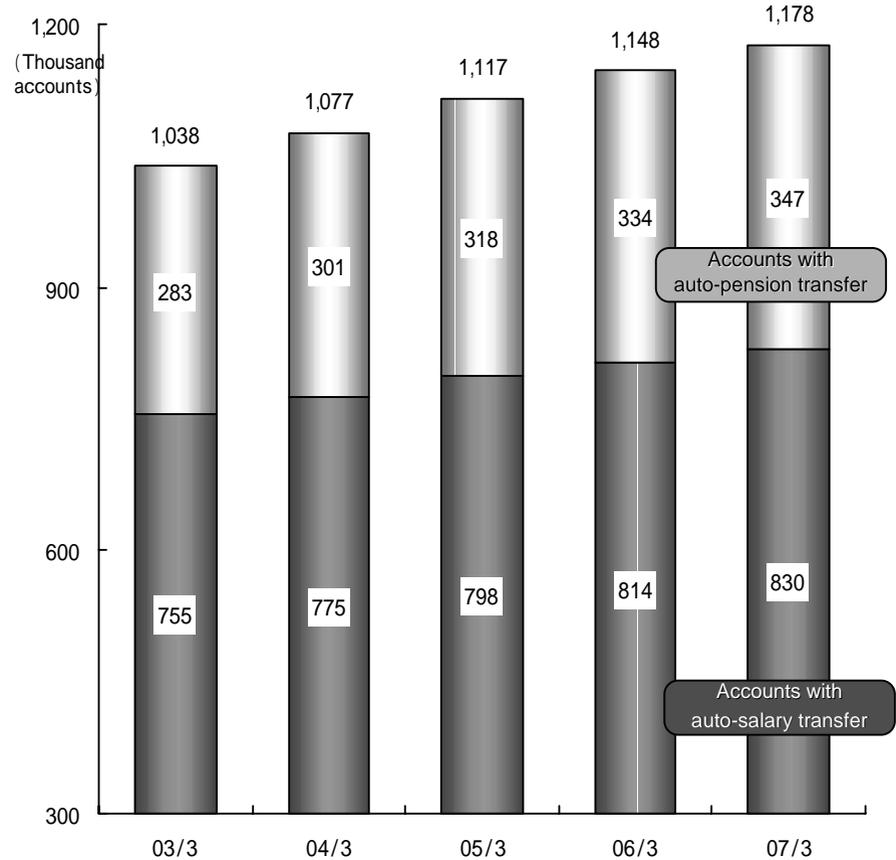
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	73.6%	74.1%	75.4%	75.9%	74.5%	75.7%	76.5%	76.9%	76.8%	76.8%	75.6%	75.8%	75.4%	76.2%	75.0%
Corporate (include NGOs)	19.4%	20.3%	18.9%	19.4%	18.0%	18.5%	17.6%	18.6%	17.9%	19.0%	18.4%	19.0%	18.6%	18.8%	18.9%
National & local government	5.5%	4.9%	4.7%	4.0%	6.6%	5.3%	5.2%	4.0%	4.8%	3.8%	5.4%	4.8%	5.4%	4.0%	5.4%
Financial institutions (include BOJ)	1.5%	0.7%	1.0%	0.7%	0.9%	0.5%	0.7%	0.6%	0.5%	0.5%	0.6%	0.4%	0.5%	1.1%	0.7%
Liquid deposits	43.8%	42.6%	45.7%	45.6%	55.4%	56.7%	58.0%	59.1%	60.1%	60.5%	61.7%	62.4%	63.9%	63.2%	63.9%
Current	2.6%	2.6%	2.7%	2.4%	2.4%	2.4%	2.4%	2.3%	2.4%	2.3%	2.6%	2.5%	2.7%	2.5%	2.5%
Savings	31.2%	31.0%	33.7%	35.0%	45.5%	46.9%	48.5%	50.0%	51.5%	52.3%	53.5%	54.6%	55.9%	55.6%	56.8%
Personal	28.4%	29.2%	30.7%	31.8%	35.6%	37.7%	39.5%	40.4%	41.2%	41.8%	41.6%	42.7%	43.7%	44.1%	43.3%
Current	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	20.2%	21.1%	23.0%	24.5%	29.5%	32.0%	34.1%	35.2%	36.2%	37.0%	37.1%	38.4%	39.6%	40.2%	39.7%
Corporate (include NGOs)	10.8%	11.2%	11.2%	11.4%	12.9%	14.0%	13.5%	14.5%	13.9%	14.9%	14.5%	15.1%	14.7%	14.7%	14.8%
Current	2.2%	2.4%	2.4%	2.2%	2.2%	1.9%	2.0%	1.9%	2.2%	2.1%	2.4%	2.4%	2.5%	2.3%	2.4%
Savings	7.6%	8.0%	7.9%	8.6%	10.1%	10.8%	10.3%	11.3%	10.9%	12.0%	11.2%	11.9%	11.2%	12.0%	12.1%
National & local government	3.5%	1.7%	2.9%	1.7%	6.0%	4.4%	4.4%	3.5%	4.5%	3.4%	5.2%	4.3%	5.1%	3.5%	5.1%
