

# Interim Financial Results for FY 2007 ended September 30, 2007



**THE CHIBA BANK, LTD.**

December 4, 2007

# Table of Contents

Foreword	2
----------	---

## ***Chapter 1 Summary of Financial Results***

Summary of Financial Results (1) P/L	4
Summary of Financial Results (2) B/S	5
Summary of Financial Results (3) Consolidated	6
Earnings Projections for FY 2007	7

## ***Chapter 2 Results of Principal Product Areas***

Profit Increase	9
Loan Increase	10
Housing Loans	11
Interest Rate Spread	12
Investment Securities	13
Fees and commissions	14
Investment-type Financial Products	15
Expenses	16
Credit Costs and Non-Performing Loans	17

## ***Chapter 3 Expanding the Business Base***

Expansion of Operating Area	19
Accessing the Baby-boom Generation	20
Reinforcement of Consulting Function	21
Promoting Business Matching	22
Strategic Alliance	23

## ***Chapter 4 Strengthen the Corporate Management System and Contribute to the Development of Regional Society***

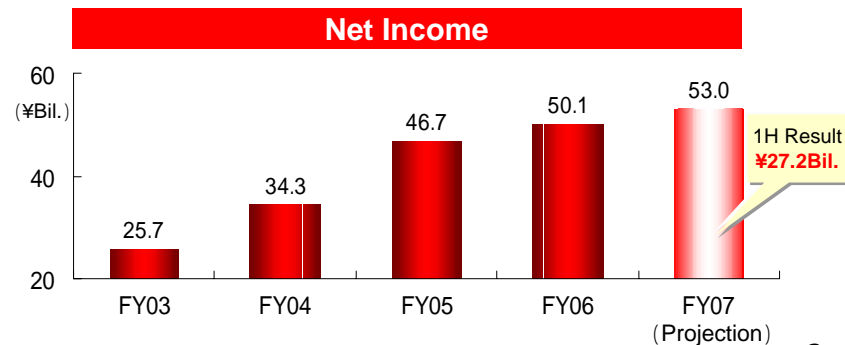
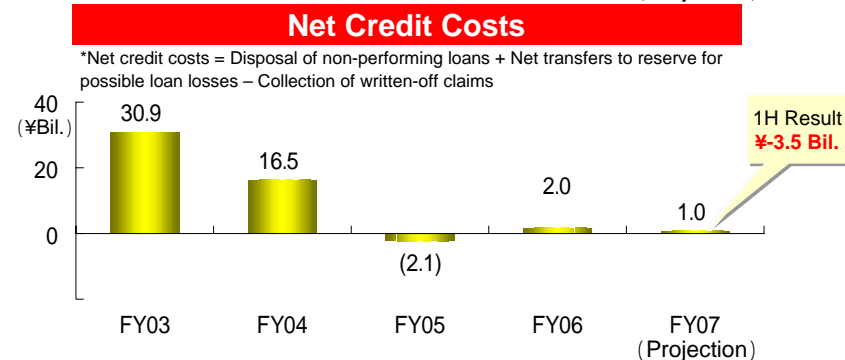
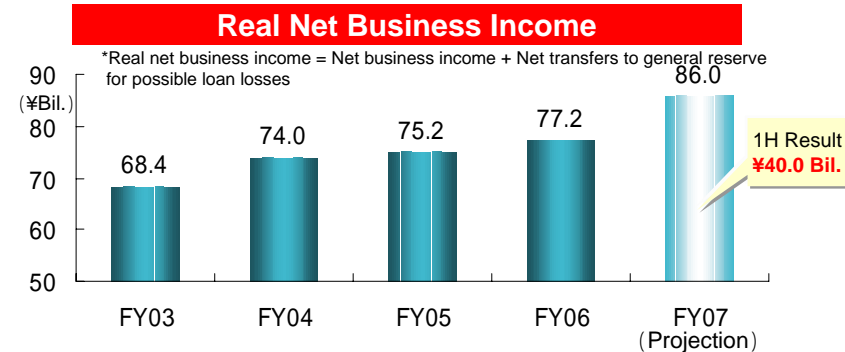
Enhance Risk Management	25
Capital Policy	26
Contribute to the Development of Regional Society	27

# Foreword

In the first half of FY 2007, mainly due to an increase in net interest income, Chiba Bank recorded ¥40.0 billion of real net business income (an increase of ¥1.2 billion, 3.2% up on the corresponding period of the previous fiscal year), the highest in its history.

As net credit costs showed a profit of ¥3.5 billion due to a reversal of allowances for doubtful claims, the Bank recorded an interim net income of ¥27.2 billion, also the highest in its history.

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



---

# *Summary of Financial Results*

# Summary of Financial Results (1) P/L

◆ Real net business income, Ordinary profits and Interim net income were the highest recorded in the Bank's history

<¥Bil.>	Interim FY06	Interim FY07	(b)-(a)
	(a)	(b)	
Gross Business Profits	77.8	79.5	1.7
Net interest income	65.8	68.8	2.9
Net fees and commissions	10.4	10.0	(0.4)
Gains (losses) on bonds	(2.1)	(2.1)	(0.0)
Expenses	39.1	39.5	0.4
Personnel expenses	18.4	18.9	0.4
Non-personnel expenses	18.4	18.4	(0.0)
<b>Real net business income</b>	<b>38.7</b>	<b>40.0</b>	<b>1.2</b>
Core net business income	40.8	42.1	1.2
Net transfer to general reserve for possible loan losses	-	-	-
<b>Net business income</b>	<b>38.7</b>	<b>40.0</b>	<b>1.2</b>
Non recurrent income	(6.9)	(1.5)	5.3
Disposal of non performing loans	(9.1)	(5.6)	3.4
Gains (losses) on stocks, etc.	0.3	1.6	1.2
<b>Ordinary profits</b>	<b>31.8</b>	<b>38.4</b>	<b>6.5</b>
Extraordinary profits (losses)	8.1	6.8	(1.2)
Reversal of allowance for possible loan losses	6.5	6.4	(0.0)
Collection of written-off claims	1.8	2.7	0.8
Transfer to reserve for executive retirement benefits	-	(1.3)	(1.3)
Transfer to reserve for reimbursement of dormant deposits	-	(0.7)	(0.7)
<b>Interim net income</b>	<b>24.5</b>	<b>27.2</b>	<b>2.6</b>

Net interest income		
< ¥Bil. >	Interim FY07	change
<b>Net interest income</b>	<b>68.8</b>	<b>2.9</b>
Domestic	67.3	2.8
Loans and deposits	59.7	4.0
Loans	68.8	10.9
Deposits	9.0	6.8
Securities	8.3	(0.9)
International	1.5	0.1

Net fees and commission income		
< ¥Bil. >	Interim FY07	change
<b>Net fees and commissions</b>	<b>10.0</b>	<b>(0.4)</b>
Income	17.8	0.3
Investment trusts & Personal annuities	6.1	0.7
Expenses	7.8	0.7
Loan related expenses	4.8	0.4

Net credit costs		
< ¥Bil. >	Interim FY07	change
Transfer to general reserve for possible loan losses	(4.9)	2.1
Non-performing loans	4.1	(5.5)
Downgrades	9.0	(2.4)
Decrease in collateral value	0.8	0.8
Upgrades & repayments	(5.7)	(3.9)
<b>Credit Costs</b>	<b>(0.7)</b>	<b>(3.4)</b>
Collection of written-off claims	2.7	0.8
<b>Net Credit Costs</b>	<b>(3.5)</b>	<b>(4.3)</b>

# Summary of Financial Results (2) B/S

## ◆ Loans grew consistently

<¥ Bil.>	06/9	07/3	07/9	Change	
				from 06/9	from 07/3
Assets	9,844.1	9,691.7	9,777.7	(66.4)	85.9
Loans and bills discounted	6,372.0	6,407.5	6,557.6	+2.9%	+4.6%
Securities	2,680.5	2,415.0	2,258.3	(422.1)	(156.6)
Liabilities	9,310.2	9,122.8	9,206.5	(103.6)	83.6
Deposits	8,009.2	8,371.5	8,311.0	+3.7%	(1.4%)
Net Assets	533.9	568.8	571.1	37.2	2.3
Disclosed claims under the Financial Reconstruction Law	215.6	202.3	185.9	(29.6)	(16.3)
Non-performing loan ratio	3.31%	3.08%	2.77%	(0.54%)	(0.31%)

## Loans and bills discounted

<¥ Bil.>	07/9	Change	
		from 06/9	from 07/3
Loans and bills discounted	6,557.6	185.5	150.1
Domestic	6,531.7	184.6	154.6
ex. Public sector	6,036.0	+5.6%	+5.2%
Corporate	3,858.6	196.4	118.2
Consumer	2,177.4	128.5	37.3
Public sector	495.7	(140.2)	(0.9)
Overseas	25.8	0.9	(4.5)

## Securities

<¥ Bil.>	07/9	Change	
		from 06/9	from 07/3
Securities	2,258.3	(422.1)	(156.6)
Government bonds	537.8	(202.2)	(176.1)
Stocks	236.6	(22.2)	(33.4)
Corporate bonds and others	981.4	(52.0)	33.8
Foreign currency securities	502.4	(145.5)	19.0

## Deposits

<¥ Bil.>	07/9	Change	
		from 06/9	from 07/3
Deposits	8,311.0	301.7	(60.5)
Personal	6,224.9	+4.5%	+3.8%
Corporate	1,506.5	38.5	(31.6)
National and local government	308.8	(2.5)	(133.0)

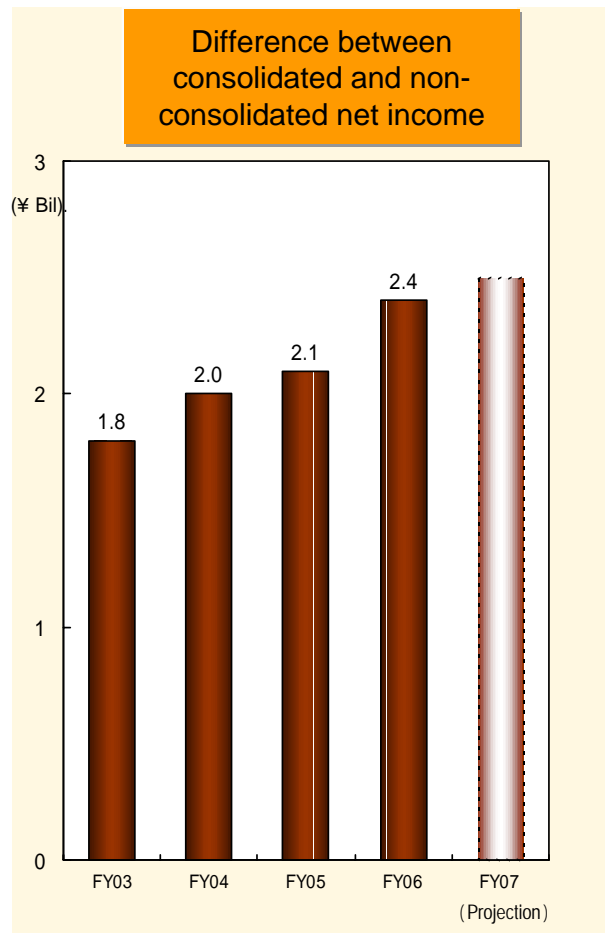
\*The change from 07/3 is represented on an annual basis

# Summary of Financial Results (3) Consolidated

◆ Enhancing profitability by integrating the competencies of the group

<¥Bil.>	Consolidated		Difference
	07/9	Non consolidated	
Ordinary Income	136.0	119.8	16.1
Interest on loans and bills discounted	70.6	69.8	0.7
Fees and commission income	22.7	17.8	4.9
Ordinary expenses	92.3	81.4	10.9
Ordinary profits	43.6	38.4	5.2
Interim net income	27.9	27.2	0.6

Business	Company	Characteristics
Securities	Chuo Securities	12 branches in Chiba Prefecture High market share of stock transactions in Chiba Prefecture Holds 54,000 active accounts
Leasing	Chibagin Leasing	Balance of outstanding contracts: ¥50.2billion 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 5,000, mainly the major companies in the region.



# Earnings Projections for FY 2007

◆ Another record profit due to expansion in top lines

<¥ Bil.>	FY06	Interim FY07	FY07	Change from FY 06
	(Results)	(Results)	(Projections)	
Gross business profit	155.1	79.5	166.0	10.9
Expenses	77.9	39.5	80.0	2.1
Real net business profit	77.2	40.0	86.0	8.8
Ordinary profits	71.3	38.4	80.0	8.7
Net income	50.1	27.2	53.0	2.9
Net credit costs	2.0	(3.5)	1.0	(1.0)
Consolidated ordinary profit	81.9	43.6	90.0	8.1
Consolidated net income	52.5	27.9	55.5	3.0

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

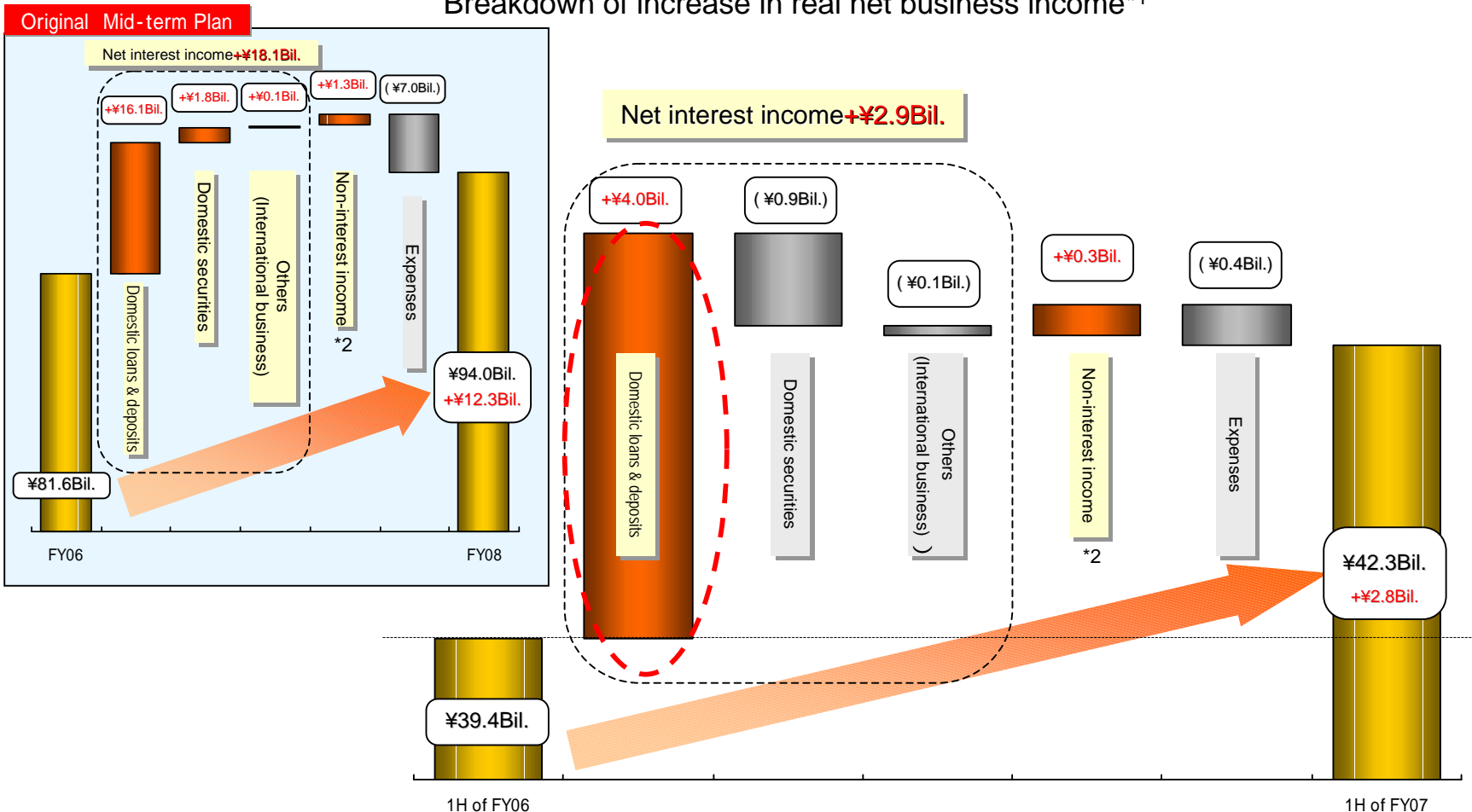


# *Results of Principal Product Areas*

# Profit Increase

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

Breakdown of increase in real net business income\*1



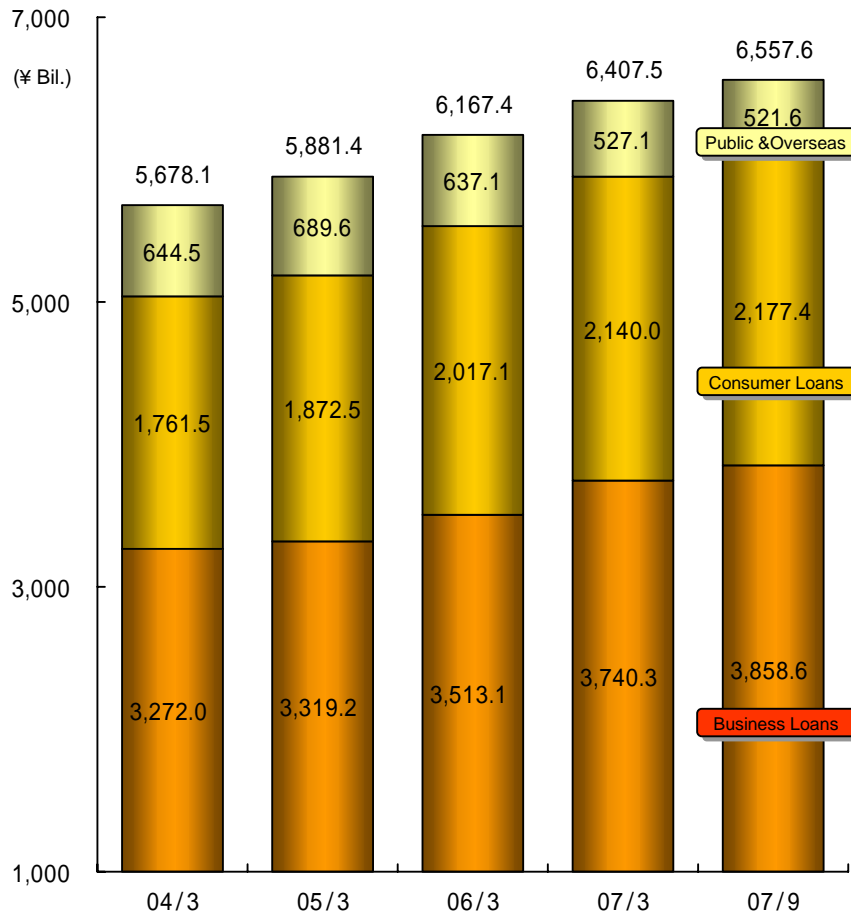
\*1 Excluding other profit and loss related to securities and gains and losses on financial derivatives

\*2 Non-interest income = profit from fees and commissions + gains on foreign exchange + trading income

# Loan Increase

◆ Achieved Loan increase in Eastern Tokyo Metropolitan area in addition to in Chiba prefecture

Breakdown of loan increases



\*End of the term balance

	Result of the first half of FY07	Growth rate (Annual Basis)
Loans and bills discounted	<b>+¥1,50.1Bil.</b>	<b>+4.6%</b>
Chiba Pref.	<b>+ ¥94.5Bil.</b>	<b>+3.6%</b>
Corporate Loans etc.	<b>+¥58.2Bil.</b>	<b>+3.8%</b>
Personal Loans	<b>+¥36.2Bil.</b>	<b>+3.4%</b>
Tokyo etc.	<b>+¥55.5Bil.</b>	<b>+8.4%</b>
Eastern Tokyo* <sup>1</sup> (SMEs etc.)	<b>+¥13.0Bil.</b>	<b>+8.5%</b>
Special branches* <sup>2</sup> outside Chiba (Large corp. etc)	<b>+¥42.5Bil.</b>	<b>+8.4%</b>

