
Financial Results for FY2008



May 28, 2009
THE CHIBA BANK, LTD.

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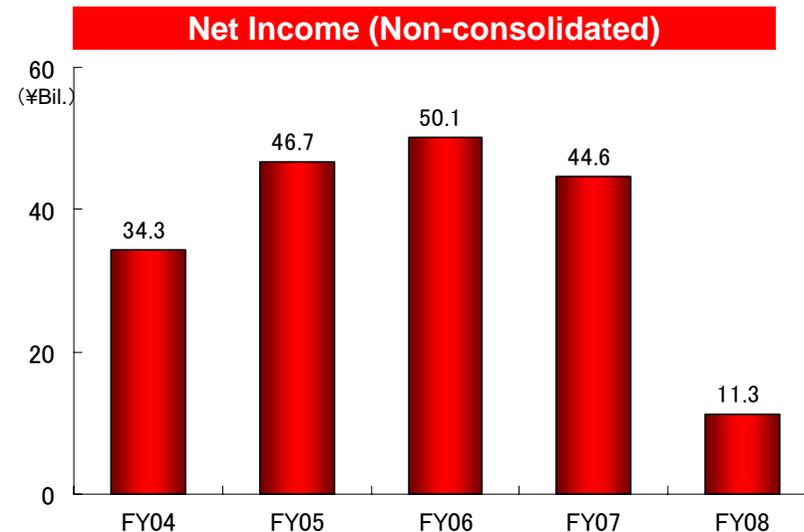
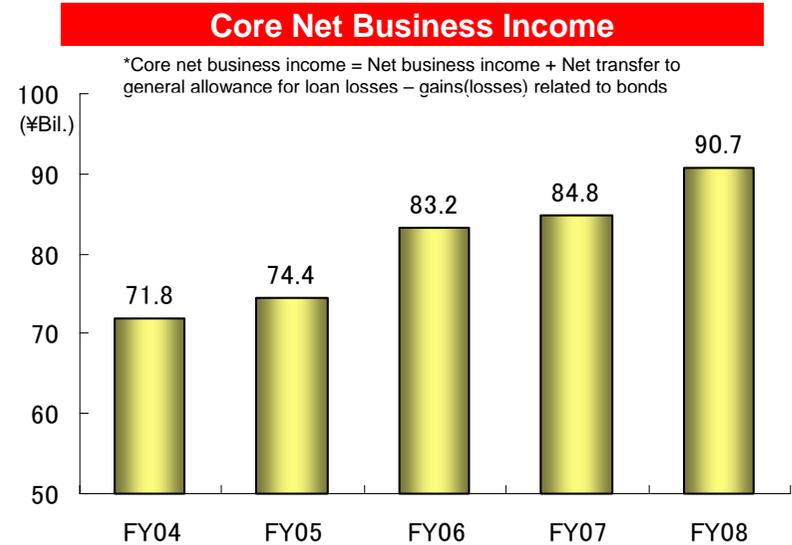
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Foreword

- In FY2009, mainly due to an increase in net interest income, Chiba Bank recorded a core net business income of ¥90.7 billion - the highest ever level (an increase of ¥5.8 billion, 6.9% up from the previous fiscal year).
- Net income decreased by ¥33.3 billion from fiscal year 2007 to ¥11.3 billion, mainly due to a significant increase in net credit costs and losses related to securities, resulting from the deterioration of the economic and financial environment, both domestically and overseas.
- Today we would like to give an outline of our results for fiscal year 2008 and our future strategies based on the medium term management plan “1st1st” – ‘DOUBLE FIRST’ which started this April.





■ 1. Summary of Financial Results

■ 2. Medium Term Management Plan “1st1st”

■ 3. Earnings Projections

■ Appendix

Summary of Financial Results (1)

■ Core net business income recorded its highest ever level

<¥Bil.>		FY07	FY08	Change
Gross business profits	(1)	163.1	142.1	(20.9)
[Core gross business profits]	(1)-(2)	164.0	170.6	6.5
Net Interest Income		139.5	146.6	7.1
Net fees and commissions income		18.4	15.3	(3.0)
Trading Income		3.3	4.7	1.4
Profit from other business transactions		1.8	(24.6)	(26.4)
Gains(losses) related to bonds	(2)	(0.9)	(28.4)	(27.5)
Expenses	(3)	79.2	79.9	0.6
Personnel expenses		37.7	38.7	0.9
Non-personnel expenses		37.0	36.9	(0.1)
Real net business income	(1)-(3)	83.9	62.2	(21.6)
Core net business income	(1)-(2)-(3)	84.8	90.7	5.8

Net Interest Income

<¥Bil.>	FY08	Change
Net Interest Income	146.6	7.1
Domestic	142.2	6.2
Loans and Deposits	128.3	5.9
Loans	147.0	5.8
Deposits	18.7	(0.0)
Securities	15.9	0.6
International	4.4	0.8

Net fees and commissions income

<¥Bil.>	FY08	Change
Net fees and commissions income	15.3	(3.0)
Income	31.8	(2.7)
Investment trusts & Personal annuities etc.	7.8	(2.9)
Investment trusts	4.0	(3.3)
Personal annuities etc.	3.8	0.4
Expenses	16.5	0.3

Summary of Financial Results (2)

■ Net income decreased mainly due to increases in losses related to securities and Net credit costs

<¥Bil.>	FY07	FY08	Change
Real net business income	83.9	62.2	(21.6)
Net transfer to general allowance for loan losses (4)	-	7.5	7.5
Net business income	83.9	54.7	(29.1)
Non-recurrent income(losses)	(13.8)	(48.1)	(34.3)
Disposal of non-performing loans (5)	13.7	35.0	21.3
Gains(losses) related to stocks (6)	(1.8)	(14.5)	(12.7)
Ordinary profit	70.0	6.5	(63.4)
Extraordinary income(loss)	7.2	4.9	(2.2)
Reversal of allowance for loan losses (7)	5.0	-	(5.0)
Recoveries of written-off claims (8)	5.0	5.3	0.3
Net income	44.6	11.3	(33.3)
Gains(losses) related to securities(2)+(6)	(2.8)	(43.0)	(40.2)
Net credit costs(4)+(5)-(7)-(8)	3.6	37.2	33.5
Consolidated net income	45.9	12.3	(33.5)
Difference(Consolidated - Non-consolidated)	1.3	1.0	(0.2)

Gains(losses) related to securities

<¥Bil.>	FY08	Change
Total	(43.0)	(40.2)
Write-offs	(33.6)	(27.4)
Gains(losses) related to bonds	(28.4)	(27.5)
Bonds	(20.5)	(19.6)
Foreign bonds	(20.5)	(19.6)
Investment trusts	(7.8)	(7.8)
Gains(losses) related to stocks	(14.5)	(12.7)
Stocks	(11.6)	(9.7)
ETF	(2.9)	(2.9)
Related to investments in stocks (stocks, investment trusts & ETF)	(22.4)	(20.5)

Net credit costs

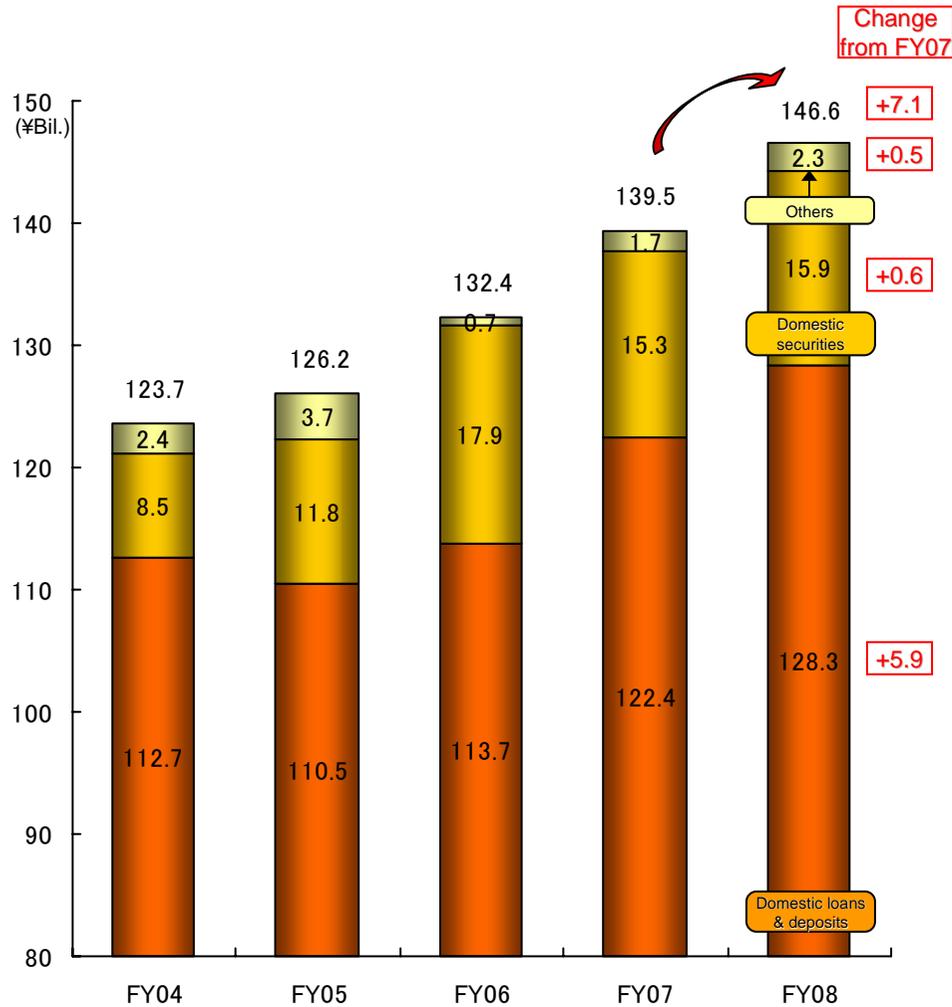
<¥Bil.>	FY08	Change
Net transfer to general allowance for loan losses*	7.5	8.8
Non-performing loans	35.0	25.0
Downgrades	33.6	16.0
Decreases in collateral	4.5	2.6
Upgrades & repayments	(3.1)	6.3
Credit costs	42.5	33.8
Recoveries of written-off claims	5.3	0.3
Net credit costs	37.2	33.5

*For convenience, transfer from general allowance for loan losses was included in reversal of allowance for loan losses in extraordinary income for FY07

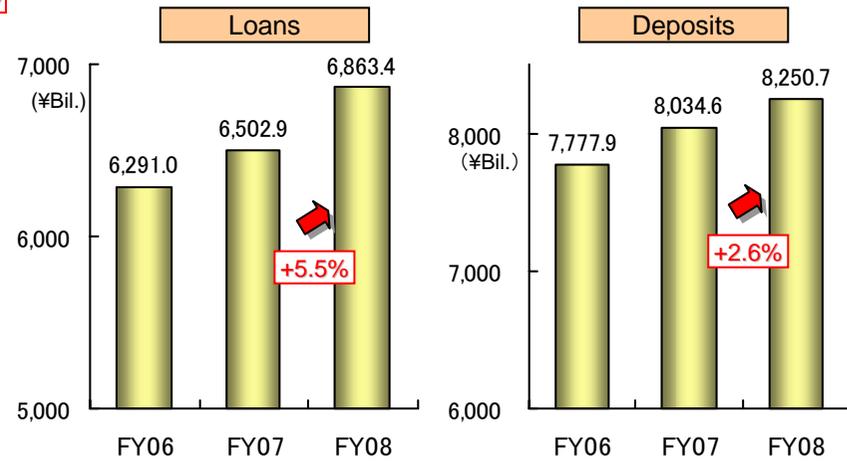
Net Interest Income

■ Net interest income increased due to expanding volumes of loans and deposits

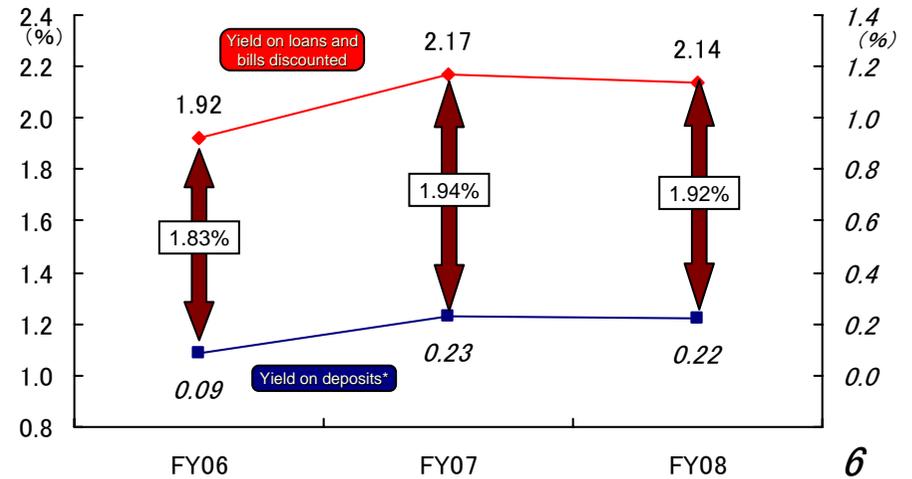
Net interest income



Domestic loans and deposits (average balance)



Average yield on domestic loans and deposits



* Excluding NCD

Breakdown of Increase in Loans

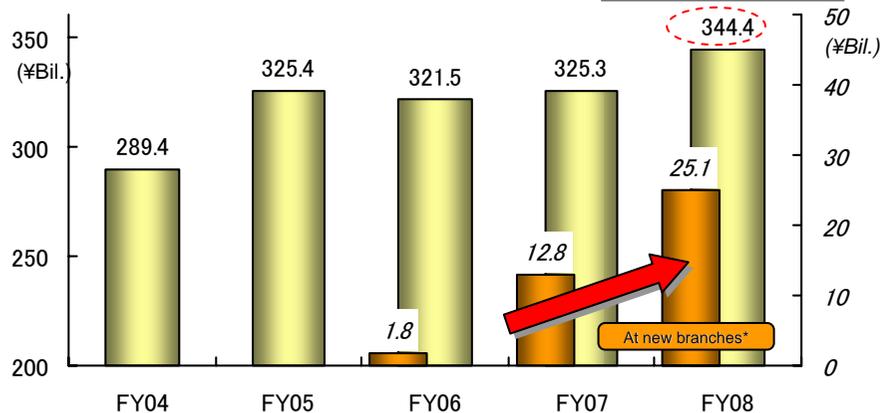
■ New housing loans recorded their highest ever level

Breakdown of loans and bills discounted
(domestic) (¥Bil.)

	FY07	FY08	Change	Change
			from FY07	rate
Loans and bills discounted	6,629.9	6,945.3	315.4	4.7%
ex. Public sector	6,210.4	6,690.6	480.2	7.7%
Corporate	3,972.9	4,313.6	340.6	8.5%
Consumer	2,237.5	2,377.0	139.5	6.2%
Housing loans	2,124.0	2,267.5	143.5	6.7%
Public sector	419.5	254.6	(164.8)	(39.2%)
Ministry of Finance	149.1	-	(149.1)	(100.0%)

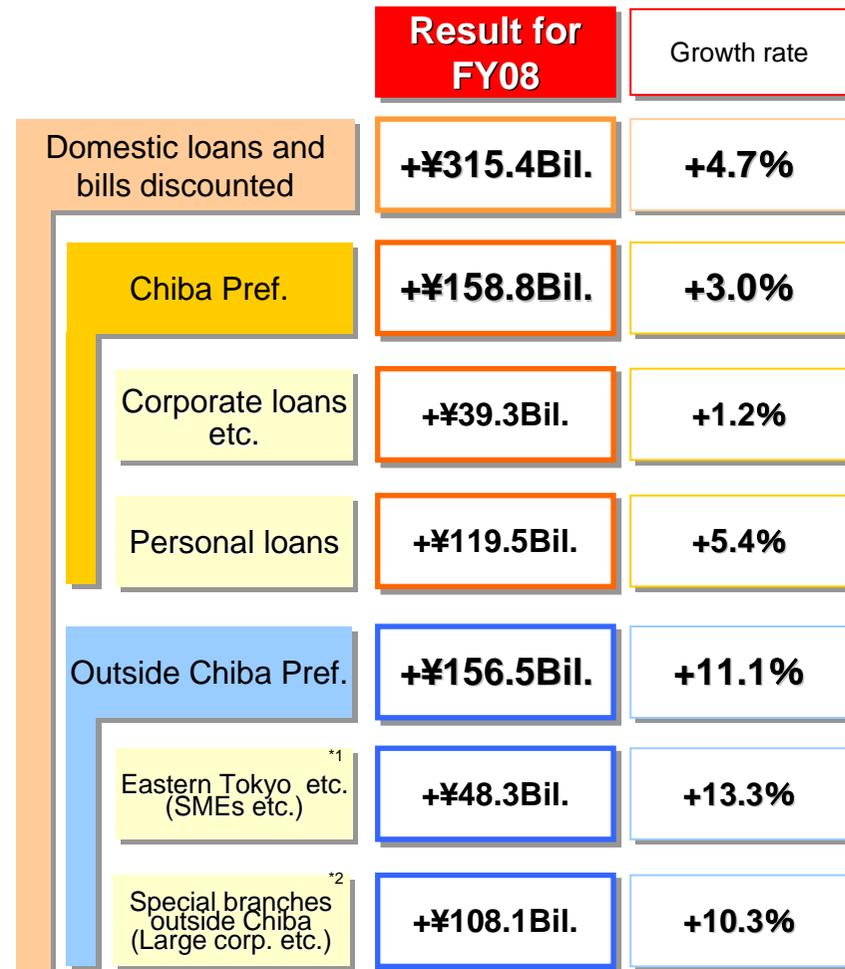
→ New housing loans

09/3 New loans
Highest ever level



* Branches opened since 06/3

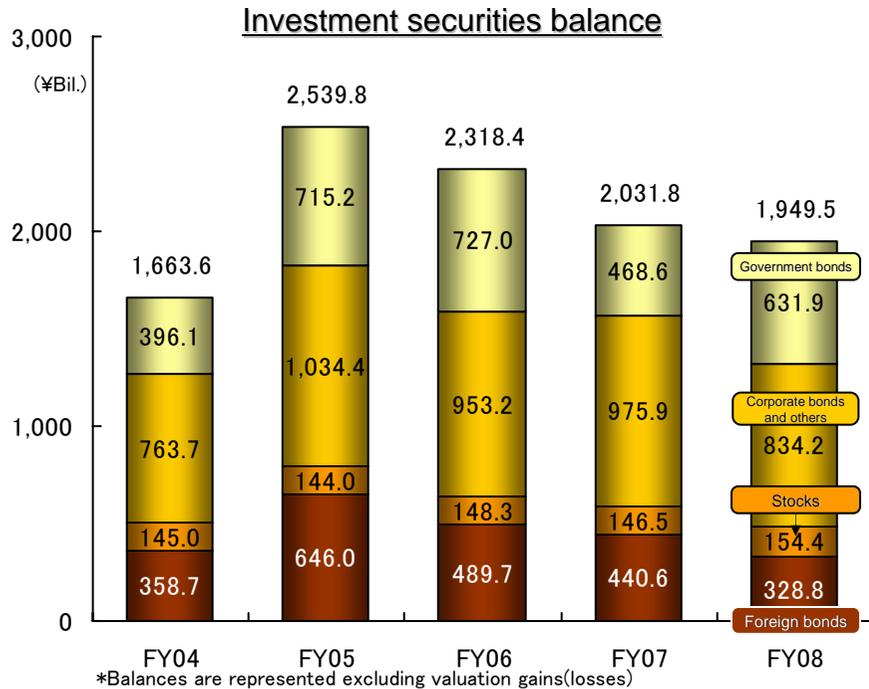
Loan increases classified by region
(domestic)



*1. Balance of branches located in Eastern Tokyo, Saitama and Ibaraki, except for special branches
*2. Balance of Tokyo head office, Shinjuku branch and Osaka branch

Securities

Although losses were realized mainly in investments related to stocks and foreign bonds, risks related to securities have diminished through cutting down the balance



Gains on securities in domestic operation

	FY07	FY08	Change
Average balance of securities (¥Bil.)	1,674.2	1,611.7	(62.4)
Yield (%)	0.91	0.99	0.07
Gains (¥Bil.)	15.3	15.9	0.6

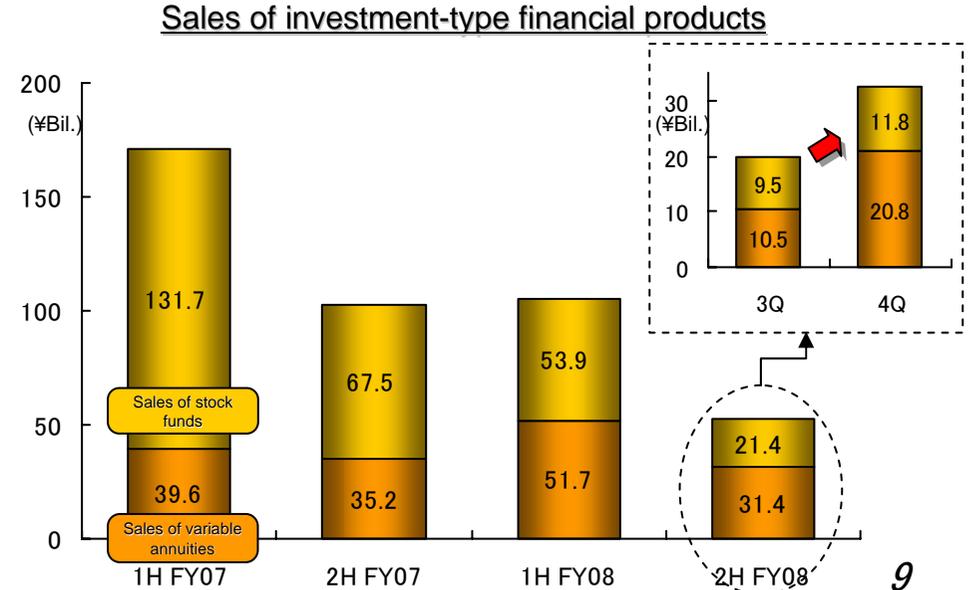
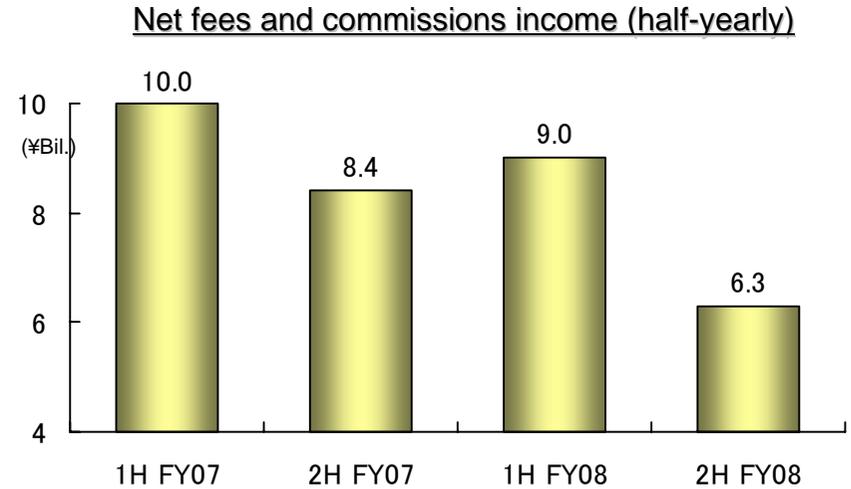
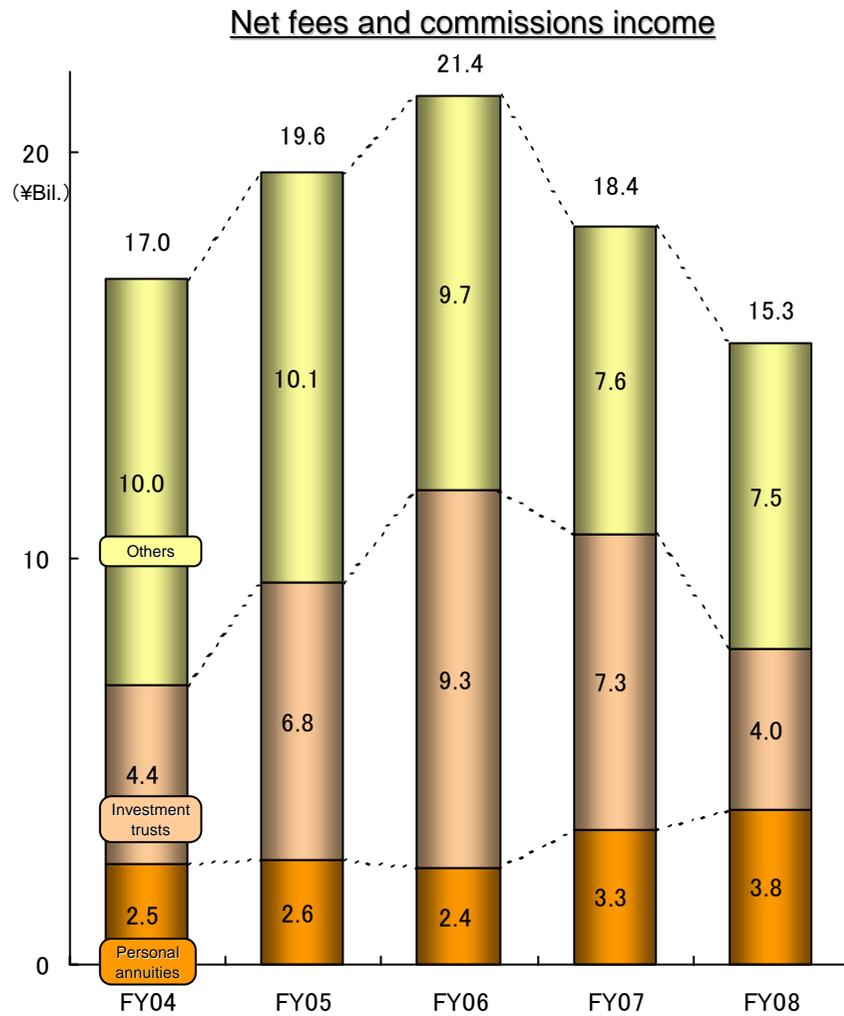
Valuation gains and losses of securities