Current	0.3%	0.0%	0.1%	0.1%	0.1%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.0%	1.6%	2.5%	1.6%	5.7%	3.9%	3.9%	3.3%	4.2%	3.1%	5.0%	4.2%	4.9%	3.3%	4.9%
Financial institutions (include BOJ)	1.1%	0.5%	0.9%	0.7%	0.9%	0.5%	0.7%	0.5%	0.4%	0.4%	0.6%	0.4%	0.5%	1.0%	0.7%
Current	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Savings	0.4%	0.2%	0.3%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Time deposits	55.5%	56.6%	53.7%	53.8%	43.9%	42.6%	41.3%	40.1%	39.0%	38.4%	37.1%	36.5%	35.3%	36.0%	35.5%
Personal	45.0%	44.6%	44.5%	43.8%	38.3%	37.3%	36.4%	35.7%	34.7%	34.0%	33.0%	32.3%	31.1%	31.5%	31.1%
Corporate (include NGOs)	8.5%	9.0%	7.6%	7.8%	5.0%	4.4%	4.1%	3.9%	3.9%	4.0%	3.9%	3.8%	3.9%	4.0%	4.0%
National & local government	1.9%	2.9%	1.5%	2.2%	0.6%	0.9%	0.8%	0.4%	0.3%	0.4%	0.2%	0.5%	0.3%	0.5%	0.3%
Financial institutions (include BOJ)	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.7%	0.8%	0.6%	0.5%	0.7%	0.7%	0.6%	0.8%	1.0%	1.1%	1.1%	1.0%	0.8%	0.7%	0.6%
Personal	0.3%	0.3%	0.3%	0.4%	0.6%	0.7%	0.5%	0.7%	0.9%	1.0%	1.0%	0.9%	0.7%	0.6%	0.5%
Corporate (include NGOs)	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
National & local government	0.1%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (include BOJ)	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.2%	96.4%	96.5%	96.8%	96.9%	97.0%	96.9%	96.9%	97.2%	97.2%	97.2%	97.1%	97.0%	96.5%	97.1%
Others	3.8%	3.6%	3.5%	3.2%	3.1%	3.0%	3.1%	3.1%	2.8%	2.8%	2.8%	2.9%	3.0%	3.5%	2.9%