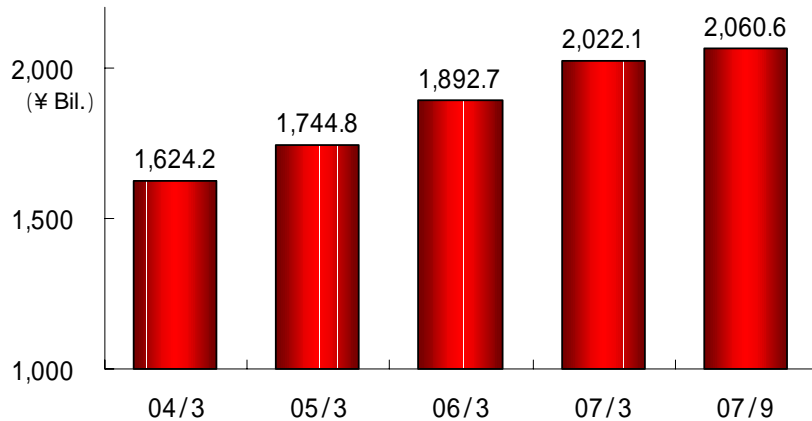
\*1. Balance of 10 branches located in Eastern Tokyo

\*2. Balance of Tokyo head office, Shinjuku branch, Osaka branch and Overseas Branches

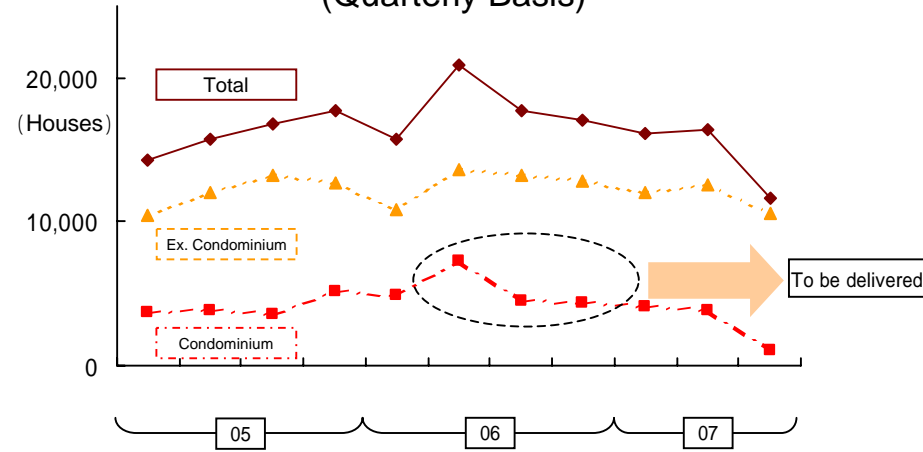
# Housing Loans

◆ Strategically allocating resources following changes in the financial environment

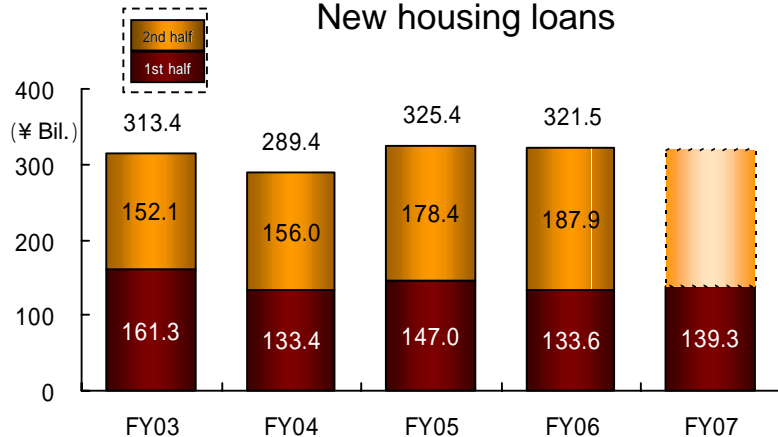
Housing loan balance



Housing starts in Chiba Prefecture (Quarterly Basis)



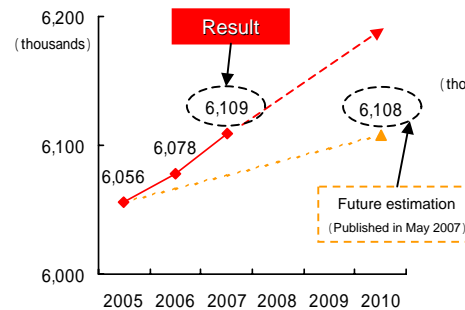
New housing loans



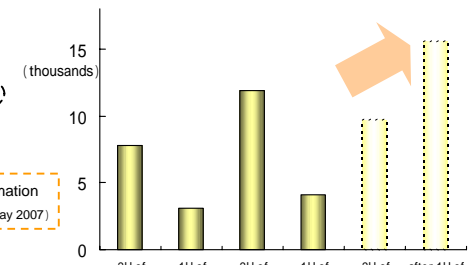
More population increase than expected

Strengthen Condominium business strategy  
Established Inage Loan Center

Population increase in Chiba Prefecture



Estimation of condominium\* supplies



\*Result: Chiba prefecture  
Future Estimation: National Institute of Population and Social Security Research

\*Condominiums the bank is approaching

# Interest Rate Spread

## ◆ Forecast of interest rate hike changed

Japanese Yen deposit & loan interest rate spread [First half of FY07]

Progressed almost at expected level

	Loan-Deposit (%)		
		loan	deposit
Original Plan	1.923	2.147	0.224
Actual	1.914	2.141	0.227
Difference	(0.009)	(0.006)	0.003

\*Contractual base

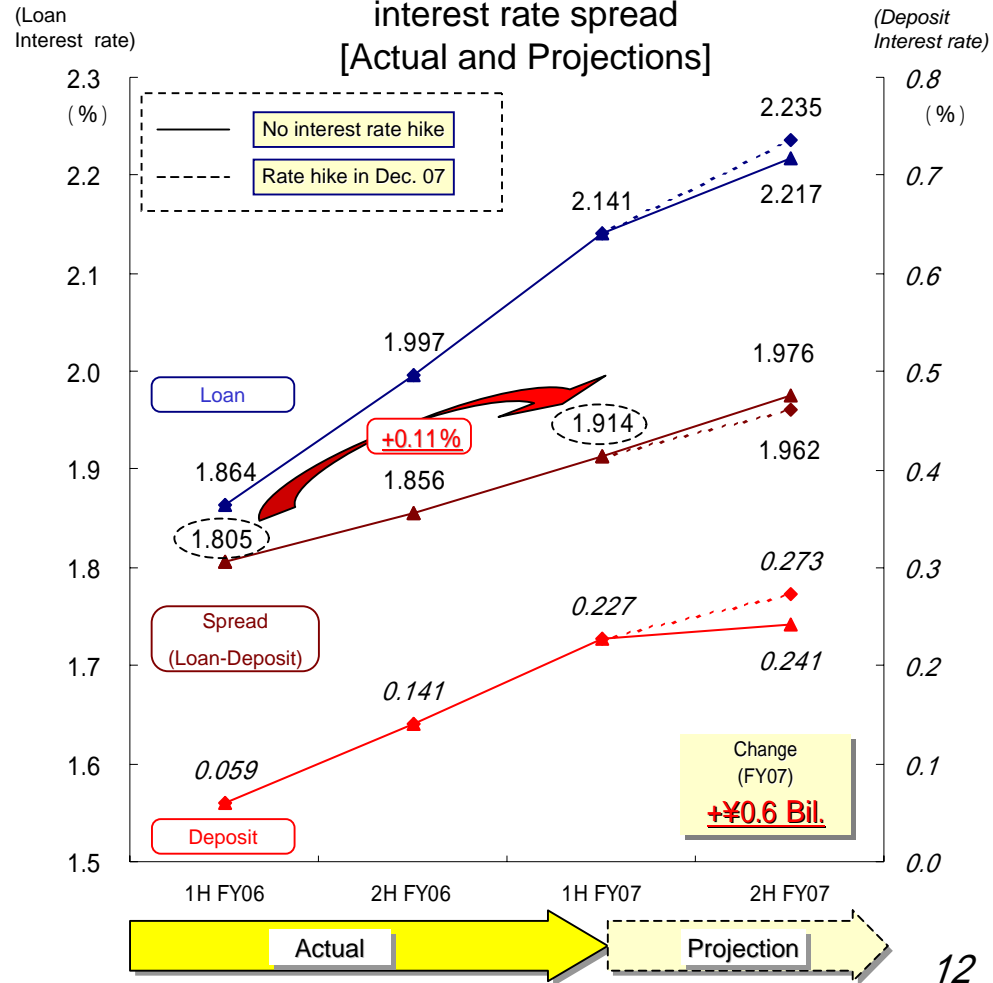
Revised forecast of interest rate hike in the earnings projection considering current economic environment

0.25% interest rate hike in December 07



No interest rate hike

Japanese Yen deposit & loan interest rate spread [Actual and Projections]

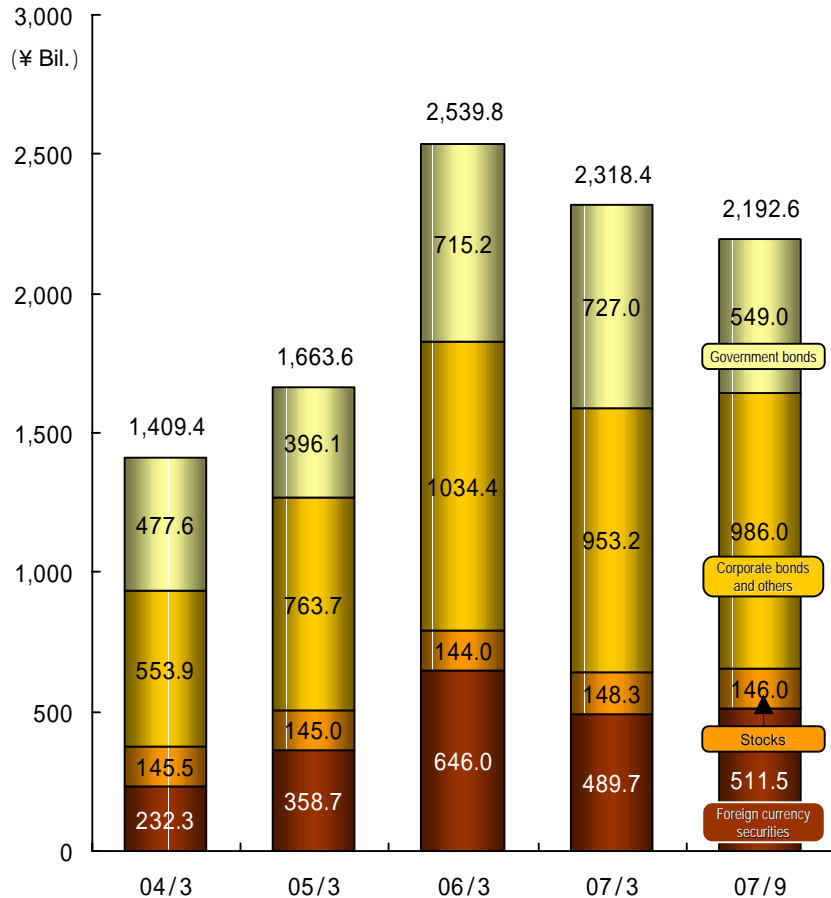


\*Contractual base

# Investment Securities

◆ Limited impact from U.S Sub-prime loan problem

Investment securities balance



\*Balances are represented excluding valuation gains and losses

Details of losses on bonds

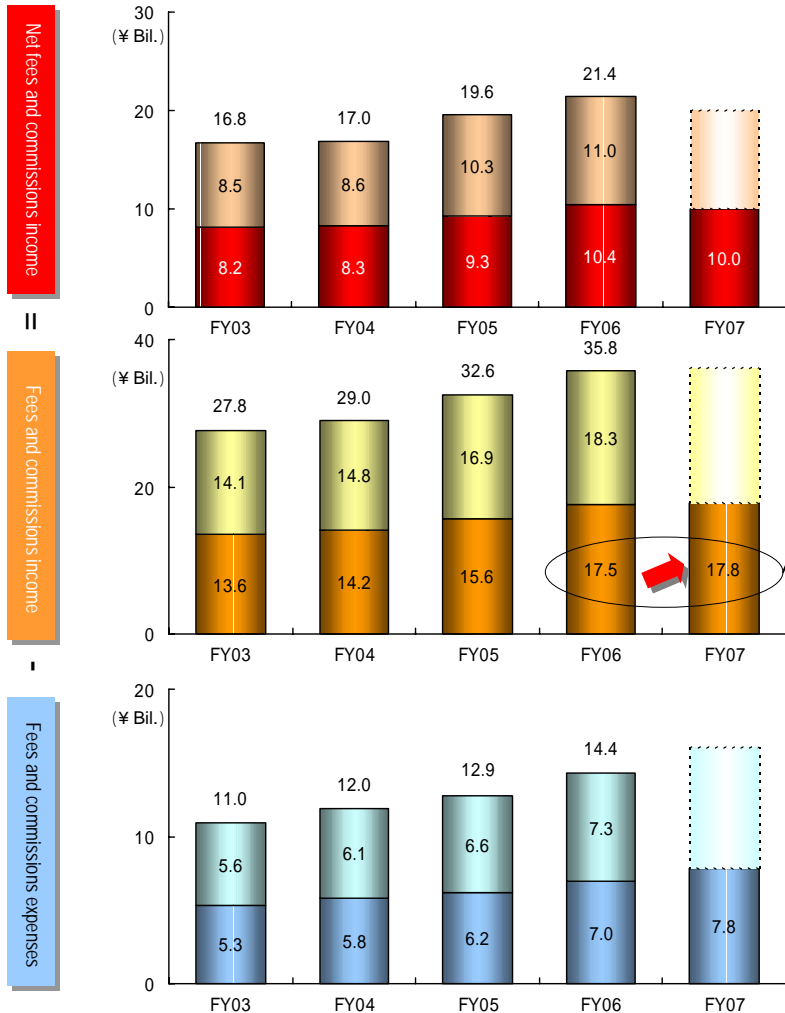
Gains (losses) on bonds	(¥2.1Bil.)
Write-off of a sub-prime related securitized product	(¥0.9Bil.)
Losses on Sales of low yield bonds (JGB etc.) and others	(¥1.2Bil.)

Average yield for securities

	1H of FY06		1H of FY07	
				Change
Overall	1.83	1.83		0.00
Domestic	0.96	0.95		(0.01)
Bonds	0.64	0.77		0.12
Weighted average life of yen denominated fixed rate bonds	2.8years	2.7years		(0.1years)

# Fees and commissions

◆ Fees and commissions expenses increased reflecting the growing balance of loans in spite of a good performance in sales of investment-type financial products

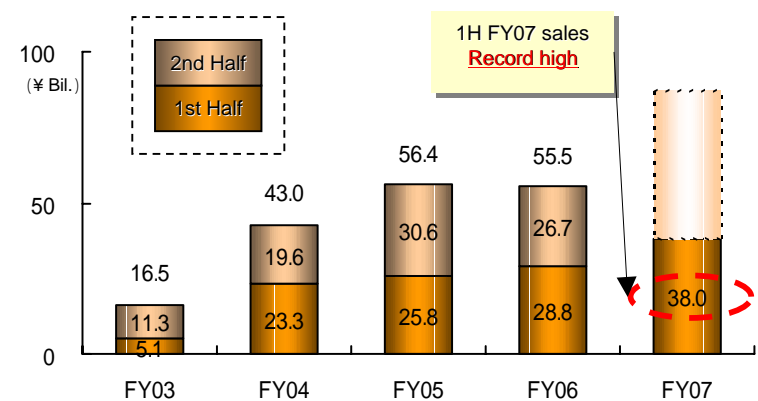


Details of changes in net fees and commissions income\*

	1H of FY06		1H of FY07	
				Change
<b>Net Fees and Commissions</b>	<b>17.5</b>	<b>17.8</b>		<b>0.3</b>
Investment trusts and Personal annuities etc.	5.3	6.1		0.7
Investment trusts	4.1	4.3		0.2
Sales fees	2.7	2.5		(0.2)
Trust fees	1.3	1.7		0.4
Personal annuities etc.	1.2	1.7		0.5
Fee income from new products and services for corporate customers *	1.1	0.6		(0.4)

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

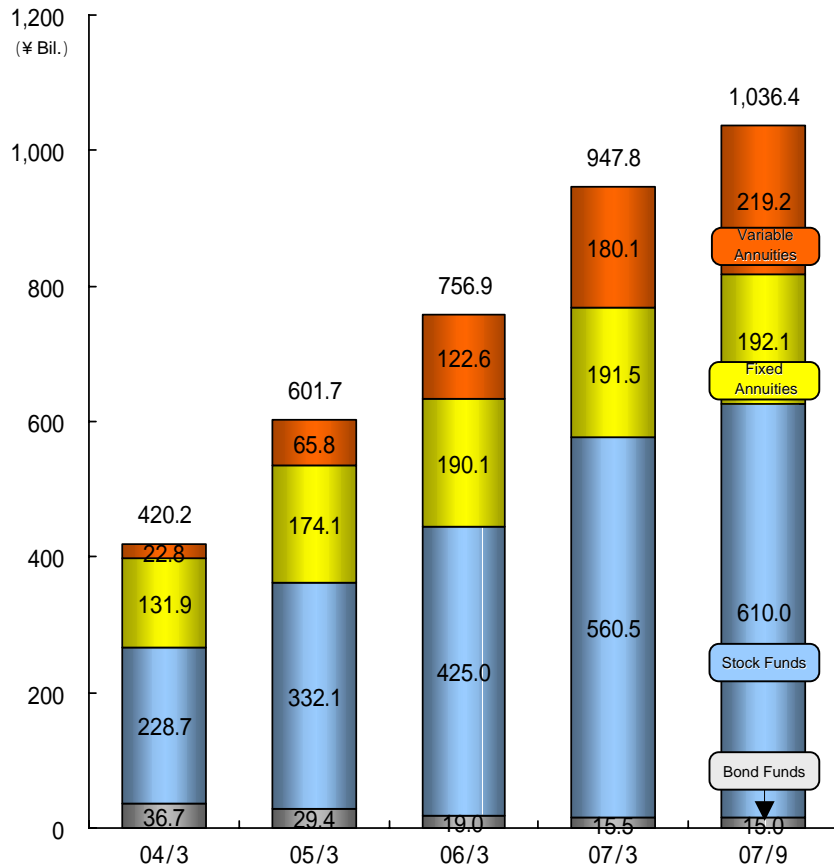
## Sales of Variable Personal Annuities



# Investment-type Financial Products

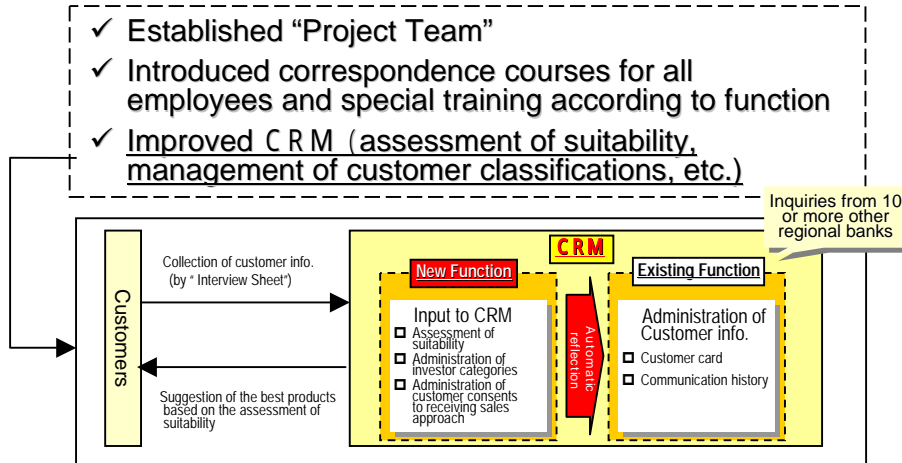
◆ Restructuring the sales system in response to implementation of the Financial Instruments and Exchange Law

Balance of investment trusts and total sum of personal annuities

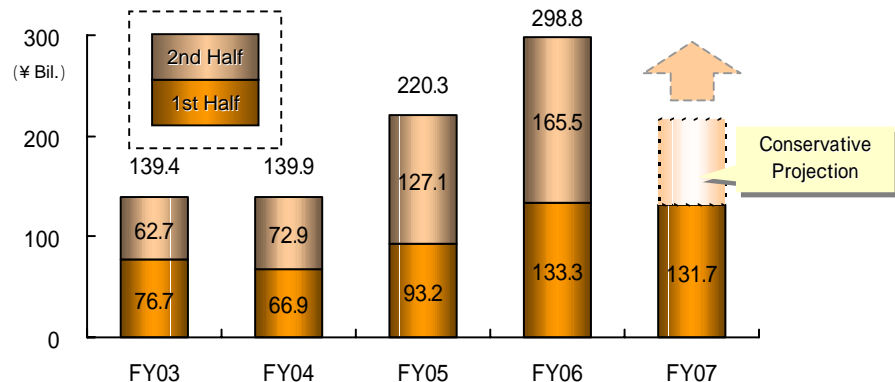


Note: Single-premium whole life insurance is included in variable annuities.

Actions for the Financial Instruments and Exchange Law



Sales of Stock Funds

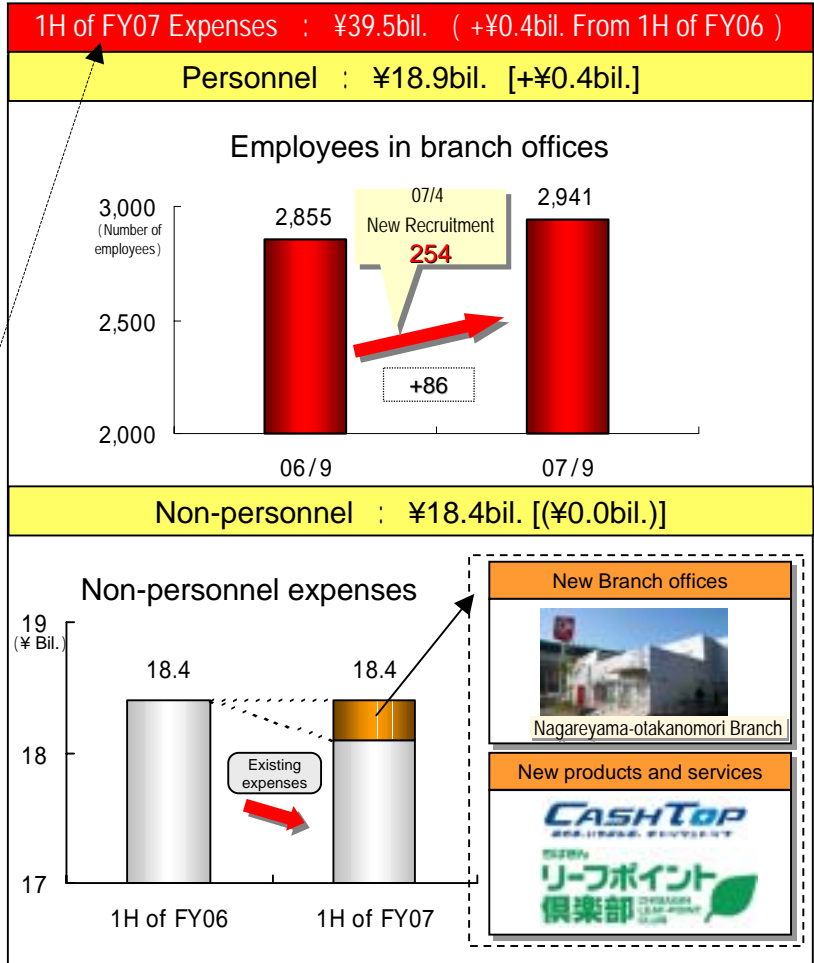
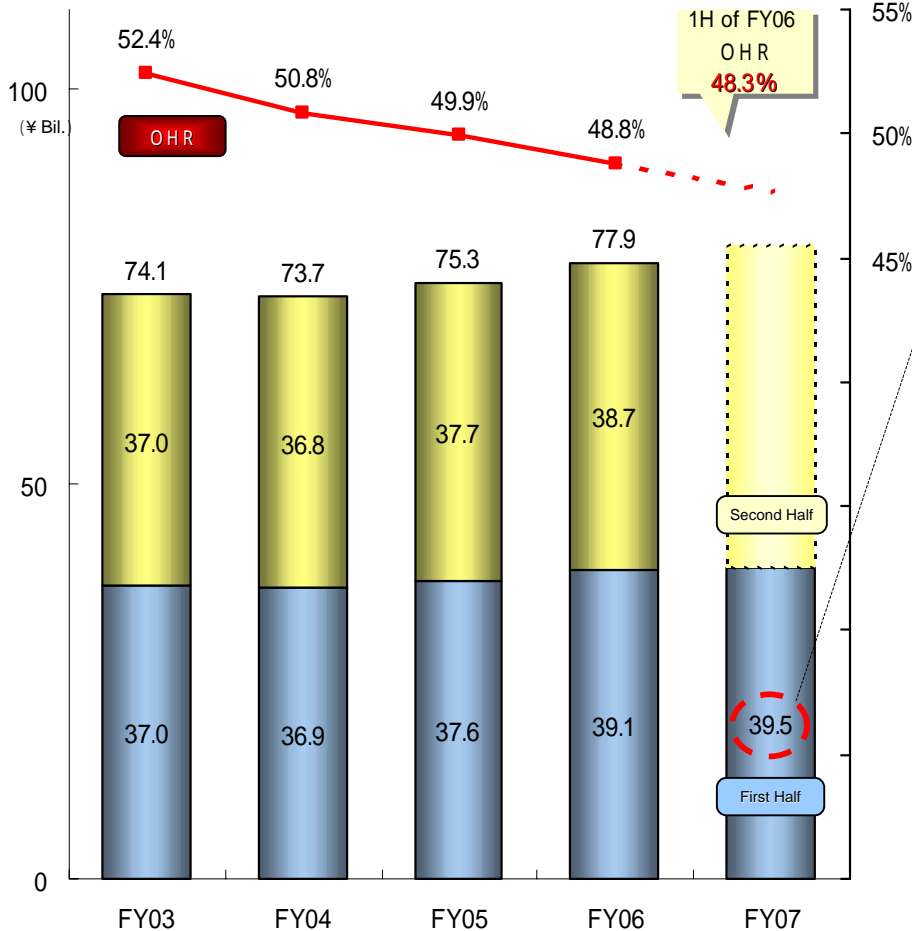




# Expenses

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

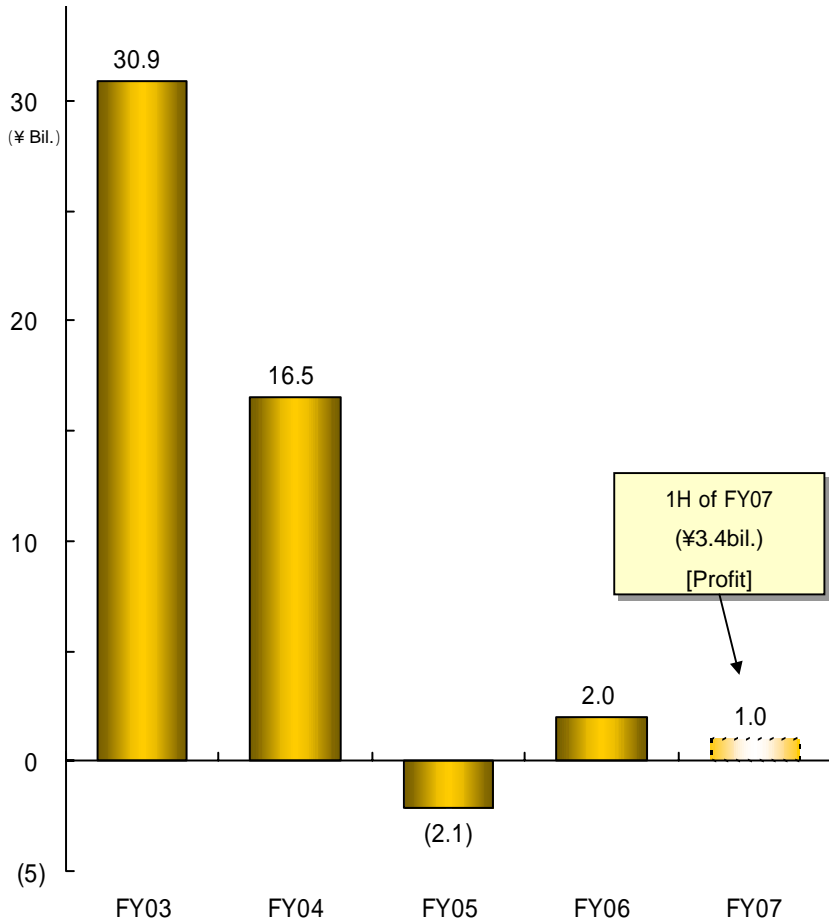
## O H R · Expenses



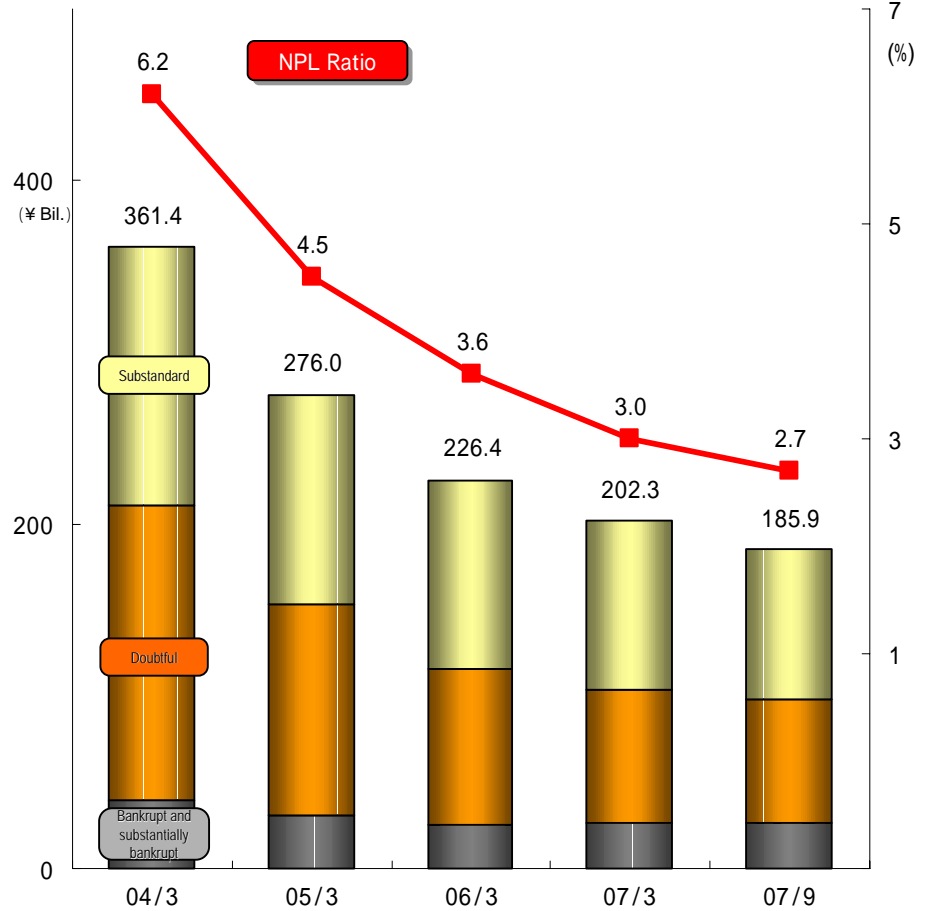
# Credit Costs and Non-Performing Loans

◆ Maintained low level of credit costs

Net credit costs



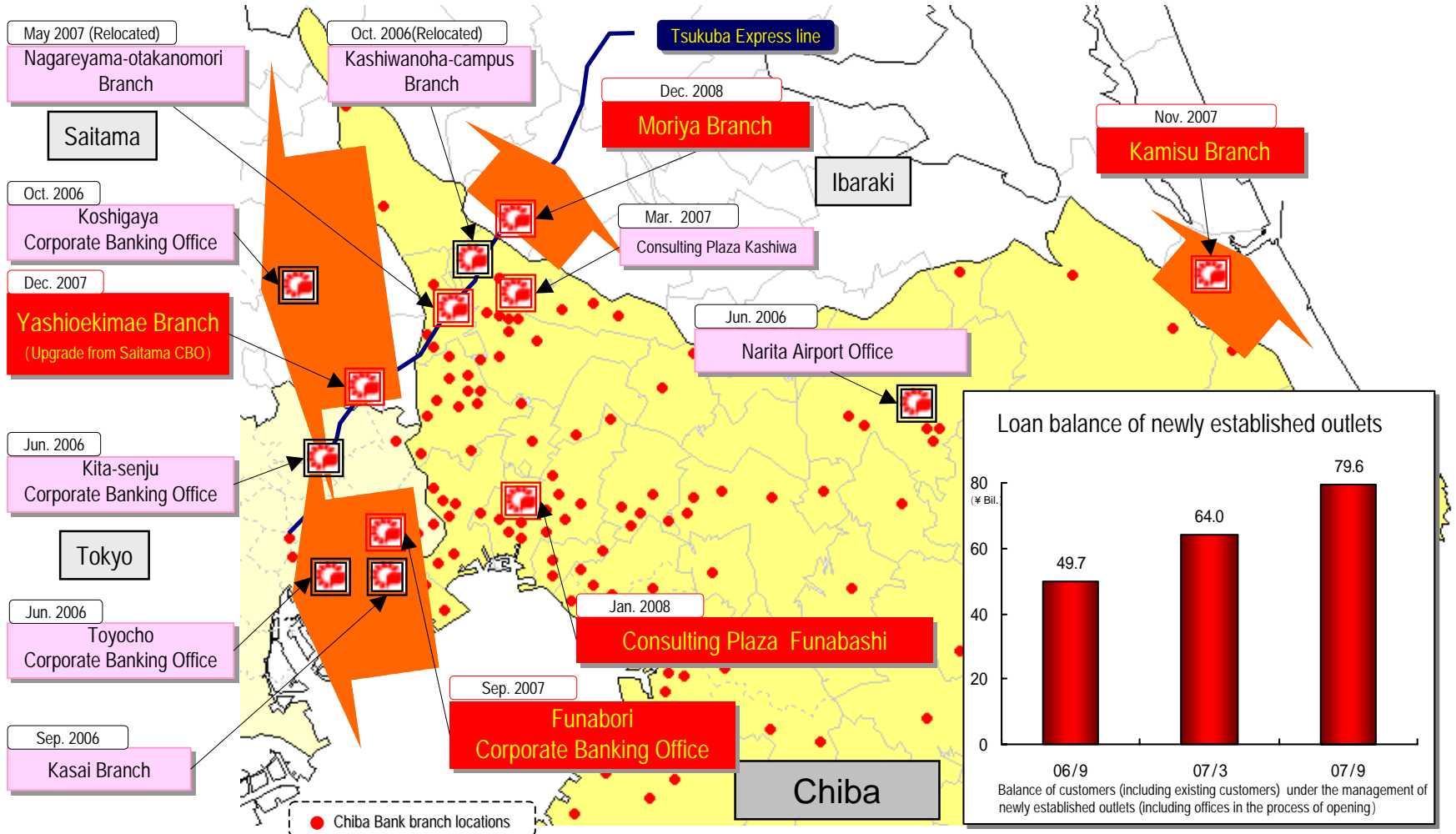
Disclosed claims under the Financial Reconstruction Law



# *Expanding the Business Base*

# Expansion of Operating Area

◆ Steadily expanding the business base through intensive branch strategy



# Accessing the Baby-boom Generation

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

### Retirement benefit payments in Chiba Pref.

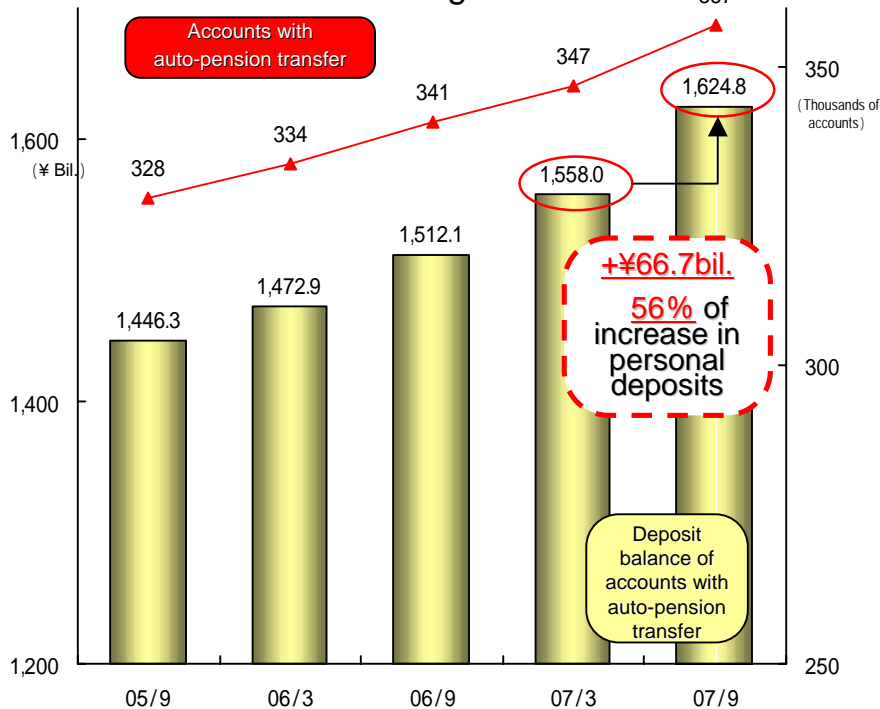
FY04-FY06  
¥1.7 Trillion



FY07-FY09  
¥ 2.3 Trillion

\*Estimate by Chibagin Research Institute

### No. of accounts with auto-pension transfer and change in balances



## Actions towards accessing the baby-boom generation

### Himawari Club

07/4 ~



- ✓ Distributing "Himawari Club" brochures
- ✓ Premier service (Special time deposit interest rate, granting gift coupon, etc.)

+

07/6 ~

Allied with J R-EAST for reciprocal grant of benefits

240,000 customers

### Special campaigns

06/10 ~

Support active second life Retirement benefit investment plan

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

### Results\*

2H of FY06  
¥14.9Bil.

1H of FY07  
¥43.2Bil

\*Total of time deposits and investment trusts

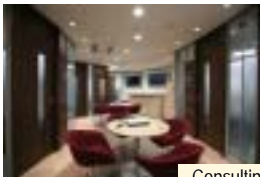
# Reinforcement of Consulting Function

## ◆ Enhancing consulting functions to actively meet the customers' needs

### Expansion of Consulting Plazas

Oct. 2004 ➤ Opened Consulting Plaza Chiba

Mar. 2007 ➤ Opened Consulting Plaza Kashiwa



Consulting Plaza Kashiwa

Jan 2008(Scheduled) ➤ Open Consulting Plaza Funabashi

### Strengthening business with high net worth clients

#### Established Private Banking Department

07/6 ~

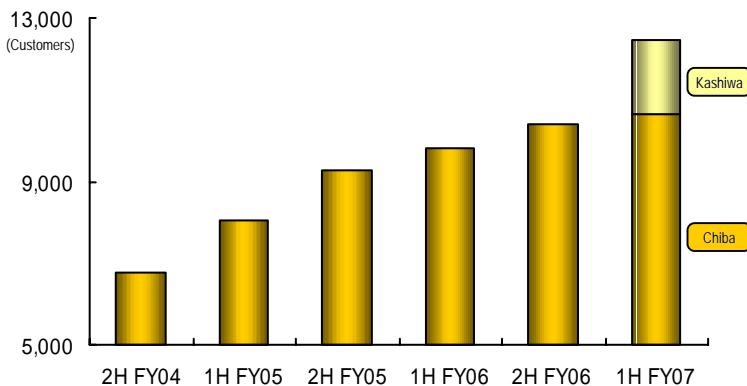
- ✓ Producing "Custom-made" products for high net worth clients utilizing trust/inheritance related business
- ✓ Offering special skills such as finance and tax

#### Expanded branches handling trust/inheritance business

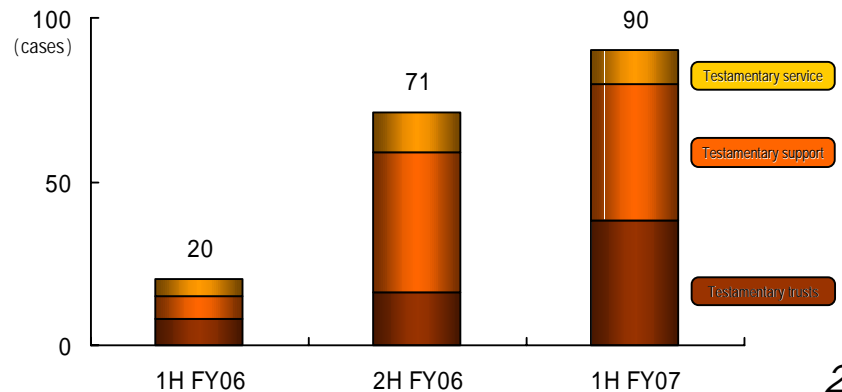
07/6 ~

- ✓ Increased number of relevant offices to 26 main branches
- ✓ First response by deployed sales staff

### Customers coming to Consulting Plazas



### Results of inheritance related business



# Promoting Business Matching

◆ Actively supporting the expansion of corporate customers

## Business matching activities (FY 2007)

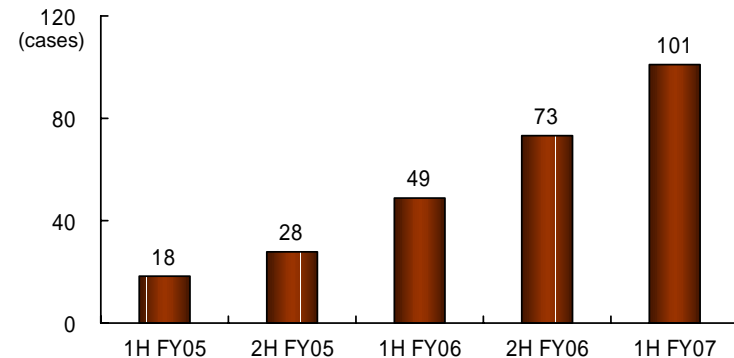
Timing	Contents
2007/5	Recycling of food waste seminar Online shopping seminar
2007/7	Business matching for Tama-area products and imported goods 1st Japanese Food Fest in Shanghai 1st Chiba Univ. Special fair for TLO technology transfer
2007/8	Chiba food market seminar
2007/9	Joint business matching with three regional banks
2007/10	"Producer Direct Sales Association" seminar 21st Tokyo business summit
2007/11	Food Selection 2007 "Made in Chiba" product fair IT management seminar
2007/12 (Scheduled)	Business matching in China
2008/3 (Scheduled)	FOODEX JAPAN 2008



Food Selection 2007

- ✓ 208 exhibitors recommended by 8 regional banks (of which 36 exhibitors were Chiba Bank's customers)
- ✓ Around 7,000 visitors (mainly food buyers) came and many agreements were made

## Business matching agreements made



\*Business matching activities organized or arranged to exhibit by the Bank

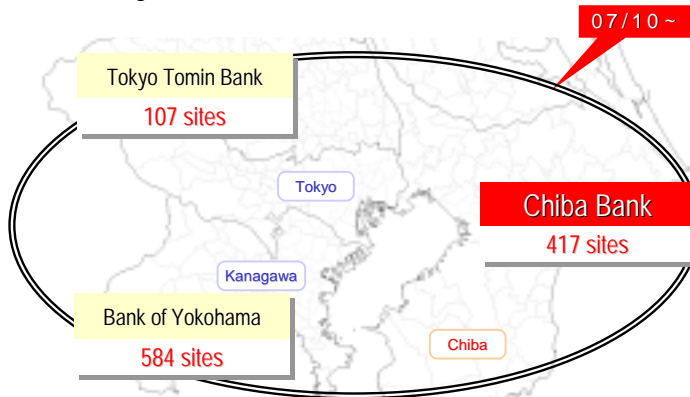
# Strategic Alliances

◆ Accelerating strategic alliances to enhance corporate value

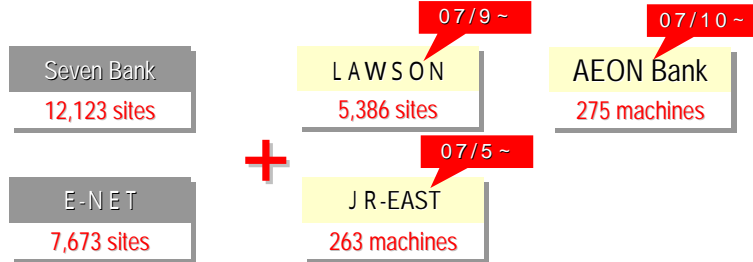
## Recent Alliances

### ATM network

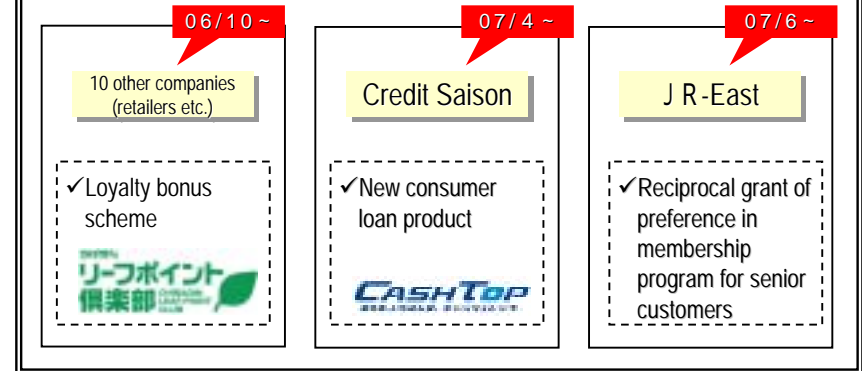
Alliances with regional banks in the Tokyo Metropolitan area  
(Fee waiving, etc)



### Alliances with other businesses

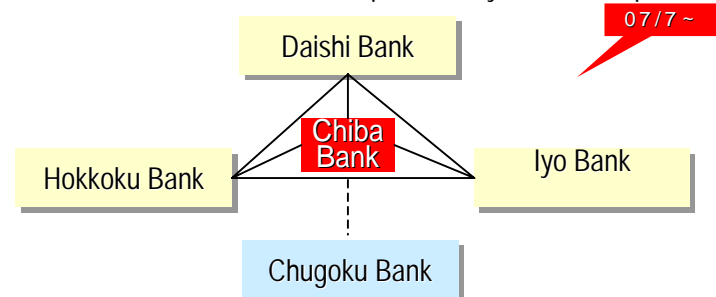


### Products and services



### EDP System

Alliance with other regional banks -  
to cooperate in system development





---

*Strengthen the Corporate Management System  
and  
Contribute to the Development of Regional Society*

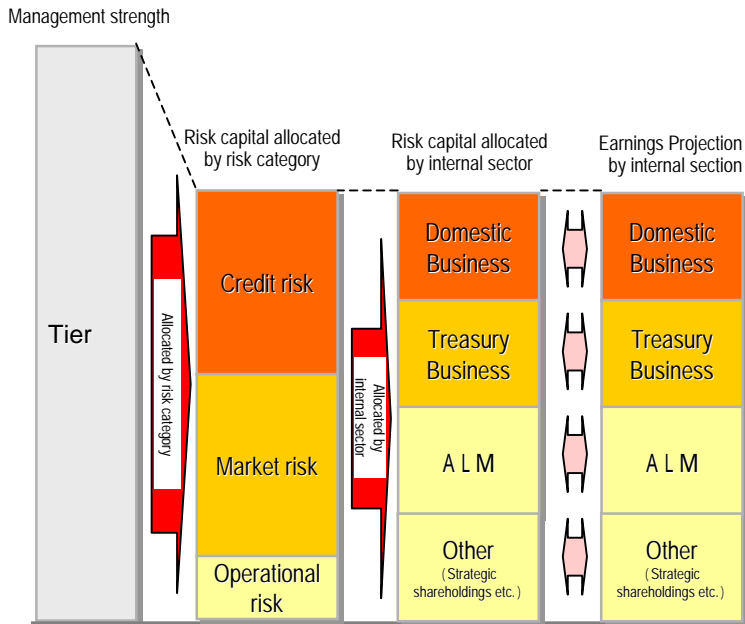
# Enhance Risk Management

◆ Regard the introduction of Basel as an opportunity to enhance risk management systems

## Enhancing integrated risk management

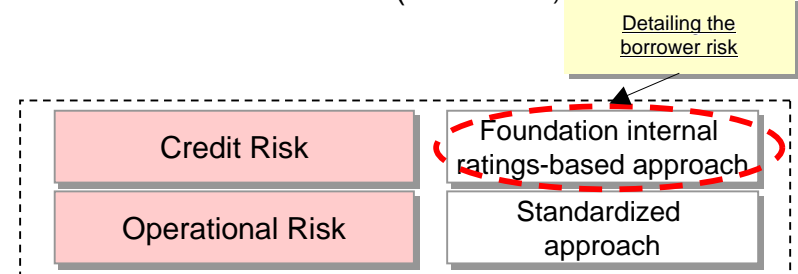
### Risk capital allocation (FY2003 ~ )

- ✓ Allocation of risk capital by risk category and internal sectors within the scope of management strength
- ✓ Continuous review for improvement in management measures after implementation of Basel (changes in the definition of default, etc.)



## Applying Basel II

### Introduction of Basel (2007/3 ~ )



### Outlier Standard (07/9)

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

Interest rate risks in banking business		¥54.4 Bil.
Tier + Tier		¥601.4 Bil.
Outlier ratio	/	9.0%

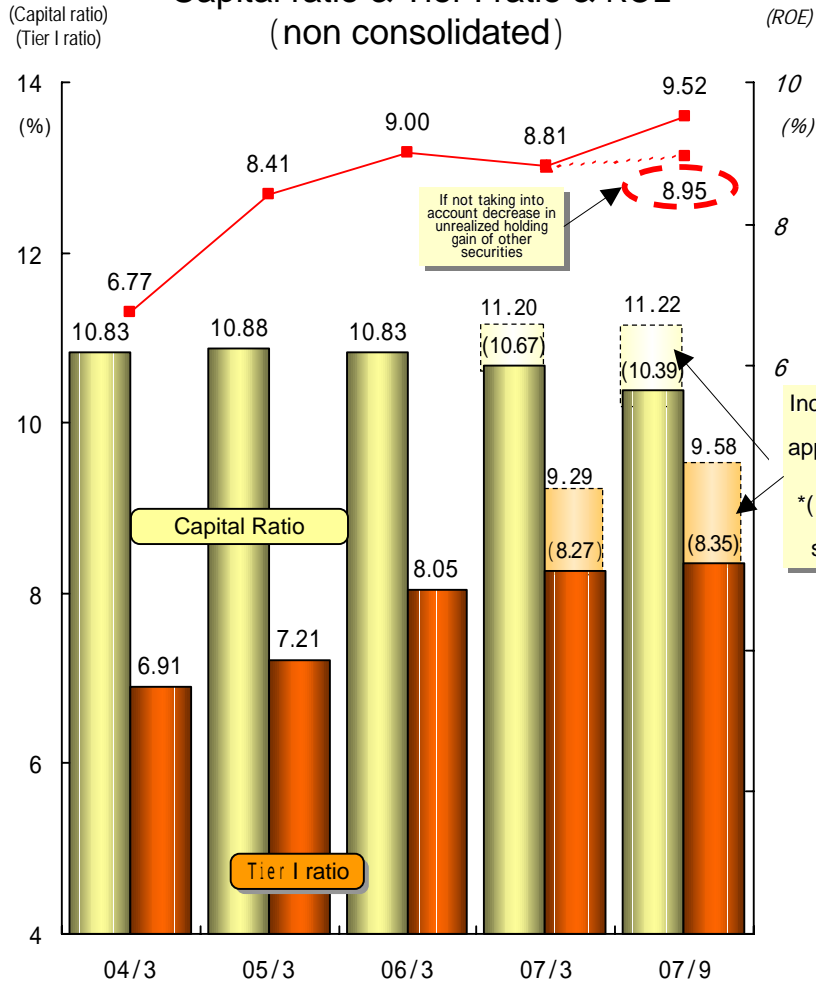
(Presumption in calculation)

- 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 & ROE  
(non consolidated)

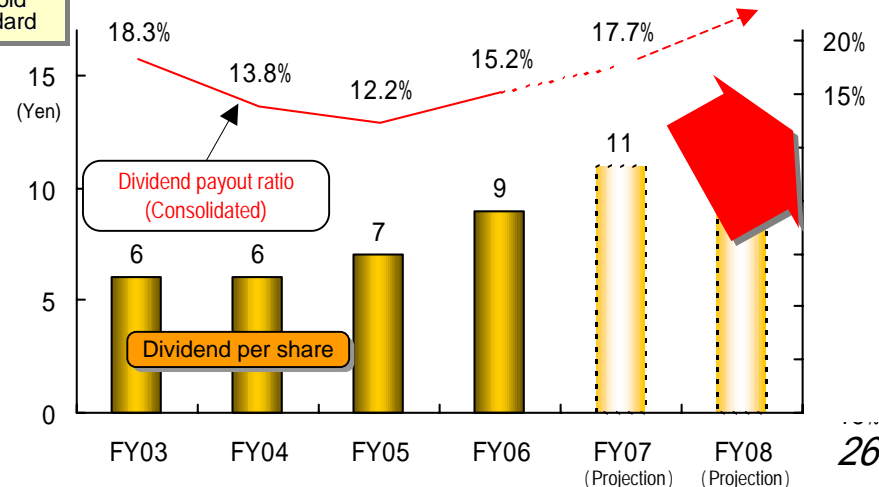


Stress testing of credit risk  
(Based on FSA Notice No.200)

	Present	Stress Scenario	Change
Capital	580.3	558.3	(22.0)
Risk assets	5170.0	5706.2	536.2
Capital ratio	11.22%	9.78%	(1.44%)
Tier ratio	9.58%	8.42%	(1.16%)

(¥Bil)

Dividend per share & dividend payout ratio



# Contribute to the Development of Regional Society

## ◆ Various actions for contributing to the development of regional society

### ~ Cherishing People, Water, and Greenery ~

Welfare and educational activities : **Cherishing People**



Chibagin Heartful

Water quality conservation activities :  
**Cherishing Water**



Water purification activities at Lake Inbanuma

Greening activities :  
**Cherishing Greenery**



Tree planting activities at "Chibagin forest"

### CSR related activities

Environmental time deposits

- ✓ Offering special interest rate for participants in the CO<sub>2</sub> reduction campaign
- ✓ Donating 0.1% of deposit balances to environment preservation organizations

• Sold ¥10.0 bil.(upper limit) in 2 days

Offering special products of Chiba prefecture in shareholder preference program

08/3 ~



# Appendix

# Table of Contents

## Appendix I Regional Economy

Economic Conditions (1) Business Survey Index	3
Economic Conditions (2) Loans	4
Economic Conditions (3) Population Increase	5
Economic Conditions (4) Corporate Bankruptcies	6
Business Share of Financial Institutions within	
Chiba Prefecture	7
Economic Indicators for Chiba Prefecture (1)	8
Economic Indicators for Chiba Prefecture (2)	9
Land Price Trends in Chiba Prefecture(1)	10
Land Price Trends in Chiba Prefecture(2)	11
Key Data for Chiba Prefecture	12

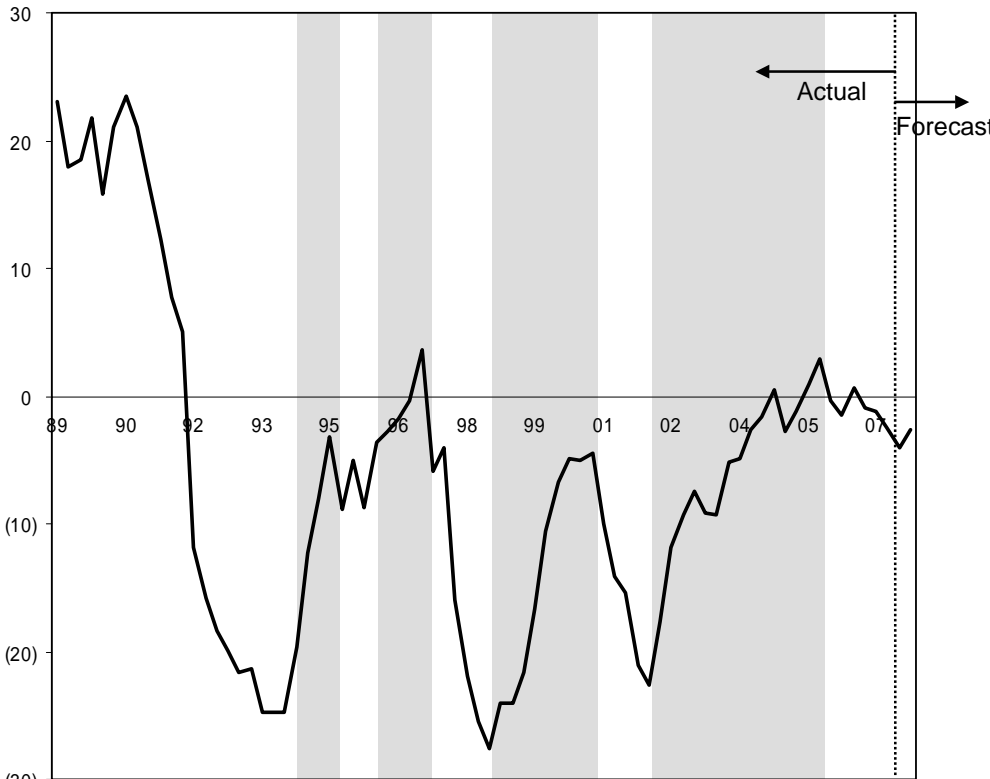
## Appendix II Management Indices

Management Indicators	14
Interest Yields	15
Working Assets and Liabilities	16
Domestic Loans - Balance	17
Domestic Loans - Proportion	18
Loans, Borrowers Classified by Industry	19
Domestic Deposits - Balance	20
Domestic Deposits - Proportion	21
Expansion of Personal Deposits	22
Financial Products (Investment Trusts, Foreign-Currency Deposits, Personal Annuities and Public Bonds)	23
Loans Disclosed under Self-Assessment and the Financial Reconstruction Law	24
Factors for Fluctuation in Assets Requiring Caution	25
Disposal of Collateral	26
Capital Ratio	27
Branch Network	28
Composition of Shareholders	29
Changes in Composition of Shareholders	30
Recent News	31

# **Regional Economy**

# Economic Conditions (1) Business Survey Index

### Trend of BSI (All Industries)



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

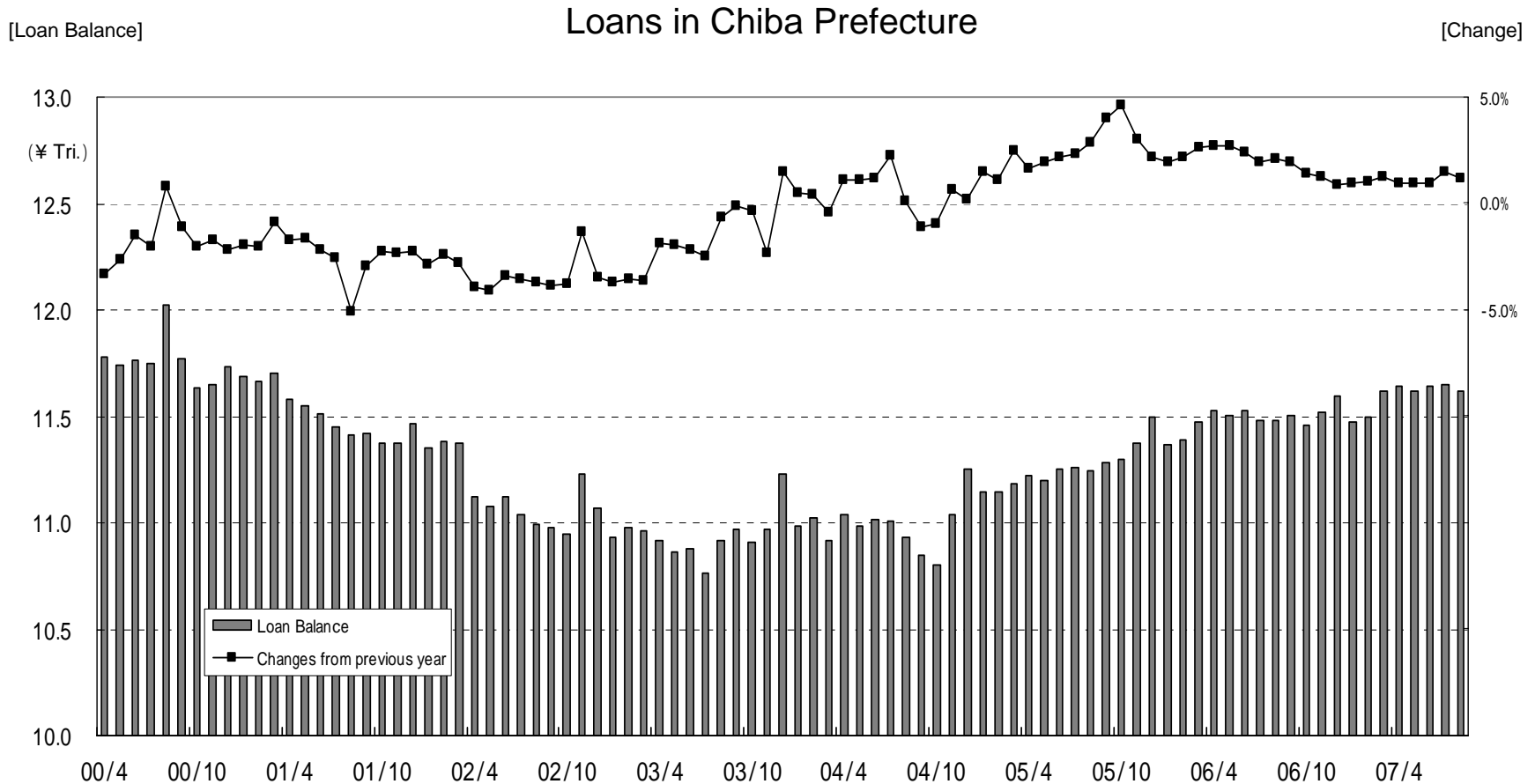
### Trend of BSI (By Industry)

	06		07		Forecast
	Actual				
	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	
Food	(3.0)	(10.4)	3.0	0.0	0.0
Petroleum & Chemicals	10.7	11.6	0.0	(4.0)	(2.0)
Plastics	8.4	0.0	(12.5)	(8.3)	0.0
Glass	0.0	7.7	(12.5)	(26.9)	(8.3)
Steel & Non-ferrous metals	4.6	(8.4)	(4.2)	3.9	(3.9)
Metals	2.1	(11.4)	9.6	(6.0)	(8.0)
Machinery	(12.5)	(3.4)	(10.7)	(3.6)	3.9
Electrical machinery	0.0	5.0	(10.0)	(5.6)	11.1
Transportation machines	0.0	9.4	(7.2)	(6.7)	0.0
Other manufacturing	10.9	(6.5)	4.0	(2.4)	(7.5)
Construction	(8.3)	(6.5)	(11.8)	(5.6)	(8.3)
Transportation	(3.0)	7.9	6.3	0.0	0.0
Wholesaling	4.7	(8.0)	(1.7)	8.3	2.2
Retailing	(4.3)	(3.3)	(8.9)	(13.3)	(8.9)
Hotels	(20.8)	0.0	(15.4)	0.0	0.0
Services	(6.2)	3.2	1.2	(1.2)	0.0

Source: Chiba Economy Center "BSI survey in Chiba (July to September 07)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: September 07  
 Answers: 707 enterprises surveyed, 325 effective answers



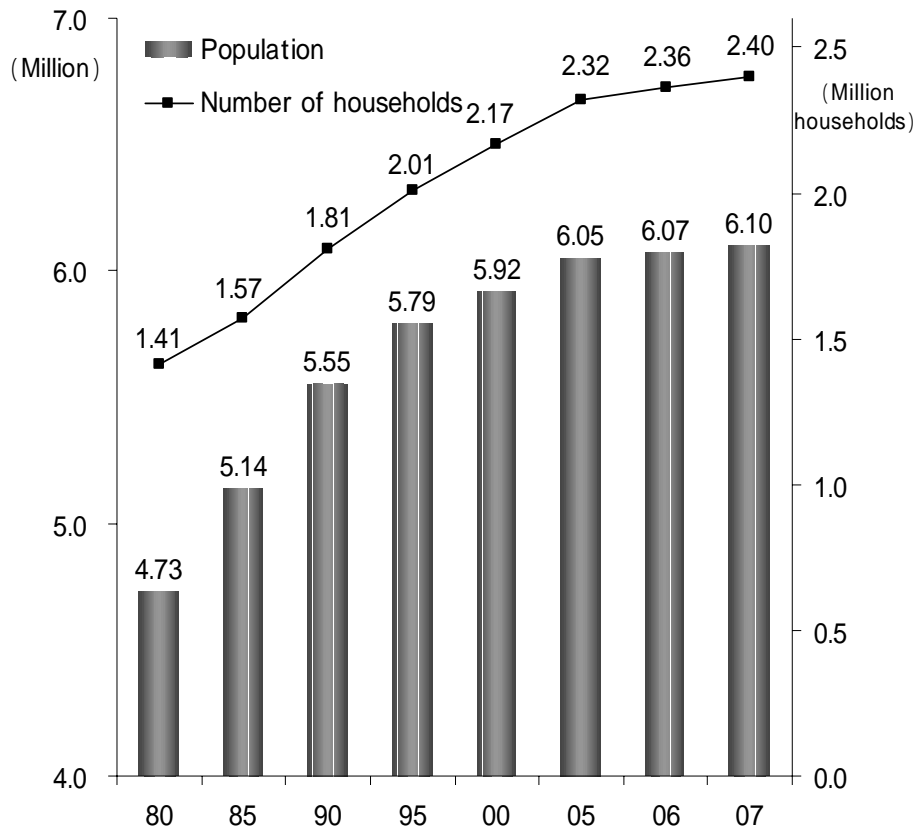
# Economic Conditions (2) Loans



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

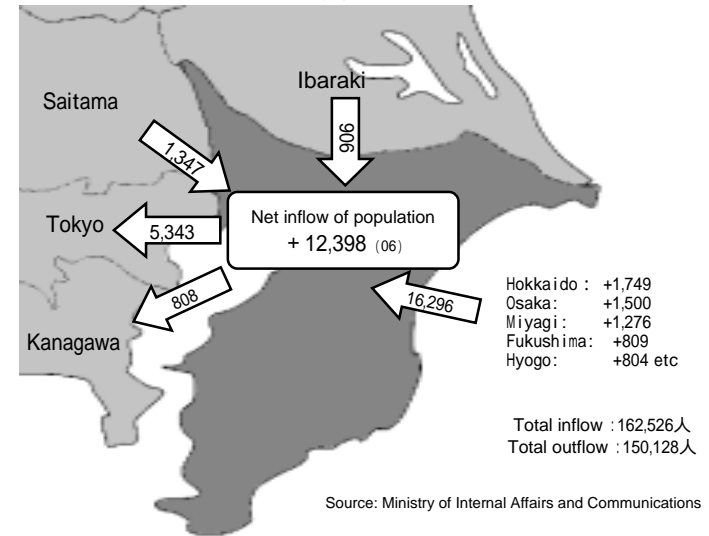
# Economic Conditions (3) Population Increase

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. 05 to Oct. 06 (thousands)

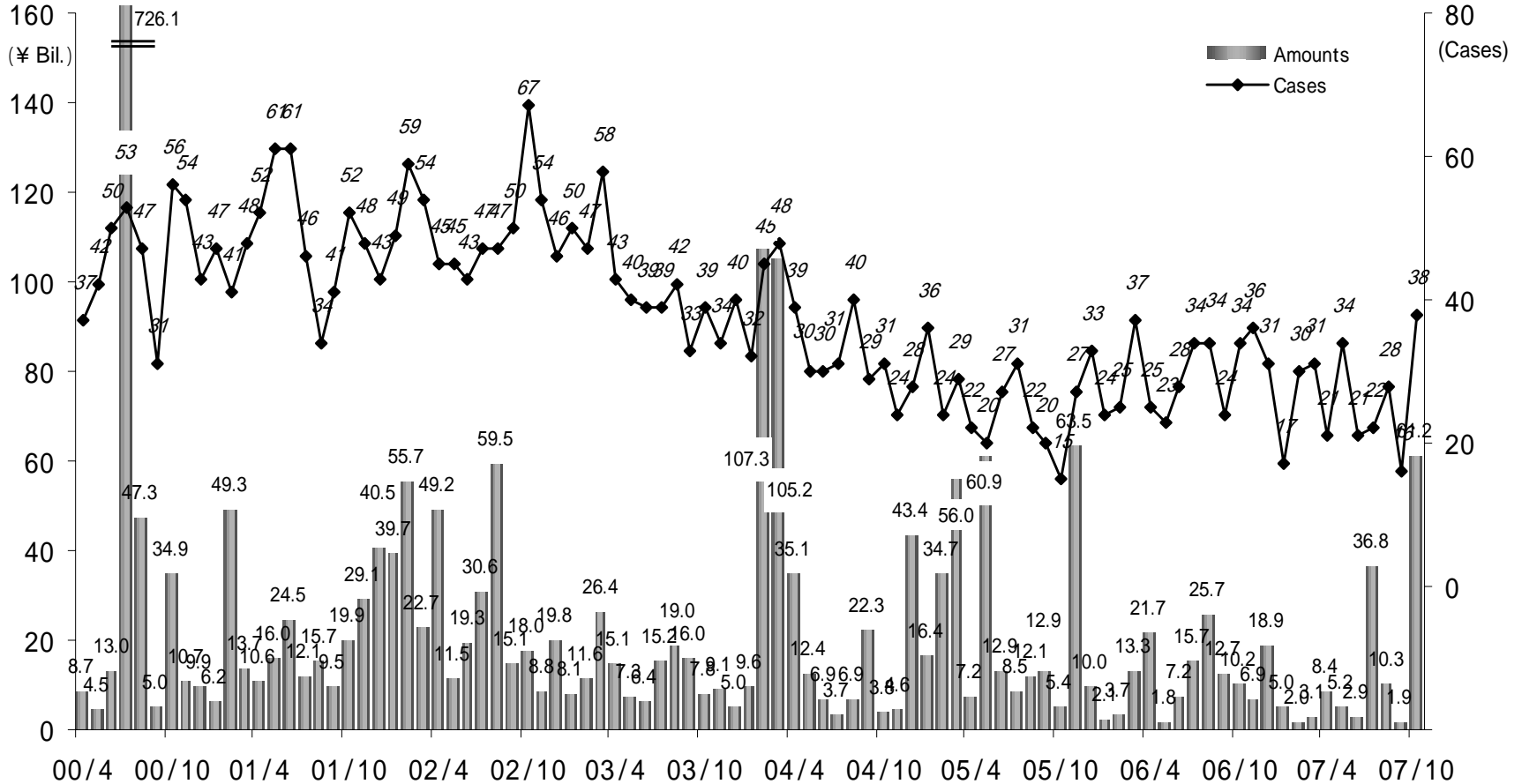
	Prefectures	Increase		Prefectures	Increase
1	Tokyo	82	6	Shiga	9
2	Aichi	53	7	Mie	6
3	Kanagawa	38	7	Okinawa	6
4	Chiba	18	9	Shizuoka	5
5	Saitama	17	10	Fukuoka	4

Source: Ministry of Internal Affairs and Communications

# Economic Conditions (4) Corporate Bankruptcies

## Default Cases/Amounts in Chiba Prefecture

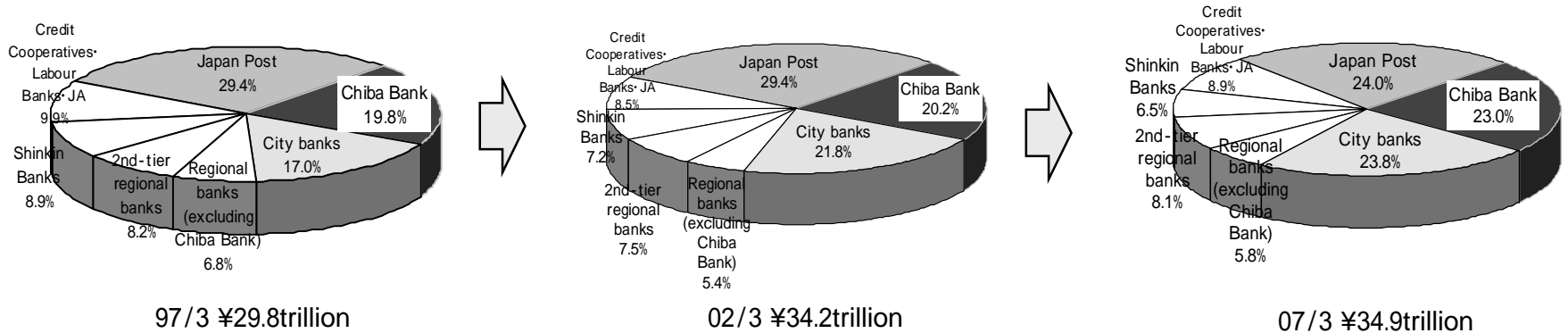
(Headquartered in Chiba Prefecture & with debts over ¥10 million)



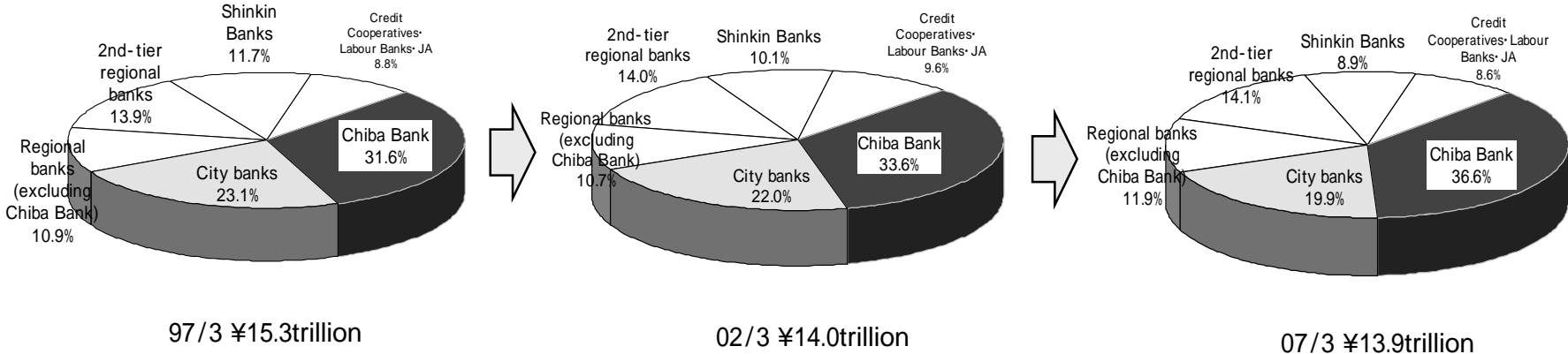
Source: Made by Chiba Bank with data from Shoko Research

# Business Share of Financial Institutions within Chiba 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 <sup>2</sup>	
2002	6,001,020	93.6	95.0	106.2	35,559	11,409	101.6	150,818	8,150	57,669
2003	6,028,315	93.2	93.9	103.6	35,820	11,920	100.7	145,103	7,582	52,934
2004	6,047,388	94.5	95.6	101.0	36,925	12,100	100.3	142,429	8,673	60,471
2005	6,056,462	95.2	95.4	104.6	37,027	11,950	100.0	145,151	10,167	64,587
2006	6,077,929	94.4	92.9	108.5	31,975	12,463	100.0	144,900	10,079	71,536
2006/10	6,077,929	96.0	94.4	107.5	2,112	1,076	100.1	10,459	841	6,467
2006/11	6,081,237	94.3	93.8	110.8	2,082	1,077	100.0	11,673	890	5,345
2006/12	6,082,847	96.3	95.4	112.4	2,062	1,036	99.8	11,422	675	5,312
2007/01	6,083,156	94.5	93.4	113.4	2,046	981	99.4	10,102	858	5,842
2007/02	6,083,036	93.9	92.4	116.7	1,986	914	99.1	13,130	754	5,482
2007/03	6,082,773	94.9	94.4	111.3	2,038	1,050	99.5	19,272	588	4,843
2007/04	6,084,149	92.9	91.6	113.4	2,054	1,037	100.0	9,228	816	5,980
2007/05	6,096,774	94.4	93.2	109.1	2,071	1,062	100.0	10,148	838	4,977
2007/06	6,100,677	96.3	94.2	110.6	2,172	1,098	99.9	11,661	765	5,425
2007/07	6,102,892	93.8	93.2	109.3	2,232	1,088	99.8	11,092	589	4,562
2007/08	6,104,927	98.4	95.7	106.1	2,427	1,111	99.8	8,776	662	3,168
2007/09	6,107,592	-	-	-	2,362	1,077	100.1	13,055	538	3,878
2007/10	6,108,809	-	-	-	-	-	-	10,936	-	-
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>)

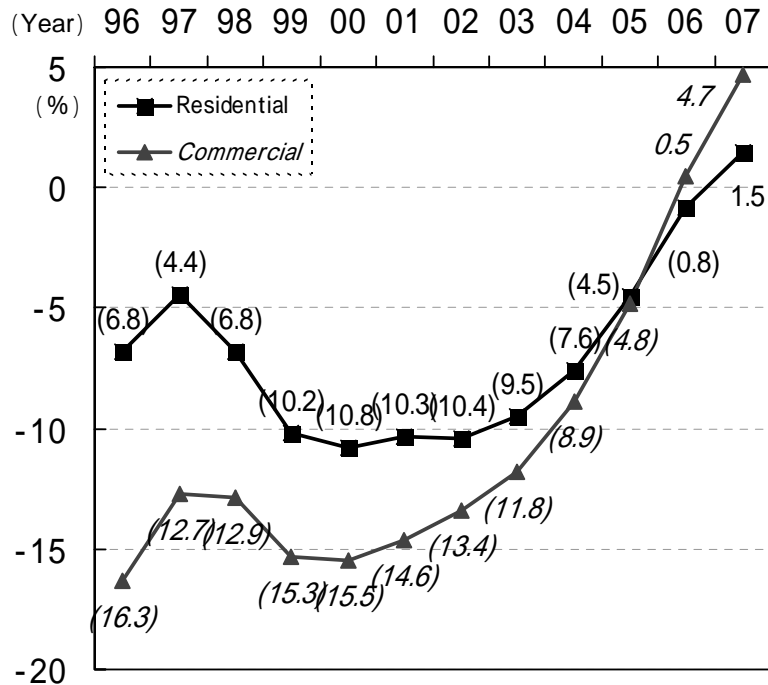
# Economic Indicators for Chiba Prefecture (2)

## 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			
2002	1,125,809	2,163,659	606	350,456	104,905	49,037	0.47				
2003	987,000	2,505,445	504	147,524	98,389	54,313	0.56				
2004	1,123,341	2,899,042	407	361,787	87,902	59,300	0.68				
2005	1,325,789	3,602,269	306	301,161	80,205	66,618	0.83	100.0	100.0	100.0	100.0
2006	1,483,712	4,350,374	355	140,573	76,648	68,983	0.90	98.0	100.9	98.4	95.7
2006/10	143,061	385,873	34	10,260	78,221	70,603	0.88	97.0	100.7	81.9	75.2
2006/11	117,094	352,120	36	6,992	74,917	71,609	0.91	98.0	100.7	86.5	94.1
2006/12	114,561	350,641	31	18,928	68,343	68,687	0.92	98.3	101.3	185.3	177.1
2007/1	123,328	363,442	17	5,032	69,106	69,070	0.92	98.4	101.2	81.2	79.9
2007/2	123,571	337,609	30	2,057	70,399	70,545	0.91	98.0	101.1	77.8	74.8
2007/3	161,892	351,495	31	3,191	73,634	72,017	0.91	97.3	101.1	80.7	78.7
2007/4	121,204	340,264	21	8,491	77,746	70,231	0.92	98.9	103.1	81.4	75.7
2007/5	142,780	389,308	34	5,208	78,625	70,088	0.98	99.8	103.2	79.3	74.6
2007/6	135,115	384,464	21	2,997	76,991	69,523	1.01	99.9	102.7	141.6	151.1
2007/7	154,087	421,221	22	36,851	75,634	67,633	0.98	100.3	103.1	109.6	111.3
2007/8	167,988	442,979	28	10,342	74,246	67,861	0.98	100.0	103.0	79.2	76.7
2007/9	154,713	397,823	16	1,911	72,035	67,524	0.96	-	-	-	-
2007/10	-	-	38	61,291	-	-	-	-	-	-	-
Source	Chiba Customs Branch		Tokyo Shoko Research, Ltd., Chiba Branch		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

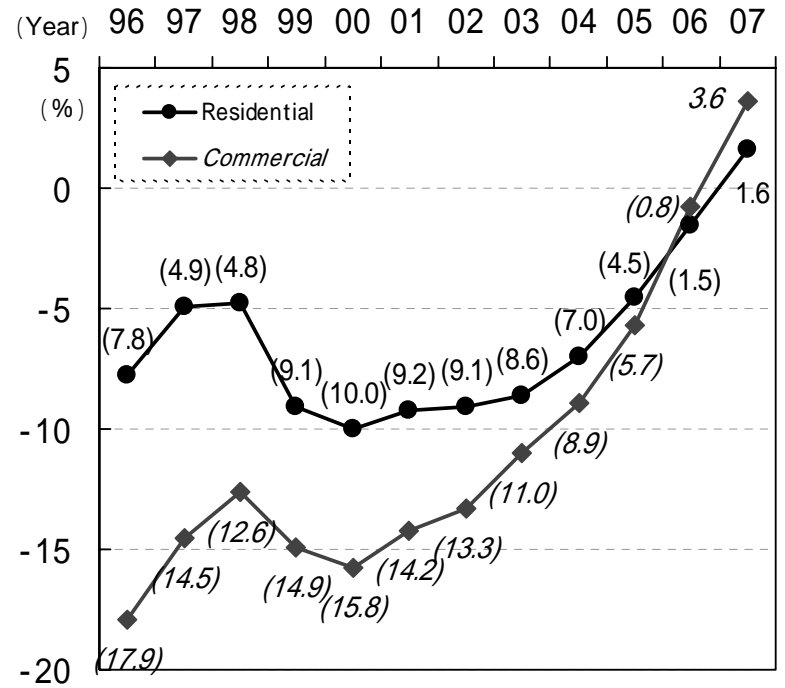
# Land Price Trends in Chiba Prefecture(1)

## Standard Land Prices (Chiba Prefecture)



Data from Chiba Prefecture  
As of July 1

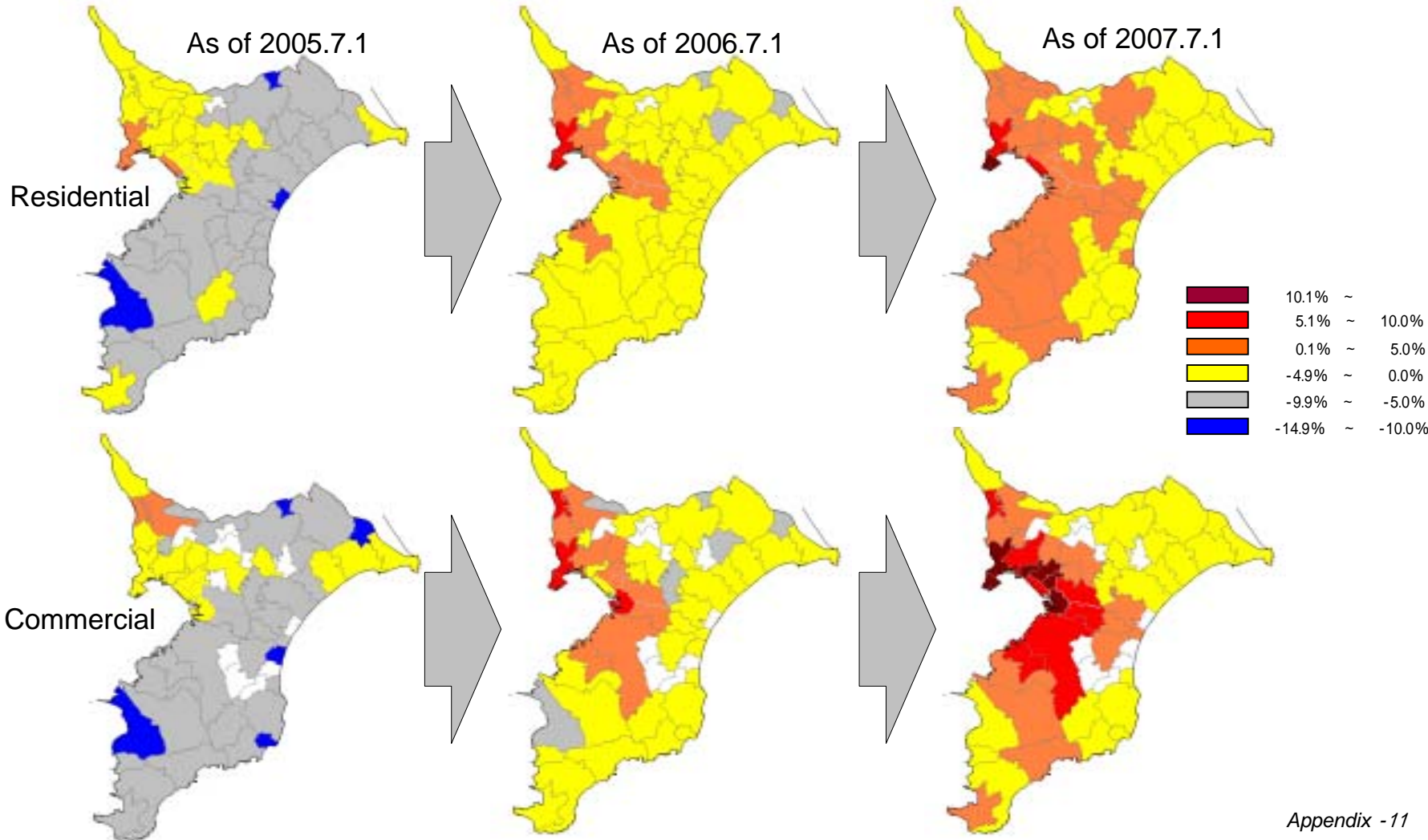
## Published Land Prices (Chiba Prefecture)



Data from MLIT  
As of January 1

# Land Price Trends in Chiba Prefecture(2)

**Land Price Changes by Cities (Standard Land Price)**





# Key Data for Chiba Prefecture

	Population	Liveable land area	Balance of personal savings	Number of new housing starts	Prefectural Income
<b>Chiba</b>	<b>6.07 million</b> (Ranked 6 <sup>th</sup> nationwide)	<b>3,488 km<sup>2</sup></b> (Ranked 6 <sup>th</sup> nationwide)	<b>¥28 trillion</b> (Ranked 6 <sup>th</sup> nationwide)	<b>71 thousand</b> (Ranked 6 <sup>th</sup> nationwide)	<b>¥17 trillion</b> (Ranked 6 <sup>th</sup> nationwide)
No. 1 nationwide	Tokyo 12.65 million	Hokkaido 21,900km <sup>2</sup>	Tokyo ¥92 trillion	Tokyo 186 thousand	Tokyo ¥56 trillion
No. 2 nationwide	Kanagawa 8.83 million	Niigata 4,482km <sup>2</sup>	Osaka ¥53 trillion	Kanagawa 99 thousand	Kanagawa ¥27 trillion
No. 3 nationwide	Osaka 8.81 million	Fukushima 4,218km <sup>2</sup>	Kanagawa ¥42 trillion	Osaka 95 thousand	Osaka ¥26 trillion

Sources:

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

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

Balance of personal savings: The Central Council for Financial Services Information (As of March 2006)

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

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

# **Management Indices**

# Management Indicators

(¥ Bil.)

	FY 99	1HFY 00	FY 00	1HFY 01	FY 01	1HFY 02	FY 02	1HFY 03	FY 03	1HFY 04	FY 04	1HFY 05	FY 05	1HFY 06	FY 06	1HFY 07
Consolidated net income* <sup>1</sup>	18.3	7.6	13.1	5.9	25.4	9.1	8.7	11.7	27.5	20.7	36.3	24.8	48.9	25.6	52.5	27.9
Real net business income* <sup>2</sup>	62.7	32.5	70.5	34.5	67.8	36.8	71.5	33.5	68.4	35.5	74.0	37.4	75.2	38.7	77.2	40.0
ROA* <sup>3</sup>	0.21%	0.18%	0.16%	0.10%	0.33%	0.23%	0.11%	0.29%	0.31%	0.46%	0.41%	0.53%	0.51%	0.50%	0.51%	0.56%
ROE* <sup>4</sup>	5.11%	4.19%	3.58%	2.39%	8.11%	5.61%	2.80%	6.74%	6.77%	10.08%	8.41%	10.64%	9.00%	9.18%	8.81%	9.52%
Overhead ratio* <sup>5</sup>	55.62%	54.87%	53.48%	53.03%	53.80%	52.09%	52.43%	52.62%	52.44%	51.47%	50.80%	51.13%	49.95%	49.80%	48.82%	48.32%
Capital ratio* <sup>6</sup> (BIS guidelines)	9.53%	10.22%	10.45%	10.18%	10.06%	10.39%	10.24%	10.52%	10.83%	10.78%	10.88%	10.42%	10.83%	10.57%	11.20%	11.22%
Tier I ratio* <sup>6</sup>	6.24%	6.34%	6.99%	7.05%	6.35%	6.63%	6.45%	6.71%	6.91%	7.13%	7.21%	7.40%	8.05%	8.17%	9.29%	9.58%

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

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

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

\*4 ROE = Net income / Term-end balance of Stockholders' equity

\*5 Overhead ratio = Expenses / (Net business income – Gains/losses on bonds + Net transfer to general reserve for possible losses + Expenses)

\*6 Based on Basel II from FY06

# Interest Yields

## Domestic Operations

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
Average yield on interestearning 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%
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%
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%
Average yield on interestbearing 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%
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%
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%
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%
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%

## 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
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%
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%
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%
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%
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%
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%
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%

# Working Assets and Liabilities

## Overall

	Average balance						Interest yield					
	FY04	1H FY05	FY05	1H FY06	FY06	1H FY07	FY04	1H FY05	FY05	1H FY06	FY06	1H FY07
Interest-bearing assets	7,577.7	7,920.8	8,229.4	9,018.1	9,025.4	8,958.7	1.78%	1.77%	1.79%	1.85%	1.90%	2.05%
Loans and bills discounted	5,760.5	5,909.0	5,972.2	6,274.5	6,328.1	6,467.5	1.99%	1.90%	1.89%	1.86%	1.94%	2.15%
Securities	1,630.3	1,848.8	2,121.8	2,649.7	2,582.7	2,312.0	1.21%	1.40%	1.55%	1.83%	1.82%	1.83%
Interest-bearing liabilities	7,846.8	8,254.4	8,481.4	9,052.2	9,036.5	8,908.5	0.14%	0.21%	0.25%	0.39%	0.43%	0.52%
Deposits	7,411.0	7,719.6	7,777.1	8,016.6	8,063.3	8,307.7	0.05%	0.09%	0.11%	0.19%	0.25%	0.38%
Borrowed money	109.2	90.8	77.6	117.4	184.0	125.1	1.89%	1.84%	1.90%	1.13%	0.83%	1.14%

## Domestic Operations

	Average balance						Interest yield					
	FY04	1H FY05	FY05	1H FY06	FY06	1H FY07	FY04	1H FY05	FY05	1H FY06	FY06	1H FY07
Interest-bearing assets	7,254.0	7,489.8	7,738.3	8,449.3	8,501.0	8,534.0	1.69%	1.62%	1.60%	1.59%	1.65%	1.82%
Loans and bills discounted	5,722.6	5,873.3	5,938.7	6,239.3	6,291.0	6,425.1	1.99%	1.90%	1.88%	1.85%	1.92%	2.13%
Securities	1,289.7	1,373.9	1,547.4	1,916.5	1,901.3	1,753.7	0.66%	0.69%	0.76%	0.96%	0.94%	0.95%
Interest-bearing liabilities	7,531.8	7,835.3	8,003.4	8,478.6	8,500.9	8,490.9	0.03%	0.03%	0.02%	0.07%	0.12%	0.25%
Deposits	7,206.3	7,489.7	7,530.8	7,745.9	7,777.9	8,022.3	0.01%	0.01%	0.01%	0.05%	0.09%	0.22%
Borrowed money	74.6	60.8	54.6	109.2	179.4	124.1	1.77%	1.67%	1.71%	1.04%	0.79%	1.12%

# 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
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
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
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
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
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
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
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
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

(¥ 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
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
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
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

# Domestic Loans - Proportion

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
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%
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%
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%
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%
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%
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%
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%
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%

	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
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%
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%
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%

# Loans, Borrowers Classified by Industry

## Domestic Operations

(¥ Bil.)

	04/3		04/9		05/3		05/9		06/3		06/9		07/3		07/9	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	448.2	7.92%	439.2	7.79%	436.9	7.45%	437.8	7.56%	452.2	7.36%	478.7	7.54%	484.1	7.59%	495.0	7.58%
Agriculture, Forestry, Fishery and Mining	22.6	0.41%	22.5	0.40%	20.8	0.35%	18.8	0.33%	21.0	0.33%	20.8	0.33%	20.5	0.32%	18.6	0.28%
Construction	279.9	4.94%	289.6	5.14%	282.2	4.81%	274.4	4.74%	281.7	4.58%	289.6	4.56%	299.1	4.69%	313.4	4.80%
Electricity, Gas, Heat Supply and Water	7.0	0.12%	6.5	0.12%	7.3	0.12%	7.2	0.12%	8.4	0.14%	7.8	0.12%	8.7	0.14%	28.2	0.43%
Information and Communications	25.1	0.44%	27.0	0.48%	23.8	0.41%	20.7	0.36%	22.0	0.36%	30.7	0.49%	34.6	0.54%	34.5	0.53%
Transport	128.7	2.27%	179.7	3.19%	179.5	3.06%	179.1	3.09%	178.6	2.91%	180.9	2.85%	181.6	2.85%	188.8	2.89%
Wholesale and Retail Trade	574.6	10.15%	574.8	10.19%	548.1	9.35%	557.0	9.62%	558.5	9.08%	574.6	9.05%	579.0	9.08%	590.0	9.04%
Finance and Insurance	190.0	3.36%	202.7	3.60%	230.5	3.93%	174.4	3.01%	246.6	4.01%	238.3	3.76%	234.0	3.67%	271.1	4.15%
Real Estate	1,126.3	19.89%	1,084.0	19.23%	1,104.3	18.83%	1,283.2	22.16%	1,355.3	22.05%	1,419.7	22.37%	1,452.5	22.78%	1,466.2	22.45%
Various Services	493.3	8.71%	498.5	8.84%	501.3	8.55%	530.8	9.17%	544.4	8.86%	568.1	8.95%	579.4	9.09%	578.1	8.85%
Government and Local Public Sector	410.8	7.26%	324.5	5.76%	481.4	8.21%	344.8	5.95%	433.4	7.05%	463.1	7.30%	340.7	5.34%	351.1	5.38%
Others (Mainly Consumer Loans)	1,955.2	34.53%	1,987.6	35.26%	2,048.9	34.93%	1,962.7	33.89%	2,045.2	33.27%	2,074.1	32.68%	2,162.3	33.91%	2,196.2	33.62%
Total	5,662.3	100.00%	5,637.2	100.00%	5,865.5	100.00%	5,791.3	100.00%	6,147.8	100.00%	6,347.0	100.00%	6,377.1	100.00%	6,531.7	100.00%

## Details of Loans to the Real Estate Industry

(¥ Bil.)

	04/3		04/9		05/3		05/9		06/3		06/9		07/3		07/9	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Apartment and condominium rentals	559.9	49.72%	570.8	52.66%	583.3	52.83%	705.5	54.98%	725.7	53.55%	733.8	51.68%	740.5	50.98%	749.7	51.13%
Public corporations	216.2	19.20%	163.8	15.11%	148.5	13.45%	147.1	11.47%	144.5	10.66%	131.4	9.26%	124.0	8.54%	107.9	7.36%
Office and Commercial rentals	160.8	14.28%	156.9	14.48%	163.2	14.79%	199.0	15.52%	225.9	16.67%	236.9	16.69%	252.4	17.38%	246.8	16.84%
Home construction and development	86.9	7.71%	90.7	8.37%	103.4	9.37%	116.5	9.08%	140.6	10.38%	189.1	13.32%	198.9	13.70%	215.6	14.71%
Real estate agency, rental and management	102.3	9.09%	101.6	9.38%	105.6	9.56%	114.8	8.95%	118.4	8.74%	128.4	9.05%	136.5	9.40%	146.0	9.96%
Total	1,126.3	100.00%	1,084.0	100.00%	1,104.3	100.00%	1,283.2	100.00%	1,355.3	100.00%	1,419.7	100.00%	1,452.5	100.00%	1,466.2	100.00%



# Domestic Deposits - Balance

	(¥ Bil.)															
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
Domestic deposits	6,492.1	6,554.7	6,619.5	6,788.0	7,099.6	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1
Personal	4,779.6	4,855.4	4,994.0	5,155.3	5,291.1	5,324.7	5,395.3	5,480.9	5,511.3	5,576.2	5,642.5	5,760.6	5,882.7	5,951.3	6,107.2	6,224.9
Corporate (include NGOs)	1,259.2	1,332.6	1,249.0	1,314.3	1,274.4	1,301.7	1,245.2	1,327.4	1,287.1	1,376.4	1,376.3	1,441.0	1,454.5	1,468.0	1,538.2	1,506.5
National & local government	355.3	319.8	309.3	271.5	468.7	371.9	366.7	282.9	345.8	274.5	403.7	361.9	420.3	311.4	441.9	308.8
Financial institutions (include BOJ)	97.9	46.7	67.1	46.8	65.2	37.9	48.8	39.4	32.6	33.0	42.8	33.0	41.3	84.3	59.5	36.7
Liquid deposits	2,845.0	2,793.4	3,023.7	3,095.9	3,932.9	3,987.5	4,093.8	4,211.4	4,311.2	4,389.3	4,609.9	4,742.4	4,984.5	4,941.5	5,208.9	4,970.5
Current	166.6	169.8	180.0	163.3	171.3	165.5	169.4	163.1	169.8	163.6	190.9	192.4	211.8	192.6	204.5	184.5
Savings	2,027.9	2,029.1	2,233.9	2,375.9	3,231.3	3,302.8	3,419.3	3,564.4	3,695.5	3,798.1	3,996.7	4,147.5	4,357.9	4,341.7	4,631.1	4,429.9
Personal	1,843.2	1,914.2	2,031.6	2,157.6	2,526.3	2,655.1	2,787.1	2,884.1	2,957.0	3,032.4	3,103.9	3,241.2	3,405.5	3,442.8	3,529.6	3,546.5
Current	3.4	3.4	3.1	3.0	4.0	3.8	3.6	3.6	3.5	3.2	3.4	3.7	3.5	3.1	3.4	3.2
Savings	1,312.3	1,386.1	1,523.3	1,660.2	2,092.0	2,254.3	2,403.0	2,512.7	2,601.1	2,686.9	2,772.1	2,918.1	3,089.0	3,138.9	3,234.1	3,260.5
Corporate (include NGOs)	702.3	736.8	739.3	776.4	918.1	986.7	951.7	1,035.9	1,000.9	1,079.7	1,079.1	1,146.6	1,144.9	1,147.4	1,208.1	1,132.0
Current	141.3	159.1	160.6	147.9	153.3	133.9	141.4	135.8	154.5	150.3	178.0	180.6	197.9	181.2	193.1	173.4
Savings	494.2	525.1	522.5	581.3	713.5	756.5	727.2	806.3	784.4	870.1	838.7	904.3	876.1	934.8	983.0	908.7
National & local government	225.2	109.0	192.6	117.0	424.9	308.8	307.1	252.7	321.4	245.4	385.5	325.5	396.7	271.1	415.9	259.4
Current	16.3	1.4	4.4	4.2	5.2	18.4	16.6	6.7	3.7	3.0	0.8	0.5	0.3	0.5	0.5	0.6
Savings	195.9	102.3	165.6	109.4	406.3	276.8	274.6	232.6	298.5	228.3	374.0	315.6	383.6	259.2	402.9	247.9
Financial institutions (include BOJ)	74.2	33.3	60.0	44.7	63.5	36.7	47.7	38.5	31.7	31.7	41.3	28.9	37.2	80.1	55.2	32.3
Current	5.5	5.7	11.8	8.1	8.6	9.3	7.7	16.9	7.9	6.8	8.6	7.4	9.9	7.6	7.5	7.0
Savings	25.4	15.5	22.3	24.9	19.4	15.0	14.4	12.6	11.3	12.7	11.7	9.3	8.9	8.6	10.9	12.7
Time deposits	3,602.6	3,709.7	3,553.4	3,654.8	3,118.0	2,997.5	2,917.2	2,859.7	2,795.4	2,790.1	2,769.6	2,776.1	2,752.3	2,815.6	2,889.4	3,059.5
Personal	2,918.3	2,920.6	2,943.1	2,971.2	2,720.8	2,623.1	2,570.1	2,547.3	2,493.0	2,471.3	2,461.8	2,450.6	2,422.6	2,459.3	2,537.2	2,640.3
Corporate (include NGOs)	553.2	592.7	505.9	532.3	351.8	310.0	286.6	281.3	277.1	288.5	288.0	285.1	301.9	311.7	321.8	365.5
National & local government	122.2	187.9	97.1	149.0	43.6	63.0	59.4	30.1	24.3	29.0	18.1	36.3	23.6	40.3	26.0	49.4
Financial institutions (include BOJ)	8.8	8.3	7.1	2.0	1.7	1.2	1.0	0.8	0.9	1.2	1.4	4.0	4.1	4.2	4.3	4.3
Foreign-currency deposits	44.3	51.5	42.3	37.2	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5
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	40.3	38.0
Corporate (include NGOs)	3.6	3.0	3.6	5.4	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5
National & local government	7.8	22.8	19.4	5.4	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (include BOJ)	14.9	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	(¥ Bil.)															
	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
Domestic deposits	6,492.1	6,554.7	6,619.5	6,788.0	7,099.6	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1
Chiba Prefecture	6,245.7	6,320.1	6,384.8	6,567.4	6,876.2	6,827.4	6,840.8	6,911.8	6,973.1	7,056.3	7,254.4	7,377.6	7,568.0	7,543.5	7,912.0	7,844.4
Others	246.4	234.6	234.7	220.6	223.3	208.9	215.3	219.0	203.9	203.8	211.1	219.0	230.9	271.6	234.8	232.6

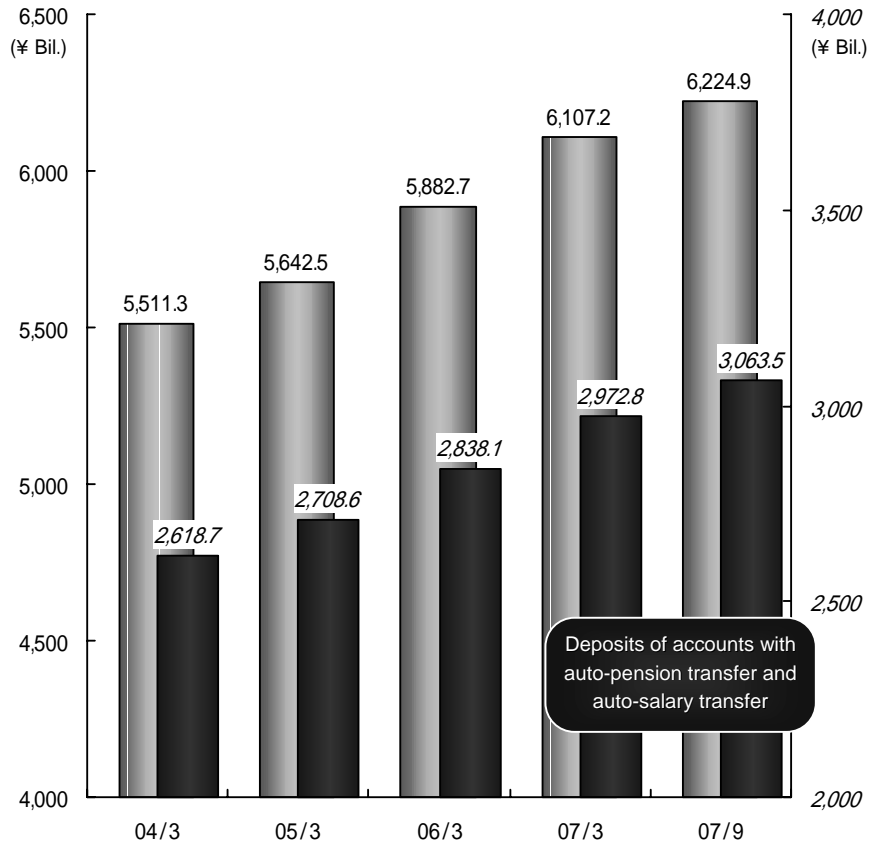
# Domestic Deposits - Proportion

	00/03	00/09	01/03	01/09	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	73.6%	74.1%	75.4%	75.9%	74.5%	75.7%	76.5%	76.9%	76.8%	76.8%	75.6%	75.8%	75.4%	76.2%	75.0%	77.1%
Corporate (include NGOs)	19.4%	20.3%	18.9%	19.4%	18.0%	18.5%	17.6%	18.6%	17.9%	19.0%	18.4%	19.0%	18.6%	18.8%	18.9%	18.7%
National & local government	5.5%	4.9%	4.7%	4.0%	6.6%	5.3%	5.2%	4.0%	4.8%	3.8%	5.4%	4.8%	5.4%	4.0%	5.4%	3.8%
Financial institutions (include BOJ)	1.5%	0.7%	1.0%	0.7%	0.9%	0.5%	0.7%	0.6%	0.5%	0.5%	0.6%	0.4%	0.5%	1.1%	0.7%	0.5%
Liquid deposits	43.8%	42.6%	45.7%	45.6%	55.4%	56.7%	58.0%	59.1%	60.1%	60.5%	61.7%	62.4%	63.9%	63.2%	63.9%	61.5%
Current	2.6%	2.6%	2.7%	2.4%	2.4%	2.4%	2.4%	2.3%	2.4%	2.3%	2.6%	2.5%	2.7%	2.5%	2.5%	2.3%
Savings	31.2%	31.0%	33.7%	35.0%	45.5%	46.9%	48.5%	50.0%	51.5%	52.3%	53.5%	54.6%	55.9%	55.6%	56.8%	54.8%
Personal	28.4%	29.2%	30.7%	31.8%	35.6%	37.7%	39.5%	40.4%	41.2%	41.8%	41.6%	42.7%	43.7%	44.1%	43.3%	43.9%
Current	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	20.2%	21.1%	23.0%	24.5%	29.5%	32.0%	34.1%	35.2%	36.2%	37.0%	37.1%	38.4%	39.6%	40.2%	39.7%	40.4%
Corporate (include NGOs)	10.8%	11.2%	11.2%	11.4%	12.9%	14.0%	13.5%	14.5%	13.9%	14.9%	14.5%	15.1%	14.7%	14.7%	14.8%	14.0%
Current	2.2%	2.4%	2.4%	2.2%	2.2%	1.9%	2.0%	1.9%	2.2%	2.1%	2.4%	2.4%	2.5%	2.3%	2.4%	2.1%
Savings	7.6%	8.0%	7.9%	8.6%	10.1%	10.8%	10.3%	11.3%	10.9%	12.0%	11.2%	11.9%	11.2%	12.0%	12.1%	11.3%
National & local government	3.5%	1.7%	2.9%	1.7%	6.0%	4.4%	4.4%	3.5%	4.5%	3.4%	5.2%	4.3%	5.1%	3.5%	5.1%	3.2%
Current	0.3%	0.0%	0.1%	0.1%	0.1%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.0%	1.6%	2.5%	1.6%	5.7%	3.9%	3.9%	3.3%	4.2%	3.1%	5.0%	4.2%	4.9%	3.3%	4.9%	3.1%
Financial institutions (include BOJ)	1.1%	0.5%	0.9%	0.7%	0.9%	0.5%	0.7%	0.5%	0.4%	0.4%	0.6%	0.4%	0.5%	1.0%	0.7%	0.4%
Current	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Savings	0.4%	0.2%	0.3%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
Time deposits	55.5%	56.6%	53.7%	53.8%	43.9%	42.6%	41.3%	40.1%	39.0%	38.4%	37.1%	36.5%	35.3%	36.0%	35.5%	37.9%
Personal	45.0%	44.6%	44.5%	43.8%	38.3%	37.3%	36.4%	35.7%	34.7%	34.0%	33.0%	32.3%	31.1%	31.5%	31.1%	32.7%
Corporate (include NGOs)	8.5%	9.0%	7.6%	7.8%	5.0%	4.4%	4.1%	3.9%	3.9%	4.0%	3.9%	3.8%	3.9%	4.0%	4.5%	
National & local government	1.9%	2.9%	1.5%	2.2%	0.6%	0.9%	0.8%	0.4%	0.3%	0.4%	0.2%	0.5%	0.3%	0.5%	0.3%	0.6%
Financial institutions (include BOJ)	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	
Foreign-currency deposits	0.7%	0.8%	0.6%	0.5%	0.7%	0.7%	0.6%	0.8%	1.0%	1.1%	1.1%	1.0%	0.8%	0.7%	0.6%	0.6%
Personal	0.3%	0.3%	0.3%	0.4%	0.6%	0.7%	0.5%	0.7%	0.9%	1.0%	1.0%	0.9%	0.7%	0.6%	0.5%	0.5%
Corporate (include NGOs)	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
National & local government	0.1%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (include BOJ)	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

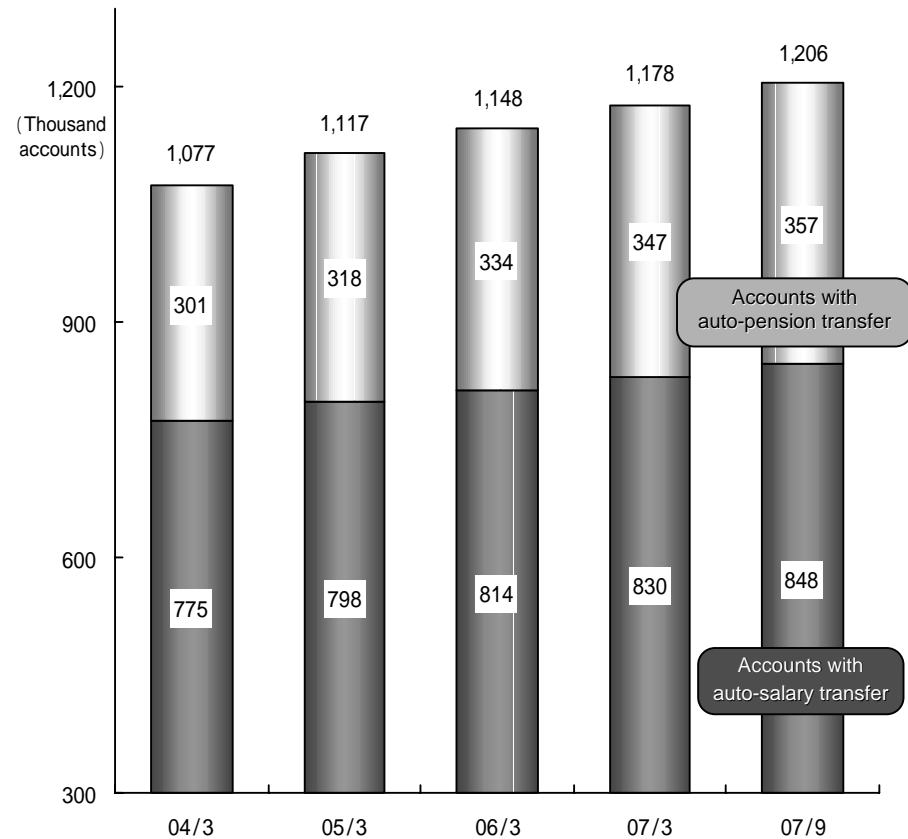
	00/03	00/09	01/03	01/09	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.2%	96.4%	96.5%	96.8%	96.9%	97.0%	96.9%	96.9%	97.2%	97.2%	97.2%	97.1%	97.0%	96.5%	97.1%	97.1%
Others	3.8%	3.6%	3.5%	3.2%	3.1%	3.0%	3.1%	3.1%	2.8%	2.8%	2.8%	2.9%	3.0%	3.5%	2.9%	2.9%

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



# Financial Products

(¥ Bil.)

	00/03	00/09	01/03	01/09	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09
Investment trusts	83.9	106.8	103.4	125.4	108.3	150.1	175.2	222.3	265.5	314.9	361.6	411.4	444.1	510.2	576.1	625.0
Bond funds	80.0	100.5	93.6	113.9	86.3	72.0	53.4	40.6	36.7	30.8	29.4	26.5	19.0	19.8	15.5	15.0
Stock funds	3.8	6.2	9.8	11.5	22.0	78.0	121.8	181.6	228.7	284.1	332.1	384.9	425.0	490.4	560.5	610.0
Personal Investors	68.6	95.0	94.1	112.8	102.3	144.3	169.3	216.6	259.4	307.7	353.4	403.0	435.7	501.7	566.4	615.0
Bond funds	65.5	89.6	84.9	101.7	80.7	67.4	49.2	37.0	33.4	27.8	26.9	24.0	16.9	17.8	13.6	13.2
Stock funds	3.1	5.3	9.1	11.0	21.6	76.9	120.0	179.5	226.0	279.9	326.5	378.9	418.7	483.8	552.7	601.8

(¥ Bil.)

	00/03	00/09	01/03	01/09	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09
Foreign-currency deposits	44.3	51.5	42.3	37.2	48.6	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5
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	40.3	38.0
Corporate	3.6	3.0	3.6	5.4	4.5	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5
National & local governments	7.8	22.8	19.4	5.4	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions	14.9	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

(¥ Bil.)

	00/03	00/09	01/03	01/09	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09
Personal annuities*	-	-	-	-	-	-	49.2	92.8	154.7	200.5	240.0	278.3	312.7	343.4	371.7	411.3
Variable	-	-	-	-	-	-	6.2	11.4	22.8	46.2	65.8	91.7	122.3	151.1	177.9	215.9
Fixed	-	-	-	-	-	-	42.9	81.3	131.9	154.3	174.1	186.5	190.1	190.9	191.5	192.1
Whole Life Insurance	-	-	-	-	-	-	-	-	-	-	-	-	0.3	1.3	2.2	3.2

\*Totals are an accumulation from Oct. 2002.

(¥ Bil.)

	00/03	00/09	01/03	01/09	02/03	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09
Public bonds	47.0	57.1	89.2	99.8	160.7	214.6	195.1	181.8	167.7	170.1	174.7	184.3	194.6	213.5	188.1	202.8
Personal	45.3	55.3	86.4	96.9	151.2	171.7	148.9	147.0	138.5	139.9	146.3	154.0	167.4	173.9	160.9	171.3

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

## Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
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	1,094.6	1,136.8
Assets Requiring Caution	1,277.7	1,185.9	1,071.2	994.0	907.3	848.3	869.3	946.8	893.9	856.1	840.0	922.3	946.4	1,006.6	990.5	1,038.2
Potentially Bankrupt Assets	172.6	163.3	148.3	134.2	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4
Bankrupt and Effectively Bankrupt Assets	146.3	175.2	183.6	182.6	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0
Normal Assets*	4,206.4	4,341.9	4,396.0	4,586.7	4,695.9	4,685.8	4,564.0	4,657.5	4,695.9	4,747.8	5,007.6	4,854.7	5,224.7	5,391.1	5,460.1	5,573.2
Total	5,803.1	5,866.4	5,799.2	589.8	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

\*Including loans with no debtor classification.

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

(¥ Bil.)

	00/3	00/9	01/3	01/9	02/3	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
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	202.3	185.9
Bankrupt and Substantially Bankrupt Claims	146.3	175.2	183.6	182.6	177.7	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0
Doubtful Claims	172.6	163.3	148.3	134.2	152.9	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4
Substandard Claims	28.2	125.6	120.7	121.4	225.8	218.7	200.2	168.7	150.3	139.6	122.1	113.7	110.6	105.2	98.1	87.4
Normal Claims	5,455.9	5,402.2	5,346.5	5,459.3	5,377.4	5,315.4	5,233.1	5,435.6	5,439.4	5,464.3	5,725.6	5,663.3	6,060.5	6,292.5	6,352.4	6,524.0
Total	5,803.1	5,866.4	5,799.2	589.8	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
Proportion to total claims	5.98%	7.91%	7.80%	74.33%	9.37%	9.05%	9.17%	8.06%	6.23%	5.39%	4.59%	4.26%	3.60%	3.31%	3.08%	2.77%

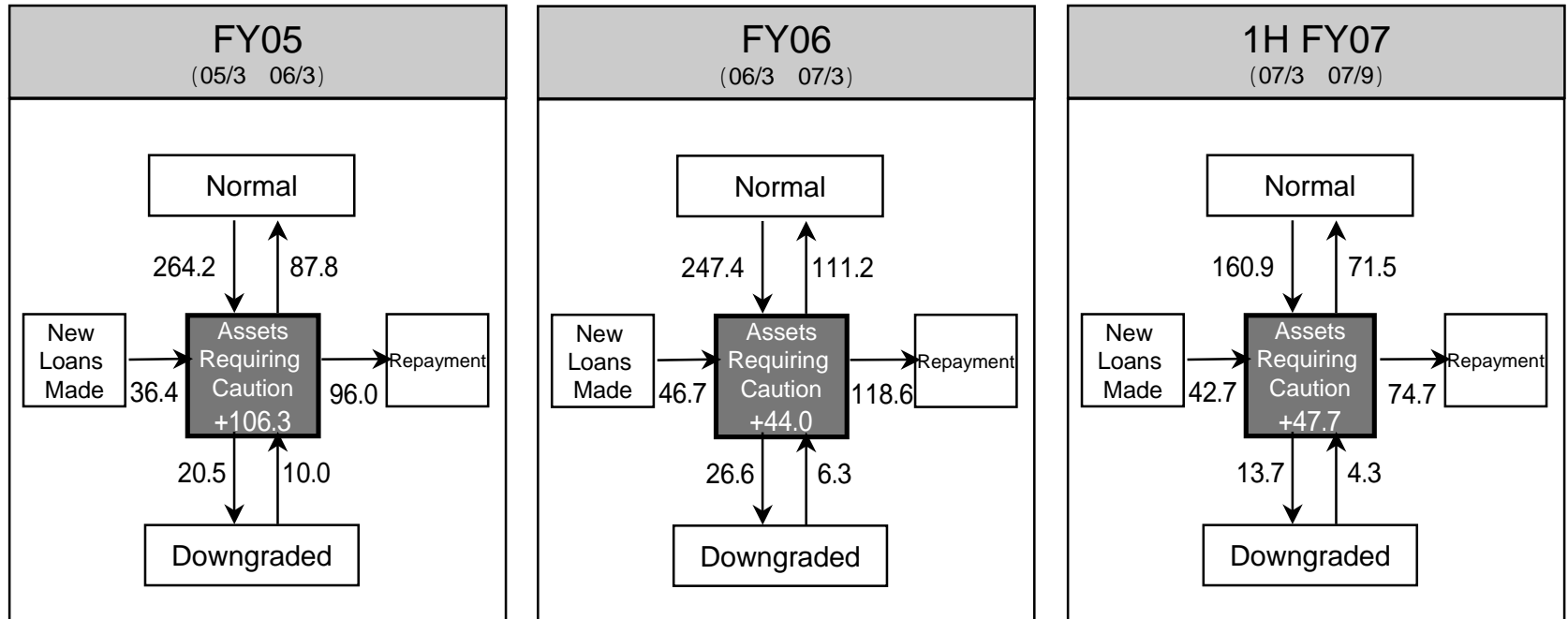
\*From 04/3, disclosed claims are after partial direct write-offs.

# Factors for Fluctuation in Assets Requiring Caution

## Analysis of yearly net change of Assets Requiring Caution

(including Substandard loans)

(¥ Bil.)

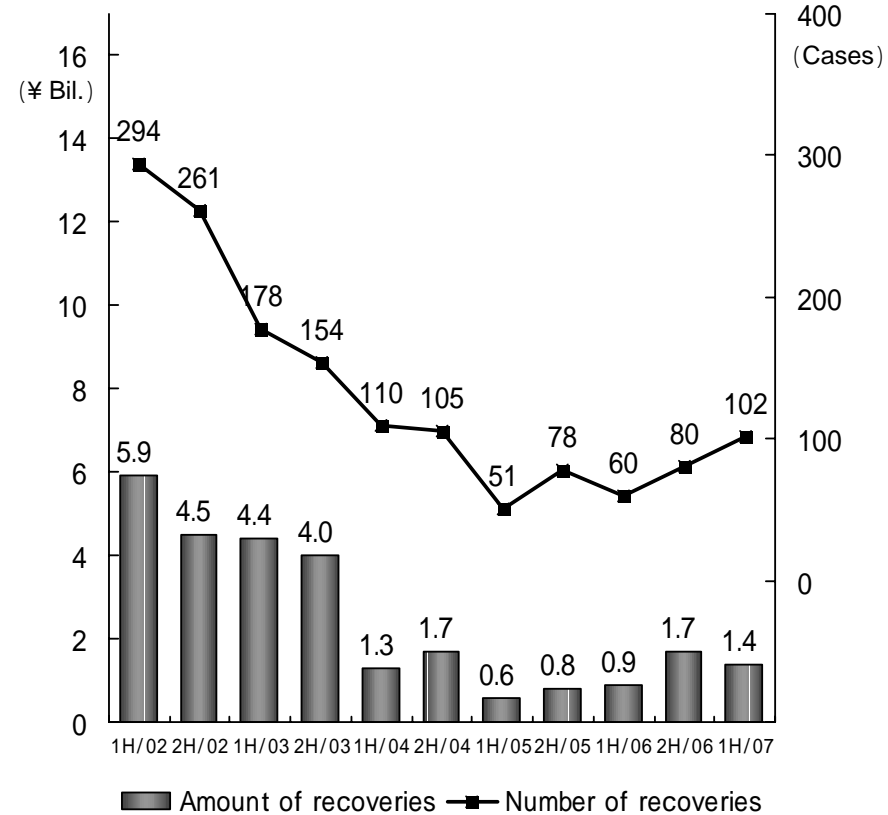
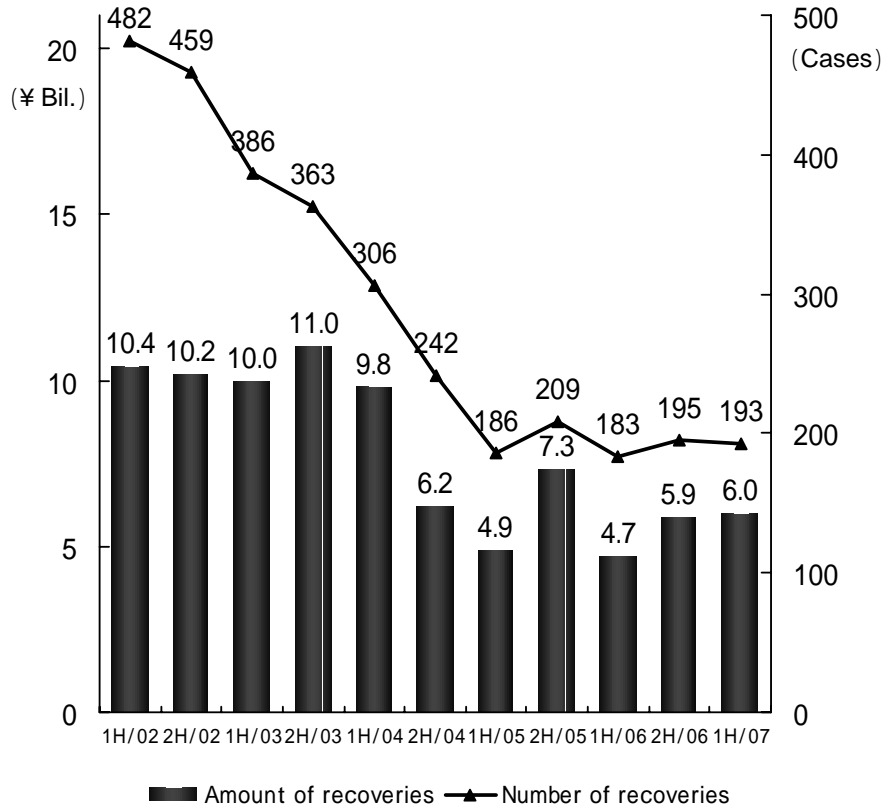


# Disposal of Collateral

## Recoveries through Sales

(Included in the left-hand chart)

## Recoveries through Auctions



# Capital Ratio

## Non-consolidated

	06/3	06/9	07/3		07/9			
	(old regulations)	(old regulations)	(old regulations)	(Basel II)	(old regulations)	(Basel II)	(c) - (b)	(c) - (a)
				(a)	(b)	(c)		
Capital ratio	10.83%	10.57%	10.67%	11.20%	10.39%	11.22%	0.83%	0.02%
Tier ratio	8.05%	8.17%	8.27%	9.29%	8.35%	9.58%	1.23%	0.29%
Capital (¥ Bil.)	606.8	611.3	636.2	572.3	641.1	580.3	(60.7)	8.0
Tier I	451.4	472.7	493.2	474.7	515.4	495.6	(19.7)	20.9
Risk Assets (¥ Bil.)	5,601.9	5,780.7	5,962.0	5,107.6	6,170.3	5,170.0	(1,000.2)	62.3
Credit risk	5,535.5	5,723.5	5,901.8	4,768.9	6,121.9	4,836.1	(1,285.8)	67.1
Market risk	66.3	57.2	60.1	60.1	48.3	48.3	-	(11.7)
Operational risk	-	-	-	278.5	-	285.5	285.5	6.9

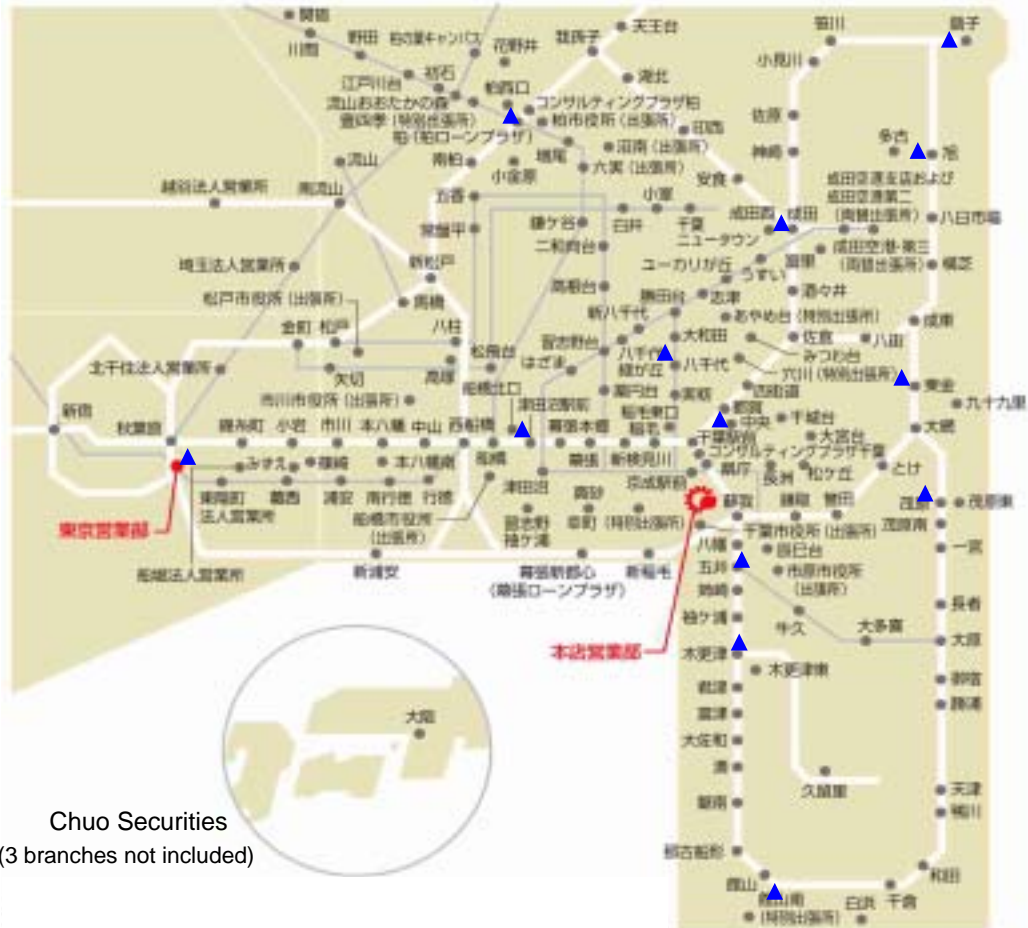
## Consolidated

	06/3	06/9	07/3		07/9			
	(old regulations)	(old regulations)	(old regulations)	(Basel II)	(old regulations)	(Basel II)	(c) - (b)	(c) - (a)
				(a)	(b)	(c)		
Capital ratio	11.19%	10.95%	11.11%	11.63%	10.83%	11.66%	0.82%	0.03%
Tier ratio	8.36%	8.51%	8.68%	9.68%	8.76%	10.00%	1.23%	0.31%
Capital (¥ Bil.)	632.4	638.1	667.7	604.1	673.3	612.4	(60.9)	8.2
Tier I	472.3	495.7	521.4	503.1	544.9	525.2	(19.6)	22.1
Risk Assets (¥ Bil.)	5,649.6	5,824.9	6,005.9	5,195.1	6,216.1	5,252.0	(964.1)	56.9
Credit risk	5,582.9	5,767.5	5,945.6	4,832.7	6,167.6	4,893.8	(1,273.8)	61.1
Market risk	66.7	57.4	60.3	60.3	48.5	48.5	-	(11.7)
Operational risk	-	-	-	302.0	-	309.6	309.6	7.5



# Branch Network

## Chiba Bank's Branch Network (Domestic)



## Number of Offices in Chiba Prefecture

Name of bank	07/9	change from 05/9
<b>Chiba Bank</b>	<b>153</b>	<b>+ 3</b>
Chiba Kogyo Bank	71	+ 1
Keiyo Bank	114	-
Bank of Tokyo-Mitsubishi UFJ	26	-
Mizuho Bank	25	(6)
Sumitomo Mitsui Banking Corporation	22	+ 2
Resona Bank	11	(2)

## Total number of outlets

	07/9	change from 05/9
Outlets	171	9
Domestic	168	9
Chiba Pref.	153	3
Others	15	6
Overseas	3	0
Money exchange counters	3	1
Representative office	1	0

# Composition of Shareholders

Number of Units (1 unit = 1000 shares)

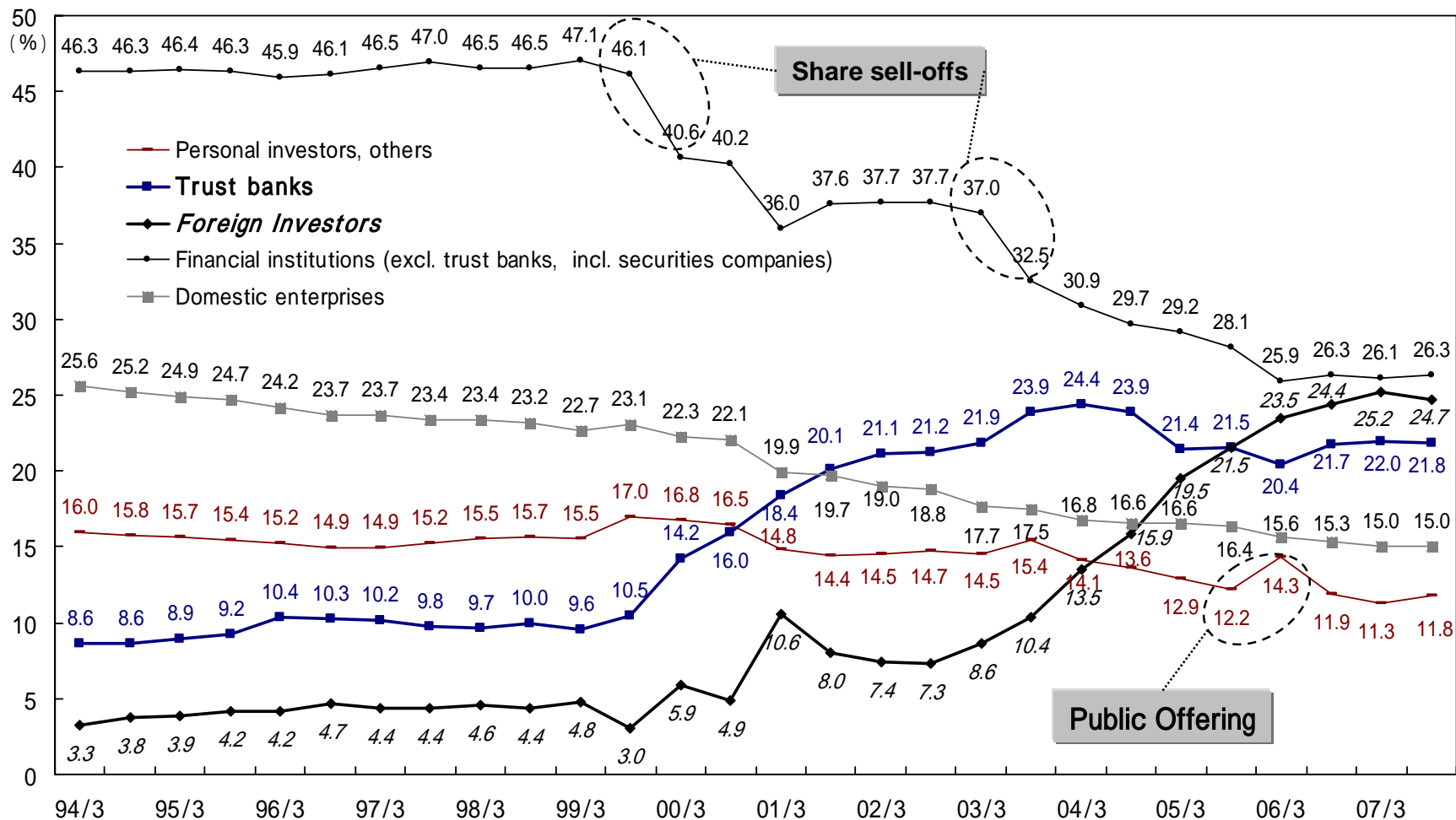
	06/09		07/03		07/09	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	10	0.00%	9	0.00%
Financial institutions	415,041	46.66%	415,799	46.73%	414,867	46.62%
Trust banks	193,341	21.74%	196,018	22.03%	194,308	21.84%
Securities companies	12,494	1.40%	13,012	1.46%	13,609	1.53%
Other companies	136,315	15.32%	134,069	15.07%	134,294	15.09%
Foreign investors	217,781	24.49%	224,424	25.23%	220,131	24.75%
Individuals and others	106,556	11.98%	100,876	11.34%	105,247	11.83%
Treasury Stock, etc.	1,301	0.15%	1,474	0.17%	1,615	0.18%
<b>Total</b>	<b>889,497</b>	<b>100.00%</b>	<b>889,664</b>	<b>100.00%</b>	<b>889,772</b>	<b>100.00%</b>

## Principal Stockholders

Number of shares (in thousands)

06/09		07/03		07/09	
	Share-holdings		Share-holdings		Share-holdings
Japan Trustee Services Bank (Trust Account)	56,088	The Master Trust Bank of Japan (Trust Account)	60,349	The Master Trust Bank of Japan (Trust Account)	57,198
The Master Trust Bank of Japan (Trust Account)	53,390	Japan Trustee Services Bank (Trust Account)	46,582	Japan Trustee Services Bank (Trust Account)	52,069
The Bank of Tokyo-Mitsubishi UFJ	47,187	The Bank of Tokyo-Mitsubishi UFJ	44,158	The Bank of Tokyo-Mitsubishi UFJ	44,158
Nippon Life Insurance Company	29,177	NIPPONKOA Insurance Company	29,905	NIPPONKOA Insurance Company	29,905
NIPPONKOA Insurance Company	28,905	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
Meiji Yasuda Life Insurance Company	15,579	Japan Trustee Services Bank (Trust Account)	15,775	The Sumitomo Trust and Banking Co., Ltd. (Trust Account B)	15,706
Sumitomo Life Insurance Company	13,842	Meiji Yasuda Life Insurance Company	15,579	Meiji Yasuda Life Insurance Company	15,579
Chiba Bank Employees' Shareholding Association	11,156	State Street Bank and Trust Company	15,032	Sumitomo Life Insurance Company	13,842
State Street Bank and Trust Company	11,130	Sumitomo Life Insurance Company	13,842	Japan Trustee Services Bank (Trust Account)	11,819

# Changes in Composition of Shareholders



# Recent News

- 2006
  - Oct. 2 Started “Chibagin Leaf Point Club”
  - Oct. 10 Opened “Koshigaya Corporate Banking Office”
  - Oct. 16 Opened “Kashiwanoha-campus Branch” (Relocated from temporary office)
  - Nov. 16 Held “China Business Matching Meeting” in Shanghai
  - Nov. 20 Announced Interim Financial Results for FY 06
  - Nov. 22 Held “Business Forum” with 5 regional banks (Food Selection 2006)
  - Dec. 1 Established subsidiary “Chibagin Heartful” to employ disabled persons
  - Dec. 1 Started handling “Chibagin Eco Private Offering Bonds”
  - Dec. 20 Started handling “Medium Sized Company Credit Rating” by R&I
- 2007
  - Jan. 25 Handled public trust for Inzai City
  - Mar. 2 Announced start of series of lectures by Chiba Bank at Chiba University (April to July 2007)
  - Mar. 27 Announced change in dividend forecast
  - Mar. 27 Announced new Medium-term Management Plan ‘Going Forward with the Region: 100 weeks of Trust and Growth’
  - Mar. 28 Opened “Consulting Plaza Kashiwa”
  - Apr. 2 Started new loan “Cash Top”
  - Apr. 2 Established membership service “Himawari Club” for senior aged persons
  - Apr. 2 Started waiving ATM fee for “Chibagin Super Card” holders
  - May. 7 Started mutual connection of ATM with JR East Railway Company
  - May. 18 Announced Financial Results for FY 06
  - May. 21 Relocation of “Nagareyama Otakanomori Branch”
  - 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.19 Open “Kamisu Branch”
  - Dec. Open “Yashio Ekimae Branch”(scheduled)
- 2008
  - Jan. Open “Consulting Plaza Funabashi”(scheduled)

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

**The Chiba Bank, Ltd.  
Corporate Planning Division  
Investor Relations**

**Tel:(81) 43-301-8147**

**Fax:(81) 43-242-9121**

**e-mail:ir@chibabank.co.jp**

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.