

Financial Results for FY 2007 ended March 31, 2008



THE CHIBA BANK, LTD.

May 29, 2008

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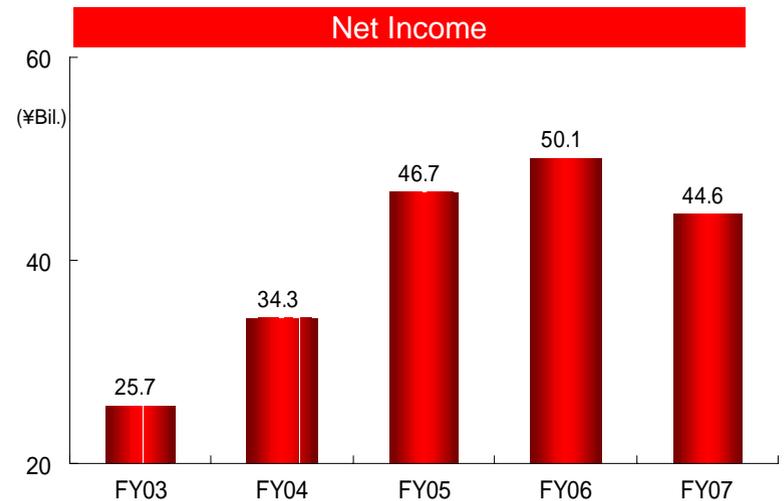
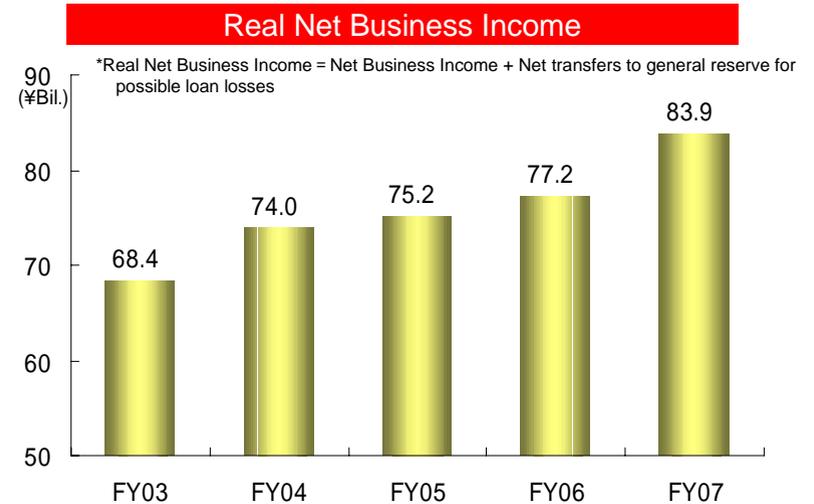
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Foreword

In FY 2007, mainly due to an increase in net interest income, Chiba Bank recorded ¥83.9 billion of real net business income (an increase of ¥6.7 billion, 8.6% up on the previous fiscal year), the highest in its history, setting a record for the fourth successive year.

Net income decreased to ¥44.6 billion, mainly due to losses on impairment of stocks.

Today we would like to give an outline of our results for FY2007, the performance in our principal product areas and our future strategies based on our medium-term business plan “Going forward with the Region: 100 weeks of trust and growth”.



*Non-consolidated

Summary of Financial Results

Summary of Financial Results (1)

◆ Real net business income increased mainly due to an increase in Net interest income

<¥ Bil.>	FY06	FY07	change
Gross business profits	155.1	163.1	8.0
Net interest income	132.4	139.5	7.0
Net fees and commissions income	21.4	18.4	(3.0)
Trading income	2.3	3.3	1.0
Profit from other business transactions	(1.1)	1.8	2.9
Gains on foreign exchange	3.3	3.8	0.5
Gains (losses) on bonds	(6.0)	(0.9)	5.1
Gains (losses) on sales of bonds	(6.0)	0.7	6.7
Write-offs of bonds	-	(1.6)	(1.6)
Expenses	77.9	79.2	1.3
Personnel expenses	36.9	37.7	0.8
Non-personnel expenses	36.5	37.0	0.4
Real net business income	77.2	83.9	6.7

Net interest income		
< ¥ Bil. >	FY07	change
Net interest income	139.5	7.0
Domestic	135.9	5.9
Loans and deposits	122.4	8.6
Loans	141.2	19.8
Deposits	18.8	11.1
Securities	15.3	(2.6)
International	3.5	1.1
Net fees and commissions income		
< ¥ Bil. >	FY07	change
Net fees and commissions income	18.4	(3.0)
Income	34.6	(1.2)
Investment trusts & Personal annuities etc.	10.7	(0.9)
Investment trusts	7.3	(1.9)
Sales fees	3.8	(2.5)
Trust fees	3.5	0.6
Personal annuities etc.	3.3	0.9
Expenses	16.1	1.7
Loan related expenses	9.8	0.7
ATM Alliance	2.5	0.5

Summary of Financial Results (2)

◆ Net income decreased mainly due to losses related to stocks and a change in accounting method

<¥ Bil.>	FY06	FY07	change
Real net business income	77.2	83.9	6.7
Net transfer to general reserve for possible losses	-	-	-
Net business income	77.2	83.9	6.7
Non-recurrent income (losses)	(5.8)	(13.8)	(7.9)
Disposal of non-performing loans	13.9	13.7	0.1
Gains (losses) related to stocks	4.9	(1.8)	(6.8)
Gains (losses) on sales of stocks	5.1	2.5	(2.5)
Losses on impairment of stocks	(0.1)	(4.4)	(4.2)
Transfer to newly established reserves	-	0.2	0.2
Ordinary profits	71.3	70.0	(1.2)
Extraordinary profits (losses)	11.2	7.2	(4.0)
Reversal of allowance for possible loan losses	7.5	5.0	(2.5)
Collection of written-off claims	4.2	5.0	0.7
Transfer to newly established reserve	-	2.0	2.0
Net income	50.1	44.6	(5.4)
Net credit costs (+ - -)	2.0	3.6	1.5
Consolidated net income	52.5	45.9	(6.5)
Difference (Consolidated-Non-consolidated)	2.4	1.3	(1.1)

Losses on impairment of stocks

- ✓ Losses by a reduction in value of stocks
- ✓ Net income (after tax) decreased by the same amount as the tax effects are not taken into account

Transfer to newly established reserves

- ✓ Transfer to reserves according to a change in accounting method

< ¥ Bil. >	FY07
Total amount of newly established reserves	2.3
Transfer to reserve for executive retirement benefits	1.3
Transfer to reserve for reimbursement of dormant deposits	0.9

Net credit costs

< ¥ Bil. >	FY07	change
Transfer to general reserve for possible loan losses	(1.3)	7.4
Non-performing loans	10.0	(5.0)
Down grades	17.6	(0.2)
Decrease in collateral value	1.8	(0.0)
Upgrades & repayments	(9.4)	(4.7)
Credit Costs	8.7	2.3
Collection of written-off claims	5.0	0.7
Net Credit Costs	3.6	1.5

Earnings Projections for FY 2008

◆ Achieve higher profit due to expansion in top lines

<¥Bil.>	FY07	FY08	Change from FY07	Growth rate
	(Results)	(Projections)		
Gross business profit	163.1	174.0	10.9	6.6%
Expenses	79.2	82.0	2.8	3.4%
Real net business income	83.9	92.0	8.1	9.6%
Ordinary profits	70.0	81.0	11.0	15.6%
Net income	44.6	51.0	6.4	14.1%
Credit costs	8.7	16.0	7.3	83.7%
Net credit costs	3.6	12.0	8.4	227.9%
Consolidated ordinary profits	79.1	85.0	5.9	7.3%
Consolidated net income	45.9	53.0	7.1	15.2%

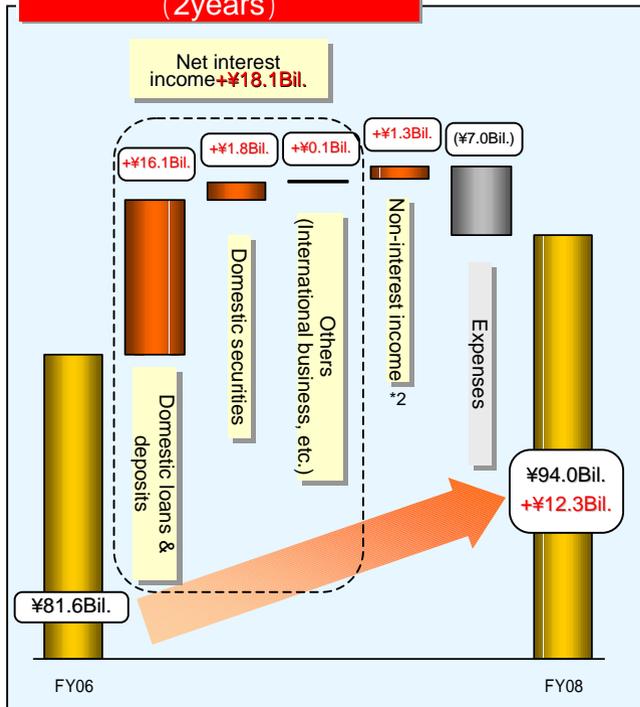
*All figures are represented on a non-consolidated basis except for consolidated ordinary profits and consolidated net income.

Results of Principal Product Areas

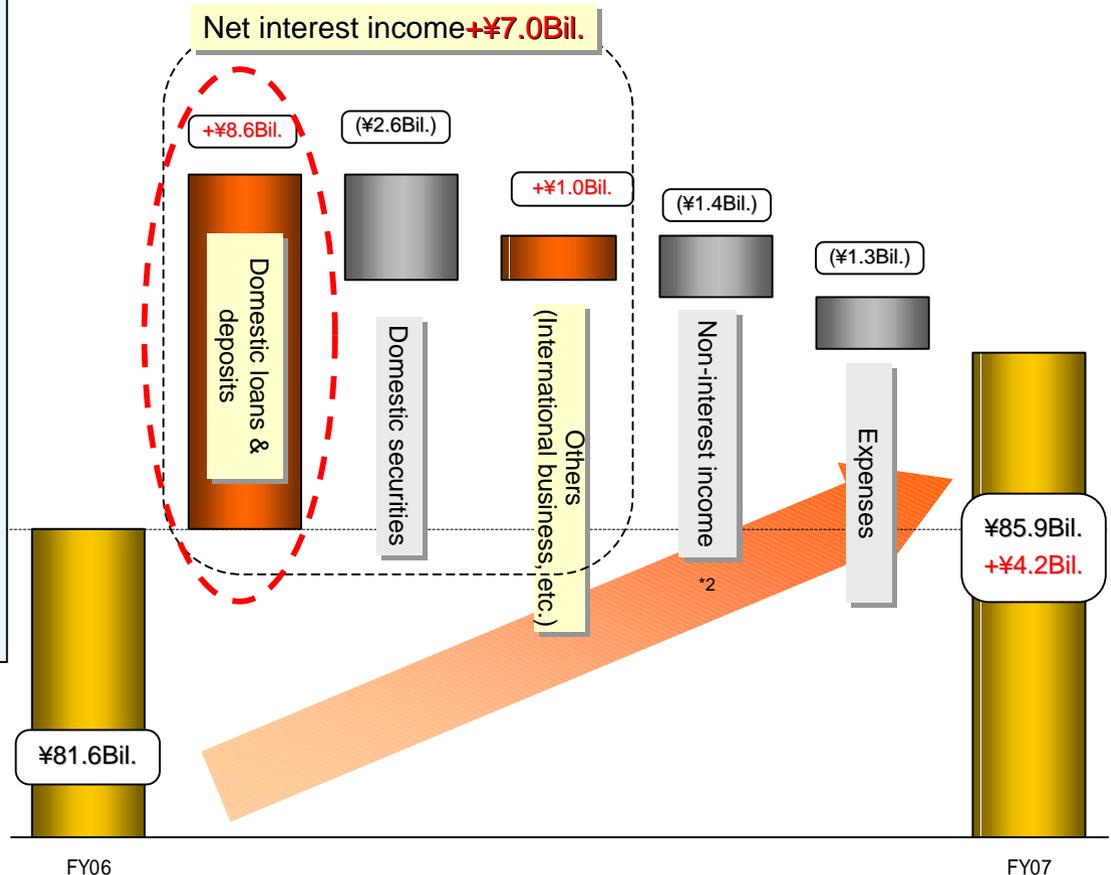
Profit Increase

◆ Achieved higher profit mainly by net interest income of loans and deposits

Original Medium-term Plan
(2years)



Breakdown of increase in real net business income for FY07^{*1}



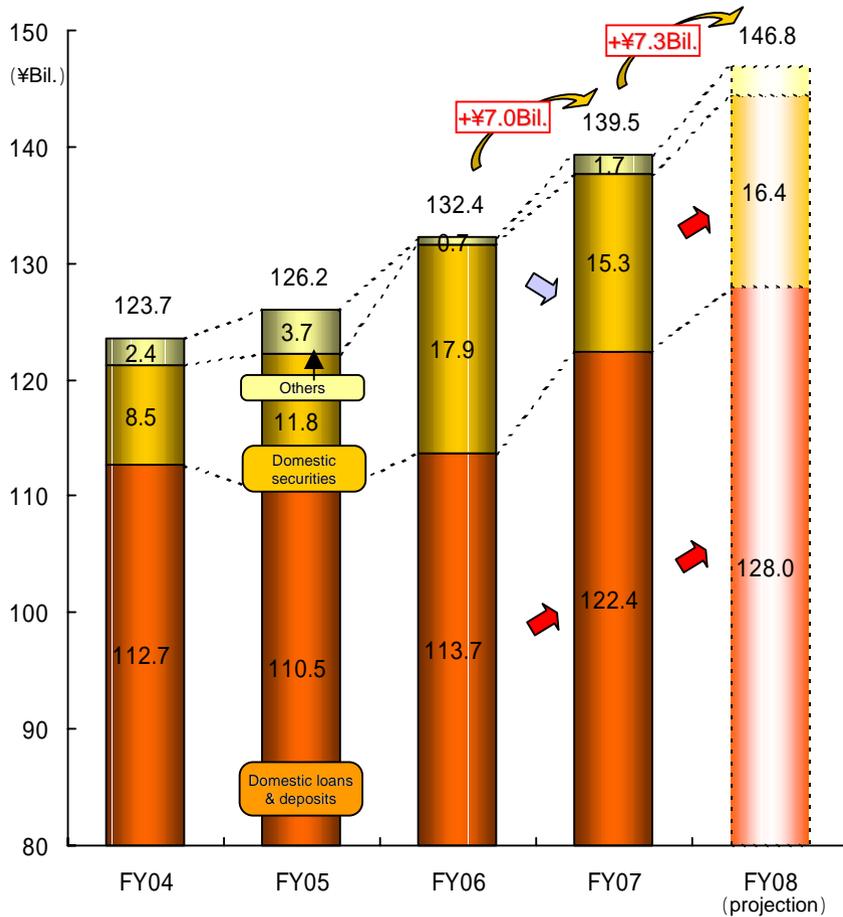
*1 Excluding gains (losses) on bonds and gains (losses) on financial derivatives

*2 Non-interest income = Net fees and commissions income + Gains on foreign exchange + Trading income

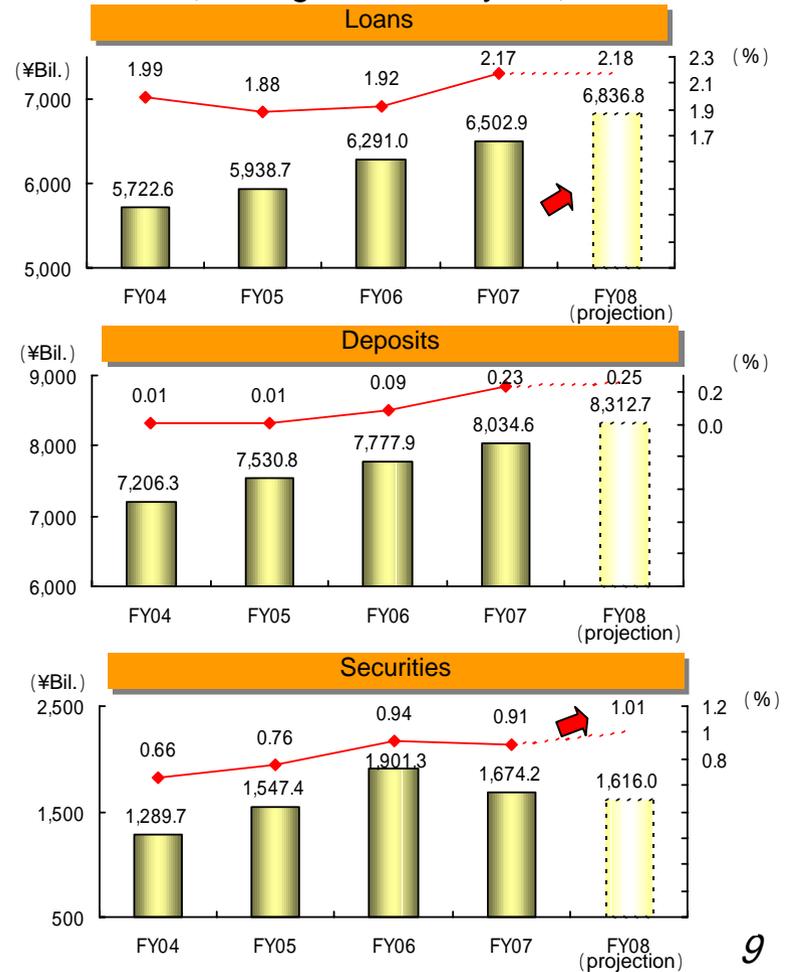
Net Interest Income

◆ Expanded Net Interest Income mainly by increasing Loan volume

Net interest income



Principal products in domestic operation (average balance · yield)

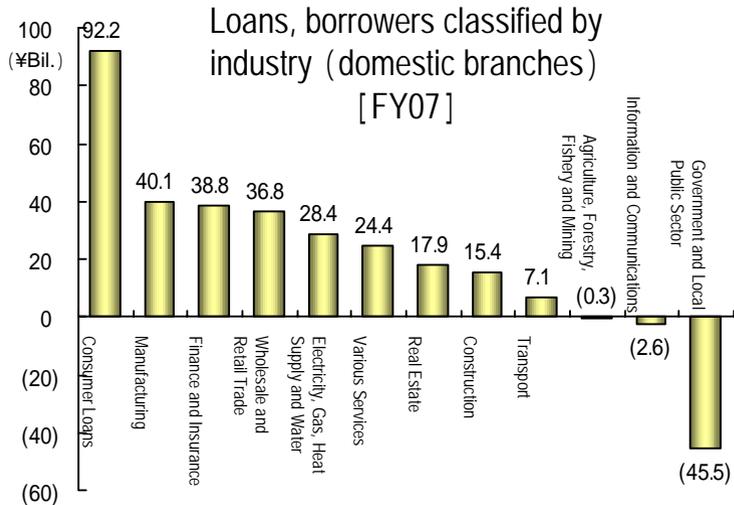


Breakdown of Increase in Loans

◆ Loans increased both by region and by sector

Breakdown of loans and bills discounted

<¥Bil.>	07/3	08/3	Change	Change
			from 07/3	rate
Loans and bills discounted	6,407.5	6,656.2	248.7	3.8%
Domestic	6,377.1	6,629.9	252.8	3.9%
ex. Public sector	5,880.4	6,210.4	330.0	5.6%
(before Securitization)		6,238.1	357.7	6.0%
Corporate	3,740.3	3,972.9	232.5	6.2%
Consumer	2,140.0	2,237.5	97.4	4.5%
(before Securitization)		2,265.1	125.1	5.8%
Public sector	496.7	419.5	(77.2)	(15.5%)
Overseas	30.3	26.2	(4.0)	(13.4%)



Breakdown of Loan increases (Domestic branches) *1

	Result of FY07	Growth rate
Domestic loans and bills discounted	+¥252.8Bil.	+3.9%
Chiba Pref.	+¥134.5Bil.	+2.6%
Corporate Loans etc.	+¥45.3Bil.	+1.5%
Personal Loans	+¥89.1Bil.	+4.2%
Outside Chiba Pref.	+¥118.3Bil.	+9.1%
Eastern Tokyo, etc. (SMEs etc.) ^{*2}	+¥41.2Bil.	+12.8%
Special branches outside Chiba ^{*3} (Large corp. etc.)	+¥77.0Bil.	+7.9%