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



# Financial Products

(¥ 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	06/9	07/3
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	510.2	576.1
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	19.8	15.5
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	490.4	560.5
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	501.7	566.4
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	17.8	13.6
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	483.8	552.7

(¥ 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	06/9	07/3
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	57.5	48.0
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	49.2	40.3
Corporate	3.6	3.0	3.6	5.4	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6
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	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	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	06/9	07/3
Personal annuities*	-	-	-	-	-	-	49.2	92.8	154.7	200.5	240.0	278.3	312.7	343.4	371.7
Variable	-	-	-	-	-	-	6.2	11.4	22.8	46.2	65.8	91.7	122.3	151.1	177.9
Fixed	-	-	-	-	-	-	42.9	81.3	131.9	154.3	174.1	186.5	190.1	190.9	191.5
Whole Life Insurance	-	-	-	-	-	-	-	-	-	-	-	-	0.3	1.3	2.2

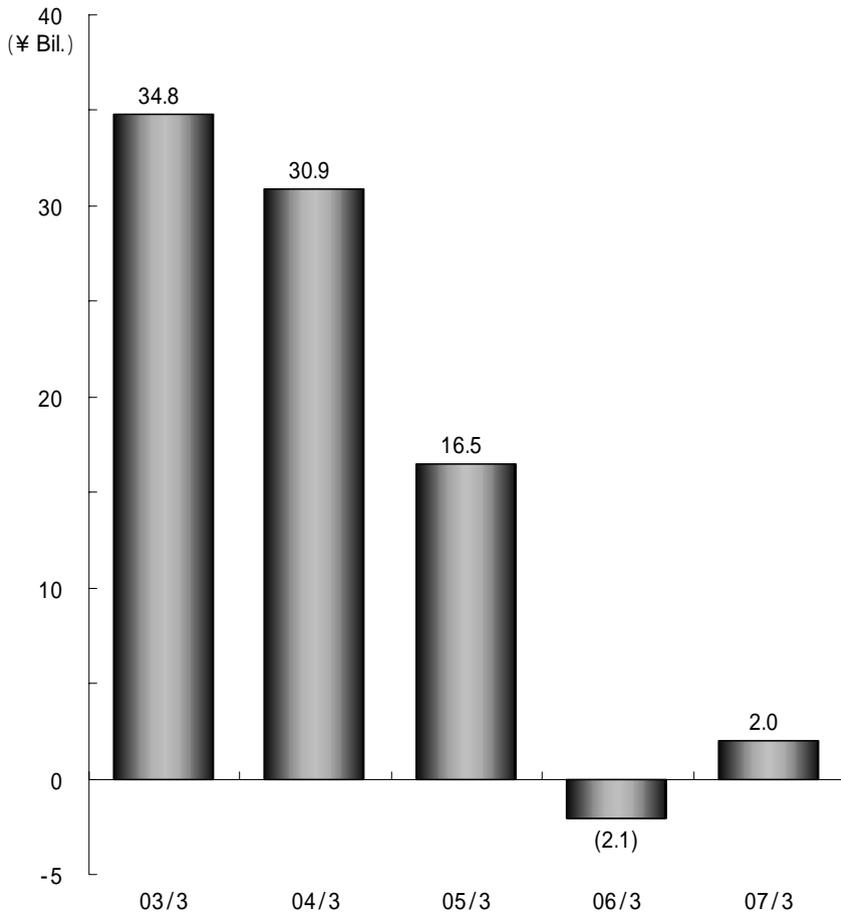
\*Totals are an accumulation from Oct. 2002.

(¥ Bil.)

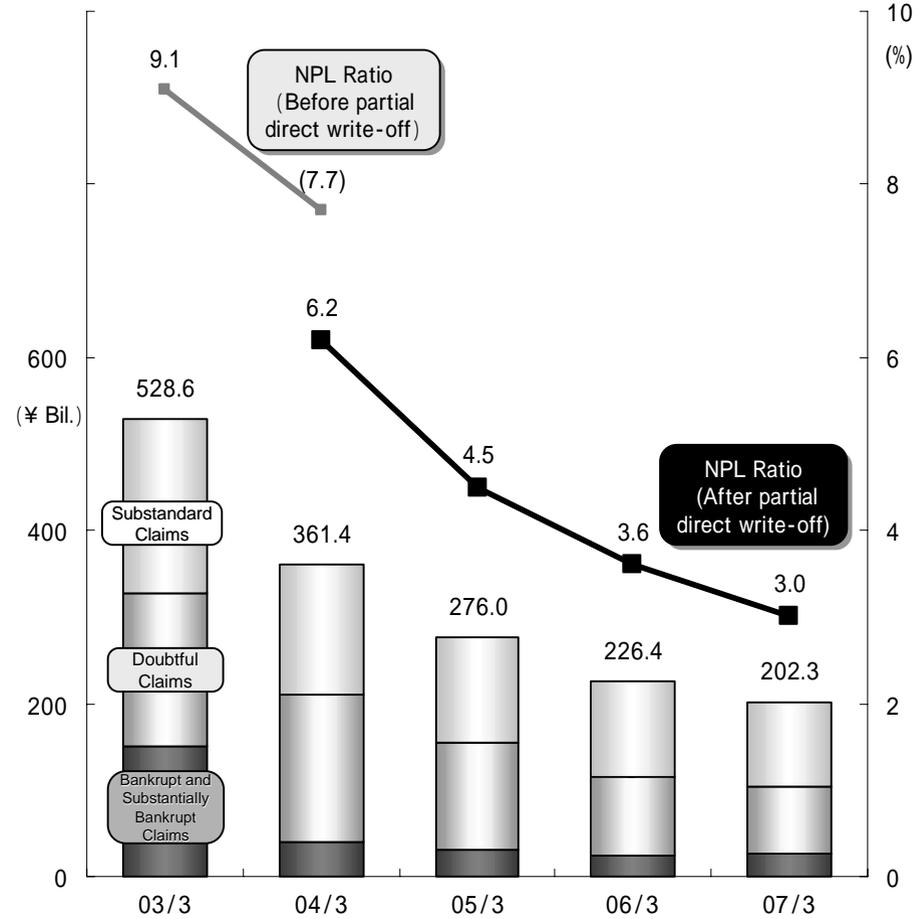
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3
Public bonds	47.0	57.1	89.2	99.8	160.7	214.6	195.1	181.8	167.7	170.1	174.7	184.3	194.6	213.5	188.1
Personal	45.3	55.3	86.4	96.9	151.2	171.7	148.9	147.0	138.5	139.9	146.3	154.0	167.4	173.9	160.9

