

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2008, ending March 31, 2009 (Summary)

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Tadashi Abe, Director and General Manager-Corporate Planning Division
 Date of General Meeting of Shareholders: June 26, 2009 (scheduled)
 Filing date of Financial Statements: June 29, 2009 (scheduled)
 Payment date of cash dividend: June 29, 2009 (scheduled)
 Trading Accounts: Established

1. Financial Highlights (from April 1, 2008 to March 31, 2009)

(1) Consolidated Operating Results (%: Changes from corresponding period of previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2009	257,019	(4.4)	9,399	(88.1)	12,392	(73.0)
Ended March 31, 2008	268,883	2.3	79,184	(3.3)	45,980	(12.4)

Fiscal year	Net Income per Share	Net Income per Share (Diluted)	Return on Net Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2009	13.86	-	2.2	0.0	3.6
Ended March 31, 2008	51.43	-	7.9	0.8	29.4

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2008: ¥236 million Fiscal year 2007: ¥212 million

(2) Consolidated Financial Condition

Fiscal year	Total Assets	Net Assets	Net Assets to Total Assets	Net Assets per Share	Consolidated capital ratio (BIS guidelines)
	¥Million	¥Million	%	¥	%
Ended March 31, 2009	10,062,926	537,671	5.2	587.51	11.70
Ended March 31, 2008	9,835,939	580,168	5.7	634.94	12.20

(Reference) Capital assets Fiscal Year 2008: ¥525,129 million Fiscal Year 2007: ¥567,552 million

Note: "Net assets to total assets" represents ("Net assets"- "Minority interests")/ "Total assets" at fiscal year end.

Note: The "Consolidated capital ratio (BIS guidelines)" is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

(3) Consolidated Cash Flows

Fiscal year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2009	122,293	27,409	(10,004)	274,083
Ended March 31, 2008	(315,075)	257,471	4,819	134,533

2. Cash Dividends for Shareholders

(Record Date)	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to net assets
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
Fiscal year	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2008	-	5.50	-	5.50	11.00	9,832	21.3	1.7
Ended March 31, 2009	-	6.50	-	4.50	11.00	9,832	79.3	1.7
Ending March 31, 2010 (Projection)	-	5.50	-	5.50	11.00		31.7	

3. Consolidated Earnings Projections for Fiscal year 2009, ending March 31, 2010

(%: Changes from corresponding period of previous fiscal year)

Six months	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥Million	%	
Ending September 30, 2009	120,000	(9.0)	21,500	76.3	14,500	89.7	16.22
Fiscal year	240,000	(6.6)	49,500	421.3	31,000	150.1	34.68
Ending March 31, 2010							

4. Others

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Changes in accounting principles, procedures and presentation in preparation of consolidated financial statements:
Changes in accordance with changes in accounting principle: Applied
Other: Applied
- (3) Number of Issued Shares (Common Stock)
Number of issued shares (including treasury stock):
March 31, 2009 895,521,087 shares March 31, 2008 895,521,087 shares
Number of treasury stock
March 31, 2009 1,703,663 shares March 31, 2008 1,656,833 shares

(Summary of non-consolidated financial highlights)**1. Financial Highlights (from April 1, 2008 to March 31, 2009)****(1) Non-consolidated Operating Results**

(%: Changes from corresponding period of previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2009	228,754	(3.7)	6,569	(90.6)	11,324	(74.6)
Ended March 31, 2008	237,606	4.1	70,055	(1.7)	44,678	(10.8)

Fiscal year	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Ended March 31, 2009	12.66	
Ended March 31, 2008	49.98	

(2) Non-consolidated Financial Condition

Fiscal year	Total Assets	Net Assets	Net Assets to Total Assets	Net Assets per Share	Non-consolidated capital ratio (BIS guidelines)
	¥Million	¥Million	%	¥	%
Ended March 31, 2009	9,996,889	505,990	5.0	566.10	11.12
Ended March 31, 2008	9,766,545	549,111	5.6	614.31	11.72

(Reference) Capital assets

Fiscal Year 2008: ¥505,990 million

Fiscal Year 2007: ¥549,111 million

Note: "Net assets to total assets" represents "Net assets"/"Total assets" at fiscal year end.

Note: The "Non-consolidated capital ratio (BIS guidelines)" is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

2. Non-consolidated Earnings Projections for Fiscal year 2009, ending March 31, 2010

(%: Changes from corresponding period of previous fiscal year)

Six months Ending September 30, 2009	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share ¥
	¥Million	%	¥Million	%	¥Million	%	
Ending September 30, 2009	105,000	(10.8)	20,000	80.0	14,000	90.5	15.66
Fiscal year Ending March 31, 2010	210,000	(8.1)	46,000	600.1	30,000	164.9	33.56

Explanation for proper use of projections and other notes**(Forward-looking statements)**The above projections are based on information which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors.

I. Consolidated Financial Information

(i) Consolidated Balance Sheets

		(¥ Million)	
Item	科目 (Japanese)	As of Mar. 31, 2008	As of Mar. 31, 2009
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	426,953	330,336
Call loans and bills bought	コールローン及び買入手形	10,480	37,000
Receivables under securities borrowing transactions	債券貸借取引支払保証金	22,081	10,350
Monetary claims bought	買入金銭債権	65,434	56,308
Trading assets	特定取引資産	285,029	392,404
Money held in trust	金銭の信託	29,511	28,618
Securities	有価証券	2,045,011	1,893,075
Loans and bills discounted	貸出金	6,624,687	6,955,624
Foreign exchanges	外国為替	3,693	2,750
Other assets	その他資産	70,819	109,960
Tangible fixed assets	有形固定資産	136,066	96,746
Buildings, net	建物	22,555	23,338
Land	土地	66,166	65,712
Construction in progress	建設仮勘定	14	397
Other tangible fixed assets	その他有形固定資産	47,330	7,297
Intangible fixed assets	無形固定資産	9,583	8,312
Software	ソフトウェア	6,132	5,954
Other intangible fixed assets	その他無形固定資産	3,451	2,357
Deferred tax assets	繰延税金資産	48,319	89,159
Customers' liabilities for acceptances and guarantees	支払承諾見返	112,049	113,279
Allowance for loan losses	貸倒引当金	(53,784)	(60,999)
Total assets	資産の部合計	9,835,939	10,062,926
Liabilities			
(負債の部)			
Deposits	預金	8,376,091	8,501,320
Negotiable certificates of deposit	譲渡性預金	128,003	153,668
Call money and bills sold	コールマネー及び売渡手形	184,973	53,050
Payables under repurchase agreements	売現先勘定	97,401	198,051
Payables under securities lending transactions	債券貸借取引受入担保金	81,105	67,291
Trading liabilities	特定取引負債	16,617	18,720
Borrowed money	借入金	80,646	248,189
Foreign exchanges	外国為替	516	436
Bonds payable	社債	41,000	40,000
Other liabilities	その他負債	100,030	93,845
Provision for directors' bonuses	役員賞与引当金	63	40
Provision for retirement benefits	退職給付引当金	18,435	18,982
Provision for directors' retirement benefits	役員退職慰労引当金	1,649	1,374
Provision for reimbursement of deposits	睡眠預金払戻引当金	996	962
Provision for point card certificates	ポイント引当金	607	623
Reserves under the special laws	特別法上の引当金	215	35
Deferred tax liabilities	繰延税金負債	42	57
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,323	15,323
Acceptances and guarantees	支払承諾	112,049	113,279
Total liabilities	負債の部合計	9,255,770	9,525,255

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2008	As of Mar. 31, 2009
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,404	123,387
Retained earnings	利 益 剰 余 金	283,583	285,233
Treasury stock	自 己 株 式	(1,217)	(1,219)
Total shareholders' equity	株 主 資 本 合 計	550,839	552,469
Valuation difference on available-for-sale securities	その他有価証券評価差額金	8,634	(33,279)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	300	(1,837)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,777	7,777
Foreign currency translation adjustment	為 替 換 算 調 整 勘 定	1	(0)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	16,713	(27,340)
Minority interests	少 数 株 主 持 分	12,616	12,541
Total net assets	純 資 産 の 部 合 計	580,168	537,671
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	9,835,939	10,062,926

(ii) Consolidated Statements of Income

(¥ Million)			
Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009
Ordinary income	経常収益	268,883	257,019
Interest income	資金運用収益	186,634	181,312
Interest on loans and discounts	貸出金利息	144,367	149,619
Interest and dividends on securities	有価証券利息配当金	38,163	28,699
Interest on call loans and bills bought	コールローン利息及び買入手形利息	570	204
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	169	98
Interest on deposits with banks	預け金利息	1,900	1,822
Other interest income	その他の受入利息	1,462	868
Trust fees	信託報酬	8	5
Fees and commissions	役務取引等収益	43,789	39,650
Trading income	特定取引収益	3,959	5,106
Other ordinary income	その他業務収益	6,239	5,712
Other income	その他経常収益	28,252	25,232
Ordinary expenses	経常費用	189,698	247,620
Interest expenses	資金調達費用	45,475	33,896
Interest on deposits	預金利息	30,216	23,506
Interest on negotiable certificates of deposit	譲渡性預金利息	746	661
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	2,504	2,252
Interest on payables under repurchase agreements	売現先利息	493	614
Interest on payables under securities lending transactions	債券貸借取引支払利息	4,247	2,315
Interest on borrowings and rediscounts	借入金利息	1,783	1,686
Interest on bonds	社債利息	380	655
Other interest expenses	その他の支払利息	5,102	2,204
Fees and commissions payments	役務取引等費用	14,226	14,298
Trading expenses	特定取引費用	66	-
Other ordinary expenses	その他業務費用	4,412	30,380
General and administrative expenses	営業経費	86,247	87,046
Other expenses	その他経常費用	39,270	81,998
Provision of allowance for loan losses	貸倒引当金繰入額	-	14,024
Other	その他の経常費用	39,270	67,973
Ordinary profit	経常利益	79,184	9,399
Extraordinary income	特別利益	5,369	5,839
Gain on disposal of noncurrent assets	固定資産処分益	-	223
Reversal of allowance for loan losses	貸倒引当金戻入益	268	-
Recoveries of written-off claims	償却債権取立益	5,100	5,435
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金取崩額	-	180
Extraordinary loss	特別損失	3,093	497
Loss on disposal of noncurrent assets	固定資産処分損	830	497
Impairment loss	減損損失	13	-
Other	その他の特別損失	2,249	-
Income before income taxes and minority interests	税金等調整前当期純利益	81,460	14,741
Income taxes-current	法人税、住民税及び事業税	31,105	13,681
Income taxes-deferred	法人税等調整額	3,728	(11,729)
Total income taxes	法人税等合計		1,951
Minority interests in income	少数株主利益	645	396
Net income	当期純利益	45,980	12,392