	FY08		Book values at the end of FY08	
	Gains(losses) related to securities			Change from 08/9
Total securities	(43.0)		1,949.5	(127.8)
Stocks	(11.6)	(14.5)	154.4	(8.6)
ETF	(2.9)		13.3	(0.9)
Other investment trusts (incl. foreign-originated investment trusts)	(7.8)	(28.4)	76.7	(14.4)
Foreign bonds (incl. Yen-denominated bonds)	(20.5)		373.4	(98.2)
Securitized products	(9.0)		15.2	(6.4)
SIV, CDO	(8.2)		0.0	(4.0)
Financial Institutions	(11.8)		107.4	(24.5)
RMBS*	0.0		87.7	(18.1)

*Issued by Ginnie Mae, Fannie Mae, Freddie Mac

Fees and Commissions Income

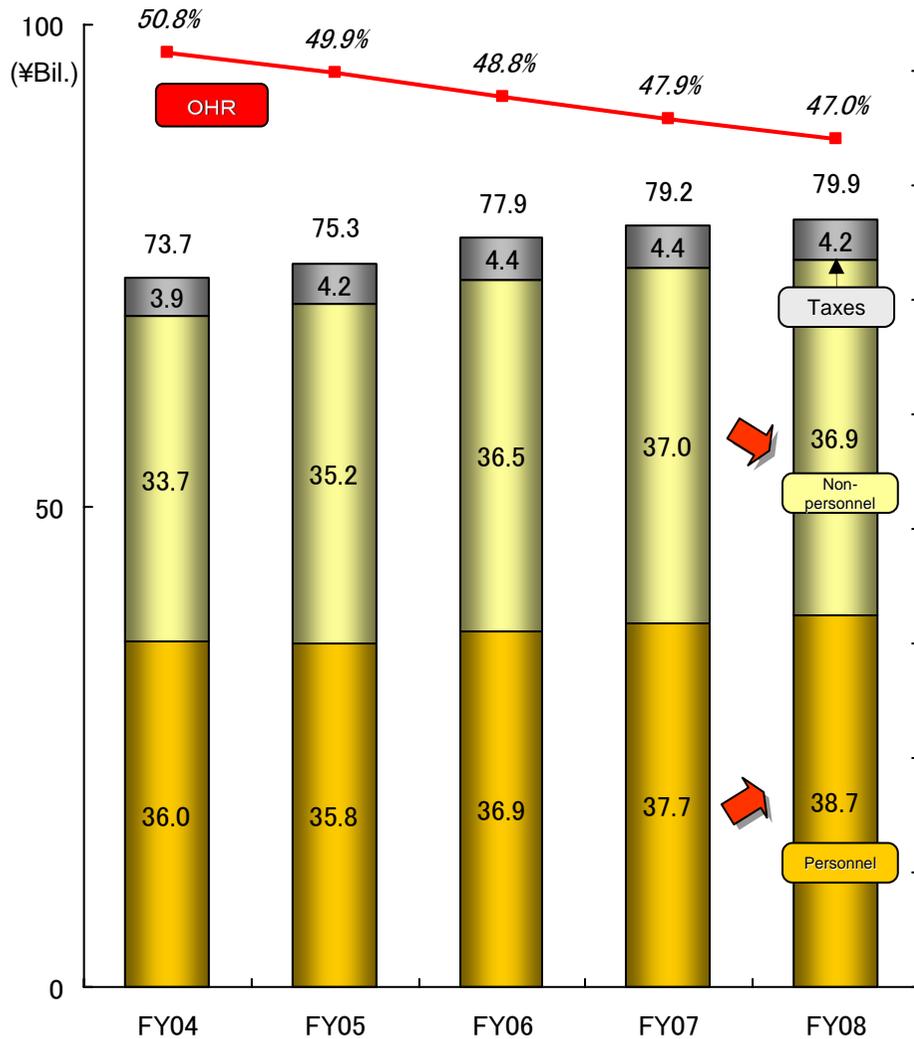
■ Aiming at an increase in income through the recovery of investment-type financial products sales



Expenses

Expenses were controlled by reviewing Non-personnel expenses, although personnel expenses rose as the number of employees increased

OHR/Expenses



Breakdown of change in Expenses

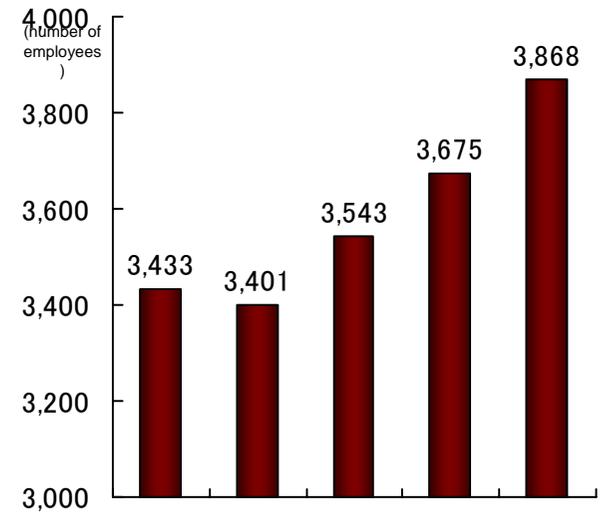
(¥Bil.)

	FY07 Actual	FY08			
		Projection on Nov. 08	Actual	Change from FY07	Difference from projection
Expenses	79.2	81.5	79.9	0.6	(1.6)
Personnel	37.7	39.0	38.7	0.9	(0.3)
Non-personnel	37.0	38.0	36.9	(0.1)	(1.1)
Taxes	4.4	4.5	4.2	(0.2)	(0.3)

Number of recruits

yy/m		number
04/4	actual	97
05/4	actual	119
06/4	actual	264
07/4	actual	254
08/4	actual	262
09/4	actual	284
10/4	projection	230

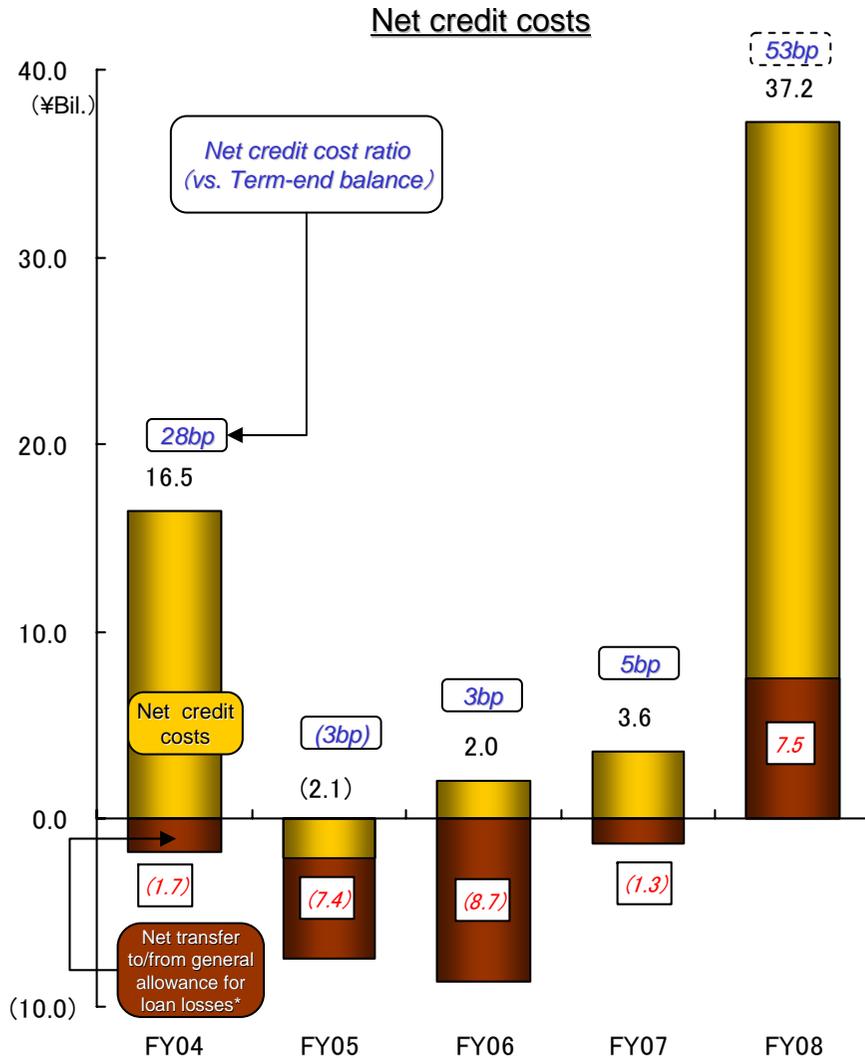
Number of employees*



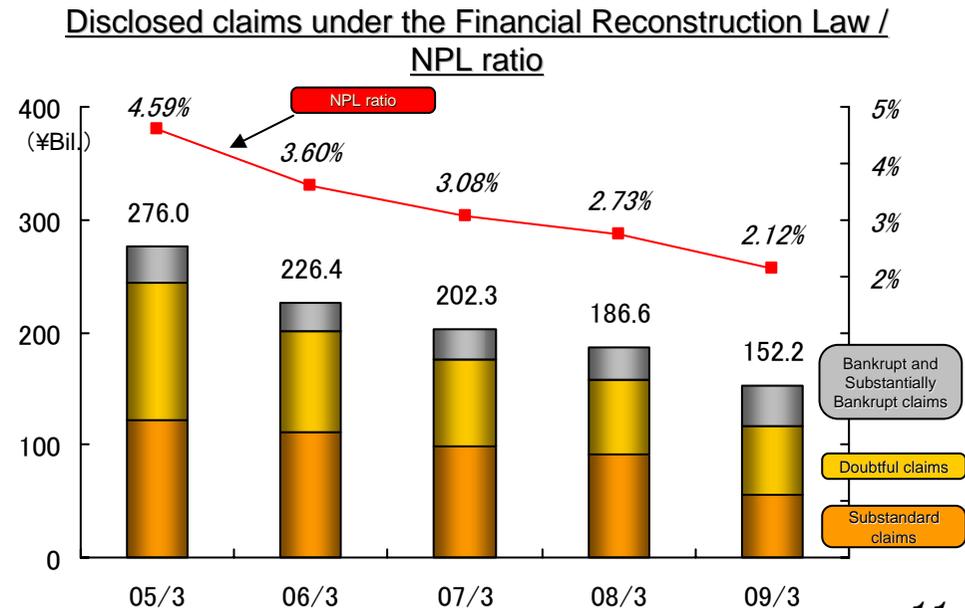
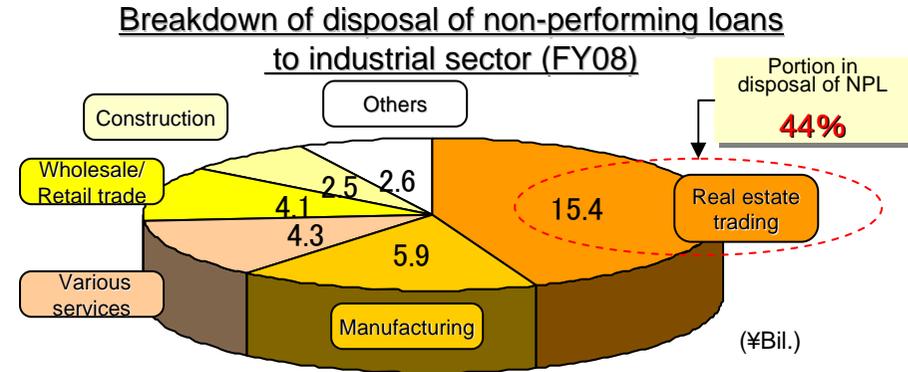
* Excluding temporarily transferred employees

Credit Costs (1)

Net credit costs increased substantially, mainly due to bankruptcies of real estate trading companies



*Transfer from general allowance for loan losses was included in reversal of allowance for loan losses in extraordinary gains for FY05, FY06 and FY07



Credit Cost (2)

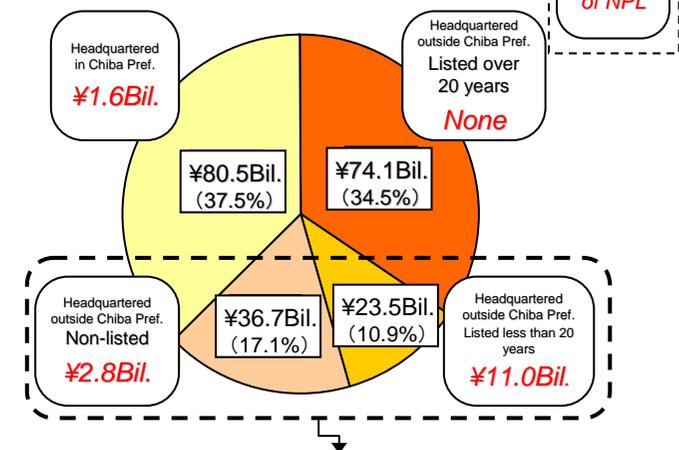
■ Although the disposal of non-performing loans increased, mainly due to bankruptcies of real estate trading corporations headquartered outside Chiba, the possibility of this occurring in the future is limited

Breakdown of loans to real estate sector

	08/3		09/3			FY08 Disposal of NPL* (¥Bil.)
		Composition		Change	Composition	
Domestic loans	6,629.9	100.00%	6,945.3	315.4	100.00%	35.0
Real estate	1,470.4	22.18%	1,442.6	(27.7)	20.77%	15.2
Real estate rental and management	1,101.0	16.61%	1,142.4	41.4	16.45%	(0.2)
Real estate trading, etc.	369.3	5.57%	300.1	(69.1)	4.32%	15.4
Real estate trading	271.5	4.10%	214.9	(56.5)	3.09%	15.4
Headquartered in Chiba Pref.	94.6	1.43%	80.5	(14.0)	1.16%	1.6
Headquartered outside Chiba Pref.	176.8	2.67%	134.3	(42.5)	1.93%	13.8
Public corporations	97.8	1.48%	85.2	(12.6)	1.23%	0.0

*Total amount of disposal of NPL (including other assets, etc.)

Breakdown of loans to real estate trading sector
(Composition of loan balance)



Breakdown of the real estate trading sector classified by term-end balances
(Non-listed and Listed less than 20 years)

Loan balance for a borrower	Number of borrowers		Term-end balance	
	(number)	Composition	(¥Bil.)	Composition
not less than ¥3.0Bil. and under ¥4.0Bil.	1	0.5%	3.2	5.4%
not less than ¥2.0Bil. and under ¥3.0Bil.	7	3.5%	16.6	27.7%
not less than ¥1.0Bil. and under ¥2.0Bil.	8	4.0%	11.3	18.8%
not less than ¥0.1Bil. and under ¥1.0Bil.	77	38.3%	25.0	41.5%
under ¥0.1Bil.	108	53.7%	3.9	6.6%
Total	201	100.0%	60.2	100.0%

under ¥1.0Bil.
92%

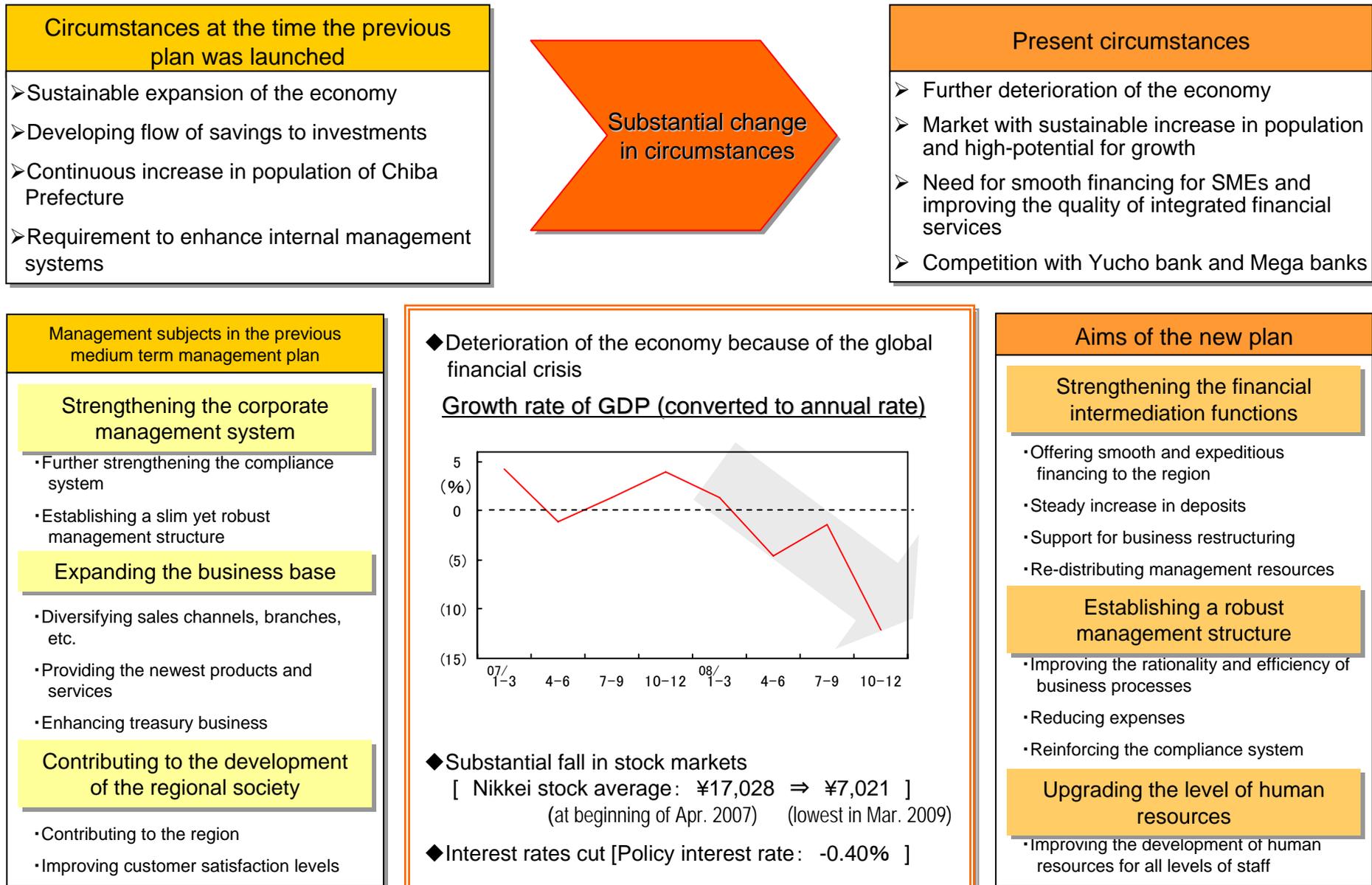
■ 1. Summary of Financial Results

▶ ■ 2. Medium Term Management Plan “1st1st”

■ 3. Earnings Projections

■ Appendix

Summary of the Previous Medium Term Management Plan and Aims of the New Plan

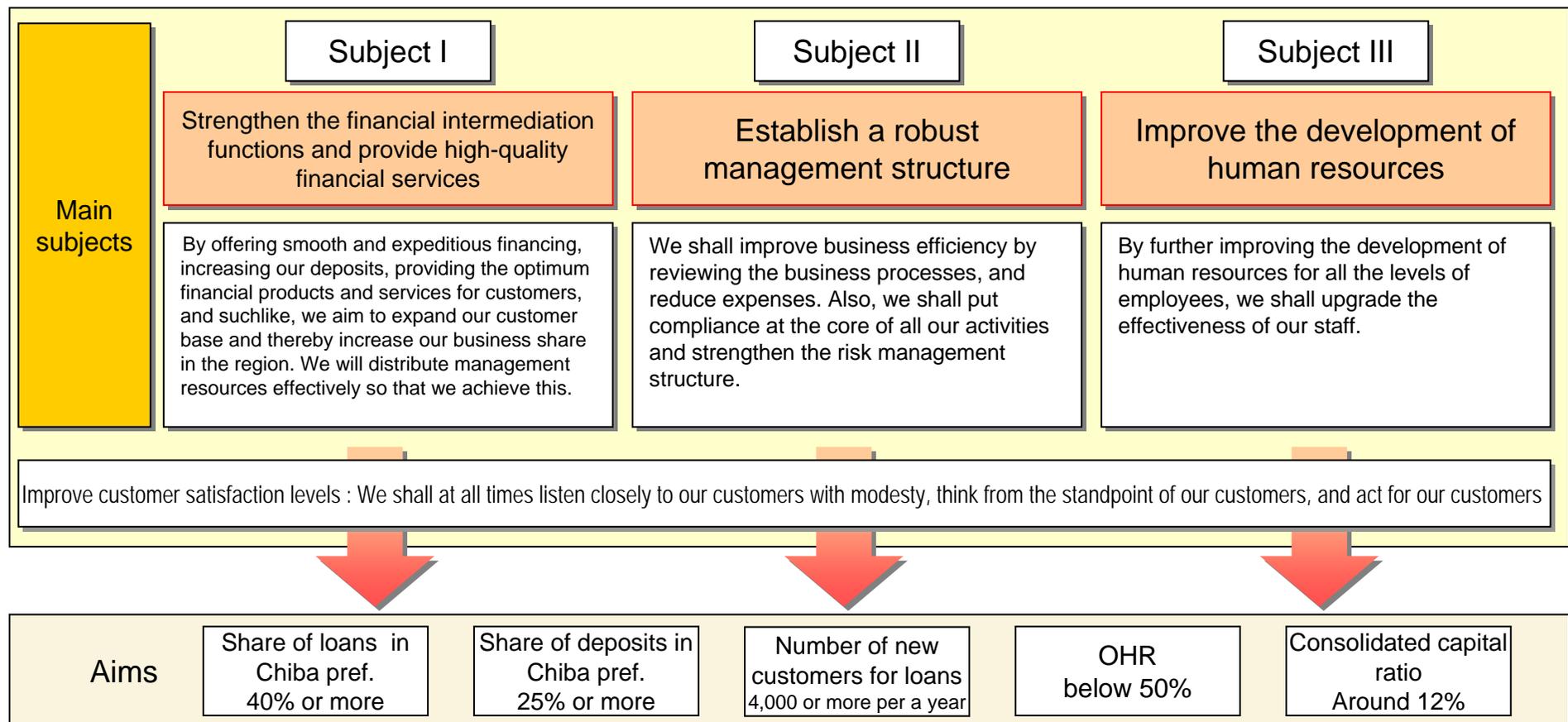


Essence of the New Medium Term Management Plan

The medium term management plan “1st 1st” – ‘DOUBLE FIRST’

We shall thoroughly implement the “customer first policy” and establish the status of the bank as the “first-rate bank in the region”, with 2011 being the goal of this plan.

We shall achieve steady growth as an integrated regional financial services group.

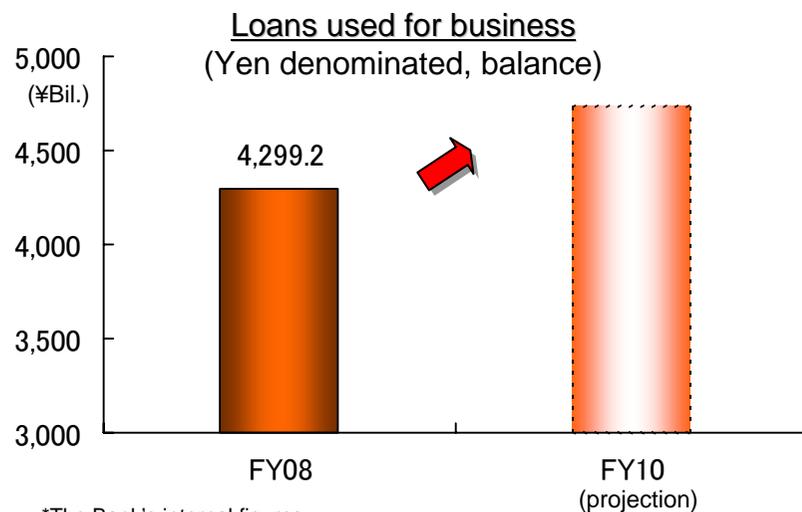


Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Corporate I

Strengthening the financial intermediation functions

➤ Offer smooth and expeditious financing

- Offer smooth financing to customers, mainly small and medium sized corporations, by utilizing new lending processes and the credit guarantee association, fully grasping the circumstances and characteristics of the customer's business.



*The Bank's internal figures

➤ Support the turnaround and restructuring of customers' business

- By enhancing the coordination between branches and specialists in headquarters, strengthen the support for turning around and restructuring customers' businesses.