*1. Adjusting balance of customers transferred from Chiba Prefecture to newly opened branches

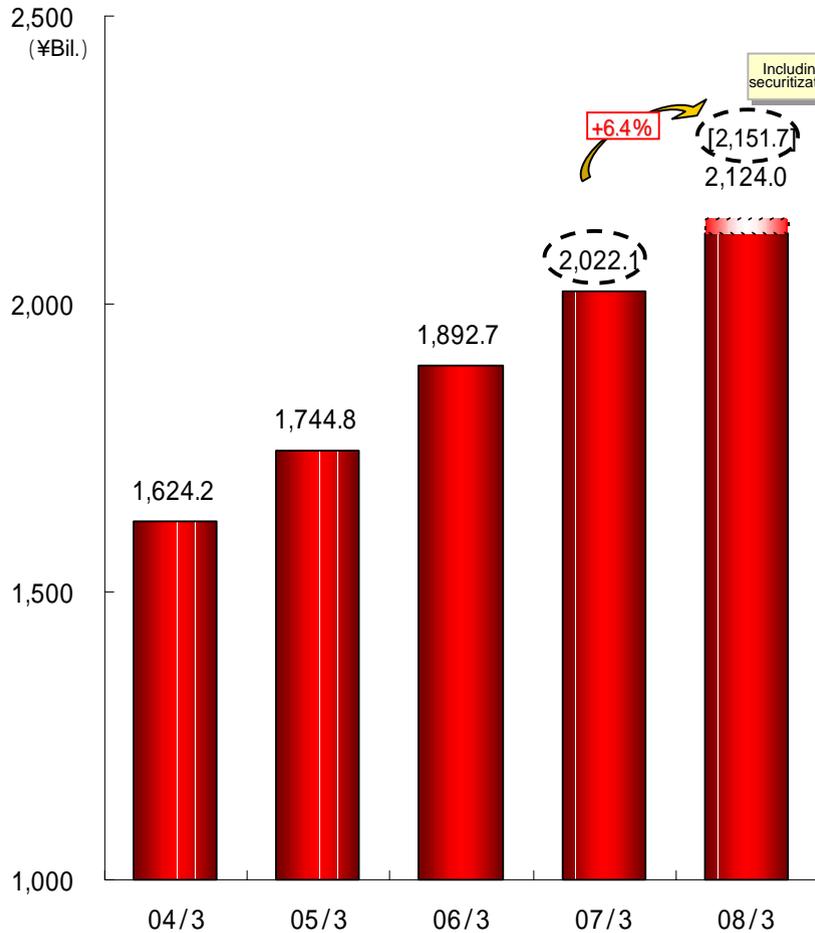
*2. Balance of branches located in Eastern Tokyo, Saitama, and Ibaraki, except for special branches

*3. Balance of Tokyo head office, Shinjuku branch and Osaka branch

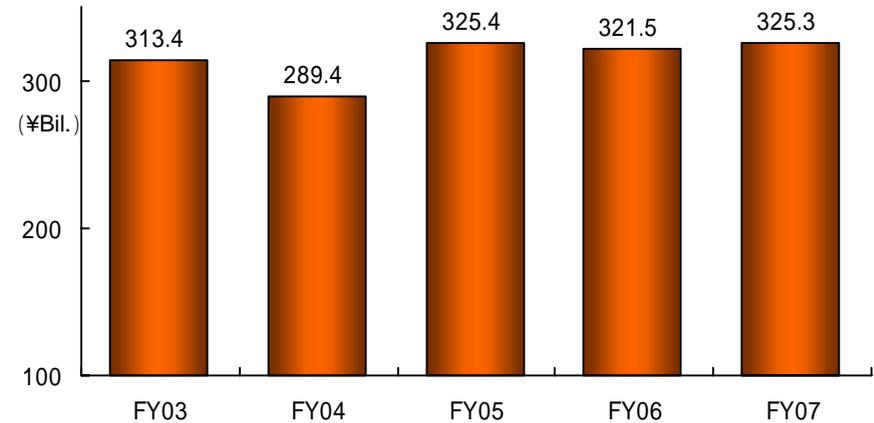
Housing Loans

◆ Achieved successful performance despite the market deterioration

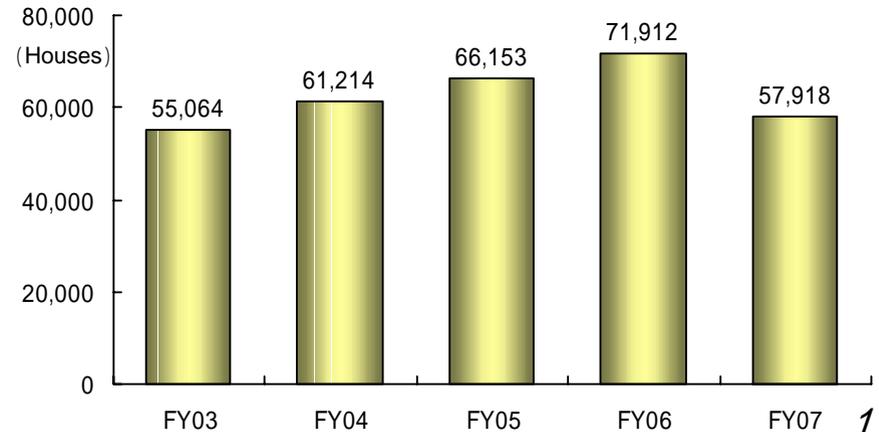
Housing loan balance



New housing loans



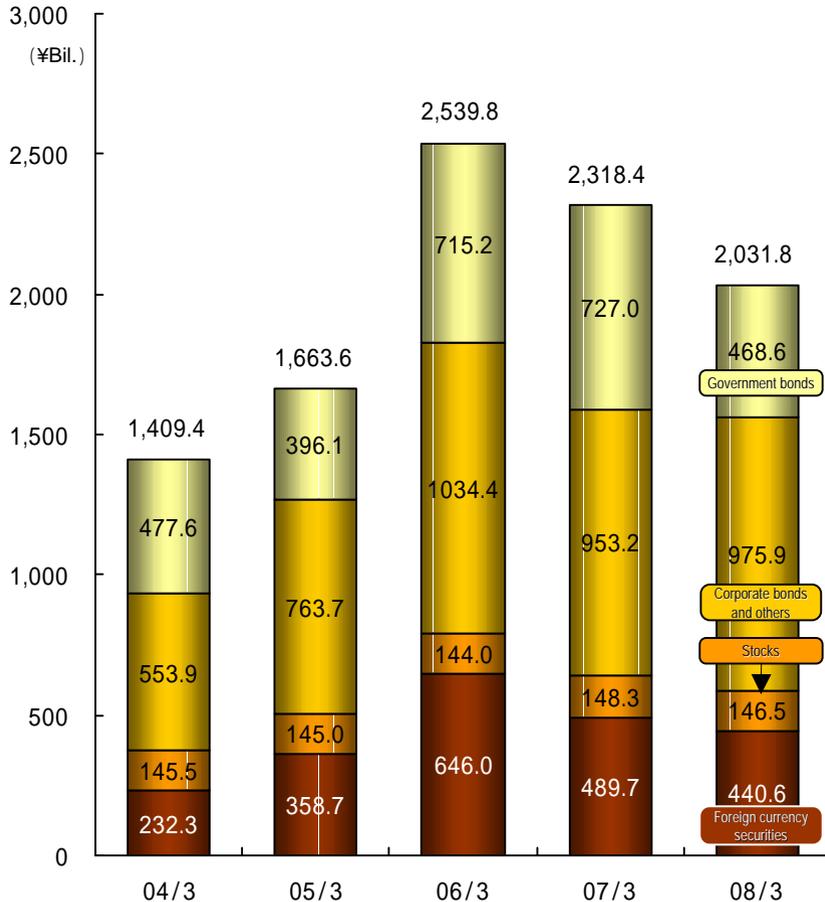
Housing starts in Chiba Prefecture



Investment Securities

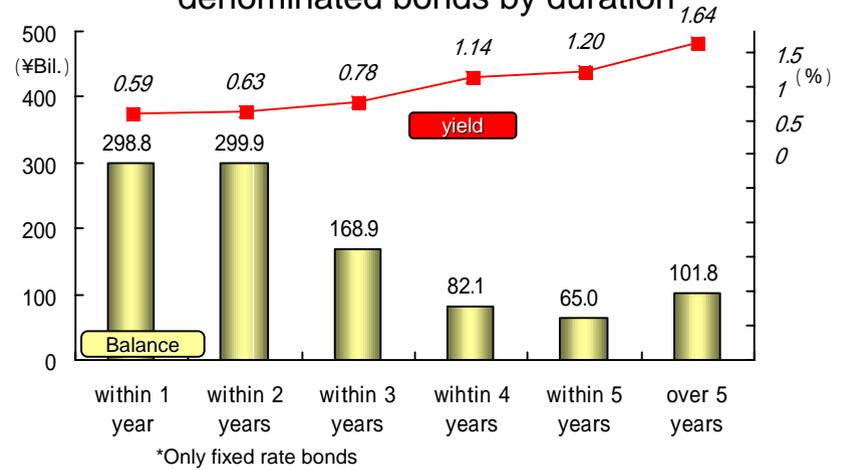
◆ Expanded profits by improving yields

Investment securities balance



*Balances are represented excluding valuation gains and losses

Balance and yields of yen denominated bonds by duration

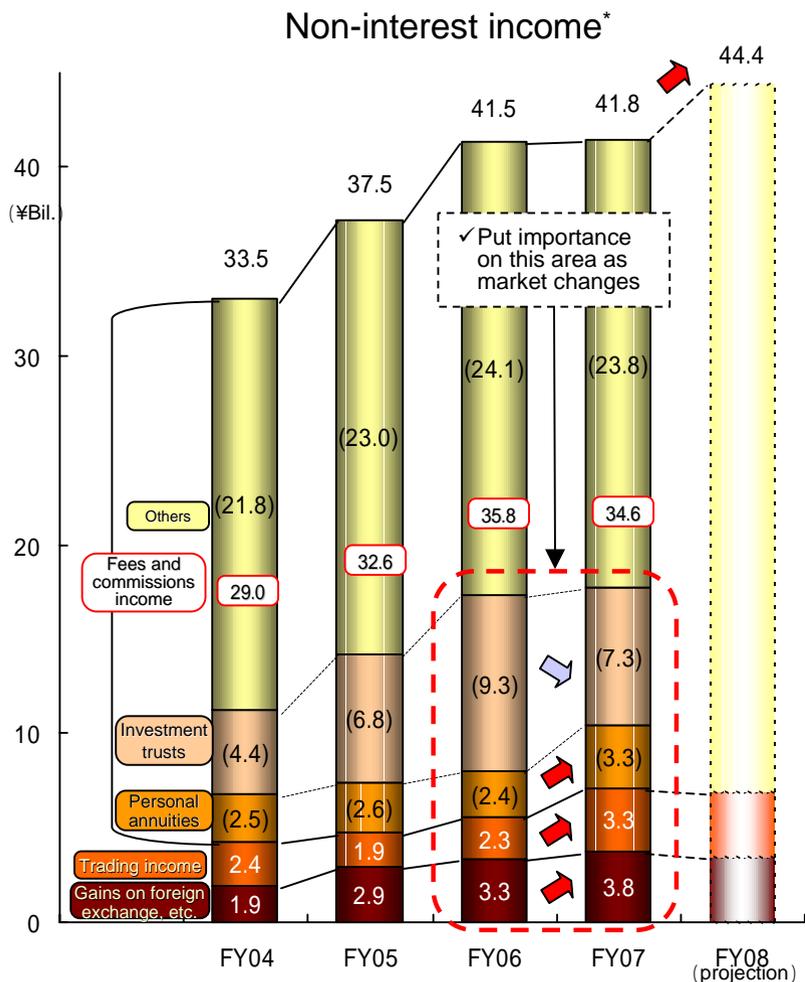


Gains on securities in domestic operation

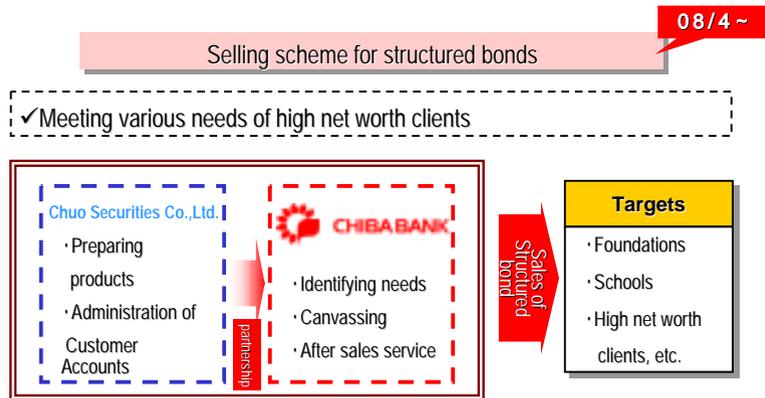
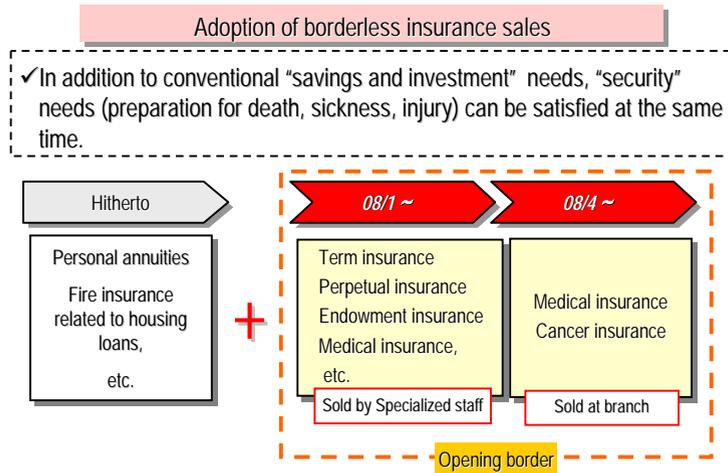
	FY06	FY07	FY08	
	Results	Results	Projection	Change
Average balance (¥Bil.)	1,901.3	1,674.2	1,616.0	(58.2)
Yield (%)	0.94	0.91	1.01	0.10
Gains (¥Bil.)	17.9	15.3	16.4	1.1

Non-Interest Income

◆ Adopted business to market changes



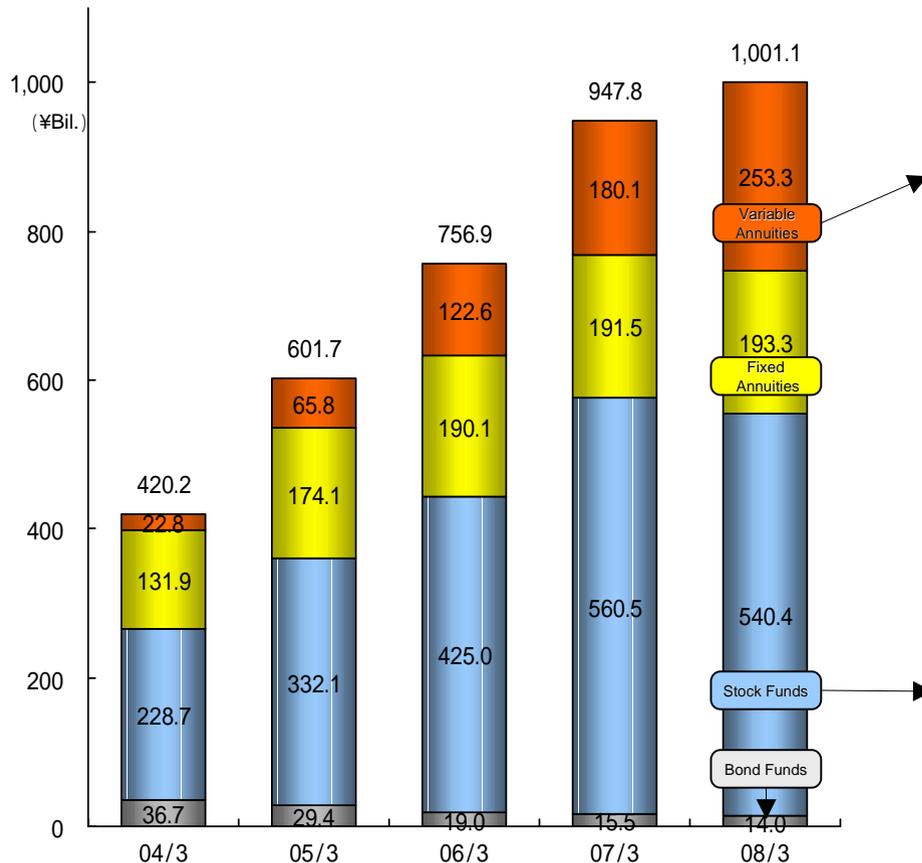
Plan to strengthen Fees and commissions income



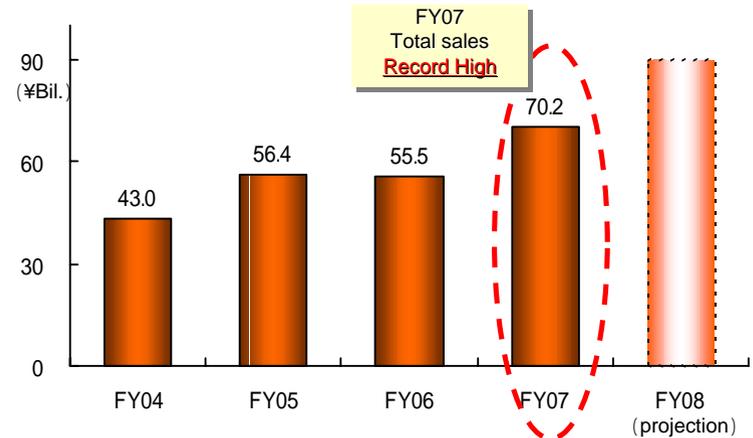
Investment-type Financial Products

◆ Sales of personal annuities set a record despite a reduction in sales of investment trusts

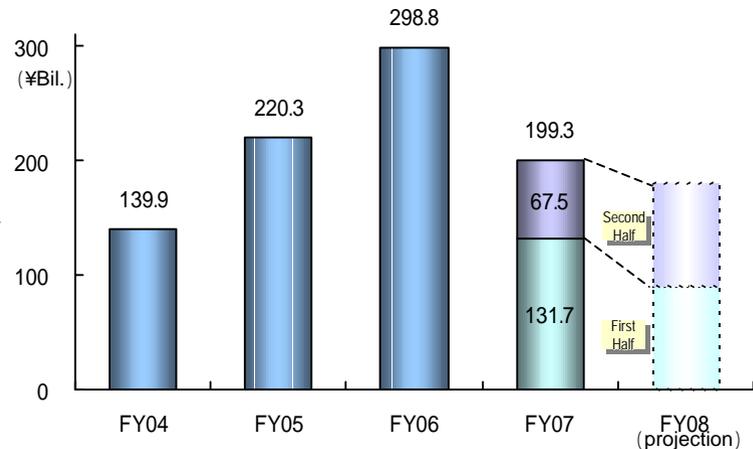
Balance of investment trusts and total sum of personal annuities sales



Sales of Variable Annuities



Sales of Stock Funds

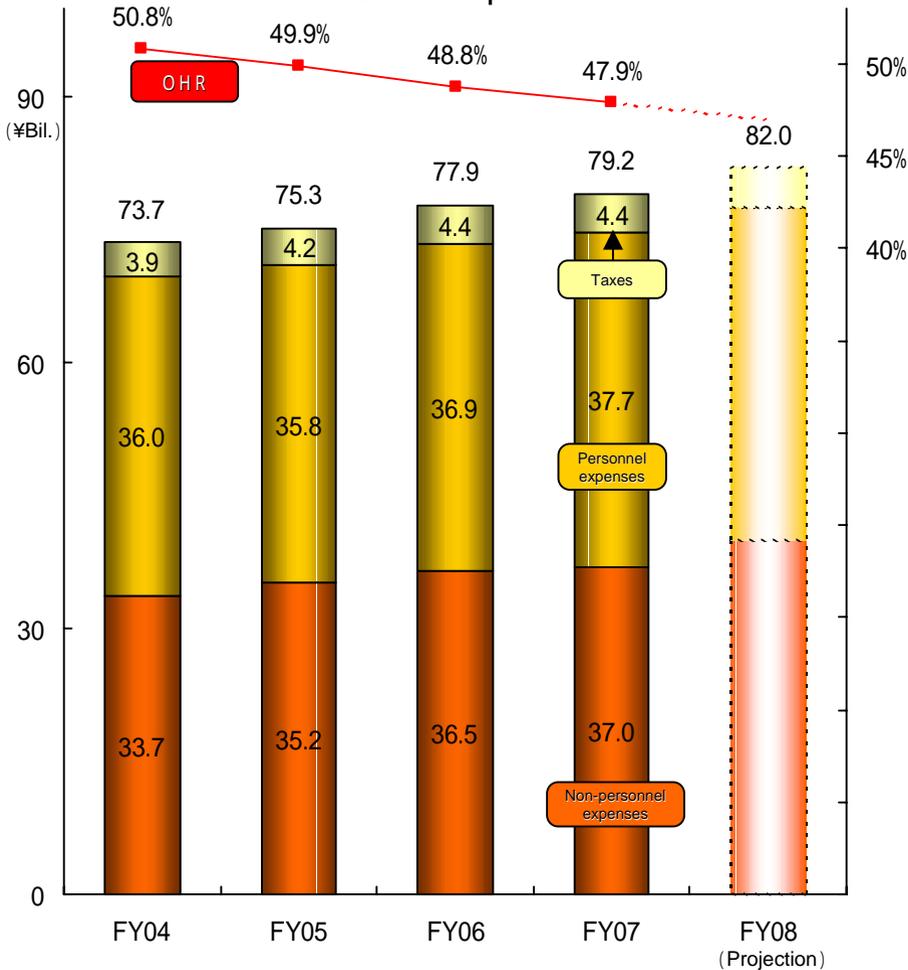


Note: Single-premium whole life insurance is included in variable annuities.