(iii) Consolidated Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY 2007 Ended Mar.31,2008	FY 2008 Ended Mar.31,2009
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the end of previous period	前 期 末 残 高	145,069	145,069
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	145,069	145,069
Capital surplus	資 本 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	123,399	123,404
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	4	(16)
Total changes of items during the period	当 期 変 動 額 合 計	4	(16)
Balance at the end of current period	当 期 末 残 高	123,404	123,387
Retained earnings	利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	247,412	283,583
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,833)	(10,726)
Net income	当 期 純 利 益	45,980	12,392
Disposal of treasury stock	自 己 株 式 の 処 分	-	(16)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	24	-
Total changes of items during the period	当 期 変 動 額 合 計	36,171	1,650
Balance at the end of current period	当 期 末 残 高	283,583	285,233
Treasury stock	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(1,026)	(1,217)
Changes of items during the period	当 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(224)	(150)
Disposal of treasury stock	自 己 株 式 の 処 分	33	147
Total changes of items during the period	当 期 変 動 額 合 計	(191)	(2)
Balance at the end of current period	当 期 末 残 高	(1,217)	(1,219)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	514,854	550,839
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,833)	(10,726)
Net income	当 期 純 利 益	45,980	12,392
Purchase of treasury stock	自 己 株 式 の 取 得	(224)	(150)
Disposal of treasury stock	自 己 株 式 の 処 分	37	114
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	24	-
Total changes of items during the period	当 期 変 動 額 合 計	35,984	1,630
Balance at the end of current period	当 期 末 残 高	550,839	552,469

		(¥ Million)	
Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009
Valuation and translation adjustments	評価・換算差額等		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the end of previous period	前 期 末 残 高	61,807	8,634
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(53,172)	(41,913)
Total changes of items during the period	当 期 変 動 額 合 計	(53,172)	(41,913)
Balance at the end of current period	当 期 末 残 高	8,634	(33,279)
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the end of previous period	前 期 末 残 高	1,900	300
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(1,600)	(2,138)
Total changes of items during the period	当 期 変 動 額 合 計	(1,600)	(2,138)
Balance at the end of current period	当 期 末 残 高	300	(1,837)
Revaluation reserve for land	土地再評価差額金		
Balance at the end of previous period	前 期 末 残 高	7,839	7,777
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(62)	-
Total changes of items during the period	当 期 変 動 額 合 計	(62)	-
Balance at the end of current period	当 期 末 残 高	7,777	7,777
Foreign currency translation adjustment	為替換算調整勘定		
Balance at the end of previous period	前 期 末 残 高	3	1
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(1)	(1)
Total changes of items during the period	当 期 変 動 額 合 計	(1)	(1)
Balance at the end of current period	当 期 末 残 高	1	(0)
Total valuation and translation adjustments	評価・換算差額等合計		
Balance at the end of previous period	前 期 末 残 高	71,551	16,713
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(54,837)	(44,053)
Total changes of items during the period	当 期 変 動 額 合 計	(54,837)	(44,053)
Balance at the end of current period	当 期 末 残 高	16,713	(27,340)
Minority interests	少数株主持分		
Balance at the end of previous period	前 期 末 残 高	12,416	12,616
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	199	(74)
Total changes of items during the period	当 期 変 動 額 合 計	199	(74)
Balance at the end of current period	当 期 末 残 高	12,616	12,541

(¥ Million)

Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	598,822	580,168
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,833)	(10,726)
Net income	当 期 純 利 益	45,980	12,392
Purchase of treasury stock	自 己 株 式 の 取 得	(224)	(150)
Disposal of treasury stock	自 己 株 式 の 処 分	37	114
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	24	-
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(54,637)	(44,128)
Total changes of items during the period	当 期 変 動 額 合 計	(18,653)	(42,497)
Balance at the end of current period	当 期 末 残 高	580,168	537,671

(iv) Consolidated Cashflow Statements

		(¥ Million)	
Item	科目 (Japanese)	FY 2007 Ended Mar.31,2008	FY 2008 Ended Mar.31,2009
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interest	税金等調整前当期純利益	81,460	14,741
Depreciation and amortization	減価償却費	21,003	6,779
Impairment loss	減損損失	13	-
Equity in (earnings) losses of affiliates	持分法による投資損益(は益)	(212)	(236)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減()	(9,575)	7,215
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(は減少)	3	(23)
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(は減少)	(1,036)	547
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(は減少)	1,649	(274)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減()	996	(33)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(は減少)	62	16
Gain on fund management	資金運用収益	(186,634)	(181,312)
Financing expenses	資金調達費用	45,475	33,896
Loss (gain) related to securities	有価証券関係損益()	2,948	43,012
Loss (gain) on money held in trust	金銭の信託の運用損益(は運用益)	(466)	122
Foreign exchange losses (gains)	為替差損益(は益)	148	148
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(は益)	830	273
Net decrease (increase) in trading assets	特定取引資産の純増()減	(1,940)	(107,374)
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	13	2,102
Net decrease (increase) in loans and bills discounted	貸出金の純増()減	(247,089)	(330,937)
Net increase (decrease) in deposit	預金の純増減()	27,453	125,229
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減()	(2,580)	25,664
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減()	(52,604)	165,543
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増()減	(237,642)	236,167
Net decrease (increase) in call loans	コールローン等の純増()減	47,035	(17,393)
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増()減	(2,678)	11,731
Net increase (decrease) in call money	コールマネー等の純増減()	209,956	(31,273)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減()	(108,781)	(13,813)
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増()減	(183)	943
Net increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減()	(33)	(79)
Proceeds from fund management	資金運用による収入	188,497	182,062
Payments for finance	資金調達による支出	(42,989)	(33,501)
Other, net	その他	(9,273)	9,176
Subtotal	小計	(276,175)	149,118
Income taxes paid	法人税等の支払額	(38,900)	(26,825)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(315,075)	122,293

(¥ Million)

Item	科目 (Japanese)	FY 2007	FY 2008
		Ended Mar.31,2008	Ended Mar.31,2009
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(698,896)	(576,498)
Proceeds from sales of securities	有価証券の売却による収入	573,001	170,880
Proceeds from redemption of securities	有価証券の償還による収入	404,691	444,167
Increase in money held in trust	金銭の信託の増加による支出	(5,839)	(2,795)
Decrease in money held in trust	金銭の信託の減少による収入	5,873	2,377
Purchase of tangible fixed assets	有形固定資産の取得による支出	(19,247)	(7,616)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(3,263)	(3,370)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,151	263
Proceeds from sales of intangible fixed assets	無形固定資産の売却による収入	0	1
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	257,471	27,409
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー		
Increase in subordinated borrowings	劣後特約付借入れによる収入	-	18,000
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	(5,000)	(16,000)
Issuance of subordinated bonds	劣後特約付社債の発行による収入	20,000	10,000
Redemption of subordinated bonds	劣後特約付社債の償還による支出	-	(11,000)
Cash dividends paid	配当金の支払額	(9,833)	(10,726)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(160)	(242)
Purchase of treasury stock	自己株式の取得による支出	(224)	(150)
Proceeds from sales of treasury stock	自己株式の売却による収入	37	114
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	4,819	(10,004)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	(148)	(148)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(は減少)	(52,932)	139,550
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	187,466	134,533
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	134,533	274,083

II. Non-consolidated Financial Information

(i) Non-consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2008	As of Mar. 31, 2009
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	425,889	329,727
Cash	現金	100,393	90,654
Due from banks	預け金	325,495	239,072
Call loans	コールローン	7,980	30,000
Receivables under securities borrowing transactions	債券貸借取引支払保証金	22,081	10,350
Monetary claims bought	買入金銭債権	55,577	46,751
Trading assets	特定取引資産	284,647	392,183
Trading account securities	商品有価証券	16,843	27,175
Derivatives of trading securities	商品有価証券派生商品	0	0
Securities related to trading transactions	特定取引有価証券	-	507
Trading-related financial derivatives	特定金融派生商品	7,868	13,440
Other trading assets	その他の特定取引資産	259,935	351,058
Money held in trust	金銭の信託	26,058	25,367
Securities	有価証券	2,044,463	1,893,347
Government bonds	国債	457,726	622,807
Local government bonds	地方債	221,590	237,368
Corporate bonds	社債	608,915	463,046
Stocks	株式	192,577	145,998
Other securities	その他の証券	563,654	424,126
Loans and bills discounted	貸出金	6,656,245	6,991,343
Bills discounted	割引手形	36,611	26,726
Loans on bills	手形貸付	239,822	210,624
Loans on deeds	証書貸付	5,700,980	6,025,029
Overdrafts	当座貸越	678,829	728,962
Foreign exchanges	外国為替	3,693	2,750
Due from foreign banks (our accounts)	外国他店預け	2,009	1,675
Foreign bills bought	買入外国為替	1,063	694
Foreign bills receivable	取立外国為替	621	380
Other assets	その他資産	62,679	60,522
Domestic exchange settlement account, debit	未決済為替貸	1,053	932
Prepaid expenses	前払費用	130	205
Accrued income	未収収益	14,378	13,923
Initial margins of futures markets	先物取引差入証拠金	181	25
Variation margins of futures markets	先物取引差金勘定	37	-
Derivatives other than for trading-assets	金融派生商品	27,192	19,083
Other	その他の資産	19,705	26,352
Tangible fixed assets	有形固定資産	90,270	90,841
Buildings, net	建物	20,892	21,823
Land	土地	63,089	62,695
Construction in progress	建設仮勘定	13	265
Other tangible fixed assets	その他の有形固定資産	6,275	6,057
Intangible fixed assets	無形固定資産	7,466	8,131
Software	ソフトウェア	5,936	5,813
Other intangible fixed assets	その他の無形固定資産	1,530	2,317
Deferred tax assets	繰延税金資産	42,576	82,716
Customers' liabilities for acceptances and guarantees	支払承諾見返	80,539	82,838
Allowance for loan losses	貸倒引当金	(43,625)	(49,982)
Total assets	資産の部合計	9,766,545	9,996,889

