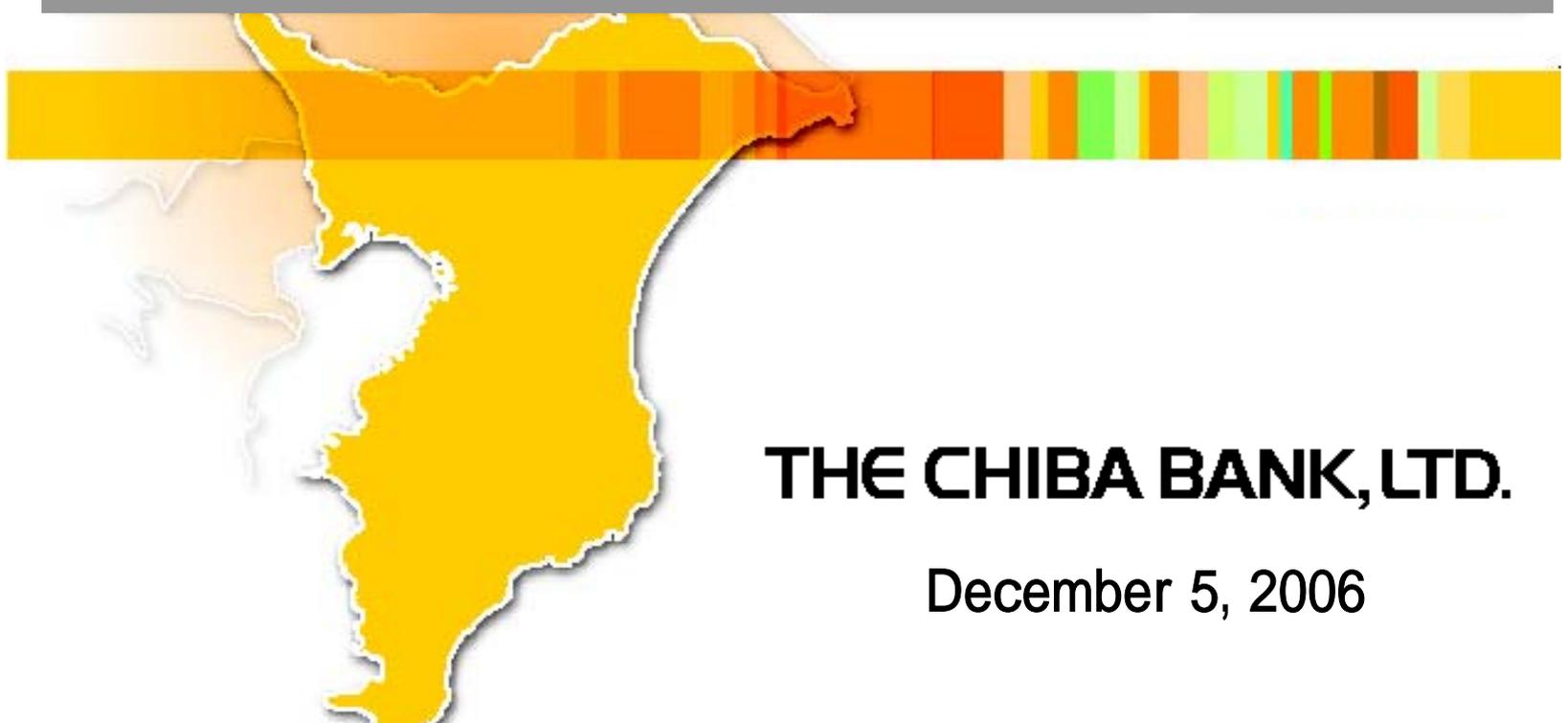


# Interim Financial Results for FY 2006 ended September 30, 2006



**THE CHIBA BANK, LTD.**

December 5, 2006

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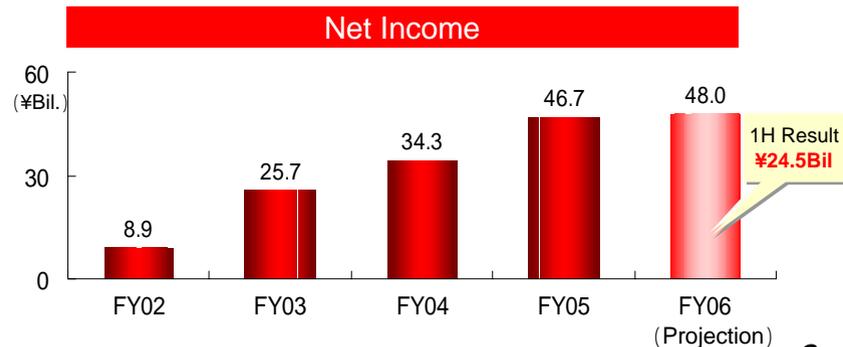
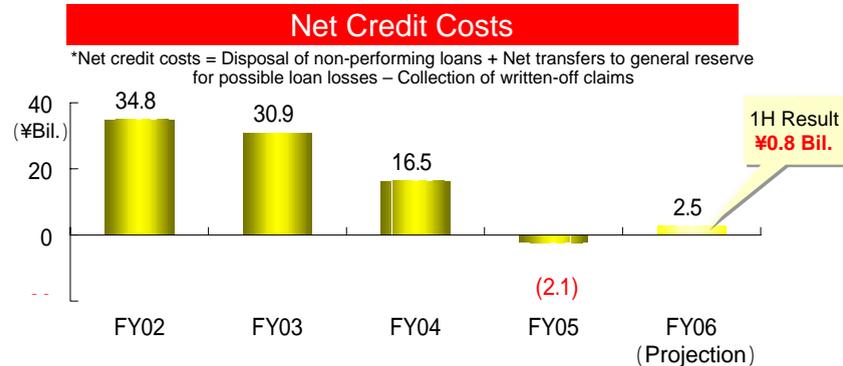
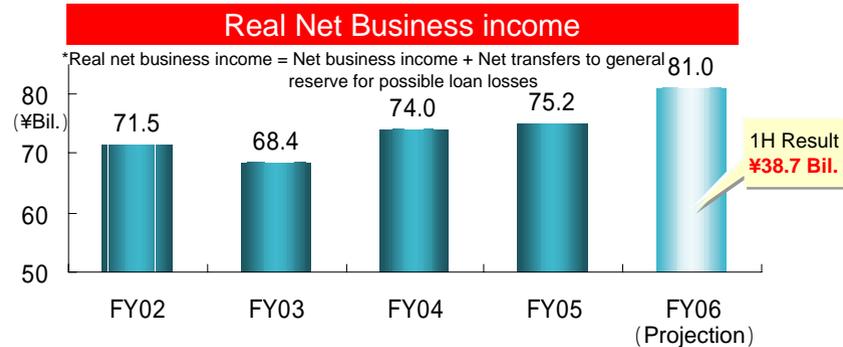
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# Foreword

In the first half of FY 2006, due to an increase in net interest income and net fees and commission income, Chiba Bank recorded ¥38.7 billion of real net business income, the highest in its history.

As net credit costs of ¥0.8 billion, were kept at a low level, the Bank also recorded an interim net income of ¥24.5 billion, the highest in its history.

Today we would like to outline our summary of the results of the first half, the results in our principal product areas and our future strategies for creating further value.



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# *Summary of Financial Results*

# Summary of Interim Financial Results (1) P/L

◆ Real net business income and Interim net income were the highest recorded in the Bank's History

<¥Bil.>	Interim FY05 (a)	Interim FY06 (b)	(b)-(a)
Gross Business Profits	75.0	77.8	2.8
Net interest income	61.8	65.8	4.0
Net fees and commissions	9.3	10.4	1.0
Profit from other business transactions	2.8	0.6	(2.1)
Gains (losses) on bonds	1.8	(2.1)	(4.0)
International business	0.4	(2.4)	(2.8)
Expenses	37.6	39.1	1.5
Personnel expenses	18.0	18.4	0.4
Non-personnel expenses	17.4	18.4	0.9
Real net business income	37.4	38.7	1.3
Net transfer to general reserve for possible loan losses	-	-	0.0
Net business income	37.4	38.7	1.3
Non recurrent income	(1.3)	(6.9)	(5.5)
Disposal of non performing loans	(4.1)	(9.1)	(4.9)
Gains (losses) on stocks, etc.	1.4	0.3	(1.1)
Ordinary profits	36.0	31.8	(4.2)
Extraordinary profits (losses)	5.6	8.1	2.4
Transfer from reserve for possible loan losses	4.9	6.5	1.5
Collection of written-off claims	1.8	1.8	0.0
Interim net income	23.4	24.5	1.1

Net interest income		
< ¥Bil. >	Interim FY06	change
Net interest income	65.8	4.0
Domestic	64.5	4.8
Loans and deposits	55.7	0.4
Loans	57.9	1.9
Deposits	2.1	1.4
Securities	9.2	4.5
International	1.3	(0.8)
Net fees and commission income		
< ¥Bil. >	Interim FY06	change
Net fees and commission income	10.4	1.0
Income	17.5	1.8
Investment trusts & Personal annuities	5.3	1.1
Expenses	7.0	0.7
Loan related expenses	4.4	0.4
Net credit costs		
< ¥Bil. >	Interim FY06	change
Transfer to general reserve for possible loan losses	(7.0)	(1.0)
Non-performing loans	9.6	4.3
Downgrades	11.4	3.4
Decrease in collateral value	0.0	(2.9)
Upgrades & repayments	(1.8)	3.8
Credit Costs	2.6	3.3
Collection of written-off claims	1.8	0.0
Net Credit Costs	0.8	3.3

# Summary of Interim Financial Results (2) B/S

## ◆ Loans grew steadily

<¥Bil.>	06/3 (a)	06/9 (b)	(b)-(a)
<b>Assets</b>	9,766.3	9,844.1	77.8
Cash and due from banks	269.0	235.6	(33.3)
Call loans	2.6	1.0	(1.6)
Loans and bills discounted	6,167.4	6,372.0	204.6
Securities	2,634.0	2,680.5	46.5
<b>Liabilities</b>	9,247.1	9,310.2	63.0
Deposits	8,009.1	8,009.2	0.1
NCD	130.0	94.9	(35.0)
Bonds	10.0	20.0	10.0
Stockholder's Equity (06/3)	519.1	-	-
Net Assets (06/9)	-	533.9	-

Loans and bills discounted		
< ¥Bil. >	06/9	change
Loans and bills discounted	6,372.0	204.6
SME's and Consumer	4,861.1	84.7
SME's	2,812.2	53.0
Consumer	2,048.8	31.7
Major and mid-sized companies	849.9	96.0
Public sector	636.0	18.4
Overseas	24.9	5.3

Securities		
< ¥Bil. >	06/9	change
Securities	2,680.5	46.5
Book value	2,599.1	59.3
Government bonds	751.7	36.4
Stocks	147.9	3.9
Corporate bonds and others	1,041.0	6.6
Foreign currency securities	658.3	12.3
Valuation gains (losses)	81.3	(12.8)
Bonds and others	(29.5)	11.8
Stocks	110.9	(24.6)

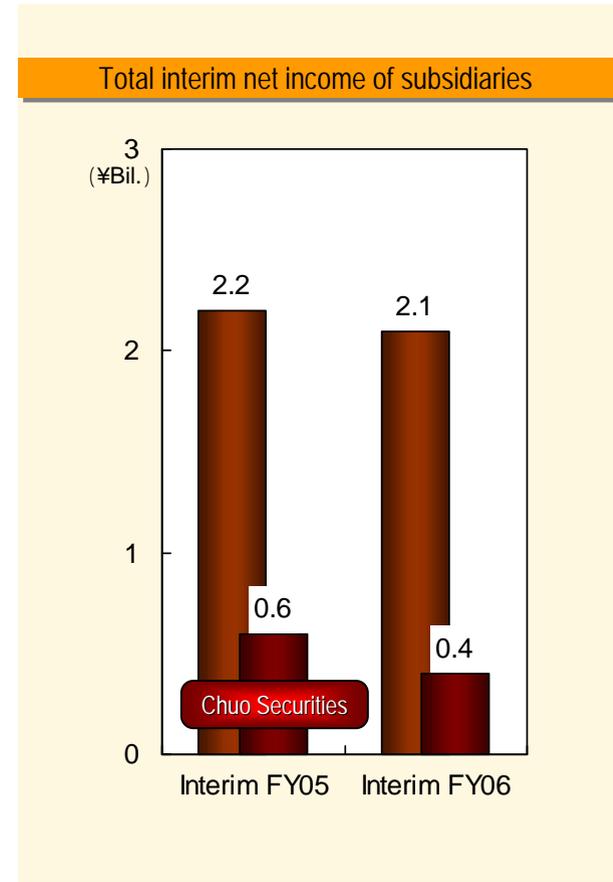
Deposits		
< ¥Bil. >	06/9	change
Deposits	8,009.2	0.1
Personal	5,951.3	68.6
Corporate	1,468.0	13.5
National and local government	311.4	(108.9)

# Summary of Interim Financial Results (3) Consolidated

◆ All of the group companies recorded positive figures in net income

<¥Bil.>	Consolidated		Difference
	06/9	Non consolidated	
Ordinary Income	126.8	109.6	17.2
Interest on loans and bills discounted	59.9	58.7	1.1
Fees and commission income	22.1	17.5	4.6
Ordinary expenses	89.9	77.8	12.1
Ordinary profits	36.8	31.8	5.0
Net income	25.6	24.5	1.0

Business	Company	Characteristics
Securities	Chuo Securities	12 branches in Chiba Prefecture High market share of stock transactions in Chiba Prefecture Holds 52 thousand active accounts
Leasing	Chibagin Leasing	Contract amount balance of ¥53.1billion 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 2006

◆ Aiming to achieve the target of the medium term management plan

<¥Bil.>	FY05	Interim	FY06		FY06 Target in Medium term Management Plan
	[Result] (a)	FY06 [Result]	[Projections] (b)	(b)-(a)	
Gross business profit	150.5	77.8	159.0	8.5	158.0
Net interest income	126.2	65.8	134.5	8.3	
Fees and commission income	19.6	10.4	20.5	0.9	
Expenses	75.3	39.1	78.0	2.7	77.0
Real net business income	75.2	38.7	81.0	5.8	81.0
Ordinary profits	68.8	31.8	70.0	1.2	67.0
Net (interim) income	46.7	24.5	48.0	1.3	40.5
Credit costs	1.8	2.6	5.0	3.2	
Net credit costs	(2.1)	0.8	2.5	4.6	
Consolidated ordinary profits	79.1	36.8	80.0	0.9	
Consolidated net income	48.9	25.6	50.5	1.6	44.0

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

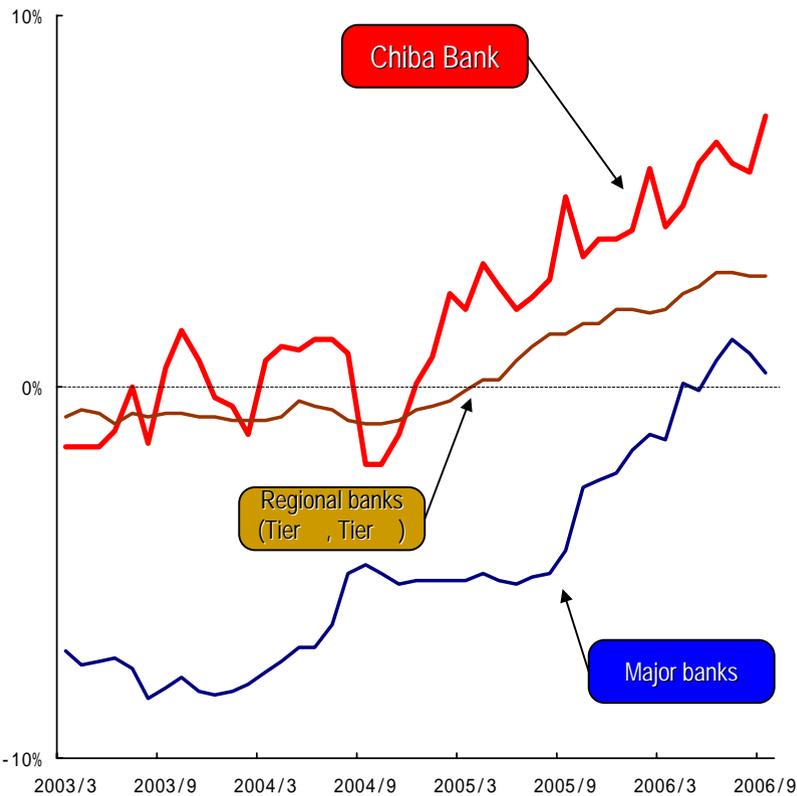
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## *Results of Principal Product Areas*

# Trends of Loans

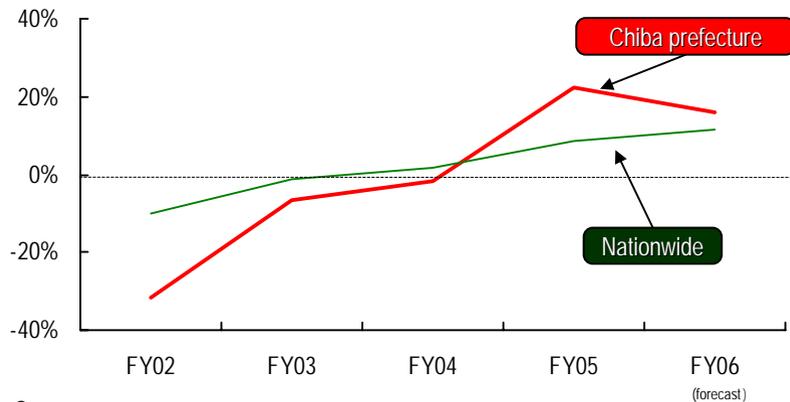
◆ Loan growth surpassed the average of regional banks and major banks by meeting strong regional demand

Movement in average loan balance  
(Compared with the the same month a year earlier)



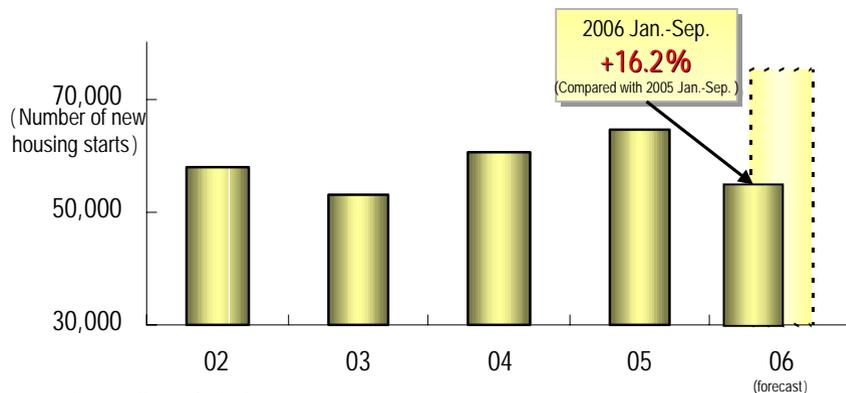
Source:BOJ

Movement in capital spending  
(Compared with the previous year)