Strengthen the support for turning around and restructuring customers' businesses

09/6~

Organizing Business Support Division

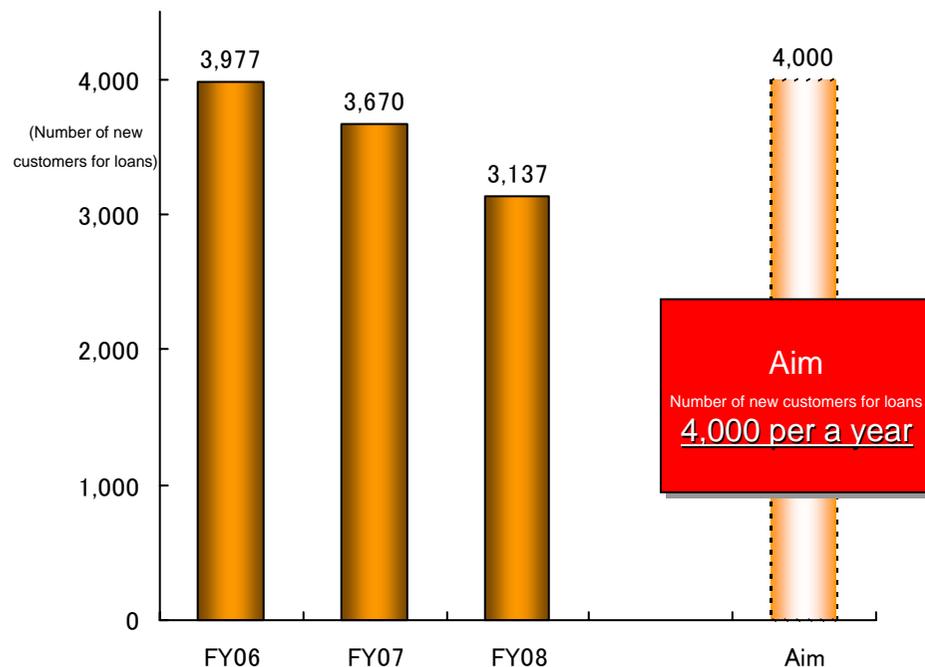
Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Corporate II

Strengthening the financial intermediation functions

➤ Increase the number of new customers for loans

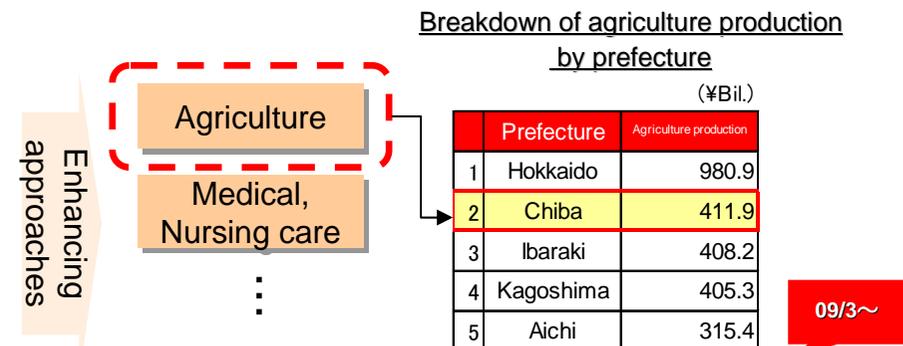
- Increase the number of new customers for loans by increasing contacts with potential clients and offering products and services that meet their needs

Number of new customers for loans



➤ Strengthen dealing with growth sectors

- Enhance approaches to sectors seen to have growth potential



Started to handle a system of supplementary credit, "Chiba Agricultural Credit Fund Association"

➤ Reinforce credit screening

- Improve credit screening skills, so that appropriate proposal can be made by fully evaluating the circumstances of customers' businesses

➤ Increase deposits

- Increase corporate deposits by having Chiba Bank's accounts used for making payment and receiving

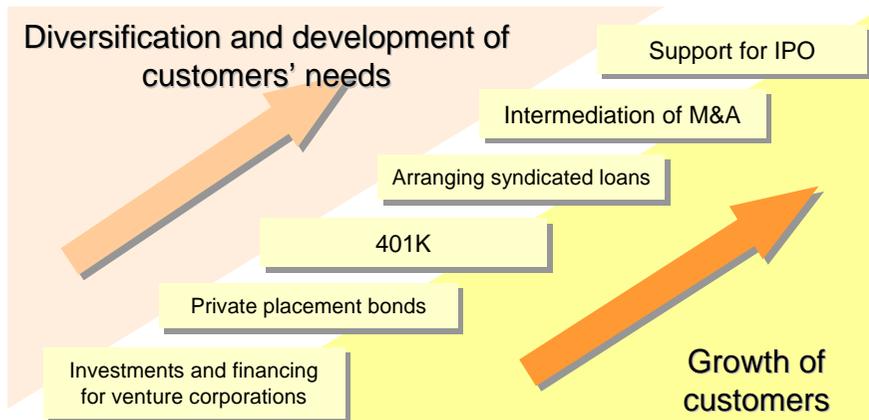
Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Corporate III

Promotion of integrated transactions with customers

➤ Offer financial services suited to the growth stage of customers

- Offer a range of services according to the customer's stage of growth
- Offer new financial services promptly, responding positively to deregulation

Financial services according to the stage of growth



New deregulation

Electrically recorded claims

- ✓ Possibility of establishing new means of financing

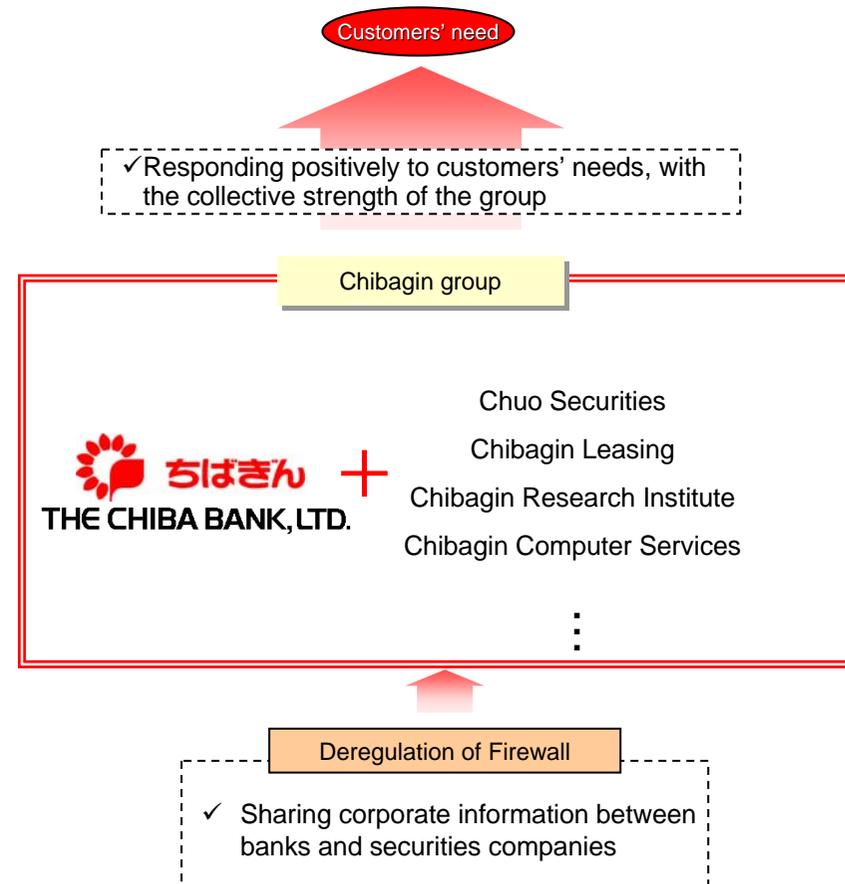
Reviewing sales of insurance at the counter, and conflicts of interest

- ✓ Possibility of expanding sales targets

Enhancing

➤ Utilize group subsidiaries

- Utilize group subsidiaries to offer integrated financial services



Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Corporate IV

Promotion of integrated transactions with customers

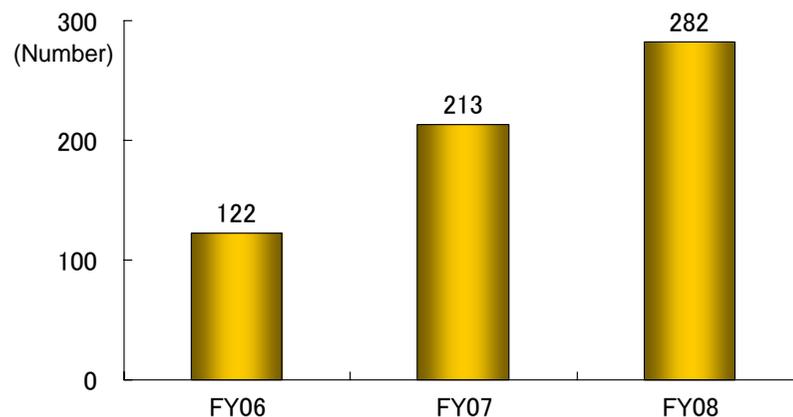
➤ Promote business matching functions

- Provide support to create business opportunities for customers, by planning Business Fairs, Business Forums, etc.



Food Selection, hosted by Regional Banks

Number of successful business matches



➤ Enhance the ability to provide information about the region

- Contribute to the expansion of customers' businesses, by offering timely information about the region



Improving earning power

➤ Secure the integrated profitability of trades

- Secure the integrated profitability of trades with major companies and local public entities, etc., by expanding related trades and improving of fee and commission levels

➤ Secure appropriate interest rate spreads

- Secure appropriate interest rate spreads fitting for risk and cost

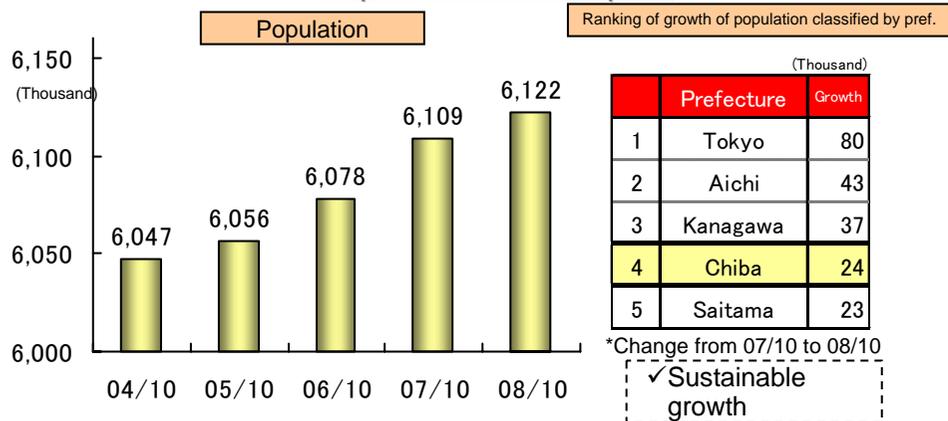
Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Personal I

Strengthening the financial intermediation functions

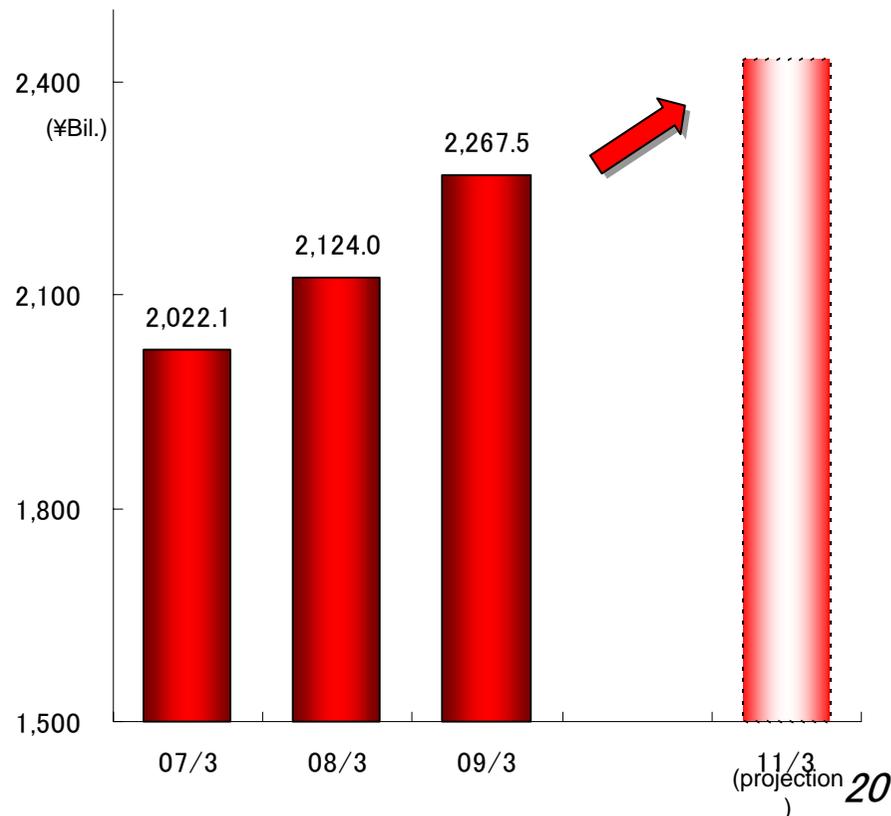
Enhance loan business

- Strengthen connections with companies related to housing by improving the function of Loan centers and Loan Plazas, and being positive in meeting the needs of customers buying residences
- Offer loan products in a timely manner, according to the financial needs of customers
- Accelerate sales of SUPER CARD, and promote it as the main card

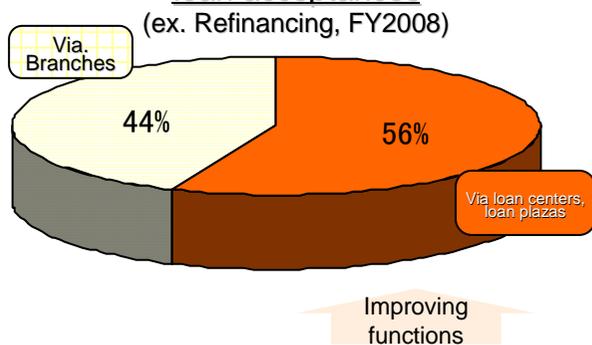
Population of Chiba pref.



Housing loans (Term-end balance)



Breakdown of housing loan acceptances



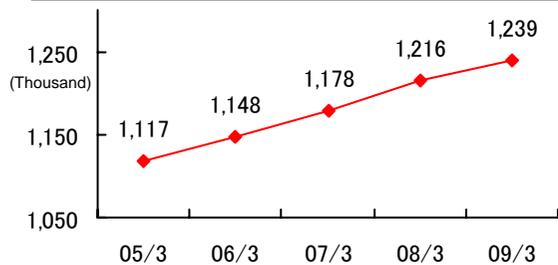
Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Personal II

Strengthening the financial intermediation functions

Strengthen deposit gathering

- Increase deposits by promoting the integration of transactions of existing customers by the effective use of 'Point-Service', and expanding the number of new customers by having our accounts designated for auto-salary transfer and auto-pension transfer, and suchlike
- Expand transactions with new deposit customers, by meeting the needs of high net worth clients and the baby-boom generation, such as the effective management of retirement payments, etc.

Number of auto-salary transfer accounts and auto-pension transfer accounts



Chibagin "Yume-club"
(Membership services for net high worth clients)

Offer a range of financial products

- Use enhanced CRM systems to offer timely financial products, matched to customers' lifecycles, such as trusts, products related to succession, life insurance, etc.

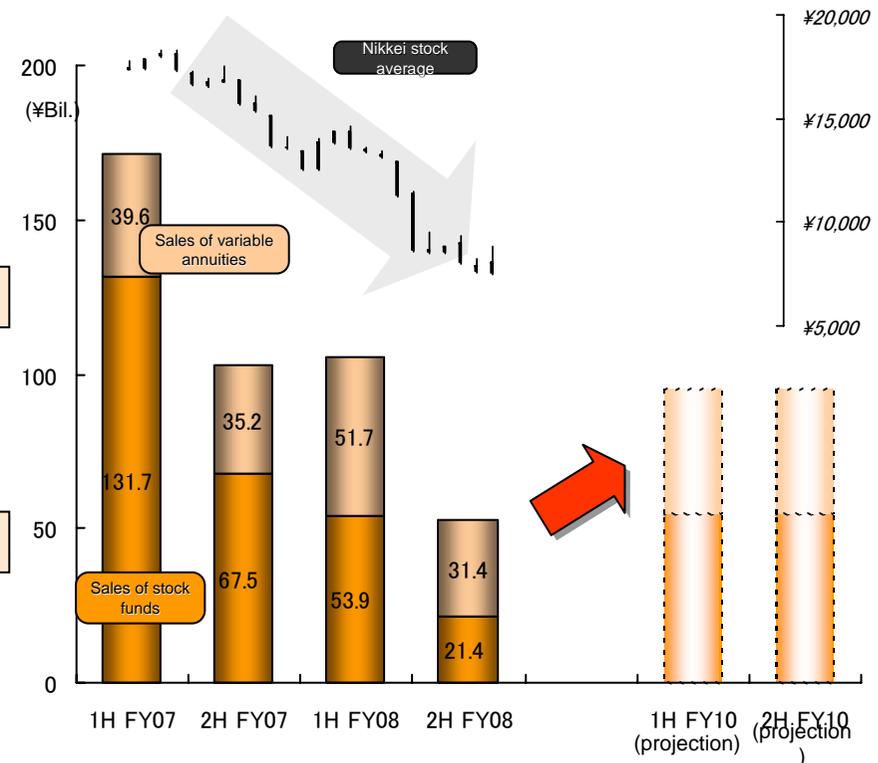
Upgrade access-channels

- Improve convenience for customers by further upgrading access-channels such as branches, ATMs, telephone, internet, etc. through adding internet-banking functions and suchlike

Expand sales of investment-type financial products

- Expand sales for new customers by offering optimal financial products matched to their varied investment policies and needs, such as investment trusts, personal annuities, public bonds, etc.

Movement of Nikkei stock average and sales of financial products

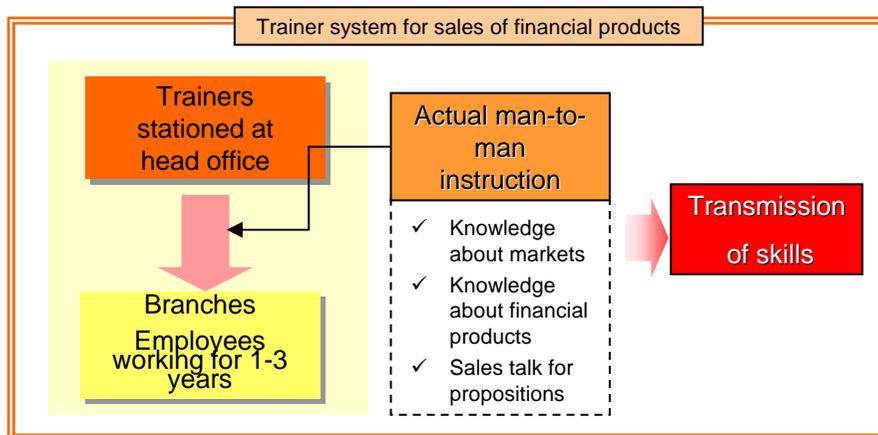


Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Personal III

■ Enhancing consulting functions

➤ Improve arrangements for counter-sales

- Improve arrangements for counter-sales to enable thorough consultations with customers, by upgrading the skills of sales persons, increasing lobby-assistants, stationing specialists for consulting, and suchlike



Specialists for consulting

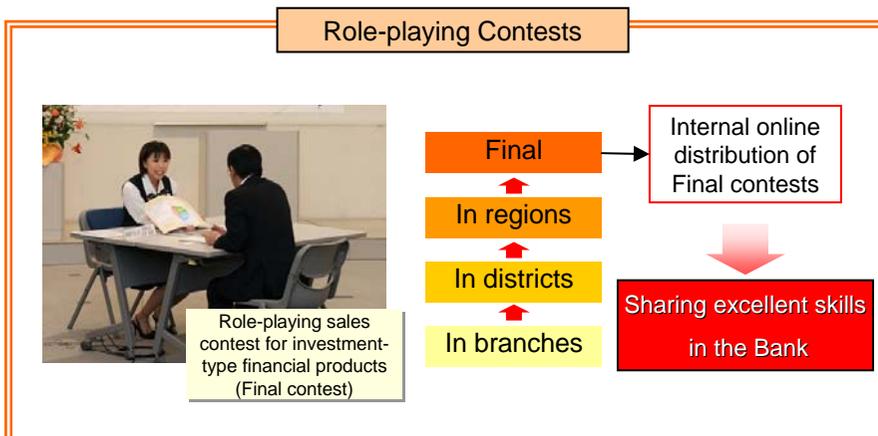
- ✓ Strategically stationing consulting specialists at branches specializing in consulting, etc.



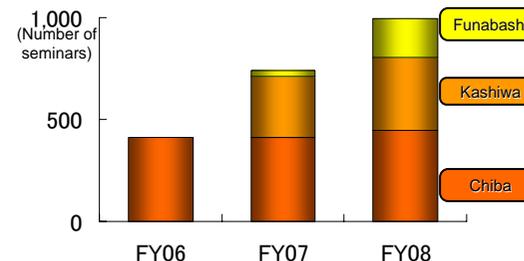
Consulting lounge Masago (Specialist stationed at branch)

➤ Thorough follow-ups

- Holding 1 on 1 interviews, together with seminars and briefing sessions on investing, to be of help for future investments and have customers correctly understand the present status of investments



Number of seminars held at Consulting plazas



Subject I. Strengthen the financial intermediation functions and provide high-quality financial services - Treasury Business

■ Steady profits

➤ Reinforce the functions of Treasury Division and clarify the status of overseas branches

- Treasury Division governs and controls the management of all market activities
- Overseas outlets manage their businesses under policies and control set by Treasury Division

Establishing Overseas Branch Management Department in Treasury Division

Establishing Overseas Credit Department in Credit Division

09/6~

➤ Restructure the asset portfolio

Products to be invested in

Restricted to high-liquidity products with clear internal risks

✓ By investigating products already held; also, reducing the balance of products not in accordance with this policy through sell-offs, etc.

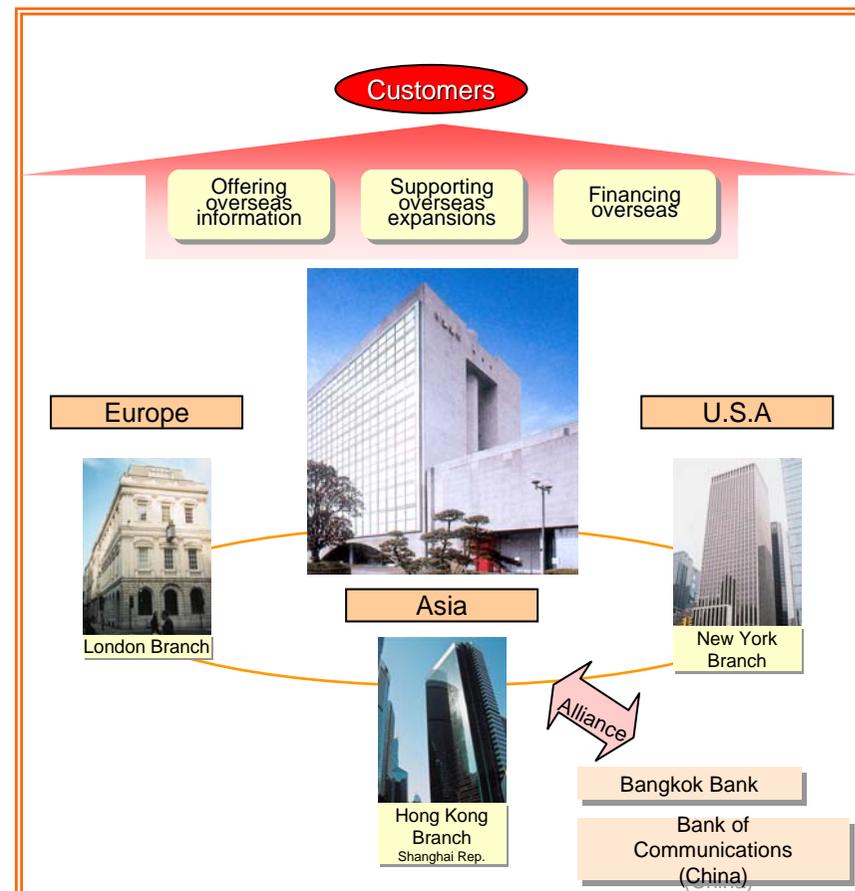
Maintaining and improving the soundness of the portfolio

➤ Strengthen market management

- Strengthen market management by reinforcing the ability to accumulate information and analyze markets
- Develop human resources versed in market affairs

■ Effective use of overseas outlets

- Offer various financial services with overseas outlets as the core
- Develop and offer derivatives, etc. matching customers' needs



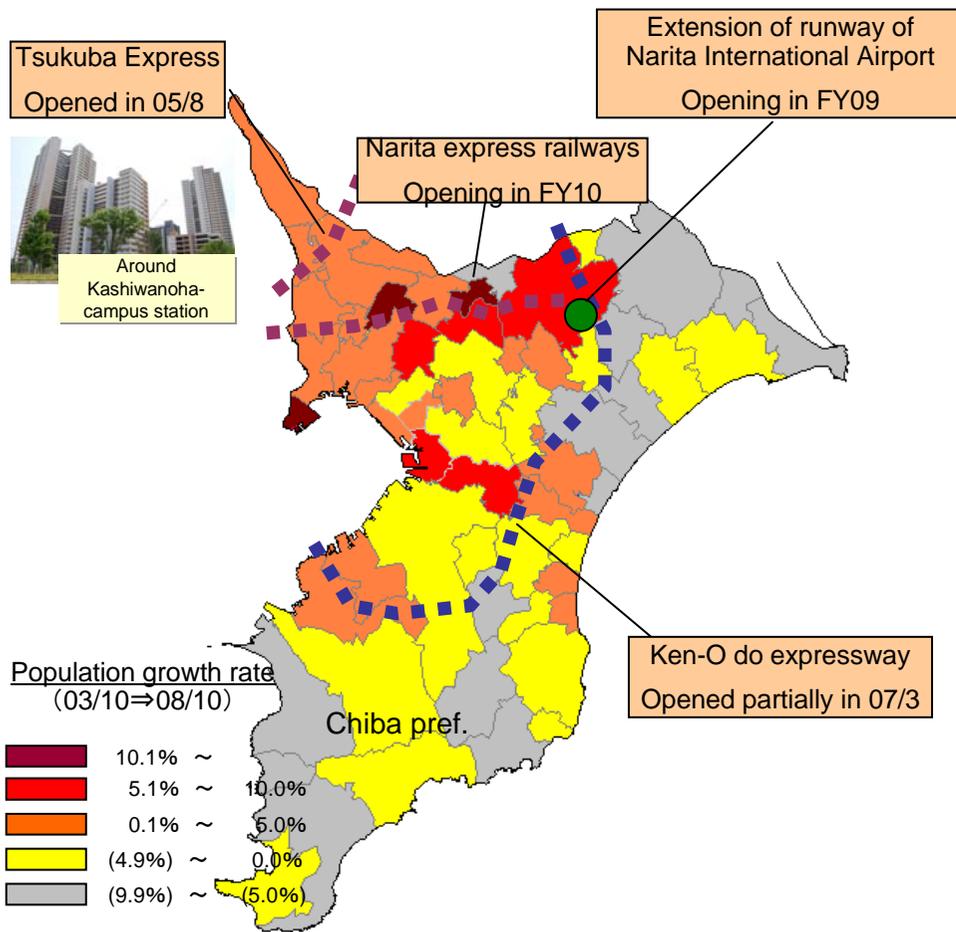
Subject I. Strengthen the financial intermediation functions
and provide high-quality financial services

- Effective Distribution of Management Resources I

■ Focus the distribution of management resources
on growth areas and strategic fields

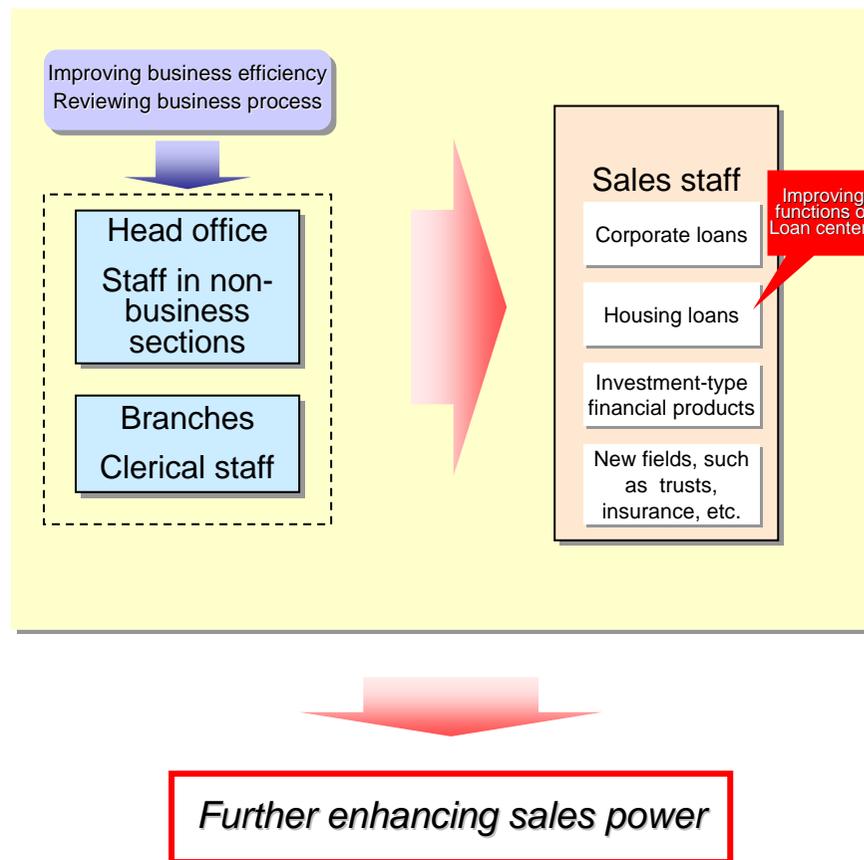
- Focus the distribution of human resources on growth areas and strategic fields
- Further extend the branch network in growing areas

Improvement of infrastructure and
population growth in Chiba pref.