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2008	As of Mar. 31, 2009
Liabilities:	(負債の部)		
Deposits	預 金	8,401,098	8,529,344
Current deposits	当 座 預 金	176,252	178,057
Ordinary deposits	普 通 預 金	4,491,567	4,495,195
Saving deposits	貯 蓄 預 金	272,135	258,420
Deposits at notice	通 知 預 金	7,011	7,313
Time deposits	定 期 預 金	3,289,611	3,402,263
Other deposits	そ の 他 の 預 金	164,519	188,093
Negotiable certificates of deposit	譲 渡 性 預 金	128,003	153,668
Call money	コ ー ル マ ネ ー	184,973	53,050
Payables under repurchase agreements	売 現 先 勘 定	97,401	198,051
Payables under securities lending transactions	債券貸借取引受入担保金	81,105	67,291
Trading liabilities	特 定 取 引 負 債	16,617	18,720
Trading securities sold for short sales	売 付 商 品 債 券	10,328	6,262
Derivatives of trading securities	商品有価証券派生商品	27	-
Trading-related financial derivatives	特 定 金 融 派 生 商 品	6,262	12,457
Borrowed money	借 用 金	80,901	247,479
Borrowings from other banks	借 入 金	80,901	247,479
Foreign exchanges	外 国 為 替	516	436
Foreign bills sold	売 渡 外 国 為 替	462	396
Foreign bills payable	未 払 外 国 為 替	53	40
Bonds payable	社 債	40,000	40,000
Other liabilities	そ の 他 負 債	70,191	63,641
Domestic exchange settlement account, credit	未 決 済 為 替 借	904	289
Income taxes payable	未 払 法 人 税 等	13,654	973
Accrued expenses	未 払 費 用	14,369	14,850
Unearned revenue	前 受 収 益	3,773	3,088
Variation margins of futures markets	先 物 取 引 差 金 勘 定	-	3
Derivatives other than for trading-assets	金 融 派 生 商 品	16,752	18,605
Other	そ の 他 の 負 債	20,737	25,830
Provision for directors' bonuses	役 員 賞 与 引 当 金	40	40
Provision for retirement benefits	退 職 給 付 引 当 金	18,034	18,550
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	1,360	1,148
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	996	962
Provision for point card certificates	ポ イ ン ト 引 当 金	330	349
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,323	15,323
Acceptances and guarantees	支 払 承 諾	80,539	82,838
Total liabilities	負 債 の 部 合 計	9,217,433	9,490,899

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2008	As of Mar. 31, 2009	
Net assets:	(純資産の部)			
Capital stock	資 本 金	145,069	145,069	
Capital surplus	資 本 剰 余 金	122,151	122,134	
Legal capital surplus	資 本 準 備 金	122,134	122,134	
Other capital surplus	そ の 他 資 本 剰 余 金	16	-	
Retained earnings	利 益 剰 余 金	266,817	267,399	
Legal retained earnings	利 益 準 備 金	50,930	50,930	
Other retained earnings	そ の 他 利 益 剰 余 金	215,887	216,468	
General reserve	別 途 積 立 金	169,971	202,971	
Retained earnings brought forward	繰 越 利 益 剰 余 金	45,916	13,497	
Treasury stock	自 己 株 式	(1,217)	(1,219)	
Total shareholders' equity	株 主 資 本 合 計	532,820	533,382	
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	8,214	(33,331)	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	300	(1,837)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,777	7,777	
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	16,291	(27,392)	
Total net assets	純 資 産 の 部 合 計	549,111	505,990	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	9,766,545	9,996,889	

(ii) Non-consolidated Statements of Income

				(¥ Million)	
Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009		
Ordinary income	経常収益	237,606	228,754		
Interest income	資金運用収益	184,905	180,517		
Interest on loans and discounts	貸出金利息	142,935	148,557		
Interest and dividends on securities	有価証券利息配当金	38,150	29,165		
Interest on call loans	コールローン利息	570	160		
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	169	98		
Interest on deposits with banks	預け金利息	1,900	1,821		
Other interest income	その他の受入利息	1,179	714		
Trust fees	信託報酬	8	5		
Fees and commissions	役務取引等収益	34,607	31,883		
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,957	7,764		
Other fees and commissions	その他の役務収益	26,650	24,119		
Trading income	特定取引収益	3,439	4,799		
Gains on trading account securities transactions	商品有価証券収益	126	445		
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	-	21		
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,394	1,072		
Other trading income	その他の特定取引収益	1,917	3,260		
Other ordinary income	その他業務収益	6,234	5,708		
Gains on foreign exchange transactions	外国為替売買益	3,703	2,916		
Gains on sales of bonds	国債等債券売却益	2,373	1,942		
Income from derivatives other than for trading or hedging	金融派生商品収益	-	845		
Other	その他の業務収益	156	2		
Other income	その他経常収益	8,411	5,840		
Gain on sales of stocks and other securities	株式等売却益	2,649	283		
Gain on money held in trust	金銭の信託運用益	787	516		
Other	その他の経常収益	4,974	5,040		
Ordinary expenses	経常費用	167,550	222,185		
Interest expenses	資金調達費用	45,464	33,919		
Interest on deposits	預金利息	30,277	23,604		
Interest on negotiable certificates of deposit	譲渡性預金利息	746	661		
Interest on call money	コールマネー利息	2,494	2,252		
Interest on payables under repurchase agreements	売現先利息	493	614		
Interest on payables under securities lending transactions	債券貸借取引支払利息	4,247	2,315		
Interest on borrowings and rediscounts	借入金利息	1,823	1,726		
Interest on bonds	社債利息	336	613		
Interest on interest swaps	金利スワップ支払利息	4,877	2,046		
Other interest expenses	その他の支払利息	166	85		
Fees and commissions payments	役務取引等費用	16,164	16,500		
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,594	1,565		
Other fees and commissions	その他の役務費用	14,570	14,934		
Trading expenses	特定取引費用	66	-		
Expenses on securities and derivatives related to trading transactions	特定取引有価証券費用	66	-		
Other ordinary expenses	その他業務費用	4,412	30,380		
Loss on sales of bonds	国債等債券売却損	1,647	9,826		
Loss on redemption of bonds	国債等債券償還損	-	1,676		
Loss on devaluation of bonds	国債等債券償却	1,662	18,877		
Expenses on derivatives other than for trading or hedging	金融派生商品費用	1,103	-		

(¥ Million)

Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009
General and administrative expenses	営 業 経 費	80,503	81,706
Other expenses	そ の 他 経 常 費 用	20,939	59,678
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	-	9,976
Written-off of loans	貸 倒 金 償 却	14,288	32,087
Losses on sales of stocks and other securities	株 式 等 売 却 損	64	123
Losses on devaluation of stocks and other securities	株 式 等 償 却	4,465	14,745
Loss on money held in trust	金 銭 の 信 託 運 用 損	339	654
Other	そ の 他 の 経 常 費 用	1,780	2,090
Ordinary profit	経 常 利 益	70,055	6,569
Extraordinary income	特 別 利 益	10,068	5,388
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	5,018	-
Recoveries of written-off claims	償 却 債 権 取 立 益	5,050	5,388
Extraordinary loss	特 別 損 失	2,852	408
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	792	408
Other	そ の 他 の 特 別 損 失	2,059	-
Income before income taxes	税 引 前 当 期 純 利 益	77,272	11,550
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	28,511	11,652
Income taxes-deferred	法 人 税 等 調 整 額	4,081	(11,427)
Total income taxes	法 人 税 等 合 計		225
Net income	当 期 純 利 益	44,678	11,324

(iii) Non-consolidated Statements of Changes in Net Assets

		(¥ Million)	
Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the end of previous period	前 期 末 残 高	145,069	145,069
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	145,069	145,069
Capital surplus	資 本 剰 余 金		
Legal capital surplus	資 本 準 備 金		
Balance at the end of previous period	前 期 末 残 高	122,134	122,134
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	122,134	122,134
Other capital surplus	そ の 他 資 本 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	12	16
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	4	(16)
Total changes of items during the period	当 期 変 動 額 合 計	4	(16)
Balance at the end of current period	当 期 末 残 高	16	-
Total capital surplus	資 本 剰 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	122,146	122,151
Changes of items during the period	当 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	4	(16)
Total changes of items during the period	当 期 変 動 額 合 計	4	(16)
Balance at the end of current period	当 期 末 残 高	122,151	122,134
Retained earnings	利 益 剰 余 金		
Legal retained earnings	利 益 準 備 金		
Balance at the end of previous period	前 期 末 残 高	50,930	50,930
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	181,018	215,887
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,833)	(10,726)
Net income	当 期 純 利 益	44,678	11,324
Disposal of treasury stock	自 己 株 式 の 処 分	-	(16)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	24	-
Total changes of items during the period	当 期 変 動 額 合 計	34,868	581
Balance at the end of current period	当 期 末 残 高	215,887	216,468
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	231,948	266,817
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,833)	(10,726)
Net income	当 期 純 利 益	44,678	11,324
Disposal of treasury stock	自 己 株 式 の 処 分	-	(16)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	24	-
Total changes of items during the period	当 期 変 動 額 合 計	34,868	581
Balance at the end of current period	当 期 末 残 高	266,817	267,399