# Credit Costs and Non-performing Loans

## Net Credit Costs



## Balance and percentage of loans Disclosed under the Financial Reconstruction Law



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

# Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

## 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	06/9	07/3
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	1,117.0	1,094.6
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	1,006.6	990.5
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	82.3	77.1
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	28.0	27.0
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	5,391.1	5,460.1
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	6,508.1	6,554.8

\*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	06/9	07/3
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	215.6	202.3
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	25.3	28.0	27.0
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	82.3	77.1
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	105.2	98.1
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	6,292.5	6,352.4
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	6,508.1	6,554.8
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%	3.31%	3.08%

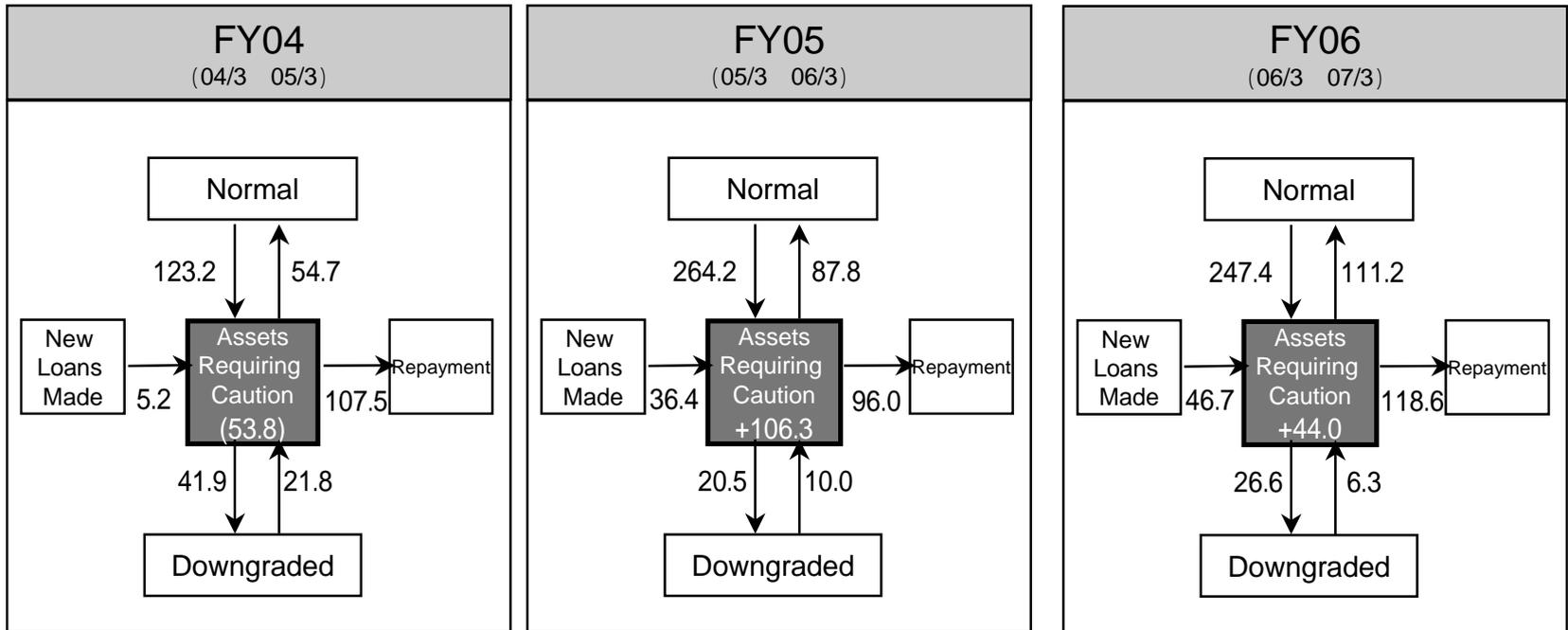
\*From 04/3, disclosed claims are after partial direct write-offs.