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

New housing starts in Chiba prefecture

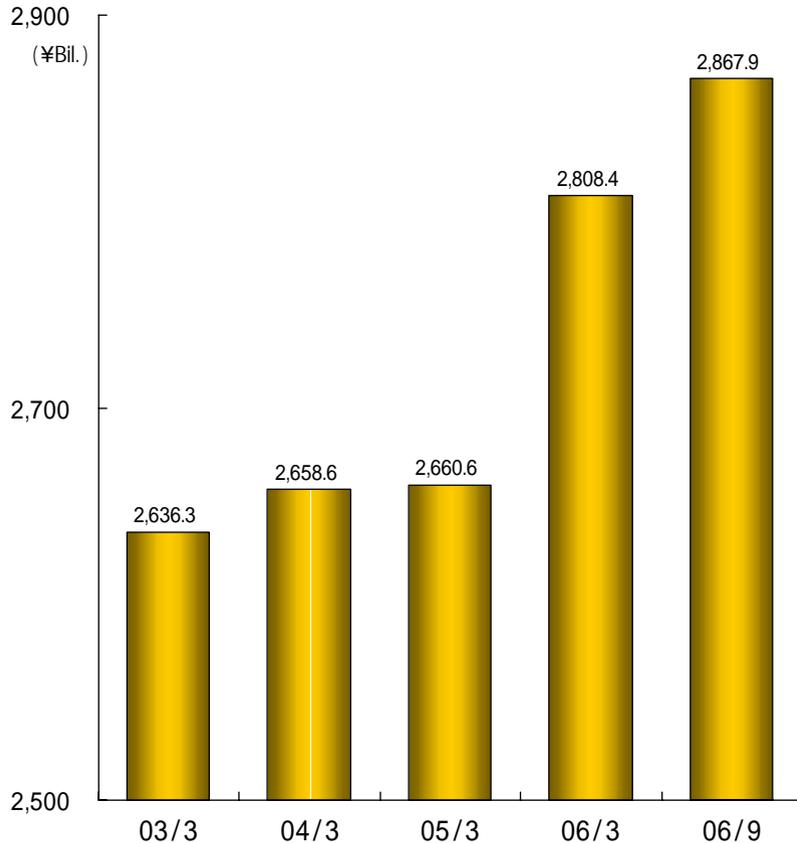


Source:Chiba Prefecture

# Loans to SME's

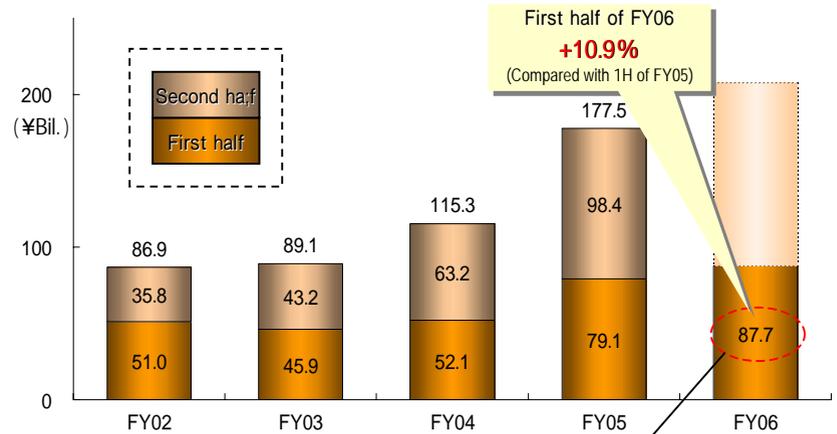
◆ Actively reacted to customers' financial needs

Loans to SME's (Term-end balance)



Note: Before partial direct write-offs(including individual business owners)

New loans made



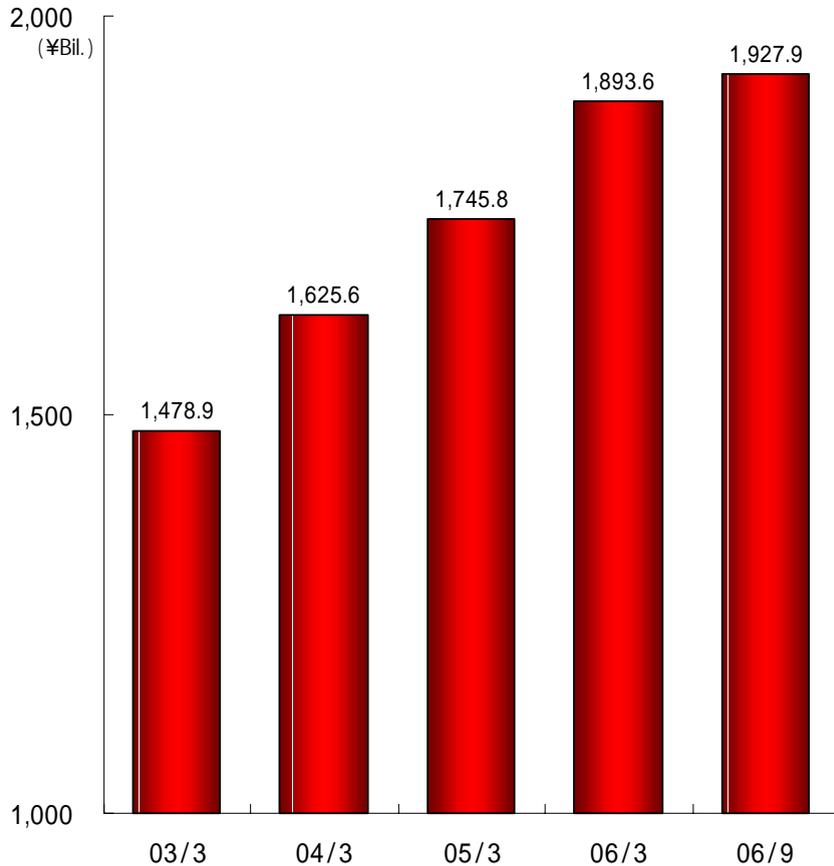
Note: Figures are the total of new loans made in Chiba Prefecture and the Akihabara zone

	New loans made	Composition	06/9	
			Employees in branch offices	Change from 05/3
Total of the areas shown below	87.7	100%	2,782	198
Chiba city and west side of region and Akihabara area	77.9	89%	2,073	181
Other areas	9.7	11%	709	17

# Housing Loans

◆ Improved the organization and the product mix following changes in the financial environment

Housing loans (Term-end balance)

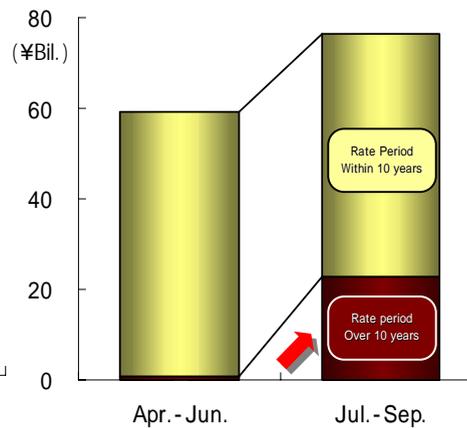


Note: Before partial direct write-offs

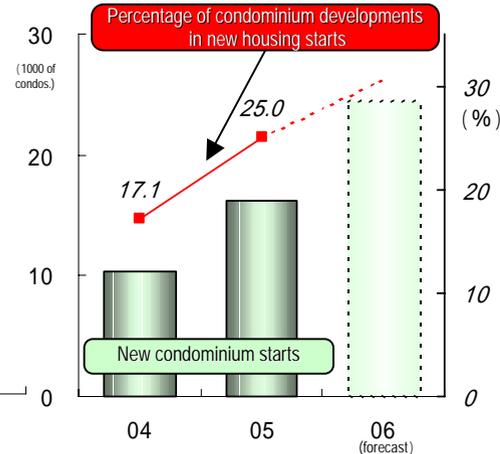
Improvement in system for promoting housing loans

- Jun. 06 Introduced whole term fixed rate housing loans
- Jul. 06 Introduced housing loans with insurance covering 3 major diseases
- Oct. 06 Improvement in promoting loan
  - Deployed staff specialized in new developments
  - Deployed staff in Sinurayasu and Kaihinmakuhari

Composition of New Housing loans



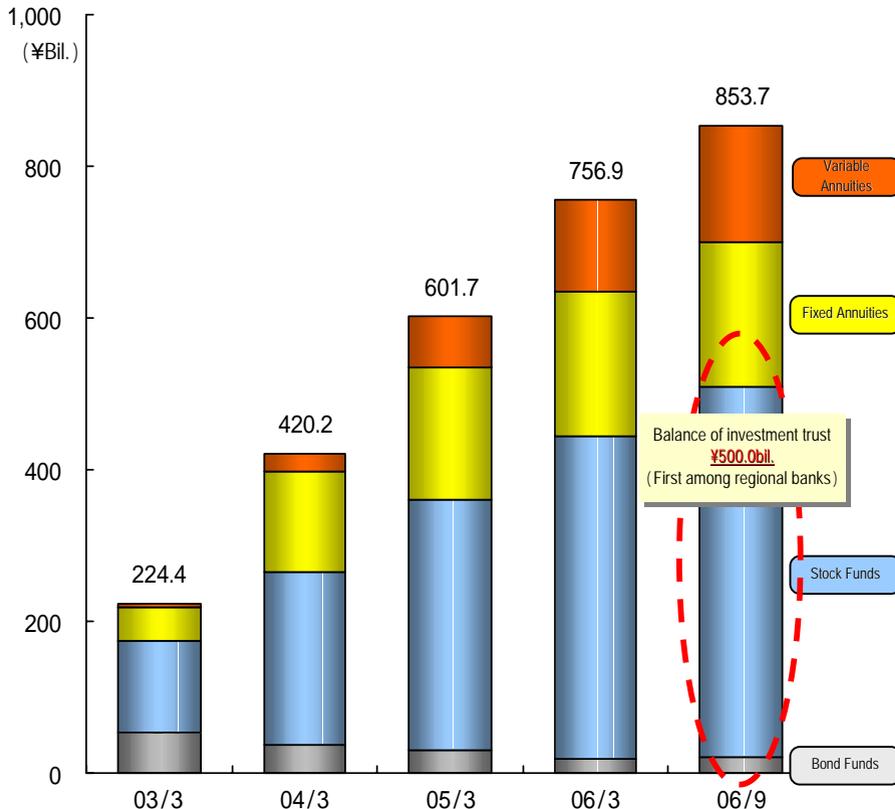
New Condominium starts in Chiba



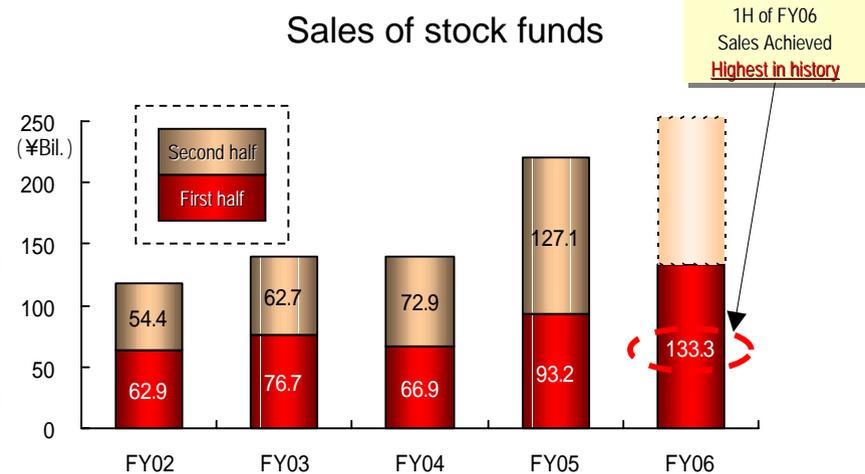
# Investment-type Financial Products

◆ Achieved a steady sales growth regardless of bearish stock markets

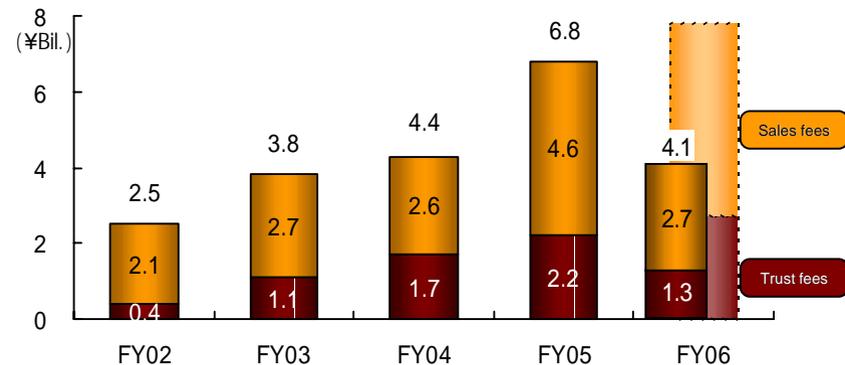
Balance of investment trusts and total sum of personal annuities



Sales of stock funds



Fee income of investment trust

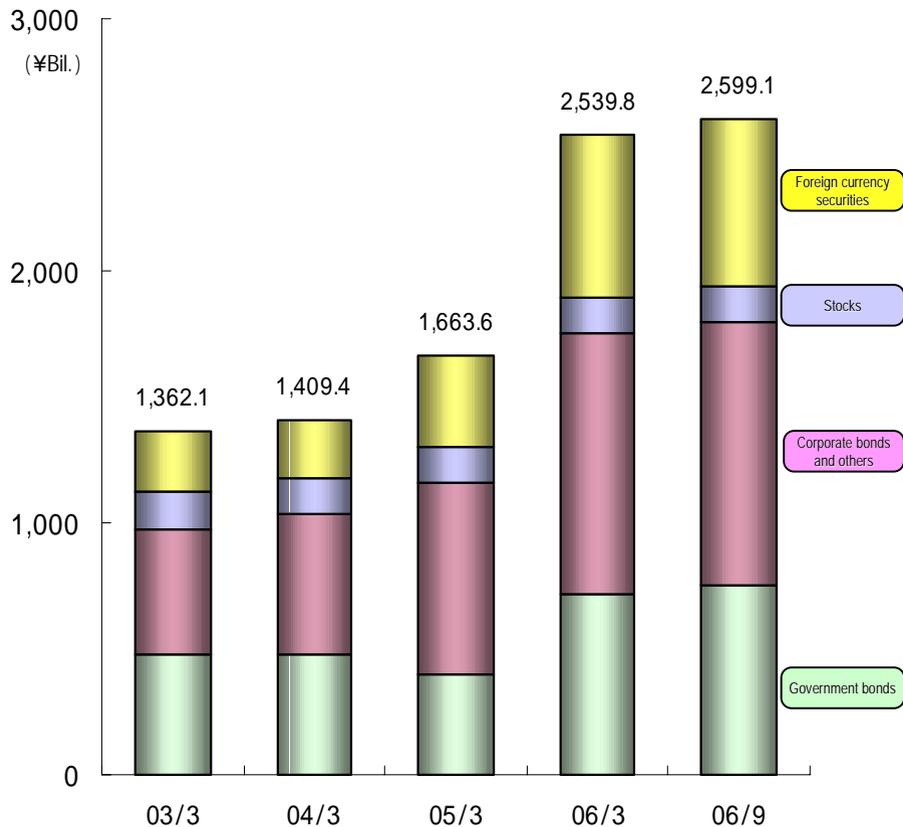


Single-premium whole life insurance is included in variable insurance.

# Securities Investments

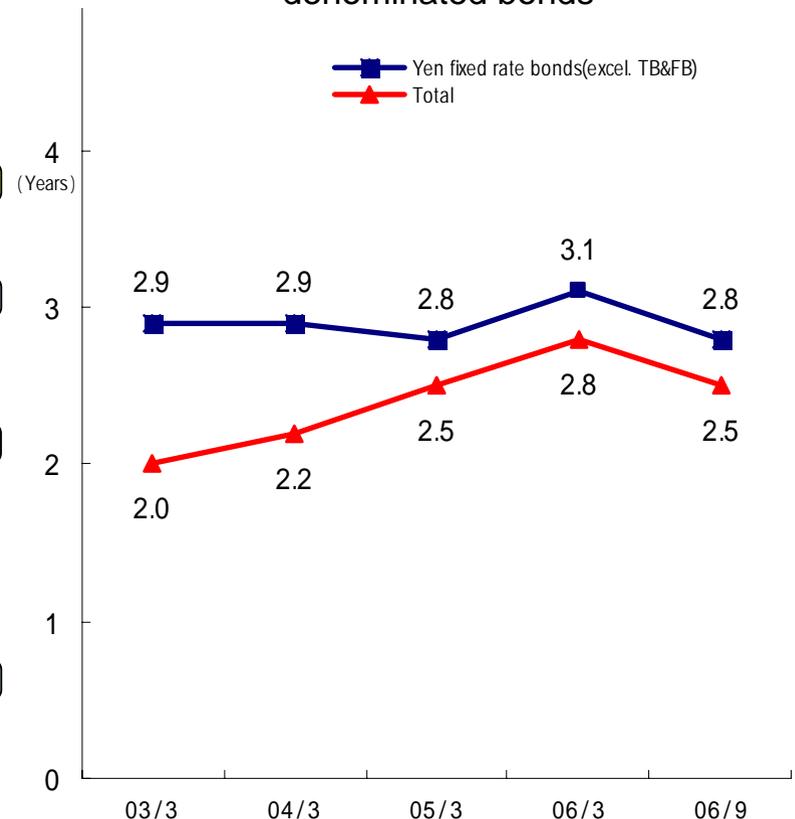
◆ Invested in Securities taking into account interest rate risks

Securities (Term-end Balances)



Note: Actual booked value basis

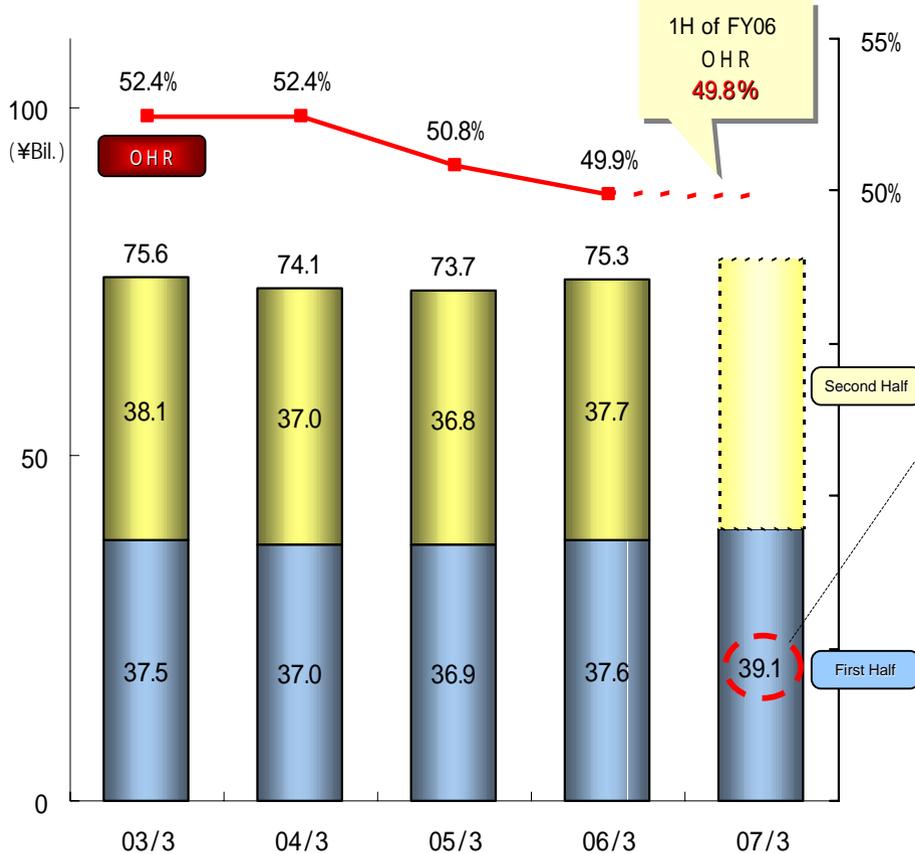
Weighted average of life of yen denominated bonds



# Expenses

◆ Strategically allocated expenses to activities to raise profitability and improve customer service

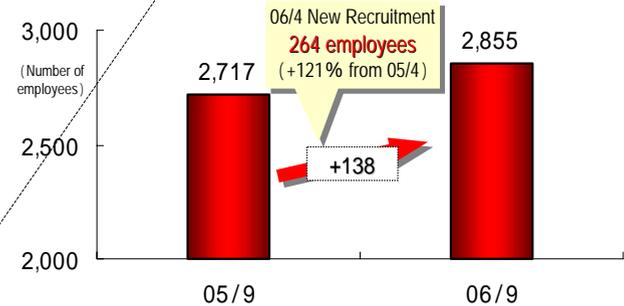
O H R · Expenses



1H of FY06 Expenses : ¥39.1bil. ( +¥1.5bil. From 1H of FY05 )

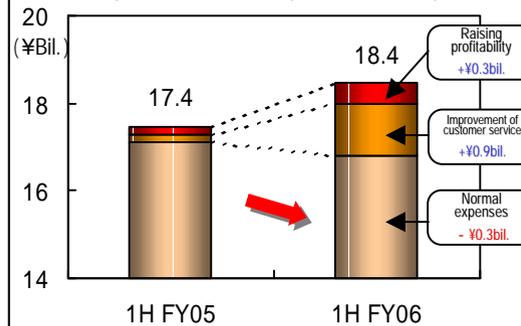
Personnel : ¥18.4bil. (+¥0.4bil.)