(¥ Million)

Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009
Treasury stock	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(1,026)	(1,217)
Changes of items during the period	当 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(224)	(150)
Disposal of treasury stock	自 己 株 式 の 処 分	33	147
Total changes of items during the period	当 期 変 動 額 合 計	(191)	(2)
Balance at the end of current period	当 期 末 残 高	(1,217)	(1,219)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	498,137	532,820
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,833)	(10,726)
Net income	当 期 純 利 益	44,678	11,324
Purchase of treasury stock	自 己 株 式 の 取 得	(224)	(150)
Disposal of treasury stock	自 己 株 式 の 処 分	37	114
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	24	-
Total changes of items during the period	当 期 変 動 額 合 計	34,682	562
Balance at the end of current period	当 期 末 残 高	532,820	533,382
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等		
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金		
Balance at the end of previous period	前 期 末 残 高	60,989	8,214
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(52,775)	(41,545)
Total changes of items during the period	当 期 変 動 額 合 計	(52,775)	(41,545)
Balance at the end of current period	当 期 末 残 高	8,214	(33,331)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the end of previous period	前 期 末 残 高	1,900	300
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(1,600)	(2,138)
Total changes of items during the period	当 期 変 動 額 合 計	(1,600)	(2,138)
Balance at the end of current period	当 期 末 残 高	300	(1,837)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the end of previous period	前 期 末 残 高	7,839	7,777
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(62)	-
Total changes of items during the period	当 期 変 動 額 合 計	(62)	-
Balance at the end of current period	当 期 末 残 高	7,777	7,777
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the end of previous period	前 期 末 残 高	70,730	16,291
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(54,438)	(43,683)
Total changes of items during the period	当 期 変 動 額 合 計	(54,438)	(43,683)
Balance at the end of current period	当 期 末 残 高	16,291	(27,392)

(¥ Million)

Item	科目 (Japanese)	FY 2007 Ended Mar. 31,2008	FY 2008 Ended Mar. 31,2009
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	568,868	549,111
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(9,833)	(10,726)
Net income	当 期 純 利 益	44,678	11,324
Purchase of treasury stock	自 己 株 式 の 取 得	(224)	(150)
Disposal of treasury stock	自 己 株 式 の 処 分	37	114
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	24	-
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(54,438)	(43,683)
Total changes of items during the period	当 期 変 動 額 合 計	(19,756)	(43,121)
Balance at the end of current period	当 期 末 残 高	549,111	505,990

SUPPLEMENTARY INFORMATION
For Fiscal Year 2008
(Ended March 31, 2009)

THE CHIBA BANK, LTD.

Table of contents

I.	Financial Highlights	1
1.	Summary	1
(1)	Summary of income	1
(2)	Capital ratio (BIS guidelines)	1
(3)	Deposits and loans (term-end balance)	1
2.	Income and Expenses	2
(1)	Net business income	2
(2)	Ordinary profit and Net income	3
3.	Management Indices	3
4.	Investment and Borrowing	4
(1)	Deposits and loans (term-end balance)	4
(2)	Securities (term-end balance)	5
5.	Assets	5
6.	Earnings Projections for Fiscal Year 2009, ending March 31, 2010, etc.	6
II.	Financial Data	7
1.	Income and Expenses	7
2.	Net Business Income - Non-consolidated	9
3.	Interest Rate Spread (Domestic Business) - Non-consolidated	9
4.	Gains and Losses on Securities - Non-consolidated	9
5.	Capital Ratio (BIS Guidelines)	10
6.	Return on Equity - Non-consolidated	10
7.	Outstanding Balance of Deposits and Loans	11
(1)	Outstanding balance - Non-consolidated	11
(2)	Breakdown of domestic loans and bills discounted (term-end balance) and ratio of loans to Small and medium-sized companies - Non-consolidated	11
(3)	Consumer loans - Non-consolidated	11
8.	Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)	12
9.	Allowance and Coverage Ratio against Risk-monitored Loans	13
10.	Disclosed Claims under the Financial Reconstruction Law	13
11.	Status of Coverage on Disclosed Claims under the Financial Reconstruction Law	14
12.	Allowance for Loan Losses	15
(1)	Charge-off/Allowance criteria	15
(2)	Breakdown of allowance for loan losses	15
13.	Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)	16
(1)	Loan breakdown, borrowers classified by industry	16
(2)	Breakdown of risk-monitored loans, borrowers classified by industry	16
14.	Loan Breakdown by Domicile of Borrower	17
(1)	Balance of loans to specific foreign countries - Non-consolidated	17
(2)	Balance of loans to Asian countries - Non-consolidated	17
(3)	Balance of loans to Latin American countries and Russia - Non-consolidated	17
15.	Gains and Losses on Valuation of Securities	18
(1)	Basis of securities valuation	18
(2)	Gains and losses on valuation	18

I. Financial Highlights

1. Summary

- Core net business income, which reflects a bank's fundamental profitability, increased by ¥5.8 billion compared with the previous fiscal year, mainly due to growths in the balance of loans and deposits, and reached ¥90.7 billion.
- Ordinary profit decreased by ¥63.4 billion compared with the previous fiscal year to ¥6.5 billion, and Net income decreased by ¥33.3 billion compared with the previous fiscal year to ¥11.3 billion. These reflect losses related to securities which increased by ¥40.2 billion compared with the previous fiscal year to a ¥43.0 billion due to losses on sales and write-offs of foreign bonds and stocks, etc. Also, Net credit costs increased by ¥33.5 billion compared with the previous year to ¥37.2 billion.
- The consolidated capital ratio (BIS guidelines) was 11.70%, and the consolidated Tier I ratio was 10.17%. These continue to remain at high levels.
- Compared with the end of the previous fiscal year, the balance of loans increased by ¥335.0 billion to ¥6,991.3 billion, and the balance of deposits increased by ¥128.2 billion to ¥8,529.3 billion.

(1) Summary of income

		(¥ Billion)				
		(Japanese)	FY2008 ended Mar. 31, 2009 (a)	(a-b)	(a-b)/b	FY2007 ended Mar. 31, 2008 (b)
Core net business income		コア業務純益	90.7	5.8	6.9%	84.8
Gains (losses) related to bonds	(i)	債券関係損益	(28.4)	(27.5)		(0.9)
Net business income (before transfer to general allowance for loan losses)		業務純益 (一般貸引繰入前)	62.2	(21.6)	(25.7%)	83.9
Net transfer to general allowance for loan losses	(ii)	一般貸倒引当金純繰入額	7.5	7.5		-
Disposal of non-performing loans	(iii)	うち不良債権処理額	35.0	21.3		13.7
Gains (losses) related to stocks	(iv)	うち株式等関係損益	(14.5)	(12.7)		(1.8)
Ordinary profit		経常利益	6.5	(63.4)	(90.6%)	70.0
Reversal of allowance for loan losses	(v)	貸倒引当金戻入益	-	(5.0)		5.0
Recoveries of written-off claims	(vi)	償却債権取立益	5.3	0.3		5.0
Net income		当期純利益	11.3	(33.3)	(74.6%)	44.6
Gains (losses) related to securities (i) + (iv)		有価証券関係損益	(43.0)	(40.2)		(2.8)
Credit costs (ii) + (iii) - (v)		信用コスト	42.5	33.8		8.7
Net credit costs (ii) + (iii) - (v) - (vi)		実質信用コスト	37.2	33.5		3.6

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
(注) コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

(2) Capital ratio (BIS guidelines)

		(Japanese)	As of Mar. 31, 2009 (a)	(a-b)	As of Mar. 31, 2008 (b)
Consolidated capital ratio		連結自己資本比率	11.70%	(0.49%)	12.20%
Tier I Ratio		T i e r 比率	10.17%	(0.54%)	10.72%
Non-consolidated capital ratio		単体自己資本比率	11.12%	(0.60%)	11.72%
Tier I Ratio		T i e r 比率	9.62%	(0.64%)	10.26%

(3) Deposits and loans (term-end balance)

		(Japanese)	(¥ Billion)			
			As of Mar. 31, 2009 (a)	(a-b)	(a-b)/b	As of Mar. 31, 2008 (b)
Loans and bills discounted		貸出金	6,991.3	335.0	5.0%	6,656.2
Deposits		預金	8,529.3	128.2	1.5%	8,401.0

2. Income and Expenses

(1) Net business income

- Core net business income increased by ¥5.8 billion compared with the previous fiscal year, to ¥90.7 billion mainly due to an increase in Net interest income of ¥7.1 billion as a result of growth in the balance of loans.
- Losses on sales and write-offs of foreign bonds and investment funds were ¥28.4 billion. As a result, Net business income (before transfer to general allowance for loan losses) decreased by ¥21.6 billion from the previous fiscal year, to ¥62.2 billion.

(¥ Billion)

	(Japanese)	FY 2008 ended Mar. 31, 2009			FY 2007 ended Mar. 31, 2008
		(a)	(a-b)	(a-b)/b	(b)
Gross business profits	業務粗利益	142.1	(20.9)	(12.8%)	163.1
[excluding Gains (losses) related to bonds] (i)	(除く債券関係損益)	[170.6]	[6.5]		[164.0]
Net interest income	資金利益	146.6	7.1		139.5
Net fees and commissions income	役務取引等利益	15.3	(3.0)		18.4
Fees and commissions income of investment trusts	うち投信取扱手数料	4.0	(3.3)		7.3
Fees and commissions income of personal annuities	うち個人年金保険取扱手数料	3.8	0.4		3.3
Net trading income	特定取引利益	4.7	1.4		3.3
Profit from other business transactions	その他業務利益	(24.6)	(26.4)		1.8
Gains (losses) related to bonds	うち債券関係損益	(28.4)	(27.5)		(0.9)
Gains (losses) on bonds	うち債券損益	(20.5)	(19.6)		(0.9)
Gains (losses) on investment trusts	うち投信損益	(7.8)	(7.8)		-
Expenses (ii)	経費	79.9	0.6	0.8%	79.2
Personnel expenses	うち人件費	38.7	0.9		37.7
Non-personnel expenses	うち物件費	36.9	(0.1)		37.0
Core net business income (i)-(ii)	コア業務純益	90.7	5.8	6.9%	84.8
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	62.2	(21.6)	(25.7%)	83.9
Net transfer to general allowance for loan losses	一般貸倒引当金繰入額	7.5	7.5		-
Net business income	業務純益	54.7	(29.1)	(34.7%)	83.9

(Reference) (参考)

Number of Branches	店舗数	175	2		173
Sub-branches	うち出張所	19	(2)		21
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	4	-		4
Number of employees	従業員数	4,081	132		3,949

Note: 1."Sub-branches" includes Corporate banking offices.