# Factors for Fluctuation in Assets Requiring Caution

## Analysis of yearly net change of Assets Requiring Caution

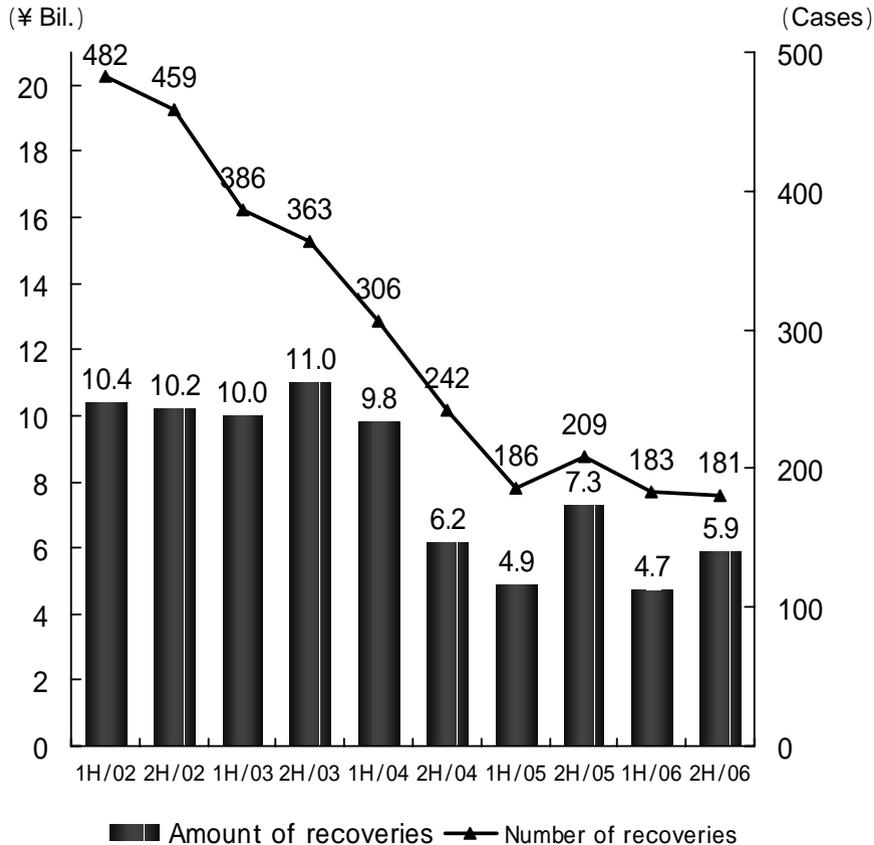
(including Substandard loans)

(¥ Bil.)