Employees in branch offices



Non-personnel : ¥18.4bil. (+¥0.9bil.)

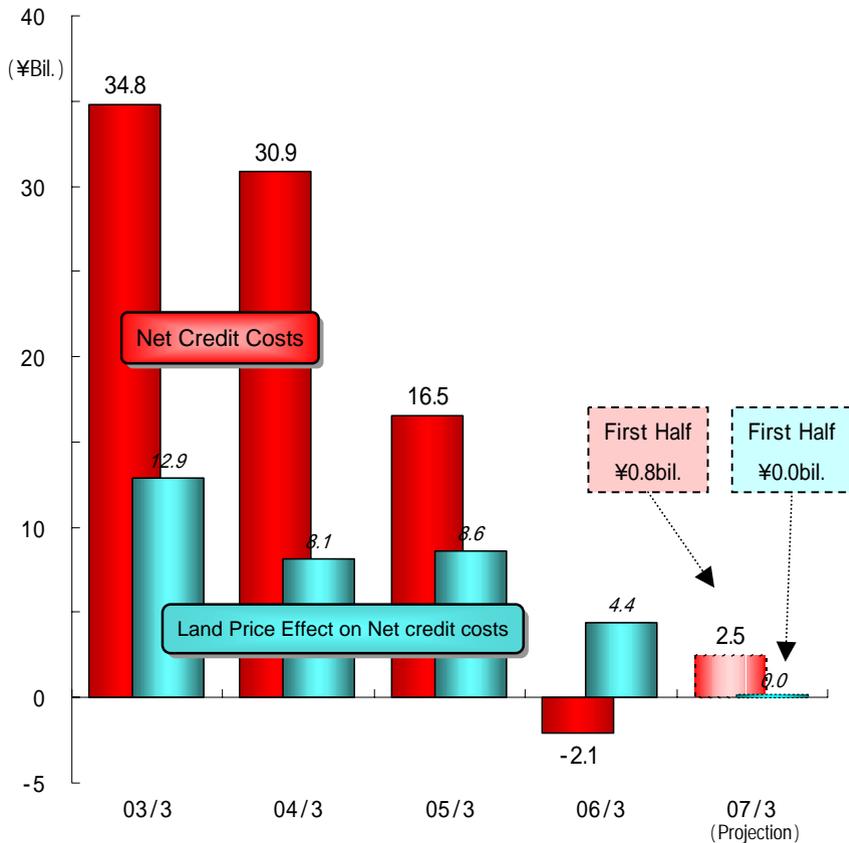
Composition of Non-personnel expenses



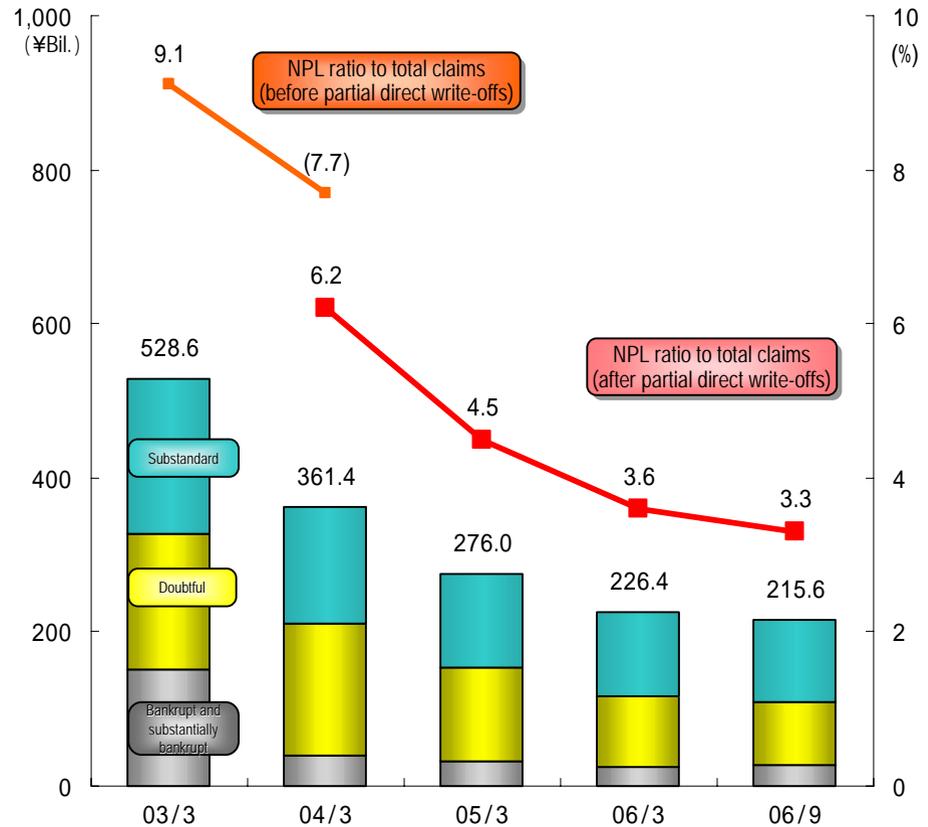
# Non-Performing Loans

◆ Exhibited a steady improvement in asset quality

Net credit costs



Disclosed claims under the Financial Reconstruction Law



Note: Partial direct write-off method has been adopted since 04/3

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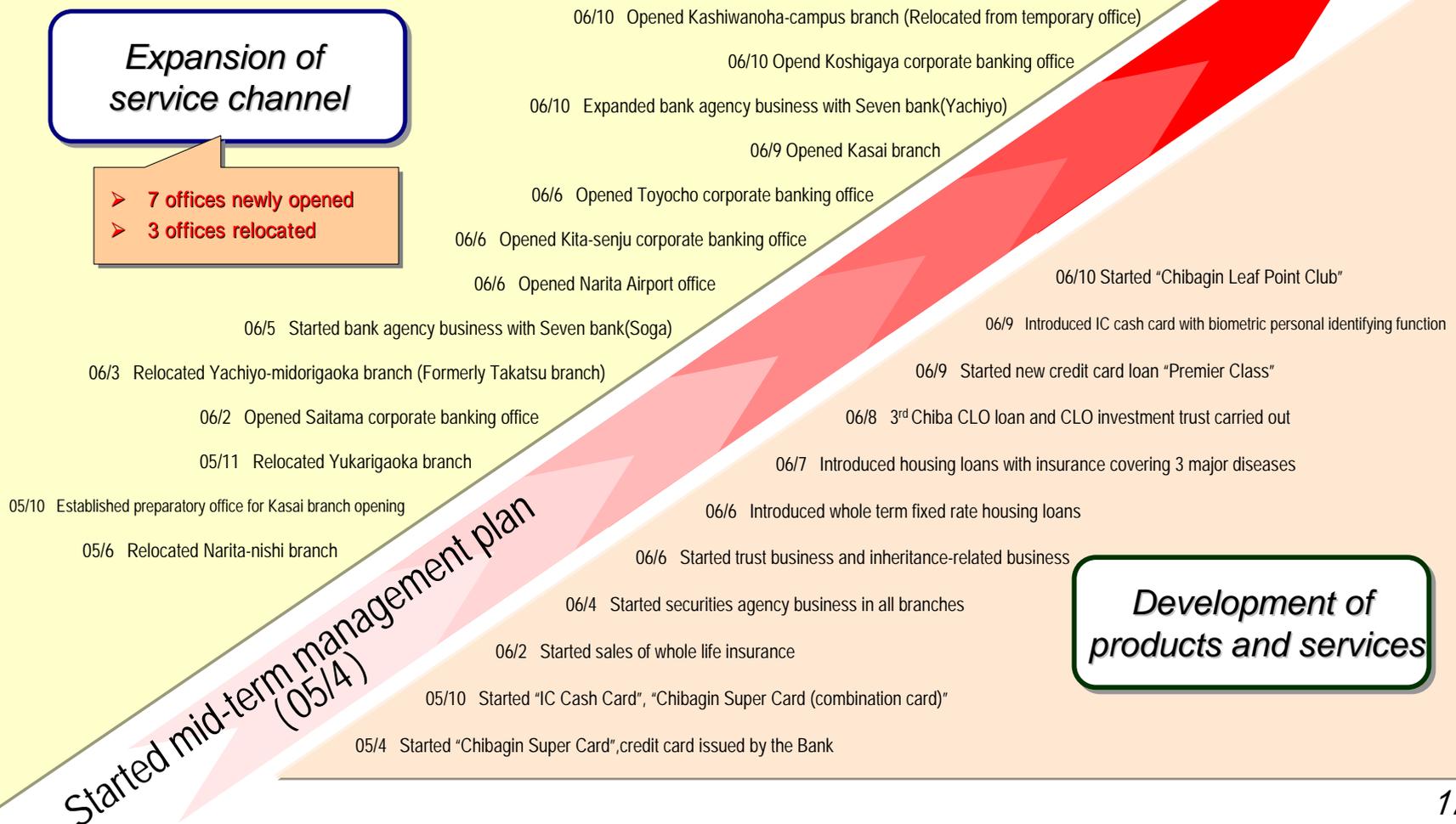
*Creating Further Value*

# Actions for Creating Further Value

◆ Several actions have been, and are being, taken in order to fulfill our aim of “Creating Further Value”

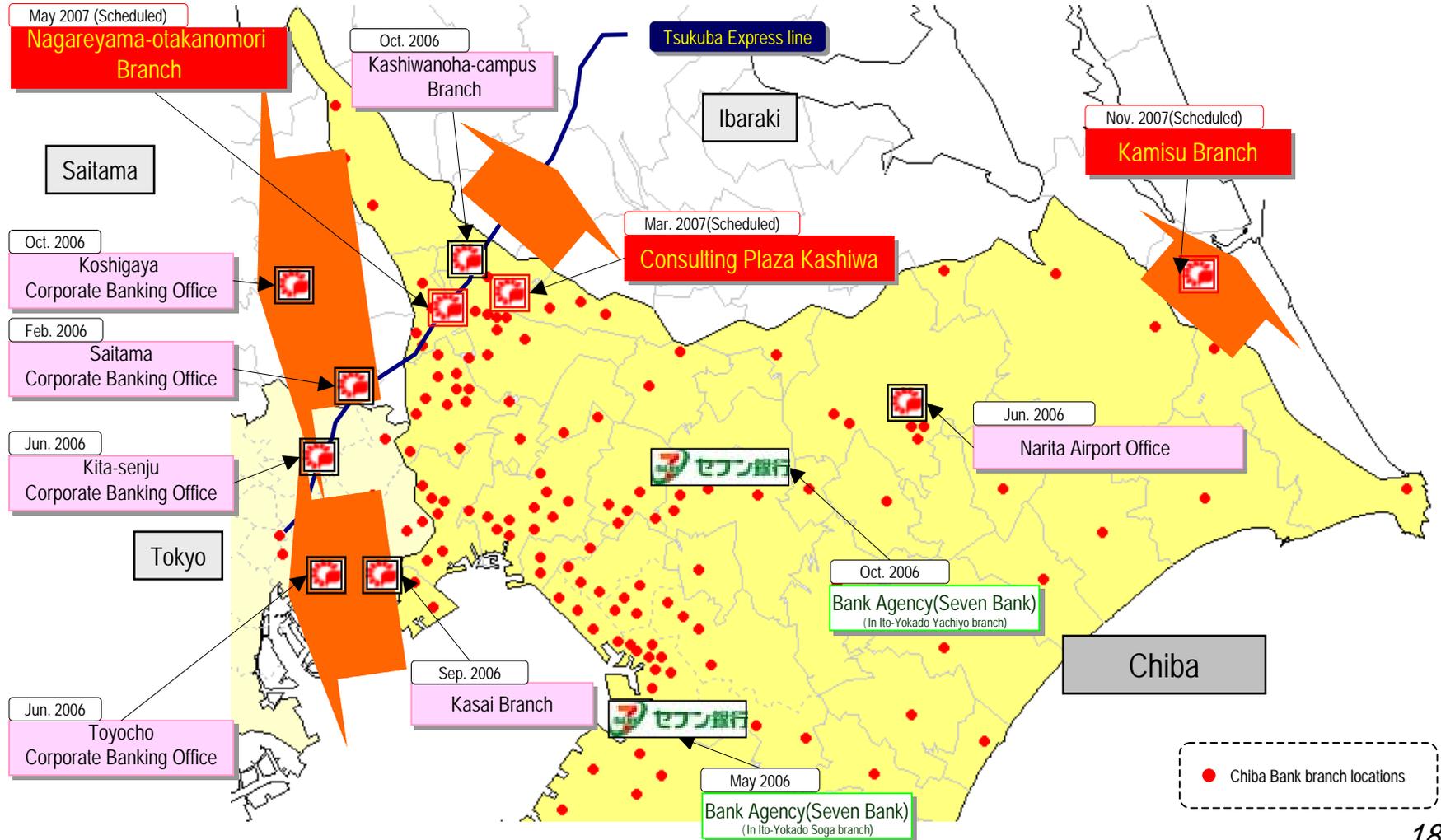
## Expansion of service channel

- 7 offices newly opened
- 3 offices relocated



# Branch Strategy (1)

◆ Acceleration of branch openings in growth areas



# Branch Strategy (2)

## ◆ Continuous expansion of service channel

Results of newly established outlets outside Chiba ( ~ 06/9)

	Started in	Number of new customers	New Loans made for new customers (¥Bil.)	Number of Employees
Total of 4 outlets	-	174	16.3	30
Kasai Branch (Preparatory office)	Sep. 06 (Oct. 05)	69	9.7	17
Saitama Corporate banking office	Feb. 06	105	6.6	13
Kita senju Corporate banking office	Jun. 06			
Toyocho Corporate banking office	Jun. 06			

Results of Preparatory office (Since Oct.05)

Branch strategy going forward

Aiming to open 10 more outlets

Outside Chiba : 5 outlets

- Open outlets mainly in eastern Tokyo

In Chiba:5 outlets

- Open Consulting Plaza type outlets or outlets specialized in Personal Banking



Consulting Plaza

# Aiming to be Personal Customers' Main Bank

◆ Reinforcing relationship with personal customers by introducing a new loyalty bonus scheme

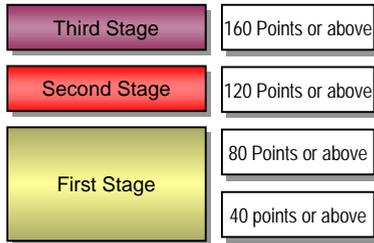
## Introducing a new loyalty bonus scheme

ちばぎんポイントサービス  
「ひまわり宣言」 (Existent service)

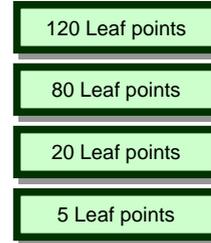
ちばぎん  
リーフポイント  
倶楽部 CHIBAGIN LEAF-POINT CLUB (New service)

Oct. 06  
Stated

- ✓ Stage for each customer is determined monthly depending on their status in our bank
- ✓ Many kinds of preference are granted depending on the stage reached



Added



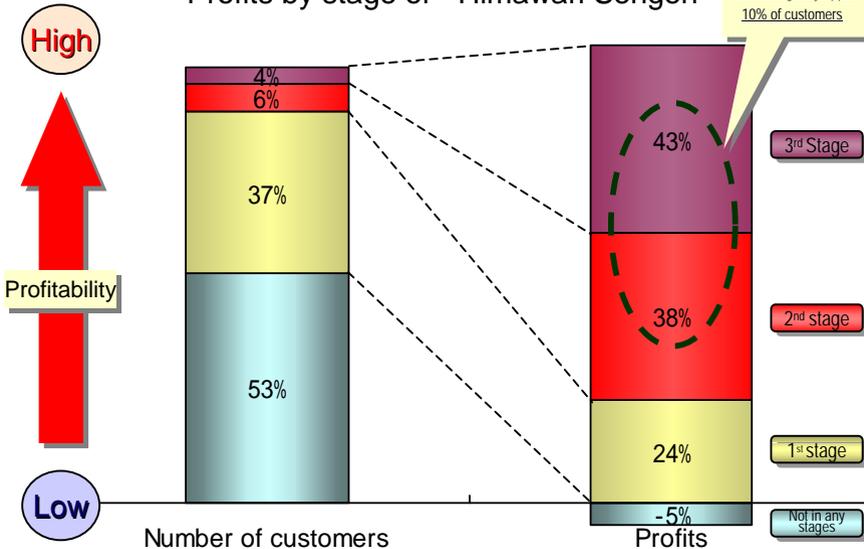
Monthly Leaf Points

+



Bonus Leaf Points

### Profits by stage of "Himawari Sengen"



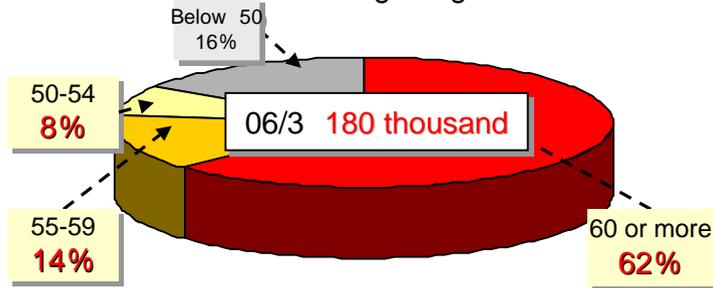
✓ Gained "Leaf" can be exchanged for partner companies points or miles