2."Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

(注) 1.出張所には、法人営業所を含めております。

2.従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Net income

- Ordinary profit decreased by ¥63.4 billion from the previous fiscal year, to ¥6.5 billion, mainly due to a decrease in Net business income (before transfer to general allowance for loan losses) and increases in Credit costs and Losses on write-offs of stocks, etc.
- The Bank recorded ¥5.3 billion of Collection of written-off claims in Extraordinary income. As a result, Net income decreased by ¥33.3 billion from the previous fiscal year to ¥11.3 billion.

	(Japanese)	FY 2008 ended Mar. 31, 2009		FY 2007 ended Mar. 31, 2008
		(a)	(a-b)	(a-b)/b
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	62.2	(21.6)	(25.7%)
Net transfer to general allowance for loan losses (i)	一般貸倒引当金 繰入額	7.5	7.5	-
Net business income	業務純益	54.7	(29.1)	(34.7%)
Non-recurrent income and losses	臨時損益	(48.1)	(34.3)	(13.8)
Disposal of non-performing loans (ii)	うち不良債権処理額	35.0	21.3	13.7
Gains (losses) related to stocks	うち株式等関係損益	(14.5)	(12.7)	(1.8)
Write-offs of stocks	うち株式等償却	14.7	10.2	4.4
Ordinary profit	経常利益	6.5	(63.4)	(90.6%)
Extraordinary income (loss)	特別損益	4.9	(2.2)	7.2
Reversal of allowance for loan losses (iii)	うち貸倒引当金 戻入益	-	(5.0)	5.0
Recoveries of written-off claims (iv)	うち償却債権取立益	5.3	0.3	5.0
Net income	当期純利益	11.3	(33.3)	(74.6%)

Gains (losses) related to securities	有価証券関係損益	(43.0)	(40.2)	(2.8)
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Credit Costs (i) + (ii) - (iii)	信用コスト	42.5	33.8	8.7
Net Credit Costs (i) + (ii) - (iii) - (iv)	実質信用コスト	37.2	33.5	3.6

3. Management Indices

- The Overhead ratio (OHR), a ratio of expenses to profits, was 47.07%, an improvement of 0.89%. By enhancing profitability while managing to control expenses, management efficiency made further improvements.

	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)		FY 2007 ended Mar. 31, 2008 (b)
			(a-b)	
Overhead ratio (OHR) *1	O H R	47.07%	(0.89%)	47.97%
Return on average total assets (ROA) *2	R O A	0.11%	(0.34%)	0.46%
Return on equity (ROE) *3	R O E	2.14%	(5.84%)	7.99%

*1 OHR = $\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc} + \text{Net transfer to general allowance for loan losses} + \text{Expenses}}$ (The lower figure indicates better efficiency.)

*1 OHR = $\frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金繰入額} + \text{経費}}$ (低いほど効率性が高い)

*2 ROA = $\frac{\text{Net income for the current fiscal year}}{\text{Average total assets}}$

*2 ROA = $\frac{\text{当期純利益}}{\text{総資産平残}}$

*3 ROE = $\frac{\text{Net income for the current fiscal year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$

*3 ROE = $\frac{\text{当期純利益}}{(\text{期首純資産の部合計} + \text{期末純資産の部合計}) \div 2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥335.0 billion from the previous fiscal year-end. Corporate loans increased by ¥340.6 billion and Housing loans increased by ¥143.5 billion, compared with the previous fiscal year-end. New housing loans recorded the largest amount of ¥344.4 billion.
- The balance of Deposits increased by ¥128.2 billion from the previous fiscal year-end, to ¥8,529.3 billion. In particular, deposits from personal customers increased by ¥226.1 billion from the previous fiscal year-end.
- The balance of investment trusts decreased by ¥140.9 billion from the previous fiscal year-end, to ¥413.5 billion, reflecting a fall in value arising out of the stagnation in the stock market, whilst Insurance premiums of personal annuities, etc. increased steadily by ¥8.2 billion from the previous fiscal year-end, to ¥83.1 billion.

(1) Deposits and loans (term-end balance)

		(¥ Billion)		
	(Japanese)	As of Mar. 31, 2009 (a)	(a-b)	As of Mar. 31, 2008 (b)
Loans and bills discounted	貸 出 金	6,991.3	335.0	6,656.2
Domestic	国 内 向 け 貸 出	6,945.3	315.4	6,629.9
Corporate loans	事 業 者 向 け 貸 出	4,313.6	340.6	3,972.9
Consumer Loans	消 費 者 ロ ー ン	2,377.0	139.5	2,237.5
Housing Loans	う ち 住 宅 ロ ー ン	2,267.5	143.5	2,124.0
Public sectors	公 共 向 け 貸 出	254.6	(164.8)	419.5
Loans in Chiba	う ち 県 内 向 け 貸 出	5,381.1	158.8	5,222.3
Small and medium sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	5,400.9 [77.76%]	199.0 [(0.69%)]	5,201.8 [78.46%]
Overseas	海 外 向 け 貸 出	45.9	19.6	26.2
Deposits	預 金	8,529.3	128.2	8,401.0
Domestic	国 内	8,405.7	183.0	8,222.6
In Chiba Prefecture	う ち 県 内	8,113.7	152.3	7,961.3
Personal Deposits	う ち 個 人	6,594.0	226.1	6,367.8
Overseas branches, etc	海 外 店 等	123.6	(54.8)	178.4

(Reference) (参考)

New housing loans 住宅ローン実行額

		(¥Billion)		
	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)	(a-b)	FY2007 ended Mar. 31, 2008 (b)
New housing loans	住 宅 ロ ー ン 実 行 額	344.4	19.1	325.2

Investment trusts and Personal annuities 投資信託等

		(¥ Billion)		
	(Japanese)	As of Mar. 31, 2009 (a)	(a-b)	As of Mar. 31, 2008 (b)
Balance of investment trusts	投 資 信 託 残 高	413.5	(140.9)	554.5
Personal investors	う ち 個 人	405.1	(139.1)	544.2
Stock funds	う ち 株 式 投 資 信 託	403.9	(136.4)	540.4

		(¥Billion)		
	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)	(a-b)	FY2007 ended Mar. 31, 2008 (b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	83.1	8.2	74.9
Variable annuities	う ち 変 額 保 険	76.6	6.4	70.2

(2) Securities (term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009		As of Mar. 31, 2008
		(a)	(a-b)	(b)
Securities	有 価 証 券	1,949.5	(82.3)	2,031.8
Government bonds	国 債	631.9	163.2	468.6
Stocks	株 式	154.4	7.9	146.5
Corporate bonds and others	社 債 他	834.2	(141.7)	975.9
Foreign currency securities	外 貨 建 有 価 証 券	328.8	(111.7)	440.6
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.4years	0.7year	2.6years

Notes:

- The above figures are acquisition costs excluding gains (losses) on valuation.
評価損益を除いた取得原価で表示しております。
- Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.
平均残存期間は、短期国債を除いて表示しております。
- Losses on valuation of securities as of March 31, 2009 were ¥56.2 billion and gains on securities as of March 31, 2008 were ¥12.5 billion. Market value is determined referring to actual market prices. ASBJ Practical Issue Task Force No.25 has not been applied. Also, ¥56.2 billion losses on valuation include ¥11.2 billion losses on floating rate government bonds.
有価証券の評価損益は21年3月末 562億円、20年3月末 125億円です。なお、時価は市場価格等に基づいて算出しており、企業会計基準委員会「実務対応報告第25号」を適用した時価の見直しは実施しておりません。21年3月末の評価損益 562億円のうち、変動利付国債に係る評価損益は 112億円となっています。

5. Assets

- Disclosed claims under the Financial Reconstruction Law decreased by ¥34.3 billion from the previous fiscal year-end, to ¥152.2 billion. The coverage ratio, including allowances, was 75.1% for total disclosed claims, 79.2% for doubtful claims, and 54.3% for substandard claims. Thus, the probability of additional losses is limited.
- The non-performing loan ratio was 2.12%, a decrease of 0.60% from the the previous fiscal year-end.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2009		As of Mar. 31, 2008
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	35,981	6,620	29,360
Doubtful Claims	危 険 債 権	61,218	(4,249)	65,467
Substandard Claims	要 管 理 債 権	55,067	(36,752)	91,819
Total	合 計	152,267	(34,380)	186,647
Normal Claims	正 常 債 権	7,005,870	364,958	6,640,912
Total Claims*	総 与 信 残 高	7,158,137	330,577	6,827,560
Non-performing loan ratio	不 良 債 権 比 率	2.12%	(0.60%)	2.73%
Coverage ratio	保 全 率	75.1%	3.6%	71.4%

* Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities.