Expenses

◆ Attaining higher efficiency and controlling expenses keep increases to a minimum

OHR · Expenses



FY07 Expenses : ¥79.2bil. (+¥1.3bil. from FY06)

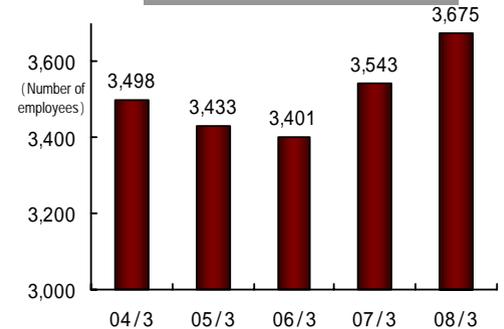
Personnel : ¥37.7bil. [+¥0.8bil.]

Number of recruits

yy/mm	number
04/4	97
05/4	119
06/4	264
07/4	254
08/4	262

✓ Continue 250 new recruits

Employees in branch offices



Non-personnel : ¥37.0bil. [¥0.4bil.]

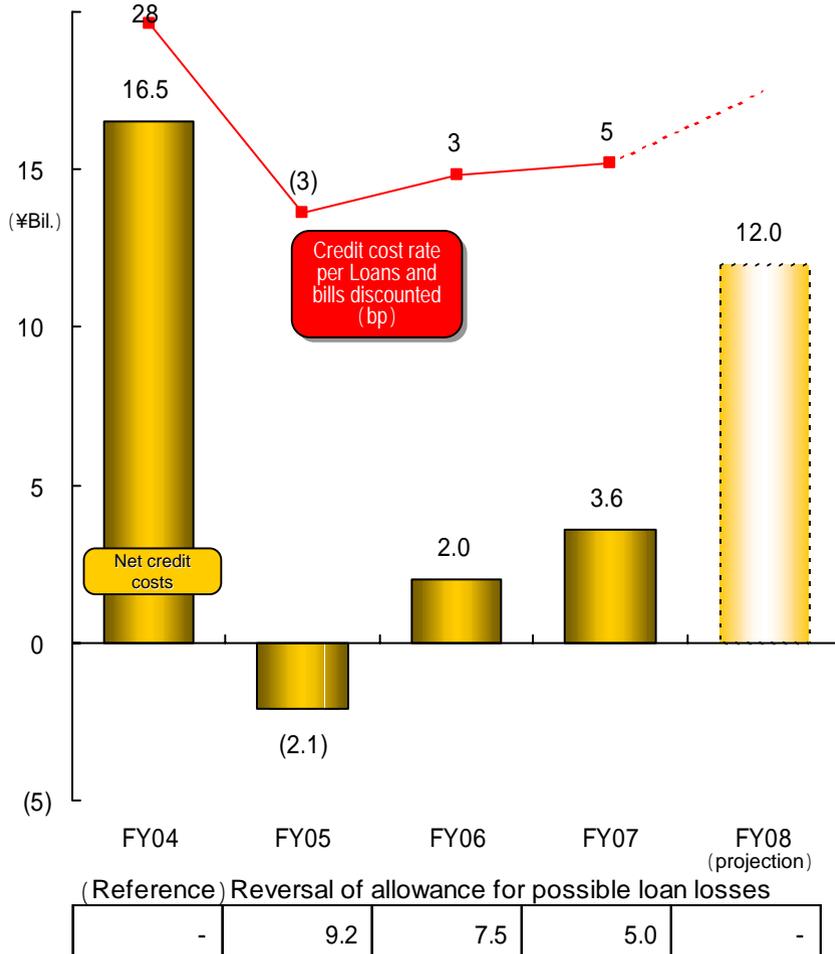
New Branch Offices



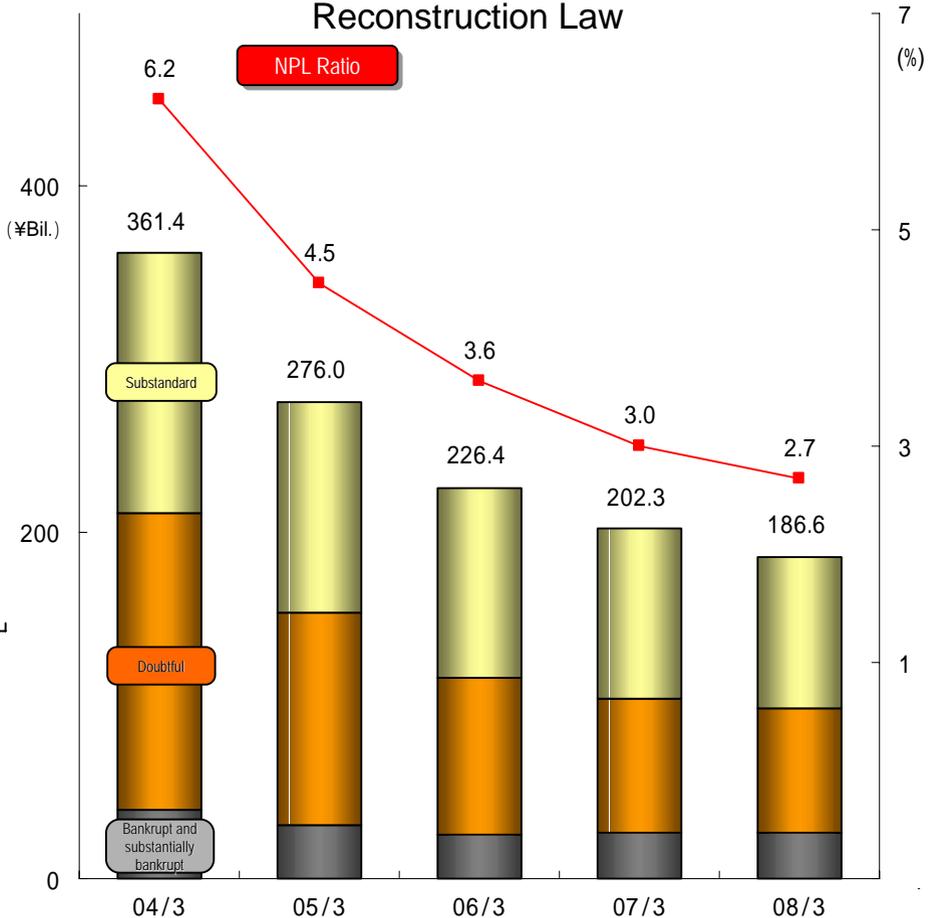
Credit Costs

◆ Maintained low level of credit costs

Net credit costs



Disclosed claims under the Financial Reconstruction Law

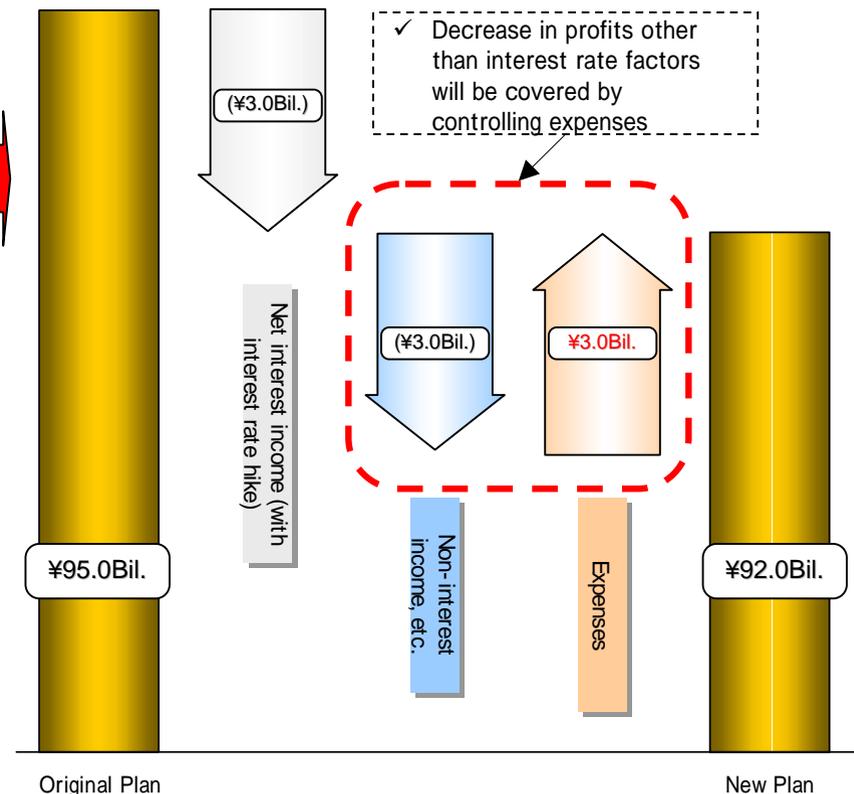


Comparison with the Medium-term Management Plan

◆ New plan based on changes in environment

	FY08 The original Medium-Term Management Plan	FY08 New plan	change
Gross business profits	¥180.0Bil.	¥174.0Bil.	(¥6.0Bil.)
Expenses	¥85.0Bil.	¥82.0Bil.	(¥3.0Bil.)
Real net business income	¥95.0Bil.	¥92.0Bil.	(¥3.0Bil.)
Net credit costs	¥7.0Bil.	¥12.0Bil.	+¥5.0Bil.
Net income	¥55.0Bil.	¥51.0Bil.	(¥4.0Bil.)
Consolidated net income	¥58.0Bil.	¥53.0Bil.	(¥5.0Bil.)
Non consolidated OHR	Below 50%	47% level	
Consolidated ROE	Over 9%	8% level	
Consolidated BIS ratio	Over 11%	Over 11%	

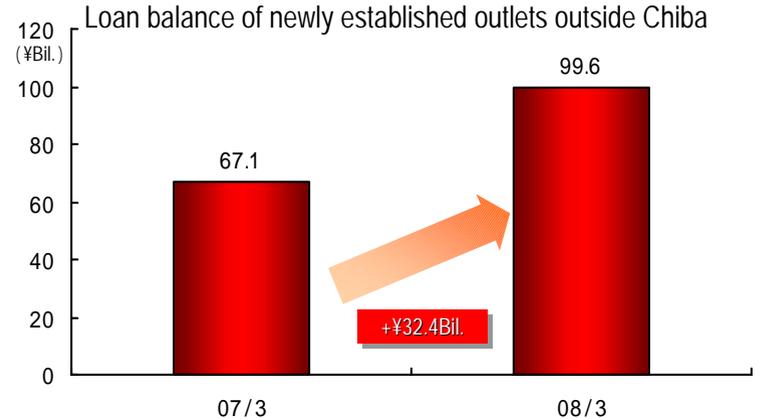
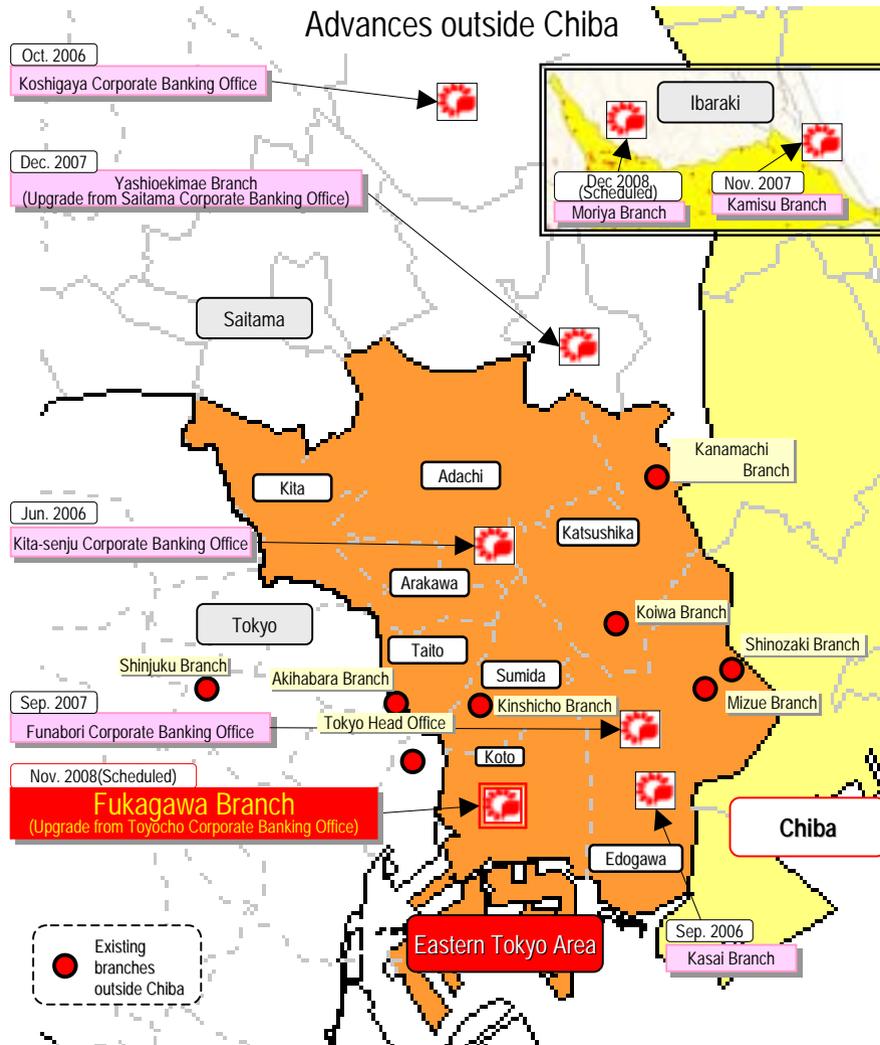
Breakdown of Real net business profit for FY08 (compared with original)



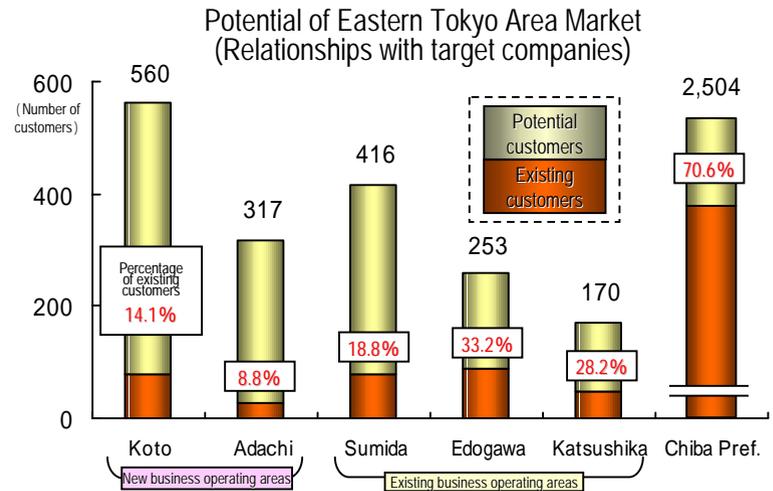
Expanding the Business Base

Branch Strategy (1) outside Chiba

◆ Strengthen markets outside Chiba, anticipating their high potential



*Balances of customers (including existing customers) under the management of newly established outlets

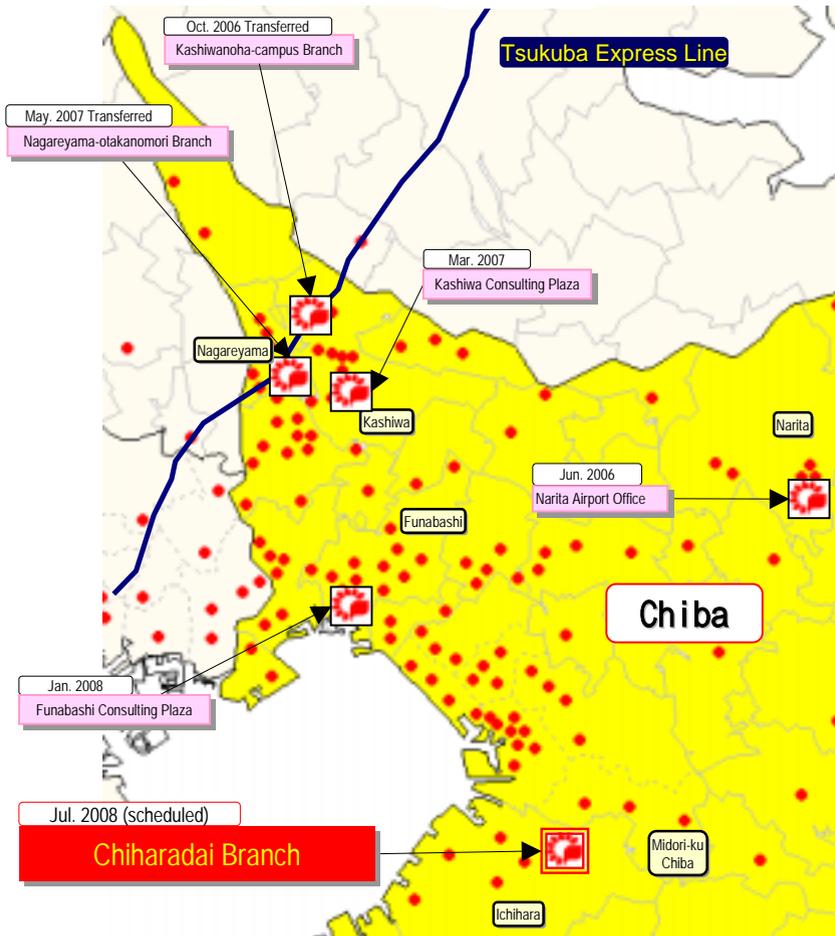


*Customers with certain score on Teikoku Databank's scoring (COSMOS)

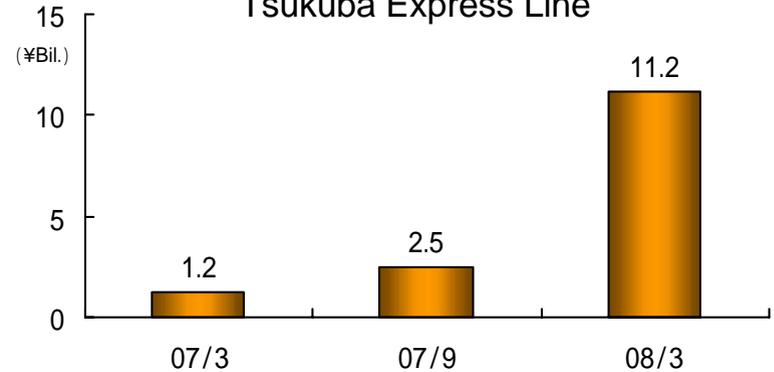
Branch Strategy (2) within Chiba

◆ Opening branches to develop new business areas

Progress in Chiba Pref.

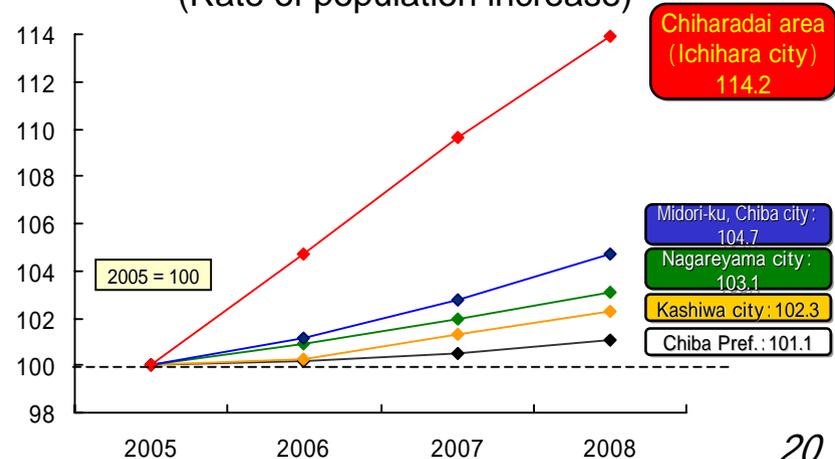


Balance of loans of new branches along Tsukuba Express Line



*Balance of Kashiwanoha-campus branch, and Nagareyama-otakanomori branch.

Potential of developing areas in Chiba Pref. (Rate of population increase)



*Data from Chiba Prefecture

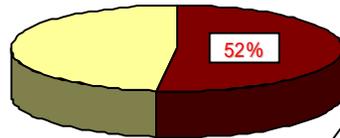
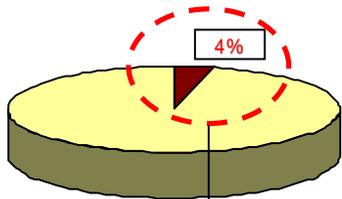
Business for High Net Worth Clients

◆ Strengthen business for high net worth clients with membership services and the establishment of a specialized organization

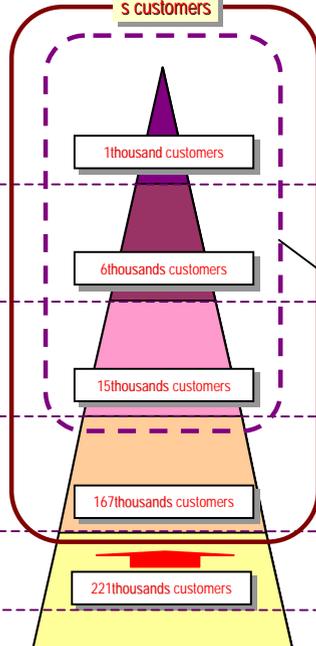
Relationship with high net worth clients

Percentage of customers with a financial products balance of over ¥10 million

Percentage of the amount of financial products owned by the same customers



190 thousand customers



Membership services for high net worth clients

08/9 ~
(Scheduled)

Free of charge

“ChibaginYume club”

Financial services

Special foreign-currency deposit interest rate
Lightening fees and commissions of investment trusts etc.

Non-financial services

health · medical fields
travel · lodging fields
regional contribution fields

Target

High net worth clients (financial assets)

Enhancing functions of the Private Banking Department

08/4 ~

PB Department

Specialized staff for succession and inheritance

Specialized staff for investment

Number of applications for inheritance related business
278 cases
(06/6 ~)

Testamentary trusts
Testamentary service

Life and accident insurance
Investment

Target

Owners of Company

Land owners

High net worth clients (financial assets)

Business with Corporate Customers

◆ Differentiation from Mega Banks through close relationships with customers

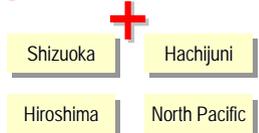
Promoting Business Matching

3rd Business matching in China

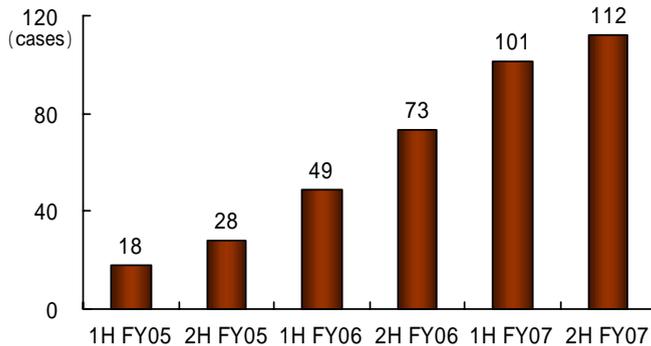


In Shanghai

✓ Manufacturing customers of 5 banks' exhibited



Business matching agreements made



Building a close and strong relationship with customers

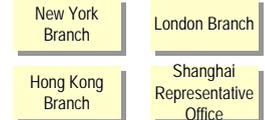
Meeting with customers of Hong Kong Branch



In Hong Kong

✓ Meeting with customers who are doing business in Asia, mainly in China and Hong Kong

Overseas network



Meeting with new SME loan clients



In Head Office in Chiba

✓ Meeting with new loan customers

FY 2007
New SME loan clients
3,595

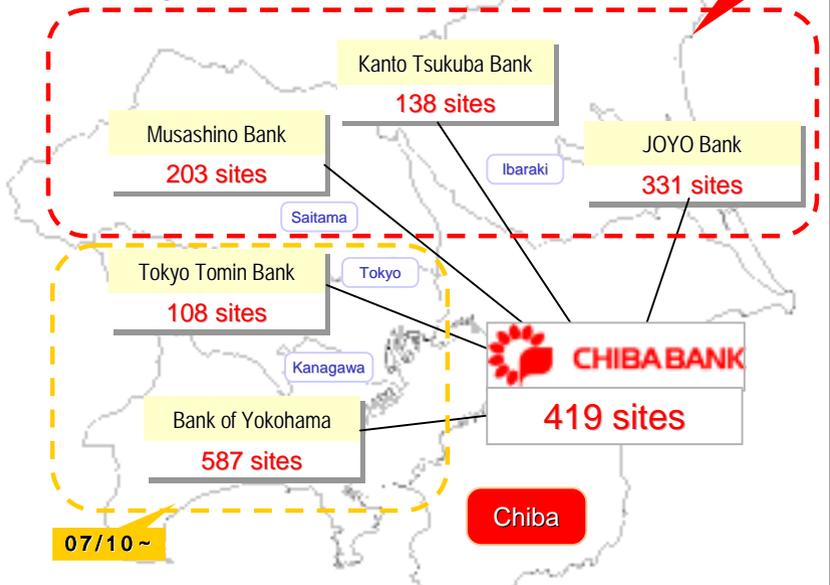
Alliance Strategy

◆ Accelerating strategic alliances to enhance corporate value

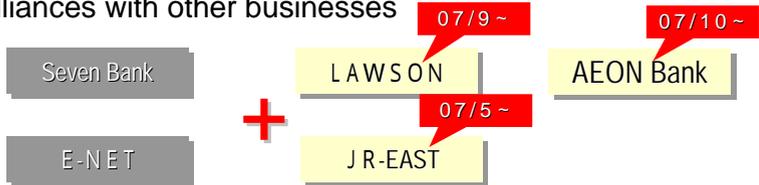
Recent Alliances

ATM network

Alliances with regional banks in the Tokyo Metropolitan area (Fee waiving, etc) 08/8 ~ (Scheduled)



Alliances with other businesses



Housing loans · Leasing

Established workshop with regional banks for Housing loans (08/5)

started with housing loans exclusively for female customers (08/5)

55 regional banks (Arrangers: Chiba bank · Bank of Yokohama)

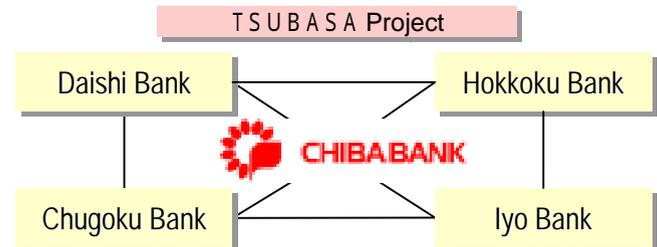
Established workshop with regional banks for leasing business (08/2)
enhancing know-how and human resources related to leasing business

16 regional banks

EDP System

Agreement on cooperating in system development (08/3)

Cooperation in sub-systems



Strengthen the Corporate Management System

Risk Management

◆ Aiming for a risk durable portfolio

Details of foreign denominated securities (08/3)

(¥Bil.)

	Book value	Unrealized gain/loss	Notes
Foreign denominated securities	440.6	(12.8)	
Sovereign	19.3	(0.7)	
Corporate bonds etc	398.7	(9.4)	
CMO	95.3	(1.8)	mainly Fannie Mae, Ginnie Mae, Freddie Mac
Securitized products	22.5	(2.6)	
ABS	14.9	(1.5)	mainly card backed
SIV	5.0	(0.5)	2 issuers (1 has already been written off)

(reference)

CDO (including euro-yen denominated*)	3.3	(1.3)	3 issuers (1 has already been written off)
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*All are synthetic CDO

Interest rate risk management

Securitization of housing loans (08/2)

- ✓ Reducing interest rate risks of long term fixed rate housing loans
- ✓ Amount: ¥28.0 billion
- ✓ Effect on outlier ratio is around 0.8% (estimated)

Outlier Standard (08/3)

- ✓ Confirmed [Interest rate risks in banking business < 20% of capital]

Interest rate risks in banking business		¥58.9Bil.
Tier + Tier		¥602.1Bil.
Outlier ratio	/	9.7%

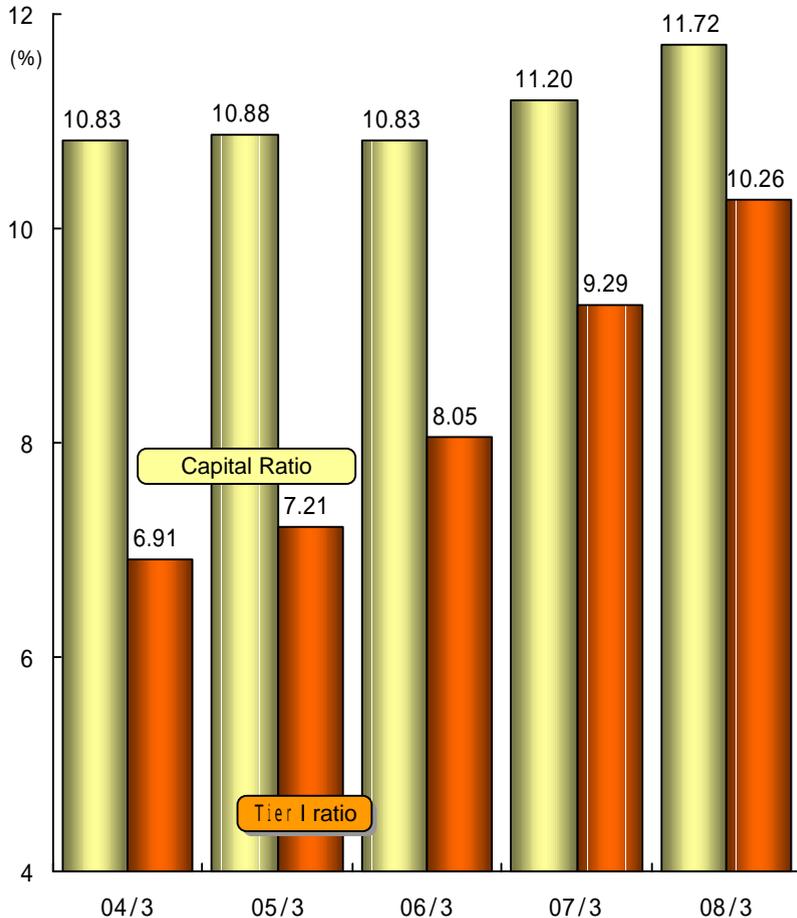
(Presumption in calculation)

- Interest rate shock : Parallel shift of 200bp
- Core deposits are taken into account

Capital Policy

◆ Achieve constant increase in dividend, while maintaining both financial security and profitability

Capital ratio & Tier I ratio
(non consolidated)

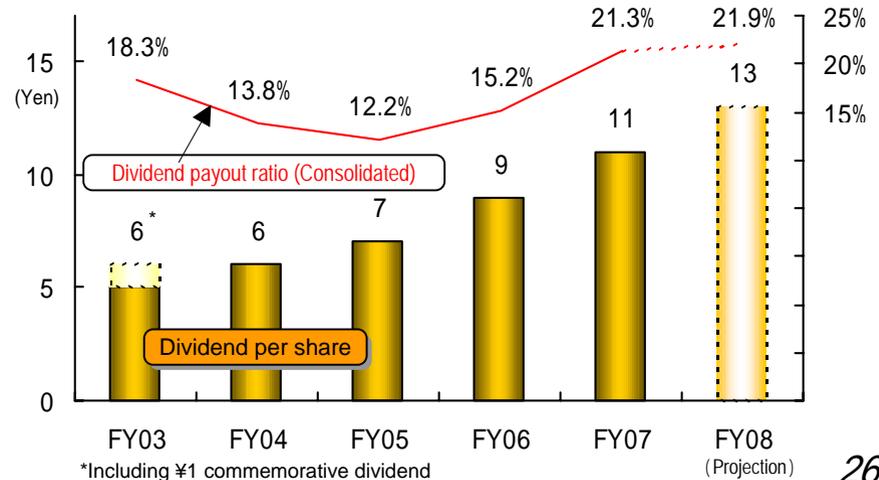


Stress testing of credit risk (08/3)
(Based on FSA Notice No.200)

(¥Bil)

	Present	Stress Scenario	Change
Capital	579.7	552.6	(27.0)
Risk assets	4946.3	5631.2	684.9
Capital ratio	11.72%	9.81%	(1.91%)
Tier ratio	10.26%	8.71%	(1.55%)

Dividend per share & dividend payout ratio



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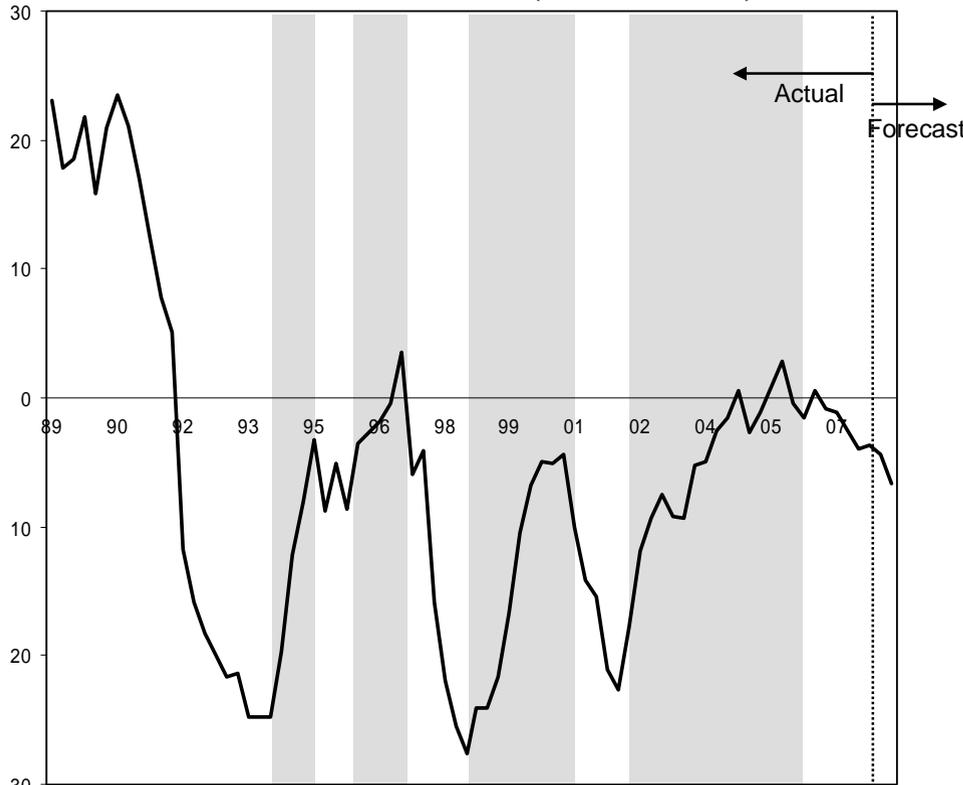
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Regional Economy

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (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 of Sales (By Industry)

	FY07				FY08
	Actual				Forecast
	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun
Food	3.0	0.0	(1.7)	(3.0)	(5.9)
Petroleum & Chemicals	0.0	(4.0)	(3.9)	(9.7)	(5.8)
Plastics	(12.5)	(8.3)	5.0	(30.0)	(15.0)
Glass	(12.5)	(26.9)	(15.0)	(5.0)	(15.0)
Steel & Non-ferrous metals	(4.2)	3.9	(7.2)	(4.2)	(20.8)
Metals	9.6	(6.0)	(5.4)	2.0	(6.9)
Machinery	(10.7)	(3.6)	(3.6)	(7.2)	(7.2)
Electrical machinery	(10.0)	(5.6)	20.0	10.0	5.0
Transportation machines	(7.2)	(6.7)	28.6	11.6	15.4
Other manufacturing	4.0	(2.4)	(5.9)	(15.8)	5.6
Construction	(11.8)	(5.6)	(22.3)	(8.3)	(25.0)
Transportation	6.3	0.0	0.0	5.6	0.0
Wholesaling	(1.7)	8.3	(4.6)	(9.6)	(4.4)
Retailing	(8.9)	(13.3)	(17.3)	(1.7)	(10.7)
Hotels	(15.4)	0.0	12.5	(5.6)	(11.1)
Services	1.2	(1.2)	(5.5)	(3.3)	(6.6)

Source: Chiba Economy Center "BSI survey in Chiba (January to March 08)"

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

As at: April 08

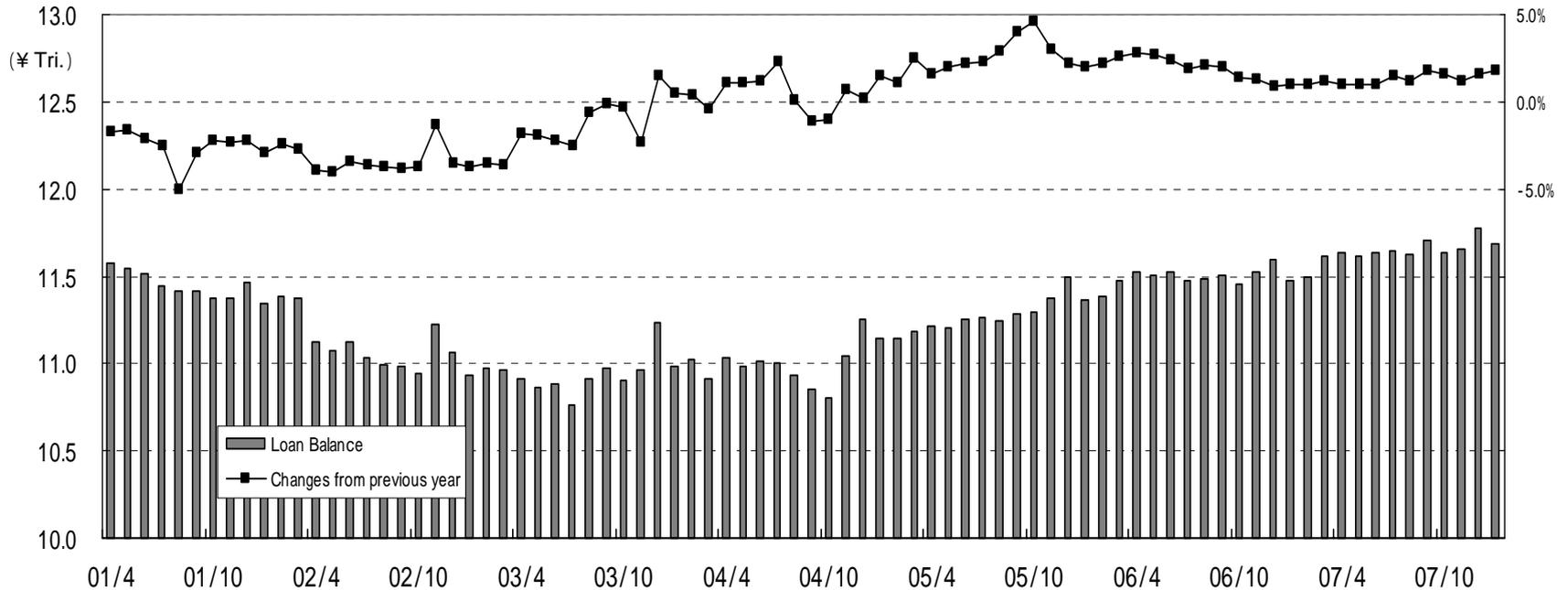
Answers: 711 enterprises surveyed, 319 effective answers

Economic Conditions (2) Loans

Loans in Chiba Prefecture

[Loan Balance]

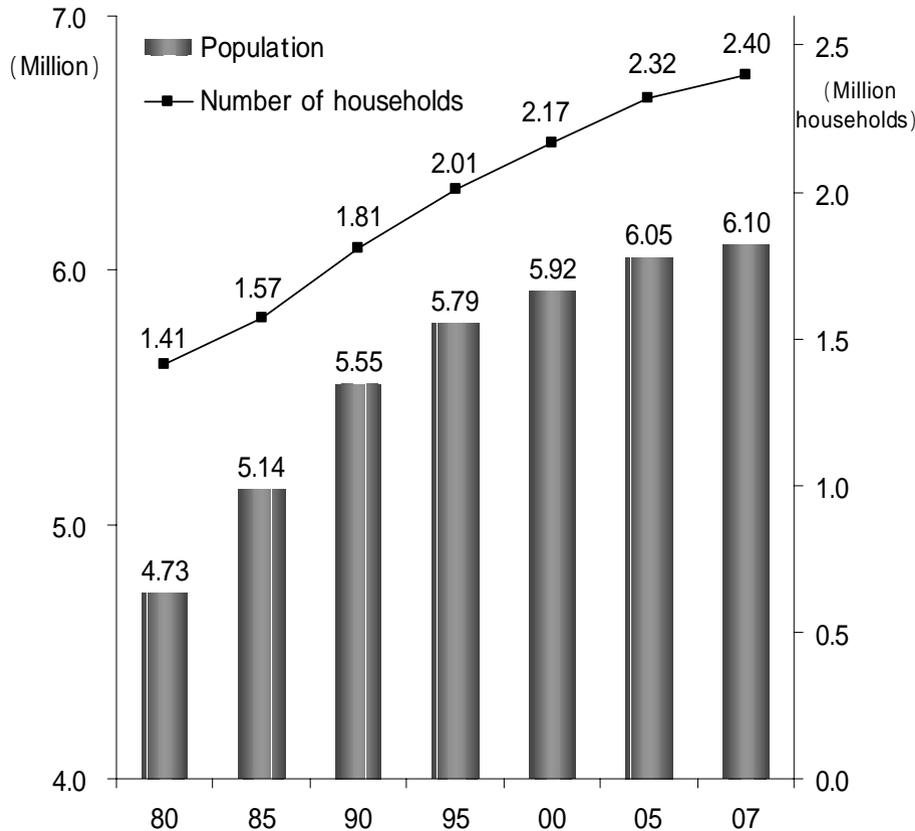
[Change]



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

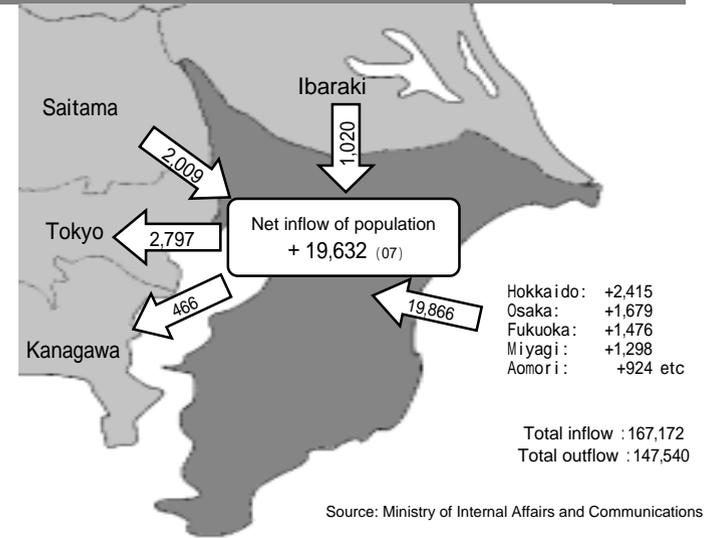
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Source: National census (07 Chiba Prefecture)

Inflow/Outflow of Population



Top 10 Prefectures by Population Growth

From Oct. 06 to Oct. 07

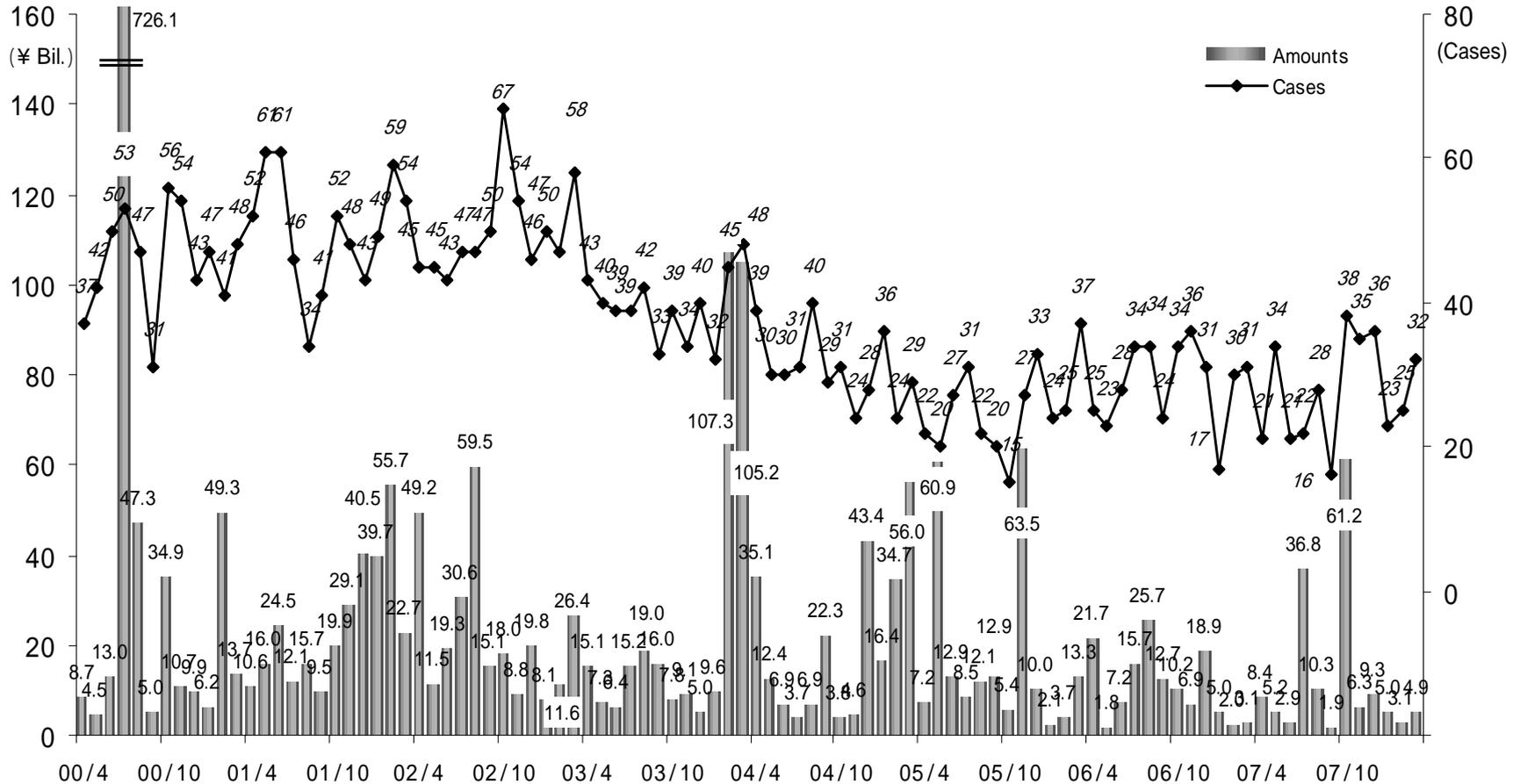
(thousands)

	Prefecture	Increase		Prefecture	Increase
1	Tokyo	99	6	Shiga	7
2	Aichi	52	7	Okinawa	5
3	Kanagawa	50	7	Shizuoka	4
4	Chiba	24	9	Mie	3
5	Saitama	19	10	Fukuoka	2

Source: Ministry of Internal Affairs and Communications

Economic Conditions (4) Corporate Bankruptcies

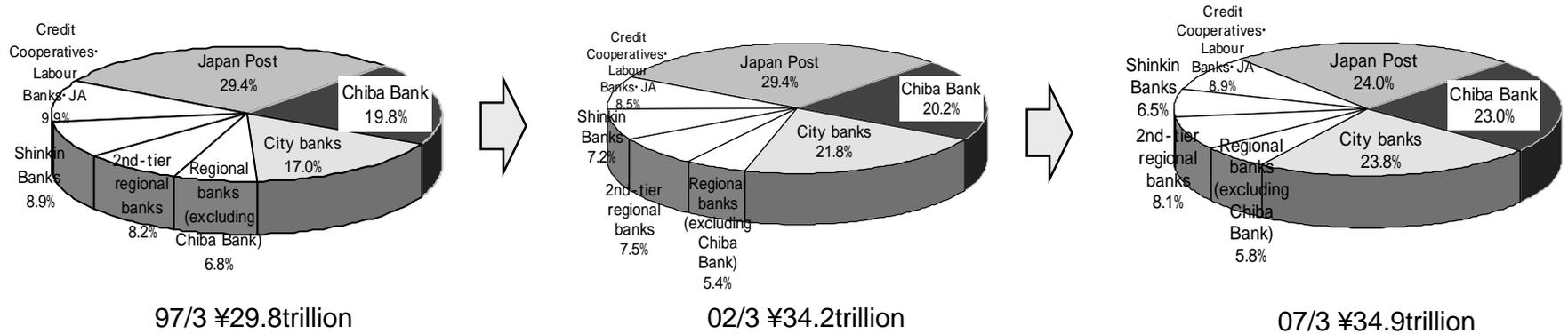
Default Cases/Amounts in Chiba Prefecture
(Headquartered in Chiba Prefecture & with debts over ¥10 million)



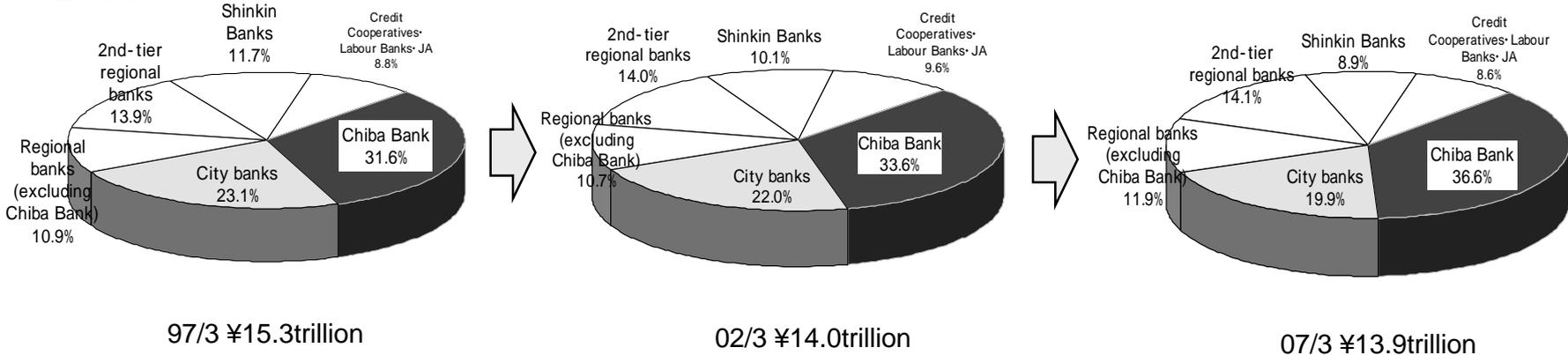
Source: Made by Chiba Bank with data from Shoko Research

Business Share of Financial Institutions within Chiba Prefecture

Deposits



Loans



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 ²	
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	38,027	11,950	100.0	145,151	10,167	64,587
2006	6,077,929	94.4	92.9	108.5	37,906	12,463	100.0	144,900	10,079	71,536
2007	6,108,809	95.3	93.9	109.6	38,151	12,643	99.9	139,271	8,210	58,147
2007/03	6,082,773	94.9	94.4	111.3	3,077	1,050	99.5	19,272	588	4,843
2007/04	6,084,149	92.9	91.6	113.4	3,039	1,037	100.0	9,228	816	5,980
2007/05	6,096,774	94.4	93.2	109.1	3,060	1,062	100.0	10,148	838	4,977
2007/06	6,100,677	96.3	94.2	110.6	2,994	1,098	99.9	11,661	765	5,425
2007/07	6,102,892	93.8	93.2	109.3	3,087	1,088	99.8	11,092	589	4,562
2007/08	6,104,927	98.4	95.7	106.1	3,597	1,111	99.8	8,776	662	3,168
2007/09	6,107,592	92.0	91.4	111.5	3,499	1,077	100.1	13,055	538	3,878
2007/10	6,108,809	98.3	97.0	101.9	3,079	1,094	100.2	10,936	471	4,146
2007/11	6,113,547	99.3	96.1	105.6	3,021	1,061	100.2	11,550	765	4,850
2007/12	6,115,375	96.2	96.0	107.0	3,192	1,069	100.4	10,321	563	4,994
2008/01	6,116,328	96.1	93.1	110.0	3,571	1,048	99.9	10,591	638	6,179
2008/02	6,117,132	-	-	-	3,512	1,034	99.9	13,311	614	5,197
2008/03	6,117,104	-	-	-	-	-	-	18,578	-	-
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>)

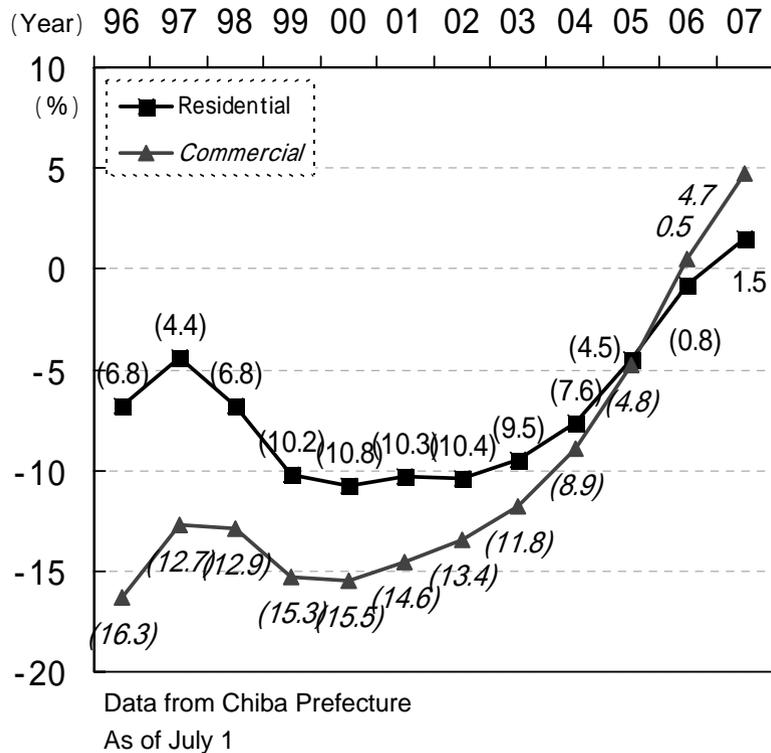
Economic Indicators for Chiba Prefecture (2)

Economic Indicators for Chiba Prefecture

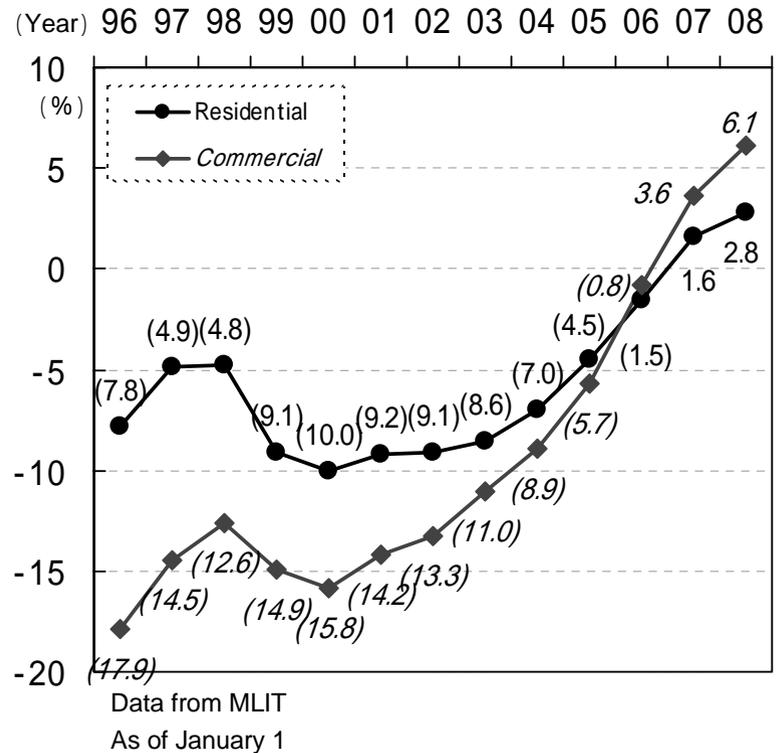
	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt over ¥10 mil.)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Active Applications	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing
	¥ Million							2005=100			
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
2007	1,716,473	4,750,864	329	153,140	73,197	69,028	0.94	-	-	-	-
2007/3	161,826	351,348	31	3,191	73,634	72,017	0.92	97.3	101.1	80.7	78.7
2007/4	121,179	339,110	21	8,491	77,746	70,231	0.92	98.9	103.1	81.4	75.7
2007/5	142,780	389,207	34	5,208	78,625	70,088	0.97	99.8	103.2	79.3	74.6
2007/6	135,061	384,281	21	2,997	76,991	69,523	1.01	99.9	102.7	141.6	151.1
2007/7	153,976	421,100	22	36,851	75,634	67,633	0.97	100.3	103.1	109.6	111.3
2007/8	167,913	442,987	28	10,342	74,246	67,861	0.97	100.0	103.0	79.2	76.7
2007/9	154,589	397,890	16	1,911	72,035	67,524	0.96	99.6	102.7	79.0	75.8
2007/10	138,589	416,903	38	61,291	74,031	71,303	0.94	99.6	102.5	79.9	77.1
2007/11	134,800	445,049	35	6,388	70,942	68,789	0.93	99.6	102.6	84.8	87.6
2007/12	158,931	462,181	36	9,381	64,980	63,751	0.90	99.9	102.8	176.9	184.1
2008/1	159,660	488,101	23	5,062	65,963	63,637	0.89	99.7	102.1	84.4	75.7
2008/2	146,246	449,586	25	3,130	67,587	65,859	0.89	-	-	-	-
2008/3	-	-	32	4,972	-	-	-	-	-	-	-
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)

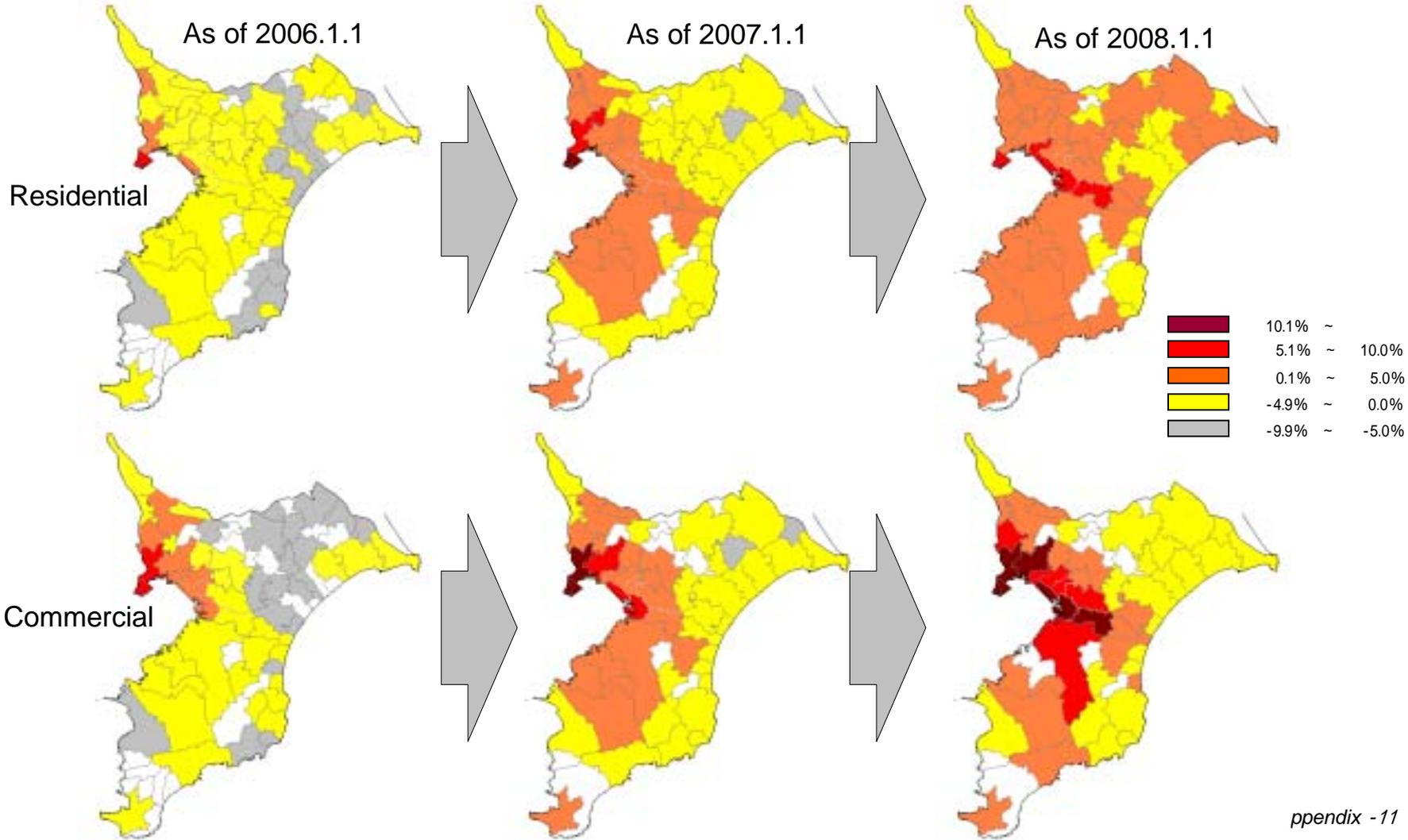


Published Land Prices (Chiba Prefecture)



Land Price Trends in Chiba Prefecture(2)

Land Price Changes by Cities (Published Land Prices)



Key Data for Chiba Prefecture

	Population	Liveable land area	Balance of personal savings	Number of new housing starts	Prefectural Income
Chiba	6.09 million (Ranked 6 th nationwide)	3,488 km² (Ranked 6 th nationwide)	¥28 trillion (Ranked 6 th nationwide)	58 thousand (Ranked 6 th nationwide)	¥18 trillion (Ranked 6 th nationwide)
No. 1 nationwide	Tokyo 12.75 million	Hokkaido 21,901km ²	Tokyo ¥93 trillion	Tokyo 137 thousand	Tokyo ¥60 trillion
No. 2 nationwide	Kanagawa 8.88 million	Niigata 4,482km ²	Osaka ¥52 trillion	Kanagawa 81 thousand	Kanagawa ¥28 trillion
No. 3 nationwide	Osaka 8.81 million	Fukushima 4,218km ²	Kanagawa ¥42 trillion	Osaka 78 thousand	Osaka ¥26 trillion

Sources:

Population: Statistic Bureau, Ministry of Internal Affairs and Communications (October 2007)

Liveable land area: Statistic Bureau, Ministry of Internal Affairs and Communications (As of 2006)

Balance of personal savings: The Central Council for Financial Services Information (As of March 2007)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (2007)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2005)

Management Indices

Management Indicators

(¥ Bil.)

	FY 01	1HFY 02	FY 02	1HFY 03	FY 03	1HFY 04	FY 04	1HFY 05	FY 05	1HFY 06	FY 06	1HFY 07	FY 07
Consolidated net income* ¹	(25.4)	9.1	8.7	11.7	27.5	20.7	36.3	24.8	48.9	25.6	52.5	27.9	45.9
Real net business income* ²	67.8	36.8	71.5	33.5	68.4	35.5	74.0	37.4	75.2	38.7	77.2	40.0	83.9
ROA* ³	(0.33%)	0.23%	0.11%	0.29%	0.31%	0.46%	0.41%	0.53%	0.51%	0.50%	0.51%	0.56%	0.46%
ROE* ⁴	(8.11%)	5.61%	2.80%	6.74%	6.77%	10.08%	8.41%	10.64%	9.00%	9.18%	8.81%	9.52%	8.13%
Overhead ratio* ⁵	53.80%	52.09%	52.43%	52.62%	52.44%	51.47%	50.80%	51.13%	49.95%	49.80%	48.82%	48.32%	47.97%
Capital ratio* ⁶ (BIS guidelines)	10.06%	10.39%	10.24%	10.52%	10.83%	10.78%	10.88%	10.42%	10.83%	10.57%	11.20%	11.22%	11.72%
Tier I ratio* ⁶	6.35%	6.63%	6.45%	6.71%	6.91%	7.13%	7.21%	7.40%	8.05%	8.17%	9.29%	9.58%	10.26%

*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, etc. + Net transfer to general reserve for possible losses + Expenses)

*6 Based on Basel II from FY06

Interest Yields

Domestic Operations

	FY 01	1H FY 02	FY 02	1H FY 03	FY 03	1H FY 04	FY 04	1H FY 05	FY 05	1H FY 06	FY 06	1H FY 07	FY 07
Average yield on interest-bearing assets	1.91%	1.79%	1.77%	1.70%	1.70%	1.68%	1.69%	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%
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%	2.13%	2.17%
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%	0.95%	0.91%
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%	1.14%	1.15%
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%	0.22%	0.23%
Expense ratio	1.10%	1.01%	1.03%	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%
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%	0.68%	0.68%
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%	1.91%	1.94%

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	07/9	08/3
Major companies	1.20%	1.13%	1.09%	1.05%	1.00%	0.97%	0.94%	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%
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%	1.67%	1.67%
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%	2.39%	2.36%
Consumer loans	2.59%	2.56%	2.47%	2.38%	2.33%	2.30%	2.27%	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%
Housing loans	2.43%	2.39%	2.30%	2.21%	2.16%	2.12%	2.10%	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%
Others	5.13%	5.31%	5.34%	5.70%	5.78%	6.20%	6.42%	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%
Public sector	1.25%	1.14%	1.13%	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%

Working Assets and Liabilities

Overall

	Average balance						Interest yield					
	1H FY05	FY05	1H FY06	FY06	1H FY07	FY07	1H FY05	FY05	1H FY06	FY06	1H FY07	FY07
Interest-bearing assets	7,920.8	8,229.4	9,018.1	9,025.4	8,958.7	9,044.5	1.77%	1.79%	1.85%	1.90%	2.05%	2.04%
Loans and bills discounted	5,909.0	5,972.2	6,274.5	6,328.1	6,467.5	6,543.0	1.90%	1.89%	1.86%	1.94%	2.15%	2.18%
Securities	1,848.8	2,121.8	2,649.7	2,582.7	2,312.0	2,207.6	1.40%	1.55%	1.83%	1.82%	1.83%	1.72%
Interest-bearing liabilities	8,254.4	8,481.4	9,052.2	9,036.5	8,908.5	9,007.7	0.21%	0.25%	0.39%	0.43%	0.52%	0.50%
Deposits	7,719.6	7,777.1	8,016.6	8,063.3	8,307.7	8,294.0	0.09%	0.11%	0.19%	0.25%	0.38%	0.36%
Borrowed money	90.8	77.6	117.4	184.0	125.1	190.7	1.84%	1.90%	1.13%	0.83%	1.14%	0.95%

Domestic Operations

	Average balance						Interest yield					
	1H FY05	FY05	1H FY06	FY06	1H FY07	FY07	1H FY05	FY05	1H FY06	FY06	1H FY07	FY07
Interest-bearing assets	7,489.8	7,738.3	8,449.3	8,501.0	8,534.0	8,661.4	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%
Loans and bills discounted	5,873.3	5,938.7	6,239.3	6,291.0	6,425.1	6,502.9	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%
Securities	1,373.9	1,547.4	1,916.5	1,901.3	1,753.7	1,674.2	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%
Interest-bearing liabilities	7,835.3	8,003.4	8,478.6	8,500.9	8,490.9	8,622.3	0.03%	0.02%	0.07%	0.12%	0.25%	0.26%
Deposits	7,489.7	7,530.8	7,745.9	7,777.9	8,022.3	8,034.6	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%
Borrowed money	60.8	54.6	109.2	179.4	124.1	189.7	1.67%	1.71%	1.04%	0.79%	1.12%	0.93%

Domestic Loans - Balance

(¥ Bil.)

	02/03	02/09	03/03	03/09	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
Domestic loans	5,729.0	5,661.4	5,588.6	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9
Major companies	540.6	539.9	530.2	529.7	524.4	530.1	550.3	529.8	592.0	681.9	690.0	760.8	827.6
Mid-sized companies	197.3	184.5	175.2	177.9	170.2	168.4	162.9	164.6	161.8	167.9	164.7	174.9	180.9
Small and medium-sized companies etc	4,365.0	4,301.9	4,269.3	4,353.3	4,338.8	4,397.0	4,478.5	4,561.8	4,776.4	4,861.1	5,025.6	5,100.2	5,201.8
Small and medium-sized companies	2,810.6	2,714.8	2,636.3	2,653.9	2,577.3	2,593.1	2,605.9	2,634.5	2,759.2	2,812.2	2,885.5	2,922.8	2,964.3
Consumer loans	1,554.3	1,587.1	1,632.9	1,699.3	1,761.5	1,803.9	1,872.5	1,927.2	2,017.1	2,048.8	2,140.0	2,177.4	2,237.5
Housing loans	1,385.1	1,426.2	1,478.9	1,554.1	1,624.2	1,672.2	1,744.8	1,803.1	1,892.7	1,927.0	2,022.1	2,060.6	2,124.0
Public sector	626.0	634.9	613.8	688.5	628.7	541.5	673.7	535.0	617.5	636.0	496.7	495.7	419.5

(¥ Bil.)

	02/03	02/09	03/03	03/09	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
Domestic loans	5,729.0	5,661.4	5,588.6	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9
Chiba Prefecture	4,734.7	4,682.7	4,639.8	4,695.9	4,638.3	4,663.9	4,731.3	4,796.5	4,934.3	5,022.8	5,101.7	5,196.2	5,222.3
Others	994.3	978.7	948.8	1,053.6	1,024.0	973.2	1,134.2	994.7	1,213.4	1,324.2	1,275.3	1,335.4	1,407.6

Domestic Loans - Breakdown

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
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%
Major companies	9.4%	9.5%	9.5%	9.2%	9.3%	9.4%	9.4%	9.1%	9.6%	10.7%	10.8%	11.6%	12.5%
Mid-sized companies	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	2.8%	2.8%	2.6%	2.6%	2.6%	2.8%	2.7%
Small and medium-sized companies etc	76.2%	76.0%	76.4%	75.7%	76.6%	78.0%	76.4%	78.8%	77.7%	76.6%	78.8%	78.0%	78.5%
Small and medium-sized companies etc	49.1%	48.0%	47.2%	46.2%	45.5%	46.0%	44.4%	45.5%	44.9%	44.3%	45.2%	44.7%	44.7%
Consumer loans	27.1%	28.0%	29.2%	29.6%	31.1%	32.0%	31.9%	33.3%	32.8%	32.3%	33.6%	33.3%	33.8%
Housing loans	24.2%	25.2%	26.5%	27.0%	28.7%	29.7%	29.7%	31.1%	30.8%	30.4%	31.7%	31.5%	32.0%
Public sector	10.9%	11.2%	11.0%	12.0%	11.1%	9.6%	11.5%	9.2%	10.0%	10.0%	7.8%	7.6%	6.3%

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
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%
Chiba Prefecture	82.6%	82.7%	83.0%	81.7%	81.9%	82.7%	80.7%	82.8%	80.3%	79.1%	80.0%	79.6%	78.8%
Others	17.4%	17.3%	17.0%	18.3%	18.1%	17.3%	19.3%	17.2%	19.7%	20.9%	20.0%	20.4%	21.2%

Loans, Borrowers Classified by Industry

Domestic Operations

(¥ Bil.)

	05/3		05/9		06/3		06/9		07/3		07/9		08/3	
		Proportion												
Manufacturing	436.9	7.45%	437.8	7.56%	452.2	7.36%	478.7	7.54%	484.1	7.59%	495.0	7.58%	524.2	7.91%
Agriculture, Forestry, Fishery and Mining	20.8	0.35%	18.8	0.33%	21.0	0.33%	20.8	0.33%	20.5	0.32%	18.6	0.28%	20.1	0.30%
Construction	282.2	4.81%	274.4	4.74%	281.7	4.58%	289.6	4.56%	299.1	4.69%	313.4	4.80%	314.5	4.74%
Electricity, Gas, Heat Supply and Water	7.3	0.12%	7.2	0.12%	8.4	0.14%	7.8	0.12%	8.7	0.14%	28.2	0.43%	37.2	0.56%
Information and Communications	23.8	0.41%	20.7	0.36%	22.0	0.36%	30.7	0.49%	34.6	0.54%	34.5	0.53%	32.0	0.48%
Transport	179.5	3.06%	179.1	3.09%	178.6	2.91%	180.9	2.85%	181.6	2.85%	188.8	2.89%	188.7	2.85%
Wholesale and Retail Trade	548.1	9.35%	557.0	9.62%	558.5	9.08%	574.6	9.05%	579.0	9.08%	590.0	9.04%	615.8	9.29%
Finance and Insurance	230.5	3.93%	174.4	3.01%	246.6	4.01%	238.3	3.76%	234.0	3.67%	271.1	4.15%	272.9	4.12%
Real Estate	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%	1,466.2	22.45%	1,470.4	22.18%
Various Services	501.3	8.55%	530.8	9.17%	544.4	8.86%	568.1	8.95%	579.4	9.09%	578.1	8.85%	603.8	9.11%
Government and Local Public Sector	481.4	8.21%	344.8	5.95%	433.4	7.05%	463.1	7.30%	340.7	5.34%	351.1	5.38%	295.2	4.45%
Others (Mainly Consumer Loans)	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%	2,196.2	33.62%	2,254.5	34.01%
Total	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%	6,531.7	100.00%	6,629.9	100.00%

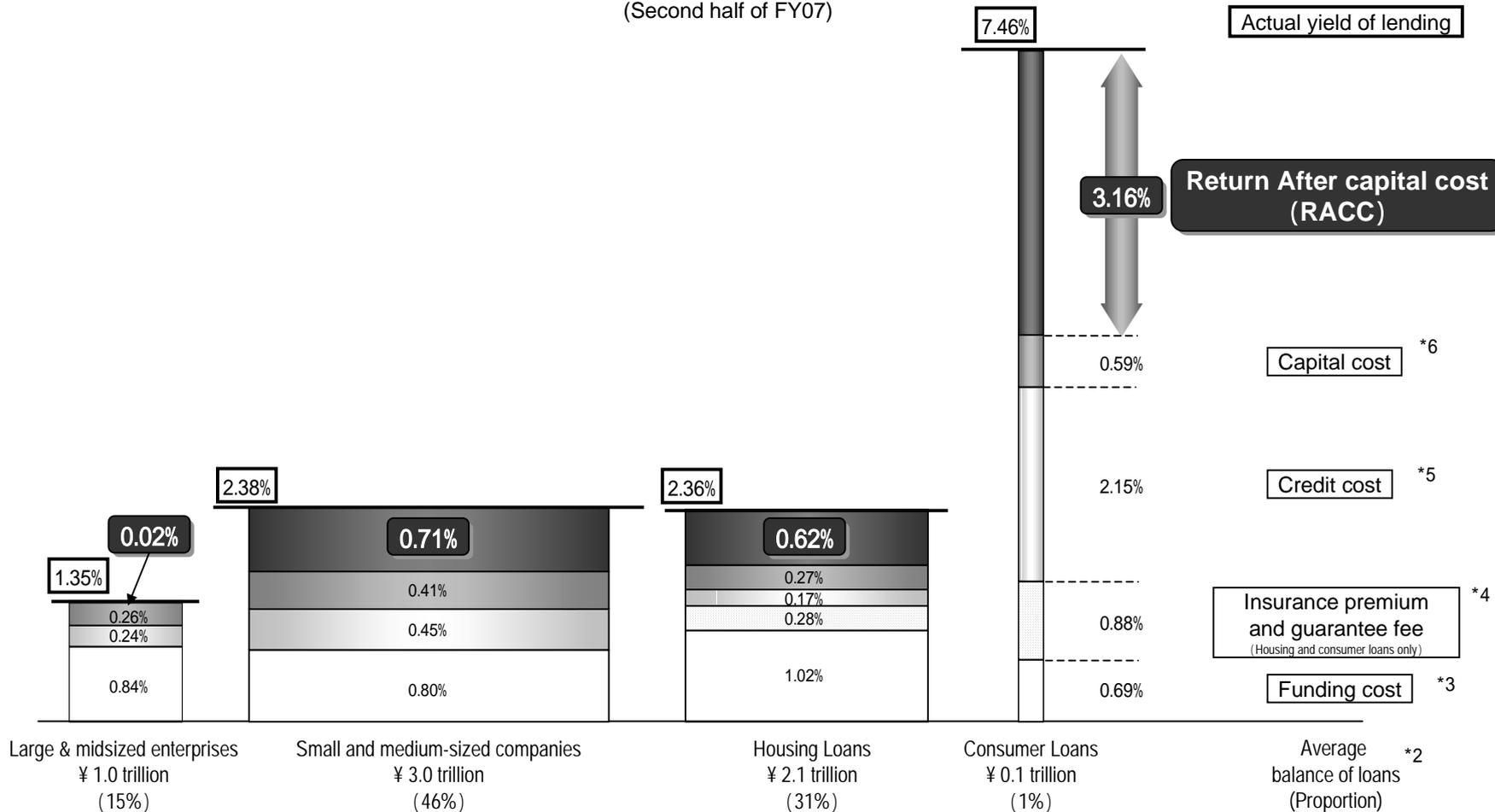
Details of Loans to the Real Estate Industry

(¥ Bil.)

	05/3		05/9		06/3		06/9		07/3		07/9		08/3	
		Proportion												
Apartment and condominium rentals	583.3	52.83%	705.5	54.98%	725.7	53.55%	733.8	51.68%	740.5	50.98%	749.7	51.13%	765.1	52.03%
Public corporations	148.5	13.45%	147.1	11.47%	144.5	10.66%	131.4	9.26%	124.0	8.54%	107.9	7.36%	97.8	6.66%
Office and Commercial rentals	163.2	14.79%	199.0	15.52%	225.9	16.67%	236.9	16.69%	252.4	17.38%	246.8	16.84%	253.5	17.25%
Home construction and development	103.4	9.37%	116.5	9.08%	140.6	10.38%	189.1	13.32%	198.9	13.70%	215.6	14.71%	206.5	14.06%
Real estate agency, rental and management	105.6	9.56%	114.8	8.95%	118.4	8.74%	128.4	9.05%	136.5	9.40%	146.0	9.96%	147.3	10.02%
Total	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%	1,466.2	100.00%	1,470.4	100.00%

Profit structure of loans

Return After Capital Cost*1
(Second half of FY07)



*1. Operating costs are not excluded

*2. Average balance : Segmented by Internal management base. Housing loans are before securitization and consumer loans do not include credit cards.

*3. Funding cost : Internal transfer rate × Average balance

*4. Insurance premium and guarantee fee: Actual expenditure. Only guarantee fees for external guarantee companies are included.

*5. Credit cost : Internally used notional allowance. (EL=PD × LGD × balance)

*6. Capital cost : Unexpected loss as of 08/3 (UL:Basel base) × 5.1% ÷ (1-tax rate)

Domestic Deposits - Balance

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
(¥ Bil.)													
Domestic deposits	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	8,077.1	8,222.6
Personal	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	6,224.9	6,367.8
Corporate (incl. NGOs)	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	1,506.5	1,467.7
National & local government	468.7	371.9	366.7	282.9	345.8	274.5	403.7	361.9	420.3	311.4	441.9	308.8	342.0
Financial institutions (incl. BOJ)	65.2	37.9	48.8	39.4	32.6	33.0	42.8	33.0	41.3	84.3	59.5	36.7	44.9
Liquid deposits	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	4,970.5	5,035.2
Current	171.3	165.5	169.4	163.1	169.8	163.6	190.9	192.4	211.8	192.6	204.5	184.5	175.9
Savings	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	4,429.9	4,490.7
Personal	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	3,546.5	3,589.8
Current	4.0	3.8	3.6	3.6	3.5	3.2	3.4	3.7	3.5	3.1	3.4	3.2	3.1
Savings	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	3,260.5	3,312.4
Corporate (incl. NGOs)	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	1,132.0	1,090.3
Current	153.3	133.9	141.4	135.8	154.5	150.3	178.0	180.6	197.9	181.2	193.1	173.4	165.7
Savings	713.5	756.5	727.2	806.3	784.4	870.1	838.7	904.3	876.1	934.8	983.0	908.7	868.4
National & local government	424.9	308.8	307.1	252.7	321.4	245.4	385.5	325.5	396.7	271.1	415.9	259.4	314.2
Current	5.2	18.4	16.6	6.7	3.7	3.0	0.8	0.5	0.3	0.5	0.5	0.6	0.4
Savings	406.3	276.8	274.6	232.6	298.5	228.3	374.0	315.6	383.6	259.2	402.9	247.9	301.7
Financial institutions (incl. BOJ)	63.5	36.7	47.7	38.5	31.7	31.7	41.3	28.9	37.2	80.1	55.2	32.3	40.8
Current	8.6	9.3	7.7	16.9	7.9	6.8	8.6	7.4	9.9	7.6	7.5	7.0	6.5
Savings	19.4	15.0	14.4	12.6	11.3	12.7	11.7	9.3	8.9	8.6	10.9	12.7	8.1
Time deposits	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	3,059.5	3,133.1
Personal	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	2,640.3	2,734.1
Corporate (incl. NGOs)	351.8	310.0	286.6	281.3	277.1	288.5	288.0	285.1	301.9	311.7	321.8	365.5	367.1
National & local government	43.6	63.0	59.4	30.1	24.3	29.0	18.1	36.3	23.6	40.3	26.0	49.4	27.7
Financial institutions (incl. BOJ)	1.7	1.2	1.0	0.8	0.9	1.2	1.4	4.0	4.1	4.2	4.3	4.3	4.1
Foreign-currency deposits	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7
Personal	43.9	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9
Corporate (incl. NGOs)	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8
National & local government	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (incl. BOJ)	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

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
(¥ Bil.)													
Domestic deposits	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	8,077.1	8,222.6
Chiba Prefecture	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	7,844.4	7,961.3
Others	223.3	208.9	215.3	219.0	203.9	203.8	211.1	219.0	230.9	271.6	234.8	232.6	261.2

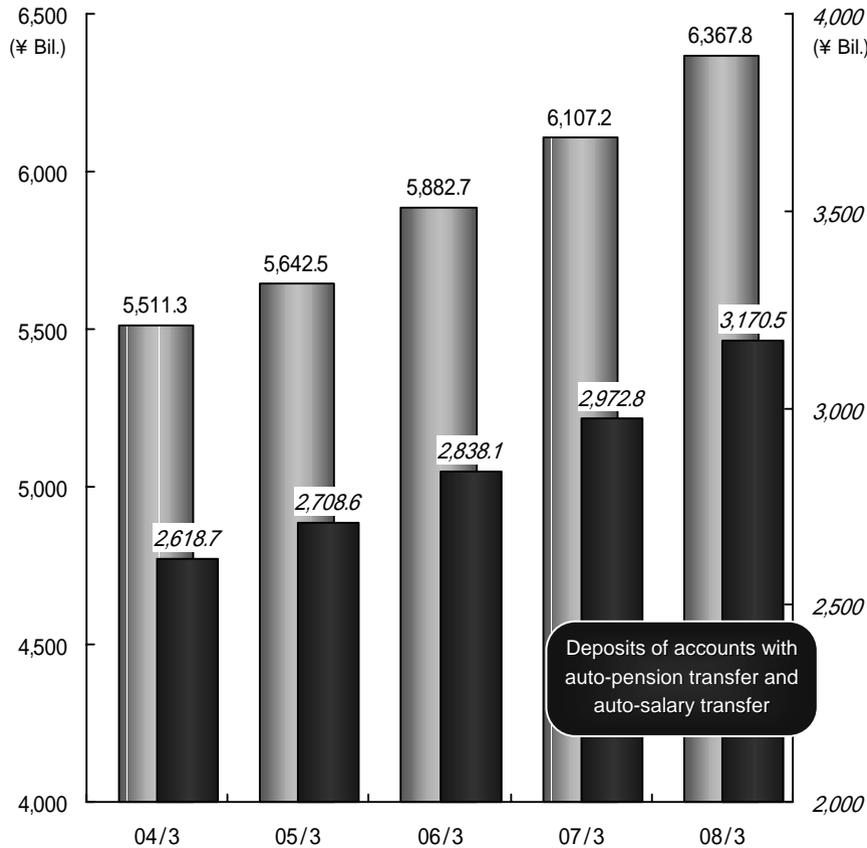
Domestic Deposits - Breakdown

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03
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%
Personal	74.5%	75.7%	76.5%	76.9%	76.8%	76.8%	75.6%	75.8%	75.4%	76.2%	75.0%	77.1%	77.4%
Corporate (incl. NGOs)	18.0%	18.5%	17.6%	18.6%	17.9%	19.0%	18.4%	19.0%	18.6%	18.8%	18.9%	18.7%	17.9%
National & local government	6.6%	5.3%	5.2%	4.0%	4.8%	3.8%	5.4%	4.8%	5.4%	4.0%	5.4%	3.8%	4.2%
Financial institutions (incl. BOJ)	0.9%	0.5%	0.7%	0.6%	0.5%	0.5%	0.6%	0.4%	0.5%	1.1%	0.7%	0.5%	0.5%
Liquid deposits	55.4%	56.7%	58.0%	59.1%	60.1%	60.5%	61.7%	62.4%	63.9%	63.2%	63.9%	61.5%	61.2%
Current	2.4%	2.4%	2.4%	2.3%	2.4%	2.3%	2.6%	2.5%	2.7%	2.5%	2.5%	2.3%	2.1%
Savings	45.5%	46.9%	48.5%	50.0%	51.5%	52.3%	53.5%	54.6%	55.9%	55.6%	56.8%	54.8%	54.6%
Personal	35.6%	37.7%	39.5%	40.4%	41.2%	41.8%	41.6%	42.7%	43.7%	44.1%	43.3%	43.9%	43.7%
Current	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	29.5%	32.0%	34.1%	35.2%	36.2%	37.0%	37.1%	38.4%	39.6%	40.2%	39.7%	40.4%	40.3%
Corporate (incl. NGOs)	12.9%	14.0%	13.5%	14.5%	13.9%	14.9%	14.5%	15.1%	14.7%	14.7%	14.8%	14.0%	13.2%
Current	2.2%	1.9%	2.0%	1.9%	2.2%	2.1%	2.4%	2.4%	2.5%	2.3%	2.4%	2.1%	2.0%
Savings	10.1%	10.8%	10.3%	11.3%	10.9%	12.0%	11.2%	11.9%	11.2%	12.0%	12.1%	11.3%	10.6%
National & local government	6.0%	4.4%	4.4%	3.5%	4.5%	3.4%	5.2%	4.3%	5.1%	3.5%	5.1%	3.2%	3.8%
Current	0.1%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	5.7%	3.9%	3.9%	3.3%	4.2%	3.1%	5.0%	4.2%	4.9%	3.3%	4.9%	3.1%	3.7%
Financial institutions (incl. BOJ)	0.9%	0.5%	0.7%	0.5%	0.4%	0.4%	0.6%	0.4%	0.5%	1.0%	0.7%	0.4%	0.5%
Current	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Savings	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Time deposits	43.9%	42.6%	41.3%	40.1%	39.0%	38.4%	37.1%	36.5%	35.3%	36.0%	35.5%	37.9%	38.1%
Personal	38.3%	37.3%	36.4%	35.7%	34.7%	34.0%	33.0%	32.3%	31.1%	31.5%	31.1%	32.7%	33.3%
Corporate (incl. NGOs)	5.0%	4.4%	4.1%	3.9%	3.9%	4.0%	3.9%	3.8%	3.9%	4.0%	4.0%	4.5%	4.5%
National & local government	0.6%	0.9%	0.8%	0.4%	0.3%	0.4%	0.2%	0.5%	0.3%	0.5%	0.3%	0.6%	0.3%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Foreign-currency deposits	0.7%	0.7%	0.6%	0.8%	1.0%	1.1%	1.1%	1.0%	0.8%	0.7%	0.6%	0.6%	0.7%
Personal	0.6%	0.7%	0.5%	0.7%	0.9%	1.0%	1.0%	0.9%	0.7%	0.6%	0.5%	0.5%	0.5%
Corporate (incl. NGOs)	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	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (incl. BOJ)	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%

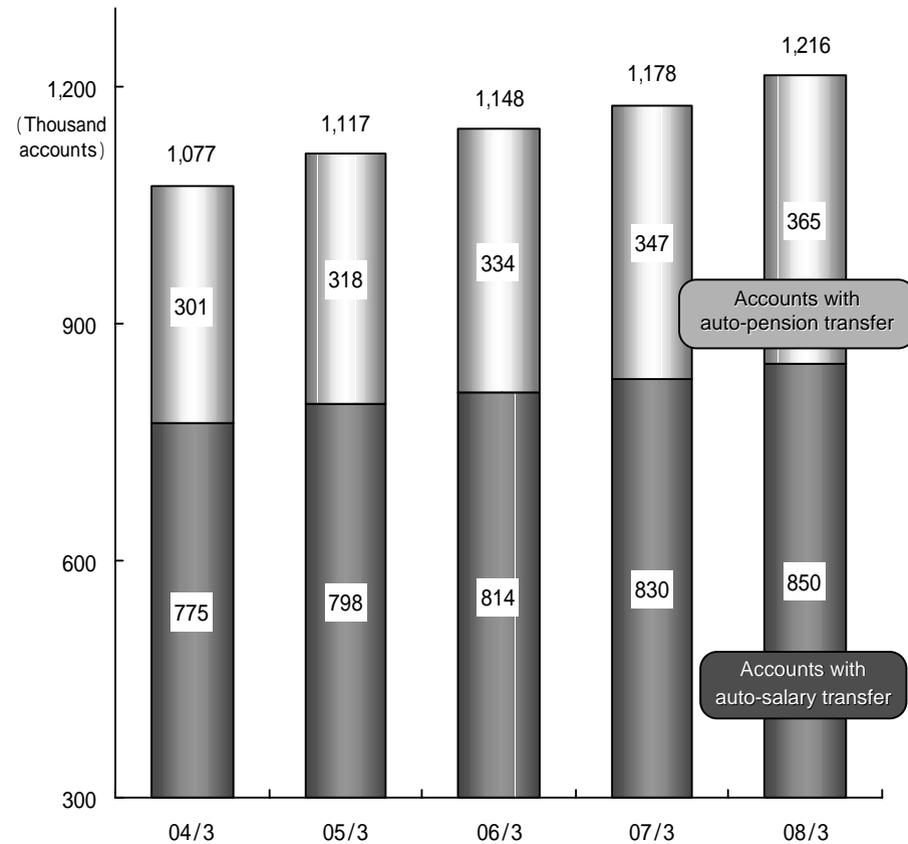
	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.9%	97.0%	96.9%	96.9%	97.2%	97.2%	97.2%	97.1%	97.0%	96.5%	97.1%	97.1%	96.8%
Others	3.1%	3.0%	3.1%	3.1%	2.8%	2.8%	2.8%	2.9%	3.0%	3.5%	2.9%	2.9%	3.2%

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

(¥ Bil.)

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03
Investment trusts	108.3	150.1	175.2	222.3	265.5	314.9	361.6	411.4	444.1	510.2	576.1	625.0	554.5
Bond funds	86.3	72.0	53.4	40.6	36.7	30.8	29.4	26.5	19.0	19.8	15.5	15.0	14.0
Stock funds	22.0	78.0	121.8	181.6	228.7	284.1	332.1	384.9	425.0	490.4	560.5	610.0	540.4
Personal Investors	102.3	144.3	169.3	216.6	259.4	307.7	353.4	403.0	435.7	501.7	566.4	615.0	544.2
Bond funds	80.7	67.4	49.2	37.0	33.4	27.8	26.9	24.0	16.9	17.8	13.6	13.2	12.4
Stock funds	21.6	76.9	120.0	179.5	226.0	279.9	326.5	378.9	418.7	483.8	552.7	601.8	531.8

(¥ Bil.)

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03
Foreign-currency deposits	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7
Personal	43.9	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9
Corporate	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8
National & local governments	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions	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.)

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03
Personal annuities*	-	-	49.2	92.8	154.7	200.5	240.0	278.3	312.7	343.4	371.7	411.3	446.6
Variable	-	-	6.2	11.4	22.8	46.2	65.8	91.7	122.3	151.1	177.9	215.9	248.1
Fixed	-	-	42.9	81.3	131.9	154.3	174.1	186.5	190.1	190.9	191.5	192.1	193.3
Whole Life Insurance	-	-	-	-	-	-	-	-	0.3	1.3	2.2	3.2	5.1

*Totals are an accumulation from Oct. 2002.

(¥ Bil.)

	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03
Public bonds	160.7	214.6	195.1	181.8	167.7	170.1	174.7	184.3	194.6	213.5	188.1	202.8	204.9
Personal	151.2	171.7	148.9	147.0	138.5	139.9	146.3	154.0	167.4	173.9	160.9	171.3	177.1

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
Assets Requiring Caution or	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	1,136.8	1,131.5
Assets Requiring Caution	907.3	848.3	869.3	946.8	893.9	856.1	840.0	922.3	946.4	1,006.6	990.5	1,038.2	1,036.6
Potentially Bankrupt Assets	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4
Bankrupt and Effectively	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3
Normal Assets*	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	5,573.2	5,696.0
Total	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	6,710.0	6,827.5

*Including loans with no debtor classification.

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

(¥ Bil.)

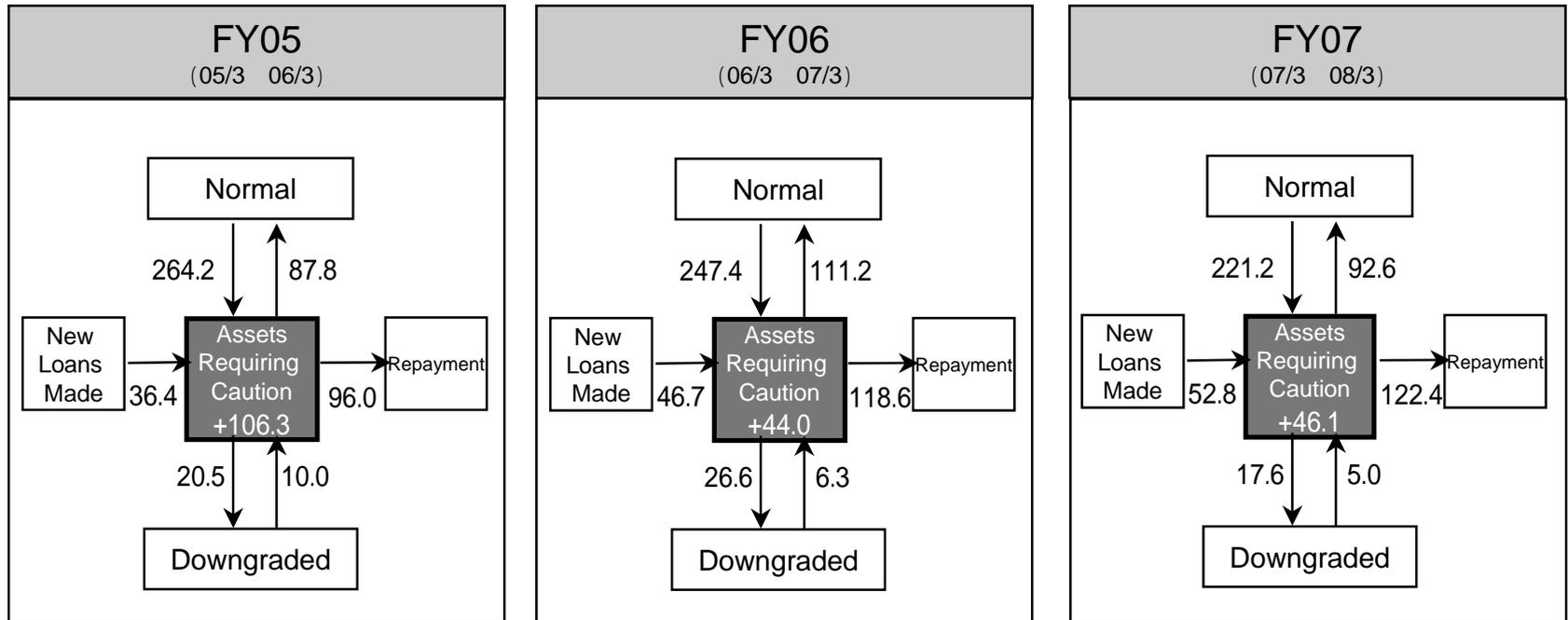
	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3
Disclosed Claims under the Financial Reconstruction	556.4	529.4	528.6	477.1	361.4	311.5	276.0	252.3	226.4	215.6	202.3	185.9	186.6
Bankrupt and Substantially	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3
Doubtful Claims	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4
Substandard Claims	225.8	218.7	200.2	168.7	150.3	139.6	122.1	113.7	110.6	105.2	98.1	87.4	91.8
Normal Claims	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	6,524.0	6,640.9
Total	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	6,710.0	6,827.5
Proportion to total claims	9.37%	9.05%	9.17%	8.06%	6.23%	5.39%	4.59%	4.26%	3.60%	3.31%	3.08%	2.77%	2.73%

*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.)

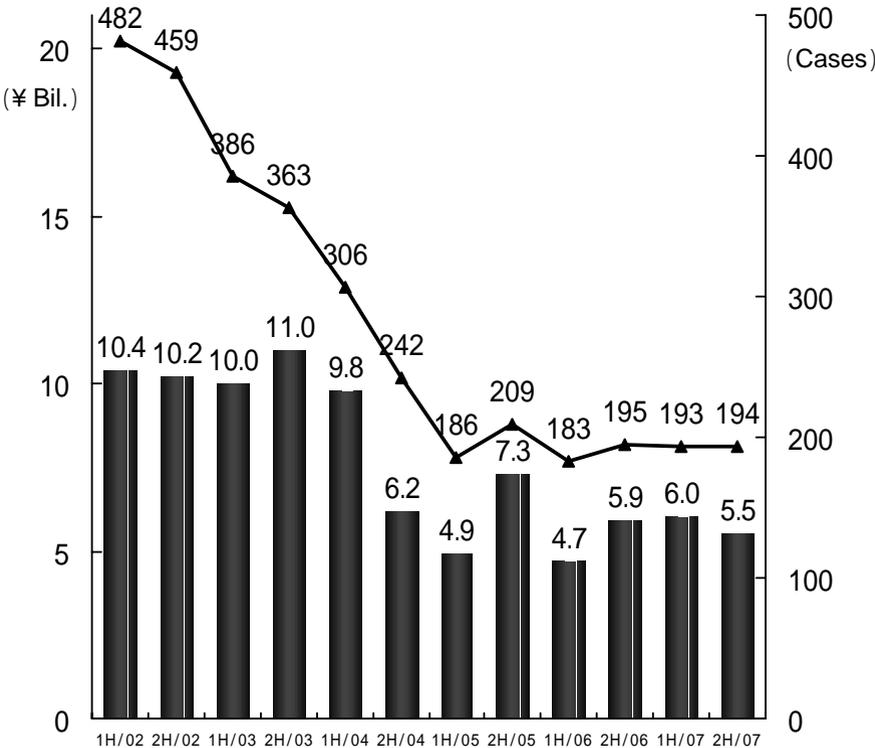


Disposal of Collateral

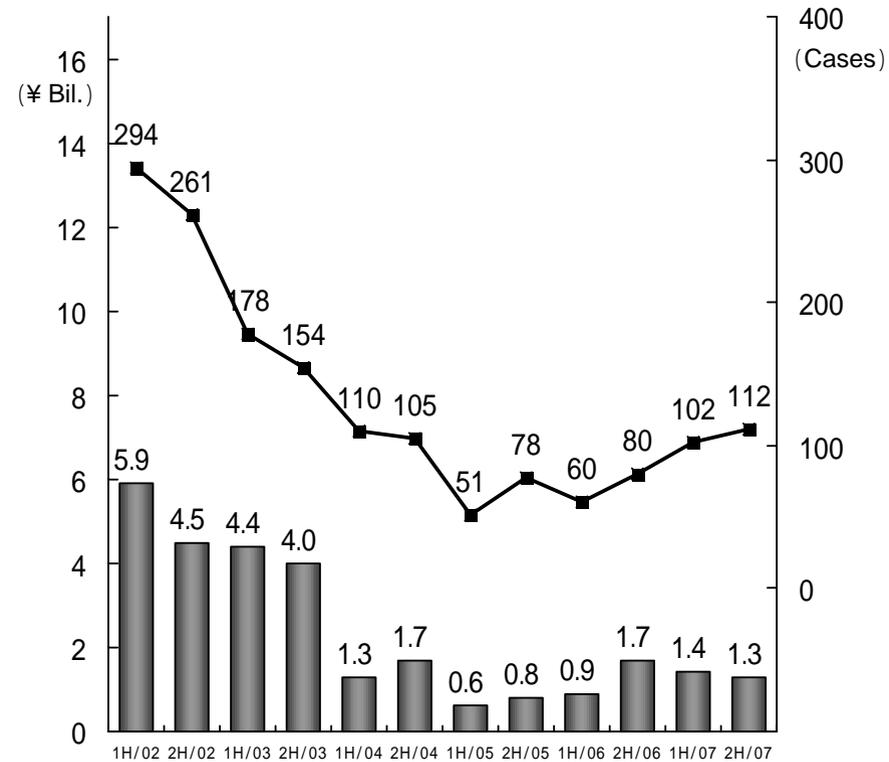
Recoveries through Sales

(Included in the left-hand chart)

Recoveries through Auctions



■ Amount of recoveries ▲ Number of recoveries



■ Amount of recoveries ■ Number of recoveries

Capital Ratio

Non-consolidated

	06/3	06/9	07/3		07/9		08/3				
	(old regulations)	(old regulations)	(old regulations)	(Basel II)	(old regulations)	(Basel II)	(old regulations)		(Basel II)		
			(a)	(b)			(c)	(c) - (a)	(d)	(d) - (c)	(d) - (b)
Capital ratio	10.83%	10.57%	10.67%	11.20%	10.39%	11.22%	10.14%	(0.52%)	11.72%	1.57%	0.51%
Tier ratio	8.05%	8.17%	8.27%	9.29%	8.35%	9.58%	8.29%	0.01%	10.26%	1.97%	0.97%
Capital (¥ Bil.)	606.8	611.3	636.2	572.3	641.1	580.3	645.8	9.5	579.7	(66.0)	7.4
Tier I	451.4	472.7	493.2	474.7	515.4	495.6	527.9	34.6	507.8	(20.0)	33.1
Risk Assets (¥ Bil.)	5,601.9	5,780.7	5,962.0	5,107.6	6,170.3	5,170.0	6,367.3	405.3	4,946.3	(1,421.0)	(161.3)
Credit risk	5,535.5	5,723.5	5,901.8	4,768.9	6,121.9	4,836.1	6,302.7	514.7	4,590.0	(1,712.6)	(178.9)
Market risk	66.3	57.2	60.1	60.1	48.3	48.3	64.6	4.4	64.6	-	4.4
Operational risk	-	-	-	278.5	-	285.5	-	-	291.6	291.6	-

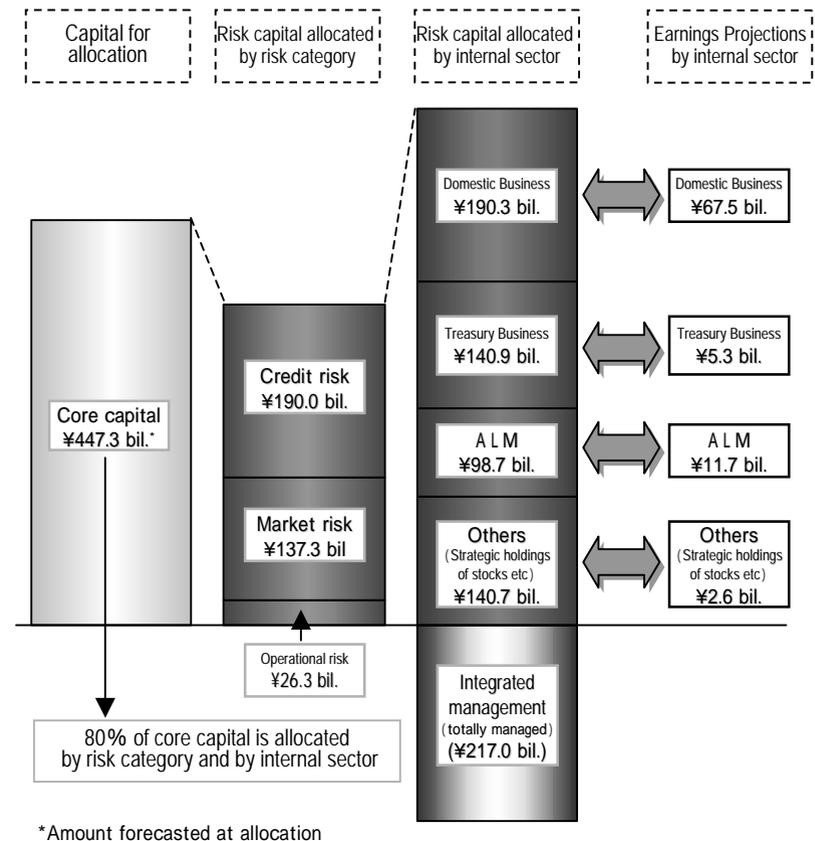
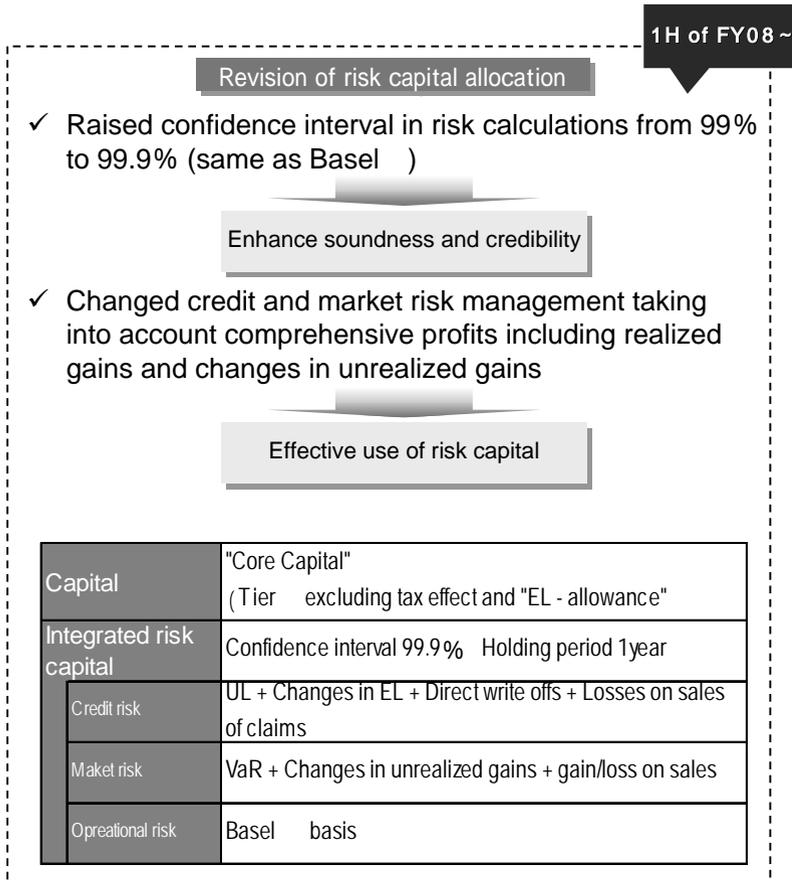
Consolidated

	06/3	06/9	07/3		07/9		08/3				
	(old regulations)	(old regulations)	(old regulations)	(Basel II)	(old regulations)	(Basel II)	(old regulations)		(Basel II)		
			(a)	(b)			(c)	(c) - (a)	(d)	(d) - (c)	(d) - (b)
Capital ratio	11.19%	10.95%	11.11%	11.63%	10.83%	11.66%	10.55%	(0.56%)	12.20%	1.65%	0.57%
Tier ratio	8.36%	8.51%	8.68%	9.68%	8.76%	10.00%	8.67%	(0.01%)	10.72%	2.05%	1.03%
Capital (¥ Bil.)	632.4	638.1	667.7	604.1	673.3	612.4	678.4	10.6	617.7	(60.6)	13.5
Tier I	472.3	495.7	521.4	503.1	544.9	525.2	557.4	35.9	542.6	(14.7)	39.5
Risk Assets (¥ Bil.)	5,649.6	5,824.9	6,005.9	5,195.1	6,216.1	5,252.0	6,428.1	422.2	5,060.2	(1,367.8)	(134.8)
Credit risk	5,582.9	5,767.5	5,945.6	4,832.7	6,167.6	4,893.8	6,363.2	537.1	4,665.3	(1,697.9)	(167.3)
Market risk	66.7	57.4	60.3	60.3	48.5	48.5	64.8	4.5	64.8	-	4.5
Operational risk	-	-	-	302.0	-	309.6	-	-	315.6	315.6	13.6

Risk Capital Allocation

Risk Capital Allocation

Risk capital allocation for first half of FY 08



Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

Name of bank	08/3	change from 06/3
Chiba Bank	154	+ 4
Chiba Kogyo Bank	71	+ 1
Keiyo Bank	116	+ 2
Bank of Tokyo-Mitsubishi UFJ	26	-
Mizuho Bank	25	-
Sumitomo Mitsui Banking Corporation	22	-
Resona Bank	12	(1)

Total number of outlets

	08/3	change from 06/3
Outlets	173	10
Domestic	170	10
Chiba Pref.	154	4
Others	16	6
Overseas	3	0
Money exchange counters	3	1
Representative office	1	0

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

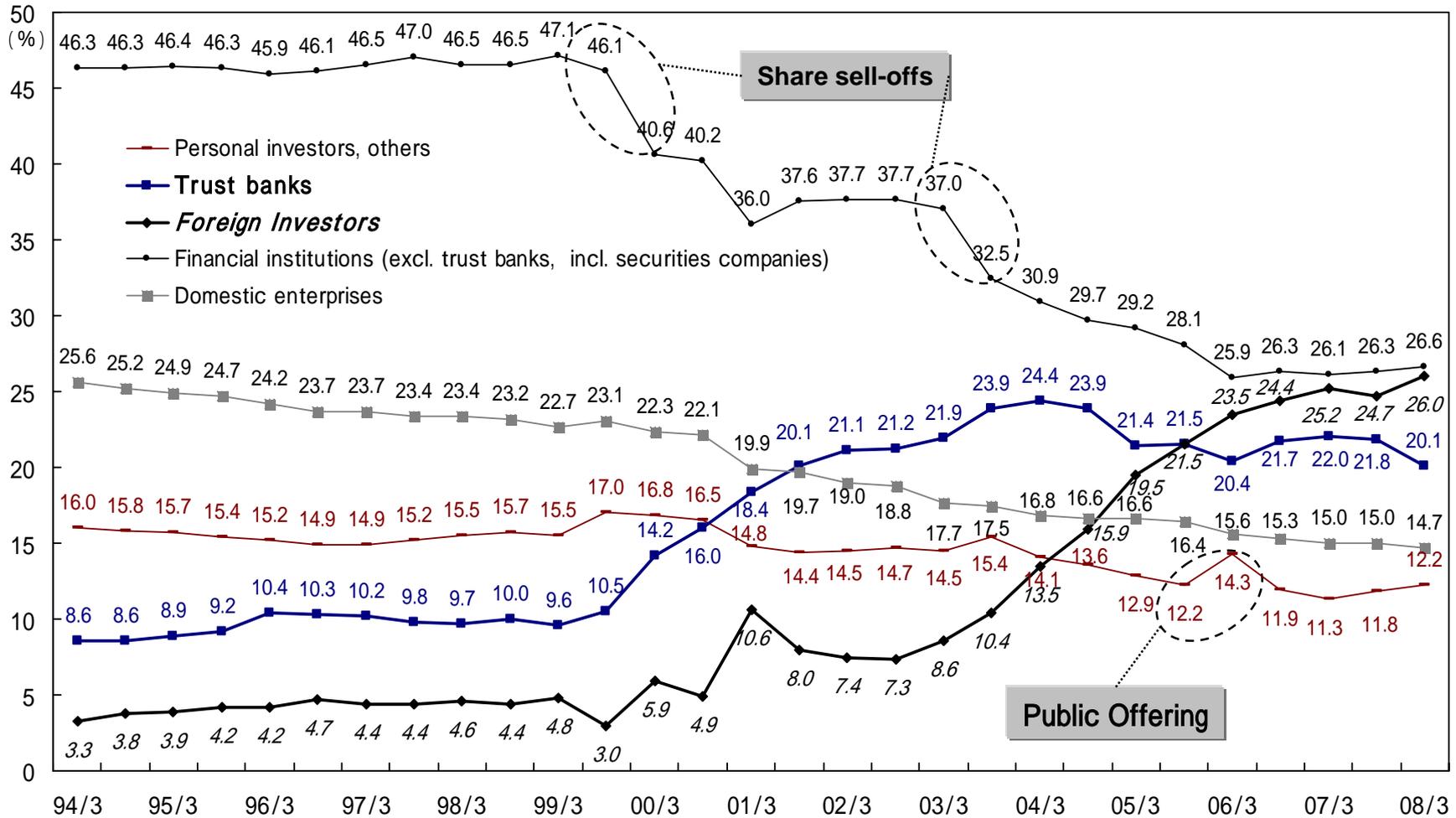
	07/03		07/09		08/03	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	10	0.00%	9	0.00%	9	0.00%
Financial institutions	415,799	46.73%	414,867	46.62%	403,454	45.33%
Trust banks	196,018	22.03%	194,308	21.84%	179,343	20.15%
Securities companies	13,012	1.46%	13,609	1.53%	13,057	1.47%
Other companies	134,069	15.07%	134,294	15.09%	130,857	14.70%
Foreign investors	224,424	25.23%	220,131	24.75%	231,520	26.02%
Individuals and others	100,876	11.34%	105,247	11.83%	109,329	12.29%
Treasury Stock, etc.	1,474	0.17%	1,615	0.18%	1,657	0.19%
Total	889,664	100.00%	889,772	100.00%	889,883	100.00%

Principal Stockholders

Number of shares (in thousands)

07/03		07/09		08/03	
	Share-holdings		Share-holdings		Share-holdings
The Master Trust Bank of Japan (Trust Account)	60,349	The Master Trust Bank of Japan (Trust Account)	57,198	Japan Trustee Services Bank (Trust Account)	51,146
Japan Trustee Services Bank (Trust Account)	46,582	Japan Trustee Services Bank (Trust Account)	52,069	The Master Trust Bank of Japan (Trust Account)	48,474
The Bank of Tokyo-Mitsubishi UFJ	44,158	The Bank of Tokyo-Mitsubishi UFJ	44,158	The Bank of Tokyo-Mitsubishi UFJ	44,158
NIPPONKOA Insurance Company	29,905	NIPPONKOA Insurance Company	29,905	NIPPONKOA Insurance Company	29,905
Nippon Life Insurance Company	29,177	Nippon Life Insurance Company	29,177	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
Japan Trustee Services Bank (Trust Account)	15,775	The Sumitomo Trust and Banking Co., Ltd. (Trust Account B)	15,706	Sumitomo Life Insurance Company	16,342
Meiji Yasuda Life Insurance Company	15,579	Meiji Yasuda Life Insurance Company	15,579	The Sumitomo Trust and Banking Co., Ltd. (Trust Account B)	15,770
State Street Bank and Trust Company	15,032	Sumitomo Life Insurance Company	13,842	Meiji Yasuda Life Insurance Company	15,579
Sumitomo Life Insurance Company	13,842	Japan Trustee Services Bank (Trust Account)	11,819	State Street Bank and Trust Company 505103	14,935

Changes in Composition of Shareholders



Recent News

- 2007 May. 21 Relocation of “Nagareyama Otakanomori Branch”
- Jun. 18 Started alliance with JR-EAST in membership program for senior aged persons
- Jul. 25 Started considering alliance with Daishi Bank, Hokkoku Bank and Chugoku Bank for EDP system development
- Jul. 31 Announced alliance with Tokyo Tomin Bank for ATM business
- Sep. 20 Opened “Funabori Corporate Banking Office”
- Sep. 20 Started handling ordinary foreign currency deposits by ATM
- Sep. 26 Iyo Bank joined the EDP system alliance
- Oct. 1 Announced alliance with Bank of Yokohama for ATM business
- Nov.13 Announced preference service for stockholders
- Nov.19 Opened “Kamisu Branch”
- Dec.10 Opened “Yashio Ekimae Branch”
- 2008 Jan.9 Started “Chibagin Heartful Project”
- Jan.11 Started sales of insurance products by specialized staff in headquarters reacting to full deregulation of OTC sales
- Jan.28 Opened “Consulting Plaza Funabashi”
- Feb.8 Announced agreement on alliance with 6 other regional banks in development of housing loan products
- Feb.13 Established workshop with 15 other regional banks for leasing business
- Feb.28 Securitized housing loans (¥28.0 billion)
- Mar.13 Announced alliance with Tokyo Tomin Bank, Bank of Yokohama, Joyo Bank, Kanto Tsukuba Bank and Musashino Bank for ATM business
- Mar.31 Announced basic agreement on alliance with Daishi Bank, Hokkoku Bank, Chugoku Bank and Iyo Bank for EDP system development
- Apr.18 Started sales of “Medical insurance” and “Cancer insurance” in all branches
- May.1 Established workshop with 54 other regional banks for housing loan business
- May.9 Announced start of membership service “Chibagin Yume Club” from September 2008
- May.15 Announced financial results for FY 2007
- May.19 Started handling a housing loan product exclusively for female customers (first product from workshop with regional banks)
- Jul.23 Scheduled opening of “Chiharadai Branch”
- Nov. Scheduled opening of “Fukagawa Branch” (upgrade from Toyochō corporate banking office)
- Dec. Scheduled opening of “Moriya Branch”

**Inquiries related to this presentation should be
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