■ Converting to sales staff

- Convert staff in non-business sections of head office and clerical staff in branches to sales staff



Subject I. Strengthen the financial intermediation functions
and provide high-quality financial services
- Effective Distribution of Management Resources II

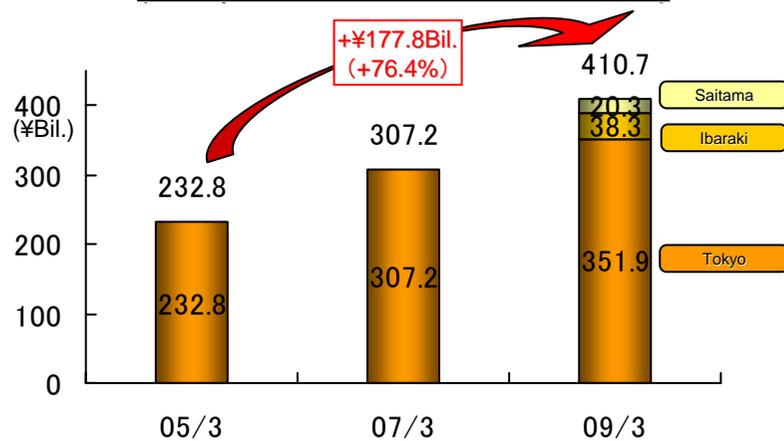
■ Branch strategy

Number of domestic branches

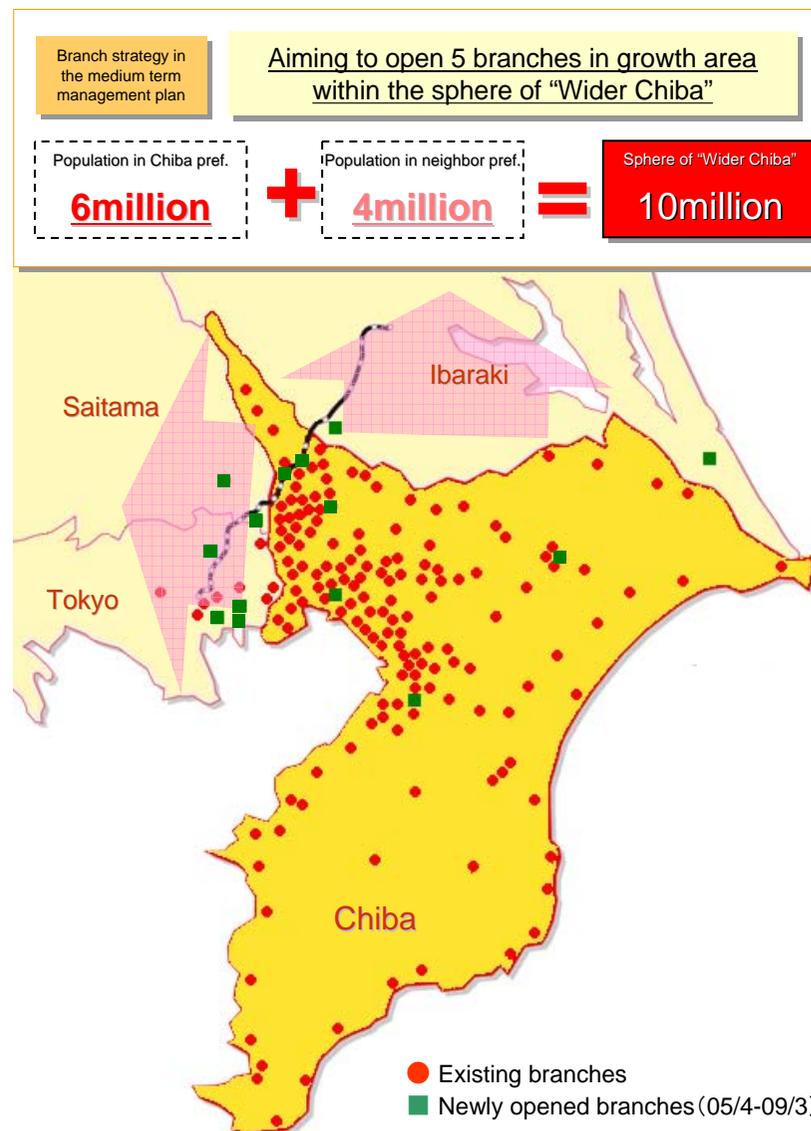
	End of FY04	End of FY08	Change
Domestic branches	159	172	13
In Chiba	150	155	5
Outside Chiba	9	17	8
Tokyo	8	12	4
Ibaraki	0	2	2
Saitama	0	2	2
Osaka	1	1	0

*ex. Exchange offices

Loan balance of branches outside Chiba
(ex. Special branches outside Chiba*)



*Tokyo head office, Shinjuku branch and Osaka branch (Mainly dealing with major companies)



Subject II. Establish Robust Management Structure I

Improving business efficiency

Rationalize business processes and improve business efficiency

- Improve business efficiency by avoiding wastefulness throughout the Bank by reviewing business processes, inefficient channels, products, services and suchlike
- Review processes for clerical work with new infrastructure systems for branches
- Promote improvements in business efficiency by centralizing clerical work in head office
- Strategically utilize alliances and cooperation with other banks for rationalization and improving efficiency

Reforming clerical work in branches

Phase 1

Centralize clerical work in head office

- Receipt of telephone calls (08/10 -)
- Administration of various notices, such as notices of loss (08/10 -)
- Administration of electronic transfers (09/5 -)

Reduction of clerical work in branches
Improvement of convenience for customers

Phase 2

Reviewing business processes in branches

Improved flow of clerical work
Reduction of burden of clerical work

第3フェーズ

Improve clerical work with new infrastructure systems for branches

Support for sales
Improved functions for clerical accuracy



TSUBASA project

- ✓ Started cooperation between banks having agreed on jointly developable sub-systems under the "Sub-system precedence method"

Systems started cooperation

	Infrastructure systems for branches	Call center system	CRM system
Chiba Bank	○	○	○
Daishi Bank	○	○	○
Hokkoku Bank		○	○
Chugoku Bank			○
Iyo Bank			○

Cost cut*
¥1.3Billion

2008 2009 2010 2011

*Difference from solo-development, including future effects

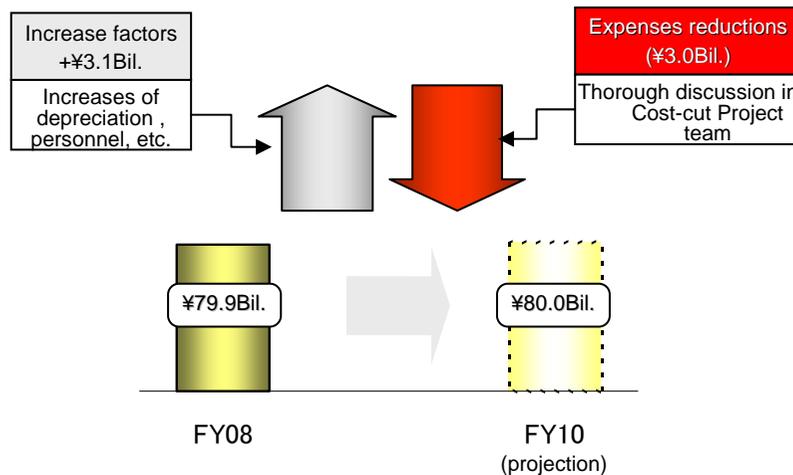
Subject II. Establish Robust Management Structure II

■ Improve business efficiency

➤ Thoroughly reduce expenses

- Review and thoroughly reduce existing expenses, and rigorously evaluate the cost v. effects of new investment

Factors affecting increases/decreases



Aim
OHR
Under 50%

■ Uphold the compliance system

- Keep the compliance mindset at a high level
- Further strengthen actual effects of existing measures to prevent incidents
- Further improve measures for money laundering, prevention of the provision of finance for terrorism, and prevention of harm from antisocial groups and suchlike

■ Improve management systems such as client protection systems, etc.

- Enhance explanation systems for clients and the management system for client information and suchlike
- Promote positive measures for preventing financial crimes such as ATM frauds, forged cash cards, etc.

09/6~
Establishing Compliance Division

■ Strengthen the risk management system

- Control the occurrence of credit costs, by thorough credit risk management through grasping the credit status of borrowers and proper advice, etc.
- Enhance the effectiveness of the integrated risk management system, by improving measures for risks arising out of market business and suchlike

09/6~
Establishing Risk Management Division

Subject III. Improve Development of Human Resources

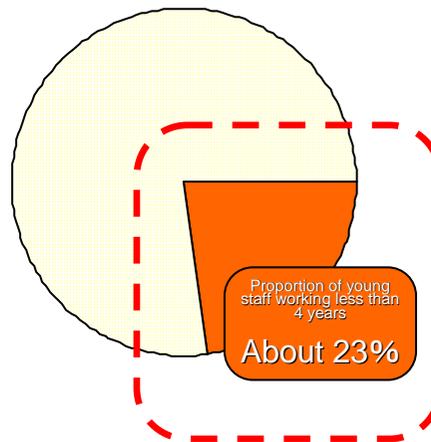
■ Make younger staff add power to the business promptly

■ Improving business skills and branch management skills

Number of recruits

yy/m		Number
04/4	actual	97
05/4	actual	119
06/4	actual	264
07/4	actual	254
08/4	actual	262
09/4	actual	284
10/4	projection	230

Composition of staff (09/4)



- Improving training for all levels of staff, and sharing qualified sales processes
- Sharing branch management processes of experienced managers



■ Promote the efforts of middle and high aged staff and female staff

Supporting the efforts of female staff

Supporting the efforts of middle and high aged staff



✓ Indispensable for early contribution to the bank

OJT

+

Service Training

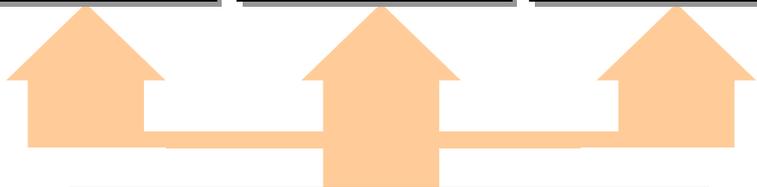
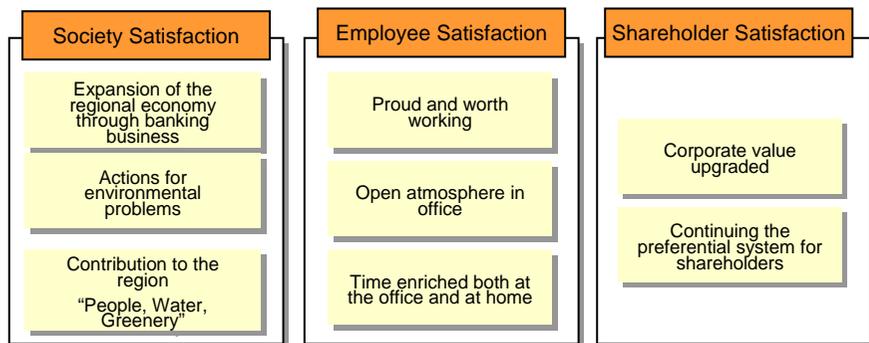


Effective use of know-how and experience

Improvement of various training programs for IT skills, etc.

Improve Customer Satisfaction I

■ Positioning of customer satisfaction



Improvement of customer satisfaction levels

- ◆ Improving consulting abilities to respond to customers' needs appropriately, and paying sincere and careful attention to customers.
- ◆ Structuring transaction systems with which all clients, including elder persons and handicapped persons, can use with ease.
- ◆ Upgrading the customer satisfaction mindset of all levels of staff

■ Actions to improve customer satisfaction levels

Actions to improve customer satisfaction levels

- ✓ Improving consulting abilities and upgrading the customer satisfaction mindset of branch staff who serve customers directly



5th Excellent service campaign

Making branches in which clients can carry out transactions with ease

- ✓ Structuring systems with which all clients can carry out transactions without worries



Prevention of ATM frauds
(Interrupting cellphone service at ATM areas)

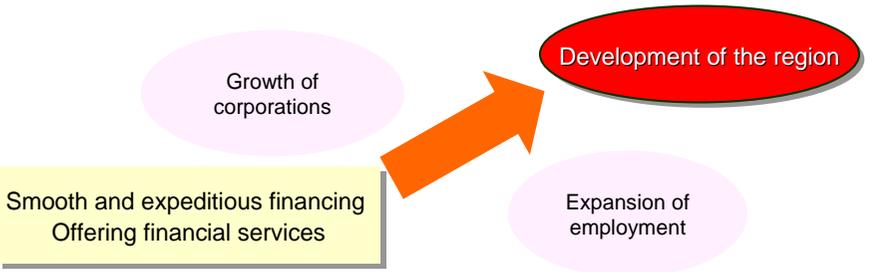


Installing spaces for children
(In Chiharadai branch)

Improve Customer Satisfaction II

■ Actions for improving society satisfaction levels

➤ Developing the regional economy through banking business



➤ Actions for environmental problems



- | As a corporation | As a financial institution | With all the staff |
|---|--|-------------------------|
| ✓ Barrier-free branches, energy-saving branches | ✓ Lineup of environmentally friendly products* | ✓ Carrying out Cool-Biz |



*Products which take into account the environment

➤ Contributions to the region

'Cherishing People, Water and Greenery'

Actions to cherish People



Chibagin Heartful
(Special subsidiary for employing handicapped persons)



Actions to cherish Water



Activities for environmental preservation of Imbanuma-pond

Actions to cherish Greenery



Activities to grow trees in "Chiba Bank Forest"

■ 1. Summary of Financial Results

■ 2. Medium Term Management Plan “1st1st”

▶ ■ 3. Earnings Projections

■ Appendix

Whole Plan Projections

■ Aiming at a V-shaped recovery during the medium term management plan

<¥Bil.>	FY08	FY09		FY10	
	Actual	Projection	Change from FY08	Projection	Change from FY08
Gross business profits	142.1	161.0	18.9	170.0	27.9
Net interest income	146.6	147.0	0.4	149.0	2.4
Fees and commissions income	15.3	13.0	(2.3)	14.0	(1.3)
Gains(losses) related to bonds	(28.4)	(5.0)	23.4	0.0	28.4
Expenses	79.9	81.0	1.1	80.0	0.1
Real net business income	62.2	80.0	17.8	90.0	27.8
Core net business income	90.7	85.0	(5.7)	90.0	(0.7)
Ordinary Profit	6.5	46.0	39.5	63.0	56.5
Net income	11.3	30.0	18.7	40.0	28.7
Gains(losses) related to securities	*2 (43.0)	(5.0)	38.0	0.0	43.0
Net credit costs	37.2	31.5	(5.7)	25.0	(12.2)
Consolidated ordinary profit	9.3	49.0	39.7	67.0	57.7
Consolidated net income	12.3	31.0	18.7	41.5	29.2
Dividend per share	¥11.00	¥11.00			
Payout ratio	79.3%	31.7%			

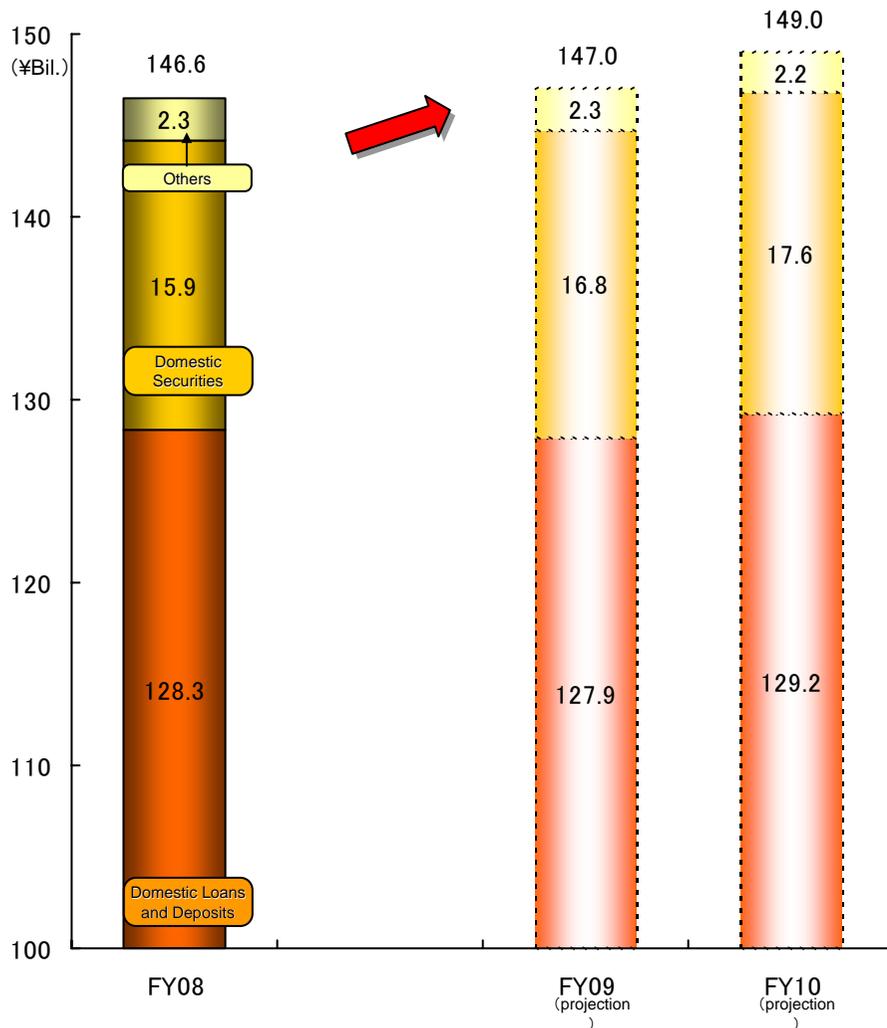
*1 These figures are based upon Non-consolidated figures except for Consolidated ordinary profit, Consolidated net income and Payout ratio

*2 Total of Gains(losses) related to bonds and stocks

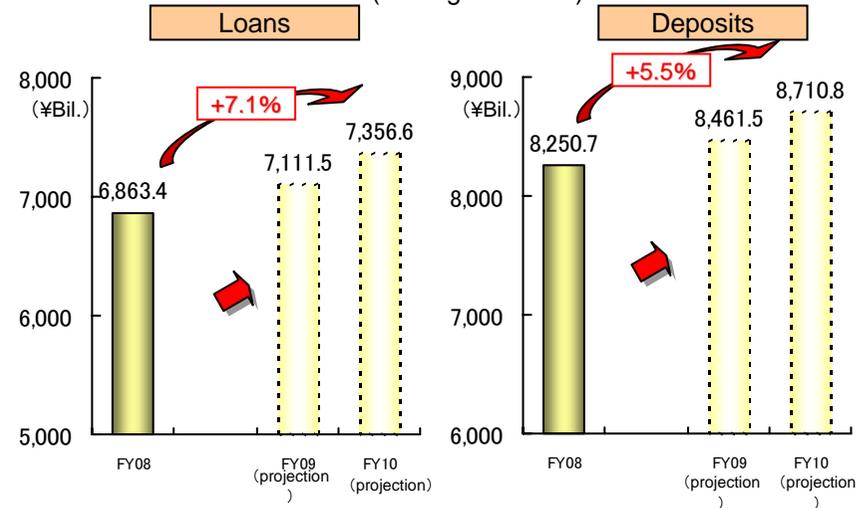
Net Interest Income

Overcoming narrowing interest rate spread by expanding loans and deposits

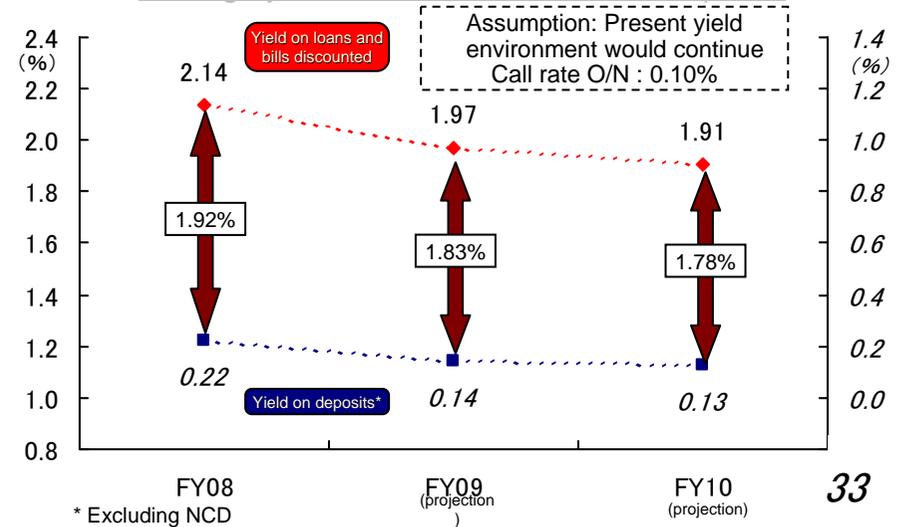
Net interest income



Domestic loans and deposits (average balance)



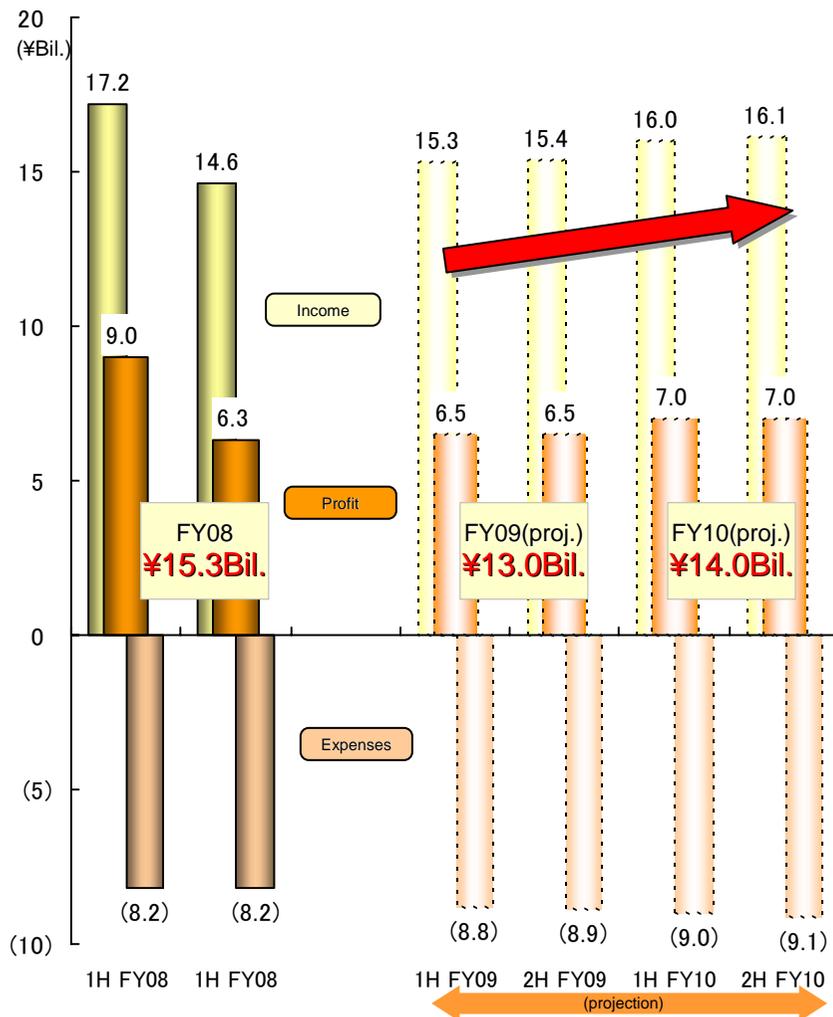
Average yield on domestic loans and deposits