総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾見返、有価証券中の当行保証付私募社債

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio*2	Coverage ratio
		(a)	(b)	(c)	c/(a-b)	(b+c)/a
		債権額	担保・保証	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	35,981	32,165	3,815	100.0%	100.0%
Doubtful Claims	危 険 債 権	61,218	37,583	10,933	46.2%	79.2%
Substandard Claims	要 管 理 債 権	55,067	*1 21,177	8,777	25.8%	54.3%
Total	合 計	152,267	90,925	23,526	38.3%	75.1%

*1: Approximate data 概算数値。

*2: Allowance ratio: Ratio of allowance for loan losses to unsecured/non-guaranteed loans.
引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

6. Earnings Projections for Fiscal Year 2009, ending March 31, 2010, etc.

<Non-consolidated>

(¥ Billion)

	(Japanese)	For FY 2009, ending Mar. 31, 2010	
		For the six months ending Sep. 30, 2009	
Ordinary income	経 常 収 益	210.0	105.0
Core net business income	コ ア 業 務 純 益	85.0	42.5
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	80.0	40.0
Ordinary profit	経 常 利 益	46.0	20.0
Net income	当 期 純 利 益	30.0	14.0

<Dividend>

	(Japanese)	Annual dividends per share	
		Interim	
Dividend per share	1 株 当 た り 配 当 金	¥11.00	¥5.50

< Summary of Consolidated Financial Results >

(¥ Billion)

	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)			FY 2007 ended Mar. 31, 2008 (b)
		(a-b)	(a-b)/b		
Ordinary income	経 常 収 益	257.0	(11.8)	(4.4%)	268.8
Ordinary profit	経 常 利 益	9.3	(69.7)	(88.1%)	79.1
Net income	当 期 純 利 益	12.3	(33.5)	(73.0%)	45.9

Consolidated Earnings Projections for Fiscal Year 2009, ending March 31, 2010

(¥ Billion)

	(Japanese)	For FY 2009, ending Mar. 31, 2010	
		For the six months ending Sep. 30, 2009	
Ordinary income	経 常 収 益	240.0	120.0
Ordinary profit	経 常 利 益	49.0	21.5
Net income	当 期 純 利 益	31.0	14.5

II. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese)	FY 2008 ended		FY 2007 ended
		Mar. 31, 2009 (a)	(a-b)	Mar. 31, 2008 (b)
Gross business profits	業 務 粗 利 益	142,182	(20,975)	163,157
Domestic gross business profits	国 内 業 務 粗 利 益	156,105	(1,004)	157,110
Net interest income	資 金 利 益	142,208	6,294	135,913
Net fees and commissions income	役 務 取 引 等 利 益	15,127	(3,076)	18,203
Net trading income	特 定 取 引 利 益	4,635	1,646	2,988
Profit from other business transactions	そ の 他 業 務 利 益	(5,864)	(5,869)	4
International gross business profits	国 際 業 務 粗 利 益	(13,923)	(19,970)	6,047
Net interest income	資 金 利 益	4,458	860	3,598
Net fees and commissions income	役 務 取 引 等 利 益	262	14	247
Net trading income	特 定 取 引 利 益	164	(220)	384
Profit from other business transactions	そ の 他 業 務 利 益	(18,807)	(20,624)	1,816
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	79,916	670	79,246
Personnel expenses	人 件 費	38,783	990	37,793
Non-personnel expenses	物 件 費	36,930	(116)	37,047
Taxes	税 金	4,202	(203)	4,406
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	62,265	(21,645)	83,910
Net transfer to (from) general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	7,500	[8,806]	[(1,306)]
Core net business income	コ ア 業 務 純 益	90,703	5,856	84,846
Net business income	業 務 純 益	54,765	(29,145)	83,910
Non-recurrent income and losses	臨 時 損 益	(48,195)	(34,340)	(13,855)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	35,090	21,362	13,727
Written-off of loans	貸 出 金 償 却	32,087	17,798	14,288
Net transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	2,476	[6,187]	[(3,711)]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	327	888	(561)
Transfer to allowance for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 繰 入 額	-	[-]	[-]
Cost borne under joint responsibility system of credit guarantee corporations	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金	199	199	-
Gains (losses) related to stocks	株 式 等 関 係 損 益	(14,585)	(12,704)	(1,880)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	1,480	(273)	1,753
Ordinary profit	経 常 利 益	6,569	(63,486)	70,055
Extraordinary income (losses)	特 別 損 益	4,980	(2,235)	7,216
Reversal of allowance for loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	-	(5,018)	5,018
Recoveries of written-off claims (iv)	う ち 償 却 債 権 取 立 益	5,388	338	5,050
Net transfer to provision for directors' retirement benefits	う ち 役 員 退 職 慰 労 引 当 金 繰 入 額	-	(1,303)	1,303
Net transfer to provision for reimbursement of deposits	う ち 睡 眠 預 金 払 戻 損 失 引 当 金 繰 入 額	-	(755)	755
Income before income taxes	税 引 前 当 期 純 利 益	11,550	(65,721)	77,272
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	11,652	(16,859)	28,511
Income taxes-deferred	法 人 税 等 調 整 額	(11,427)	(15,508)	4,081
Net income	当 期 純 利 益	11,324	(33,354)	44,678
Credit Costs (i) + (ii) - (iii)	信 用 コ ス ト	42,590	33,881	8,709
Net Credit Costs (i) + (ii) - (iii) - (iv)	実 質 信 用 コ ス ト	37,202	33,543	3,659

Consolidated

[Consolidated statement of income]

(¥ Million)

	(Japanese)	FY 2008 ended		FY 2007 ended
		Mar. 31, 2009 (a)	(a-b)	Mar. 31, 2008 (b)
Consolidated gross profits	連結粗利益	153,211	(23,239)	176,450
Net interest income	資金利益	147,415	6,256	141,159
Net fees and commissions income	役務取引等利益	25,357	(4,213)	29,570
Net trading income	特定取引利益	5,106	1,213	3,893
Profit from other business transactions	その他業務利益	(24,668)	(26,495)	1,827
General and administrative expenses	営業経費	87,046	799	86,247
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	47,758	33,285	14,472
Written-off of loans	貸出金償却	32,853	18,097	14,756
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	6,119	6,119	[370]
Net transfer to (from) general allowance for loan losses	一般貸倒引当金繰入額	7,905	7,905	[(639)]
Losses on sales of non-performing loans	延滞債権等売却損	680	963	(283)
Transfer to allowance for specific foreign borrowers/countries	特定海外債権引当勘定繰入額	-	-	[-]
Cost borne under joint responsibility system of credit guarantee corporations	信用保証協会責任共有制度負担金	199	199	-
Gains (losses) related to stocks	株式等関係損益	(14,574)	(12,560)	(2,013)
Equity in earnings of affiliates	持分法による投資損益	236	24	212
Others	その他	5,330	75	5,255
Ordinary profit	経常利益	9,399	(69,785)	79,184
Extraordinary income (losses)	特別損益	5,341	3,066	2,275
Reversal of allowance for loan losses (ii)	うち貸倒引当金戻入益	-	(268)	268
Recoveries of written-off claims (iii)	うち償却債権取立益	5,435	334	5,100
Impairment losses	うち減損損失	-	(13)	13
Net transfer to provision for directors' retirement benefits	うち役員退職慰労引当金繰入額	-	(1,493)	1,493
Net transfer to reserve for reimbursement of deposits	うち睡眠預金払戻引当金繰入額	-	(755)	755
Income before income tax and minority interests	税金等調整前当期純利益	14,741	(66,718)	81,460
Income taxes-current	法人税、住民税及び事業税	13,681	(17,424)	31,105
Income taxes-deferred	法人税等調整額	(11,729)	(15,458)	3,728
Minority interest in income	少数株主利益	396	(248)	645
Net income	当期純利益	12,392	(33,588)	45,980
Credit Costs(i) - (ii)	信用コスト	47,758	33,553	14,204
Net Credit Costs(i) - (ii) - (iii)	実質信用コスト	42,322	33,219	9,103

Consolidated net business income (before transfer to general allowance for loan losses)	連結業務純益 (一般貸引繰入前)	71,852	(23,289)	95,141
Consolidated net business income	連結業務純益	63,947	(31,194)	95,141

Note1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(注1) 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profit - subsidiaries' general and administrative expenses and Net transfer to (from) general allowance for loan losses - internal transactions

(注2) 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費・一般貸倒引当金繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連結子会社数	10	(1)	11
Number of affiliated companies applicable to the equity method	持分法適用会社数	4	-	4

Note: The number of consolidated subsidiaries has decreased by 1 due to the liquidation of Chibagin Business Service Co., Ltd.

(注) ちばぎんビジネスサービス(株)の清算により、連結子会社数は1社減少しております。

2. Net Business Income - Non-consolidated

(¥ Million)

	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)	(a-b)	FY 2007 ended Mar. 31, 2008 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	62,265	(21,645)	83,910
Per head (in thousands of yen)	職員一人当たり(千円)	15,843	(6,616)	22,460
(2) Net business income	業 務 純 益	54,765	(29,145)	83,910
Per head (in thousands of yen)	職員一人当たり(千円)	13,935	(8,524)	22,460

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

(注) 職員数は、実働人員(出向人員、臨時雇用および嘱託を除く)の平残。

3. Interest Rate Spread (Domestic Business) - Non-consolidated

	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)	(a-b)	FY 2007 ended Mar. 31, 2008 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.85	0.01	1.83%
(1) Average yield on loans and bills discounted (B)	貸出金利回	2.14	(0.02)	2.17%
(a) Average yield on securities	有価証券利回	0.99	0.07	0.91%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	1.11	(0.03)	1.15%
(a) Average yield on deposits and negotiable certificates of deposit(D)	預金等利回	0.23	(0.00)	0.23%
(b) Expense ratio	経費率	0.91	(0.01)	0.93%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.74	0.06	0.68%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.91	(0.03)	1.94%

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)	(a-b)	FY 2007 ended Mar. 31, 2008 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(28,437)	(27,502)	(935)
Gains on sales	売却益	1,942	(430)	2,373
Gains on redemptions	償還益	-	-	-
Losses on sales	売却損	9,826	8,179	1,647
Losses on redemptions	償還損	1,676	1,676	-
Write-offs	償却	18,887	17,215	1,662
Gains (losses) related to stocks, etc.	株式等関係損益	(14,585)	(12,704)	(1,880)
Gains on sales	売却益	283	(2,365)	2,649
Losses on sales	売却損	123	59	64
Write-offs	償却	14,745	10,279	4,465