Allied Companies

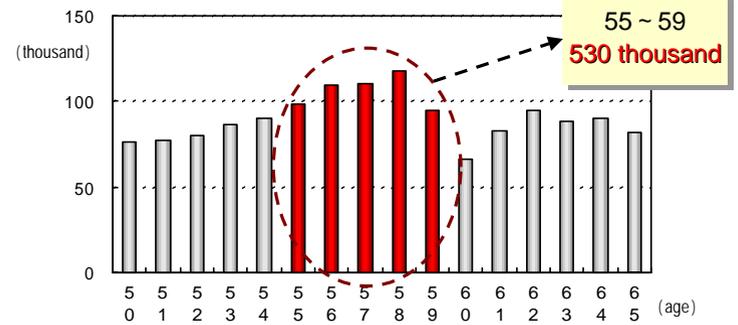
# Accessing the Baby-boom Generation

◆ Targeting the Baby-boom Generation in order to sell investment type financial products

Ratio of Our Customers with Financial Asset over ¥10mil  
According to ages



Population of Chiba prefecture by age



Source: Chiba Prefecture (As of Apr. 1, 2006)

## Establishing Brand Value

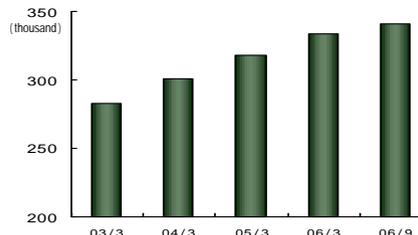
- ✓ Introducing Promotions Targeting the Baby-boom Generation
- ✓ Appointing famous actress for TVCM



## Approach to Customers

- ✓ Aggressive Approach through DM and Telesales via the Contact Center

Accounts with Pension auto Transfer



## Consulting Function

- ✓ Utilize "Consulting Plaza"
- ✓ Hold Seminars regularly and often



Consulting Plaza

# Trust Business

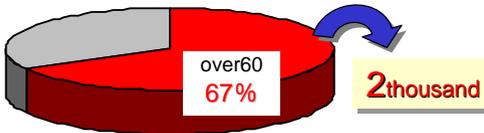
◆ Expanding Relationship with High Net Worth Clients through Inheritance-Related Business

In June 2006, Entered into “Trust Business” and “Inheritance-Related Business”

## Target

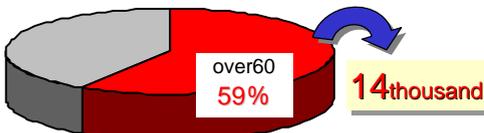
### Landowners

(Customers with a loan balance over ¥100 million)



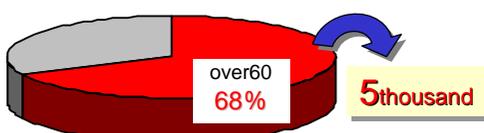
### SME Owners

(Owners of our corporate customers)



### High Net Worth Clients

(Customers with financial assets over ¥50 million)



## Their Needs

Real Estate Management

Inheritance  
(Main needs)

Financial Asset Management

## Chiba Bank

### Our Products

Land Trusts  
Business Matching

M&A

Consulting  
(Chibagin Research Institution)

Testamentary Trusts

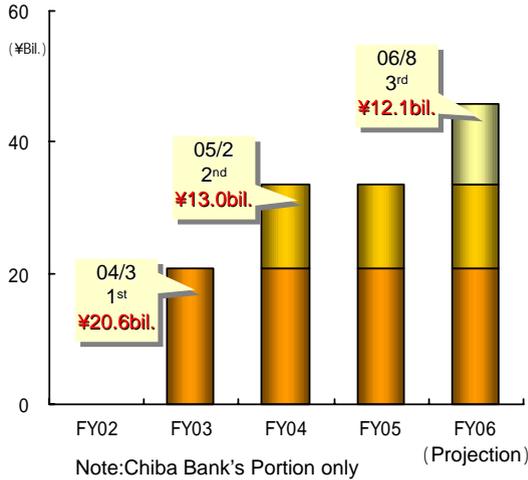
Financial Products  
(The Bank)  
(Chuo Securities)

Trust  
Business  
Specialist

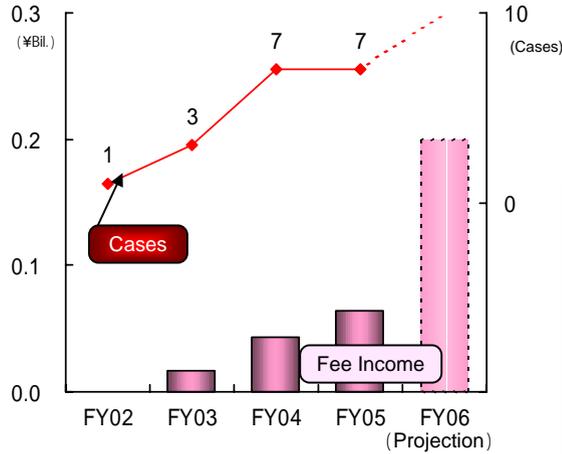
# Expanding Business with Corporate Customers

◆ Boosting Fee income from corporate customers through providing a wide array of new products and services

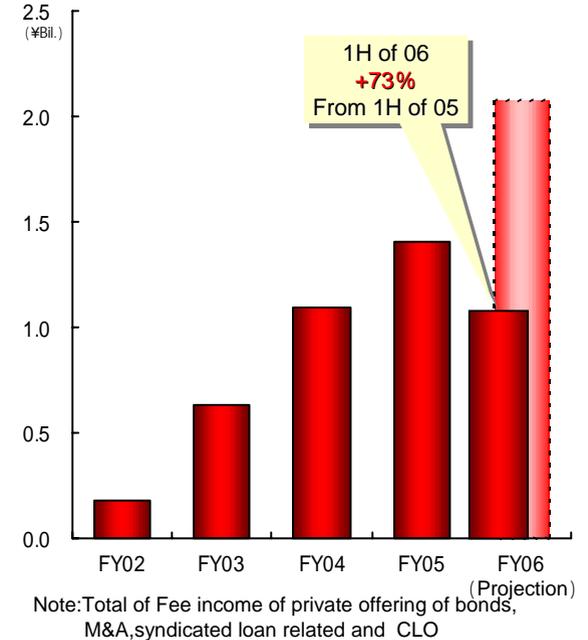
CLO handled



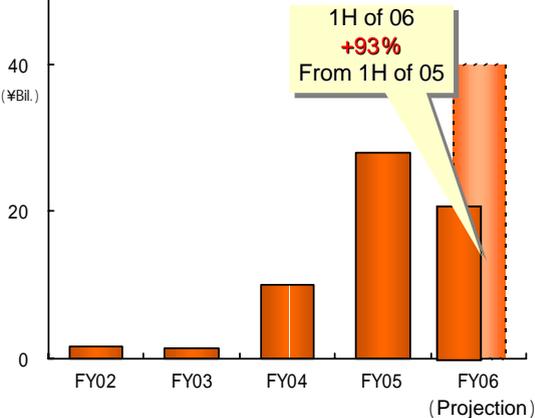
M&A



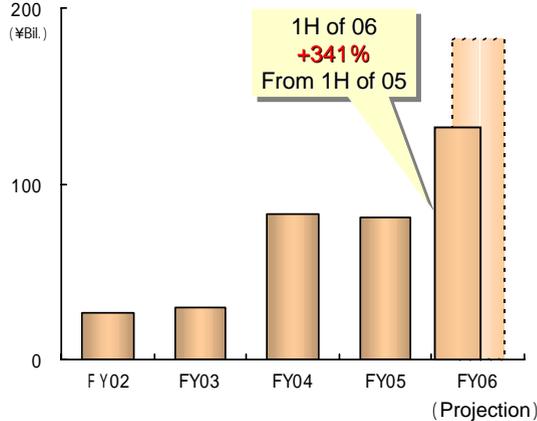
Fee income from new products and services for corporate customers



Private offering of bonds



Arrangement of syndicated loans



# Promoting Business Matching

◆ Differentiating from Mega banks through business matching activities by ourselves and with other regional banks

## Activities by ourselves

### "Chibagin Business Forum"

	Held in	Agenda	Attendance
1st	Jan. 05	IT	72
2nd	Jun. 05	China	86
3rd	Nov. 05	It innovation	101
4th	Jul. 06	Foods	137



4th Foods

## Activities with other regional banks

### "China business matching meeting" (06/11)

Chiba Bank

Shizuoka Bank

Hachijuni Bank

Hiroshima Bank



### "Food Selection 2006" held by 5 regional banks (06/11)

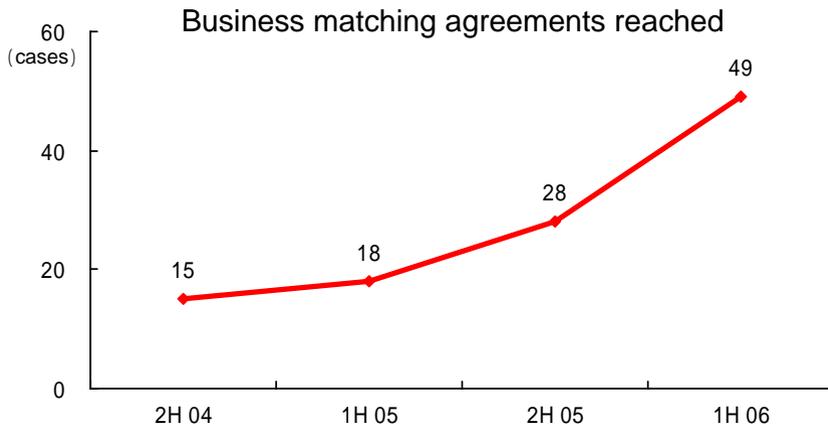
Chiba Bank

77 Bank

Gunma Bank

Shizuoka Bank

Hachijuni Bank

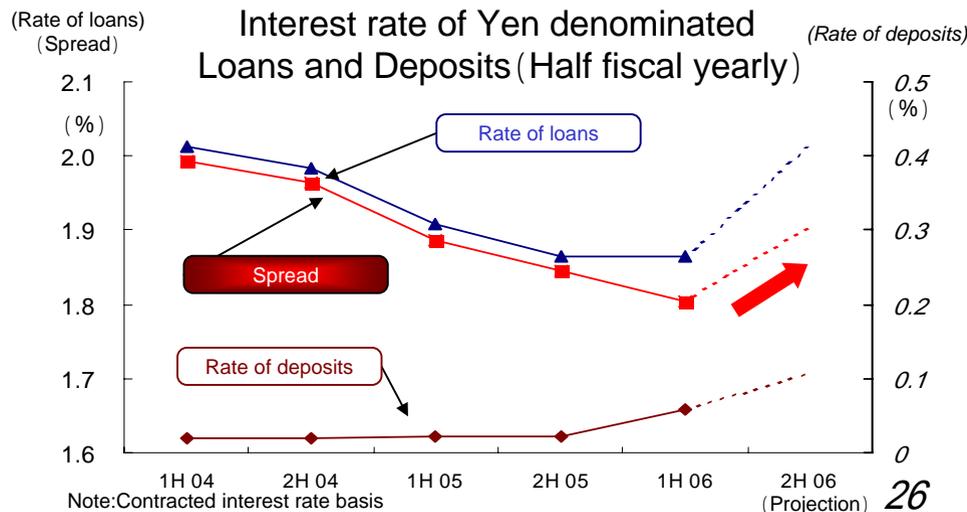
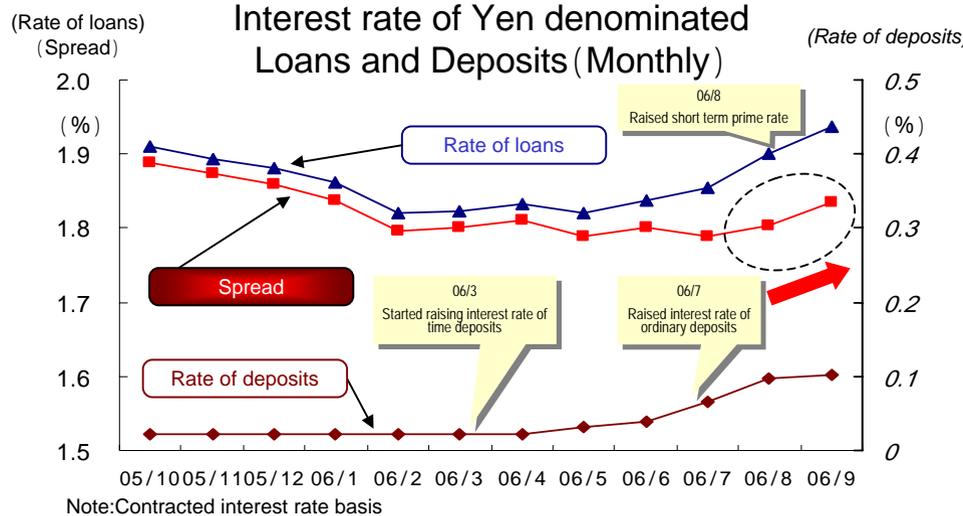
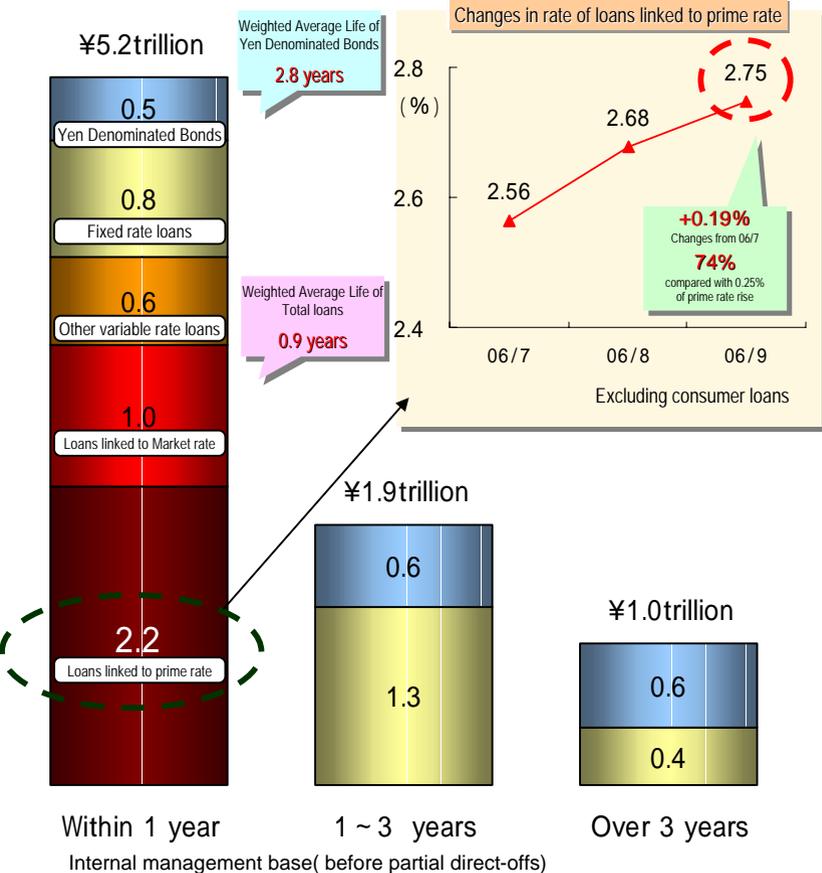




# Effect of Interest Rate Increases

## ◆ Realizing the reversal of spread between Loans and deposits

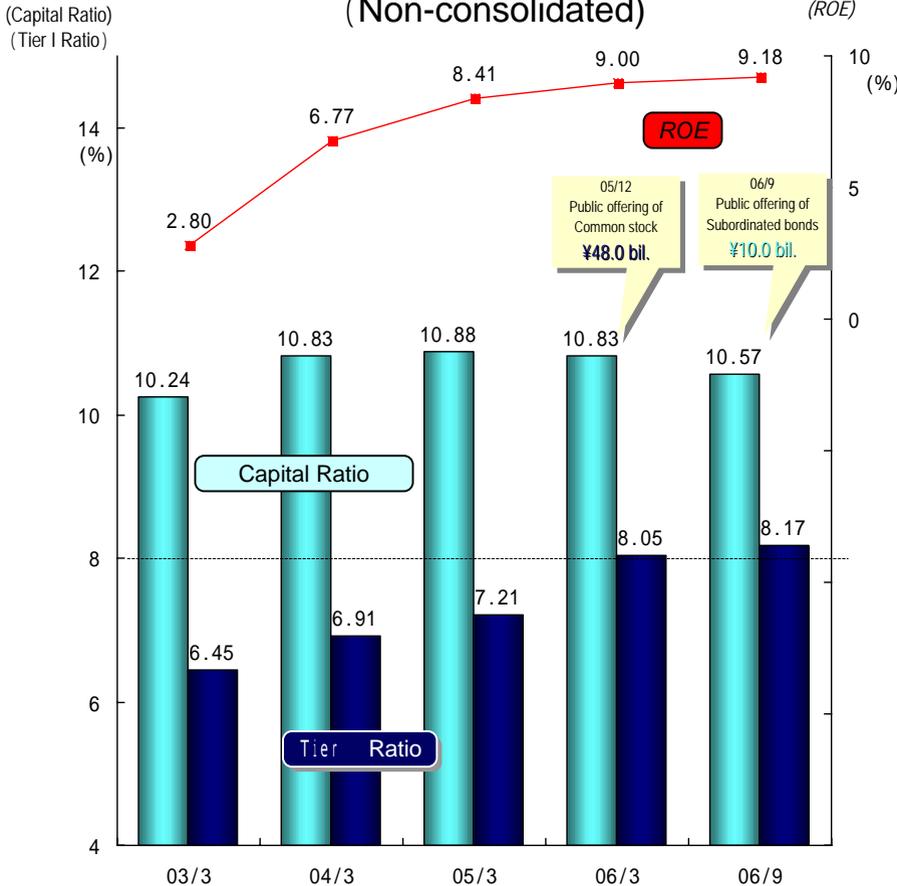
### Composition of Loans and Yen denominated bonds by interest rate and maturity



# Further Reinforcement of Financial Base

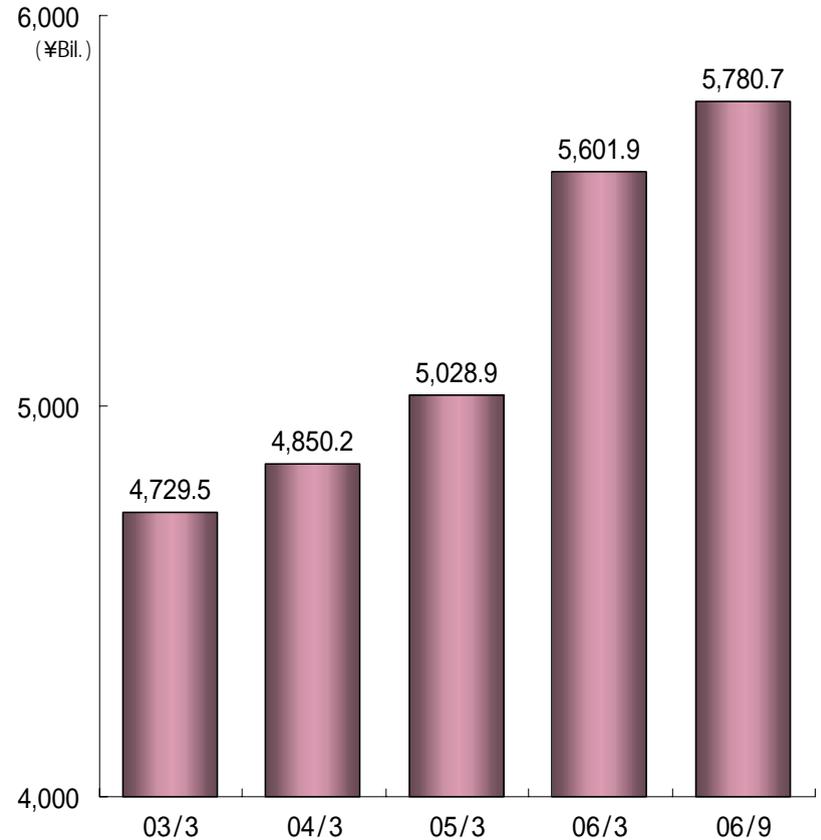
◆ Further enhancement of both financial security and profitability

Capital Ratio, Tier Ratio, ROE  
(Non-consolidated)



ROE = Net income / Term-end balance of Stockholders' equity (Net assets)

Risk Assets (Non-consolidated)



# *Appendix*

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# *Strengthening Corporate Governance*

# Corporate Governance

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

Adoption of the Executive Officer System (From April 03)

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

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

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

### Management

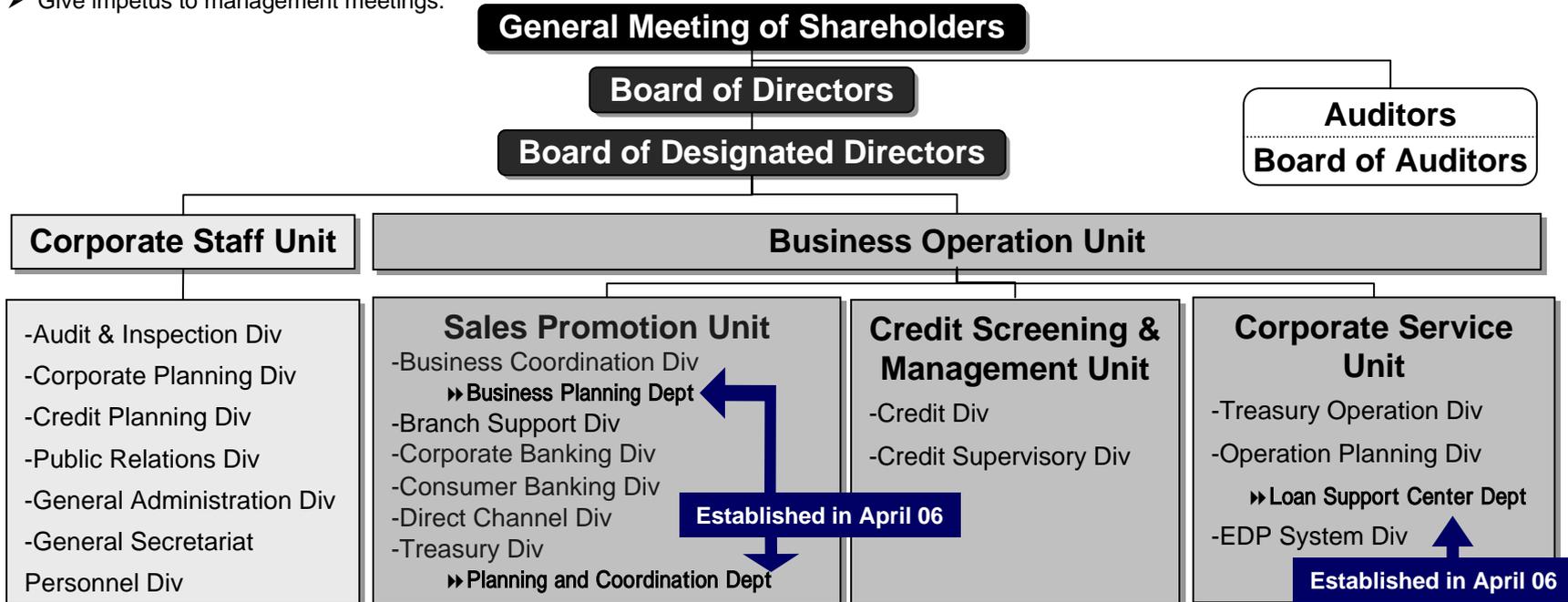
Number of Directors: 9

Number of Executive Officers: 15

(of which 4 are also Directors)

Number of Auditors: 5 (including 3 External Auditors)

(As of Jun.29, 2006)



# Contribution to the Region (CSR)

## ◆ Contribute to the Region as a regional financial institution

### Progress in “Plan for promoting financial activities close to regional economy” (05/4 ~ 06/9)

- “Turnaround” strategy and smooth provision of finance for SME’s
  - Arranged 3<sup>rd</sup> Chiba C L O (¥12.1bil. for 428 customers)
  - Held business forums (Agenda: “China”, “IT innovation” and “Foods”)
  - Upgraded 104 of 487 customers which the Bank is supporting in its “Turnaround” strategy. (Upgrade ratio: 21.3%, announced target of 2 years: 20%)
  - Made loans for 5,896 new SME customers (Announced target of 2 years : 6,000)
- Reinforcement of our management function
  - Improved CRM system and developed database
- Improved and more convenient services for regional customers
  - Ongoing campaign for enhancing customers’ satisfaction ( i.e. Undertaking CS survey and publishing the results ), etc.

### Environmental Activities & Corporate Social Responsibility

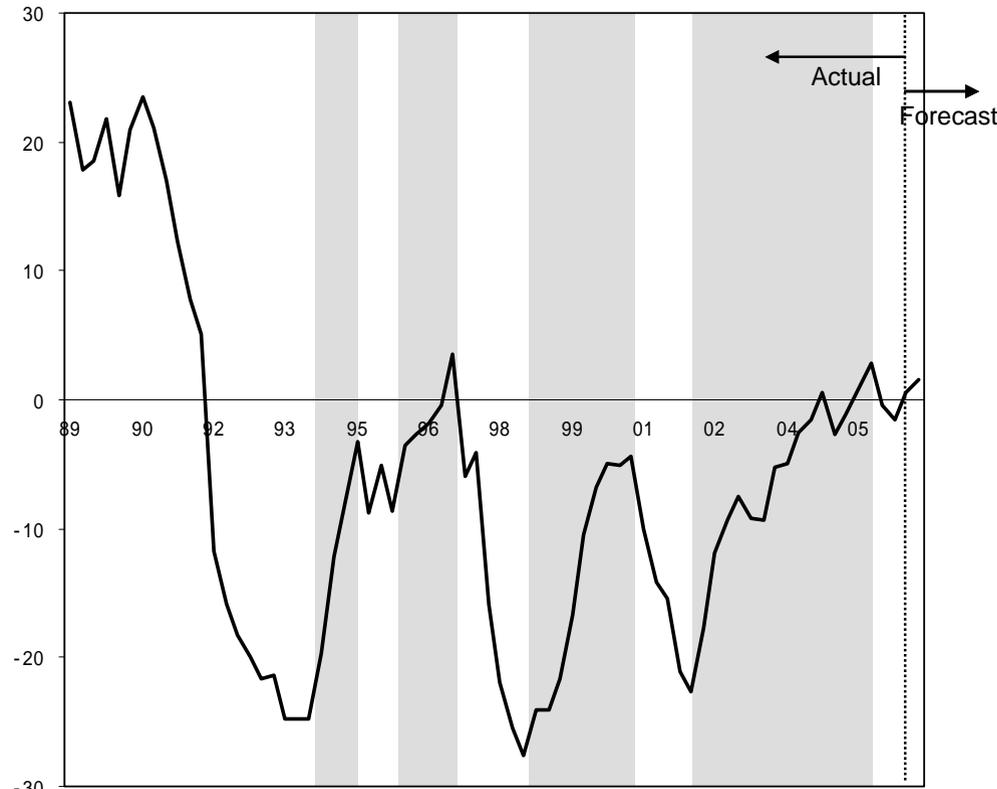
- Tree-planting in forests and parks in Chiba Prefecture (Mar. 03, Oct. 03, Mar. 05, May 05)
- Cleaning-up campaign simultaneously held around all branch offices (Nov. 06)
- Voluntary clean-up campaign (Clean-up walk at Kujukuri beach in June 06 and Kemigawa beach in Oct. 06)
- Supporting sports events 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 digitalize documents, use recycled paper and reduce printed documents.
- 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 sense a recovery in their businesses

Trend of BSI (All Industries)



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

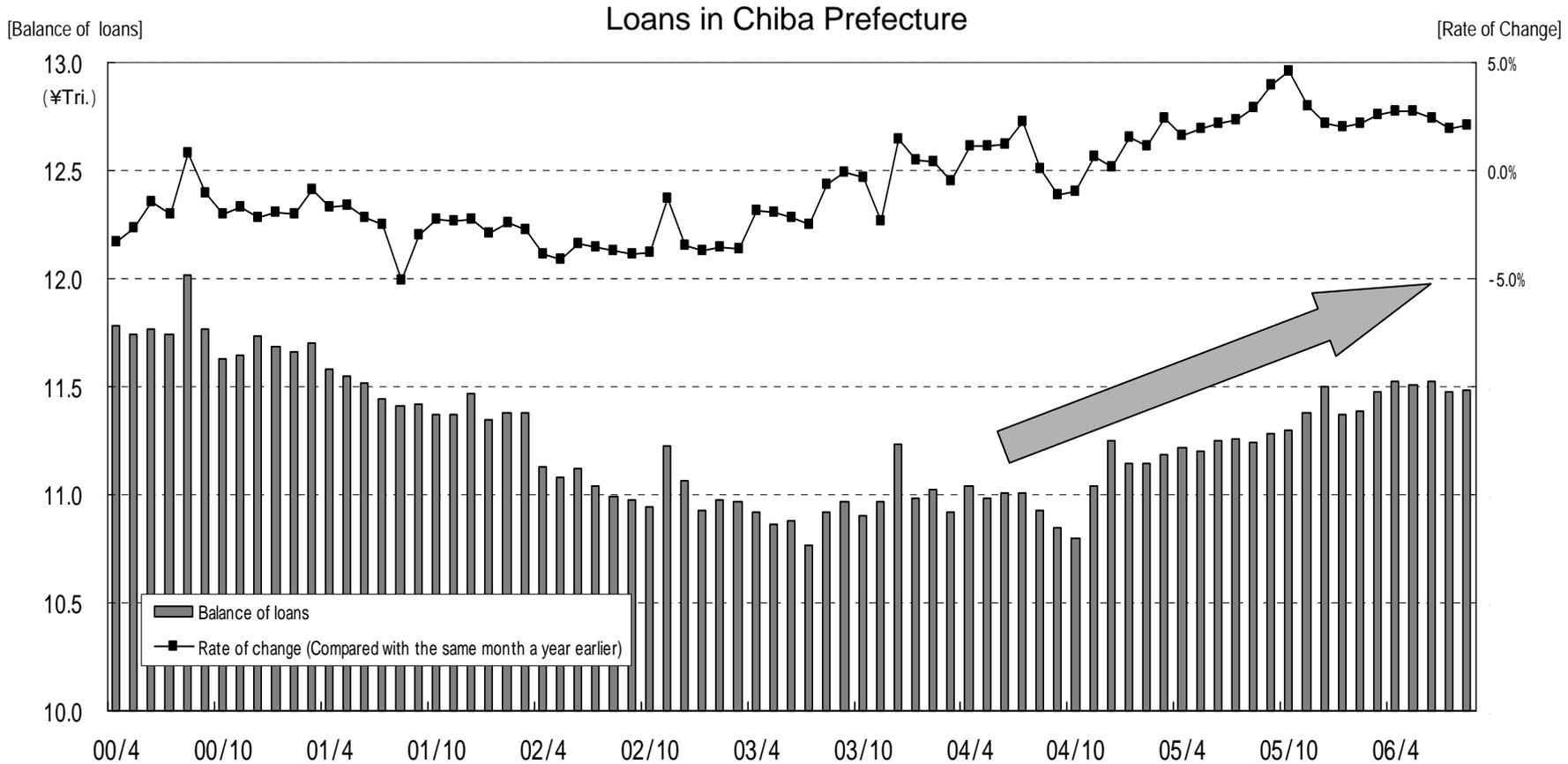
Trend of BSI (By Industry)

	FY05		FY06		Forecast
	Actual				
	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	
Food	-4.2	-4.9	-4.5	-12.1	8.1
Petrochemical	5.8	0.0	3.5	12.0	14.0
Plastics	0.0	0.0	-18.8	0.0	-13.7
Glass	-3.4	-7.2	3.4	0.0	0.0
Steel & Non-ferrous metals	11.6	4.6	-4.2	0.0	0.0
Metals	12.5	5.6	12.0	-2.0	-2.0
Machinery	3.4	-6.3	0.0	2.8	11.8
Electrical machinery	27.8	27.8	25.0	27.3	18.2
Transportation machines	6.3	3.9	-3.4	-14.3	-10.8
Other manufacturing	-2.5	-2.0	-10.9	7.2	4.8
Construction	-2.4	0.0	2.3	2.8	-3.0
Transportation	11.8	-3.4	6.3	0.0	0.0
Wholesaling	3.9	-6.3	-8.3	1.6	6.7
Retailing	6.8	-4.2	-7.4	-2.9	-4.4
Hotels	-16.7	7.2	-3.9	7.7	0.0
Services	-1.1	0.9	-2.9	0.0	-3.6

Source: Chiba Economy Center "BSI survey in Chiba (July to September 06)"  
Surveys: Enterprises with a head office and/or an office in Chiba  
As at: October 06  
Answers: 727 enterprises surveyed, 365 effective answers

# Economic Conditions (2) Loans

◆ Loans in Chiba prefecture show positive trends

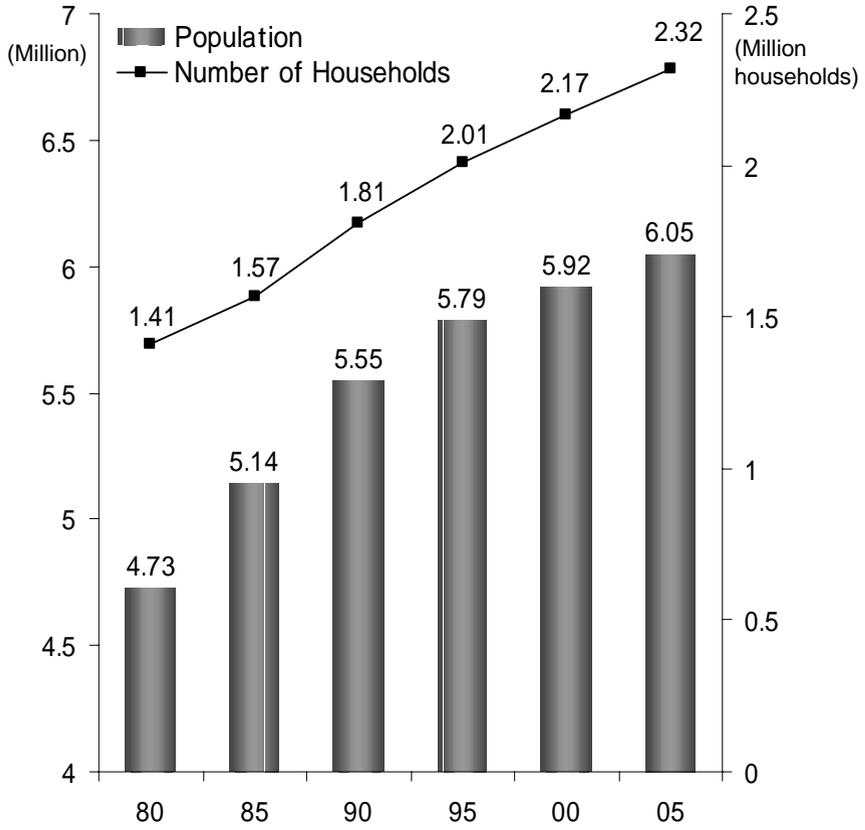


Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture  
 Note: Figures are term-end balance of total loans from banks

# Economic Conditions (3) Population Increase

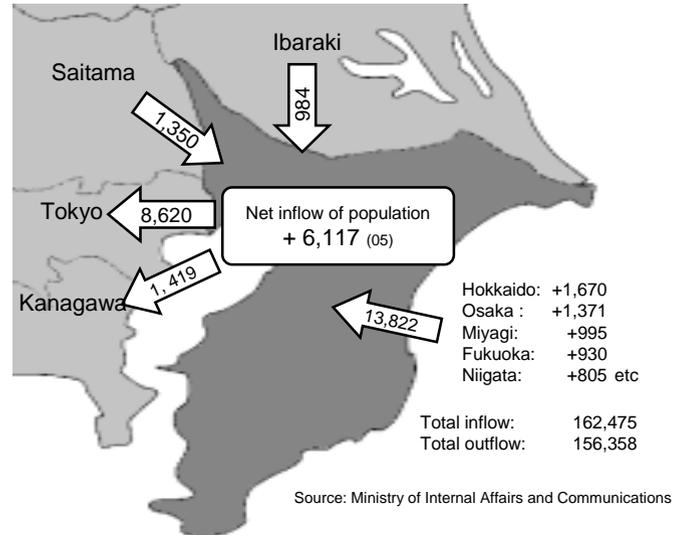
◆ The population & number of households continue to increase in Chiba Prefecture

Population & Number of Households in Chiba Prefecture



Source: National census

Inflow/Outflow of Population



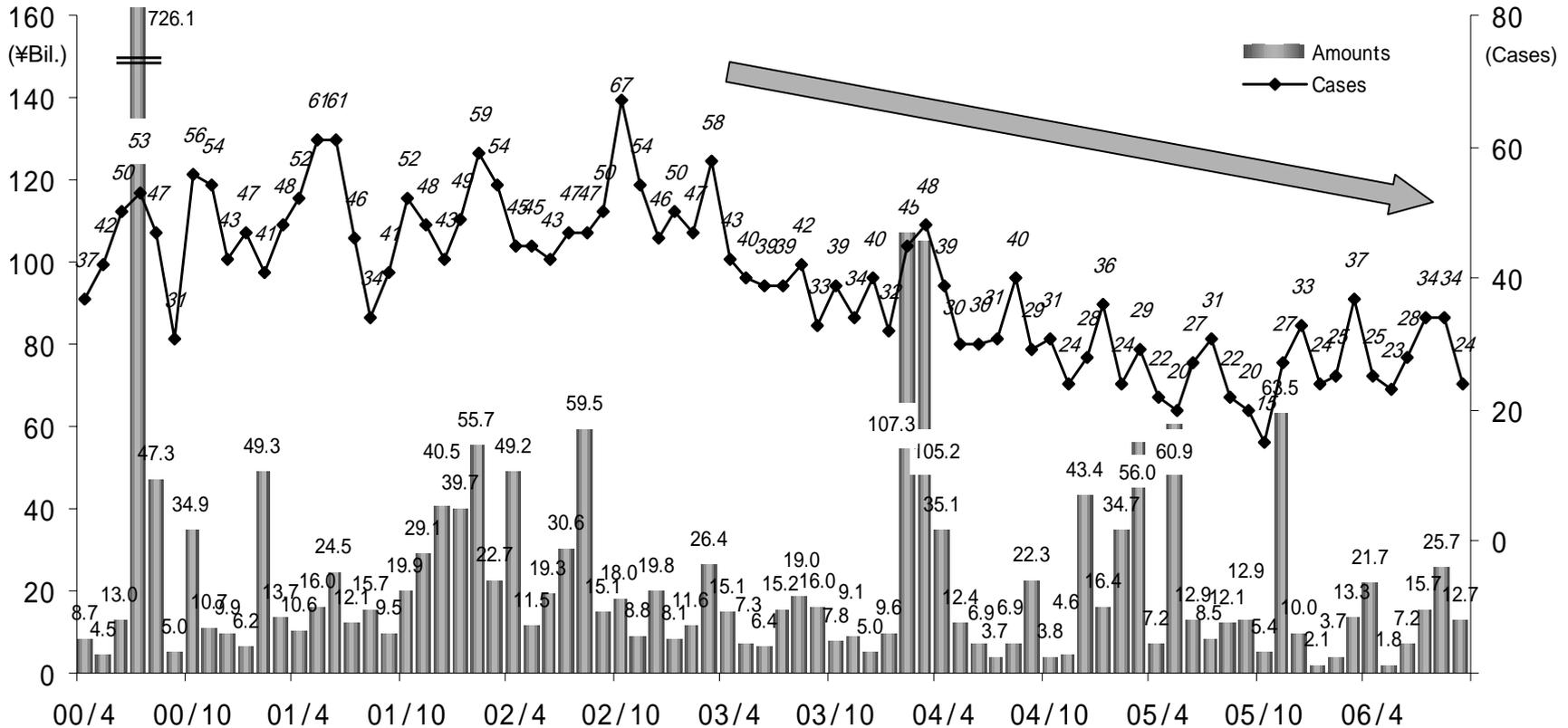
Top 10 Prefectures by Population Growth

From 00		to 05		(thousands)	
	Prefectures	Increase		Prefectures	Increase
1	Tokyo	506	5	Okinaw a	42
2	Kanagaw a	300	6	Hyogo	39
3	Aichi	211	7	Shiga	37
4	Chiba	129	8	Fukuoka	33
5	Saitama	115	9	Shizuoka	25
Nationw ide					830

# 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)

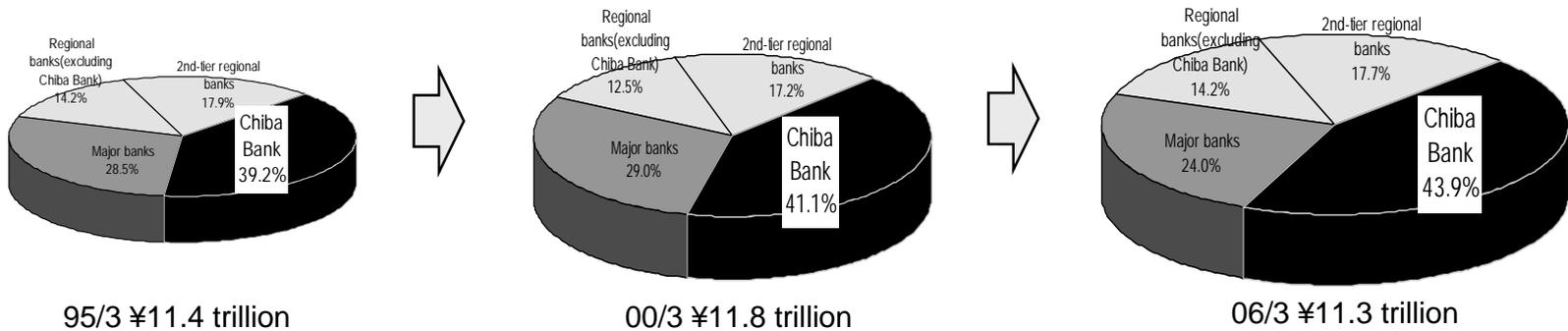


Source: Made by Chiba Bank with data from Shoko Research

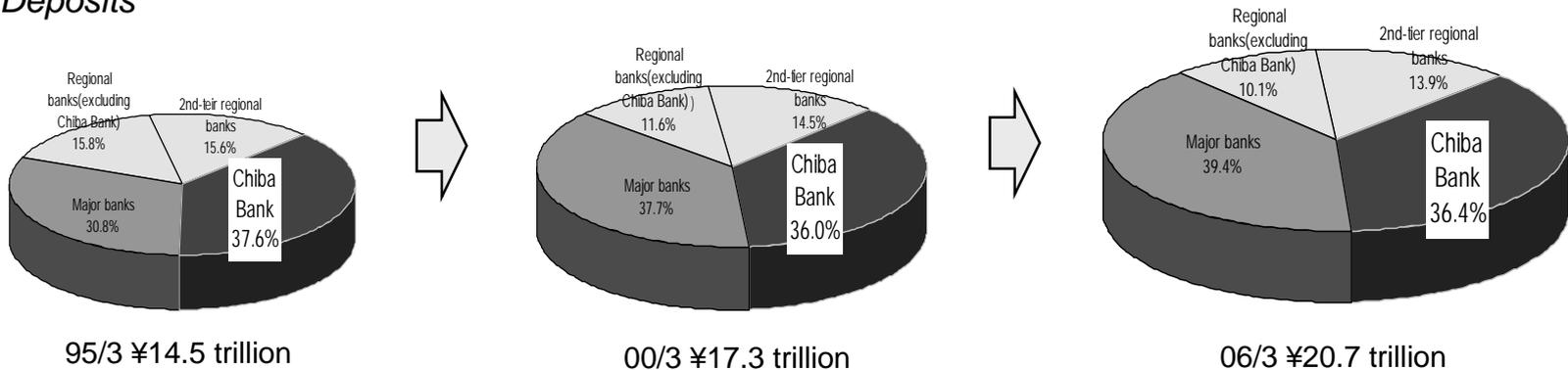
# Business Share of Financial Institutions within Chiba

◆ 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 are 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	Large users			Floor Area	New Housing Starts
	As of Oct 1	2000=100			Million KWh		2005=100	Total	Thousand m <sup>2</sup>	
2001	5,963,514	94.9	96.5	114.1	35,345	11,558	102.4	146,967	8,594	59,144
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	6,056,159	95.2	95.4	104.6	37,027	11,950	100.0	145,151	10,167	64,587
2005/9	6,062,202	94.6	96.1	103.4	3,371	1,002	100.2	14,007	666	5,276
2005/10	6,056,159	94.3	92.1	110.5	3,003	1,031	100.2	11,308	872	6,194
2005/11	6,059,107	94.5	93.8	106.4	2,840	959	99.9	11,126	1,021	6,548
2005/12	6,060,242	95.7	96.2	103.5	3,046	960	99.9	11,232	661	5,025
2006/1	6,060,513	92.8	92.6	107.8	3,497	920	99.7	11,003	651	4,946
2006/2	6,059,415	94.2	91.9	110.2	3,195	889	99.7	12,794	913	6,199
2006/3	6,057,957	93.1	90.9	113.3	3,102	1,023	99.8	19,964	892	4,646
2006/4	6,057,152	95.1	96.0	106.5	3,110	1,083	99.9	9,358	878	7,580
2006/5	6,068,480	91.6	90.8	111.1	3,019	1,058	100.2	10,312	944	6,795
2006/6	6,071,408	91.8	91.3	105.1	2,987	1,160	100.1	13,047	917	6,482
2006/7	6,073,246	92.1	90.6	107.5	2,233	1,070	100.0	12,229	784	5,410
2006/8	6,075,475				2,282	1,018	100.2	8,719	733	5,882
2006/9	6,077,632							13,920		
Source	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Tokyo Electric Power Company, Chiba Branch		Statistics Div., Policy & Planning Dept. of Chiba Pref.	Chiba Toyota Motor Corporation & Japan Mini Vehicles	Ministry of Land, Infrastructure and Transport	

2005 Census

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

# Economic Indicators for Chiba Prefecture (2)

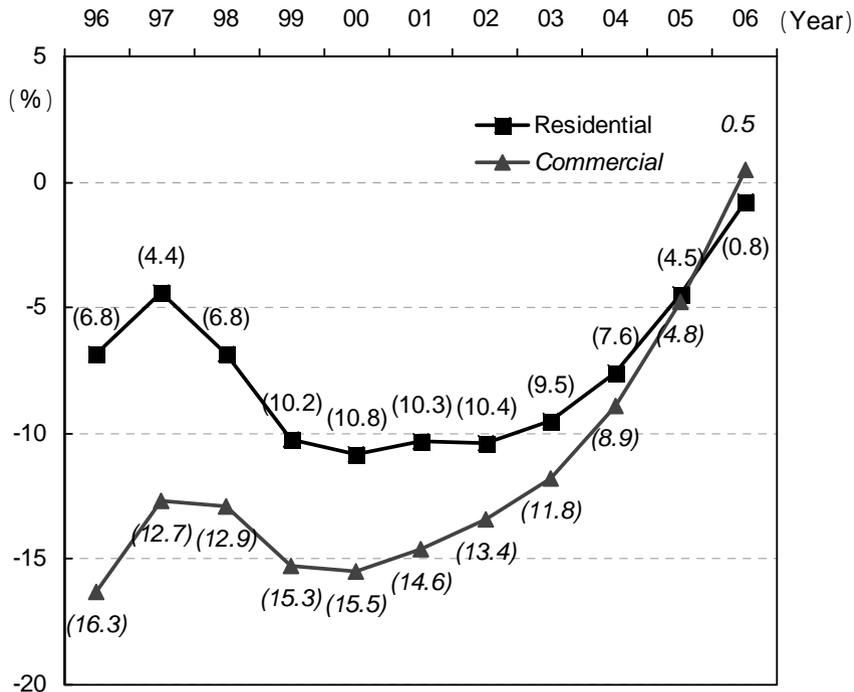
## Economic Indicators for Chiba Prefecture

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Business Bankruptcies (Companies headquartered in Chiba with total debt over ¥ 10 mil)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Effective Labor Supply	Effective Job Openings	Effective Opening Rate	All industries	Manufacturing	All industries	Manufacturing
	¥ Million							2000=100			
2001	874,107	2,157,092	574	247,651	97,106	52,738	0.54	101.1	100.2	98.1	98.9
2002	1,125,809	2,163,659	606	350,456	104,905	49,037	0.47	100.2	97.1	100.7	98.3
2003	987,000	2,505,445	504	147,524	98,389	54,313	0.55	104.8	100.8	97.8	99.8
2004	1,123,341	2,899,042	407	361,787	87,902	59,300	0.68	107.7	95.8	97.7	102.6
2005	1,325,789	3,602,269	306	301,161	80,205	66,618	0.83	106.1	93.8	100.2	109.9
2005/9	114,812	323,434	20	12,933	80,783	65,817	0.81	106.5	94.8	80.9	85.7
2005/10	102,545	341,127	15	5,450	80,749	67,087	0.81	106.4	94.8	80.7	85.5
2005/11	114,771	375,402	27	63,598	77,884	67,766	0.82	104.0	94.7	88.9	101.8
2005/12	121,107	357,979	33	10,060	70,843	65,401	0.86	106.6	94.3	195.4	215.1
2006/1	107,258	354,893	24	2,160	70,603	65,715	0.85	106.0	94.9	80.0	83.5
2006/2	117,419	351,203	25	3,799	72,530	70,051	0.88	105.2	94.5	79.3	83.3
2006/3	133,962	362,988	37	13,387	76,571	73,425	0.90	103.5	93.6	82.2	79.2
2006/4	108,316	361,350	25	21,735	82,342	72,670	0.91	104.1	94.8	81.9	83.8
2006/5	102,489	340,212	23	1,807	82,686	67,866	0.92	104.4	95.0	81.0	89.5
2006/6	111,081	330,655	28	7,232	80,185	66,019	0.93	102.3	95.1	157.2	154.0
2006/7	127,486	393,147	34	15,760	78,160	66,092	0.94	104.1	94.8	108.8	141.4
2006/8	146,000	383,097	34	25,767	77,734	66,261	0.90				
2006/9			24	12,746							
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)

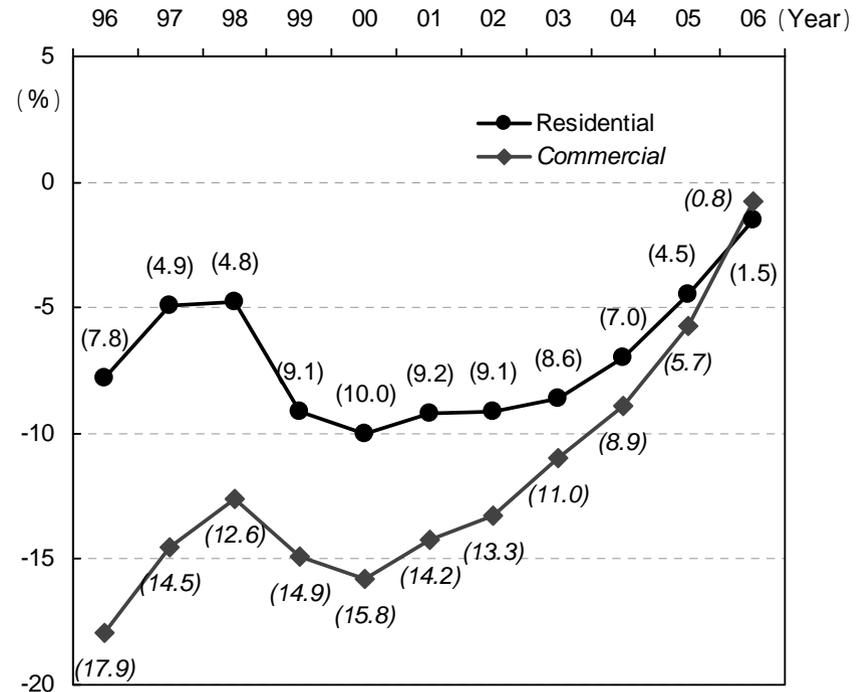
◆ Land price in Chiba prefecture beginning to rise

Standard Land Prices (Chiba Prefecture)



Data from Chiba Prefecture  
As of July 1

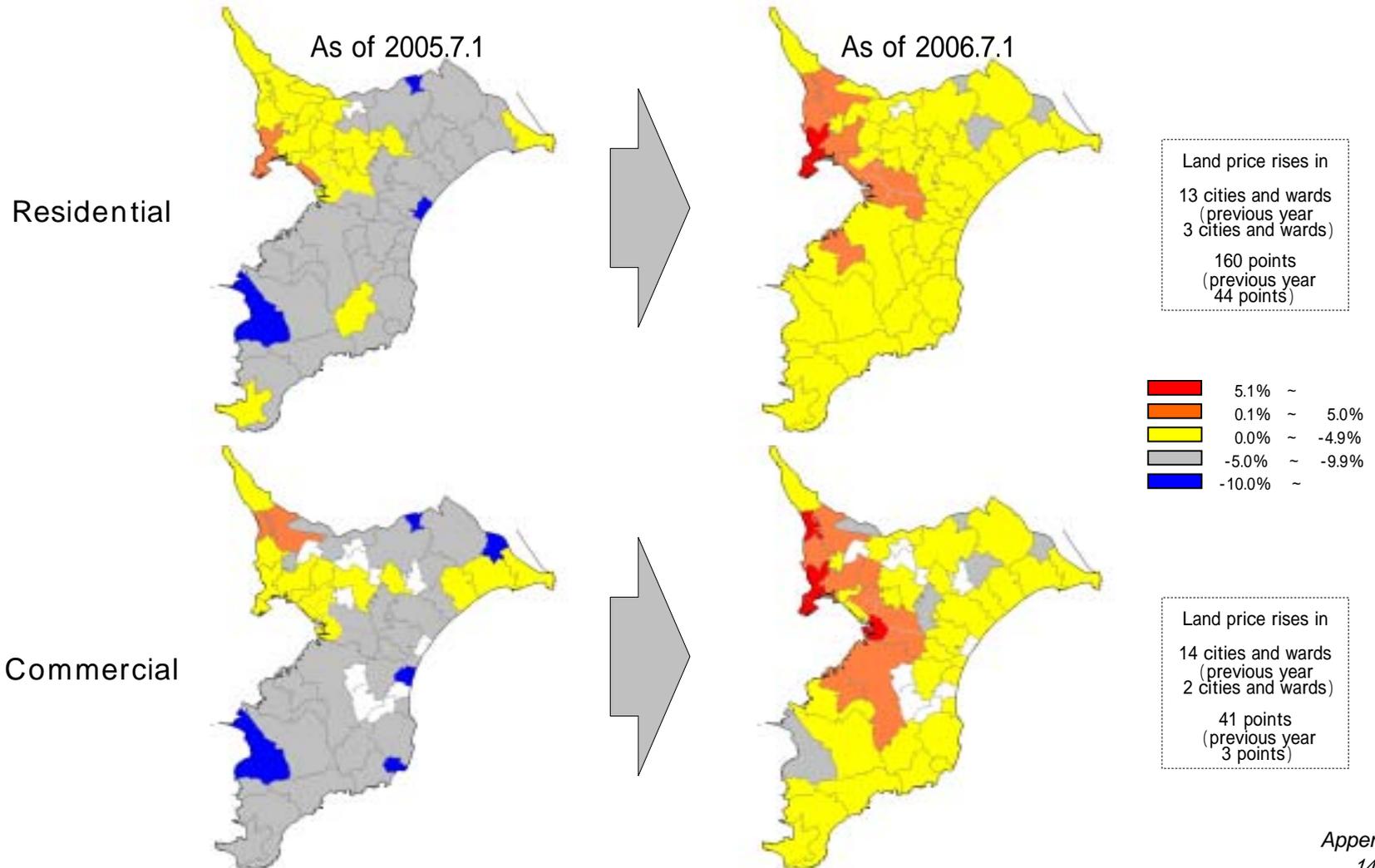
Published Land Prices (Chiba Prefecture)



Data from MLIT  
As of January 1

# Land Price Trends in Chiba Prefecture(2)

## Land Price Changes by Cities ( Standard Land Prices )



# Key Data for Chiba Prefecture

	Population	Habitable land area	Balance of personal savings	Number of new housing starts	Prefectural Income
<b>Chiba</b>	<b>6.05 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>64 thousand</b> (Ranked 6 <sup>th</sup> nationwide)	<b>¥18 trillion</b> (Ranked 6 <sup>th</sup> nationwide)
No. 1 nationwide	Tokyo 12.57 million	Hokkaido 21,900 km <sup>2</sup>	Tokyo ¥91 trillion	Tokyo 186 thousand	Tokyo ¥52 trillion
No. 2 nationwide	Osaka 8.81 million	Niigata 4,481 km <sup>2</sup>	Osaka ¥53 trillion	Kanagawa 104 thousand	Kanagawa ¥27 trillion
No. 3 nationwide	Kanagawa 8.79 million	Fukushima 4,218 km <sup>2</sup>	Kanagawa ¥42 trillion	Osaka 92 thousand	Osaka ¥26 trillion

Sources:

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

Social indications by prefecture : Statistic Bureau, Ministry of Internal Affairs and Communications (As of 2004)

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

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

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2003)

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# *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
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
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
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%
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%
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%
Capital ratio (BIS guidelines)	9.53%	10.22%	10.45%	10.18%	10.06%	10.39%	10.24%	10.52%	10.83%	10.78%	10.88%	10.42%	10.83%	10.57%
Tier I ratio	6.24%	6.34%	6.99%	7.05%	6.35%	6.63%	6.45%	6.71%	6.91%	7.13%	7.21%	7.40%	8.05%	8.17%

\*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

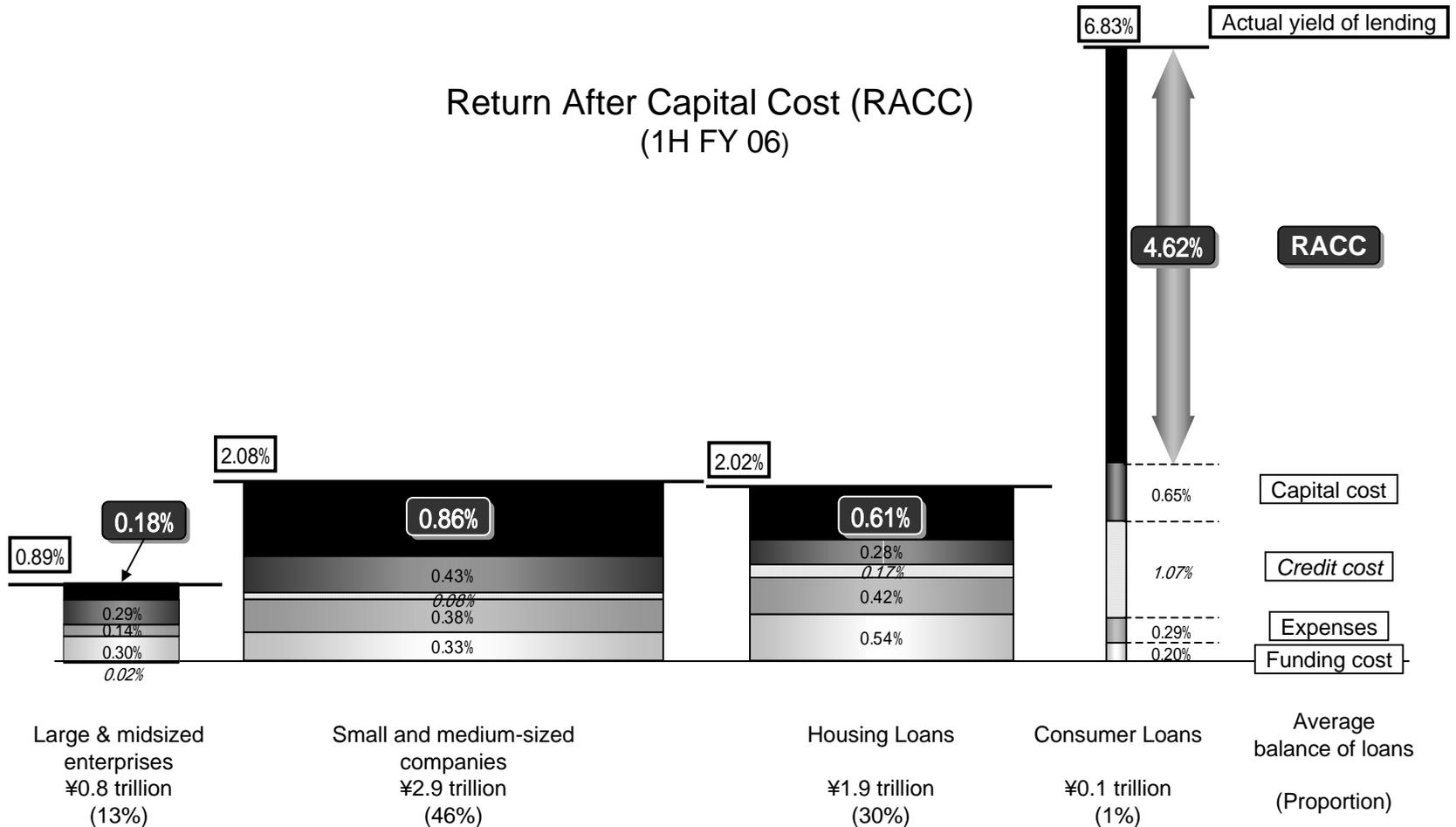
\*3 ROA = Net income / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

\*4 ROE = Net income / Term-end balance of Net assets (Stockholders' equity for FY 05 and before)

\*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 areas with higher profitability



Note: Insurance fees included in expenses for housing loans.

# Interest Yields

## Domestic Operations

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
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%
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%
(Average yield on loans and bills discounted (excluding loans to MOF))	2.31%	2.22%	2.19%	2.12%	2.10%	2.08%	2.08%	1.99%	1.97%	1.93%
Average yield on securities	0.79%	0.88%	0.77%	0.66%	0.62%	0.66%	0.66%	0.69%	0.76%	0.96%
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%
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%
Expense ratio	1.10%	1.01%	1.03%	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%	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%
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%
(Difference between average yield on loans and deposits (excluding loans to MOF))	2.22%	2.18%	2.16%	2.10%	2.08%	2.07%	2.07%	1.98%	1.96%	1.88%

## 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
Major companies	1.20%	1.13%	1.09%	1.05%	1.00%	0.97%	0.94%	0.80%	0.72%	0.91%
Mid-sized companies	1.94%	1.86%	1.80%	1.73%	1.68%	1.51%	1.45%	1.36%	1.33%	1.46%
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%
Consumer loans	2.59%	2.56%	2.47%	2.38%	2.33%	2.30%	2.27%	2.22%	2.17%	2.24%
Housing Loans	2.43%	2.39%	2.30%	2.21%	2.16%	2.12%	2.10%	2.04%	1.99%	2.06%
Others	5.13%	5.31%	5.34%	5.70%	5.78%	6.20%	6.42%	6.60%	6.79%	7.02%
Public sector	1.25%	1.14%	1.13%	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%	1.05%

Note: Internal management base (Term-end's weighted average lending rate of each category)

# Working Assets and Liabilities

## Overall

(¥ Bil.)

	Average balance			Interest yield		
	FY 04	FY 05	1H FY 06	FY 04	FY 05	1H FY 06
Interest-bearing assets	7,577.7	8,229.4	9,018.1	1.78%	1.79%	1.85%
Loans and bills discounted	5,760.5	5,972.2	6,274.5	1.99%	1.89%	1.86%
Securities	1,630.3	2,121.8	2,649.7	1.21%	1.55%	1.83%
Interest-bearing liabilities	7,846.8	8,481.4	9,052.2	0.14%	0.25%	0.39%
Deposits	7,411.0	7,777.1	8,016.6	0.05%	0.11%	0.19%
Borrowed money	109.2	77.6	117.4	1.89%	1.90%	1.13%

## Domestic Operations

(¥ Bil.)

	Average balance			Interest yield		
	FY 04	FY 05	1H FY 06	FY 04	FY 05	1H FY 06
Interest-bearing assets	7,254.0	7,738.3	8,449.3	1.69%	1.60%	1.59%
Loans and bills discounted	5,722.6	5,938.7	6,239.3	1.99%	1.88%	1.85%
Securities	1,289.7	1,547.4	1,916.5	0.66%	0.76%	0.96%
Interest-bearing liabilities	7,531.8	8,003.4	8,478.6	0.03%	0.02%	0.07%
Deposits	7,206.3	7,530.8	7,745.9	0.01%	0.01%	0.05%
Borrowed money	74.6	54.6	109.2	1.77%	1.71%	1.04%

# 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
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
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
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
Small and medium-sized companies*	4,365.0	4,301.9	4,269.3	4,353.3	4,425.1	4,338.8	4,474.4	4,397.0	4,535.6	4,478.5	4,609.9	4,561.8	4,827.5	4,776.4	4,918.8	4,861.1
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
Consumer loans	1,554.3	1,587.1	1,632.9	1,699.3	1,766.4	1,761.5	1,807.7	1,803.9	1,875.0	1,872.5	1,929.9	1,927.2	2,019.1	2,017.1	2,050.8	2,048.8
Housing loans	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
Public sector (including public corporations)	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

\*Including individual business owners

(¥ Bil.)

	02/3	02/9	03/3	03/9	04/3 before partial direct write-offs	04/3 after partial direct write-offs	04/9 before partial direct write-offs	04/9 after partial direct write-offs	05/3 before partial direct write-offs	05/3 after partial direct write-offs	05/9 before partial direct write-offs	05/9 after partial direct write-offs	06/3 before partial direct write-offs	06/3 after partial direct write-offs	06/9 before partial direct write-offs	06/9 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
In Chiba Prefecture	4,734.7	4,682.7	4,639.8	4,695.9	4,718.9	4,638.3	4,739.2	4,663.9	4,794.4	4,731.3	4,852.7	4,796.5	4,985.8	4,934.3	5,081.1	5,022.8
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

# 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
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%
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%
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%
Small and medium-sized companies*	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%
Small and medium-sized companies	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%
Consumer loans	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%
Housing loans	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%
Public sector (including public corporations)	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%

\*Including individual business owners

	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
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%
In 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%
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%

# Loans, Borrowers Classified by Industry

Loan break down, borrowers classified by industry

( ¥ Bil.)

	04/3		04/9		05/3		05/9		06/3		06/9	
		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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
<b>Total</b>	<b>5,662.3</b>	<b>100.00%</b>	<b>5,637.2</b>	<b>100.00%</b>	<b>5,865.5</b>	<b>100.00%</b>	<b>5,791.3</b>	<b>100.00%</b>	<b>6,147.8</b>	<b>100.00%</b>	<b>6,347.0</b>	<b>100.00%</b>

Details of loans to the real estate industry

( ¥ Bil.)

	04/3		04/9		05/3		05/9		06/3		06/9	
		proportion										
Apartments 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%
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%
Offices 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%
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%
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%
<b>Total</b>	<b>1,126.3</b>	<b>100.00%</b>	<b>1,084.0</b>	<b>100.00%</b>	<b>1,104.3</b>	<b>100.00%</b>	<b>1,283.2</b>	<b>100.00%</b>	<b>1,355.3</b>	<b>100.00%</b>	<b>1,419.7</b>	<b>100.00%</b>

# Domestic Deposits - Balance

	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
(¥ Bil.)														
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
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
Corporate	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
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
Financial institutions	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
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
Current deposits	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
Ordinary deposits	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
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
Current deposits	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
Ordinary deposits	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
Corporate	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
Current deposits	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
Ordinary deposits	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
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
Current deposits	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
Ordinary deposits	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
Financial institutions	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
Current deposits	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
Ordinary deposits	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
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
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
Corporate	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
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
Financial institutions	8.8	8.3	7.1	2.0	1.7	1.2	1.0	0.8	0.9	1.2	1.4	4.0	4.1	4.2
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
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
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
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
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

	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
(¥ Bil.)														
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
In Chiba prefecture	6,245.7	6,320.1	6,384.8	6,567.4	6,876.2	6,827.4	6,840.8	6,911.8	6,973.1	7,056.3	7,254.4	7,377.6	7,568.0	7,543.5
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

# Domestic Deposits - Proportion

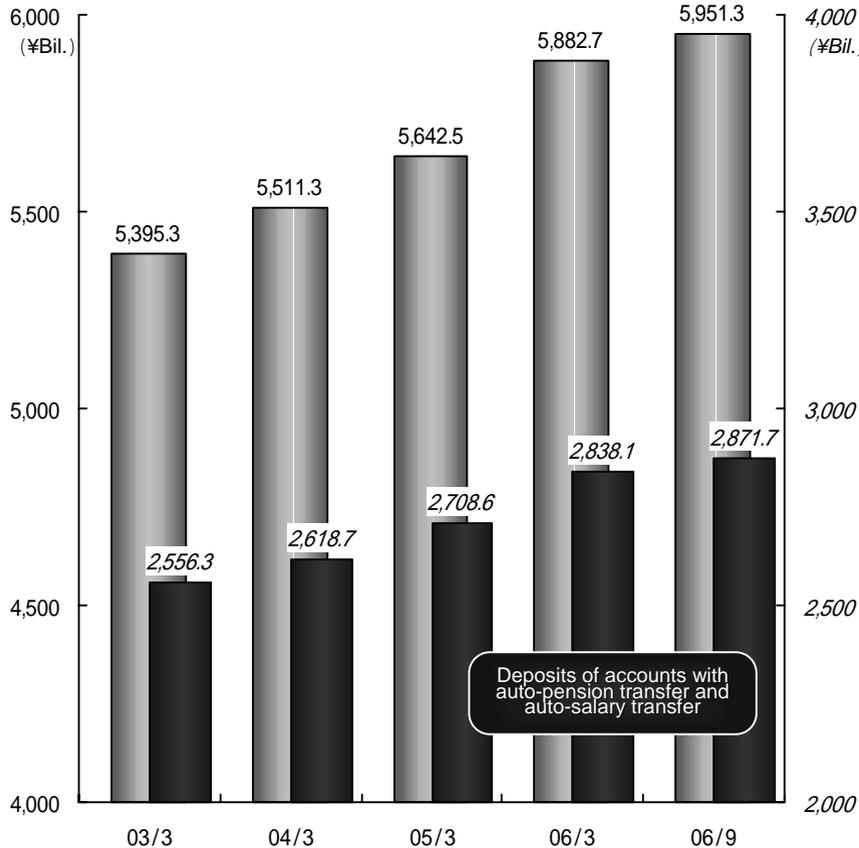
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	73.6%	74.1%	75.4%	75.9%	74.5%	75.7%	76.5%	76.9%	76.8%	76.8%	75.6%	75.8%	75.4%	76.2%
Corporate	19.4%	20.3%	18.9%	19.4%	18.0%	18.5%	17.6%	18.6%	17.9%	19.0%	18.4%	19.0%	18.6%	18.8%
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%
Financial institutions	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%
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%
Current deposits	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%
Ordinary deposits	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%
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%
Current deposits	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%
Ordinary deposits	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%
Corporate	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%
Current deposits	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%
Ordinary deposits	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%
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%
Current deposits	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%
Ordinary deposits	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%
Financial institutions	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%
Current deposits	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%
Ordinary deposits	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%
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%
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%
Corporate	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%
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%
Financial institutions	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%
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%
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%
Corporate	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%
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%
Financial institutions	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%

	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
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%
In 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%
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%

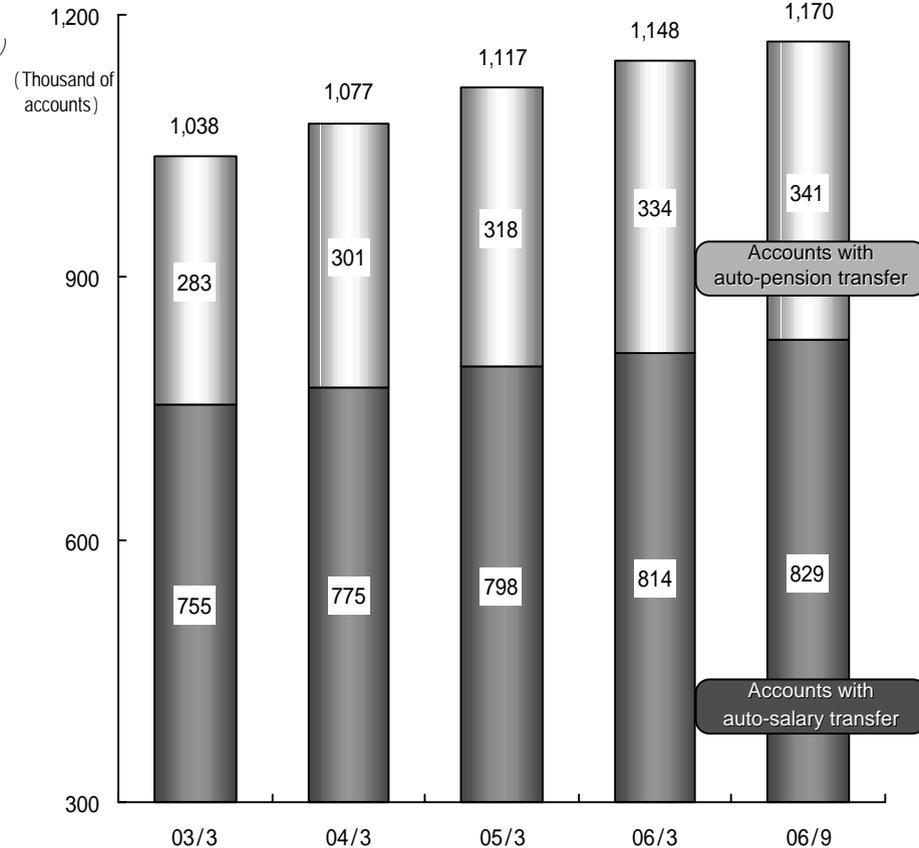
# Expansion of Personal Deposits

◆ Personal deposits steadily increased due to expansion of the customer base

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



# Financial Products

( ¥ Bil.)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
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
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
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
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
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
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

( ¥ Bil.)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
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	61.6	57.5
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
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
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
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

( ¥ Bil.)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
Personal annuities*	-	-	-	-	-	-	49.2	92.8	154.7	200.5	240.0	278.3	312.7	343.4
Variable	-	-	-	-	-	-	6.2	11.4	22.8	46.2	65.8	91.7	122.3	151.1
Fixed	-	-	-	-	-	-	42.9	81.3	131.9	154.3	174.1	186.5	190.1	190.9
Whole Life Insurance	-	-	-	-	-	-	-	-	-	-	-	-	0.3	1.3

\*Totals are an accumulation from Oct. 2002.

( ¥ Bil.)

Term-end of	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
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	194.6	213.5
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

# Loans Disclosed under Self-Assessment and the Financial Reconstruction Law (1) As of Sep. 30, 2006

Self-Assessment Results and Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)  
(As of September 30, 2006)

Classification of obligors and amounts outstanding		Bankrupt 4.0	Effectively Bankrupt 23.9	Potentially Bankrupt 82.3	Requiring Caution 1,006.6		Normal 5,391.1	Total 6,508.1
					Sub-standard 124.0	Other 882.5		
Self-Assessment	Classification by type							
	I	0.7	3.0	9.9	3.6	284.0	5,391.1	5,692.5
	II	3.1	16.9	35.4	120.4	598.5		774.4
	III	0.1	3.9	37.0				41.1
	IV	-	-					-

(¥ Bil.)

\* Including assets with no classification of debtors.

Classification of obligors and amounts outstanding		Bankrupt and Substantially Bankrupt 28.0	Doubtful Claims 82.3	Sub-standard 105.2	Normal 6,292.5	Total 6,508.1
215.6						
Coverage by collateral and guarantees		23.9	45.3	36.2		
105.5						
Reserves		4.1	24.3	19.4		
47.8						
Coverage ratio		100.0%	84.5%	52.8%		
71.1%						

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

## Self-Assessment Results (Non-consolidated)

( ¥ Bil.)

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
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	1,062.2	1,117.0
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
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
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
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
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

\*Including loans with no debtor classification.

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

( ¥ Bil.)

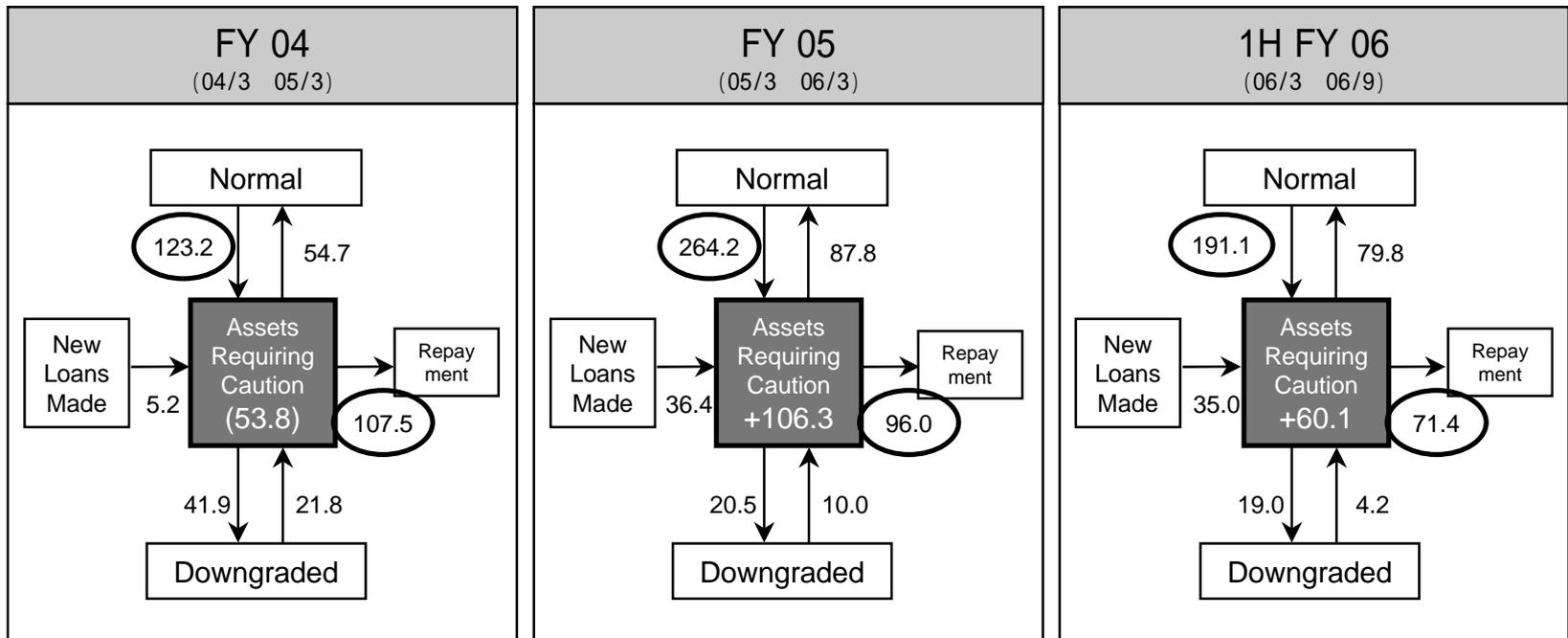
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9
Disclosed Claims under the Financial Reconstruction Law	347.2	464.1	452.6	438.4	556.4	529.4	528.6	477.1	361.4	311.5	276.0	252.3	226.4	215.6
Bankrupt and Substantially Bankrupt	146.3	175.2	183.6	182.6	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0
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
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
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
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
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%

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

# Factors for Fluctuation in Assets Requiring Caution

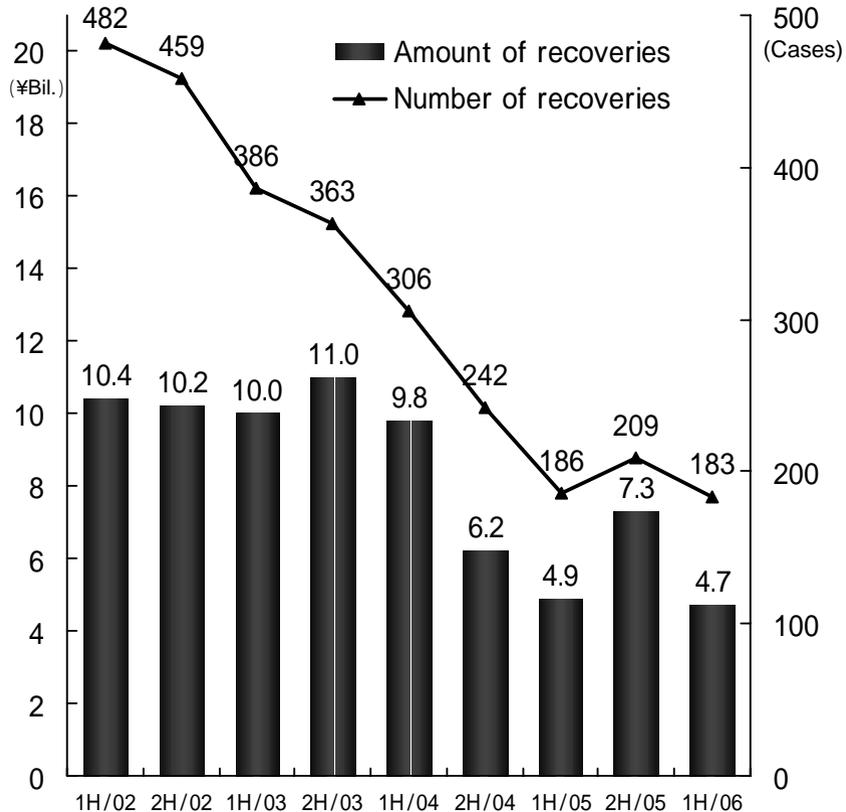
Analysis of yearly net change of Assets Requiring Caution  
(including Substandard loans)

(¥Bil.)



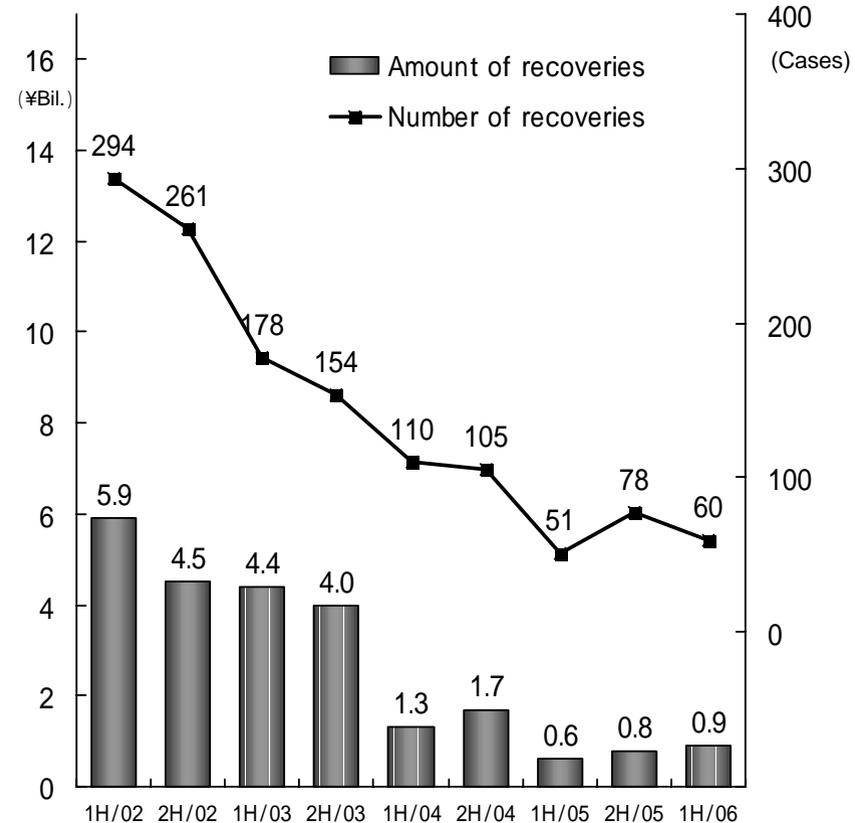
# Disposal of Collateral

## Recoveries through Sales



(Included in the left-hand chart)

## Recoveries through Auctions



# Branch Network

## Chiba Bank's Branch Network (Domestic)



Chuo Securities

(Other 3 offices are outside Chiba & Tokyo)

## Number of Offices in Chiba Prefecture (As of September 30, 2006)

Name of bank	06/9	Change from 04/9
<b>Chiba Bank*</b>	<b>151</b>	<b>3</b>
Chiba Kogyo Bank	70	-
Keiyo Bank	115	1
Bank of Tokyo-Mitsubishi UFJ	26	-
Mizuho Bank	25	(11)
Sumitomo Mitsui Banking Corporation	22	2
Resona Bank	12	-

# Composition of Shareholders

Number of Units (1 unit = 1000 shares)

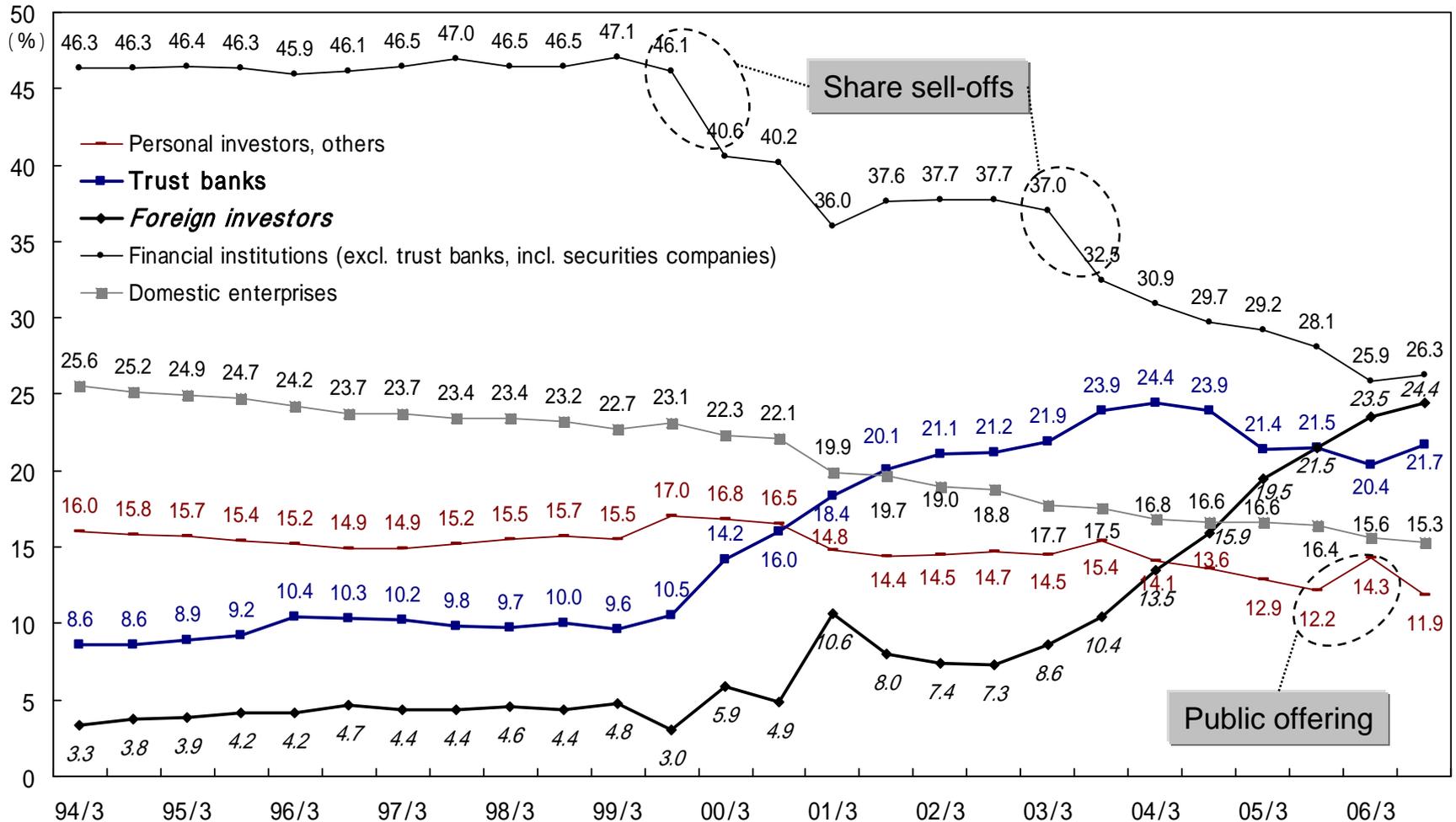
	2005/9/30		2006/3/31		2006/9/30	
		(Proportion)		(Proportion)		(Proportion)
National and local government	9	0.00%	9	0.00%	9	0.00%
Financial institutions	408,508	48.68%	402,753	45.28%	415,041	46.66%
Trust banks	181,254	21.59%	182,122	20.48%	193,341	21.74%
Securities companies	8,622	1.03%	9,796	1.10%	12,494	1.40%
Other companies	138,212	16.47%	138,714	15.60%	136,315	15.32%
Foreign investors	180,471	21.50%	209,137	23.52%	217,781	24.49%
Individuals and others	102,385	12.20%	127,815	14.37%	106,556	11.98%
Treasury Stock, etc.	1,001	0.12%	1,142	0.13%	1,301	0.15%
<b>Total</b>	<b>839,208</b>	<b>100.00%</b>	<b>889,366</b>	<b>100.00%</b>	<b>889,497</b>	<b>100.00%</b>

## Principal Stockholders

Number of shares (in thousands)

05/9/30		06/3/31		06/9/30	
	Share-holdings		Share-holdings		Share-holdings
Japan Trustee Services Bank (Trust Account)	58,322	Japan Trustee Services Bank (Trust Account)	53,739	Japan Trustee Services Bank (Trust Account)	56,088
The Master Trust Bank of Japan (Trust Account)	48,086	The Master Trust Bank of Japan (Trust Account)	47,629	The Master Trust Bank of Japan (Trust Account)	53,390
The Bank of Tokyo Mitsubishi	38,893	The Bank of Tokyo-Mitsubishi UFJ	47,187	The Bank of Tokyo-Mitsubishi UFJ	47,187
Nippon Life Insurance Company	29,177	Nippon Life Insurance Company	29,177	Nippon Life Insurance Company	29,177
NIPPONKOA Insurance Company	28,905	NIPPONKOA Insurance Company	28,905	NIPPONKOA Insurance Company	28,905
The Dai-ichi Mutual Life Insurance Company	25,678	The Dai-ichi Mutual Life Insurance Company	25,678	The Dai-ichi Mutual Life Insurance Company	25,678
Meiji Yasuda Life Insurance Company	15,579	Meiji Yasuda Life Insurance Company	15,579	Meiji Yasuda Life Insurance Company	15,579
Sumitomo Life Insurance Company	13,842	Sumitomo Life Insurance Company	13,842	Sumitomo Life Insurance Company	13,842
Chiba Bank Employees' Shareholding Association	13,148	Chiba Bank Employees' Shareholding Association	11,668	Chiba Bank Employees' Shareholding Association	11,156
UFJ Bank	12,893	Trust & Custody Services Bank (Trust Account)	11,604	State Street Bank and Trust Company	11,130

# Changes in Composition of Shareholders



# Recent News

- 2006 Nov. 20 Announced Interim Financial Results for FY 06
- Nov. 16 Held "China Business Matching Meeting" in Shanghai
- Oct. 16 Opened "Kashiwanoha-campus Branch" (Relocated from temporary office)
- Oct. 10 Opened "Koshigaya Corporate Banking Office"
- Oct. 2 Started "Chibagin Leaf Point Club"
- Sep. 28 Issued ¥10 billion of 2<sup>nd</sup> Callable Subordinated Bond
- Sep. 25 Opened "Kasai Branch"
- Sep. 19 Introduced IC Cash Card with Biometric Personal Identifying Function
- Sep. 11 Started "Premier Class" (Card Loan)
- Jul. 24 Added "QUIC PAY" service to Chibagin Super Card
- Jul. 11 Held "4<sup>th</sup> Chibagin Business Forum" (agenda:Foods)
- Jul. 3 Introduced housing loans with insurance covering 3 major diseases
- Jun. 21 Opened "Toyochō Corporate Banking Office"
- Jun.8 Started trust business and inheritance-related business
- Jun. 6 Opened "Kita-senju Corporate Banking Office"
- Jun. 2 Opened "Narita Airport Office III"
- May 23 Announced Financial Results for FY 05
- May 17 Started Bank Agency Business with Seven Bank at Ito-Yokado Soga Sub-branch of Seven Bank.
- Apr. 28 Started Securities Agency Business in all branches
- Apr. 28 Announced change in dividend forecast
- Apr. 3 Revision of headquarters (established Business Planning Department in Business Coordination Division, etc.)
- Mar. 13 Opened "Yachiyo-midorigaoka Branch" (formerly Takatsu Branch)
- Feb. 20 Started sales of Whole Life Insurance
- Feb. 20 Opened "Saitama Corporate Banking Office"
- 2005 Dec. 20 Paid in fund ¥48 billion funded by public offering
- Dec. 15 Held "China Business Matching Meeting" in Shanghai
- Dec. 9 Held "Chiba Lotte Marines Business Matching Meeting"
- Nov. 22 Announced Interim Financial Results for FY 05
- Nov. 21 Opened "Yukarigaoka Branch" (renewal)
- Nov. 16 Held "3<sup>rd</sup> Chibagin Business Forum" (agenda:IT)
- Oct. 17 Started "IC Cash Card", "Chibagin Super Card (combination card)"
- Oct. 3 Started "Overdraft Max" and "Assist 2000" (loan in cooperation with Chiba Credit Guaranty Corporation)
- Oct. 3 Started "Chibagin Business Loan Mini"

**Inquiries related to this presentation should be addressed  
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