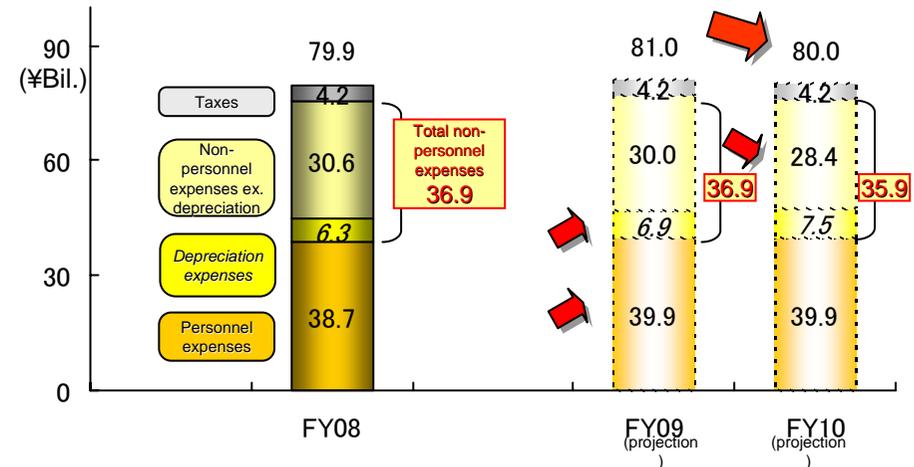
Fees and Commissions Income / Expenses

Increasing fees and commissions income through the recovery in sales of investment-type financial products; Offsetting increasing elements of expenses by controlling non-personnel expenses

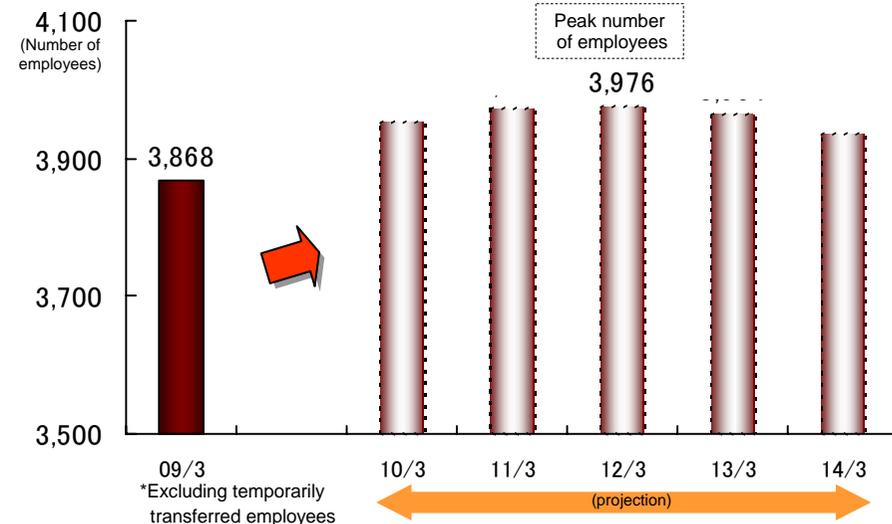
Fees and commissions income



Expenses



Number of employees*



Gains(losses) related to securities

■ Passing the peak of losses related to stocks and bonds

Projections of gains(losses) related to securities

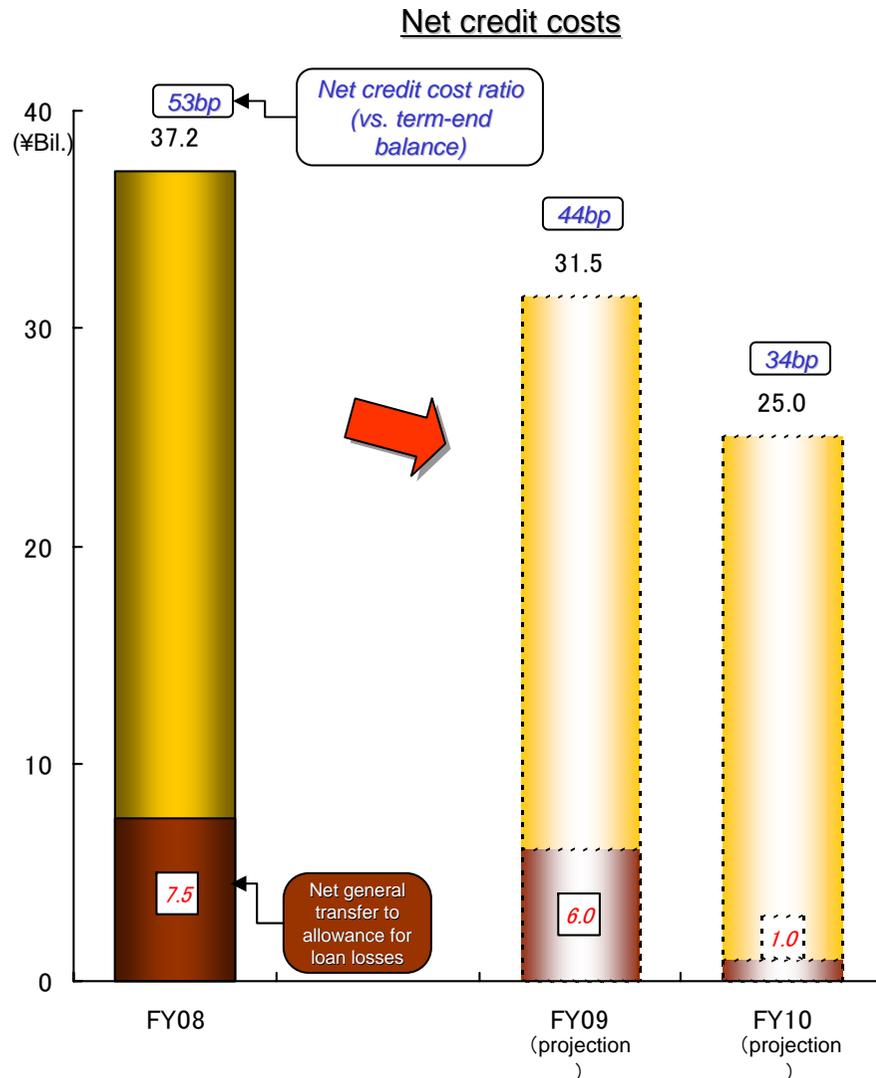
(¥Bil.)

	FY08 Gains(losses) related to securities		FY08 Book value			FY09(Projection)		FY10(Projection)	
				Valuation deference		Gains (losses)	Note	Gains (losses)	Note
Total securities	(43.0)		1,949.5	(56.2)		(5.0)		0.0	
Stocks	(11.6)	(14.5)	154.4	(8.4)	Gains(losses) related to stocks	0.0	Assumption: Nikkei average will be over ¥7,764; average for March 2009	0.0	Same as FY09
ETF	(2.9)		13.3	(3.9)					
Investment trusts, etc.(incl. foreign originated)	(7.8)	(28.4)	76.7	(19.2)	Gains(losses) related to bonds	(5.0)	Controlling balance Assuming certain losses(¥2.5Bil. a half)	0.0	Assuming no additional losses
Foreign bonds	(20.5)		373.4	(16.2)					
Securitized products	(9.0)		15.2	(3.6)					
SIV, CDO	(8.2)		0.0	0.0		Disposal of SIV, CDO – finished			
Financial Institutions	(11.8)		107.4	(8.4)					
RMBS*	0.0		87.7	(1.6)					

*Issued by Ginnie Mae, Fannie Mae, Freddie Mac

Credit costs

■ Calculating credit costs conservatively, taking into account the uncertainty over future economic trends



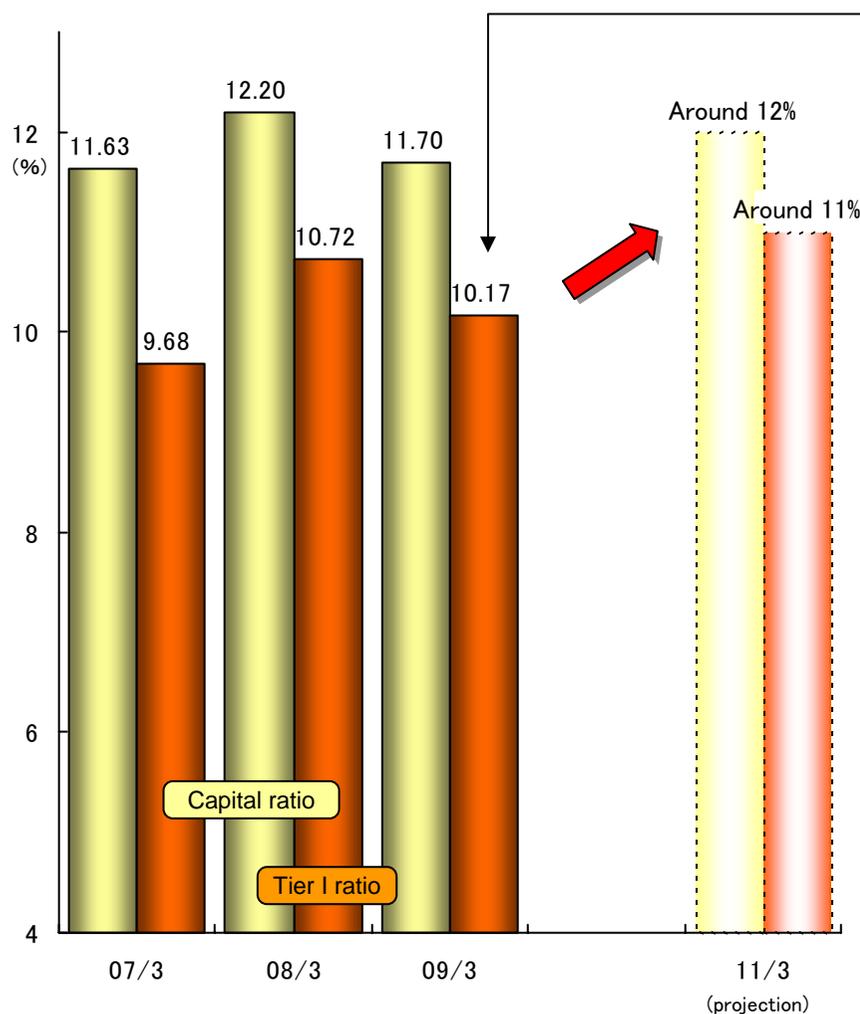
Breakdown of net credit costs (¥Bil.)

		FY08	FY09 (projection)	FY10 (projection)
Net transfer to general allowance for loan losses	(1)	7.5	6.0	1.0
Disposal of NPL	(2)	35.0	29.5	27.5
Downgrades		33.6	28.0	24.0
Decreases in collateral		4.5	4.0	4.0
Upgrades & repayments		(3.1)	(2.5)	(0.5)
Credit costs	(1)+(2)	42.5	35.5	28.5
Recovery of written-off claims	(3)	5.3	4.0	3.5
Net credit costs	(1)+(2)-(3)	37.2	31.5	25.0

Capital Policy

■ By the further enhancement of Capital, offering smooth and expeditious financing to the region

Capital ratio, Tier I ratio (consolidated)



Breakdown of Tier I (consolidated, as of Mar. 31, 2009)

	(¥Bil.)
Tier I	525.2
Capital stock (fully composed of common stocks), Capital surplus	268.4
Retained earnings	285.2
Amounts of minority interests held by consolidated subsidiaries (no preferred securities)	12.4
Valuation difference on available-for-sale securities	(29.8)
Others	(11.0)

Stress testing of credit risk (non-consolidated, as of Mar. 31, 2009)

(Based on FSA notice No.200)

	Present	Stress scenario	Change
Capital	565.2	533.7	(31.5)
Risk assets	5,082.7	5,830.6	747.8
Capital ratio	11.12%	9.15%	(1.97%)
Tier I ratio	9.62%	8.06%	(1.56%)

■ 1. Summary of Financial Results

■ 2. Medium Term Management Plan “1st1st”

■ 3. Earnings Projections

▶ ■ Appendix

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Appendix II Management Indices

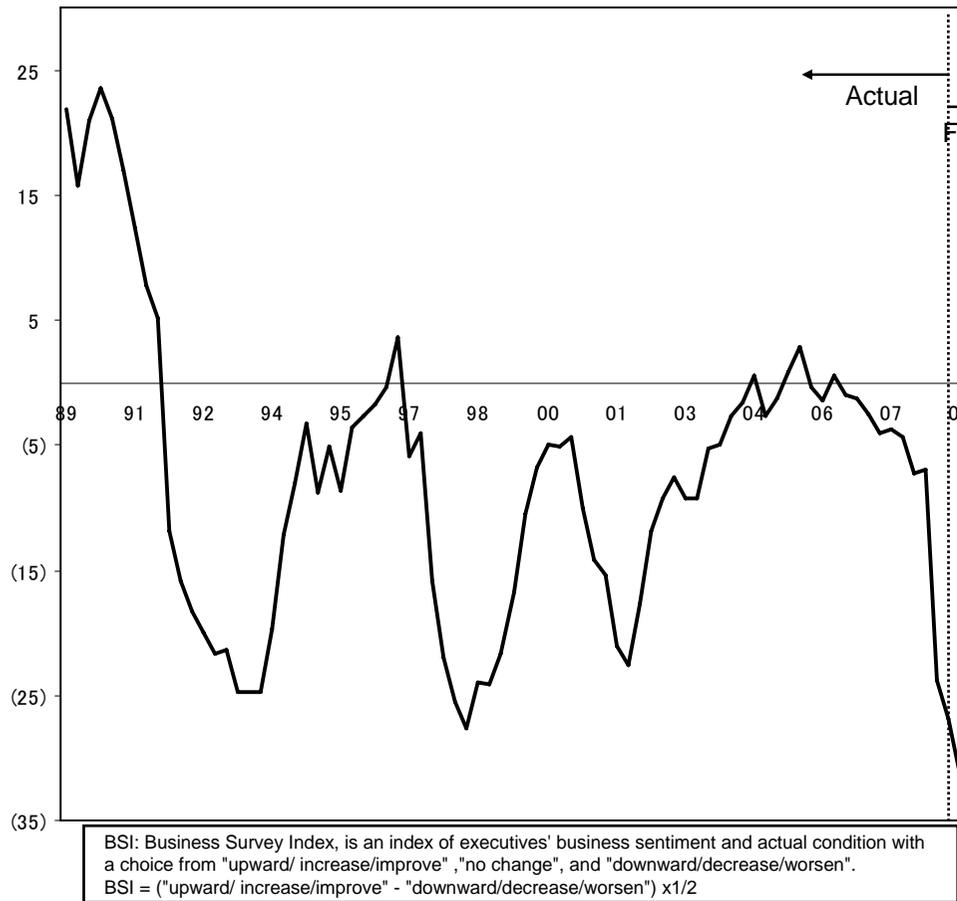
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▶ ■ I. Regional Economy

■ II. Management Indices

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)

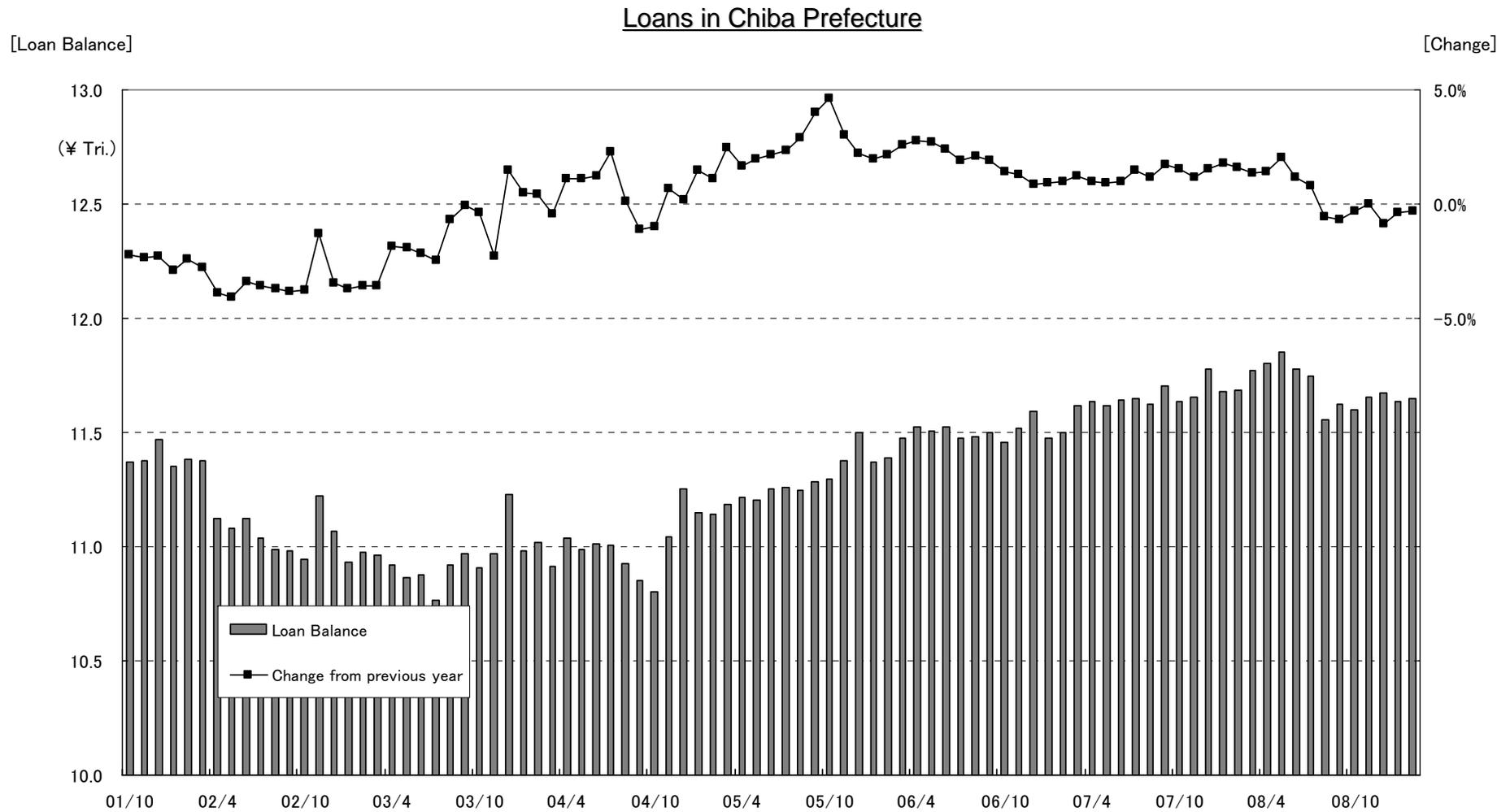


Trend of BSI of Sales (By Industry)

	FY08				FY09
	Actual				Forecast
	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun
Food	(5.0)	(6.5)	(12.2)	(15.2)	(21.3)
Petroleum & Chemicals	(9.7)	4.6	(31.0)	(36.4)	(40.9)
Plastics	(18.2)	(22.3)	(37.5)	(40.0)	(40.0)
Glass	(15.4)	0.0	(19.2)	(18.8)	(28.1)
Steel & Non-ferrous Metals	(13.4)	0.0	(25.0)	(36.7)	(40.0)
Metals	(7.4)	(18.5)	(37.5)	(33.4)	(37.1)
Machinery	(8.3)	3.9	(28.6)	(44.1)	(41.2)
Electrical machinery	9.1	(5.6)	(35.7)	(45.5)	(45.5)
Transportation machines	23.1	12.5	(26.9)	(34.6)	(30.8)
Other manufacturing	(9.1)	(19.5)	(15.6)	(23.7)	(31.6)
Construction	(11.9)	(18.8)	(21.1)	(12.5)	(32.5)
Transportation	(10.0)	(12.5)	(23.3)	(30.0)	(28.6)
Wholesaling	(8.3)	(4.9)	(15.5)	(26.5)	(25.0)
Retailing	(6.1)	(5.2)	(32.3)	(22.4)	(25.9)
Hotels	(4.6)	(11.1)	(40.0)	(35.0)	(50.0)
Services	(9.0)	(4.0)	(14.7)	(18.7)	(24.5)

Source: Chiba Economy Center "BSI survey in Chiba (January to March 09)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: April 09
 Answers: 757 enterprises surveyed, 344 effective answers

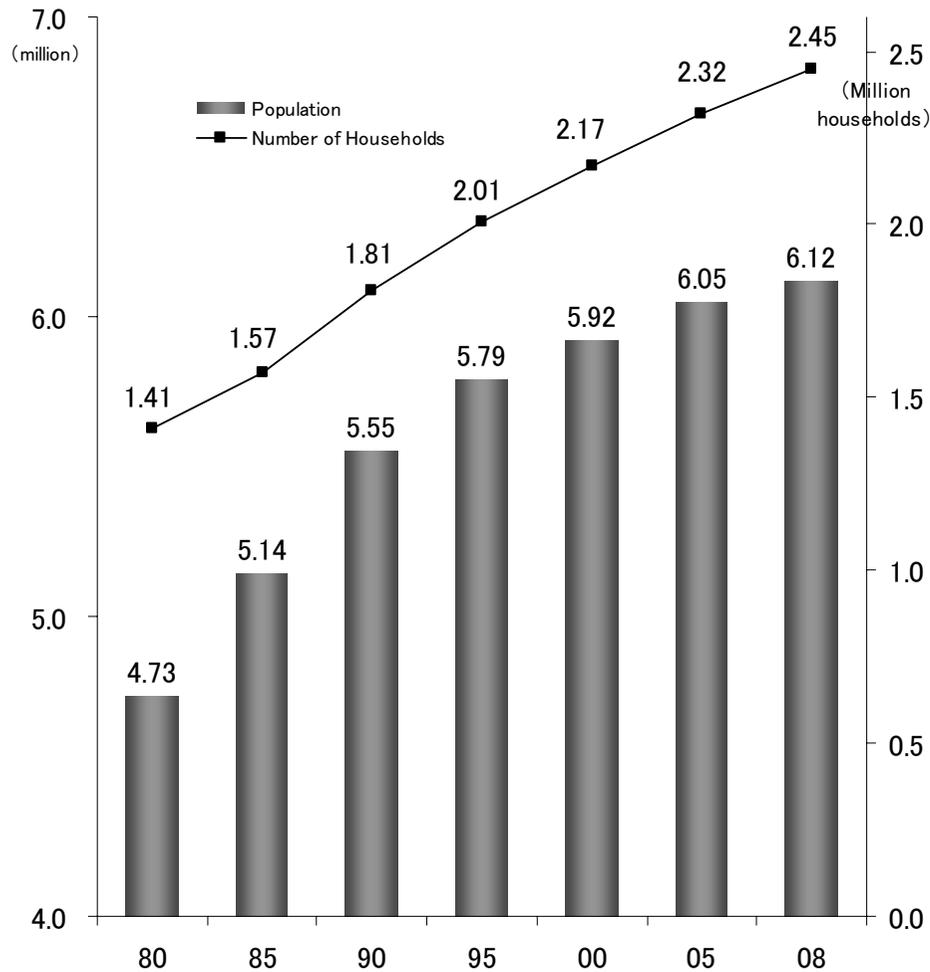
Economic Conditions (2) Loans



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

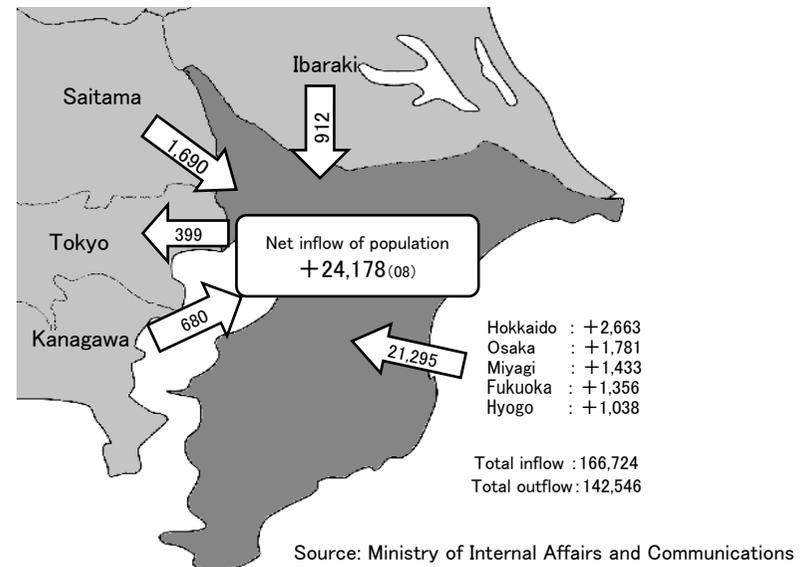
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Sources: National census (08 Population from Ministry of Internal Affairs and Communications, 08 Number of Households from Chiba Pref.)

Inflow/Outflow of Population



Top 10 Prefectures by Population Growth

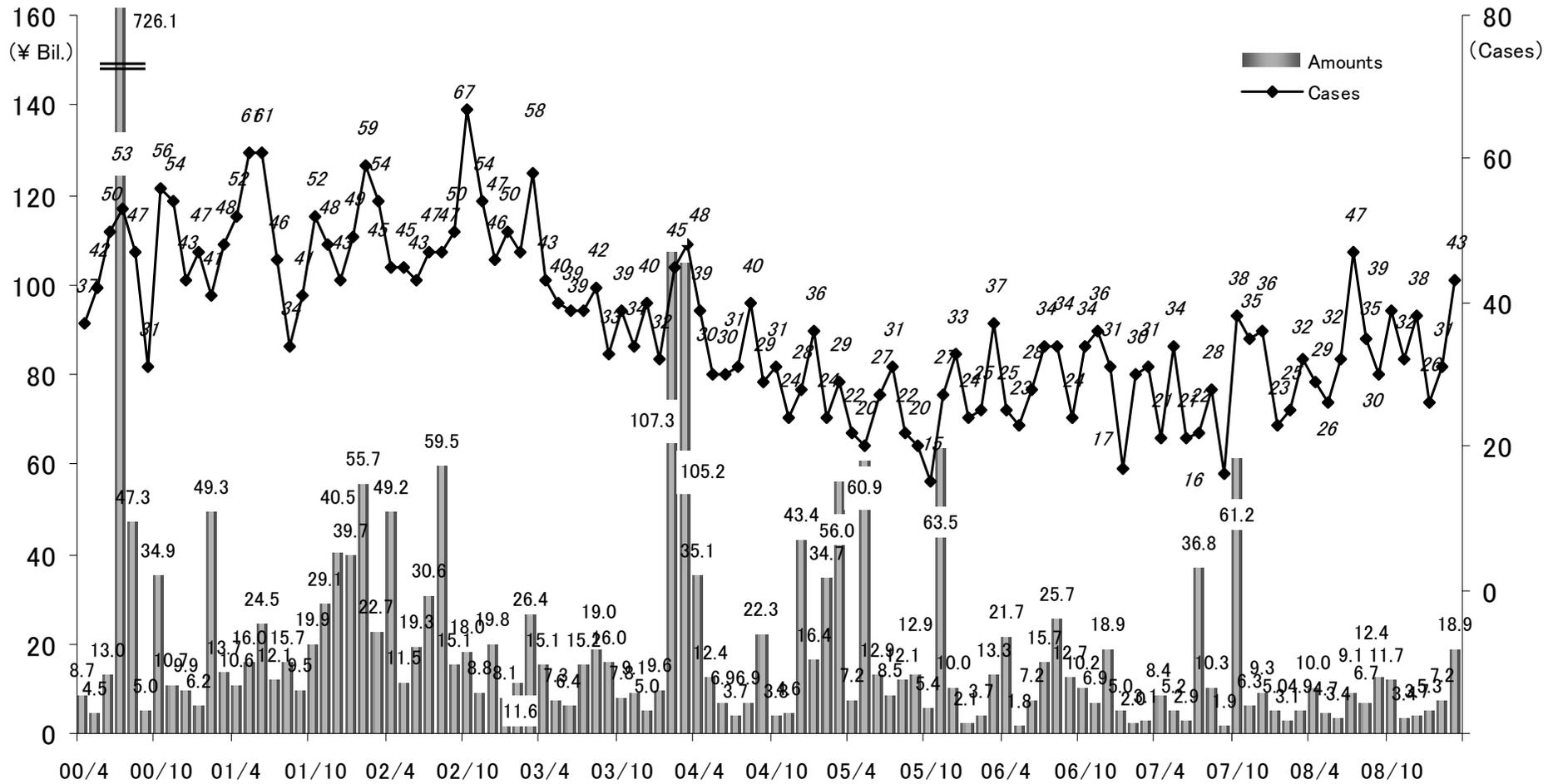
(From Oct. 07 to Oct. 08)

	Prefecture	Increase (thousands)
1	Tokyo	80
2	Aichi	43
3	Kanagawa	37
4	Chiba	24
5	Saitama	23
6	Shiga	6
7	Okinawa	3
8	Shizuoka	(1)
8	Mie	(1)
10	Ishikawa	(2)
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)

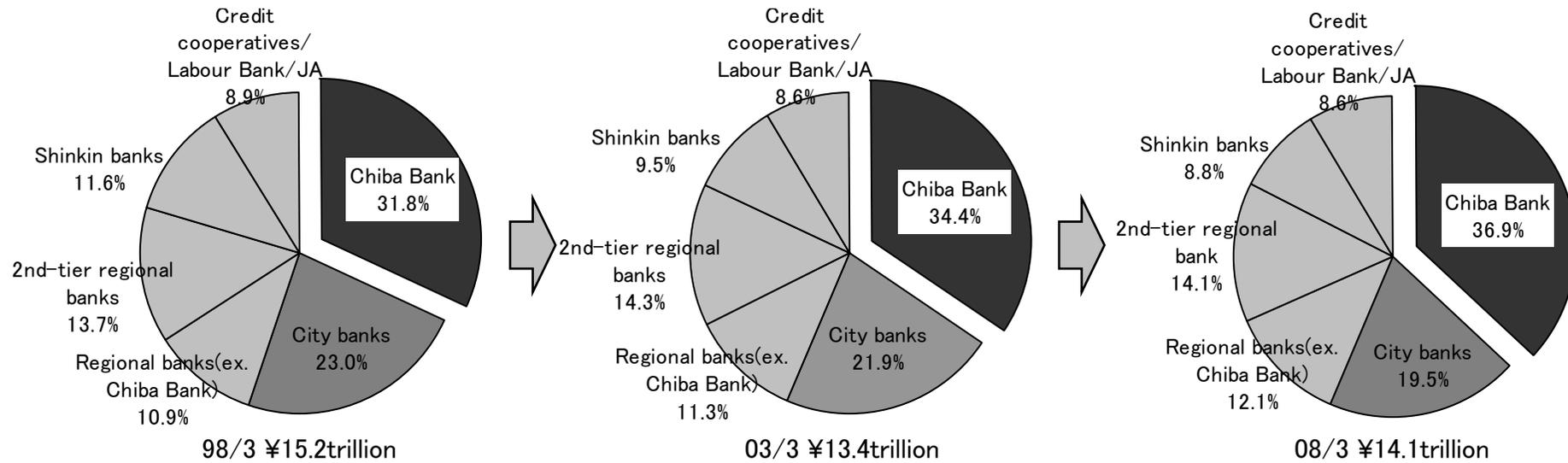


Source: Made by Chiba Bank with data from Shoko Research

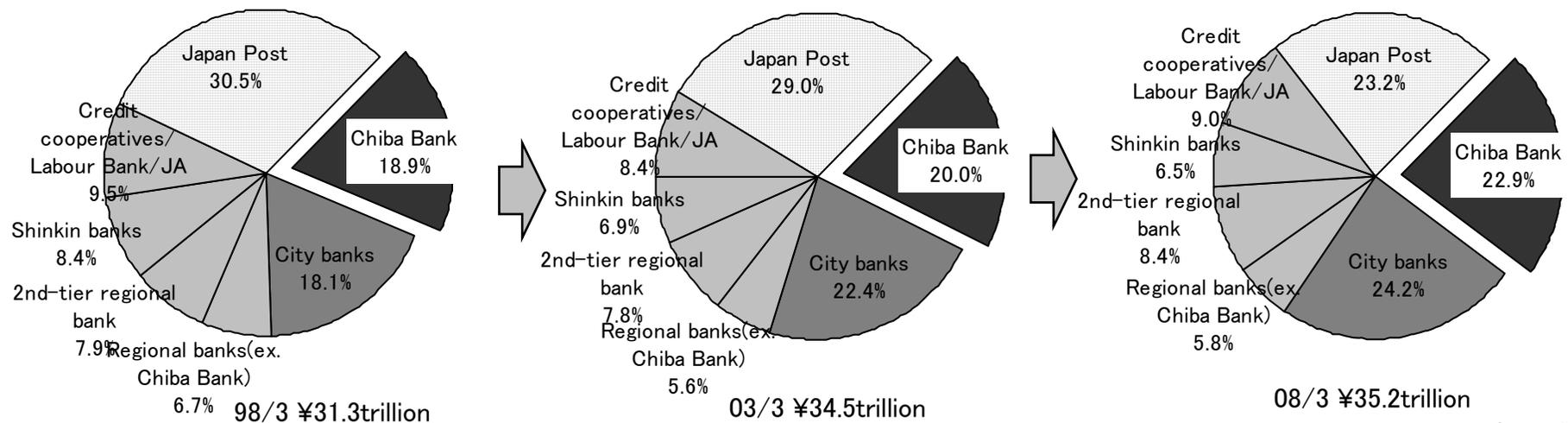
Business Share of Financial Institutions within Chiba Prefecture

Loans

Source: KINYU JOURNAL



Deposits



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	Producers' Inventory Ratio	Total	Large users			Floor Area	New Housing Starts
	As of Oct 1	2000=100			Million KWh		2005=100	Total	Thousand m ²	
2004	6,047,388	101.0	104.3	89.4	36,925	12,100	100.3	142,429	8,673	60,471
2005	* 6,056,462	100.0	100.0	101.0	38,027	11,950	100.0	145,151	10,167	64,587
2006	6,077,929	102.0	103.1	102.4	37,906	12,463	100.0	144,900	10,079	71,536
2007	6,108,809	104.8	105.8	97.6	38,151	12,643	99.9	139,271	8,210	58,147
2008	6,147,347	102.6	104.9	109.5	39,056	13,109	101.1	135,000	7,552	62,745
2008/04	6,122,671	103.7	104.7	103.2	3,155	1,103	100.7	9,933	652	4,527
2008/05	6,134,214	102.9	106.6	102.4	3,111	1,117	101.5	10,096	527	4,577
2008/06	6,136,775	105.4	106.2	101.4	3,015	1,172	101.5	11,464	585	5,484
2008/07	6,139,750	107.3	110.3	97.9	3,238	1,159	101.7	11,992	652	5,915
2008/08	6,142,231	105.7	104.9	107.1	3,692	1,120	101.9	7,975	710	5,725
2008/09	6,144,070	105.3	106.2	110.6	3,365	1,127	102.0	12,476	769	4,801
2008/10	6,147,347	102.6	105.9	109.5	3,099	1,134	101.9	10,077	604	5,528
2008/11	6,151,597	94.4	97.2	123.5	3,008	1,047	101.2	9,646	637	5,592
2008/12	6,152,613	85.4	92.2	126.1	3,077	965	100.9	8,861	577	4,658
2009/01	6,153,658	79.9	82.6	138.5	3,212	832	100.2	8,314	572	4,507
2009/02	6,155,478	77.5	81.5	141.0	3,155	824	100.0	9,851	592	3,547
2009/03	6,155,514	-	-	-	2,974	843	100.5	14,380	455	3,405
2009/04	6,162,593	-	-	-	-	-	-	7,302	-	-
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	

*Source of Population as of 2005: National Census

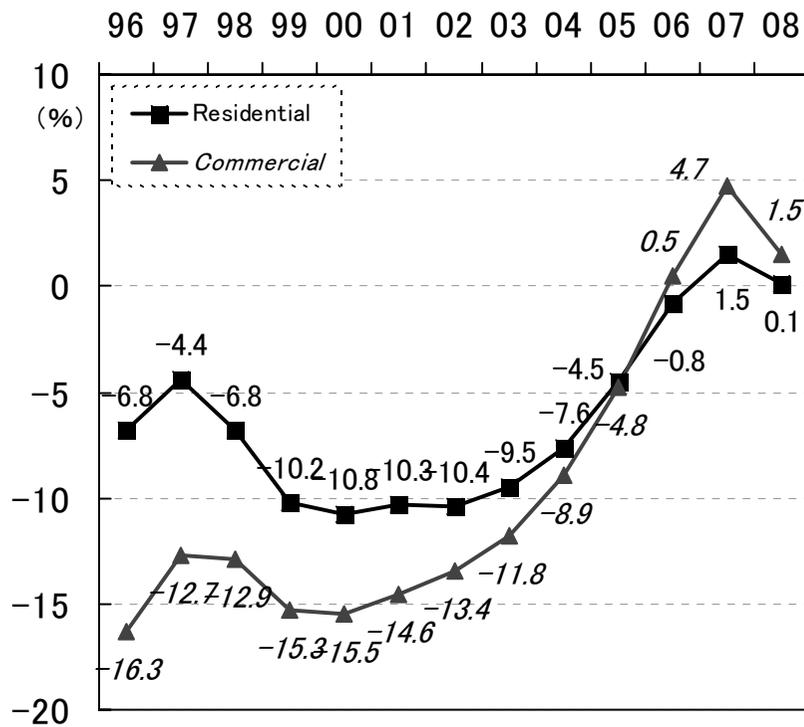
Economic Indicators for Chiba Prefecture (2)

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										
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	98.2	100.1	98.4	95.7
2007	1,716,473	4,750,864	329	153,140	73,197	69,028	0.94	99.6	100.9	95.6	95.6
2008	2,023,363	6,237,267	388	78,715	73,345	58,681	0.80	100.8	100.3	95.5	95.2
2008/04	141,180	467,534	29	10,092	75,868	63,295	0.86	100.4	101.3	81.2	76.6
2008/05	131,070	476,004	26	4,735	76,035	60,009	0.85	100.7	100.8	81.5	78.8
2008/06	184,187	525,338	32	3,411	75,631	56,983	0.83	101.1	101.1	144.8	148.6
2008/07	201,778	680,648	47	9,183	75,408	57,186	0.81	101.7	101.2	108.1	115.5
2008/08	212,998	630,303	35	6,707	73,668	55,275	0.79	101.4	100.4	78.7	75.9
2008/09	195,273	642,048	30	12,436	74,708	55,830	0.75	101.1	99.9	79.3	77.7
2008/10	200,633	561,706	39	11,764	77,530	56,204	0.72	101.1	99.9	79.5	75.3
2008/11	126,732	443,587	32	3,469	75,278	52,951	0.68	101.5	99.7	83.7	92.5
2008/12	133,319	374,783	38	3,754	72,995	50,667	0.65	101.4	99.3	167.1	172.2
2009/01	74,473	300,651	26	5,322	76,953	52,880	0.64	99.1	92.0	80.2	75.0
2009/02	70,694	242,854	31	7,225	82,370	52,564	0.59	98.0	90.6	77.9	71.7
2009/03	79,340	250,338	43	18,914	89,925	52,089	0.54	-	-	-	-
2009/04	-	-	40	20,870	-	-	-	-	-	-	-
Source	Chiba Customs Branch		Tokyo Shoko Research, Ltd., Chiba Branch		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

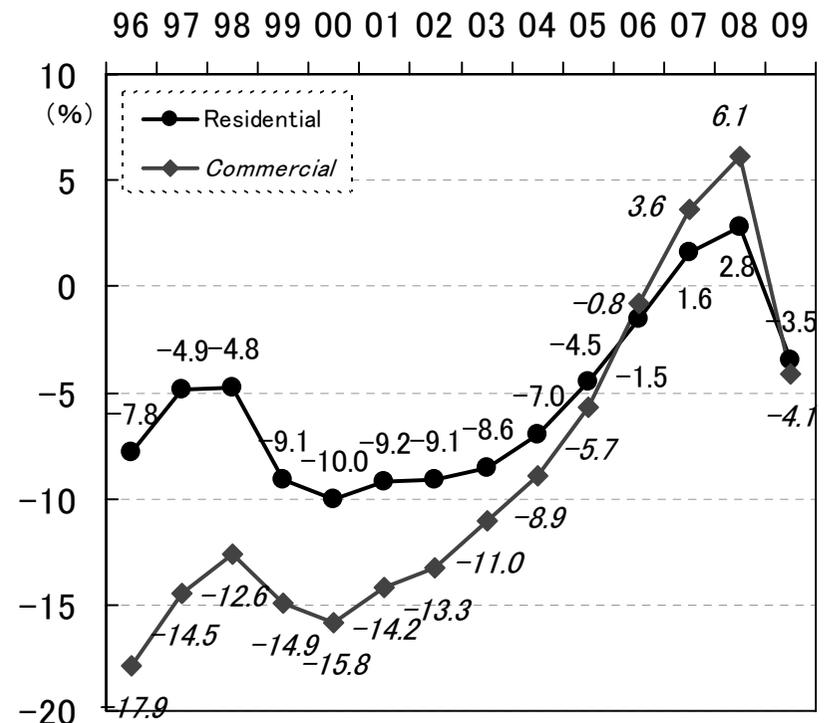
Land Price Trend in Chiba Prefecture (1)

Standard Land Prices(Chiba Prefecture)



Data from Chiba Prefecture
As of July 1

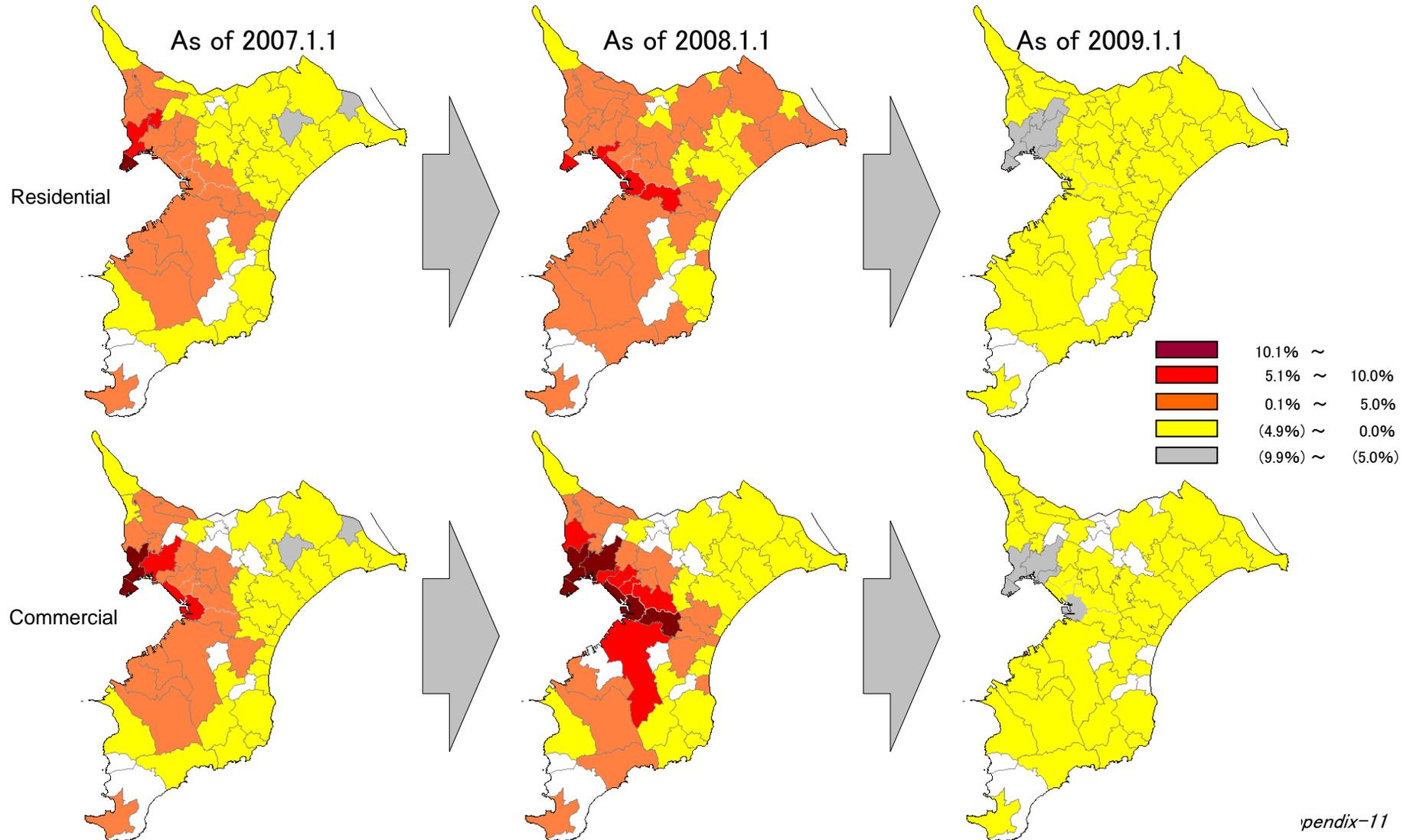
Published Land Prices(Chiba Prefecture)



Data from MLIT
As of January 1

Land Price Trends in Chiba Prefecture (2)

Land Price Changes by Cities(Published Land Price)



Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
Chiba	6.12 million (Ranked 6 th nationwide)	62 thousand (Ranked 6 th nationwide)	¥17 trillion (Ranked 6 th nationwide)	¥22.0 trillion (Ranked 6 th nationwide)	¥11.6 trillion (Ranked 7 th nationwide)
No. 1 nationwide	Tokyo 12.83 million	Tokyo 157 thousand	Tokyo ¥61 trillion	Tokyo ¥166.0 trillion	Tokyo ¥174.9 trillion
No. 2 nationwide	Kanagawa 8.91 million	Kanagawa 90 thousand	Kanagawa ¥28 trillion	Osaka ¥54.1 trillion	Osaka ¥38.5 trillion
No. 3 nationwide	Osaka 8.80 million	Osaka 76 thousand	Osaka ¥27 trillion	Kanagawa ¥32.9 trillion	Kanagawa ¥18.0 trillion

Sources:

Population: Statistics Bureau, Ministry of Internal Affairs and Communications (October 2008)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (2008)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2006)

Balance of Deposits and Loans: The Bank of Japan (As of March 2009)

■ I. Regional Economy

▶ ■ II. Management Indices

Management Indicators

(¥ Bil.)

	1HFY 02	FY 02	1HFY 03	FY 03	1HFY 04	FY 04	1HFY 05	FY 05	1HFY 06	FY 06	1HFY 07	FY 07	1HFY 08	FY 08
Consolidated net income* ¹	9.1	8.7	11.7	27.5	20.7	36.3	24.8	48.9	25.6	52.5	27.9	45.9	7.6	12.3
Real net business income* ²	36.8	71.5	33.5	68.4	35.5	74.0	37.4	75.2	38.7	77.2	40.0	83.9	32.6	62.2
ROA* ³	0.23%	0.11%	0.29%	0.31%	0.46%	0.41%	0.53%	0.51%	0.50%	0.51%	0.56%	0.46%	0.14%	0.11%
ROE* ⁴	5.61%	2.80%	6.74%	6.77%	10.08%	8.41%	10.64%	9.00%	9.18%	8.81%	9.52%	8.13%	2.74%	2.23%
Overhead ratio* ⁵	52.09%	52.43%	52.62%	52.44%	51.47%	50.80%	51.13%	49.95%	49.80%	48.82%	48.32%	47.97%	47.41%	47.07%
Capital ratio* ⁶ (BIS guidelines)	10.39%	10.24%	10.52%	10.83%	10.78%	10.88%	10.42%	10.83%	10.57%	11.20%	11.22%	11.72%	10.74%	11.12%
Tier I ratio* ⁶	6.63%	6.45%	6.71%	6.91%	7.13%	7.21%	7.40%	8.05%	8.17%	9.29%	9.58%	10.26%	9.82%	9.62%

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

*2 Real net business income = Net business income – Net transfer to general allowance for loan losses

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

*4 ROE = Net income / Term-end balance of Net Assets (Stockholders' equity before FY05)

*5 Overhead ratio = Expenses / (Net business income – Gains/losses on bonds, etc. + Net transfer to general allowance for loan losses + Expenses)

*6 Based on Basel II from FY06

Interest Yield

Domestic Operations

	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	1H FY 08	FY 08
Average yield on interest-bearing assets	1.79%	1.77%	1.70%	1.70%	1.68%	1.69%	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%
Average yield on loans and bills discounted	2.12%	2.09%	2.02%	2.01%	1.99%	1.99%	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%
Average yield on securities	0.88%	0.77%	0.66%	0.62%	0.66%	0.66%	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%
Average yield on interest-bearing liabilities	1.06%	1.07%	1.01%	1.01%	0.97%	0.97%	0.95%	0.93%	0.96%	1.00%	1.14%	1.15%	1.16%	1.11%
Average yield on deposits and NCD	0.04%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%	0.26%	0.23%
Expense ratio	1.01%	1.03%	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%	0.91%	0.91%
Average interest rate spread	0.73%	0.70%	0.69%	0.69%	0.71%	0.72%	0.67%	0.67%	0.63%	0.65%	0.68%	0.68%	0.71%	0.74%
Difference between average yield on loans and deposits	2.08%	2.06%	2.00%	1.99%	1.98%	1.98%	1.89%	1.87%	1.80%	1.83%	1.91%	1.94%	1.90%	1.91%

Contract Rate by Type of Borrowers

	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
Major companies	1.13%	1.09%	1.05%	1.00%	0.97%	0.94%	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%	1.25%	1.19%
Mid-sized companies	1.86%	1.80%	1.73%	1.68%	1.51%	1.45%	1.36%	1.33%	1.46%	1.61%	1.67%	1.67%	1.65%	1.45%
Small and medium-sized companies	2.43%	2.41%	2.35%	2.33%	2.30%	2.25%	2.18%	2.11%	2.24%	2.30%	2.39%	2.36%	2.35%	2.14%
Consumer loans	2.56%	2.47%	2.38%	2.33%	2.30%	2.27%	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%	2.58%	2.55%
Housing loans	2.39%	2.30%	2.21%	2.16%	2.12%	2.10%	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%	2.41%	2.38%
Others	5.31%	5.34%	5.70%	5.78%	6.20%	6.42%	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%	7.93%	8.05%
Public sector	1.14%	1.13%	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%	1.38%	1.70%

Working Assets and Liabilities

Overall

	Average balance (¥Bil.)						Interest yield					
	1H FY06	FY06	1H FY07	FY07	1H FY08	FY08	1H FY06	FY06	1H FY07	FY07	1H FY08	FY08
Interest-bearing assets	9,018.1	9,025.4	8,958.7	9,044.5	9,258.2	9,283.2	1.85%	1.90%	2.05%	2.04%	2.00%	1.94%
Loans and bills discounted	6,274.5	6,328.1	6,467.5	6,543.0	6,774.1	6,930.4	1.86%	1.94%	2.15%	2.18%	2.16%	2.14%
Securities	2,649.7	2,582.7	2,312.0	2,207.6	2,116.7	2,077.9	1.83%	1.82%	1.83%	1.72%	1.62%	1.40%
Interest-bearing liabilities	9,052.2	9,036.5	8,908.5	9,007.7	9,245.7	9,306.4	0.39%	0.43%	0.52%	0.50%	0.41%	0.36%
Deposits	8,016.6	8,063.3	8,307.7	8,294.0	8,505.7	8,465.7	0.19%	0.25%	0.38%	0.36%	0.32%	0.27%
Borrowed money	117.4	184.0	125.1	190.7	125.8	210.7	1.13%	0.83%	1.14%	0.95%	0.93%	0.81%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	1H FY06	FY06	1H FY07	FY07	1H FY08	FY08	1H FY06	FY06	1H FY07	FY07	1H FY08	FY08
Interest-bearing assets	8,449.3	8,501.0	8,534.0	8,661.4	8,883.8	8,923.3	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%
Loans and bills discounted	6,239.3	6,291.0	6,425.1	6,502.9	6,718.8	6,863.4	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%
Securities	1,916.5	1,901.3	1,753.7	1,674.2	1,597.1	1,611.7	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%
Interest-bearing liabilities	8,478.6	8,500.9	8,490.9	8,622.3	8,871.9	8,945.9	0.07%	0.12%	0.25%	0.26%	0.28%	0.25%
Deposits	7,745.9	7,777.9	8,022.3	8,034.6	8,264.3	8,250.7	0.05%	0.09%	0.22%	0.23%	0.25%	0.22%
Borrowed money	109.2	179.4	124.1	189.7	124.8	188.2	1.04%	0.79%	1.12%	0.93%	0.91%	0.74%

Domestic Loans - Balance

(¥ Bil.)

	02/09	03/03	03/09	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/03
Domestic loans	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	6,832.1	6,945.3
Major companies	539.9	530.2	529.7	524.4	530.1	550.3	529.8	592.0	681.9	690.0	760.8	827.6	1,006.9	1,105.3
Mid-sized companies	184.5	175.2	177.9	170.2	168.4	162.9	164.6	161.8	167.9	164.7	174.9	180.9	183.3	184.4
Small and medium-sized companies	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	5,241.7	5,400.9
Small and medium-sized	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	2,955.4	3,023.8
Consumer loans	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	2,286.2	2,377.0
Housing loans	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	2,174.6	2,267.5
Public sector	634.9	613.8	688.5	628.7	541.5	673.7	535.0	617.5	636.0	496.7	495.7	419.5	400.1	254.6

(¥ Bil.)

	02/09	03/03	03/09	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/03
Domestic loans	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	6,832.1	6,945.3
Chiba Prefecture	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	5,248.7	5,381.1
Others	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	1,583.4	1,564.1

Domestic Loans - Breakdown

	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
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%	100.0%
Major companies	9.5%	9.5%	9.2%	9.3%	9.4%	9.4%	9.1%	9.6%	10.7%	10.8%	11.6%	12.5%	14.7%	15.9%
Mid-sized companies	3.3%	3.1%	3.1%	3.0%	3.0%	2.8%	2.8%	2.6%	2.6%	2.6%	2.7%	2.7%	2.7%	2.6%
Small and medium-sized companies	76.0%	76.4%	75.7%	76.6%	78.0%	76.4%	78.8%	77.7%	76.6%	78.8%	78.1%	78.5%	76.7%	77.8%
Small and medium-sized	48.0%	47.2%	46.2%	45.5%	46.0%	44.4%	45.5%	44.9%	44.3%	45.2%	44.7%	44.7%	43.3%	43.6%
Consumer loans	28.0%	29.2%	29.6%	31.1%	32.0%	31.9%	33.3%	32.8%	32.3%	33.6%	33.3%	33.8%	33.5%	34.2%
Housing loans	25.2%	26.5%	27.0%	28.7%	29.7%	29.7%	31.1%	30.8%	30.4%	31.7%	31.5%	32.0%	31.8%	32.6%
Public sector	11.2%	11.0%	12.0%	11.1%	9.6%	11.5%	9.2%	10.0%	10.0%	7.8%	7.6%	6.3%	5.9%	3.7%

	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
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%	100.0%
Chiba Prefecture	82.7%	83.0%	81.7%	81.9%	82.7%	80.7%	82.8%	80.3%	79.1%	80.0%	79.6%	78.8%	76.8%	77.5%
Others	17.3%	17.0%	18.3%	18.1%	17.3%	19.3%	17.2%	19.7%	20.9%	20.0%	20.4%	21.2%	23.2%	22.5%

Loans, Borrowers Classified by Industry

Domestic Operations

(¥ Bil.)

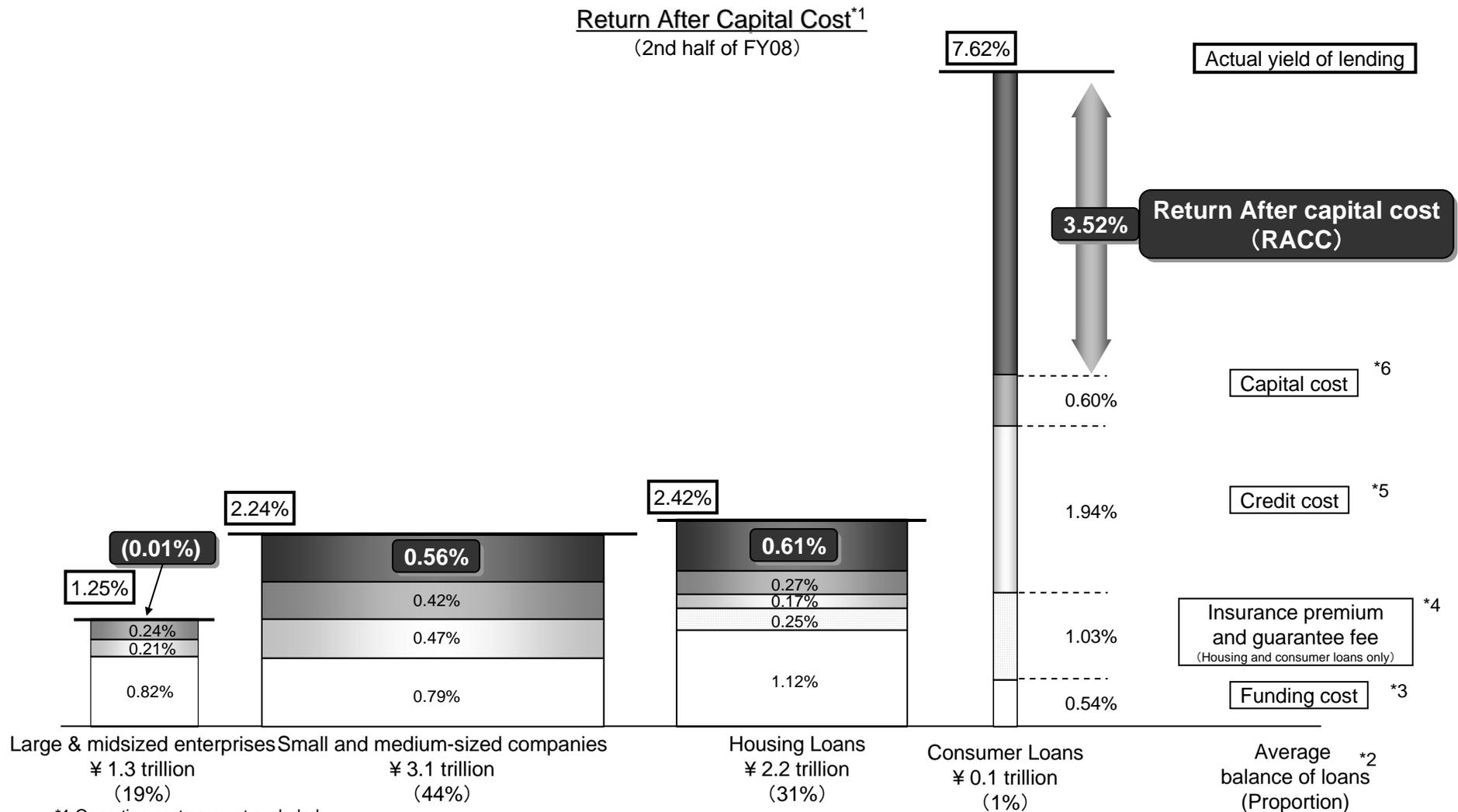
	05/9		06/3		06/9		07/3		07/9		08/3		08/9		09/3	
		Proportion														
Manufacturing	437.8	7.56%	452.2	7.36%	478.7	7.54%	484.1	7.59%	495.0	7.58%	524.2	7.91%	579.5	8.48%	716.0	10.31%
Agriculture, Forestry, Fishery and Mining	18.8	0.33%	21.0	0.33%	20.8	0.33%	20.5	0.32%	18.6	0.28%	20.1	0.30%	24.3	0.35%	25.1	0.36%
Construction	274.4	4.74%	281.7	4.58%	289.6	4.56%	299.1	4.69%	313.4	4.80%	314.5	4.74%	320.2	4.69%	338.3	4.87%
Electricity, Gas, Heat Supply and Water	7.2	0.12%	8.4	0.14%	7.8	0.12%	8.7	0.14%	28.2	0.43%	37.2	0.56%	36.4	0.53%	16.0	0.23%
Information and Communications	20.7	0.36%	22.0	0.36%	30.7	0.49%	34.6	0.54%	34.5	0.53%	32.0	0.48%	38.8	0.57%	37.3	0.54%
Transport	179.1	3.09%	178.6	2.91%	180.9	2.85%	181.6	2.85%	188.8	2.89%	188.7	2.85%	188.1	2.75%	208.4	3.00%
Wholesale and Retail Trade	557.0	9.62%	558.5	9.08%	574.6	9.05%	579.0	9.08%	590.0	9.04%	615.8	9.29%	636.4	9.33%	660.6	9.51%
Finance and Insurance	174.4	3.01%	246.6	4.01%	238.3	3.76%	234.0	3.67%	271.1	4.15%	272.9	4.12%	343.2	5.02%	339.7	4.89%
Real Estate	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%	1,463.2	21.42%	1,442.6	20.77%
Real Estate Rental and Management	982.4	16.97%	1,032.7	16.80%	1,052.7	16.59%	1,077.0	16.89%	1,081.6	16.56%	1,101.0	16.61%	1,111.0	16.26%	1,142.4	16.45%
Real Estate Trading, etc	300.7	5.19%	322.5	5.25%	367.0	5.78%	375.4	5.89%	384.5	5.89%	369.3	5.57%	352.1	5.15%	300.1	4.32%
Various Services	530.8	9.17%	544.4	8.86%	568.1	8.95%	579.4	9.09%	578.1	8.85%	603.8	9.11%	604.8	8.85%	620.4	8.94%
Government and Local Public Sector	344.8	5.95%	433.4	7.05%	463.1	7.30%	340.7	5.34%	351.1	5.38%	295.2	4.45%	293.8	4.30%	146.4	2.11%
Others (Mainly Consumer Loans)	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%	2,302.8	33.71%	2,394.0	34.47%
Total	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%	6,832.1	100.00%	6,629.9	100.00%

Details of Loans to the Real Estate Industry

(¥ Bil.)

	05/9		06/3		06/9		07/3		07/9		08/3		08/9		09/3	
		Proportion														
Real Estate Rental and Management	982.4	76.56%	1,032.7	76.20%	1,052.7	74.15%	1,077.0	74.15%	1,081.6	73.77%	1,101.0	74.88%	1,111.0	75.93%	1,142.4	79.19%
Apartment and condominium rentals	705.5	54.98%	725.7	53.55%	733.8	51.69%	740.5	50.98%	749.7	51.13%	765.1	52.03%	774.2	52.91%	809.1	56.09%
Office and Commercial rentals	199.0	15.51%	225.9	16.67%	236.9	16.69%	252.4	17.38%	246.8	16.84%	253.5	17.25%	253.8	17.35%	250.3	17.35%
Land rental and Real estate management, etc	77.8	6.07%	80.9	5.98%	81.9	5.77%	84.0	5.79%	85.0	5.80%	82.3	5.60%	82.9	5.67%	82.9	5.75%
Real Estate Trading, etc	300.7	23.44%	322.5	23.80%	367.0	25.85%	375.4	25.85%	384.5	26.23%	369.3	25.12%	352.1	24.07%	300.1	20.81%
Home construction and development	116.5	9.08%	140.6	10.38%	189.1	13.32%	198.9	13.70%	215.6	14.71%	206.5	14.04%	213.0	14.56%	165.0	11.44%
Real estate brokerage and Land trading, etc	37.0	2.89%	37.4	2.76%	46.4	3.27%	52.4	3.61%	60.9	4.16%	64.9	4.42%	56.6	3.87%	49.9	3.46%
Public corporations	147.1	11.47%	144.5	10.66%	131.4	9.26%	124.0	8.54%	107.9	7.36%	97.8	6.66%	82.4	5.64%	85.2	5.91%
Total	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%	1,463.2	100.00%	1,442.6	100.00%

Profit Structure of Loans



*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 09/3 (UL:Basel II base) × 5.1% ÷ (1-tax rate)

Domestic Deposits - Balance

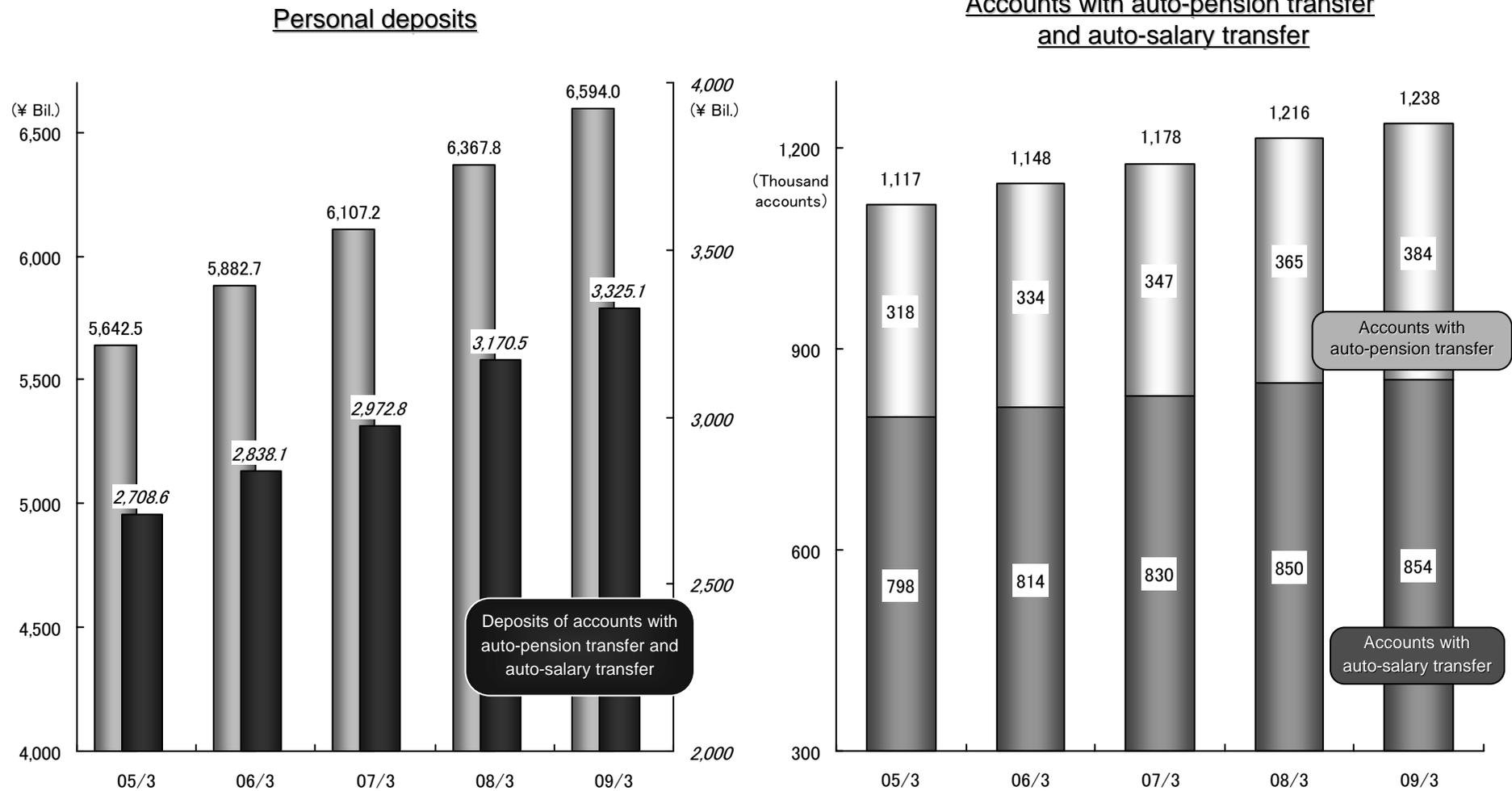
	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
(¥ Bil.)														
Domestic deposits	7,036.4	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8	8,405.7
Personal	5,324.7	5,395.3	5,480.9	5,511.3	5,576.2	5,642.5	5,760.6	5,882.7	5,951.3	6,107.2	6,224.9	6,367.8	6,489.4	6,594.0
Corporate (incl. NGOs)	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	1,475.1	1,429.1
National & local government	371.9	366.7	282.9	345.8	274.5	403.7	361.9	420.3	311.4	441.9	308.8	342.0	292.4	304.6
Financial institutions (incl. BOJ)	37.9	48.8	39.4	32.6	33.0	42.8	33.0	41.3	84.3	59.5	36.7	44.9	36.7	77.8
Liquid deposits	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	4,954.0	5,057.4
Current	165.5	169.4	163.1	169.8	163.6	190.9	192.4	211.8	192.6	204.5	184.5	175.9	169.4	177.8
Savings	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	4,414.8	4,494.3
Personal	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	3,593.5	3,645.2
Current	3.8	3.6	3.6	3.5	3.2	3.4	3.7	3.5	3.1	3.4	3.2	3.1	3.1	2.9
Savings	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	3,324.0	3,381.9
Corporate (incl. NGOs)	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	1,090.1	1,054.4
Current	133.9	141.4	135.8	154.5	150.3	178.0	180.6	197.9	181.2	193.1	173.4	165.7	159.2	169.0
Savings	756.5	727.2	806.3	784.4	870.1	838.7	904.3	876.1	934.8	983.0	908.7	868.4	853.2	834.1
National & local government	308.8	307.1	252.7	321.4	245.4	385.5	325.5	396.7	271.1	415.9	259.4	314.2	237.8	282.5
Current	18.4	16.6	6.7	3.7	3.0	0.8	0.5	0.3	0.5	0.5	0.6	0.4	0.4	0.7
Savings	276.8	274.6	232.6	298.5	228.3	374.0	315.6	383.6	259.2	402.9	247.9	301.7	229.3	269.7
Financial institutions (incl. BOJ)	36.7	47.7	38.5	31.7	31.7	41.3	28.9	37.2	80.1	55.2	32.3	40.8	32.4	75.2
Current	9.3	7.7	16.9	7.9	6.8	8.6	7.4	9.9	7.6	7.5	7.0	6.5	6.5	5.0
Savings	15.0	14.4	12.6	11.3	12.7	11.7	9.3	8.9	8.6	10.9	12.7	8.1	8.1	8.5
Time deposits	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	3,286.2	3,284.4
Personal	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	2,851.1	2,894.6
Corporate (incl. NGOs)	310.0	286.6	281.3	277.1	288.5	288.0	285.1	301.9	311.7	321.8	365.5	367.1	376.2	365.0
National & local government	63.0	59.4	30.1	24.3	29.0	18.1	36.3	23.6	40.3	26.0	49.4	27.7	54.6	22.1
Financial institutions (incl. BOJ)	1.2	1.0	0.8	0.9	1.2	1.4	4.0	4.1	4.2	4.3	4.3	4.1	4.2	2.5
Foreign-currency deposits	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4
Personal	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1
Corporate (incl. NGOs)	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3
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	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	0.0
(¥ Bil.)														
	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
Domestic deposits	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	8,293.8	8,405.7
Chiba Prefecture	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	7,961.4	8,054.3	8,113.7
Others	208.9	215.3	219.0	203.9	203.8	211.1	219.0	230.9	271.6	234.8	232.6	261.2	239.4	291.9

Domestic Deposits - Breakdown

	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	75.7%	76.5%	76.9%	76.8%	76.8%	75.6%	75.8%	75.4%	76.2%	75.0%	77.1%	77.4%	78.2%	78.5%
Corporate (incl. NGOs)	18.5%	17.6%	18.6%	17.9%	19.0%	18.4%	19.0%	18.6%	18.8%	18.9%	18.7%	17.9%	17.8%	17.0%
National & local government	5.3%	5.2%	4.0%	4.8%	3.8%	5.4%	4.8%	5.4%	4.0%	5.4%	3.8%	4.2%	3.5%	3.6%
Financial institutions (incl. BOJ)	0.5%	0.7%	0.6%	0.5%	0.5%	0.6%	0.4%	0.5%	1.1%	0.7%	0.5%	0.5%	0.4%	0.9%
Liquid deposits	56.7%	58.0%	59.1%	60.1%	60.5%	61.7%	62.4%	63.9%	63.2%	63.9%	61.5%	61.2%	59.7%	60.1%
Current	2.4%	2.4%	2.3%	2.4%	2.3%	2.6%	2.5%	2.7%	2.5%	2.5%	2.3%	2.1%	2.0%	2.1%
Savings	46.9%	48.5%	50.0%	51.5%	52.3%	53.5%	54.6%	55.9%	55.6%	56.8%	54.8%	54.6%	53.2%	53.5%
Personal	37.7%	39.5%	40.4%	41.2%	41.8%	41.6%	42.7%	43.7%	44.1%	43.3%	43.9%	43.7%	43.3%	43.4%
Current	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	32.0%	34.1%	35.2%	36.2%	37.0%	37.1%	38.4%	39.6%	40.2%	39.7%	40.4%	40.3%	40.1%	40.2%
Corporate (incl. NGOs)	14.0%	13.5%	14.5%	13.9%	14.9%	14.5%	15.1%	14.7%	14.7%	14.8%	14.0%	13.2%	13.1%	12.5%
Current	1.9%	2.0%	1.9%	2.2%	2.1%	2.4%	2.4%	2.5%	2.3%	2.4%	2.1%	2.0%	1.9%	2.0%
Savings	10.8%	10.3%	11.3%	10.9%	12.0%	11.2%	11.9%	11.2%	12.0%	12.1%	11.3%	10.6%	10.3%	9.9%
National & local government	4.4%	4.4%	3.5%	4.5%	3.4%	5.2%	4.3%	5.1%	3.5%	5.1%	3.2%	3.8%	2.9%	3.4%
Current	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.9%	3.9%	3.3%	4.2%	3.1%	5.0%	4.2%	4.9%	3.3%	4.9%	3.1%	3.7%	2.8%	3.2%
Financial institutions (incl. BOJ)	0.5%	0.7%	0.5%	0.4%	0.4%	0.6%	0.4%	0.5%	1.0%	0.7%	0.4%	0.5%	0.4%	0.9%
Current	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Savings	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
Time deposits	42.6%	41.3%	40.1%	39.0%	38.4%	37.1%	36.5%	35.3%	36.0%	35.5%	37.9%	38.1%	39.6%	39.1%
Personal	37.3%	36.4%	35.7%	34.7%	34.0%	33.0%	32.3%	31.1%	31.5%	31.1%	32.7%	33.3%	34.4%	34.4%
Corporate (incl. NGOs)	4.4%	4.1%	3.9%	3.9%	4.0%	3.9%	3.8%	3.9%	4.0%	4.0%	4.5%	4.5%	4.5%	4.4%
National & local government	0.9%	0.8%	0.4%	0.3%	0.4%	0.2%	0.5%	0.3%	0.5%	0.3%	0.6%	0.3%	0.7%	0.3%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%
Foreign-currency deposits	0.7%	0.6%	0.8%	1.0%	1.1%	1.1%	1.0%	0.8%	0.7%	0.6%	0.6%	0.7%	0.6%	0.8%
Personal	0.7%	0.5%	0.7%	0.9%	1.0%	1.0%	0.9%	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%	0.7%
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%	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%	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%	0.0%

	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	97.0%	96.9%	96.9%	97.2%	97.2%	97.2%	97.1%	97.0%	96.5%	97.1%	97.1%	96.8%	97.1%	96.5%
Others	3.0%	3.1%	3.1%	2.8%	2.8%	2.8%	2.9%	3.0%	3.5%	2.9%	2.9%	3.2%	2.9%	3.5%

Expansion of Personal Deposits



Financial Products

(¥ Bil.)

	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03
Investment trusts	150.1	175.2	222.3	265.5	314.9	361.6	411.4	444.1	510.2	576.1	625.0	554.5	534.6	413.5
Bond funds	72.0	53.4	40.6	36.7	30.8	29.4	26.5	19.0	19.8	15.5	15.0	14.0	13.5	9.5
Stock funds	78.0	121.8	181.6	228.7	284.1	332.1	384.9	425.0	490.4	560.5	610.0	540.4	521.0	403.9
Personal Investors	144.3	169.3	216.6	259.4	307.7	353.4	403.0	435.7	501.7	566.4	615.0	544.2	524.2	405.1
Bond funds	67.4	49.2	37.0	33.4	27.8	26.9	24.0	16.9	17.8	13.6	13.2	12.4	12.0	8.1
Stock funds	76.9	120.0	179.5	226.0	279.9	326.5	378.9	418.7	483.8	552.7	601.8	531.8	512.2	396.9

(¥ Bil.)

	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03
Foreign-currency deposits	51.3	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4
Personal	46.3	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1
Corporate	4.9	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3
National & local governments	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
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	0.0

(¥ Bil.)

	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03
Personal annuities*	-	49.2	92.8	154.7	200.5	240.0	278.3	312.7	343.4	371.7	411.3	446.6	498.3	529.8
Variable	-	6.2	11.4	22.8	46.2	65.8	91.7	122.3	151.1	177.9	215.9	248.1	296.1	324.8
Fixed	-	42.9	81.3	131.9	154.3	174.1	186.5	190.1	190.9	191.5	192.1	193.3	195.3	196.9
Whole Life Insurance	-	-	-	-	-	-	-	0.3	1.3	2.2	3.2	5.1	6.8	8.0

*Totals are an accumulation from Oct. 2002.

(¥ Bil.)

	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03
Public bonds	214.6	195.1	181.8	167.7	170.1	174.7	184.3	194.6	213.5	188.1	202.8	204.9	224.5	218.1
Personal	171.7	148.9	147.0	138.5	139.9	146.3	154.0	167.4	173.9	160.9	171.3	177.1	188.4	193.4

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
Assets Requiring Caution or worse	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	1,222.2	1,254.6
Assets Requiring Caution	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	1,126.8	1,157.4
Other Assets Requiring Caution	570.6	588.7	717.3	702.3	680.1	685.9	779.5	816.0	882.5	873.8	933.7	922.0	1,004.9	1,088.8
Substandard Assets	277.6	280.5	229.4	191.6	175.9	154.0	142.8	130.4	124.0	116.6	104.4	114.6	121.8	68.6
Potentially Bankrupt Assets	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2
Bankrupt and Effectively Bankrupt Assets	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9
Normal Assets*	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	5,829.4	5,903.4
Total	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	7,051.6	7,158.1

*Including loans with no debtor classification.

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

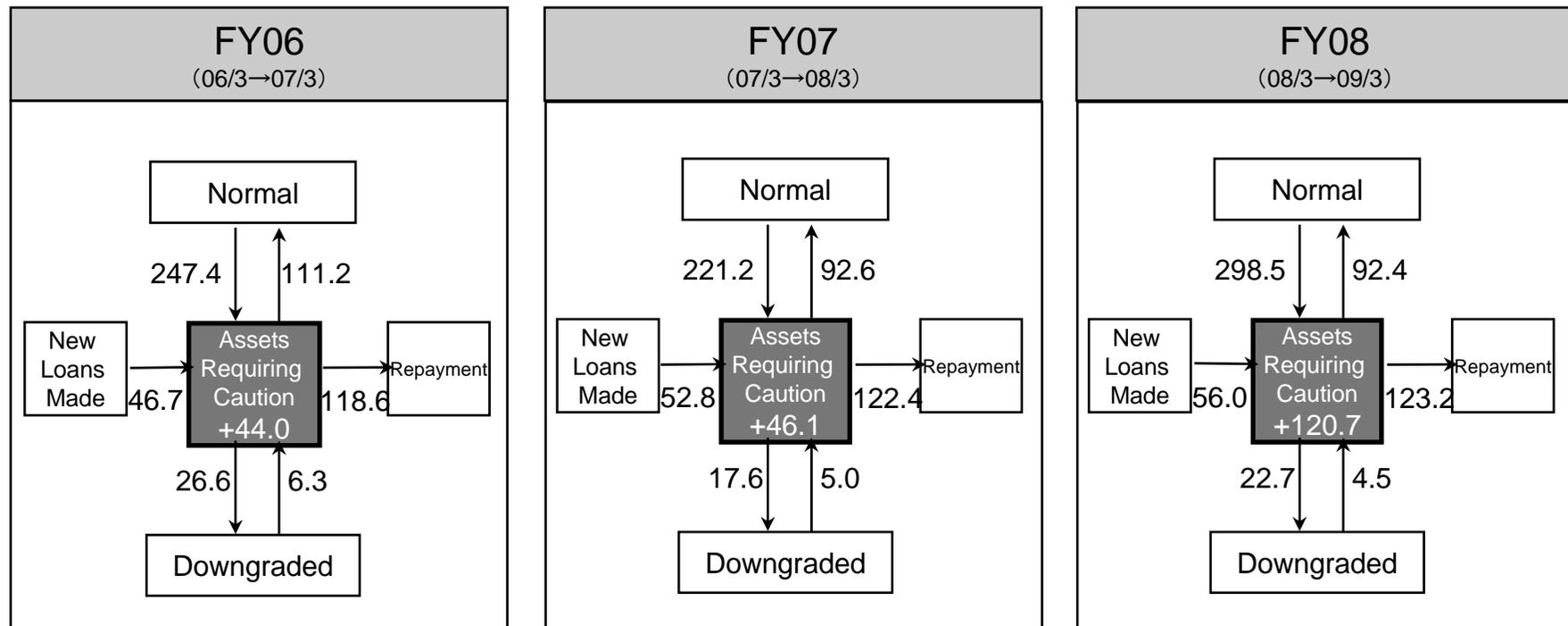
	02/9	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3
Disclosed Claims under the Financial Reconstruction Law	529.4	528.6	477.1	361.4	311.5	276.0	252.3	226.4	215.6	202.3	185.9	186.6	193.0	152.2
Bankrupt and Substantially Bankrupt Claims	176.0	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9
Doubtful Claims	134.6	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2
Substandard Claims	218.7	200.2	168.7	150.3	139.6	122.1	113.7	110.6	105.2	98.1	87.4	91.8	97.6	55.0
Normal Claims	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	6,858.6	7,005.8
Total	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	7,051.6	7,158.1
Proportion to total claims	9.05%	9.17%	8.06%	6.23%	5.39%	4.59%	4.26%	3.60%	3.31%	3.08%	2.77%	2.73%	2.73%	2.12%

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

Factors for Fluctuation in Assets Requiring Caution

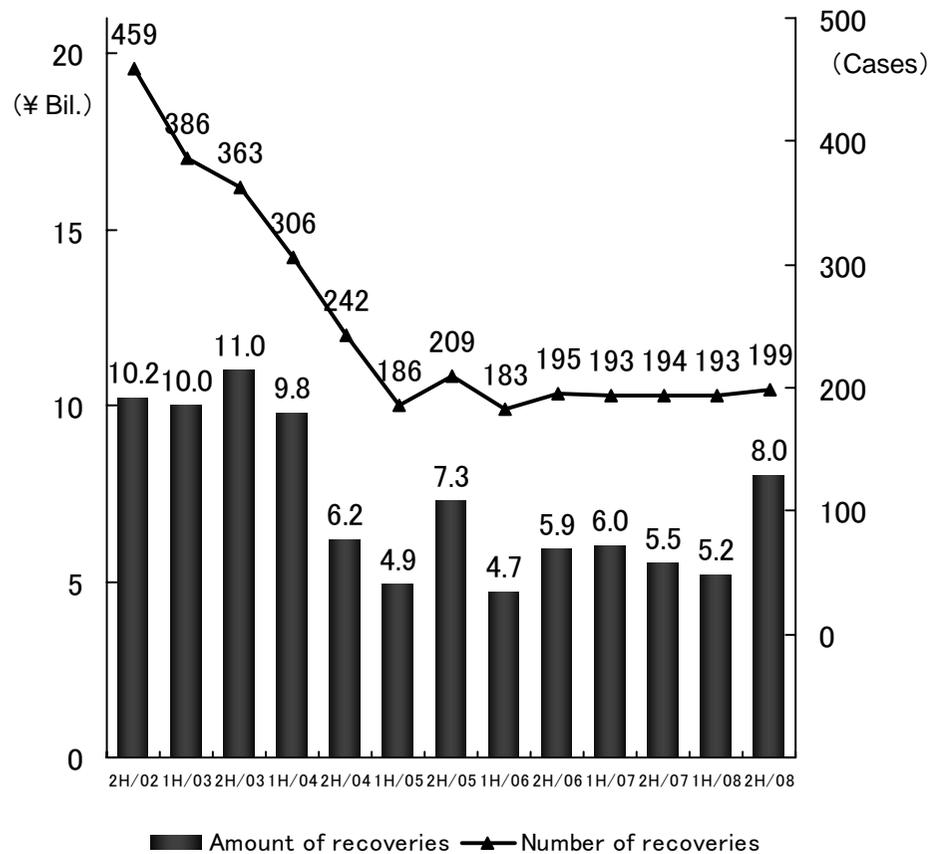
Analysis of yearly net change of Assets Requiring Caution
(including Substandard loans)

(¥ Bil.)

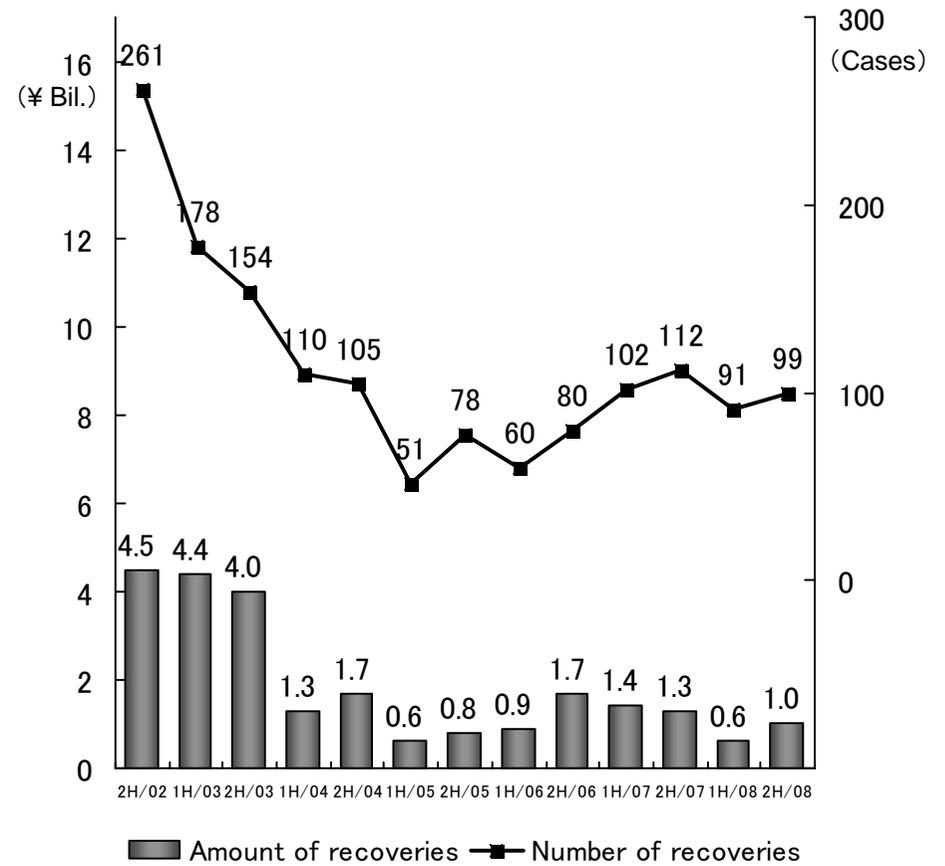


Disposal of Collateral

Recoveries through Sales



(Included in the left-hand chart)
Recoveries through Auctions



Capital Ratio

	07/3	07/9	08/3	08/9	09/3		
			(a)	(b)	(c)	(c)-(a)	(c)-(b)
Capital ratio	11.20%	11.22%	11.72%	10.74%	11.12%	(0.60%)	0.37%
Tier I ratio	9.29%	9.58%	10.26%	9.82%	9.62%	(0.64%)	(0.20%)
Capital (¥ Bil.)	572.3	580.3	579.7	547.3	565.2	(14.5)	17.8
Tier I	474.7	495.6	507.8	500.3	488.9	(18.9)	(11.3)
Risk Assets (¥ Bil.)	5,107.6	5,170.0	4,946.3	5,092.7	5,082.7	136.4	(9.9)
Credit risk	4,768.9	4,836.1	4,590.0	4,721.7	4,690.2	100.2	(31.4)
Market risk	60.1	48.3	64.6	70.6	86.6	22.0	16.0
Operational risk	278.5	285.5	291.6	300.4	305.8	14.2	5.4

Consolidated

	07/3	07/9	08/3	08/9	09/3		
			(a)	(b)	(c)	(c)-(a)	(c)-(b)
Capital ratio	11.63%	11.66%	12.20%	11.31%	11.70%	(0.49%)	0.39%
Tier I ratio	9.68%	10.00%	10.72%	10.35%	10.17%	(0.54%)	(0.18%)
Capital (¥ Bil.)	604.1	612.4	617.7	586.4	604.4	(13.3)	17.9
Tier I	503.1	525.2	542.6	536.7	525.2	(17.4)	(11.5)
Risk Assets (¥ Bil.)	5,195.1	5,252.0	5,060.2	5,182.1	5,162.3	102.0	(19.8)
Credit risk	4,832.7	4,893.8	4,665.3	4,787.5	4,747.9	82.5	(39.6)
Market risk	60.3	48.5	64.8	70.8	86.7	21.9	15.9
Operational risk	302.0	309.6	315.6	323.7	327.5	11.9	3.8

Risk Capital Allocation

Risk Capital Allocation

Capital for allocation	80% of Tier I Capped with "Core Capital" (Tier I excluding tax effect, etc.) *Partly reviewed in the first half of FY 2008
Integrated risk capital	Confidence interval 99.9% Holding period 1 year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes in unrealized gains + gain/loss on sales
Operational risk	Basel II basis

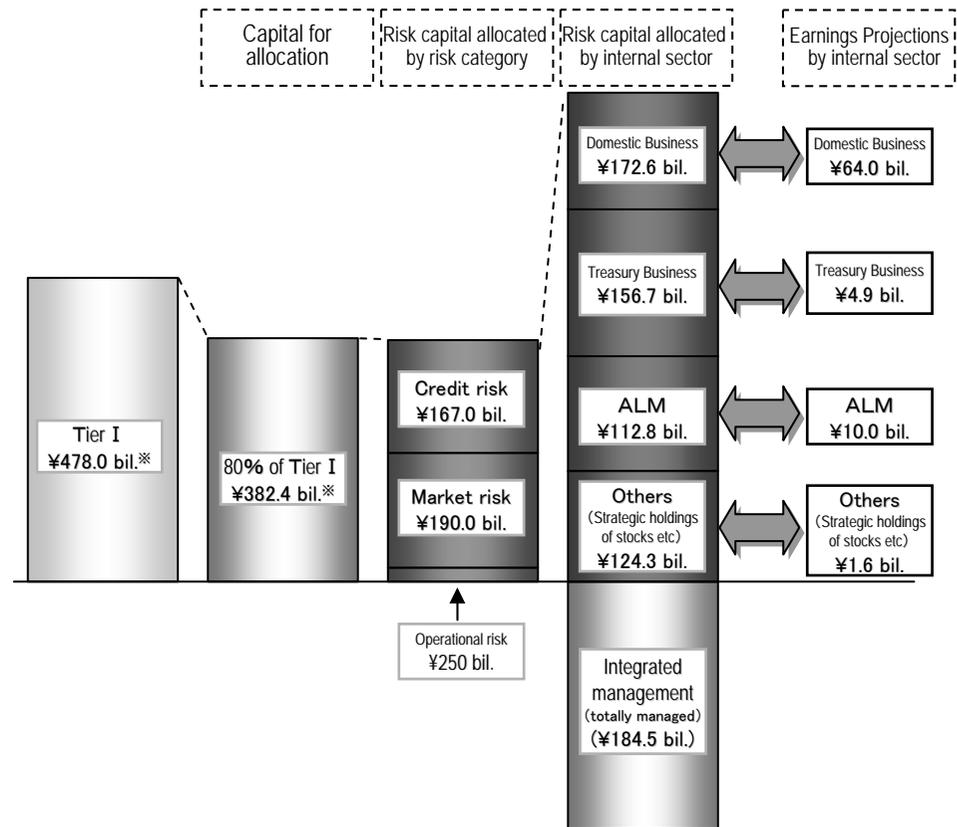
Outlier Standard (09/3)

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

Interest rate risks in banking business	①	¥36.6 Bil.
Tier I + Tier II	②	¥578.6 Bil.
Outlier ratio	①/②	6.3%

*Interest rate shock: 99 percentile

Risk capital allocation for first half of FY 09



*Amount forecasted at allocation

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

Name of Bank	09/3	change from 07/3
Chiba Bank	155	+ 2
Chiba Kogyo Bank	71	+ 1
Keiyo Bank	117	+ 3
Bank of Tokyo-Mitsubishi UFJ	26	-
Mizuho Bank	25	-
Sumitomo Mitsui Banking Corporation	22	-
Resona Bank	12	+ 1

Total number of outlets

	09/3	change from 07/3
Outlets	175	+5
Domestic	172	+5
Chiba Pref.	155	+2
Others	17	+3
Overseas	3	+0
Money exchange counters	3	+0
Representative office	1	+0

Composition of Shareholders

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

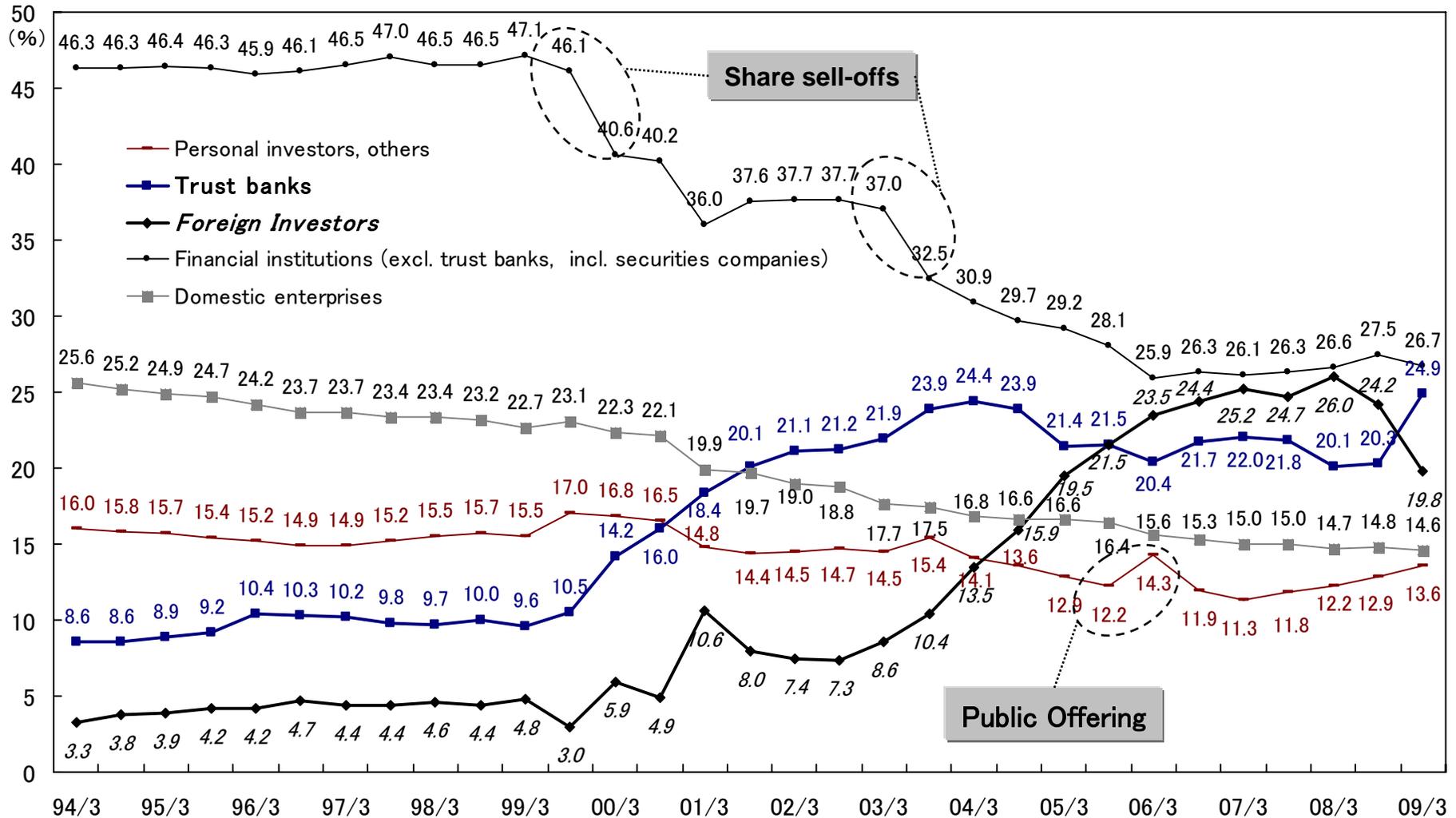
	08/03		08/09		09/03	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	403,454	45.33%	412,524	46.35%	451,627	50.73%
Trust banks	179,343	20.15%	181,104	20.35%	222,003	24.94%
Securities companies	13,057	1.47%	13,347	1.50%	8,090	0.91%
Other companies	130,857	14.70%	131,816	14.81%	130,594	14.67%
Foreign investors	231,520	26.02%	215,838	24.25%	176,411	19.82%
Individuals and others	109,329	12.29%	114,854	12.90%	121,852	13.69%
Treasury Stock, etc.	1,657	0.19%	1,699	0.19%	1,704	0.19%
Total	889,883	100.00%	890,087	100.00%	890,287	100.00%

Principal Shareholders

Number of shares (in thousands)

	08/3			08/9			09/3		
		Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued
1	Japan Trustee Services Bank (Trust Account)	51,146	5.71%	Japan Trustee Services Bank (Trust Account)	54,041	6.03%	Japan Trustee Services Bank (Trust Account)	70,928	7.92%
2	The Master Trust Bank of Japan (Trust Account)	48,474	5.41%	The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%	Japan Trustee Services Bank (Trust Account 4G)	50,325	5.61%
3	The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%	The Master Trust Bank of Japan (Trust Account)	41,852	4.67%	The Master Trust Bank of Japan (Trust Account)	49,987	5.58%
4	NIPPONKOA Insurance Company	29,905	3.33%	Japan Trustee Services Bank (Trust Account 4G)	31,166	3.48%	The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%
5	Nippon Life Insurance Company	29,177	3.25%	NIPPONKOA Insurance Company	29,905	3.33%	NIPPONKOA Insurance Company	29,905	3.33%
6	The Dai-ichi Mutual Life Insurance Company	25,678	2.86%	Nippon Life Insurance Company	29,177	3.25%	Nippon Life Insurance Company	29,177	3.25%
7	Sumitomo Life Insurance Company	16,342	1.82%	The Dai-ichi Mutual Life Insurance Company	25,678	2.86%	The Dai-ichi Mutual Life Insurance Company	25,678	2.86%
8	The Sumitomo Trust and Banking Co., Ltd. (Trust Account B)	15,770	1.76%	Sumitomo Life Insurance Company	17,842	1.99%	Sumitomo Life Insurance Company	17,842	1.99%
9	Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,579	1.73%
10	State Street Bank and Trust Company 505103	14,935	1.66%	State Street Bank and Trust Company 505225	11,982	1.33%	The Chase Manhattan Bank N.A. London SECS Lending Omnibusaccount	13,331	1.48%

Changes in Composition of Shareholders



Recent News

- 2008
- Jan.9 Started “Chibagin Heartful Project”
 - Jan.28 Opened “Consulting Plaza Funabashi”
 - Feb.28 Securitized housing loans (¥28.0 billion)
 - Mar.31 Announced basic agreement on alliance with Daishi Bank, Hokkoku Bank, Chugoku Bank and Iyo Bank for EDP system development
 - May 1 Established workshop with 54 other regional banks for housing loan business
 - May 19 Started handling a housing loan product exclusively for female customers (first project of workshop with regional banks)
 - Jun.4 Completed introducing IC and biometric identification to all ATMs
 - Jun.24 Announced joint development of new branch systems with Daishi Bank
 - Jul.14 Started preference service for borrowers of housing loans (second project of workshop with regional banks)
 - Jul.23 Opened “Chiharadai Branch” in Ichihara city, Chiba
 - Aug.4 Started ATM alliance with 6 regional banks (Chiba Bank, Tokyo Tomin Bank, Bank of Yokohama, Joyo Bank, Kanto Tsukuba Bank, Musashino Bank)
 - Aug.6 Announced “Agreement for the joint purchase of green electricity” by 42 regional banks (third project of workshop with regional banks)
 - Sep.16 Started handling of life insurance products at Consulting Plazas
 - Sep.25 Announced joint development of call center systems with Daishi Bank and Hokkoku Bank
 - Oct.1 Started services of “Chibagin Yume Club”
 - Oct.27 Opened “Consulting Lounge Masago” in Masago Branch in Chiba city.
 - Nov.5 Cut in Saving Deposit rate: 0.20% → 0.12%
 - Nov.17 Opened “Fukagawa Branch” in Koto ward, Tokyo (upgrade from Toyo-cho Corporate Banking Office)
 - Nov.25 Cut in Short-term prime rate: 2.25% → 2.05%
 - Dec. Opened “Moriya Branch” in Moriya city, Ibaraki
 - Dec.24 Cut in Saving Deposit rate: 0.12% → 0.04%
- 2009
- Jan.15 Cut in Short-term prime rate: 2.05% → 1.85%
 - Jan.19 Moved to new building “Makuhari Branch”
 - Mar.9 Moved to new building “Chiharadai Branch”
 - Mar.16 Opened “Senju Branch” in Adachi ward, Tokyo (upgrade from Kita-senju Corporate Banking Office)
 - Mar.18 Announced joint development of CRM system with Daishi Bank, Hokkoku Bank, Chugoku Bank and Iyo Bank
 - Mar.31 Launched Medium term management plan “1st 1st”

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

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