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.70%	0.39%	(0.49%)	11.31%	12.20%
Tier I ratio	うちTier比率	10.17%	(0.18%)	(0.54%)	10.35%	10.72%
(4) Tier I	T i e r	525.2	(11.5)	(17.4)	536.7	542.6
(5) Tier II	T i e r	91.0	17.7	(4.1)	73.3	95.2
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	-	-	(6.2)	-	6.2
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.3	-	-	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	79.0	17.0	1.0	62.0	78.0
(4) Deduction	控除項目	11.7	(11.8)	(8.2)	23.6	20.0
(5) Capital (2)+(3)-(4)	自己資本	604.4	17.9	(13.3)	586.4	617.7
(6) Risk assets	リスクアセット	5,162.3	(19.8)	102.0	5,182.1	5,060.2

Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.12%	0.37%	(0.60%)	10.74%	11.72%
Tier I ratio	うちTier比率	9.62%	(0.20%)	(0.64%)	9.82%	10.26%
(3) Tier I	T i e r	488.9	(11.3)	(18.9)	500.3	507.8
(3) Tier II	T i e r	89.7	17.1	(4.5)	72.6	94.2
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	-	-	(5.7)	-	5.7
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.3	-	-	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	79.0	17.0	1.0	62.0	78.0
(6) Deduction	控除項目	13.4	(12.1)	(8.9)	25.5	22.3
(5) Capital (2)+(3)-(4)	自己資本	565.2	17.8	(14.5)	547.3	579.7
(6) Risk assets	リスクアセット	5,082.7	(9.9)	136.4	5,092.7	4,946.3

*The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity - Non-consolidated

	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)			For the six months ended Sep. 30 2008 (b)	For FY 2007 ended Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	10.38%	1.15%	(4.63%)	9.22%	15.01%
Net income basis (Annual)	当期純利益ベース(年率)	2.14%	(0.56%)	(5.84%)	2.70%	7.99%

Note: ROE is a ratio indicating the profitability of stockholders' equity.

(注) ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance - Non-consolidated

(¥ Billion)

	(Japanese)	FY 2008 ended Mar. 31, 2009 (a)			For the six months ended Sep. 30 2008 (b)	For FY 2007 ended Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未 残)	8,529.3	64.0	128.2	8,465.3	8,401.0
Domestic	う ち 国 内	8,405.7	111.9	183.0	8,293.8	8,222.6
In Chiba Prefecture	う ち 県 内	8,113.7	59.4	152.3	8,054.3	7,961.3
Personal deposits	う ち 個 人	6,594.0	104.6	226.1	6,489.4	6,367.8
Public sectors	う ち 公 共	304.6	12.2	(37.3)	292.4	342.0
Deposits (Average balance)	預金 (平 残)	8,465.7	(39.9)	171.6	8,505.7	8,294.0
Domestic	う ち 国 内	8,313.3	(8.0)	229.9	8,321.4	8,083.4
In Chiba Prefecture	う ち 県 内	8,068.9	(9.1)	220.0	8,078.0	7,848.8
Loans and bills discounted (Term-end balance)	貸出金 (未 残)	6,991.3	113.1	335.0	6,878.2	6,656.2
Domestic	う ち 国 内	6,945.3	113.2	315.4	6,832.1	6,629.9
In Chiba Prefecture	う ち 県 内	5,381.1	132.4	158.8	5,248.7	5,222.3
Loans and bills discounted (average balance)	貸出金 (平 残)	6,930.4	156.3	387.3	6,774.1	6,543.0
Domestic	う ち 国 内	6,893.1	149.7	375.3	6,743.3	6,517.8
In Chiba Prefecture	う ち 県 内	5,292.2	47.2	127.6	5,245.0	5,164.6

(2) Breakdown of domestic loans and bills discounted (term-end balance) and ratio of loans to Small and medium-sized companies - Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	6,945.3	113.2	315.4	6,832.1	6,629.9
[Excluding loans to public sectors]	(除公共向け貸出)	[6,690.6]	[258.6]	[480.2]	[6,432.0]	[6,210.4]
Major companies	大 企 業	1,105.3	98.4	277.7	1,006.9	827.6
Midsize companies	中 堅 企 業	184.4	1.0	3.4	183.3	180.9
Small and medium-sized companies (B)	中 小 企 業 等	5,400.9	159.1	199.0	5,241.7	5,201.8
Small and medium-sized companies	う ち 中 小 企 業	3,023.8	68.4	59.4	2,955.4	2,964.3
Consumer loans	う ち 消 費 者 ロ ー ン	2,377.0	90.7	139.5	2,286.2	2,237.5
Public sectors	公 共	254.6	(145.4)	(164.8)	400.1	419.5
Small and medium-sized companies loans ratio (B/A)	中小企業等貸出比率	77.76%	1.04%	(0.69%)	76.72%	78.46%

Note: In Small and medium-sized companies, loans to individual business owners are included.

(注) 中小企業には個人事業主も含む。

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,377.0	90.7	139.5	2,286.2	2,237.5
Housing loans	住宅ローン残高	2,267.5	92.9	143.5	2,174.6	2,124.0
Other consumer loans	その他のローン残高	109.4	(2.1)	(3.9)	111.6	113.4

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2009 (a)	As of Mar. 31, 2009 (a)		As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	8,860	838	5,298	8,022	3,562
Delinquent Loans	延滞債権額	87,005	1,049	(3,454)	85,955	90,459
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,154	(1,163)	983	5,318	3,170
Restructured Loans	貸出条件緩和債権額	50,912	(41,405)	(37,736)	92,318	88,649
Total Risk-Monitored Loans	リスク管理債権合計	150,933	(40,680)	(34,907)	191,614	185,841

Total loan balance (Term-end balance)	貸出金残高(未残)	6,991,343	113,143	335,098	6,878,200	6,656,245
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Loans to Bankrupt Borrowers	破綻先債権額	0.12%	0.01%	0.07%	0.11%	0.05%
Delinquent Loans	延滞債権額	1.24%	(0.00%)	(0.11%)	1.24%	1.35%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.05%	(0.01%)	0.01%	0.07%	0.04%
Restructured Loans	貸出条件緩和債権額	0.72%	(0.61%)	(0.60%)	1.34%	1.33%
Total percentage of loan balance	貸出金残高比合計	2.15%	(0.62%)	(0.63%)	2.78%	2.79%

Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2009 (a)	As of Mar. 31, 2009 (a)		As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	8,543	810	5,218	7,733	3,325
Delinquent Loans	延滞債権額	88,840	1,097	(3,590)	87,743	92,430
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,154	(1,163)	983	5,318	3,170
Restructured Loans	貸出条件緩和債権額	50,983	(41,440)	(37,751)	92,424	88,735
Total Risk-Monitored Loans	リスク管理債権合計	152,522	(40,696)	(35,139)	193,218	187,662

Total loan balance (Term-end balance)	貸出金残高(未残)	6,955,624	110,841	330,937	6,844,783	6,624,687
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Loans to Bankrupt Borrowers	破綻先債権額	0.12%	0.00%	0.07%	0.11%	0.05%
Delinquent Loans	延滞債権額	1.27%	(0.00%)	(0.11%)	1.28%	1.39%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.05%	(0.01%)	0.01%	0.07%	0.04%
Restructured Loans	貸出条件緩和債権額	0.73%	(0.61%)	(0.60%)	1.35%	1.33%
Total percentage of loan balance	貸出金残高比合計	2.19%	(0.63%)	(0.63%)	2.82%	2.83%

9. Allowance and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	150,933	(40,680)	(34,907)	191,614	185,841
Collateral/guarantees (B)	担保・保証等	90,113	(16,916)	(12,339)	107,030	102,453
Allowance for loan losses (C)	貸倒引当金	23,088	(5,862)	(7,157)	28,950	30,246
Allowance ratio (C)/(A)	引当率	15.2%	0.1%	(0.9%)	15.1%	16.2%
Coverage ratio (B+C)/(A)	保全率	75.0%	4.0%	3.5%	70.9%	71.4%
As a percentage of total loans	貸出金残高比	2.15%	(0.62%)	(0.63%)	2.78%	2.79%

Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	152,522	(40,696)	(35,139)	193,218	187,662
Collateral/guarantees (B)	担保・保証等	90,266	(16,986)	(12,519)	107,253	102,786
Allowance for loan losses (C)	貸倒引当金	24,046	(5,832)	(7,198)	29,878	31,244
Allowance ratio (C)/(A)	引当率	15.7%	0.3%	(0.8%)	15.4%	16.6%
Coverage ratio (B+C)/(A)	保全率	74.9%	3.9%	3.5%	70.9%	71.4%
As a percentage of total loans	貸出金残高比	2.19%	(0.63%)	(0.63%)	2.82%	2.83%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	35,981	648	6,620	35,332	29,360
Doubtful Claims	危険債権	61,218	1,161	(4,249)	60,057	65,467
Substandard Claims	要管理債権	55,067	(42,569)	(36,752)	97,636	91,819
Total	合計	152,267	(40,759)	(34,380)	193,026	186,647

Normal Claims	正常債権	7,005,870	147,250	364,958	6,858,620	6,640,912
Total Claims*	総与信残高	7,158,137	106,491	330,577	7,051,646	6,827,560
Non-performing loan ratio	不良債権比率	2.12%	(0.61%)	(0.60%)	2.73%	2.73%

* Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities.