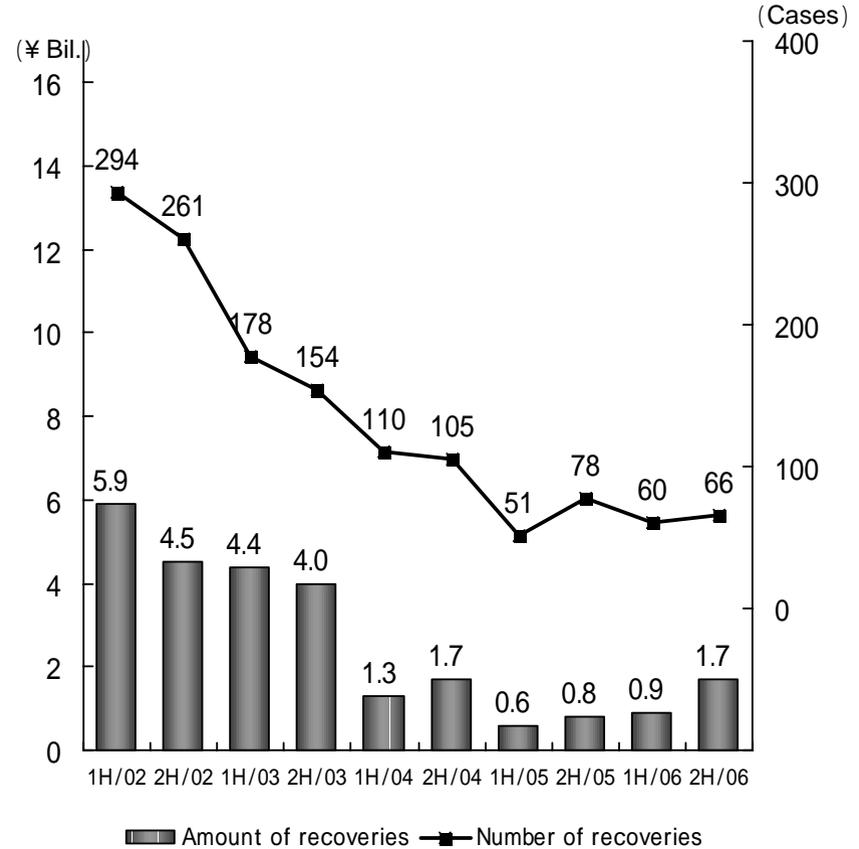
# Disposal of Collateral

## Recoveries through Sales



(Included in the left-hand chart)

## Recoveries through Auctions



# Capital Ratio

## Non-consolidated

	06/3	07/3	(b) - (a)	07/3	(c) - (b)	(c) - (a)
	(old regulations)	(old regulations)		(Basel II)		
	(a)	(b)		(c)		
Capital ratio	10.83%	10.67%	(0.16%)	11.20%	0.53%	0.37%
Tier ratio	8.05%	8.27%	0.21%	9.29%	1.02%	1.23%
Capital (¥ Bil.)	606.8	636.2	29.3	572.3	(63.8)	(34.5)
Tier I	451.4	493.2	41.7	474.7	(18.5)	23.2
Risk Assets (¥ Bil.)	5,601.9	5,962.0	360.1	5,107.6	(854.3)	(494.2)
Credit risk	5,535.5	5,901.8	366.3	4,768.9	(1,132.8)	(766.5)
Market risk	66.3	60.1	(6.1)	60.1	-	(6.1)
Operational risk	-	-	-	278.5	278.5	278.5

## Consolidated

	06/3	07/3	(b) - (a)	07/3	(c) - (b)	(c) - (a)
	(old regulations)	(old regulations)		(Basel II)		
	(a)	(b)		(c)		
Capital ratio	11.19%	11.11%	(0.07%)	11.63%	0.51%	0.43%
Tier ratio	8.36%	8.68%	0.32%	9.68%	1.00%	1.32%
Capital (¥ Bil.)	632.4	667.7	35.3	604.1	(63.5)	(28.2)
Tier I	472.3	521.4	49.1	503.1	(18.3)	30.7
Risk Assets (¥ Bil.)	5,649.6	6,005.9	356.2	5,195.1	(810.7)	(454.5)
Credit risk	5,582.9	5,945.6	362.6	4,832.7	(1,112.8)	(750.1)
Market risk	66.7	60.3	(6.4)	60.3	-	(6.4)
Operational risk	-	-	-	302.0	302.0	302.0

# Branch Network

## Chiba Bank's Branch Network (Domestic)

## Number of Offices in Chiba Prefecture



Name of bank	07/3	change from 05/3
<b>Chiba Bank</b>	<b>153</b>	<b>+ 3</b>
Chiba Kogyo Bank	70	-
Keiyo Bank	114	-
Bank of Tokyo-Mitsubishi UFJ	26	-
Mizuho Bank	25	(11)
Sumitomo Mitsui Banking Corporation	22	+ 2
Resona Bank	11	(2)

## Total number of outlets

	07/3	change from 05/3
<b>Outlets</b>	<b>170</b>	<b>8</b>
<b>Domestic</b>	<b>167</b>	<b>8</b>
<b>Chiba Pref.</b>	<b>153</b>	<b>3</b>
<b>Others</b>	<b>14</b>	<b>5</b>
<b>Overseas</b>	<b>3</b>	<b>0</b>
Money exchange counters	3	1
Representative office	1	0

# Composition of Shareholders

Number of Units (1 unit = 1000 shares)

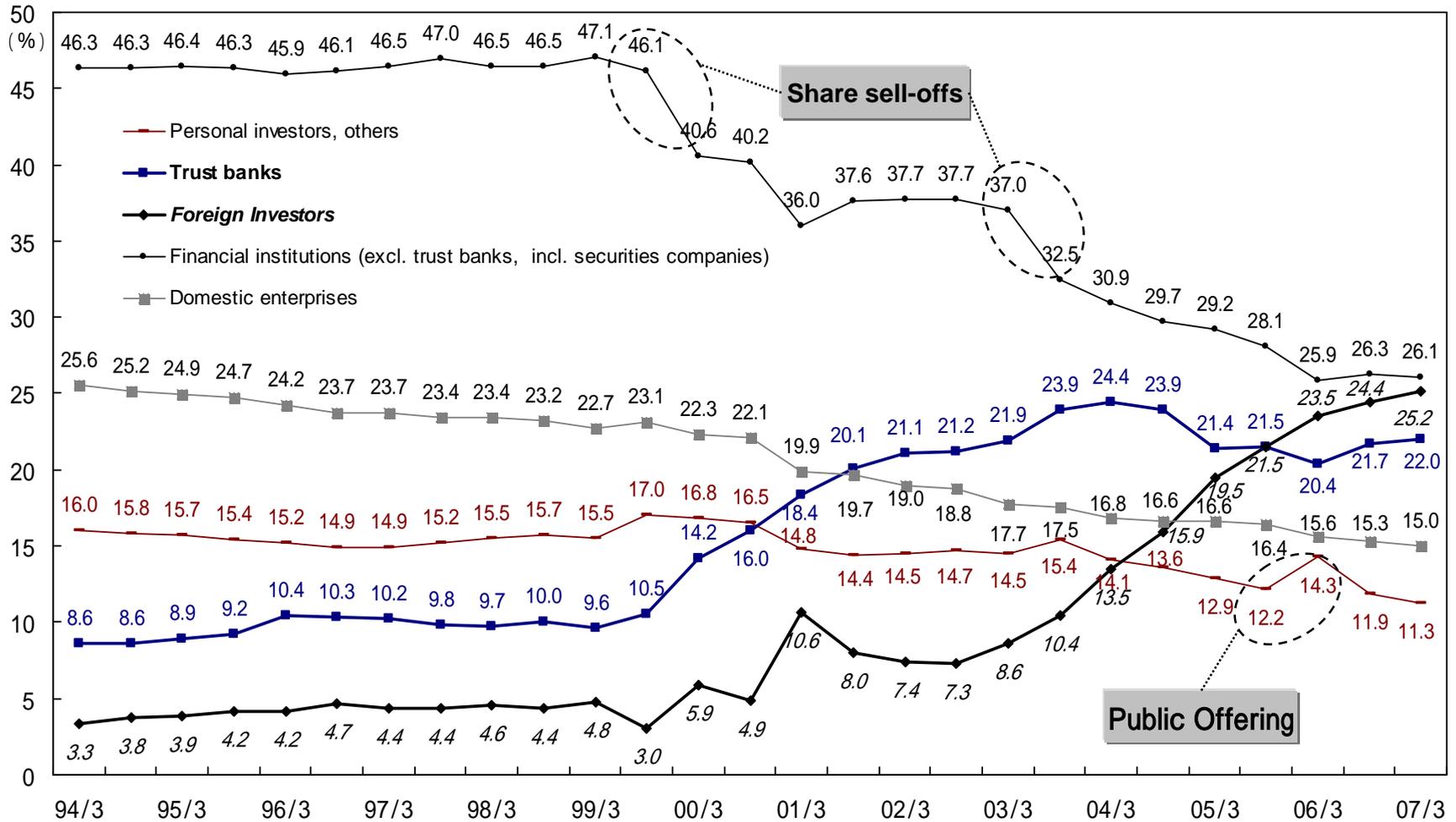
	06/03		06/09		07/03	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	10	0.00%
Financial institutions	402,753	45.28%	415,041	46.66%	415,799	46.73%
Trust banks	182,122	20.48%	193,341	21.74%	196,018	22.03%
Securities companies	9,796	1.10%	12,494	1.40%	13,012	1.46%
Other companies	138,714	15.60%	136,315	15.32%	134,069	15.07%
Foreign investors	209,137	23.52%	217,781	24.49%	224,424	25.23%
Individuals and others	127,815	14.37%	106,556	11.98%	100,876	11.34%
Treasury Stock, etc.	1,142	0.13%	1,301	0.15%	1,474	0.17%
<b>Total</b>	<b>889,366</b>	<b>100.00%</b>	<b>889,497</b>	<b>100.00%</b>	<b>889,664</b>	<b>100.00%</b>

## Principal Stockholders

Number of shares (in thousands)

06/03		06/09		07/03	
	Share-holdings		Share-holdings		Share-holdings
Japan Trustee Services Bank (Trust Account)	53,739	Japan Trustee Services Bank (Trust Account)	56,088	The Master Trust Bank of Japan (Trust Account)	60,349
The Master Trust Bank of Japan (Trust Account)	47,629	The Master Trust Bank of Japan (Trust Account)	53,390	Japan Trustee Services Bank (Trust Account)	46,582
The Bank of Tokyo-Mitsubishi UFJ	47,187	The Bank of Tokyo-Mitsubishi UFJ	47,187	The Bank of Tokyo-Mitsubishi UFJ	44,158
Nippon Life Insurance Company	29,177	Nippon Life Insurance Company	29,177	NIPPONKOA Insurance Company	29,905
NIPPONKOA Insurance Company	28,905	NIPPONKOA Insurance Company	28,905	Nippon Life Insurance Company	29,177
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	Japan Trustee Services Bank (Trust Account)	15,775
Sumitomo Life Insurance Company	13,842	Sumitomo Life Insurance Company	13,842	Meiji Yasuda Life Insurance Company	15,579
Chiba Bank Employees' Shareholding Association	11,668	Chiba Bank Employees' Shareholding Association	11,156	State Street Bank and Trust Company	15,032
Trust & Custody Services Bank (Trust Account)	11,604	State Street Bank and Trust Company	11,130	Sumitomo Life Insurance Company	13,842

# Changes in Composition of Shareholders



# Recent News

- 2006
- Apr. 3 Revision of headquarters (established Business Planning Department in Business Coordination Division, etc.)
  - Apr. 28 Started Securities Agency Business in all branches
  - May 17 Started Bank Agency Business with Seven Bank at Ito-Yokado Soga Sub-branch of Seven Bank.
  - May 23 Announced Financial Results for FY 05
  - Jun. 2 Opened "Narita Airport Office III"
  - Jun. 6 Opening of "Kita-senju Corporate Banking Office"
  - Jun. 8 Started handling trust business and testamentary business
  - Jun. 21 Opening of "Toyo-cho Corporate Banking Office"
  - Jul. 3 Introduced housing loans with insurance covering 3 major diseases
  - Jul. 11 Held "4<sup>th</sup> Chibagin Business Forum" (agenda:Foods)
  - Sep. 11 Started "Premier Class" (Card Loan)
  - Sep. 19 Introduced IC Cash Card with Biometric Personal Identifying Function
  - Sep. 25 Opened "Kasai Branch"
  - Sep. 28 Issued ¥10 billion of 2<sup>nd</sup> Callable Subordinated Bond
  - Oct. 2 Started "Chibagin Leaf Point Club"
  - Oct. 10 Opened "Koshigaya Corporate Banking Office"
  - Oct. 16 Opened "Kashiwanoha-campus Branch" (Relocated from temporary office)
  - Nov. 16 Held "China Business Matching Meeting" in Shanghai
  - Nov. 20 Announced Interim Financial Results for FY 06
  - Nov. 22 Held "Business Forum" with 5 regional banks (Food Selection 2006)
  - Dec. 1 Established subsidiary "Chibagin Heartful" to employ disabled persons
  - Dec. 1 Started handling "Chibagin Eco Private Offering Bonds"
  - Dec. 20 Started handling "Medium Sized Company Credit Rating" by R&I
- 2007
- Jan. 25 Handled public trust for Inzai City
  - Mar. 2 Announced starting lecture by Chiba Bank at Chiba University (April to July 2007)
  - Mar. 27 Announced change in dividend forecast
  - Mar. 27 Announced new Medium-term Management Plan 'Going Forward with the Region: 100 weeks of Trust and Growth'
  - Mar. 28 Opened "Consulting Plaza Kashiwa"
  - Apr. 2 Started new loan "Cash Top"
  - Apr. 2 Established membership service "Himawari Club" for senior aged persons
  - Apr. 2 Started waiving ATM fee for "Chibagin Super Card" holders
  - May. 7 Started mutual connection of ATM with JR East Railway Company
  - May. 18 Announced Financial Results for FY 06
  - May. 21 Relocation of "Nagareyama Otakanomori Branch"

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

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