総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾見返、有価証券中の当行保証付私募社債

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2009 (a)	As of Mar. 31, 2009 (a)		As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	114,452	(22,839)	(18,976)	137,292	133,429
Allowance for loan losses	貸 倒 引 当 金	23,526	(5,991)	(7,035)	29,518	30,561
Value covered by collateral and guarantees	担 保 ・ 保 証 等	90,925	(16,848)	(11,941)	107,774	102,867
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	152,267	(40,759)	(34,380)	193,026	186,647
Coverage ratio (A)/(B)	保 全 率	75.1%	4.0%	3.6%	71.1%	71.4%

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2009 (a)	As of Mar. 31, 2009 (a)		As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	9,611	1,018	5,978	8,593	3,633
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	26,369	(369)	642	26,738	25,726
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	61,218	1,161	(4,249)	60,057	65,467
Assets Requiring Caution (D)	要 注 意 先 債 権	1,157,444	30,619	120,754	1,126,824	1,036,689
Substandard Assets	要 管 理 先 債 権	68,621	(53,215)	(45,992)	121,837	114,614
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	55,067	(42,569)	(36,752)	97,636	91,819
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	1,088,822	83,835	166,747	1,004,987	922,074
Normal Assets (E)	正 常 先 債 権	5,903,493	74,062	207,451	5,829,431	5,696,042
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	7,158,137	106,491	330,577	7,051,646	6,827,560

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

(2) Breakdown of allowance for loan losses

Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep.	As of Mar.
		31, 2009 (a)	(a-b)	(a-c)	30, 2008 (b)	31, 2008 (c)
Allowance for loan losses	貸倒引当金	49.9	0.2	6.3	49.7	43.6
General allowance	一般貸倒引当金	33.6	(0.0)	7.5	33.7	26.1
Specific allowance	個別貸倒引当金	16.3	0.3	(1.1)	15.9	17.4
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep.	As of Mar.
		31, 2009 (a)	(a-b)	(a-c)	30, 2008 (b)	31, 2008 (c)
Normal Assets	正常先債権	5,756.7	221.5	356.2	5,535.2	5,400.4
Assets Requiring Caution	要注意先債権	1,157.4	30.6	120.7	1,126.8	1,036.6
Substandard Assets	要管理先債権	68.6	(53.2)	(45.9)	121.8	114.6
Other Assets Requiring Caution	その他要注意先債権	1,088.8	83.8	166.7	1,004.9	922.0

Consolidated

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep.	As of Mar.
		31, 2009 (a)	(a-b)	(a-c)	30, 2008 (b)	31, 2008 (c)
Allowance for loan losses	貸倒引当金	60.9	0.7	7.2	60.2	53.7
General allowance	一般貸倒引当金	39.5	(0.1)	7.9	39.6	31.6
Specific allowance	個別貸倒引当金	21.4	0.8	(0.6)	20.5	22.1
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)

(1) Loan breakdown, borrowers classified by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009		As of Sep. 30, 2008		As of Mar. 31, 2008	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	6,945.3	100.00%	6,832.1	100.00%	6,629.9	100.00%
Manufacturing	製造業	716.0	10.31%	579.5	8.48%	524.2	7.91%
Agriculture	農業	6.5	0.09%	6.9	0.10%	7.3	0.11%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.2	0.02%	1.2	0.02%	1.5	0.02%
Mining	鉱業	17.3	0.25%	16.1	0.24%	11.3	0.17%
Construction	建設業	338.3	4.87%	320.2	4.69%	314.5	4.74%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	16.0	0.23%	36.4	0.53%	37.2	0.56%
Information and communications	情報通信業	37.3	0.54%	38.8	0.57%	32.0	0.48%
Transport	運輸業	208.4	3.00%	188.1	2.75%	188.7	2.85%
Wholesale and retail trade	卸売・小売業	660.6	9.51%	636.4	9.32%	615.8	9.29%
Finance and insurance	金融・保険業	339.7	4.89%	343.2	5.02%	272.9	4.12%
Real estate	不動産業	1,442.6	20.77%	1,463.2	21.42%	1,470.4	22.18%
Real estate rental and management	不動産賃貸・管理業	1,142.4	16.45%	1,111.0	16.26%	1,101.0	16.61%
Real estate trading, etc.	不動産取引業等	300.1	4.32%	352.1	5.16%	369.3	5.57%
Various services	各種サービス業	620.4	8.94%	604.8	8.85%	603.8	9.11%
Government, local public sector	国・地方公共団体	146.4	2.11%	293.8	4.30%	295.2	4.45%
Others (mainly consumer loans)	その他(個人)	2,394.0	34.47%	2,302.8	33.71%	2,254.5	34.01%

(2) Breakdown of risk-monitored loans, borrowers classified by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009		As of Sep. 30, 2008		As of Mar. 31, 2008	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	150.9	100.00%	191.6	100.00%	185.8	100.00%
Manufacturing	製造業	5.3	3.53%	8.7	4.55%	7.9	4.29%
Agriculture	農業	0.4	0.29%	0.5	0.28%	0.5	0.31%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.0	0.03%	0.0	0.02%	0.0	0.02%
Mining	鉱業	0.2	0.14%	0.2	0.12%	0.2	0.14%
Construction	建設業	7.7	5.14%	11.6	6.10%	10.7	5.80%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	0.1	0.08%	0.6	0.32%	0.3	0.19%
Transport	運輸業	13.3	8.86%	13.8	7.23%	14.1	7.61%
Wholesale and retail trade	卸売・小売業	20.2	13.41%	24.5	12.83%	24.9	13.41%
Finance and insurance	金融・保険業	0.1	0.08%	0.3	0.17%	0.3	0.18%
Real estate	不動産業	56.3	37.36%	72.1	37.65%	66.3	35.72%
Real estate rental and management	不動産賃貸・管理業	46.6	30.90%	62.9	32.84%	61.5	33.11%
Real estate trading, etc.	不動産取引業等	9.7	6.46%	9.2	4.81%	4.8	2.61%
Various services	各種サービス業	18.6	12.35%	26.6	13.91%	26.9	14.48%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	28.2	18.73%	32.2	16.82%	33.1	17.85%

14. Loan Breakdown by Domicile of Borrower**(1) Balance of loans to specific foreign countries - Non-consolidated**

Not applicable

(2) Balance of loans to Asian countries - Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009 (a)			As of Sep. 30, 2008 (b)	As of Mar. 31, 2008 (c)
			(a-b)	(a-c)		
China	中国	-	(0.0)	(0.1)	0.0	0.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	3.7	(1.3)	0.2	5.0	3.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.2	(0.1)	0.0	2.3	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	1.8	(1.9)	(1.5)	3.7	3.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.2	(0.1)	(0.1)	0.3	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	-	(0.4)	-	0.4	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.4	(0.4)	(0.4)	1.9	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.6	0.6	0.6	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.6	(0.1)	0.0	0.8	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	10.8	(4.1)	(1.3)	15.0	12.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries and Russia - Non-consolidated

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(2) Gains and losses on valuation

Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009 (a)					As of Sep. 30, 2008 (b)			As of Mar. 31, 2008 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.3)	(0.2)	(0.3)	0.0	0.3	(0.1)	0.0	0.1	0.0	0.0	0.0
Other securities	その他有価証券	(56.2)	(36.1)	(68.8)	23.5	79.8	(20.0)	45.1	65.1	12.5	59.6	47.1
Stocks	株 式	(8.4)	(41.6)	(54.5)	15.0	23.5	33.1	41.4	8.2	46.0	52.9	6.9
Bonds	債 券	(8.2)	7.0	0.5	7.0	15.3	(15.2)	2.9	18.2	(8.8)	4.6	13.4
Others	そ の 他	(39.5)	(1.5)	(14.8)	1.4	40.9	(37.9)	0.7	38.7	(24.6)	2.0	26.7
Foreign Bonds	うち外国債券	(16.2)	3.4	(1.8)	1.3	17.6	(19.7)	0.7	20.4	(14.4)	2.0	16.4
Total	合 計	(56.6)	(36.4)	(69.1)	23.6	80.2	(20.1)	45.1	65.3	12.5	59.7	47.2

Notes:

- There are no stocks of subsidiaries and affiliates with market values.
- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.
- As the domestic stock market moved markedly after the end of the interim fiscal term, the valuation of domestic stocks and investment trusts with market value included in other securities was changed from the market value at the term-end to the average market price during the last month of the period since the third quarter of this fiscal year, in order to lessen the effect of external price fluctuations.
(Reference) The Nikkei average: As at the end of March 2009; ¥8,109 Average for March 2009; ¥7,764
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of floating rate government bonds.

Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2009 (a)					As of Sep. 30, 2008 (b)			As of Mar. 31, 2008 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.3)	(0.2)	(0.3)	0.0	0.3	(0.1)	0.0	0.1	0.0	0.0	0.0
Other securities	その他有価証券	(56.1)	(36.6)	(69.7)	24.0	80.1	(19.4)	45.9	65.4	13.6	60.8	47.1
Stocks	株 式	(8.3)	(42.1)	(55.4)	15.5	23.9	33.7	42.2	8.4	47.1	54.1	6.9
Bonds	債 券	(8.2)	7.0	0.5	7.0	15.3	(15.2)	2.9	18.2	(8.8)	4.6	13.4
Others	そ の 他	(39.5)	(1.5)	(14.8)	1.4	40.9	(37.9)	0.7	38.7	(24.6)	2.0	26.7
Foreign Bonds	うち外国債券	(16.2)	3.4	(1.8)	1.3	17.6	(19.7)	0.7	20.4	(14.4)	2.0	16.4
Total	合 計	(56.4)	(36.8)	(70.1)	24.1	80.5	(19.5)	45.9	65.5	13.6	60.9	47.2

Notes:

- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.
- As the domestic stock market moved markedly after the end of the interim fiscal term, the valuation of domestic stocks and investment trusts with market value included in other securities was changed from the market value at the term-end to the average market price during the last month of the period since the third quarter of this fiscal year, in order to lessen the effect of external price fluctuations.
(Reference) The Nikkei average: As at the end of March 2009; ¥8,109 Average for March 2009; ¥7,764
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of floating rate government bonds.

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. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	貸出条件緩和債権 Restructured Loans
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors