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# Financial Results for FY2009



**May 27, 2010**  
**THE CHIBA BANK, LTD.**

# Table of Contents

|   |    |  |    |
|---|----|--|----|
| Foreword  | 2  |  |    |
| <p>■ Chapter 1 - Summary of Financial Results</p> |    | <p>■ Chapter 2 - Progress in the Medium<br/>Term Management Plan “1st 1st”</p>                   |    |
| Summary of Financial Results (1)                  | 4  | Changes in Business Environment  | 17 |
| Summary of Financial Results (2)                  | 5  | Sphere of “Wider Chiba” as a growth market   | 18 |
| Net Interest Income (1)                           | 6  | Branch Network Strategy I  | 19 |
| Net Interest Income (2)                           | 7  | Branch Network Strategy II   | 20 |
| Net Interest Income (3)                           | 8  | Strengthen the financial Intermediation functions<br>and provide high-quality financial services |    |
| Fees and Commissions Income                       | 9  | Corporate  | 21 |
| Gains/Losses related to Securities                | 10 | Personal I   | 22 |
| Expenses  | 11 | Personal II  | 23 |
| Credit Costs (1)                                  | 12 | Personal III   | 24 |
| Credit Costs (2)                                  | 13 | Brokerage Business I   | 25 |
| Loan Portfolio                                    | 14 | Brokerage Business II  | 26 |
| Earnings Projections for FY2010                   | 15 | Establish Robust Management Structure I  | 27 |
|   |    | Establish Robust Management Structure II   | 28 |
|   |    | Capital Policy   | 29 |
| <p>■ Appendix</p>                                 |    |  |    |

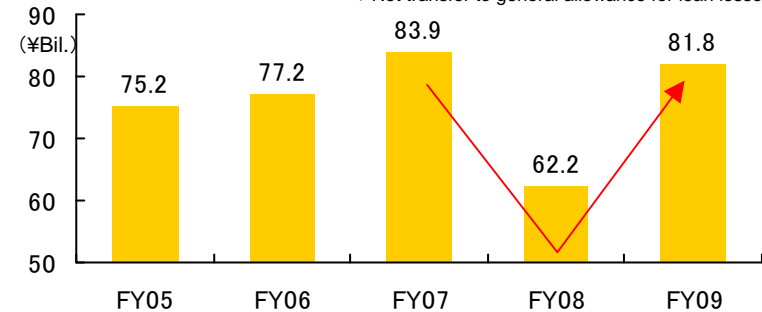
# Foreword

- In FY2009, Chiba Bank achieved a V-shaped recovery in real net business income at ¥81.8 billion (an increase of ¥19.5 billion, 31.4% up from the previous fiscal year), mainly due to a decrease in losses related to bonds.
- Because of a reduction in bankruptcy cases, net credit costs decreased to ¥19.4 billion, down by ¥17.7 billion, (47.7%) from the previous fiscal year.
- As a result, net income jumped ¥24.8 billion to ¥36.2 billion, 219.8% up from the previous fiscal year.
- Today, we would like to give an outline of our results for FY2009 and our future strategies based on the medium term management plan “1<sup>st</sup> 1<sup>st</sup> - DOUBLE FIRST”, which started from April 2009.

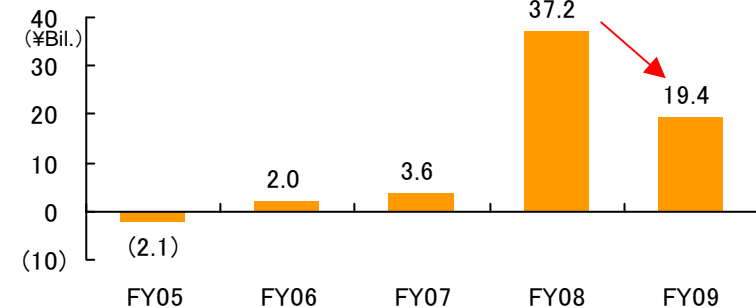
## Real Net Business Income (Non-consolidated)

※Real net business income = Net business income

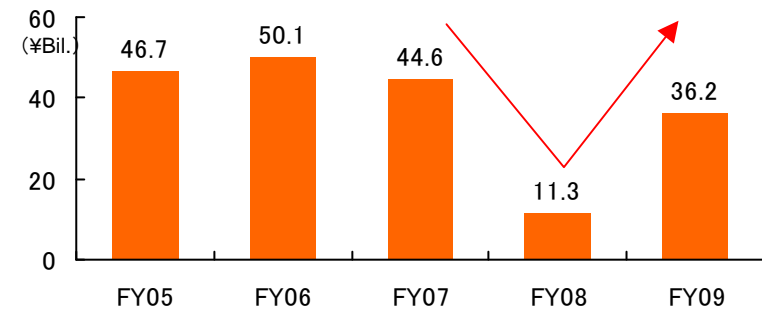
+ Net transfer to general allowance for loan losses



## Net Credit Costs (Non-consolidated)



## Net Income (Non-consolidated)





■ Chapter 1 - Summary of Financial Results

■ Chapter 2 – Progress in the Medium Term  
Management Plan “1<sup>st</sup> 1<sup>st</sup>”

■ Appendix

# Summary of Financial Results (1)

■ Real Net Business Income jumped up, due to a decrease in losses related to bonds

| <¥Bil.>                                 | FY08   | FY09  | Change |
|---|--------|-------|--------|
| Gross Business Profit (1)               | 142.1  | 162.1 | 20.0   |
| Net Interest Income                     | 146.6  | 143.3 | (3.3)  |
| Net Fees and Commissions Income         | 15.3   | 14.1  | (1.2)  |
| Trading Income                          | 4.7    | 3.0   | (1.7)  |
| Profit from other business transactions | (24.6) | 1.6   | 26.3   |
| Gains/Losses related to Bonds (2)       | (28.4) | (0.9) | 27.4   |
| Expenses (3)                            | 79.9   | 80.3  | 0.4    |
| Personnel Expenses                      | 38.7   | 40.3  | 1.5    |
| Non-Personnel Expenses                  | 36.9   | 35.9  | (0.9)  |
| Real Net Business Income (1)-(3)        | 62.2   | 81.8  | 19.5   |
| Core Net Business Income (1)-(2)-(3)    | 90.7   | 82.8  | (7.8)  |

| <¥Bil.>   | FY09  | Change |
|---|-------|--------|
| Net Interest Income   | 143.3 | (3.3)  |
| Domestic  | 139.6 | (2.5)  |
| Loans & Deposits  | 125.5 | (2.8)  |
| Loans   | 137.3 | (9.7)  |
| Deposits  | 11.7  | (6.9)  |
| Securities  | 16.0  | 0.0    |
| International   | 3.6   | (0.7)  |
| ✓ ¥1.7 Bil of losses on cancellation of alternative investments and investment trusts have been deducted from interest income |       |        |
| Net Fees & Commissions Income   | 14.1  | (1.2)  |
| Income  | 31.3  | (0.5)  |
| Investment trusts & Personal Annuities  | 8.0   | 0.1    |
| Investment trusts   | 3.9   | (0.0)  |
| Personal Annuities  | 4.0   | 0.1    |
| Fees from investment banking *  | 0.9   | (0.4)  |
| Expenses  | 17.2  | 0.7    |
| Fees paid related to loans  | 10.2  | 0.6    |
| Trading Income  | 3.0   | (1.7)  |
| Income from CP  | 1.2   | (1.9)  |
| ✓ CP spread narrowed (0.91%→0.34%)  |       |        |

\*Fees related to private offering of bonds, syndicated loans, M&A, CLO etc.

# Summary of Financial Results (2)

■ Net Income increased approximately threefold, as a result of a drastic improvement in losses related to securities as well as net credit costs

| <¥Bil.>   | FY08   | FY09   | Change |
|---|--------|--------|--------|
| Real Net Business Income                              | 62.2   | 81.8   | 19.5   |
| Net Transfer to general allowance for loan losses (4) | 7.5    | 0.6    | (6.8)  |
| Net Business Income                                   | 54.7   | 81.1   | 26.4   |
| Non-recurrent income/losses                           | (48.1) | (27.7) | 20.4   |
| Disposal of non-performing loans (5)                  | 35.0   | 25.7   | (9.3)  |
| Gains/losses related to stocks (6)                    | (14.5) | (1.1)  | 13.4   |
| Ordinary Profit                                       | 6.5    | 53.4   | 46.9   |
| Extraordinary Income/losses                           | 4.9    | 6.4    | 1.4    |
| Recoveries of written-off claims (7)                  | 5.3    | 6.9    | 1.6    |
| Net Income  | 11.3   | 36.2   | 24.8   |
| Gains/losses related to securities (2)+(6)            | (43.0) | (2.1)  | 40.8   |
| Net Credit Costs (4)+(5)-(7)                          | 37.2   | 19.4   | (17.7) |
| Consolidated Net Income                               | 12.3   | 37.5   | 25.1   |
| Difference (Consoli - Non-consoli)                    | 1.0    | 1.3    | 0.2    |

Gains/Losses related to Stocks

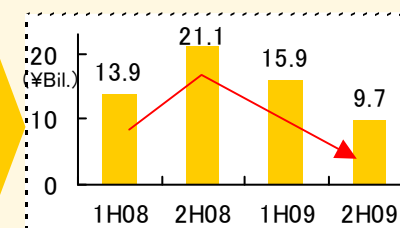
| <¥Bil.>                        | FY09  | Change |
|--------------------------------|-------|--------|
| Gains/Losses related to stocks | (1.1) | 13.4   |
| Gains on stocks sold           | 1.9   | 1.6    |
| Losses on stocks sold          | 2.7   | 2.6    |
| Write-offs on stocks           | 0.3   | (14.4) |

✓ Stock balance reduction ¥13.1 Bil.

Net Credit Costs

| <¥Bil.>   | FY09  | Change |
|---|-------|--------|
| Net transfer to general allowance for loan losses | 0.6   | (6.8)  |
| Disposal of NPLs                                  | 25.7  | (9.3)  |
| New Downgrades                                    | 24.1  | (9.5)  |
| Decrease in collateral value                      | 3.4   | (1.1)  |
| Upgrades & repayments                             | (1.7) | 1.3    |
| Credit Costs                                      | 26.4  | (16.1) |
| Recoveries of written-off claims                  | 6.9   | 1.6    |
| Net Credit Costs                                  | 19.4  | (17.7) |

Disposals of NPLs Results by half

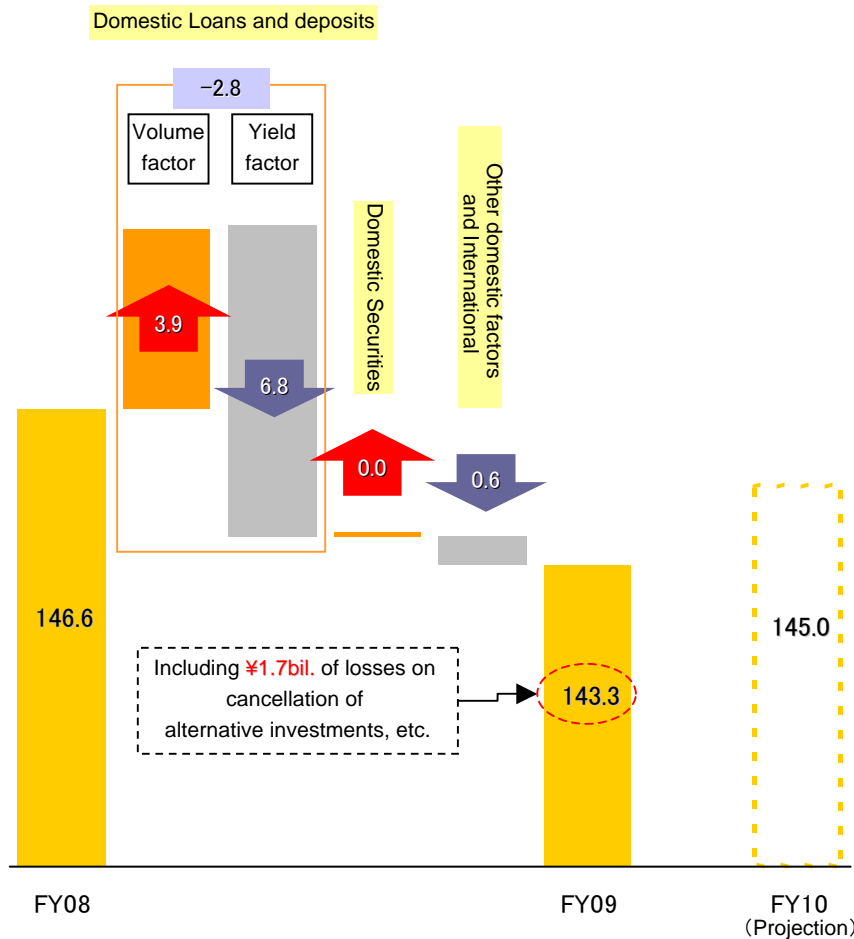


# Net Interest Income (1)

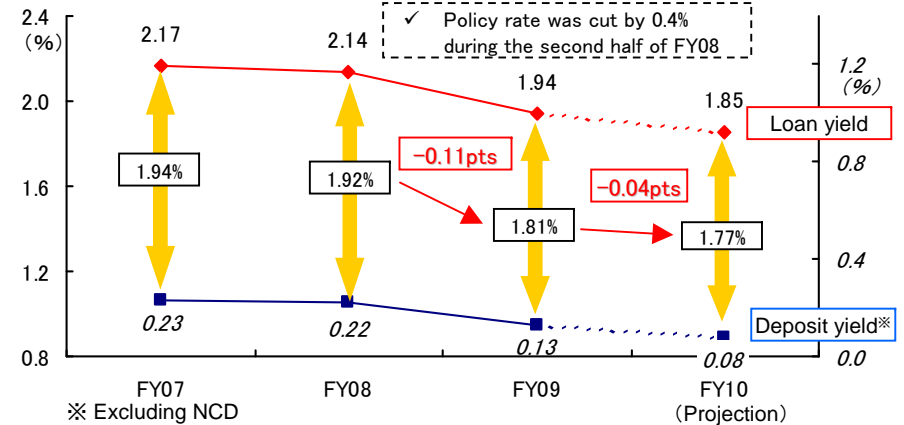
Volume of loans and deposits increased steadily, while spread narrowed due to rate cuts by BOJ

Increase/Decrease factors in Interest Income

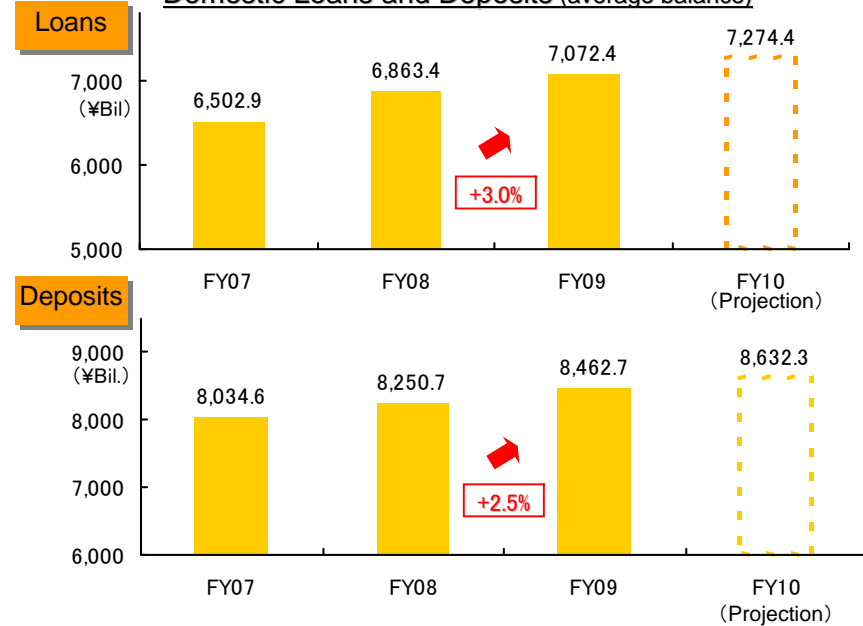
(Unit: ¥Bil)



Average yield on domestic loans and deposits



Domestic Loans and Deposits (average balance)



# Net Interest Income (2)

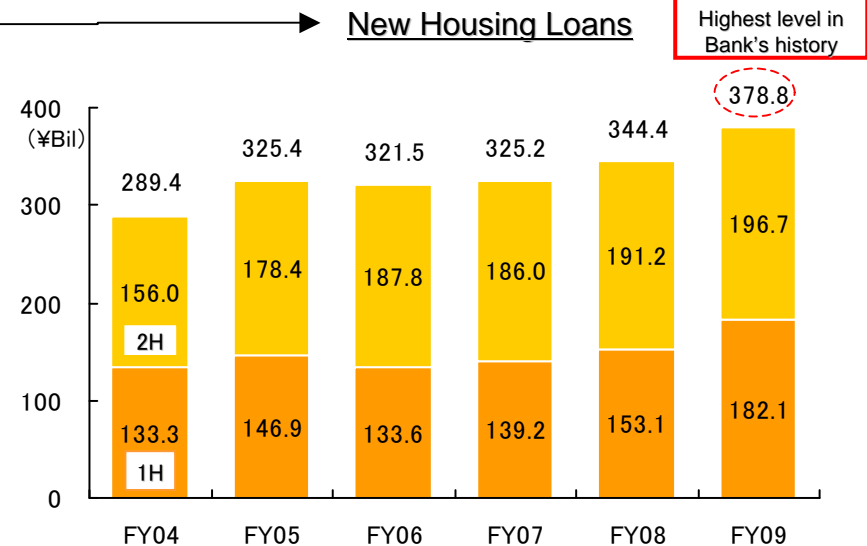
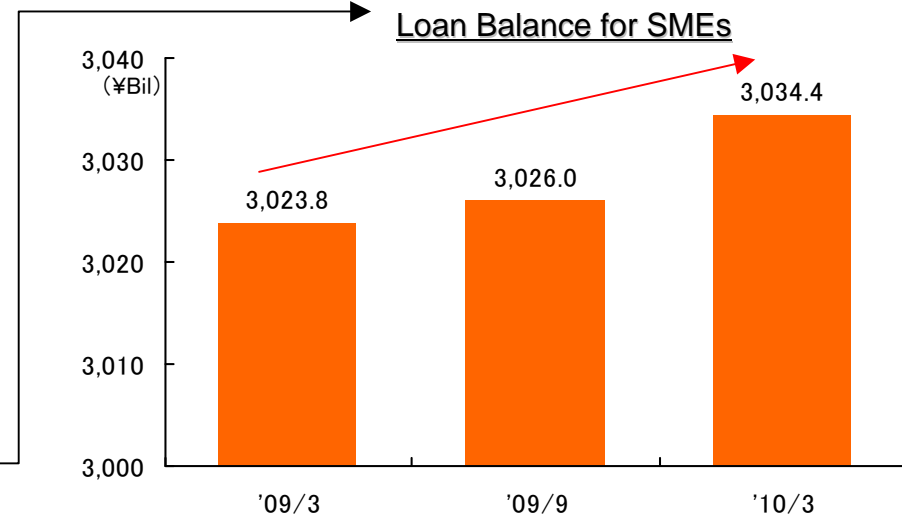
■ Placement of new housing loans was the highest ever level in the Bank's history

Breakdown of increase in Loans

|                   | '09/3   | '10/3   | Change |        |
|-------------------|---------|---------|--------|--------|
|                   |         |         |        | (%)    |
| Domestic Loans    | 6,945.3 | 7,115.8 | 170.4  | 2.4%   |
| ex. Public sector | 6,690.6 | 6,835.9 | 145.2  | 2.1%   |
| Corporate         | 4,313.6 | 4,285.3 | (28.2) | (0.6%) |
| Large Corp.       | 1,289.7 | 1,250.9 | (38.8) | (3.0%) |
| SMEs              | 3,023.8 | 3,034.4 | 10.6   | 0.3%   |
| Consumer Loans    | 2,377.0 | 2,550.5 | 173.5  | 7.2%   |
| Housing Loans     | 2,267.5 | 2,444.9 | 177.3  | 7.8%   |
| Public sector     | 254.6   | 279.9   | 25.2   | 9.9%   |
| MOF               | -       | 49.9    | 49.9   | -      |

|  |         |         |       |       |
|--|---------|---------|-------|-------|
| Domestic Loans                         | 6,945.3 | 7,115.8 | 170.4 | 2.4%  |
| Branches in Chiba                      | 5,381.1 | 5,457.8 | 76.6  | 1.4%  |
| Branches outside Chiba                 | 1,564.1 | 1,657.9 | 93.8  | 5.9%  |
| Wholesale Branches (special branches)* | 1,153.4 | 1,172.9 | 19.5  | 1.6%  |
| Retail Branches (ex. special branches) | 410.7   | 485.0   | 74.2  | 18.0% |

\*Tokyo Head Office, Shinjuku branch and Osaka branch

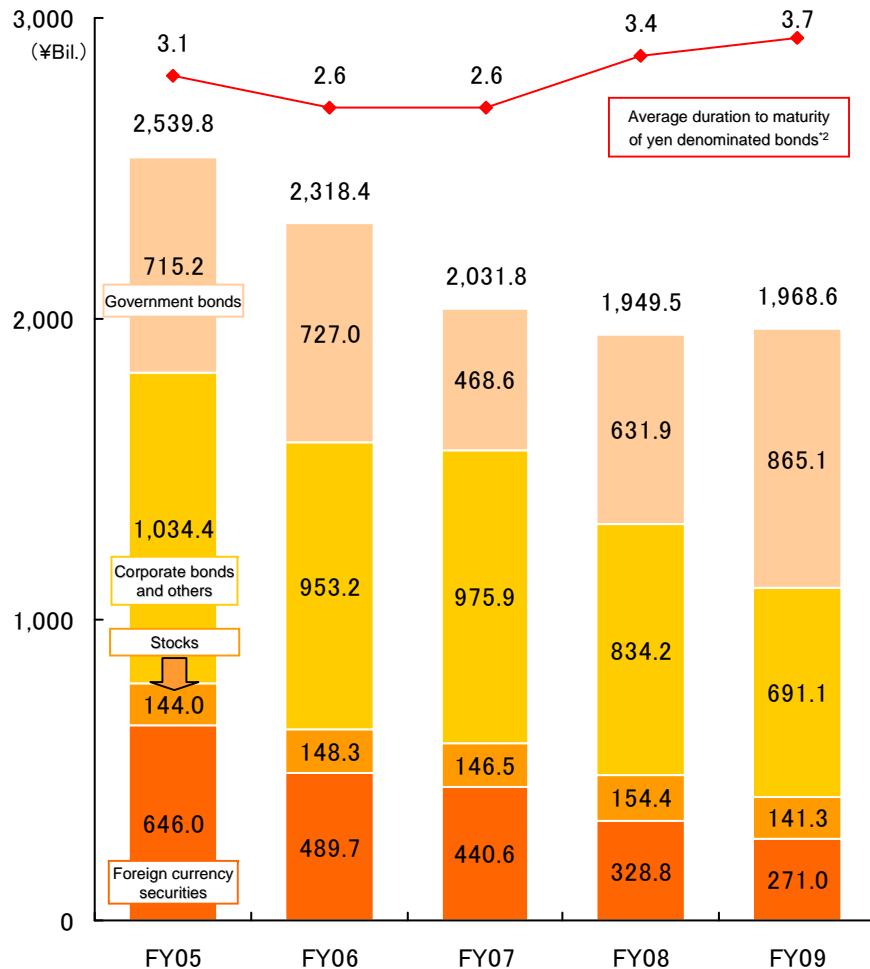




# Net Interest Income (3)

■ Maintain profitability by increasing JGBs while reducing foreign bonds and other securities

Balance of Investment Securities\*1



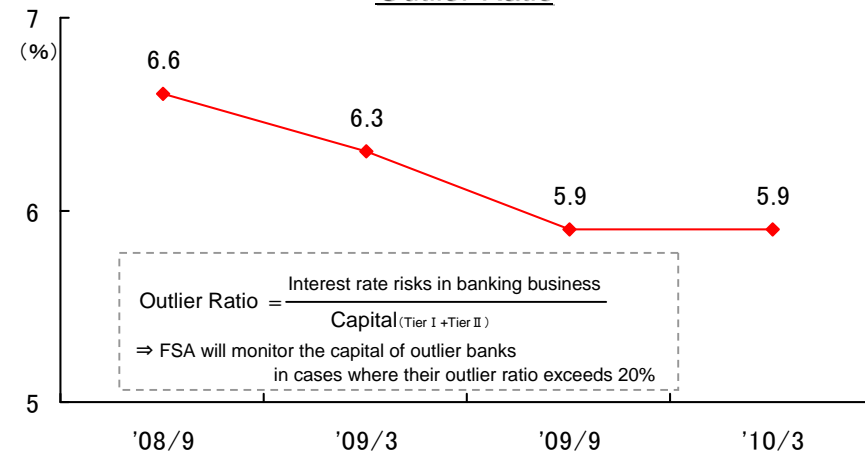
\*1 Balances are represented excluding valuation gains/losses  
\*2 Calculated only for fixed rate bonds

Domestic Securities (Average balance, Yield, Gains)

(Average balance/Gains: ¥Bil, Yield:%)

|                                      |             | FY08    | FY09    | Change |
|--------------------------------------|-------------|---------|---------|--------|
| Domestic Securities                  | Av. Balance | 1,611.7 | 1,627.5 | 15.7   |
|                                      | Yield       | 0.99    | 0.98    | (0.00) |
|                                      | Gains       | 15.9    | 16.0    | 0.0    |
| Bonds<br>(JGB, Municipal, Corporate) | Av. Balance | 1,362.9 | 1,399.5 | 36.6   |
|                                      | Yield       | 0.88    | 0.90    | 0.01   |
|                                      | Gains       | 12.0    | 12.6    | 0.5    |
| Stocks and<br>other securities       | Av. Balance | 248.8   | 227.9   | (20.8) |
|                                      | Yield       | 1.59    | 1.50    | (0.08) |
|                                      | Gains       | 3.9     | 3.4     | (0.5)  |

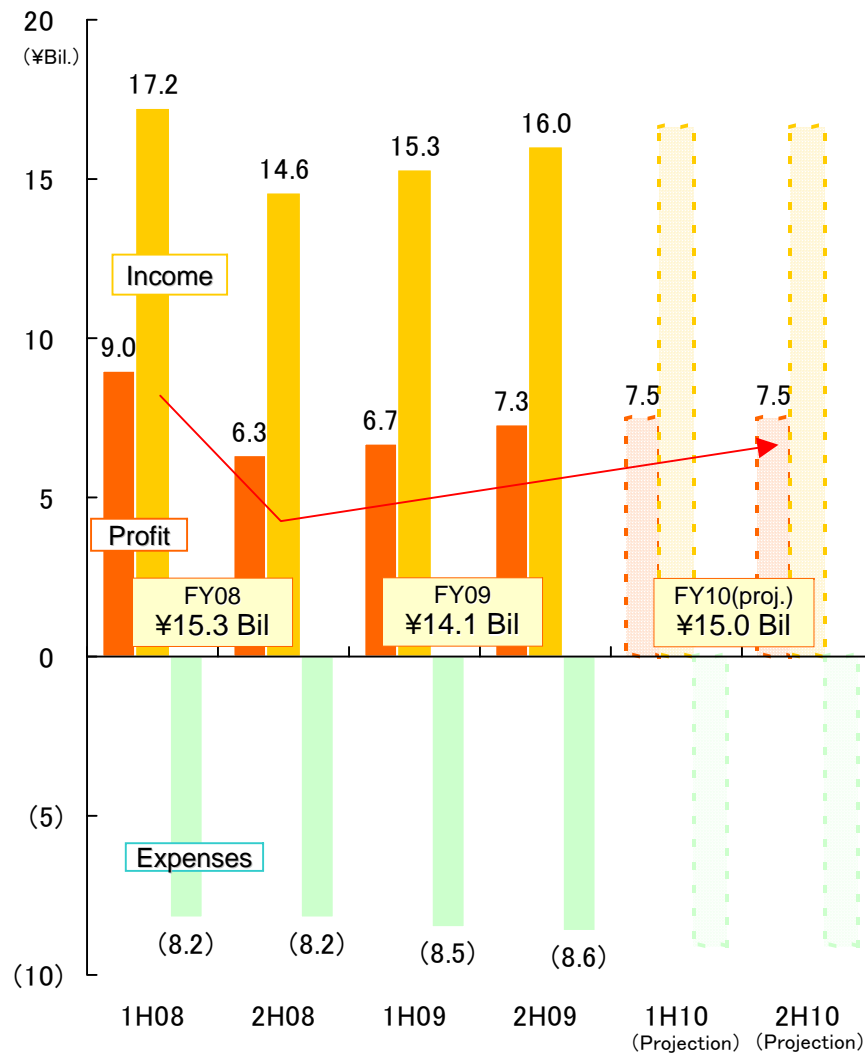
Outlier Ratio



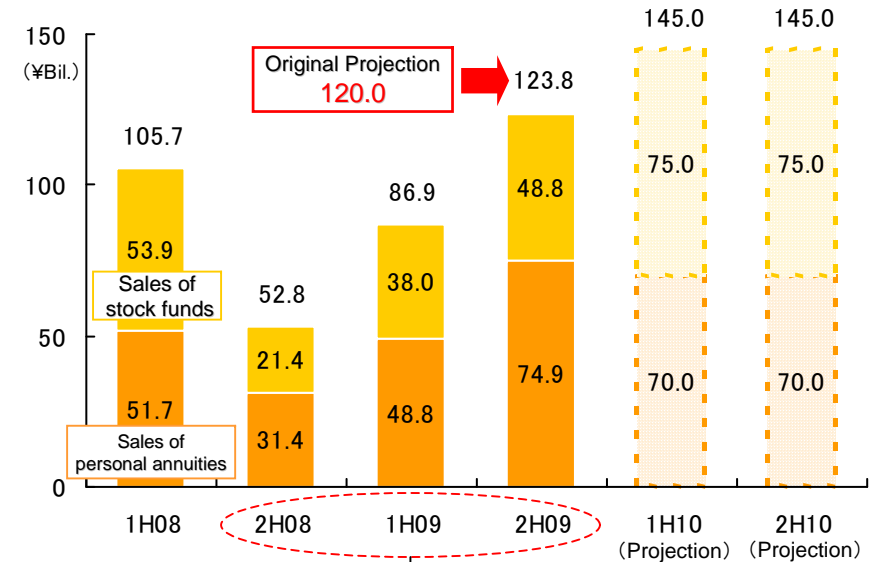
# Fees and Commissions Income

■ Sales of Investment type financial products steadily recovered; aiming at further profit increase

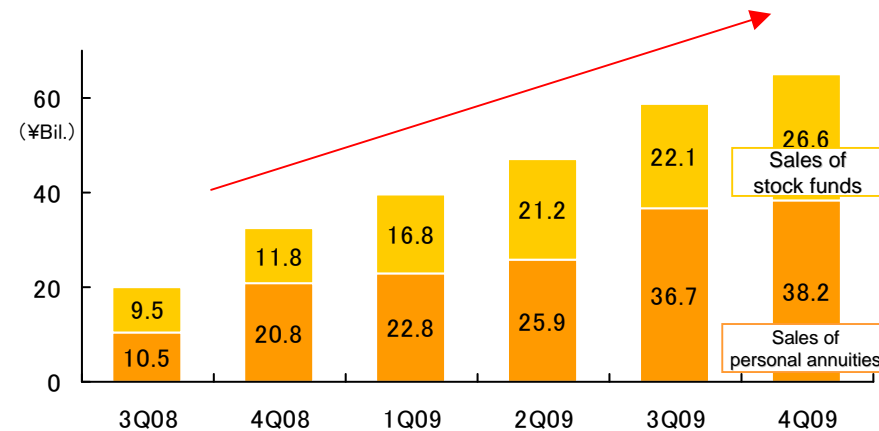
Fees and commissions (Half-yearly basis)



Sales of Investment type financial products (Half-yearly basis)



Sales of Investment type financial products (Quarterly basis)



# Gains/Losses related to Securities

■ Reduced the balance of investment trusts, etc. to improve the asset quality of the securities portfolio

## Gains/Losses related to securities

(¥Bil.)

|                                      | FY08   | FY09  | FY10<br>(Projection) |
|--------------------------------------|--------|-------|----------------------|
| Gains/Losses related to securities   | (43.0) | (2.1) | (1.5)                |
| Gains/Losses related to bonds        | (28.4) | (0.9) | (1.5)                |
| Gains/Losses related to stocks, etc. | (14.5) | (1.1) | 0.0                  |

## Details of foreign bonds and stock related investments (10/3)

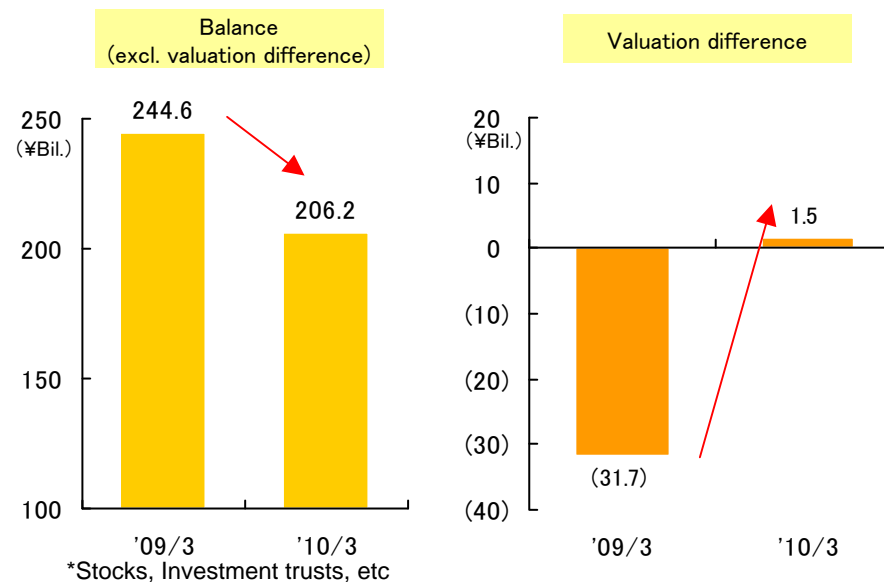
(¥Bil.)

|  | Book Value | Market Value | Valuation difference |
|--|------------|--------------|----------------------|
| Total securities                               | 1,968.6    | 1,977.6      | 8.9                  |
| Stock related investments                      | 206.2      | 207.7        | 1.5                  |
| Stocks   | 141.3      | 154.0        | 12.7                 |
| Investment trusts, etc.                        | 64.9       | 53.6         | (11.2)               |
| Alternative investments                        | 7.4        | 6.6          | (0.7)                |
| Foreign bonds<br>(incl. yen-denominated bonds) | 309.1      | 308.6        | (0.4)                |
| Financial institutions                         | 83.4       | 82.5         | (0.9)                |
| Securitized products                           | 13.6       | 13.3         | (0.2)                |
| SIV, CDO                                       | 0.0        | 0.0          | 0.0                  |
| RMBS*  | 60.1       | 60.1         | 0.0                  |

\*Issued by Ginnie Mae, Fannie Mae Freddie Mac

## Stock related investments\*

✓ Balance of stock related investments decreased to make our portfolio solid



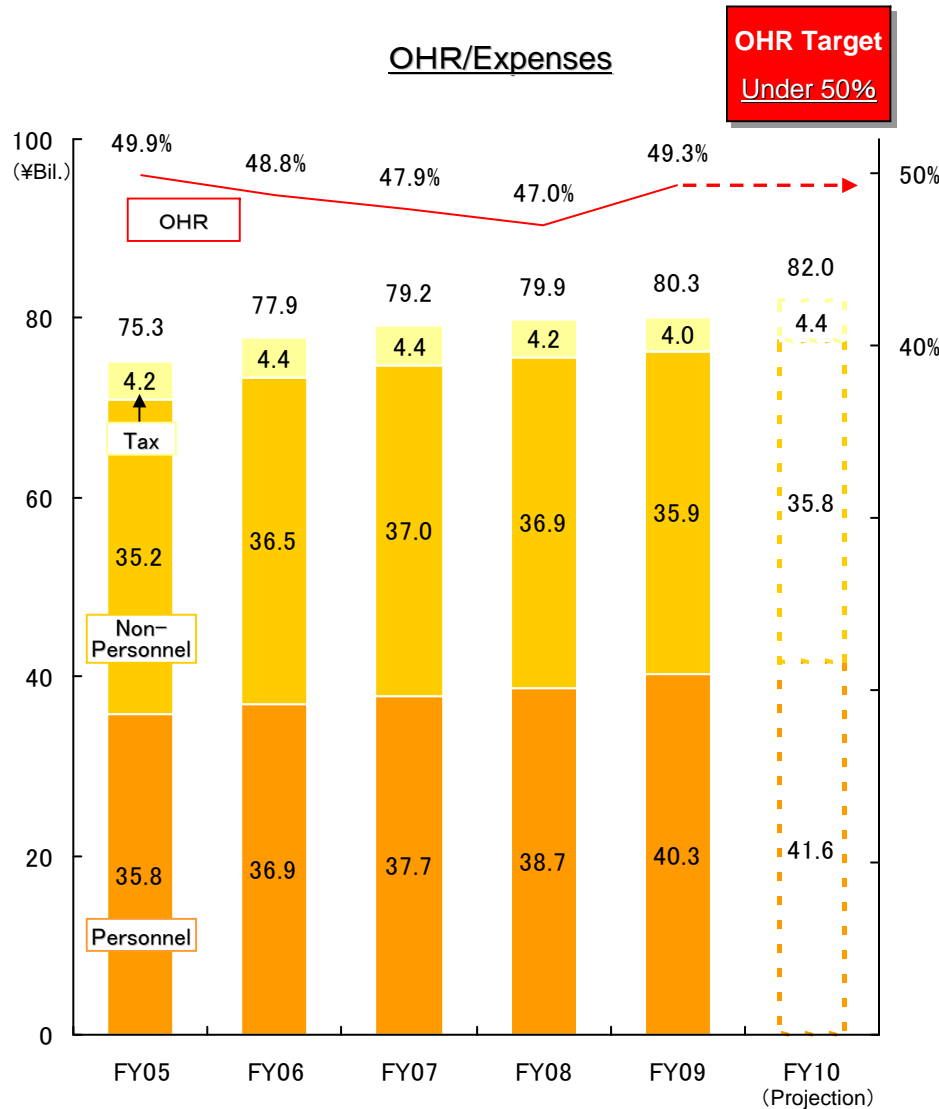
Cancellation of  
Investment Trusts  
Cancellation Loss : -¥3.5Bil.

Net Interest Income  
-¥1.7Bil.

Losses related to Bonds  
-¥1.7Bil.

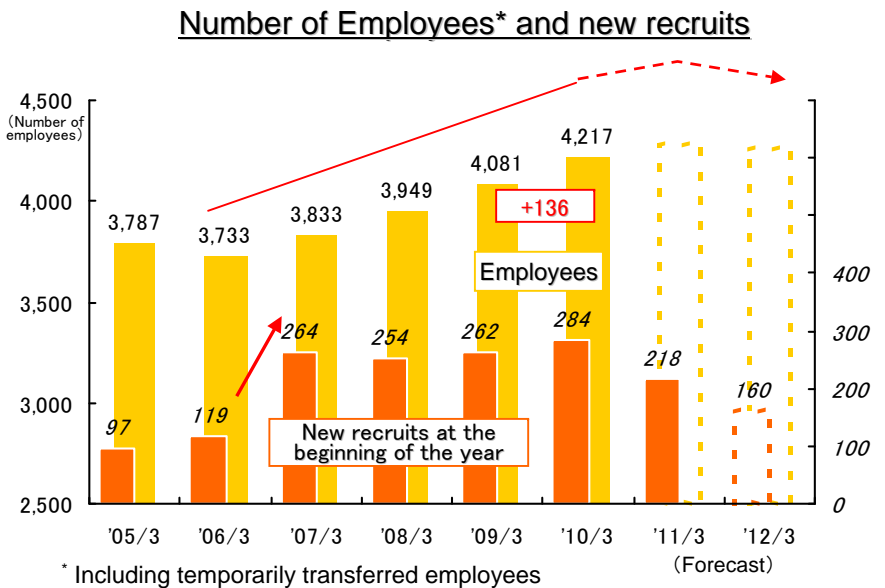
# Expenses

Radical cost-cuts offset the rise in personnel expenses and system costs



**Breakdown of increase/decrease in Expenses**  
(¥100Mil.)

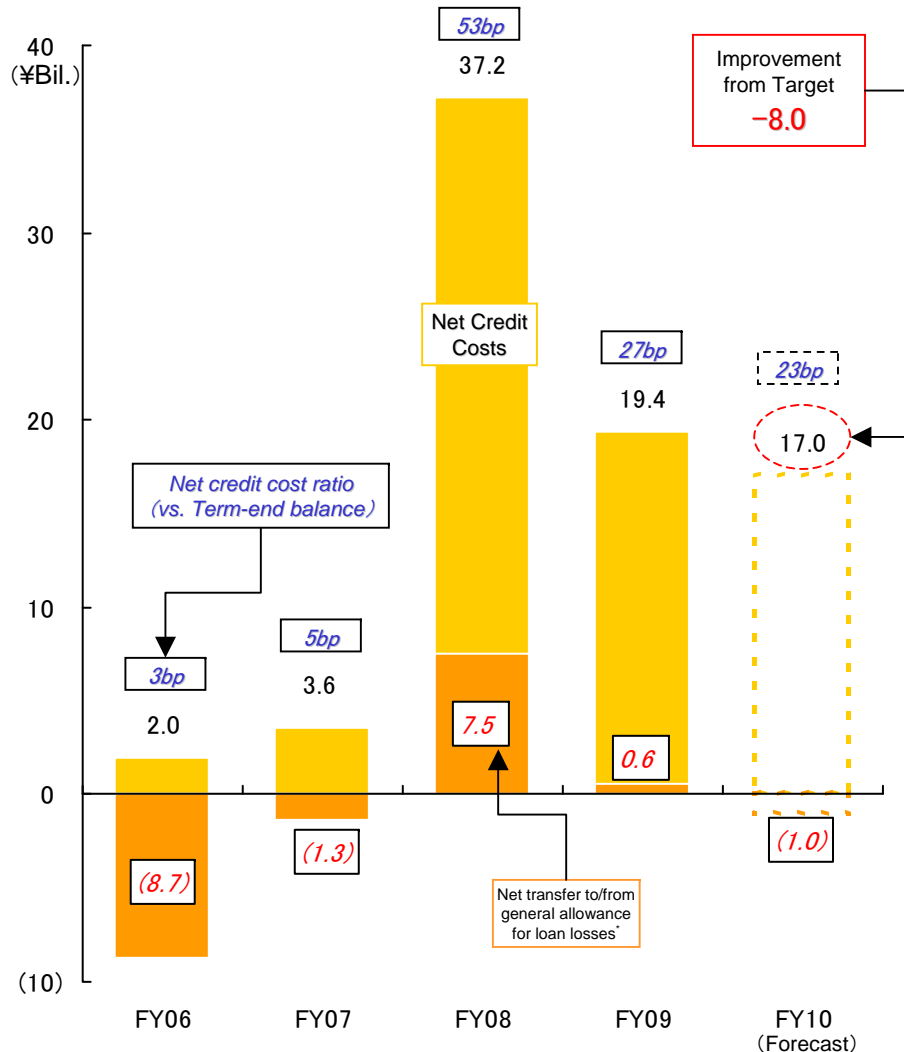
|  | FY09  | FY10(Projection) |
|--|---|------------------|
| <b>Non-personnel</b>   | -9  | -0               |
| <ul style="list-style-type: none"> <li>Cost-cuts (-11)</li> <li>Direct hiring of temporary staff (-7)</li> <li>Customer benefits/Business efficiency/CSR (+9)</li> </ul> | <ul style="list-style-type: none"> <li>Cost-cuts (-15)</li> <li>Direct hiring of temporary staff (-3)</li> <li>Cost of opening and renovating branches (+7)</li> <li>System Costs (+5)</li> <li>Customer benefits/Business efficiency/Deposit insurance (+5)</li> </ul> |                  |
| <b>Personnel</b>   | +15   | +13              |
| <ul style="list-style-type: none"> <li>Increase in employees etc. (+8)</li> <li>Direct hiring of temporary staff (+6)</li> </ul>   | <ul style="list-style-type: none"> <li>Increase in employees etc. (+10)</li> <li>Direct hiring of temporary staff (+3)</li> </ul>   |                  |



# Credit Costs (1)

■ Disposal of non-performing loans show a decreasing trend; conservatively projecting annual forecast

**Net Credit Costs**



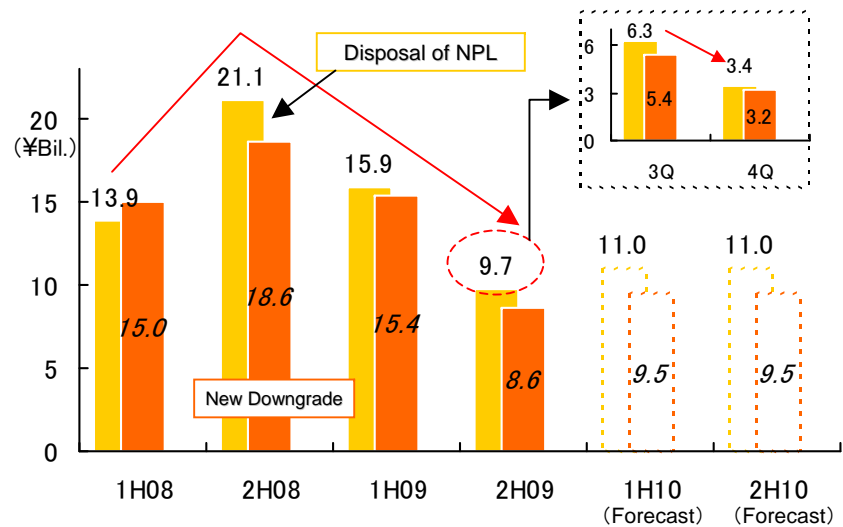
\* Transfer from general allowance for loan losses was included in reversal of allowance for loan losses in extraordinary income for FY06 and FY07

**Breakdown of Net Credit Costs**

(¥Bil.)

|  |             | FY09 |       | FY10(Forecast) |       |
|--|-------------|------|-------|----------------|-------|
|  |             | 1H   | 2H    | 1H             | 2H    |
| Net transfer to/from general allowance for loan losses | (1)         | 5.2  | (4.5) | (0.5)          | (0.5) |
| Disposal of NPL  | (2)         | 15.9 | 9.7   | 11.0           | 11.0  |
| New Downgrades   |             | 15.4 | 8.6   | 9.5            | 9.5   |
| Decreases in collateral value                          |             | 1.8  | 1.6   | 2.0            | 2.0   |
| Credit Costs   | (1)+(2)     | 21.1 | 5.2   | 10.5           | 10.5  |
|  |             | 26.4 |       | 21.0           |       |
| Recoveries of written-off claims                       | (3)         | 4.3  | 2.6   | 2.0            | 2.0   |
| Net Credit Costs                                       | (1)+(2)-(3) | 16.8 | 2.6   | 8.5            | 8.5   |
|  |             | 19.4 |       | 17.0           |       |

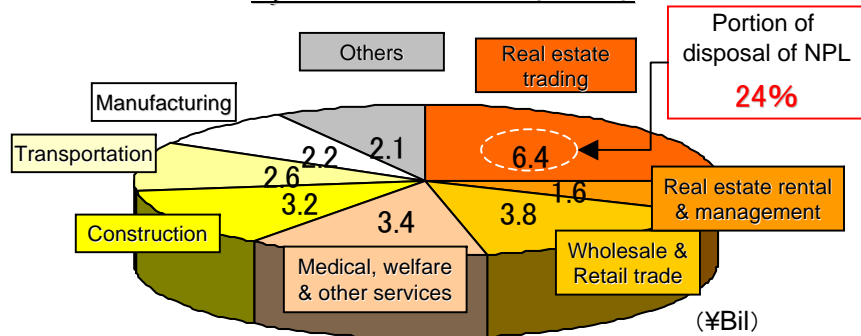
**Disposal of NPL (Half-yearly basis)**



# Credit Costs (2)

Losses from the real estate sector quickly diminished as the balance decreased

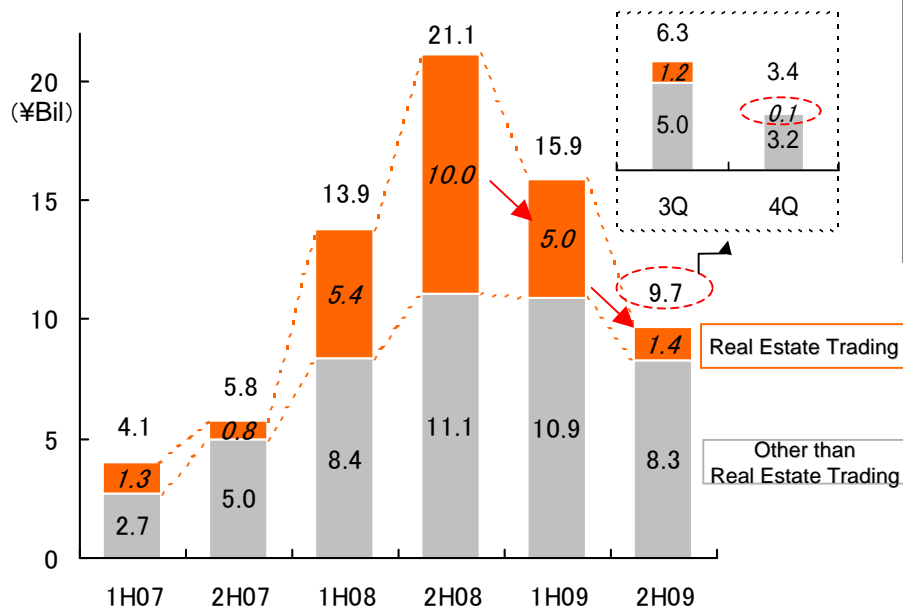
Breakdown of disposal of NPL by industrial sector (FY09)



Breakdown of loans to real estate sector

|  |         |         |         |         |         |         | Disposal of NPLs (FY08, FY09) |
|--|---------|---------|---------|---------|---------|---------|-------------------------------|
|  | '08/3   | '09/3   | '10/3   | (3)-(1) | (3)-(2) | (%)     |                               |
| Domestic loans                           | 6,629.9 | 6,945.3 | 7,115.8 | 485.9   | 170.4   | 100.00% | * 60.8                        |
| Real estate                              | 1,470.4 | 1,442.6 | 1,456.6 | (13.8)  | 13.9    | 20.47%  | 23.2                          |
| Real estate rental & management          | 1,101.0 | 1,142.4 | 1,216.4 | 115.4   | 73.9    | 17.10%  | 1.3                           |
| Real estate trading, etc                 | 369.3   | 300.1   | 240.1   | (129.2) | (60.0)  | 3.37%   | 21.9                          |
| Real estate trading                      | 271.5   | 214.9   | 169.4   | (102.0) | (45.5)  | 2.38%   | 21.9                          |
| Headquartered in Chiba (All non-listed)  | 94.6    | 80.5    | 71.0    | (23.6)  | (9.5)   | 1.00%   | 2.4                           |
| Headquartered outside Chiba              | 176.8   | 134.3   | 98.3    | (78.4)  | (35.9)  | 1.38%   | 19.5                          |
| Listed less than 20 years and non-listed | 16.9    | 60.2    | 42.2    | (74.6)  | (17.9)  | 0.59%   | 19.5                          |
| Public Corporations                      | 97.8    | 85.2    | 70.7    | (27.1)  | (14.5)  | 0.99%   | -                             |

Disposal of real estate sector NPL (Quarterly basis)



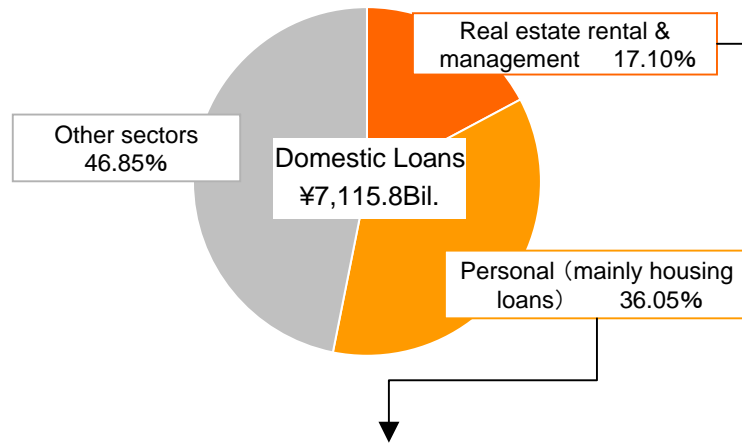
\*Total amount of disposal of NPL (including other assets)

Decreased by 63.8% (over 2 years)

# Loan Portfolio

Over 50% of the loan portfolio is for “Real Estate rental & management” and “Consumer loans” with low risks

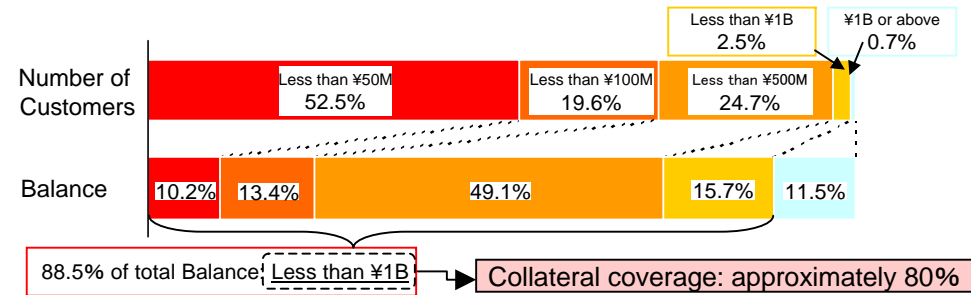
Breakdown of loan portfolio by industrial sector (2010/3)



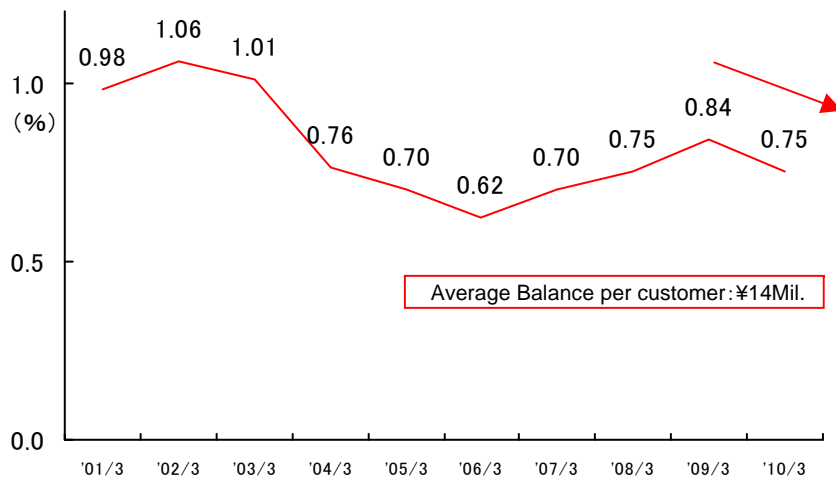
Analysis of Real estate rental & management

Main Target: Wealthy families with a large landbank (landlords)  
 Criteria: Much importance on cash flow & collateral  
 (e.g. Stress-check on interest rate at 5% etc.)

Breakdown of loans for real estate rental & management by loan balance (excl. special branches outside Chiba)

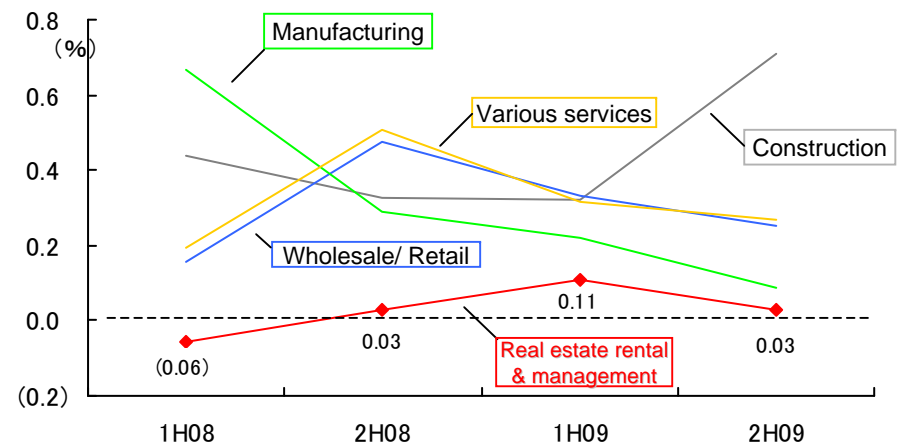


Delinquency Ratio of Housing Loans



※ Loan balances with more than 1day overdue (as of the end of each period)/ Total Balance

Credit cost ratio of main industrial sectors



※ “Credit cost in each half”/“Total balance as of the end of each period”

# Earnings Projections for FY2010

■ To achieve net income target in Medium Term Management Plan through strong top-line and reduced credit costs

| 〈¥Bil.〉                       | FY09     | FY10         |        | FY10<br>(Original Target) |
|-------------------------------|----------|--------------|--------|---------------------------|
|                               | (Actual) | (Projection) | Change |                           |
| Gross Business Profit         | 162.1    | 165.0        | 2.8    |                           |
| Net Interest Income           | 143.3    | 145.0        | 1.6    |                           |
| Fees & Commissions Income     | 14.1     | 15.0         | 0.8    |                           |
| Gains/Losses related to Bonds | (0.9)    | (1.5)        | (0.5)  |                           |
| Expenses                      | 80.3     | 82.0         | 1.6    |                           |
| Real Net Business Income      | 81.8     | 83.0         | 1.1    | 90.0                      |
| Ordinary Profit               | 53.4     | 63.0         | 9.5    |                           |
| Net Income                    | 36.2     | 40.0         | 3.7    | 40.0                      |
| Net Credit Costs              | 19.4     | 17.0         | (2.4)  |                           |
| Consolidated Ordinary Profit  | 56.8     | 66.0         | 9.1    |                           |
| Consolidated Net Income       | 37.5     | 41.5         | 3.9    | 41.5                      |
| Dividend per share            | 11yen    | 11yen        |        |                           |
| Payout ratio                  | 26.1%    | 23.6%        |        |                           |

-¥7.0B  
less than original target

Net interest income -¥4.0B  
Expenses -¥2.0B  
Gains related to bonds -¥1.5B  
Others +¥0.5B

\*These figures are based upon non-consolidated figures except for Consolidated ordinary profit, Consolidated net income and payout ratio



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■ Chapter 1 - Summary of Financial Results

▶ ■ Chapter 2 - Progress in the Medium Term  
Management Plan “1<sup>st</sup> 1<sup>st</sup>”

■ Appendix

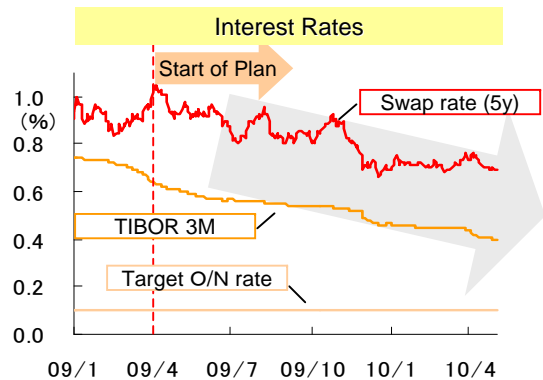
# Changes in Business Environment

## Business Environment changes in the middle of the Medium Term Management Plan

### Various Changes in the Business Environment

✓ Interest rates declined gradually through monetary easing

Margin ↓



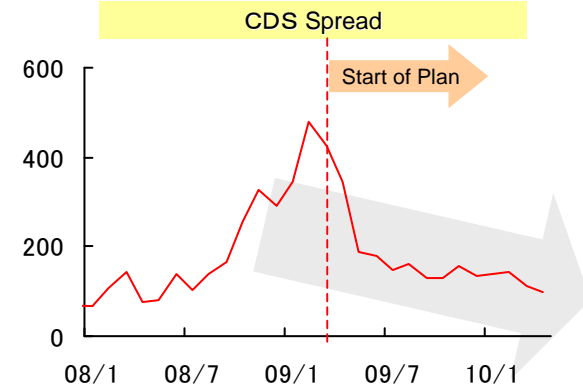
Medium Term Management Plan

*"1st 1st (Double First)"*

(April 2009 ~ March 2011)

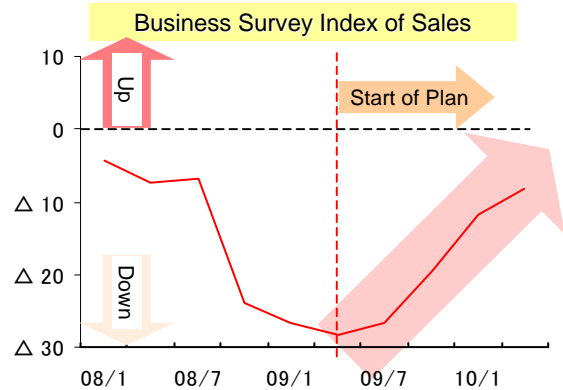
✓ The business environment has eased the private sector's tight liquidity

Loans to large corp, ↓



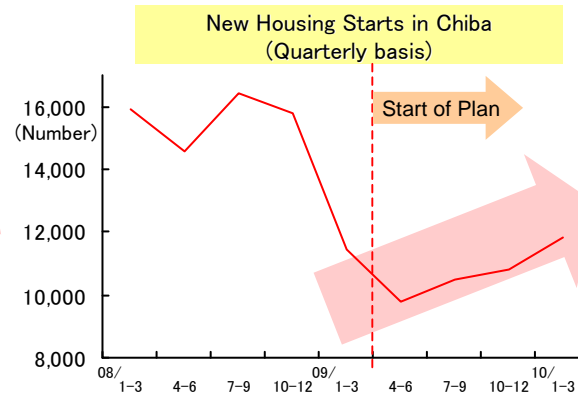
✓ Sales BSI was tended towards recovery

Loans in Chiba ↑ Credit Costs ↓



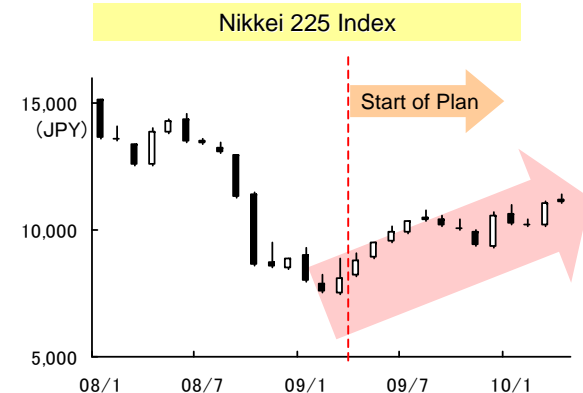
✓ New housing starts recovered in Chiba

Housing loans ↑



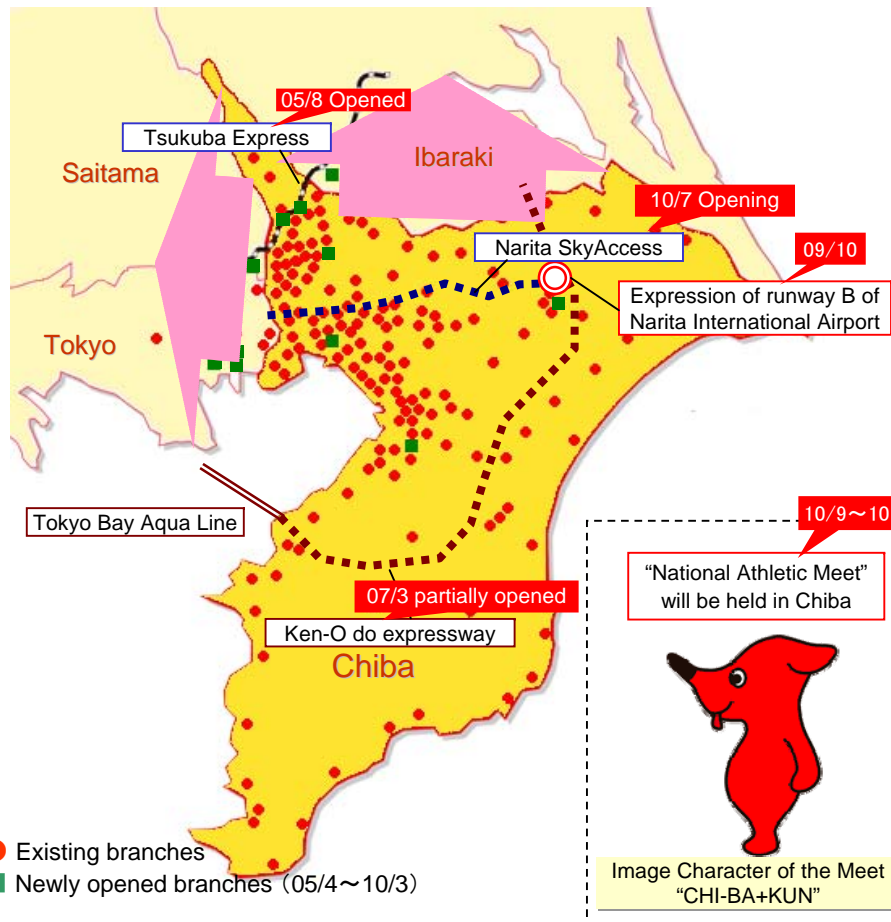
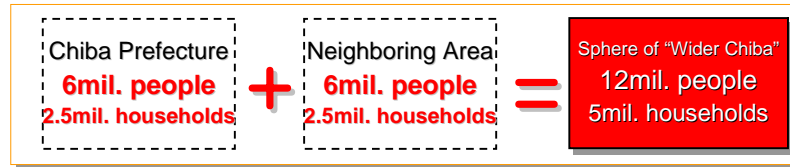
✓ Stock price rose after the Plan started

Sales of Investment type financial products ↑



# Sphere of “Wider Chiba” as a growth market

■ The sphere of “Wider Chiba” has high potential, supported by a growing population



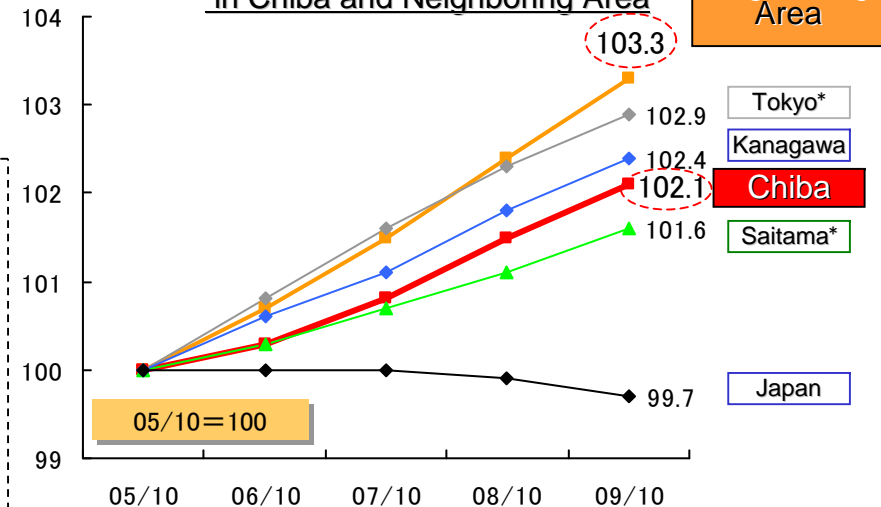
Population Net Inflow Ranking (2009)

Ranking  
No2  
Net population  
inflows

|   | Prefecture | Net Inflows (Number) |
|---|------------|----------------------|
| 1 | Tokyo      | 56,220               |
| 2 | Chiba      | 21,692               |
| 3 | Kanagawa   | 21,466               |
| 4 | Saitama    | 18,083               |
| 5 | Aichi      | 4,075                |

Source: Ministry of Internal Affairs and Communications

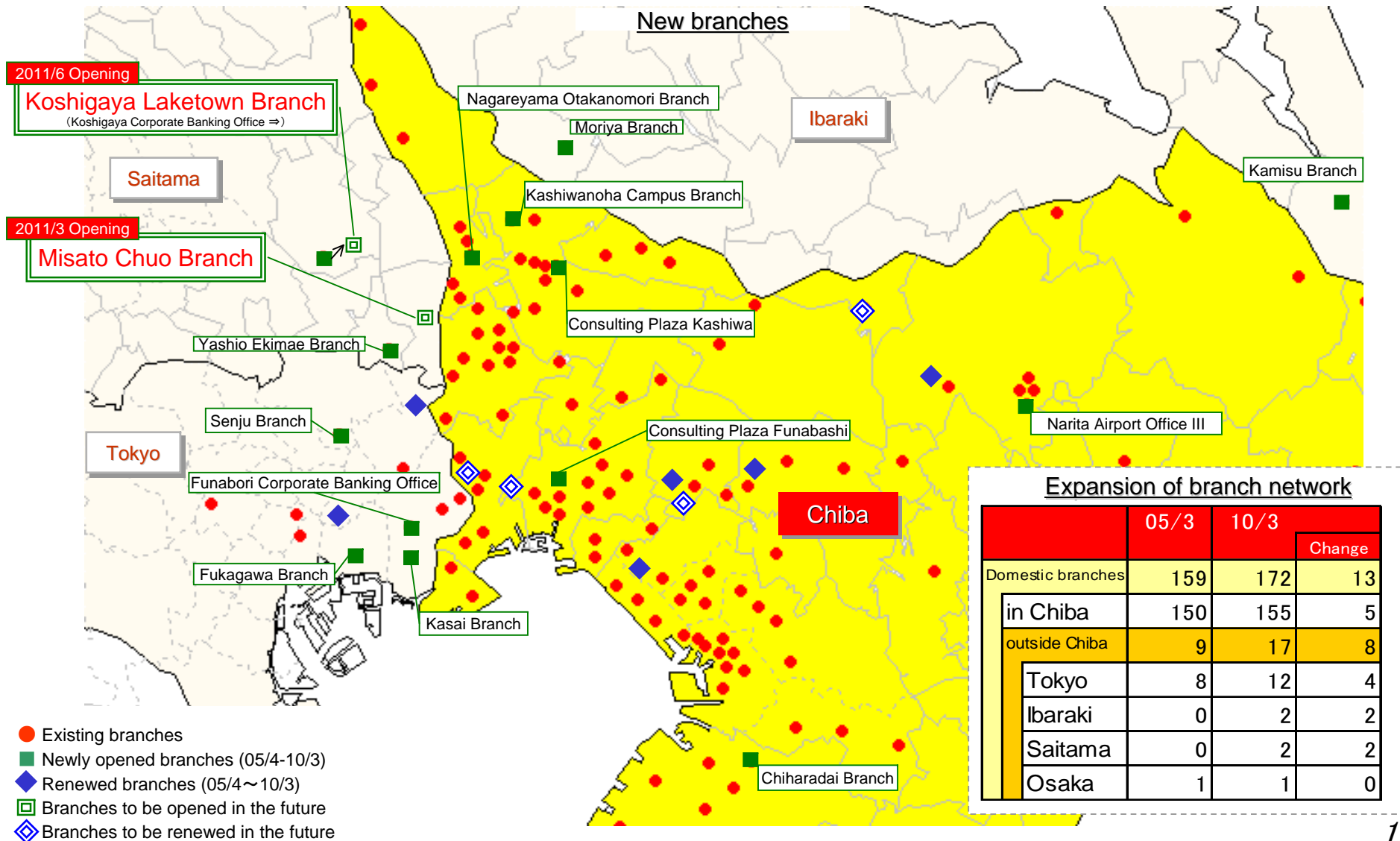
Population Growth in Chiba and Neighboring Area



Source: Ministry of Internal Affairs and Communications, each prefecture  
 \* Excluding “Neighboring Area”

# Branch Network Strategy I

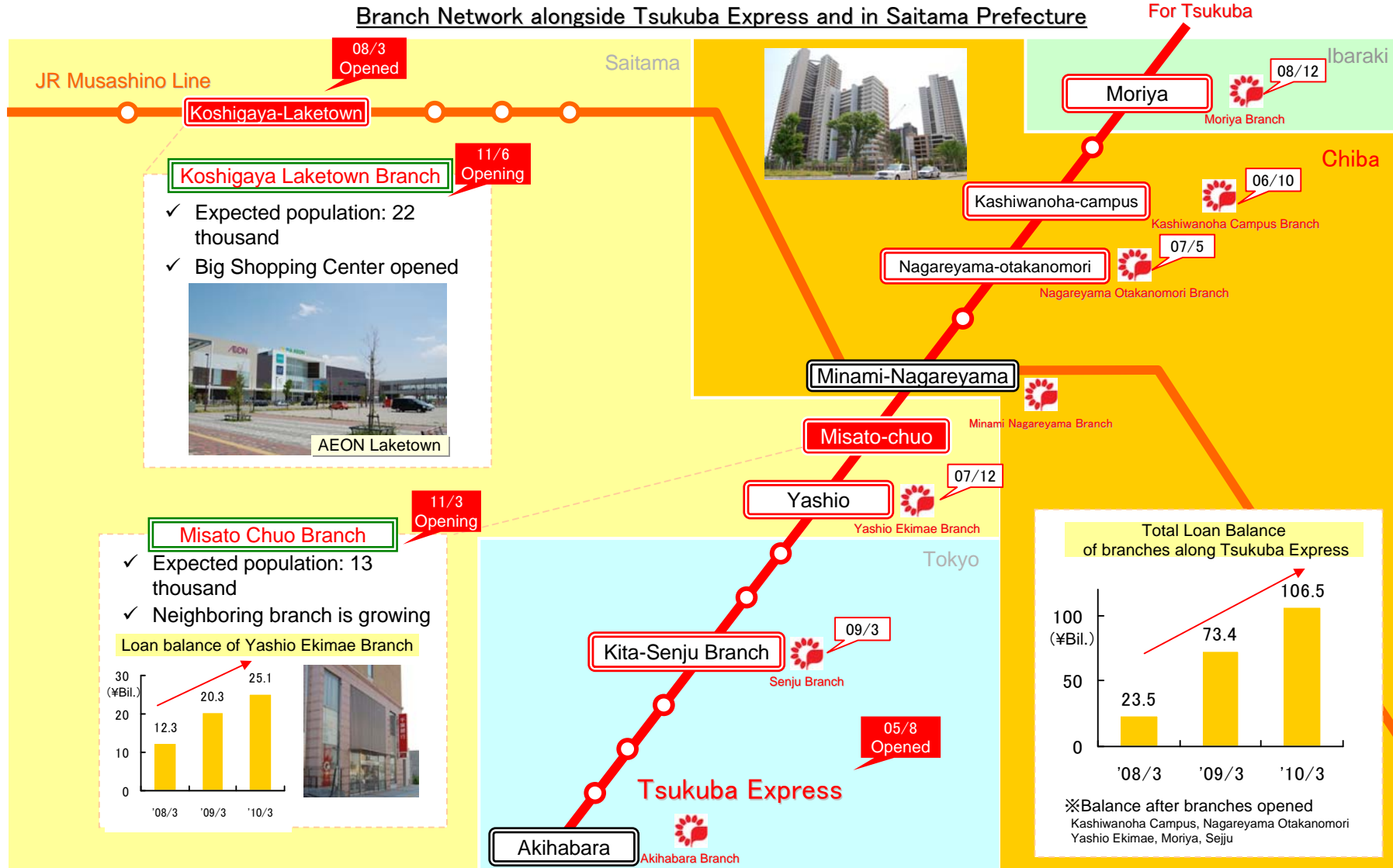
■ Branch network is expanding aggressively in the sphere of “Wider Chiba”;  
customer satisfaction and convenience improving through branch-renewals



# Branch Network Strategy II

- 2 branches will be opened in East Saitama and the branch network expanded alongside the Tsukuba Express to 8 branches

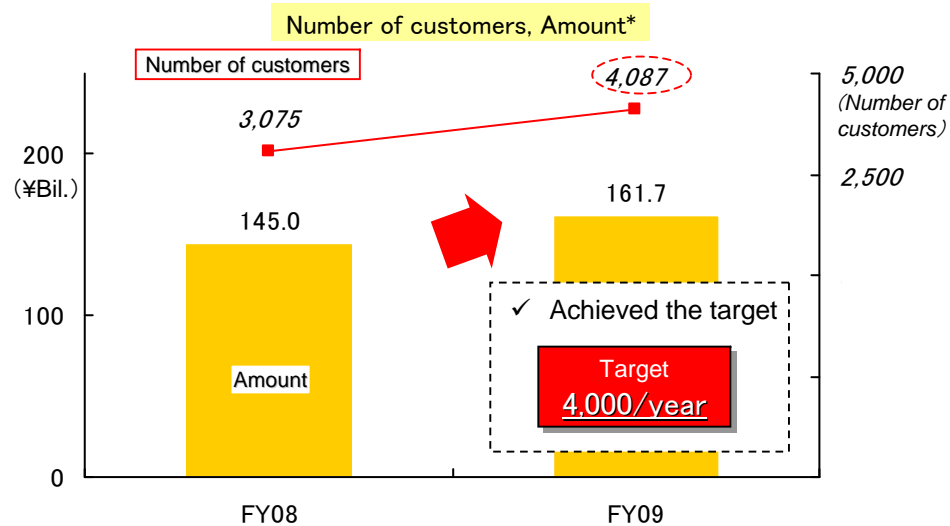
Branch Network alongside Tsukuba Express and in Saitama Prefecture



# Strengthen the financial intermediation functions and provide high-quality financial services - Corporate

■ Strengthening the financial intermediation functions through expansion of loans to new customers and business with growth sectors

## Loans to new customers



\* Excluding results of Special branches outside Chiba which mainly target major corporations

## Business in growth sectors

✓ Strengthen business with growth sectors by deploying specialist staff in Business Promotion Division

Agriculture

Tourism

Medical

Hold various seminars and business matching events



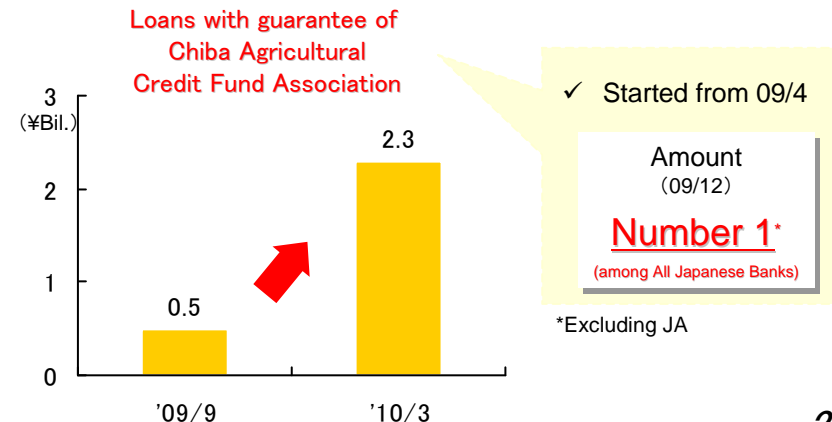
## Breakdown of loans to new customers

|  | Number of customers | Amount (¥Bil.) |
|--|---------------------|----------------|
| Total (excl. Special branches outside Chiba) | 4,087               | 161.7          |
| Branches opened after 05/4                   | 401                 | 42.0           |

08/11 Opened  
**Fukagawa Branch (Tokyo)**  
 ¥11.3Bil. (Ranking No1)

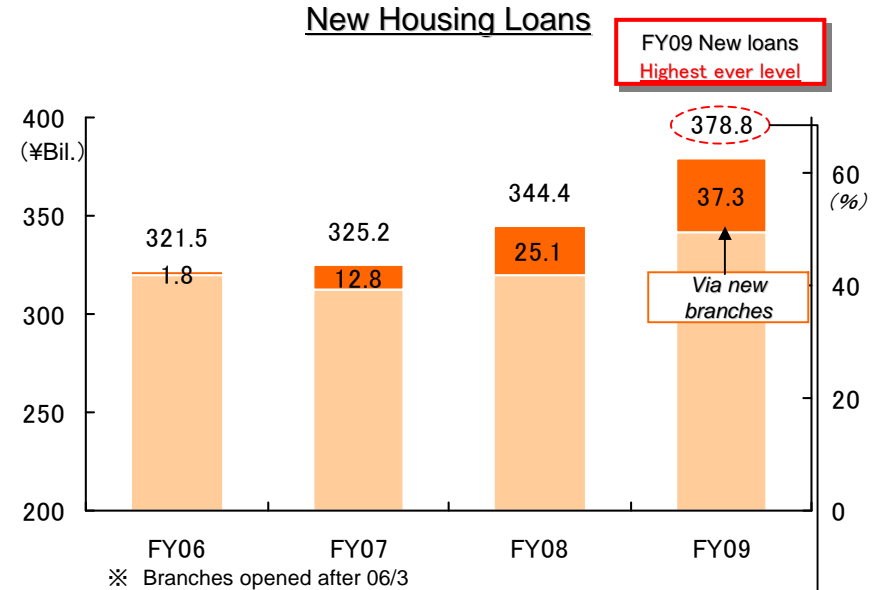
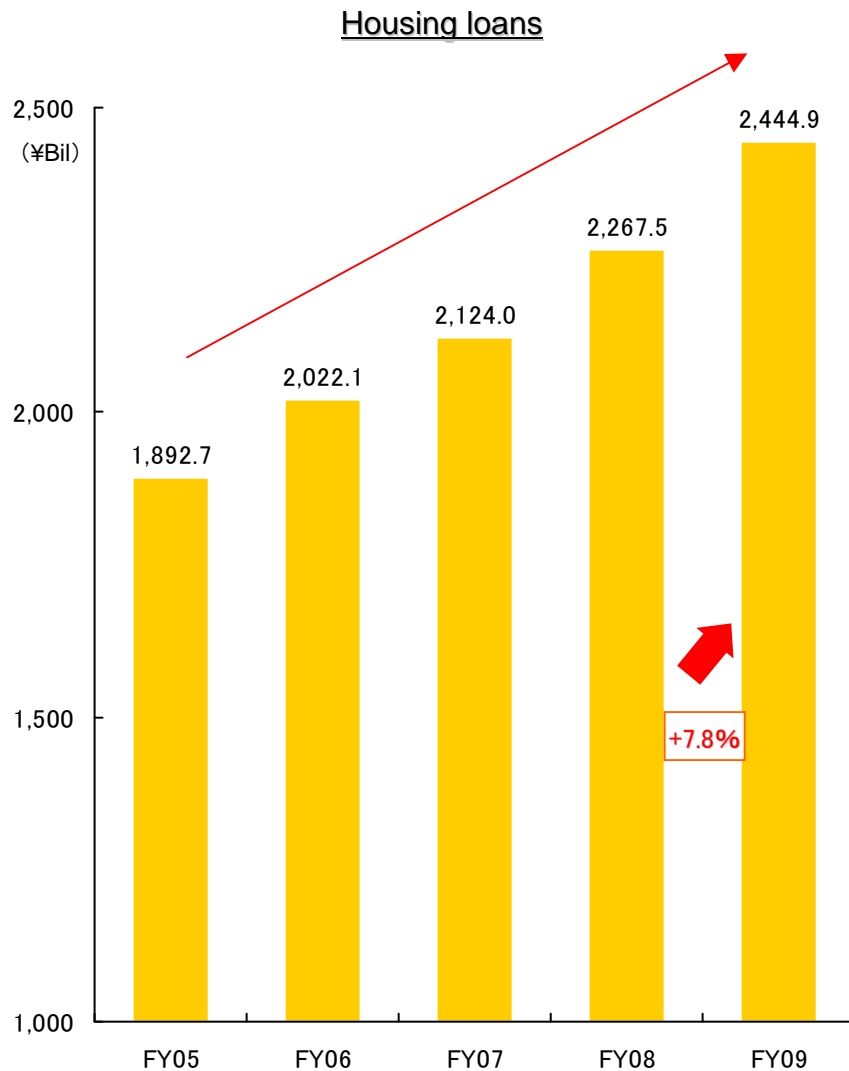
08/12 Opened  
**Moriya Branch (Ibaraki)**  
 ¥10.9Bil. (Ranking No2)

## Enhance loan products

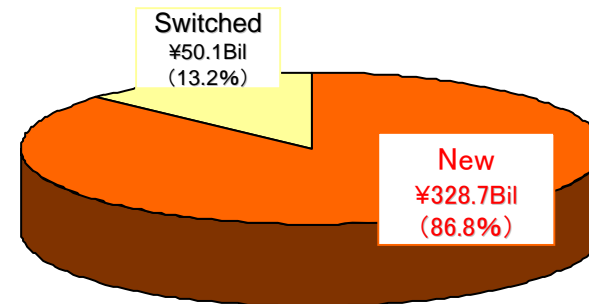


# Strengthen the financial intermediation functions and provide high-quality financial services - Personal I

Record amount of new housing loans, mainly from new housing demand



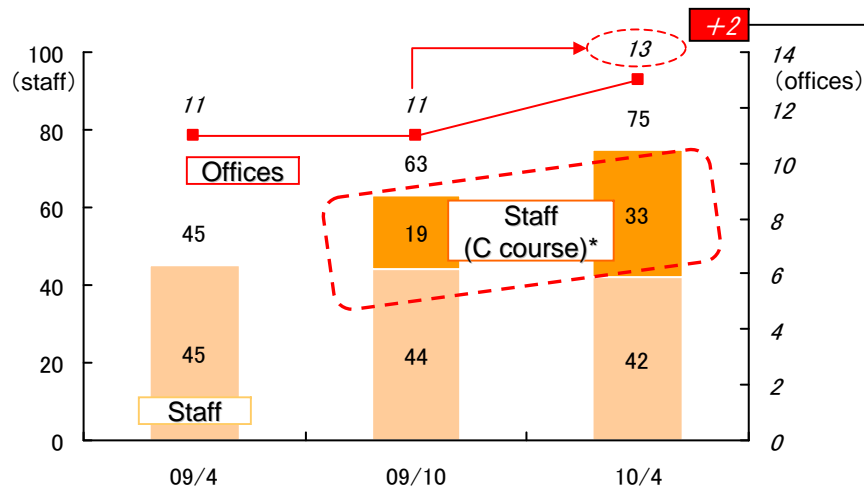
Breakdown of New Housing Loans (New; Switched)



# Strengthen the financial intermediation functions and provide high-quality financial services - Personal II

## Meeting housing loan demand by opening new Loan Centers in growing areas

Number of staff and offices of Loan Centers and Loan Plazas



\* C Course: Staff mainly in charge of retail business, within defined commutable area

New Loan Center openings

**Hokuso Loan Center** 09/12 Opened

**Target** Hokuso Area around Chiba New Town

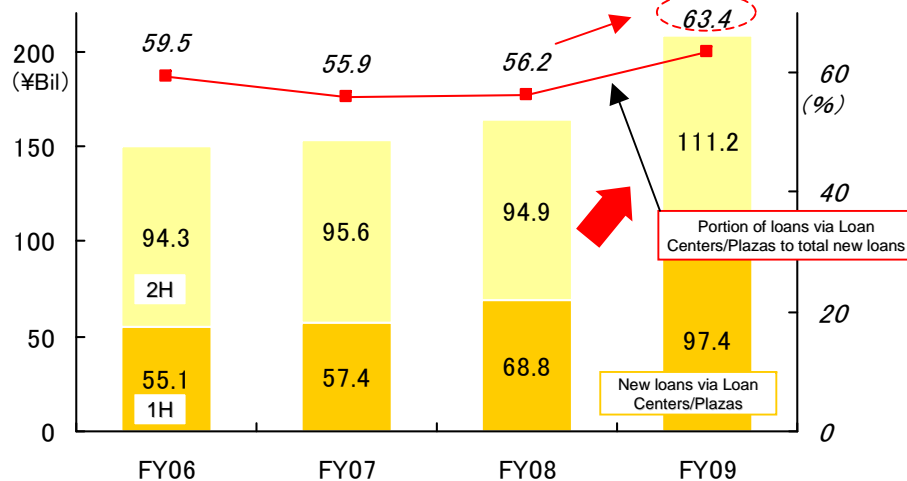
**Narita SkyAccess** 10/7

Nearby Inzai Makinohara station

Ranking of population growth ratio in Chiba (08/10→09/10) (%)

| Rank | City       | Growth ratio (%) |
|------|------------|------------------|
| 1    | Inzai      | 2.70             |
| 2    | Shiroi     | 1.76             |
| 3    | Nagareyama | 1.55             |
| 4    | Kasiwa     | 1.40             |
| 5    | Funabashi  | 1.40             |

New housing loans via Loan Centers/Plazas



Tokyo Loan Center

**Tokyo Loan Center** 09/12 Opened

**Target** Eastern Tokyo Area

Fukagawa Branch Amount in FY09 **¥12.3Bil (Ranking No.2)**

Toyosu Area (Tokyo)

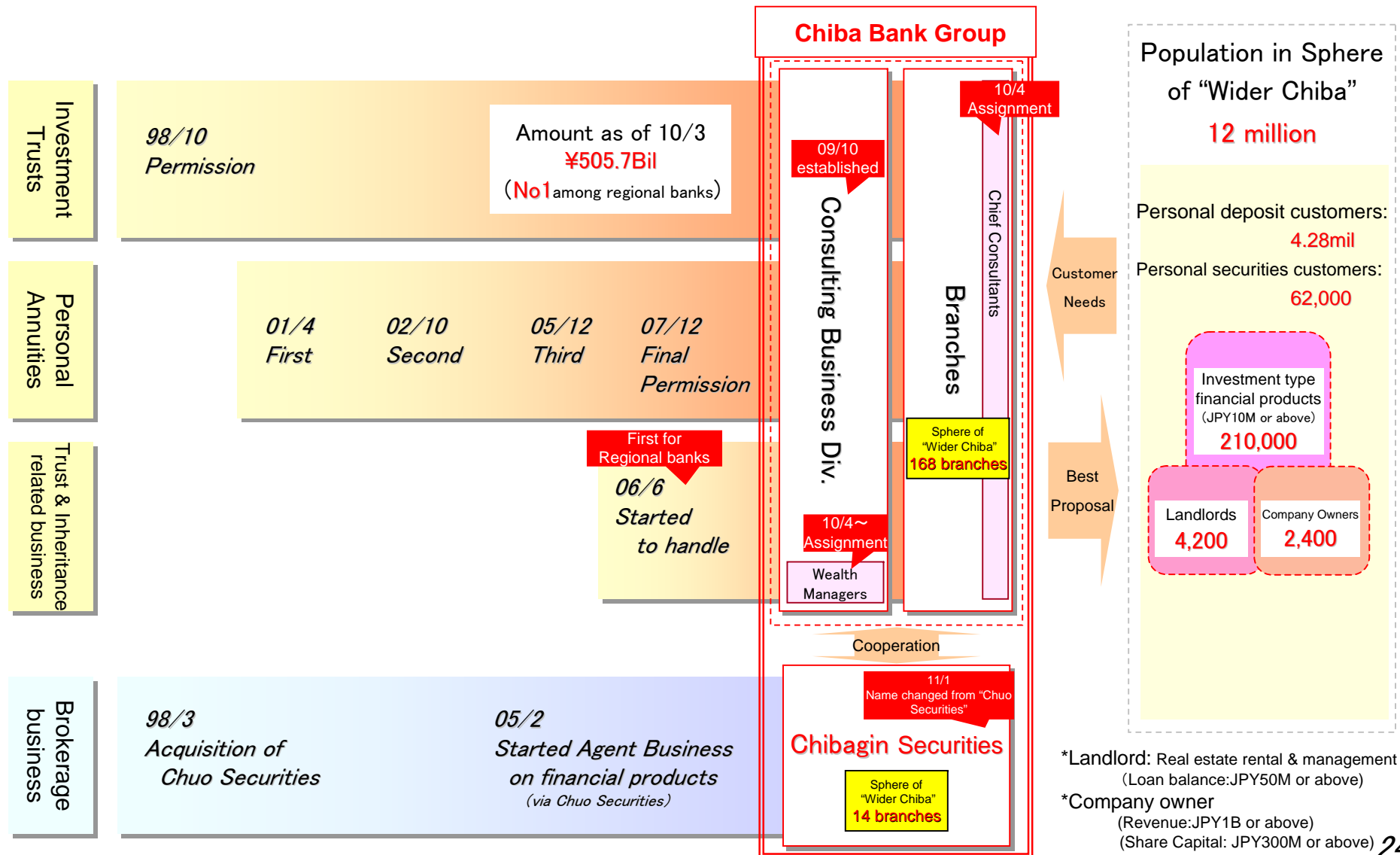
Ranking of population growth in Tokyo 23 wards (08/10→09/10) (number)

| Rank | Ward    | Number of people |
|------|---------|------------------|
| 1    | Kouto   | 10,370           |
| 2    | Adachi  | 7,281            |
| 3    | Nerima  | 4,564            |
| 4    | Ota     | 3,975            |
| 5    | Edogawa | 3,681            |



# Strengthen the financial intermediation functions and provide high-quality financial services - Personal III

## Strengthening our group synergy to enhance the consulting function

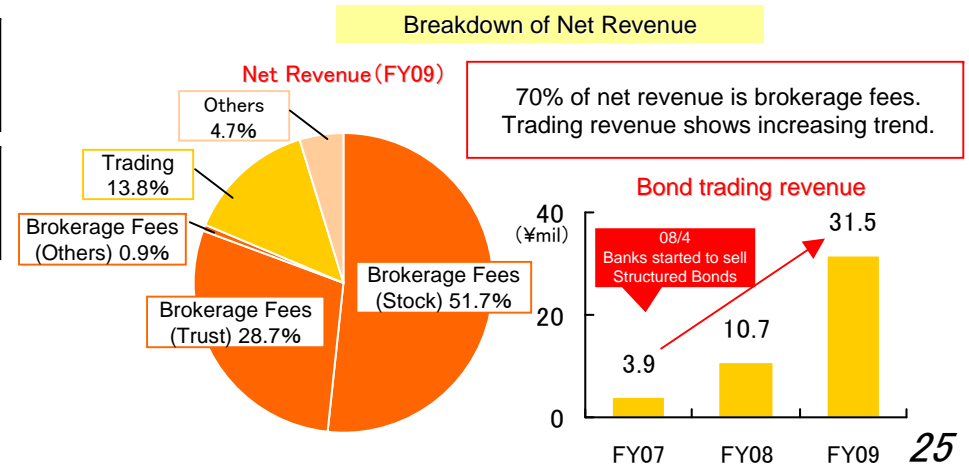
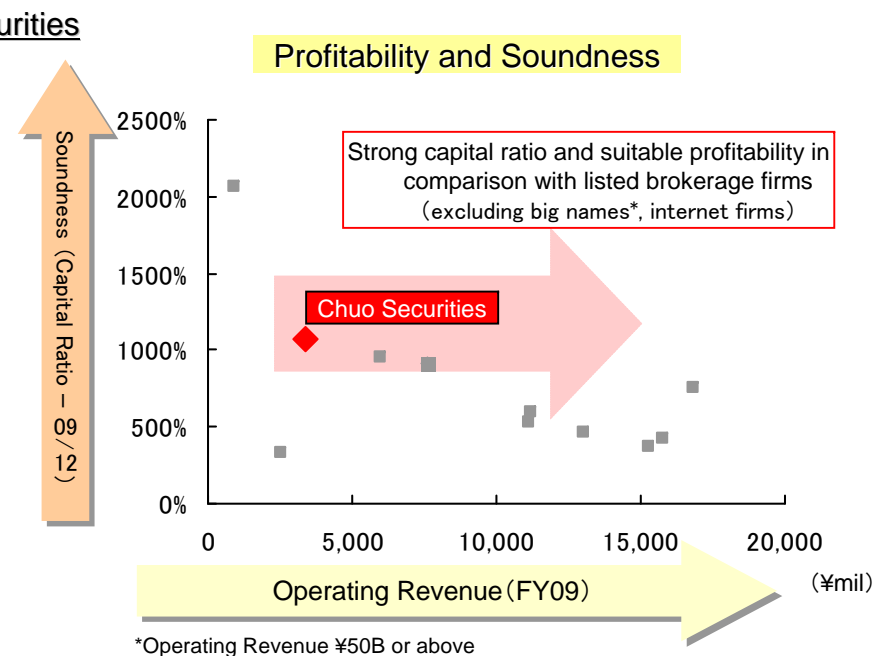


# Strengthen the financial intermediation functions and provide high-quality financial services - Brokerage Business I

■ Chuo Securities - strong branch network in the sphere of “Wider Chiba”.  
Solid capital ratio, self-sufficient profitability

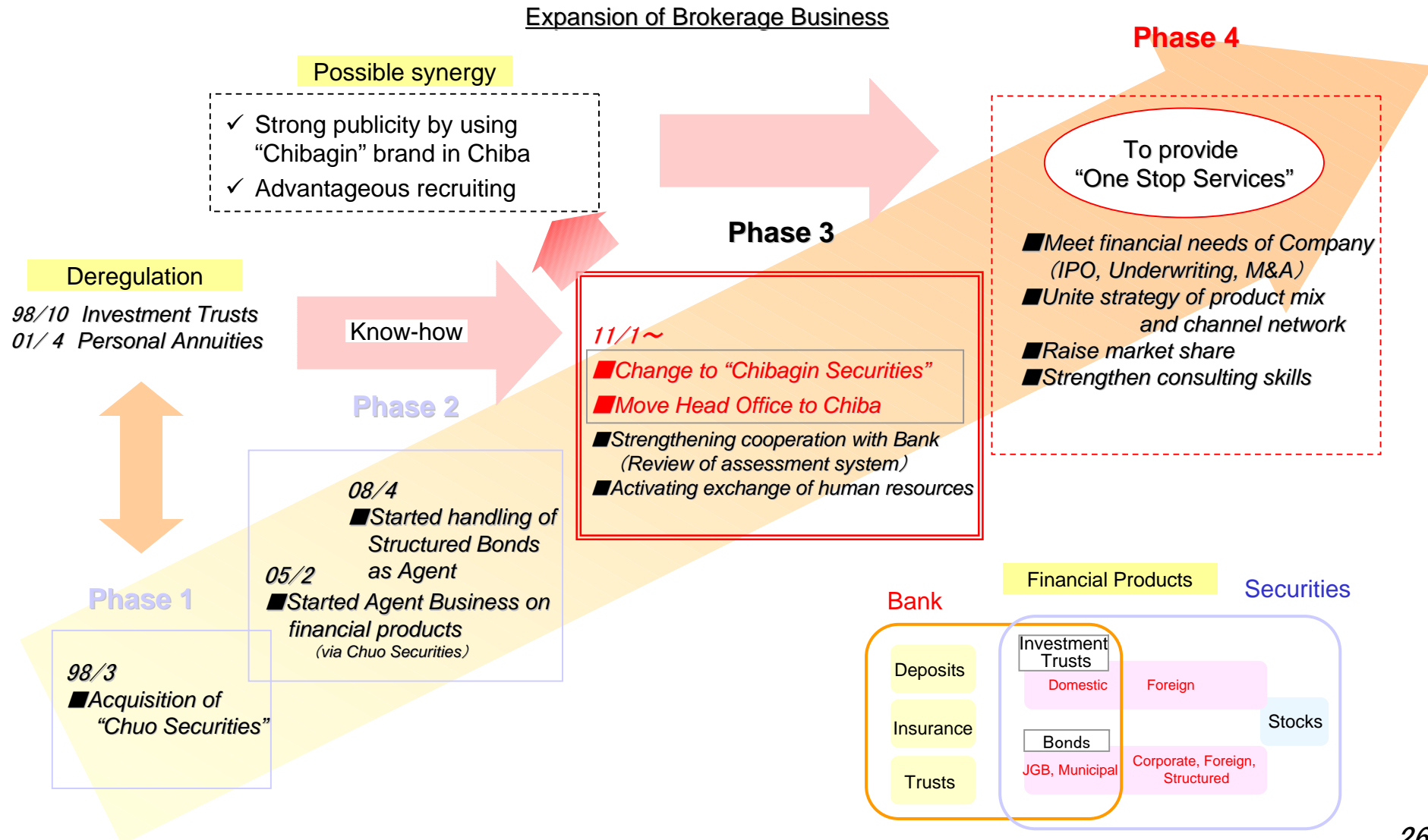
| Chuo Securities |   |
|-----------------|---|
|                 | Description   |
| History         | 1883/6 Obuse Securities founded<br>1923/4 Toriumi Securities founded<br>1981/10 Chuo Securities established through merger of above companies<br>1998/3 Joined Chiba Bank Group |
| Network         | 16 branches<br>(Chiba12 - largest, Tokyo1, Saitama1, Ibaraki1, Nagano1)   |
| Staff           | 219 staff (17 years services on average)  |
| Results         | Net Revenue: ¥3,406M<br>Net Income: ¥252M<br>Capital Ratio: 1,091.3%  |
| Customer Base   | Number of accounts: 65,000<br>Controlled assets: ¥539.3B  |
| Capital         | Share Capital: ¥4,374M<br>(Chiba Bank Group has 48.7% in voting rights)   |

(as of 2010/3)



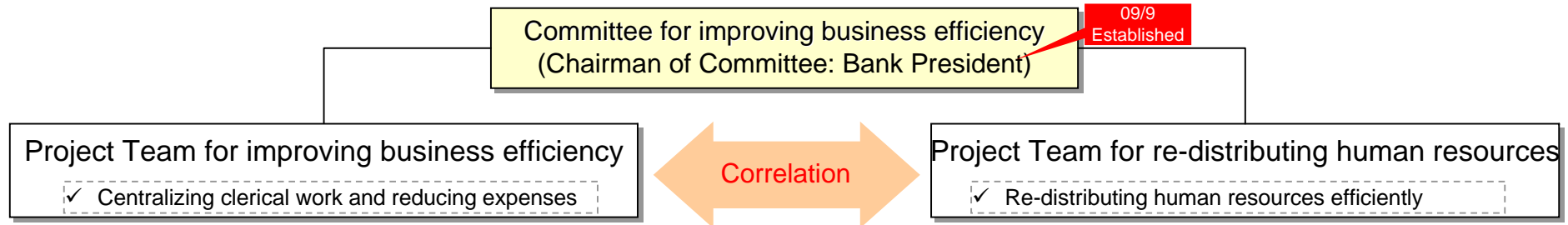
# Strengthen the financial intermediation functions and provide high-quality financial services - Brokerage Business II

- Change the name from “Chuo Securities” to “Chibagin Securities”, to provide “One Stop Service”

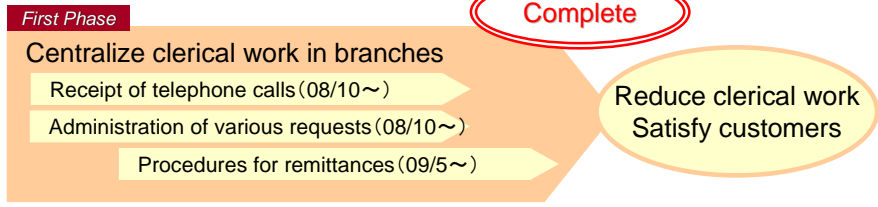


# Establish Robust Management Structure I

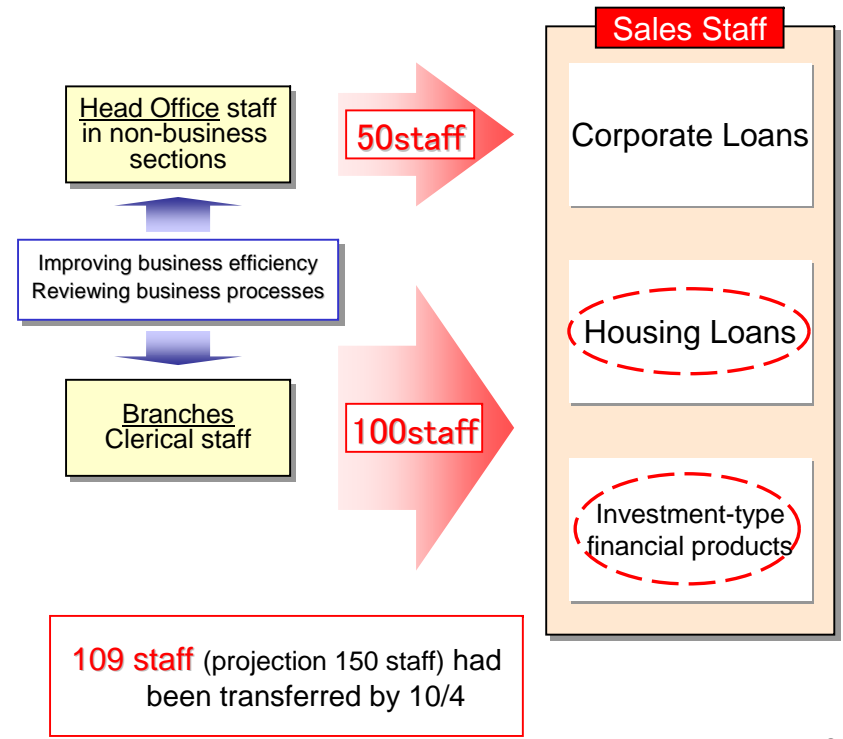
■ Improving business efficiency and distributing management resources effectively for further growth



## Reform of clerical work



## Re-distributing human resources

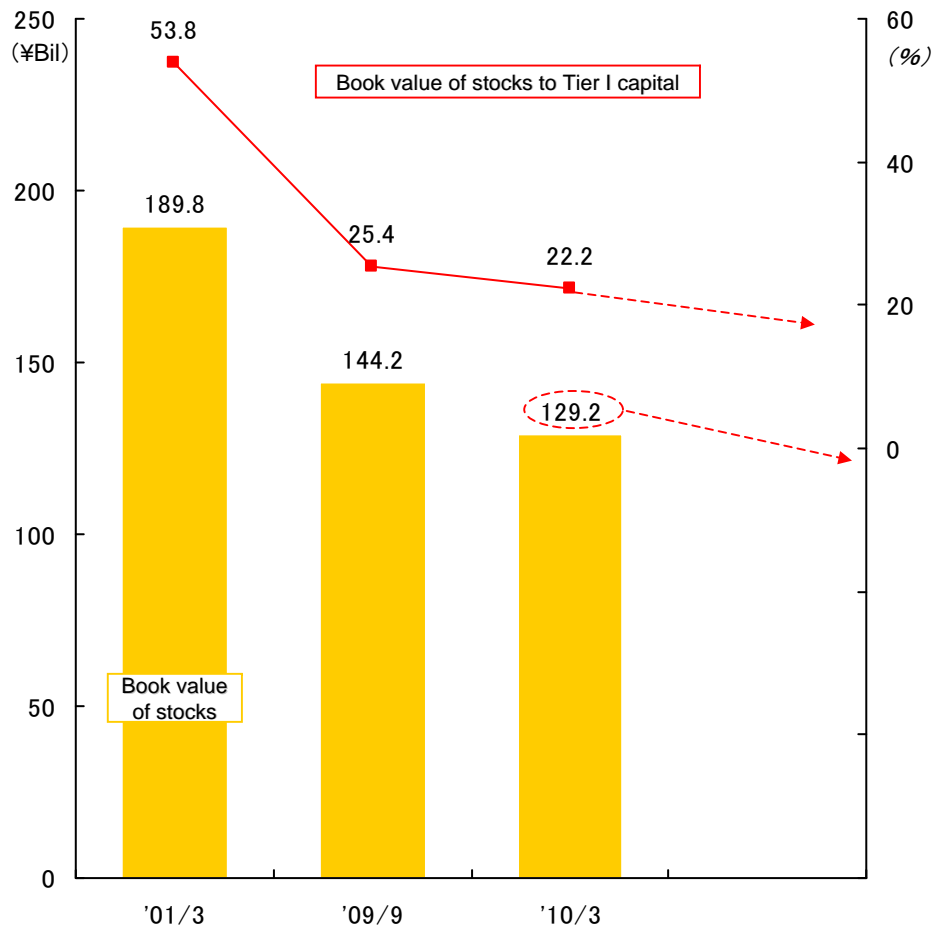


2008 2009 2010 2011 (Year)

# Establish Robust Management Structure II

## ■ Lessening risks through reducing stocks, Strengthening corporate governance

Book value of stocks\* and portion to Tier I capital (Consolidated)



\*Acquisition cost of other securities with market value

### Enhancement of corporate governance

09/6

Reform management structure

- ✓ Enhancing the function of board of directors, responding rapidly to the business environment
- ✓ Strong cooperation across divisions, independence of credit unit, smooth decision making

Reform of directors and executive officers system

| Directors                    | Executive Officers                                 |
|------------------------------|--|
| Decide important matters     | Directors in charge of various operations          |
| Supervise business execution | General Managers of various divisions and branches |

To clarify authority and responsibility

Introduction of unit system, appointment of head of each unit

Appoint Head of Unit

10/6 Scheduled

Reform remuneration system

- ✓ Directors' incentive to improve financial results and to enhance bank's value
- ✓ Management taking more account of benefit to shareholders

Abolishment of Retirement gratuity

+

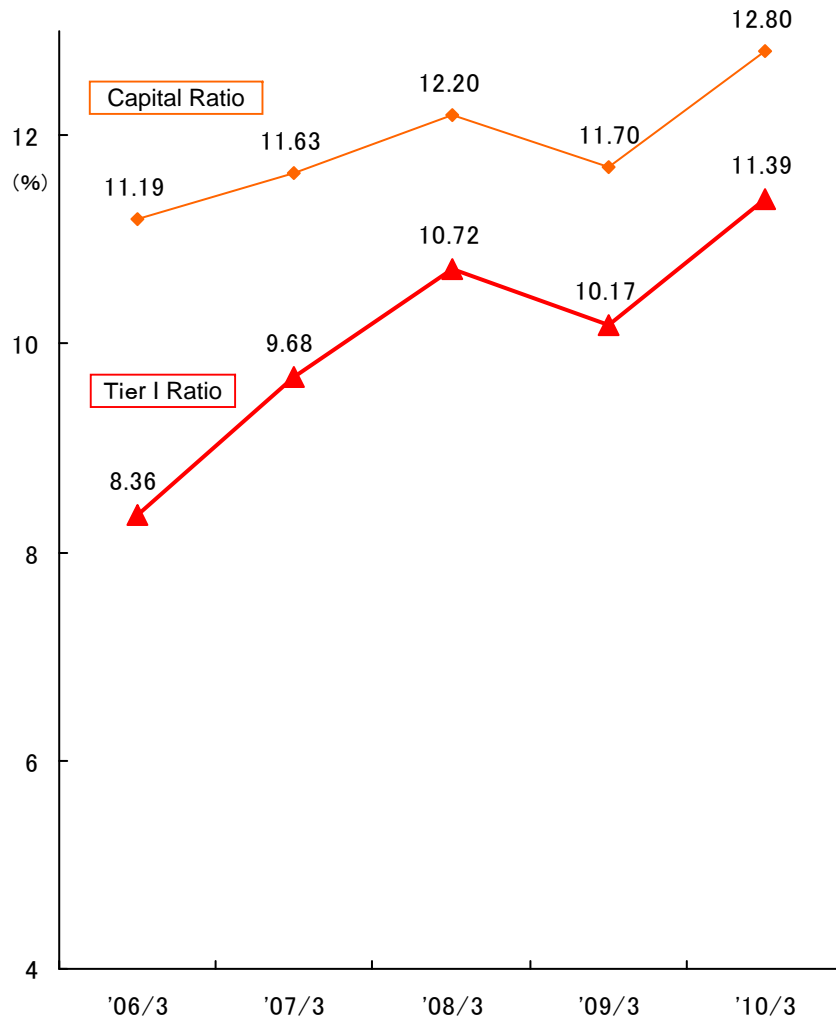
Introduction of Reward-type Stock Option

|                | Directors  | Auditors   |
|----------------|--|--|
| Current system | Monthly Basic Reward + Bonus + Retirement gratuity | Monthly Basic Reward + Bonus + Retirement gratuity |
| New system     | Monthly Basic Reward + Reward-type Stock Option    | Monthly Basic Reward                               |

# Capital Policy

■ Sufficient capital enables the provision of smooth and expeditious financing to the region

Capital Ratio, Tier I Ratio (Consolidated)



Breakdown of Tier I (Consolidated, as of 10/3)

| (¥Bil)   |        |
|--|--------|
| Tier I   | 581.9  |
| Capital stock (fully composed of common stocks), Capital surplus                         | 268.4  |
| Retained earnings  | 313.9  |
| Amount of minority interests held by consolidated subsidiaries (no preferred securities) | 12.9   |
| Others   | (13.4) |

(Reference)

|                                  |         |
|----------------------------------|---------|
| Deferred tax assets (B/S amount) | 53.2    |
| Intangible fixed assets          | 9.0     |
| Risk Assets                      | 5,106.1 |

Core Tier I Ratio (Consolidated, as of 10/3)

|                         |        |
|-------------------------|--------|
| Capital Ratio           | 12.80% |
| Tier I Ratio            | 11.39% |
| Core Tier I Ratio (i)   | 11.39% |
| Core Tier I Ratio (ii)  | 10.35% |
| Core Tier I Ratio (iii) | 10.17% |

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■ Chapter 1 - Summary of Financial Results

■ Chapter 2 – Progress in the Medium Term  
Management Plan “1<sup>st</sup> 1<sup>st</sup>”

▶ ■ Appendix

# Table of Contents

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## Appendix I Regional Economy

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

## Appendix II Management indices

|   |    |
|---|----|
| Summary of Income and Expenses  | 13 |
| Management Indicators   | 14 |
| Interest Yields   | 15 |
| Working Assets and Liabilities  | 16 |
| Domestic Loans - Balance  | 17 |
| Domestic Loans - Breakdown  | 18 |
| Loans, Borrowers Classified by Industry                                       | 19 |
| Profit Structure of Loans   | 20 |
| Domestic Deposits - Balance   | 21 |
| Domestic Deposits - Breakdown   | 22 |
| Expansion of Personal Deposits  | 23 |
| Financial Products  | 24 |
| Loans Disclosed under Self-Assessment and the<br>Financial Reconstruction Law | 25 |
| Factors for Fluctuations in Assets Requiring Caution                          | 26 |
| Disposal of Collateral  | 27 |
| Efforts to Facilitate Financing   | 28 |
| Capital Ratio   | 29 |
| Risk Capital Allocation   | 30 |
| Strengthening staff training  | 31 |
| CSR activities  | 32 |
| Branch Network  | 33 |
| Composition of Shareholders   | 34 |
| Changes in Composition of Shareholders  | 35 |
| Recent News   | 36 |



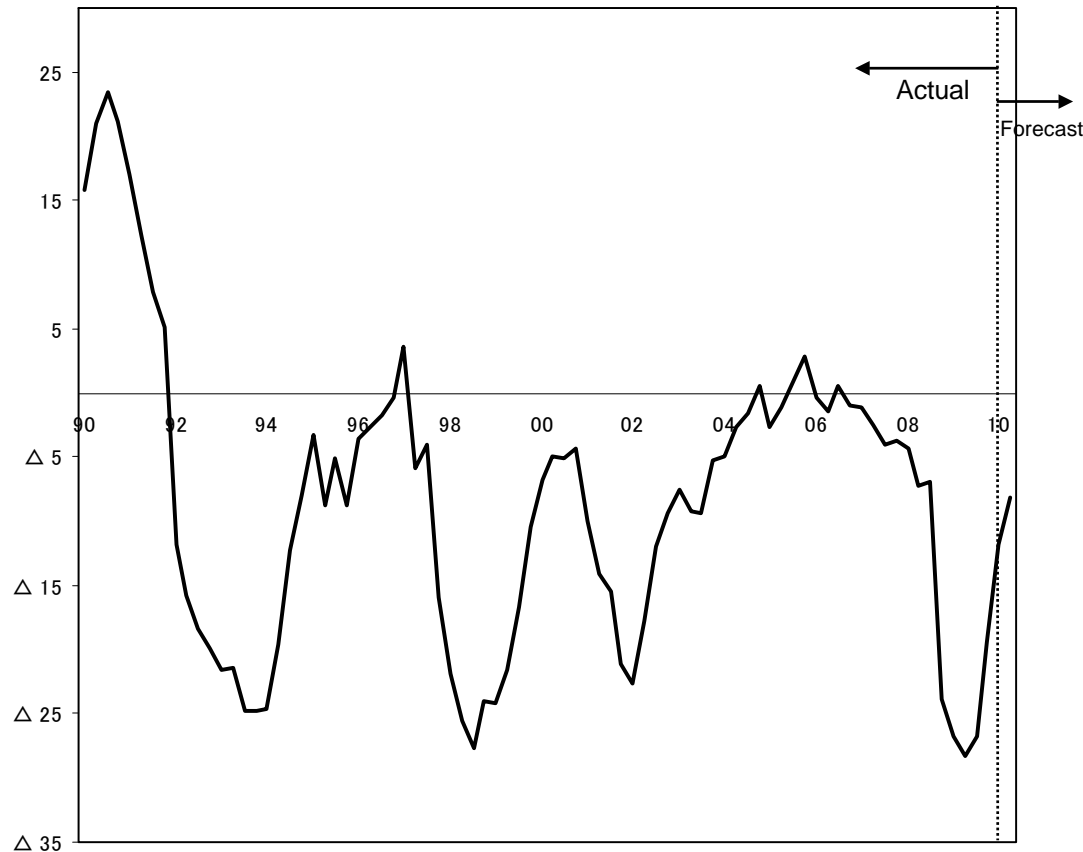


■ 1. Regional Economy

■ 2. Management Indices

# Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



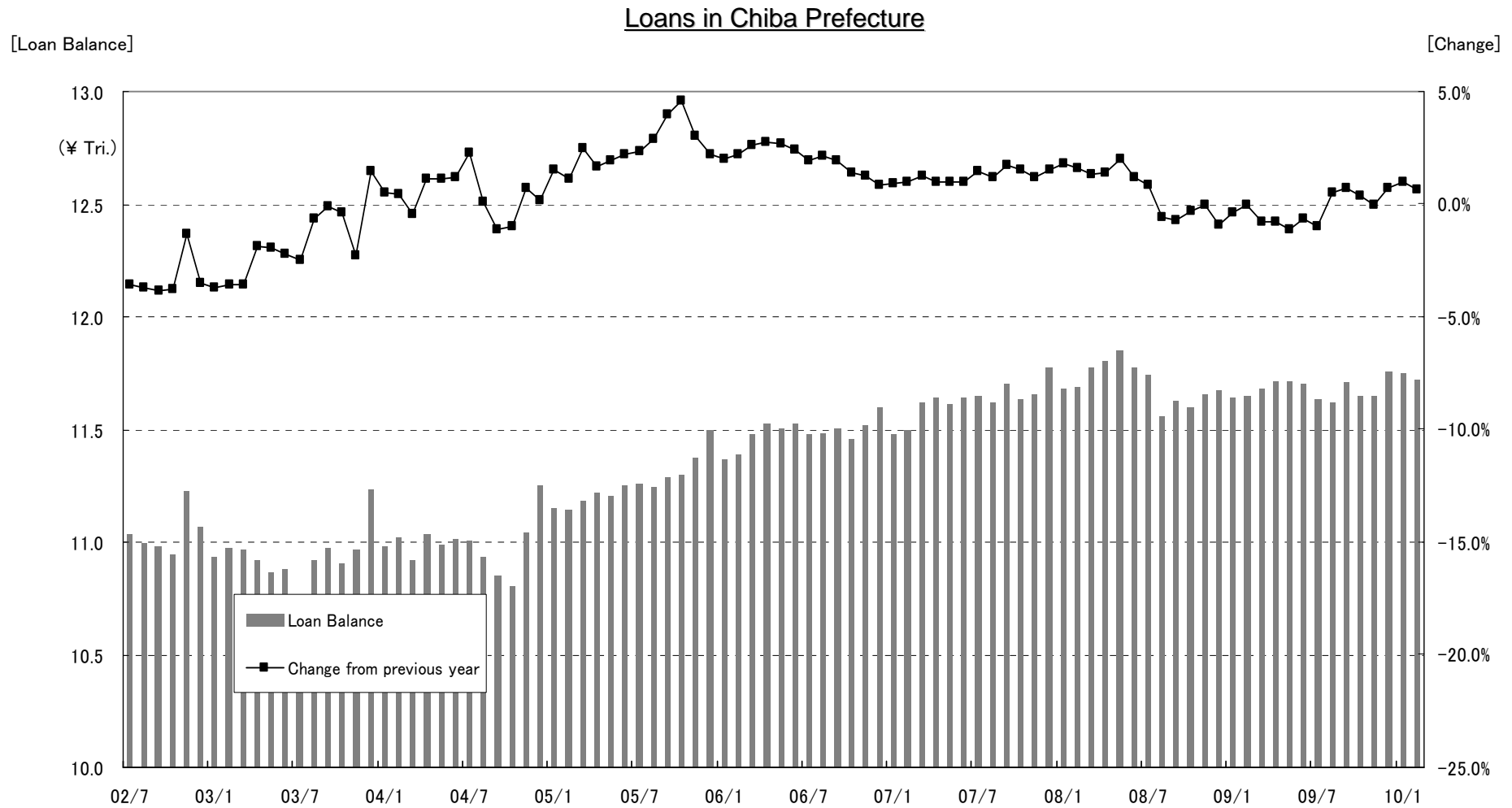
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".  
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x 1/2

Trend of BSI of Sales (By Industry)

|                            | FY09    |         |         |         | FY10     |
|----------------------------|---------|---------|---------|---------|----------|
|                            | Actual  |         |         |         | Forecast |
|                            | Apr-Jun | Jul-Sep | Oct-Dec | Jan-Mar | Apr-Jun  |
| Food                       | (11.9)  | (8.6)   | (18.3)  | (17.2)  | (9.4)    |
| Petroleum & Chemicals      | (32.7)  | (17.4)  | (11.4)  | (6.8)   | 16.7     |
| Plastics                   | (36.4)  | (40.9)  | (12.5)  | (20.0)  | (5.0)    |
| Glass                      | (28.6)  | (25.0)  | (36.4)  | (4.2)   | (22.7)   |
| Steel & Non-ferrous Metals | (37.5)  | (30.8)  | (12.5)  | (4.2)   | (12.5)   |
| Metals                     | (43.2)  | (38.0)  | (10.0)  | 2.4     | (4.6)    |
| Machinery                  | (44.1)  | (35.3)  | (23.4)  | (18.8)  | (3.2)    |
| Electrical machinery       | (44.5)  | (50.0)  | (25.0)  | 27.8    | 11.1     |
| Transportation equipment   | (43.4)  | (38.5)  | (18.8)  | 0.0     | 3.0      |
| Other manufacturing        | (26.2)  | (29.0)  | (13.9)  | (12.5)  | (15.6)   |
| Construction               | (19.1)  | (27.5)  | (17.5)  | (25.0)  | (21.5)   |
| Transportation             | (23.1)  | (26.9)  | (10.7)  | 0.0     | (4.6)    |
| Wholesaling                | (25.0)  | (30.6)  | (25.0)  | (16.0)  | (14.6)   |
| Retailing                  | (17.2)  | (17.3)  | (20.4)  | (20.0)  | (14.6)   |
| Hotels                     | (50.0)  | (25.0)  | (46.2)  | (20.9)  | (4.6)    |
| Services                   | (24.0)  | (26.5)  | (20.9)  | (15.0)  | (12.5)   |

Source: Chiba Economy Center "BSI survey in Chiba (January to March 10)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: April 10  
 Answers: 746 enterprises surveyed, 320 effective answers

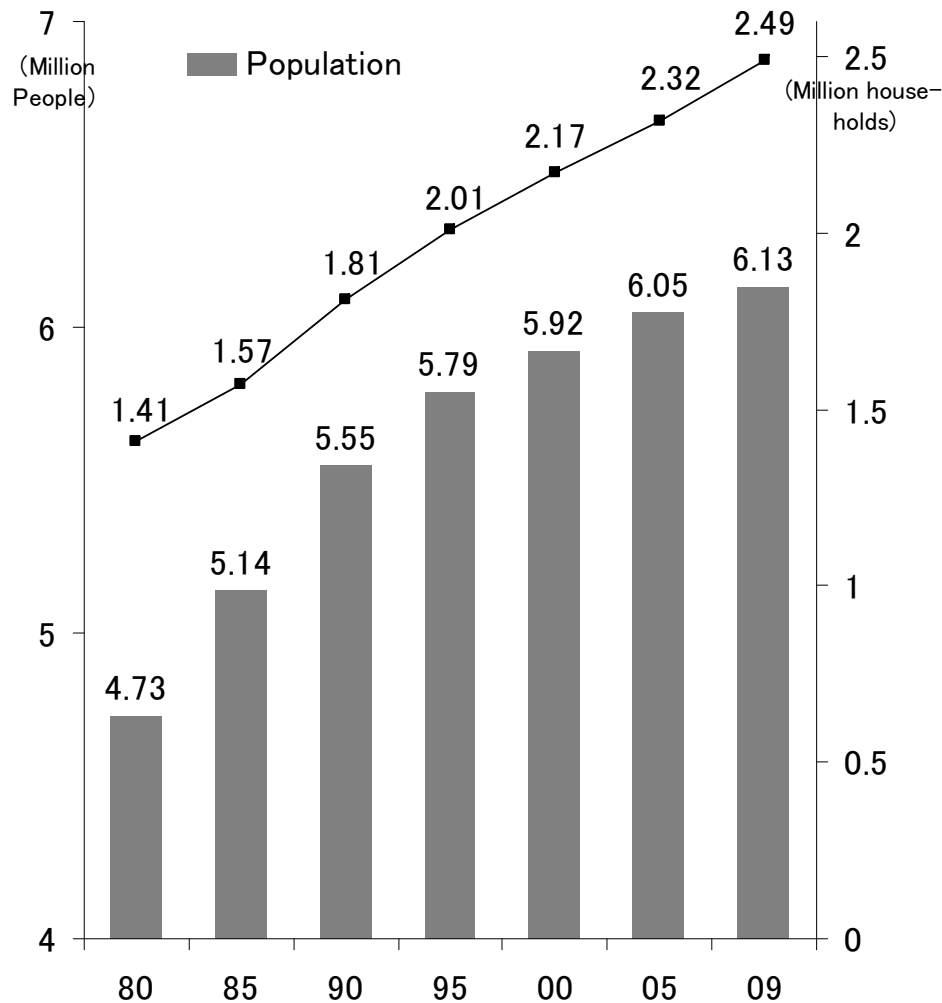
# Economic Conditions (2) Loans



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

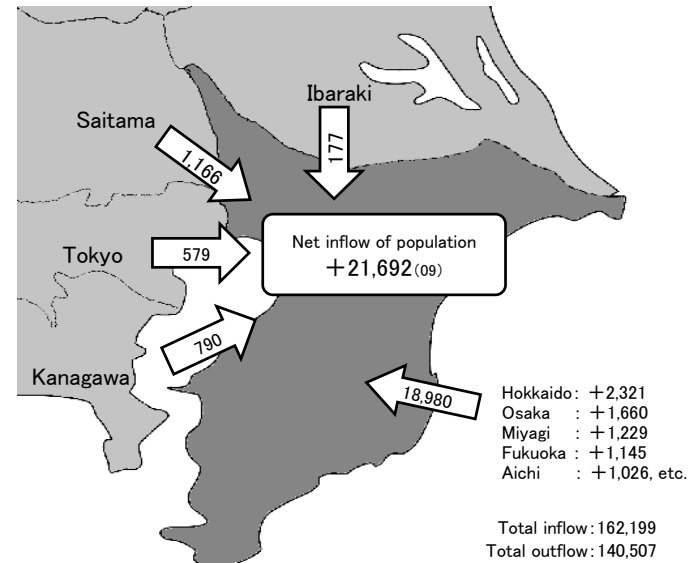
# Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Sources: National census (09 Population from Ministry of Internal Affairs and Communications, Number of Households from Chiba Pref.)

Inflow/Outflow of Population



Source: Ministry of Internal Affairs and Communications

Top 10 Prefectures by Population Growth

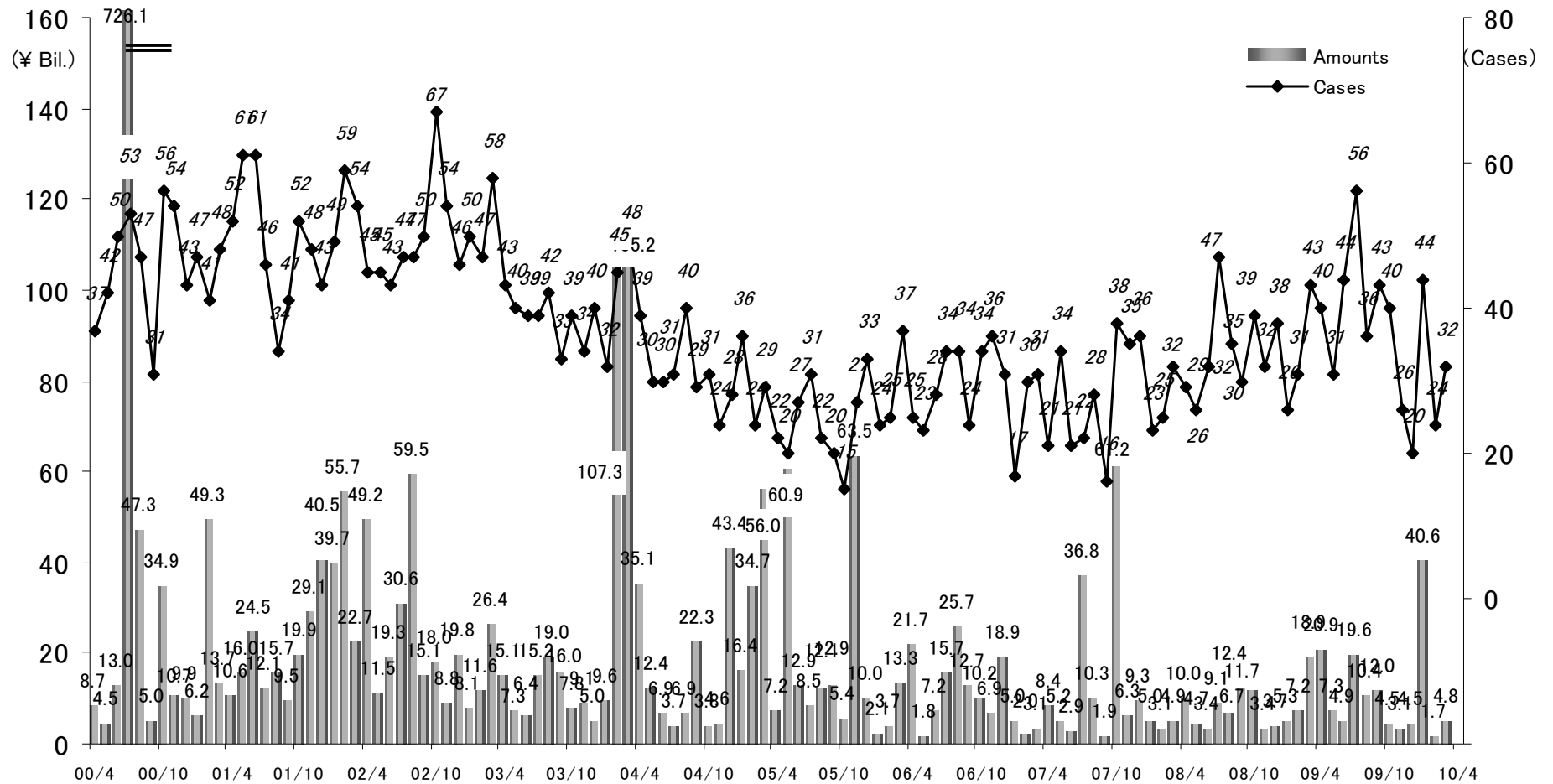
(From Oct. 08 to Oct. 09)

| (thousands) |            |          |
|-------------|------------|----------|
|             | Prefecture | Increase |
| 1           | Tokyo      | 30       |
| 2           | Kanagawa   | 26       |
| 3           | Chiba      | 17       |
| 3           | Saitama    | 17       |
| 5           | Aichi      | 15       |
| 6           | Okinawa    | 6        |
| 7           | Shiga      | 3        |
| 8           | Fukuoka    | (1)      |
| 9           | Ishikawa   | (3)      |
| 9           | Hyogo      | (3)      |

Source: Ministry of Internal Affairs and Communications

# Economic Conditions (4) Corporate Bankruptcies

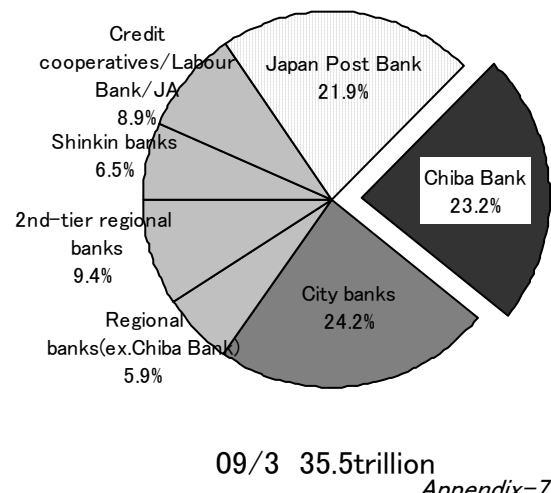
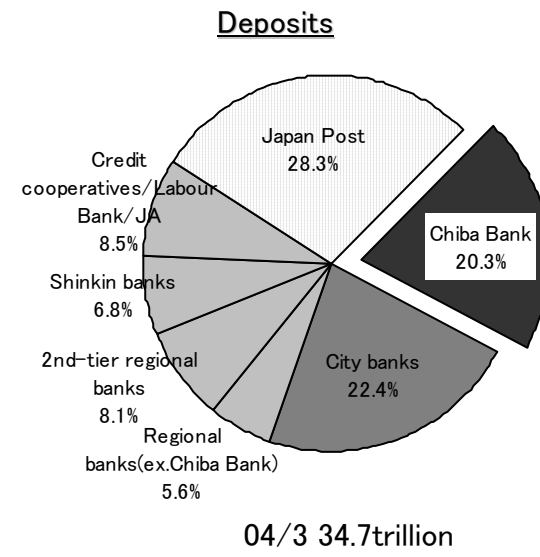
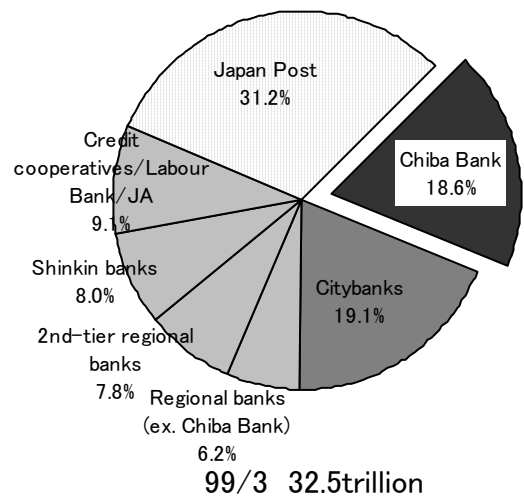
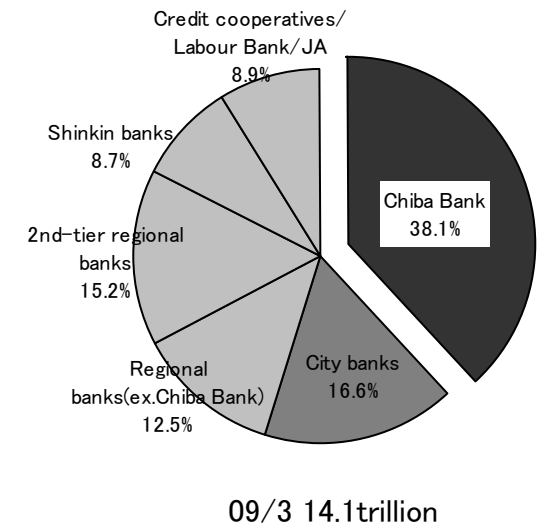
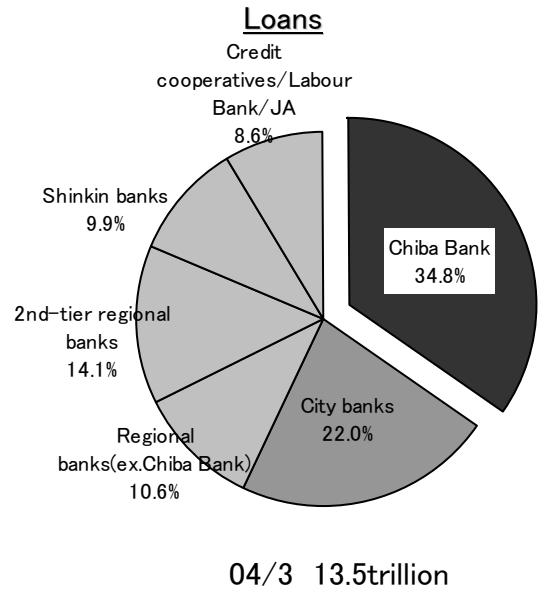
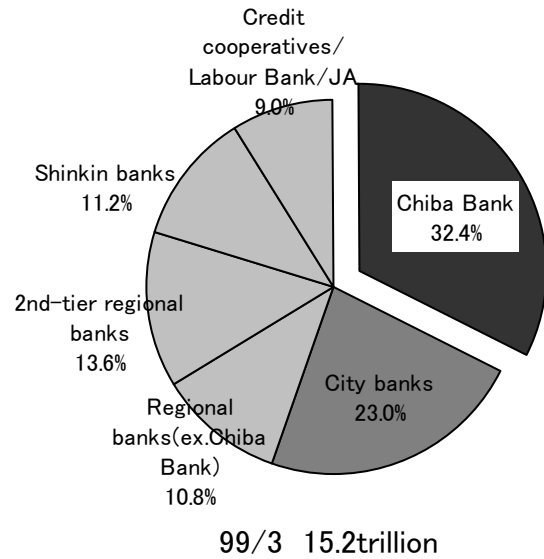
**Default Cases/Amounts in Chiba Prefecture**  
 (Headquartered in Chiba Prefecture & with debts over ¥10 million)



Source: Made by Chiba Bank with data from Shoko Research

# Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL



# Economic Indicators for Chiba Prefecture (1)

|             | Population  | Industrial Production Index |          |                            | Electric Power Consumption                 |          | Customer Price Index                                    | New Car Registrations                                | Building Construction                          |                    |
|-------------|---|-----------------------------|----------|----------------------------|--|----------|---|--|--|--------------------|
|             | Total   | Production                  | Shipment | Producers' Inventory Ratio | Total                                      |          |   |  | Floor Area                                     | New Housing starts |
|             |   |                             |          |                            | Largeusers                                 |          |   |  |  |                    |
| As of Oct 1 | 2005=100  |                             |          | Million KWH                |  | 2005=100 | Total   | Thousand m <sup>2</sup>                              |  |                    |
| 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                       | 104.8    | 106.0                      | 39,056                                     | 13,109   | 101.1   | 135,000  | 7,552  | 62,745             |
| 2009        | 6,183,743   | 86.3                        | 89.7     | 108.1                      | 36,490                                     | 11,237   | 99.8  | 126,789  | 5,303  | 42,526             |
| 2009/04     | 6,162,593   | 80.8                        | 82.0     | 126.6                      | 3,012                                      | 891      | 100.3   | 7,302  | 548  | 3,577              |
| 2009/05     | 6,172,836   | 84.8                        | 87.3     | 117.4                      | 2,821                                      | 903      | 100.1   | 8,383  | 341  | 2,941              |
| 2009/06     | 6,174,848   | 89.3                        | 93.6     | 105.9                      | 2,788                                      | 955      | 99.7  | 10,666   | 380  | 3,245              |
| 2009/07     | 6,177,586   | 90.1                        | 93.4     | 104.8                      | 3,100                                      | 981      | 99.7  | 12,264   | 469  | 3,884              |
| 2009/08     | 6,180,436   | 92.8                        | 97.8     | 98.9                       | 3,306                                      | 971      | 99.5  | 8,619  | 370  | 3,058              |
| 2009/09     | 6,181,152   | 91.9                        | 94.3     | 102.1                      | 3,112                                      | 962      | 99.5  | 13,550   | 445  | 3,578              |
| 2009/10     | 6,183,743   | 91.0                        | 93.9     | 101.9                      | 2,928                                      | 1,017    | 99.3  | 11,101   | 387  | 3,463              |
| 2009/11     | 6,185,793   | 95.5                        | 97.5     | 101.2                      | 2,994                                      | 1,072    | 99.3  | 11,875   | 368  | 3,691              |
| 2009/12     | 6,187,320   | 93.0                        | 98.4     | 99.3                       | 3,088                                      | 987      | 99.2  | 10,484   | 376  | 3,630              |
| 2010/01     | 6,187,319   | 95.1                        | 97.8     | 98.8                       | 3,451                                      | 956      | 98.5  | 10,556   | 551  | 5,738              |
| 2010/02     | 6,186,546   | -                           | -        | -                          | 3,277                                      | 907      | 98.6  | 12,300   | 471  | 3,142              |
| 2010/03     | 6,185,403   | -                           | -        | -                          | -  | -        | -   | 17,398   | -  | -                  |
| 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

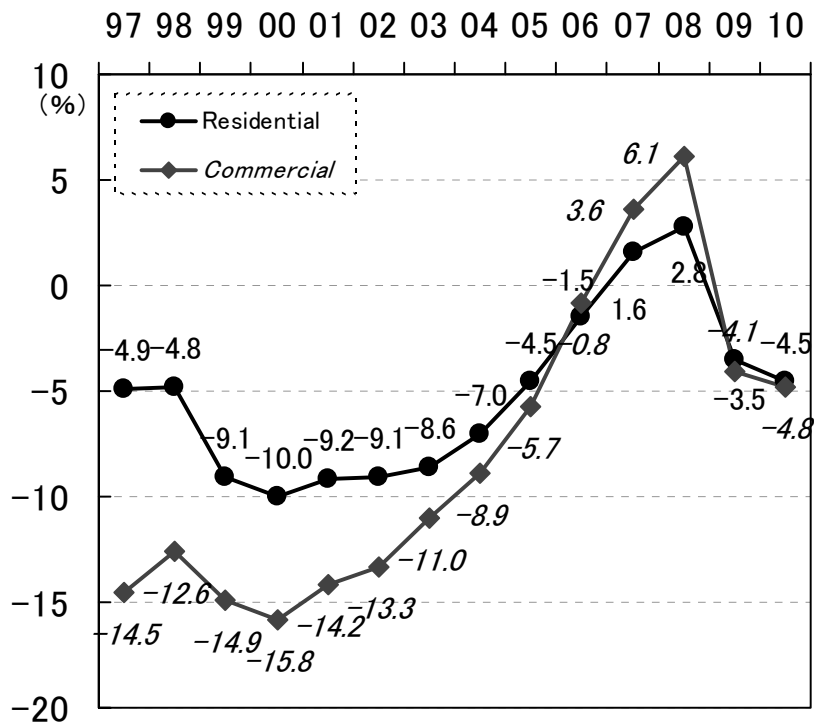
## Economic Indicators for Chiba Prefecture (2)

|         | Trade Customs Clearance<br>(Chiba Port & Kisarazu Port) |           | Corporate Bankruptcies<br>(Headquartered in Chiba Pref. &<br>with debt ¥10 mil. or more) |           | Labor Market           |                        |                            | Regular Employment Index<br>(Number of employees: 30 or more) |               | Real Wage Index<br>(Number of employees: 30 or more) |               |
|---------|---|-----------|--|-----------|------------------------|------------------------|----------------------------|---|---------------|--|---------------|
|         | Export  | Import    | Number of<br>Companies   | ¥ Million | Active<br>Applications | Active Job<br>Openings | Active<br>Opening<br>Ratio | All industries  | Manufacturing | All industries                                       | Manufacturing |
|         | ¥ Million   |           |  |           |                        |                        |                            | 2005 = 100  |               |  |               |
| 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          |
| 2009    | 1,052,293   | 3,247,148 | 436  | 118,539   | 97,619                 | 44,453                 | 0.46                       |   |               |  |               |
| 2009/04 | 61,544  | 231,485   | 40   | 20,870    | 101,796                | 46,562                 | 0.48                       | 99.1  | 91.5          | 80.7   | 71.7          |
| 2009/05 | 64,356  | 199,967   | 31   | 7,250     | 103,231                | 40,962                 | 0.44                       | 100.2   | 90.5          | 78.4   | 71.4          |
| 2009/06 | 99,452  | 216,719   | 44   | 4,883     | 105,169                | 40,236                 | 0.43                       | 99.8  | 90.4          | 138.0  | 149.1         |
| 2009/07 | 102,043   | 302,526   | 56   | 19,603    | 105,690                | 39,466                 | 0.40                       | 99.5  | 90.0          | 97.8   | 97.4          |
| 2009/08 | 105,611   | 281,583   | 36   | 10,365    | 103,959                | 39,818                 | 0.40                       | 99.1  | 89.9          | 78.0   | 74.0          |
| 2009/09 | 115,545   | 309,306   | 43   | 12,030    | 102,639                | 41,624                 | 0.41                       | 99.2  | 89.8          | 76.8   | 71.9          |
| 2009/10 | 93,102  | 257,934   | 40   | 4,484     | 103,821                | 43,968                 | 0.42                       | 99.0  | 90.2          | 76.1   | 72.3          |
| 2009/11 | 87,639  | 294,247   | 26   | 3,099     | 100,707                | 42,584                 | 0.40                       | 99.6  | 89.9          | 78.7   | 74.2          |
| 2009/12 | 98,495  | 359,389   | 20   | 4,494     | 95,163                 | 40,686                 | 0.40                       | 99.4  | 90.0          | 164.4  | 172.4         |
| 2010/01 | 91,979  | 297,866   | 44   | 40,674    | 95,329                 | 42,211                 | 0.41                       | 99.0  | 91.0          | 78.3   | 75.4          |
| 2010/02 | 104,937   | 315,404   | 24   | 1,698     | 96,747                 | 43,978                 | 0.41                       | –   | –             | –  | –             |
| 2010/03 | –   | –         | 32   | 4,767     | –                      | –                      | –                          | –   | –             | –  | –             |
| Source  | Chiba Customs Branch                                    |           | Tokyo Shoko Research, Ltd., Chiba Branch   |           | Chiba Labor Bureau     |                        |                            | Statistics Div., Policy & Planning Dept. of Chiba Pref.       |               |  |               |



# Land Price Trends in Chiba Prefecture

Standard Land Prices(Chiba Prefecture)



Data from Chiba Prefecture  
As of July 1 of each year

Trend Prices of Intensively Used Land in Major Cities (Chiba Prefecture)

|   | City                  | Category    | Area                   | 09.1.1<br>~<br>09.4.1 | 09.4.1<br>~<br>09.7.1 | 09.7.1<br>~<br>09.10.1 | 09.10.1<br>~<br>10.1.1 |
|---|-----------------------|-------------|------------------------|-----------------------|-----------------------|------------------------|------------------------|
| A | Chuo-ku, Chiba city   | Residential | Chiba Minato           | 5                     | 5                     | 5                      | 5                      |
| B | Chuo-ku, Chiba city   | Commerce    | Around Chiba Sta.      | 6                     | 6                     | 6                      | 5                      |
| C | Mihama-ku, Chiba city | Commerce    | Kaihimmakuhari         | 5                     | 5                     | 5                      | 5                      |
| D | Urayasu               | Residential | Shin-Urayasu           | 6                     | 6                     | 5                      | 5                      |
| E | Ichikawa              | Commerce    | Around Motoyawata Sta. | 6                     | 5                     | 5                      | 6                      |
| F | Funabashi             | Commerce    | Around Funabashi Sta.  | 7                     | 6                     | 5                      | 5                      |
| G | Kashiwa               | Residential | Kashiwanoha            | 5                     | 5                     | 6                      | 6                      |

<Legend>

| Level | Change in three months                |
|-------|---------------------------------------|
| 1     | Increasing (6% or more)               |
| 2     | Increasing (From 3% to less than 6%)  |
| 3     | Increasing (over 0% to less than 3%)  |
| 4     | flat (0%)                             |
| 5     | Decreasing (over 0% to less than 3%)  |
| 6     | Decreasing (from 3% to less than 6%)  |
| 7     | Decreasing (from 6% to less than 9%)  |
| 8     | Decreasing (from 9% to less than 12%) |
| 9     | Decreasing (12% or more)              |

<Research Area>



<Outline of the investigation>

Demonstrating early trend prices of intensively used land by research trend prices of intensively used land which reflects trend prices of land in major cities.

## Key Data for Chiba Prefecture

|                  | Population   | Number of new housing starts                   | Prefectural Income                              | Balance of Deposits                               | Balance of Loans                                  |
|------------------|--|--|---|---|---|
| <b>Chiba</b>     | <b>6.13 million<br/>(Ranked 6<sup>th</sup> nationwide)</b> | <b>58 thousand<br/>(Ranked 6th nationwide)</b> | <b>¥18 trillion<br/>(Ranked 6th nationwide)</b> | <b>¥22.8 trillion<br/>(Ranked 6th nationwide)</b> | <b>¥11.7 trillion<br/>(Ranked 7th nationwide)</b> |
| No. 1 nationwide | Tokyo<br>12.86 million                                     | Tokyo<br>150 thousand                          | Tokyo<br>¥57 trillion                           | Tokyo<br>¥169.4 trillion                          | Tokyo<br>¥171.0 trillion                          |
| No. 2 nationwide | Kanagawa<br>8.94 million                                   | Kanagawa<br>83 thousand                        | Kanagawa<br>¥29 trillion                        | Osaka<br>¥55.1 trillion                           | Osaka<br>¥38.0 trillion                           |
| No. 3 nationwide | Osaka<br>8.80 million                                      | Aichi<br>76 thousand                           | Osaka<br>¥27 trillion                           | Kanagawa<br>¥33.6 trillion                        | Kanagawa<br>¥17.6 trillion                        |

Sources:

Population: Statistics Bureau, Ministry of Internal Affairs and Communications (October 2009)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (2009)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2007)

Balance of Deposits and Loans: The Bank of Japan (As of March 2010)

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■ 1. Regional Economy

▶ ■ 2. Management Indices

# Summary of Income and Expenses

(¥Billion)

|   | FY 03 |       | FY 04 |       | FY 05 |       | FY 06 |       | FY 07 |       | FY 08 |       | FY 09 |       |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|   | 1H    |       | 1H    |       | 1H    |       | 1H    |       | 1H    |       | 1H    |       | 1H    |       |
| Gross business profits                  | 70.5  | 142.5 | 72.5  | 147.8 | 75.0  | 150.5 | 77.8  | 155.1 | 79.5  | 163.1 | 73.0  | 142.1 | 82.3  | 162.1 |
| Net interest income                     | 60.5  | 120.8 | 61.5  | 123.7 | 61.8  | 126.2 | 65.8  | 132.4 | 68.8  | 139.5 | 73.4  | 146.6 | 72.8  | 143.3 |
| Net fees and commissions income         | 8.2   | 16.8  | 8.3   | 17.0  | 9.3   | 19.6  | 10.4  | 21.4  | 10.0  | 18.4  | 9.0   | 15.3  | 6.7   | 14.1  |
| Net trading income                      | 0.7   | 2.0   | 1.0   | 2.4   | 1.0   | 1.9   | 0.9   | 2.3   | 1.5   | 3.3   | 1.6   | 4.7   | 1.6   | 3.0   |
| Profit from other business transactions | 0.9   | 2.7   | 1.5   | 4.5   | 2.8   | 2.6   | 0.6   | -1.1  | -0.8  | 1.8   | -11.1 | -24.6 | 1.0   | 1.6   |
| Gains (losses) related to bonds         | 0.2   | 1.1   | 0.5   | 2.2   | 1.8   | 0.7   | -2.1  | -6.0  | -2.1  | -0.9  | -12.8 | -28.4 | -0.5  | -0.9  |
| Expenses                                | 37.0  | 74.1  | 36.9  | 73.7  | 37.6  | 75.3  | 39.1  | 77.9  | 39.5  | 79.2  | 40.4  | 79.9  | 39.7  | 80.3  |
| Real net business income                | 33.5  | 68.4  | 35.5  | 74.0  | 37.4  | 75.2  | 38.7  | 77.2  | 40.0  | 83.9  | 32.6  | 62.2  | 42.5  | 81.8  |
| Ordinary profit                         | 16.4  | 40.3  | 28.8  | 57.8  | 36.0  | 68.8  | 31.8  | 71.3  | 38.4  | 70.0  | 11.1  | 6.5   | 22.0  | 53.4  |
| Net income                              | 11.7  | 25.7  | 19.5  | 34.3  | 23.4  | 46.7  | 24.5  | 50.1  | 27.2  | 44.6  | 7.3   | 11.3  | 16.3  | 36.2  |
| Net credit costs                        | 17.4  | 30.9  | 2.9   | 16.5  | -2.5  | -2.1  | 0.8   | 2.0   | -3.5  | 3.6   | 19.3  | 37.2  | 16.8  | 19.4  |
| Consolidated net income                 | 11.7  | 27.5  | 20.7  | 36.3  | 24.8  | 48.9  | 25.6  | 52.5  | 27.9  | 45.9  | 7.6   | 12.3  | 16.6  | 37.5  |

\*These figures are based on non-consolidated figures except for Consolidated net income.

# Management Indicators

|                   | FY 03  |        | FY 04  |        | FY 05  |        | FY 06  |        | FY 07  |        | FY 08  |        | FY 09  |        |
|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                   | 1H     |        | 1H     |        | 1H     |        | 1H     |        | 1H     |        | 1H     |        | 1H     |        |
| ROA* <sup>1</sup> | 0.29%  | 0.31%  | 0.46%  | 0.41%  | 0.53%  | 0.51%  | 0.50%  | 0.51%  | 0.56%  | 0.46%  | 0.14%  | 0.11%  | 0.32%  | 0.35%  |
| ROE* <sup>2</sup> | 6.74%  | 6.77%  | 10.08% | 8.41%  | 10.64% | 9.00%  | 9.18%  | 8.81%  | 9.52%  | 8.13%  | 2.74%  | 2.23%  | 5.88%  | 6.33%  |
| OHR* <sup>3</sup> | 52.62% | 52.44% | 51.47% | 50.80% | 51.13% | 49.95% | 49.80% | 48.82% | 48.32% | 47.97% | 47.41% | 47.07% | 48.14% | 49.34% |

|                                | 03/9   | 04/3   | 04/9   | 05/3   | 05/9   | 06/3   | 06/9   | 07/3   | 07/9   | 08/3   | 08/9   | 09/3   | 09/9   | 10/3   |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Non-consolidated capital ratio | 10.52% | 10.83% | 10.78% | 10.88% | 10.42% | 10.83% | 10.57% | 11.20% | 11.22% | 11.72% | 10.74% | 11.12% | 12.02% | 12.14% |
| Tier I Ratio* <sup>4</sup>     | 6.71%  | 6.91%  | 7.13%  | 7.21%  | 7.40%  | 8.05%  | 8.17%  | 9.29%  | 9.58%  | 10.26% | 9.82%  | 9.62%  | 10.61% | 10.78% |
| Consolidated capital ratio     | 10.72% | 11.06% | 11.05% | 11.16% | 10.75% | 11.19% | 10.95% | 11.63% | 11.66% | 12.20% | 11.31% | 11.70% | 12.71% | 12.80% |
| Tier I Ratio* <sup>4</sup>     | 6.90%  | 7.13%  | 7.40%  | 7.49%  | 7.71%  | 8.36%  | 8.51%  | 9.68%  | 10.00% | 10.72% | 10.35% | 10.17% | 11.25% | 11.39% |

\*1 ROA = Net income / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

\*2 ROE = Net income / Term-end balance of Net Assets (Stockholders' equity before FY05)

\*3 Overhead ratio = Expenses / (Net business income – Gains/losses on bonds, etc. + Net transfer to general allowance for loan losses + Expenses)

\*4 Based on Basel II from March 2007

# Interest Yields

## Domestic Operations

|  | FY 03 |       | FY 04 |       | FY 05 |       | FY 06 |       | FY 07 |       | FY 08 |       | FY 09 |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 1H    |       | 1H    |       | 1H    |       | 1H    |       | 1H    |       | 1H    |       | 1H    |       |
| Average yield on interest-bearing assets               | 1.70% | 1.70% | 1.68% | 1.69% | 1.62% | 1.60% | 1.59% | 1.65% | 1.82% | 1.83% | 1.87% | 1.85% | 1.74% | 1.70% |
| Average yield on loans and bills discounted            | 2.02% | 2.01% | 1.99% | 1.99% | 1.90% | 1.88% | 1.85% | 1.92% | 2.13% | 2.17% | 2.16% | 2.14% | 1.97% | 1.94% |
| Average yield on securities                            | 0.66% | 0.62% | 0.66% | 0.66% | 0.69% | 0.76% | 0.96% | 0.94% | 0.95% | 0.91% | 1.16% | 0.99% | 1.05% | 0.98% |
| Average yield on interest-bearing liabilities          | 1.01% | 1.01% | 0.97% | 0.97% | 0.95% | 0.93% | 0.96% | 1.00% | 1.14% | 1.15% | 1.16% | 1.11% | 1.00% | 1.00% |
| Average yield on deposits and NCD                      | 0.02% | 0.02% | 0.01% | 0.01% | 0.01% | 0.01% | 0.05% | 0.09% | 0.22% | 0.23% | 0.26% | 0.23% | 0.15% | 0.14% |
| Expense ratio  | 0.99% | 0.99% | 0.96% | 0.96% | 0.94% | 0.94% | 0.95% | 0.95% | 0.93% | 0.93% | 0.91% | 0.91% | 0.88% | 0.89% |
| Average interest rate spread                           | 0.69% | 0.69% | 0.71% | 0.72% | 0.67% | 0.67% | 0.63% | 0.65% | 0.68% | 0.68% | 0.71% | 0.74% | 0.74% | 0.70% |
| Difference between average yield on loans and deposits | 2.00% | 1.99% | 1.98% | 1.98% | 1.89% | 1.87% | 1.80% | 1.83% | 1.91% | 1.94% | 1.90% | 1.91% | 1.82% | 1.80% |

## Contract Rate by Type Borrowers

|                                  | 03/9  | 04/3  | 04/9  | 05/3  | 05/3  | 06/3  | 06/9  | 07/3  | 07/9  | 08/3  | 08/9  | 09/3  | 09/9  | 10/3  |
|----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Major companies                  | 1.05% | 1.00% | 0.97% | 0.94% | 0.80% | 0.72% | 0.91% | 1.17% | 1.28% | 1.29% | 1.25% | 1.19% | 0.99% | 0.90% |
| Mid-sized companies              | 1.73% | 1.68% | 1.51% | 1.45% | 1.36% | 1.33% | 1.46% | 1.61% | 1.67% | 1.67% | 1.65% | 1.45% | 1.35% | 1.30% |
| Small and medium-sized companies | 2.35% | 2.33% | 2.30% | 2.25% | 2.18% | 2.11% | 2.24% | 2.30% | 2.39% | 2.36% | 2.35% | 2.14% | 2.08% | 2.03% |
| Consumer loans                   | 2.38% | 2.33% | 2.30% | 2.27% | 2.22% | 2.17% | 2.24% | 2.35% | 2.49% | 2.54% | 2.58% | 2.55% | 2.33% | 2.22% |
| Housing loans                    | 2.21% | 2.16% | 2.12% | 2.10% | 2.04% | 1.99% | 2.06% | 2.18% | 2.32% | 2.37% | 2.41% | 2.38% | 2.17% | 2.06% |
| Others                           | 5.70% | 5.78% | 6.20% | 6.42% | 6.60% | 6.79% | 7.02% | 7.37% | 7.61% | 7.82% | 7.93% | 8.05% | 7.87% | 7.81% |
| Public sector                    | 0.94% | 0.98% | 1.13% | 0.80% | 0.96% | 0.82% | 1.05% | 1.26% | 1.38% | 1.35% | 1.38% | 1.70% | 1.31% | 1.30% |

\*Internal management base (term-end's weighted average contact lending rate of each category.)

# Working Assets and Liabilities

## Overall

|                              | Average balance (¥ Billion) |         |         |         |         |         | Interest yield |       |       |       |       |       |
|------------------------------|-----------------------------|---------|---------|---------|---------|---------|----------------|-------|-------|-------|-------|-------|
|                              | FY 07                       |         | FY 08   |         | FY 09   |         | FY 07          |       | FY 08 |       | FY 09 |       |
|                              | 1H                          |         | 1H      |         | 1H      |         | 1H             |       | 1H    |       | 1H    |       |
| Interest-bearing assets      | 8,958.7                     | 9,044.5 | 9,258.2 | 9,283.2 | 9,345.9 | 9,386.0 | 2.05%          | 2.04% | 2.00% | 1.94% | 1.76% | 1.72% |
| Loans and bills discounted   | 6,467.5                     | 6,543.0 | 6,774.1 | 6,930.4 | 7,112.3 | 7,155.1 | 2.15%          | 2.18% | 2.16% | 2.14% | 1.96% | 1.93% |
| Securities                   | 2,312.0                     | 2,207.6 | 2,116.7 | 2,077.9 | 1,954.0 | 1,962.3 | 1.83%          | 1.72% | 1.62% | 1.40% | 1.19% | 1.14% |
| Interest-bearing liabilities | 8,908.5                     | 9,007.7 | 9,245.7 | 9,306.4 | 9,484.5 | 9,486.0 | 0.52%          | 0.50% | 0.41% | 0.36% | 0.20% | 0.19% |
| Deposits                     | 8,307.7                     | 8,294.0 | 8,505.7 | 8,465.7 | 8,663.5 | 8,664.9 | 0.38%          | 0.36% | 0.32% | 0.27% | 0.16% | 0.14% |
| Borrowed money               | 125.1                       | 190.7   | 125.8   | 210.7   | 251.1   | 232.7   | 1.14%          | 0.95% | 0.93% | 0.81% | 0.49% | 0.48% |

## Domestic Operations

|                              | Average balance (¥ Billion) |         |         |         |         |         | Interest yield |       |       |       |       |       |
|------------------------------|-----------------------------|---------|---------|---------|---------|---------|----------------|-------|-------|-------|-------|-------|
|                              | FY 07                       |         | FY 08   |         | FY 09   |         | FY 07          |       | FY 08 |       | FY 09 |       |
|                              | 1H                          |         | 1H      |         | 1H      |         | 1H             |       | 1H    |       | 1H    |       |
| Interest-bearing assets      | 8,534.0                     | 8,661.4 | 8,883.8 | 8,923.3 | 9,051.7 | 9,090.4 | 1.82%          | 1.83% | 1.87% | 1.85% | 1.74% | 1.70% |
| Loans and bills discounted   | 6,425.1                     | 6,502.9 | 6,718.8 | 6,863.4 | 7,032.2 | 7,072.4 | 2.13%          | 2.17% | 2.16% | 2.14% | 1.97% | 1.94% |
| Securities                   | 1,753.7                     | 1,674.2 | 1,597.1 | 1,611.7 | 1,608.7 | 1,627.5 | 0.95%          | 0.91% | 1.16% | 0.99% | 1.05% | 0.98% |
| Interest-bearing liabilities | 8,490.9                     | 8,622.3 | 8,871.9 | 8,945.9 | 9,189.9 | 9,190.8 | 0.25%          | 0.26% | 0.28% | 0.25% | 0.17% | 0.16% |
| Deposits                     | 8,022.3                     | 8,034.6 | 8,264.3 | 8,250.7 | 8,471.0 | 8,462.7 | 0.22%          | 0.23% | 0.25% | 0.22% | 0.15% | 0.13% |
| Borrowed money               | 124.1                       | 189.7   | 124.8   | 188.2   | 234.2   | 220.9   | 1.12%          | 0.93% | 0.91% | 0.74% | 0.48% | 0.48% |

# Domestic Loans - Balance

(¥Billion)

|  | 03/9    | 04/3    | 04/9    | 05/3    | 05/9    | 06/3    | 06/9    | 07/3    | 07/9    | 08/3    | 08/9    | 09/3    | 09/9    | 10/3    |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Domestic loans                         | 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 | 7,108.7 | 7,115.8 |
| Major companies                        | 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 | 1,134.0 | 1,075.9 |
| Mid-sized companies                    | 177.9   | 170.2   | 168.4   | 162.9   | 164.6   | 161.8   | 167.9   | 164.7   | 174.9   | 180.9   | 183.3   | 184.4   | 183.9   | 174.9   |
| Small and medium-sized companies, etc. | 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 | 5,481.3 | 5,585.0 |
| Small and medium-sized companies*      | 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 | 3,026.0 | 3,034.4 |
| Consumer loans                         | 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 | 2,455.2 | 2,550.5 |
| Housing loans                          | 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 | 2,347.7 | 2,444.9 |
| Public sector                          | 688.5   | 628.7   | 541.5   | 673.7   | 535.0   | 617.5   | 636.0   | 496.7   | 495.7   | 419.5   | 400.1   | 254.6   | 309.4   | 279.9   |

\*Including sole proprietors

|                  | 03/9    | 04/3    | 04/9    | 05/3    | 05/9    | 06/3    | 06/9    | 07/3    | 07/9    | 08/3    | 08/9    | 09/3    | 09/9    | 10/3    |
|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Domestic loans   | 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 | 7,108.7 | 7,115.8 |
| Chiba Prefecture | 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 | 5,434.4 | 5,457.8 |
| Others           | 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 | 1,674.3 | 1,657.9 |



## Domestic Loans - Breakdown

|  | 03/9   | 04/3   | 04/9   | 05/3   | 05/9   | 06/3   | 06/9   | 07/3   | 07/9   | 08/3   | 08/9   | 09/3   | 09/9   | 10/3   |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 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                        | 9.2%   | 9.3%   | 9.4%   | 9.4%   | 9.1%   | 9.6%   | 10.7%  | 10.8%  | 11.6%  | 12.5%  | 14.7%  | 15.9%  | 16.0%  | 15.1%  |
| Mid-sized companies                    | 3.1%   | 3.0%   | 3.0%   | 2.8%   | 2.8%   | 2.6%   | 2.6%   | 2.6%   | 2.7%   | 2.7%   | 2.7%   | 2.6%   | 2.6%   | 2.5%   |
| Small and medium-sized companies, etc. | 75.7%  | 76.6%  | 78.0%  | 76.4%  | 78.8%  | 77.7%  | 76.6%  | 78.8%  | 78.1%  | 78.5%  | 76.7%  | 77.8%  | 77.1%  | 78.5%  |
| Small and medium-sized companies*      | 46.2%  | 45.5%  | 46.0%  | 44.4%  | 45.5%  | 44.9%  | 44.3%  | 45.2%  | 44.7%  | 44.7%  | 43.3%  | 43.6%  | 42.6%  | 42.6%  |
| Consumer loans                         | 29.6%  | 31.1%  | 32.0%  | 31.9%  | 33.3%  | 32.8%  | 32.3%  | 33.6%  | 33.3%  | 33.8%  | 33.5%  | 34.2%  | 34.5%  | 35.8%  |
| Housing loans                          | 27.0%  | 28.7%  | 29.7%  | 29.7%  | 31.1%  | 30.8%  | 30.4%  | 31.7%  | 31.5%  | 32.0%  | 31.8%  | 32.6%  | 33.0%  | 34.4%  |
| Public sector                          | 12.0%  | 11.1%  | 9.6%   | 11.5%  | 9.2%   | 10.0%  | 10.0%  | 7.8%   | 7.6%   | 6.3%   | 5.9%   | 3.7%   | 4.4%   | 3.9%   |

\*Including sole proprietors

|                  | 03/9   | 04/3   | 04/9   | 05/3   | 05/9   | 06/3   | 06/9   | 07/3   | 07/9   | 08/3   | 08/9   | 09/3   | 09/9   | 10/3   |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 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 | 81.7%  | 81.9%  | 82.7%  | 80.7%  | 82.8%  | 80.3%  | 79.1%  | 80.0%  | 79.6%  | 78.8%  | 76.8%  | 77.5%  | 76.4%  | 76.7%  |
| Others           | 18.3%  | 18.1%  | 17.3%  | 19.3%  | 17.2%  | 19.7%  | 20.9%  | 20.0%  | 20.4%  | 21.2%  | 23.2%  | 22.5%  | 23.6%  | 23.3%  |

# Loans, Borrowers Classified by Industry

## Domestic Operations

|   | ~09/3      |            | 08/3    |            | 08/9    |            | 09/3    |            |
|---|------------|------------|---------|------------|---------|------------|---------|------------|
|   |            | Proportion |         | Proportion |         | Proportion |         | Proportion |
|   | (¥Billion) |            |         |            |         |            |         |            |
| Manufacturing                             | 495.0      | 7.58%      | 524.2   | 7.91%      | 579.5   | 8.48%      | 716.0   | 10.31%     |
| Agriculture, Forestry, Fishery and Mining | 18.6       | 0.28%      | 20.1    | 0.30%      | 24.3    | 0.35%      | 25.1    | 0.36%      |
| Construction                              | 313.4      | 4.80%      | 314.5   | 4.74%      | 320.2   | 4.69%      | 338.3   | 4.87%      |
| Electricity, Gas, Heat Supply and Water   | 28.2       | 0.43%      | 37.2    | 0.56%      | 36.4    | 0.53%      | 16.0    | 0.23%      |
| Information and Communications            | 34.5       | 0.53%      | 32.0    | 0.48%      | 38.8    | 0.57%      | 37.3    | 0.54%      |
| Transport                                 | 188.8      | 2.89%      | 188.7   | 2.85%      | 188.1   | 2.75%      | 208.4   | 3.00%      |
| Wholesale and Retail Trade                | 590.0      | 9.04%      | 615.8   | 9.29%      | 636.4   | 9.33%      | 660.6   | 9.51%      |
| Finance and Insurance                     | 271.1      | 4.15%      | 272.9   | 4.12%      | 343.2   | 5.02%      | 339.7   | 4.89%      |
| Real Estate                               | 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         | 1,081.6    | 16.56%     | 1,101.0 | 16.61%     | 1,111.0 | 16.26%     | 1,142.4 | 16.45%     |
| Real Estate Trading, etc                  | 384.5      | 5.89%      | 369.3   | 5.57%      | 352.1   | 5.15%      | 300.1   | 4.32%      |
| Various Services                          | 578.1      | 8.85%      | 603.8   | 9.11%      | 604.8   | 8.85%      | 620.4   | 8.94%      |
| Government and Local Public Sector        | 351.1      | 5.38%      | 295.2   | 4.45%      | 293.8   | 4.30%      | 146.4   | 2.11%      |
| Others (Mainly Consumer Loans)            | 2,196.2    | 33.62%     | 2,254.5 | 34.01%     | 2,302.8 | 33.71%     | 2,394.0 | 34.47%     |
| Total                                     | 6,531.7    | 100.00%    | 6,629.9 | 100.00%    | 6,832.1 | 100.00%    | 6,945.3 | 100.00%    |

|   | 09/9~      |            | 10/3    |            |
|---|------------|------------|---------|------------|
|   |            | Proportion |         | Proportion |
|   | (¥Billion) |            |         |            |
| Manufacturing                           | 727.4      | 10.23%     | 701.7   | 9.86%      |
| Agriculture and Forestry                | 6.5        | 0.09%      | 7.9     | 0.11%      |
| Fishery                                 | 1.2        | 0.02%      | 1.2     | 0.02%      |
| Mining, quarrying and gravel            | 15.7       | 0.22%      | 15.4    | 0.22%      |
| Construction                            | 324.0      | 4.56%      | 314.1   | 4.41%      |
| Electricity, Gas, Heat Supply and Water | 22.2       | 0.31%      | 20.2    | 0.28%      |
| Information and Communications          | 42.2       | 0.60%      | 39.8    | 0.56%      |
| Transport and postal service            | 206.2      | 2.90%      | 206.1   | 2.90%      |
| Wholesale and retail trade              | 675.4      | 9.50%      | 655.9   | 9.22%      |
| Finance and Insurance                   | 338.0      | 4.75%      | 331.7   | 4.66%      |
| Real Estate and leasing                 | 1,610.8    | 22.66%     | 1,618.2 | 22.74%     |
| Real Estate                             | 1,441.2    | 20.27%     | 1,456.6 | 20.47%     |
| Real estate rental and management       | 1,180.8    | 16.61%     | 1,216.4 | 17.10%     |
| Real estate trading, etc.               | 260.4      | 3.66%      | 240.1   | 3.37%      |
| Leasing                                 | 169.5      | 2.39%      | 161.6   | 2.27%      |
| Medical, welfare and other services     | 451.9      | 6.36%      | 446.7   | 6.28%      |
| Government, local public sector         | 213.8      | 3.01%      | 191.3   | 2.69%      |
| Others (mainly consumer loans)          | 2,473.0    | 34.79%     | 2,564.9 | 36.05%     |
| Total                                   | 7,108.7    | 100.00%    | 7,115.8 | 100.00%    |

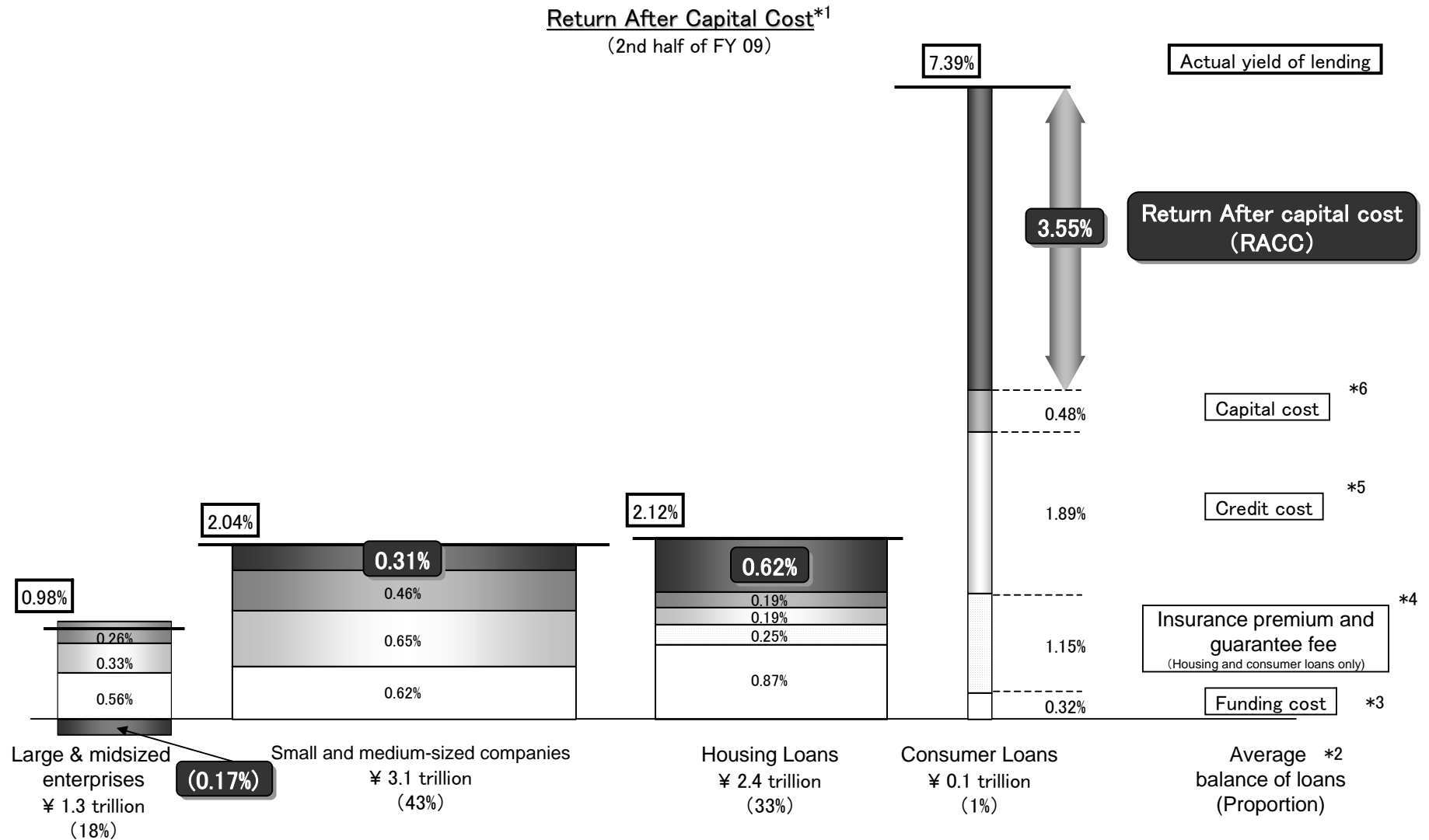
## Details of Loans to the Real Estate Industry

|   | ~09/3      |            | 08/3    |            | 08/9    |            | 09/3    |            |
|---|------------|------------|---------|------------|---------|------------|---------|------------|
|   |            | Proportion |         | Proportion |         | Proportion |         | Proportion |
|   | (¥Billion) |            |         |            |         |            |         |            |
| Real Estate Rental and Management           | 1,081.6    | 73.77%     | 1,101.0 | 74.88%     | 1,111.0 | 75.93%     | 1,142.4 | 79.19%     |
| Apartment and condominium rentals           | 749.7      | 51.13%     | 765.1   | 52.03%     | 774.2   | 52.91%     | 809.1   | 56.09%     |
| Office and Commercial rentals               | 246.8      | 16.84%     | 253.5   | 17.25%     | 253.8   | 17.35%     | 250.3   | 17.35%     |
| Land rental and Real estate management, etc | 85.0       | 5.80%      | 82.3    | 5.60%      | 82.9    | 5.67%      | 82.9    | 5.75%      |
| Real Estate Trading, etc                    | 384.5      | 26.23%     | 369.3   | 25.12%     | 352.1   | 24.07%     | 300.1   | 20.81%     |
| Home construction and development           | 215.6      | 14.71%     | 206.5   | 14.04%     | 213.0   | 14.56%     | 165.0   | 11.44%     |
| Real estate brokerage and Land trading, etc | 60.9       | 4.16%      | 64.9    | 4.42%      | 56.6    | 3.87%      | 49.9    | 3.46%      |
| Public corporations                         | 107.9      | 7.36%      | 97.8    | 6.66%      | 82.4    | 5.64%      | 85.2    | 5.91%      |
| Total                                       | 1,466.2    | 100.00%    | 1,470.4 | 100.00%    | 1,463.2 | 100.00%    | 1,442.6 | 100.00%    |

|   | 09/9~      |            | 10/3    |            |
|---|------------|------------|---------|------------|
|   |            | Proportion |         | Proportion |
|   | (¥Billion) |            |         |            |
| Real Estate Rental and Management           | 1,180.8    | 81.93%     | 1,216.4 | 83.51%     |
| Apartment and condominium rentals           | 852.7      | 59.17%     | 891.9   | 61.23%     |
| Office and Commercial rentals               | 247.9      | 17.20%     | 244.1   | 16.76%     |
| Land rental and Real estate management, etc | 80.1       | 5.56%      | 80.3    | 5.52%      |
| Real Estate Trading, etc                    | 260.4      | 18.07%     | 240.1   | 16.49%     |
| Home construction and development           | 143.0      | 9.92%      | 128.3   | 8.81%      |
| Real estate brokerage and Land trading, etc | 41.4       | 2.88%      | 41.0    | 2.82%      |
| Public corporations                         | 75.9       | 5.27%      | 70.7    | 4.86%      |
| Total                                       | 1,441.2    | 100.00%    | 1,456.6 | 100.00%    |

\*Classification has changed since September 2009 because of the revision of Japan Standardized Industrial Classification.

# Profit Structure of Loans



\*1. Before deducting operating costs

\*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 10/3 (UL: Basel II base) × 5.1% ÷ (1-tax rate)

# Domestic Deposits - Balance

|                                    | 03/9    | 04/3    | 04/9    | 05/3    | 05/9    | 06/3    | 06/9    | 07/3    | 07/9    | 08/3    | 08/9    | 09/3    | 09/9    | 10/3    |
|------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| (¥Billion)                         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| Domestic deposits                  | 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 | 8,519.4 | 8,663.4 |
| Personal                           | 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 | 6,693.8 | 6,762.2 |
| Corporate (incl. NGOs)             | 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 | 1,447.3 | 1,412.0 |
| National & local government        | 282.9   | 345.8   | 274.5   | 403.7   | 361.9   | 420.3   | 311.4   | 441.9   | 308.8   | 342.0   | 292.4   | 304.6   | 350.0   | 446.9   |
| Financial institutions (incl. BOJ) | 39.4    | 32.6    | 33.0    | 42.8    | 33.0    | 41.3    | 84.3    | 59.5    | 36.7    | 44.9    | 36.7    | 77.8    | 28.1    | 42.1    |
| Liquid deposits                    | 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 | 5,057.5 | 5,056.2 | 5,263.9 |
| Current                            | 163.1   | 169.8   | 163.6   | 190.9   | 192.4   | 211.8   | 192.6   | 204.5   | 184.5   | 175.9   | 169.4   | 177.8   | 162.9   | 176.2   |
| Savings                            | 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 | 4,559.3 | 4,748.6 |
| Personal                           | 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 | 3,676.1 | 3,754.8 |
| Current                            | 3.6     | 3.5     | 3.2     | 3.4     | 3.7     | 3.5     | 3.1     | 3.4     | 3.2     | 3.1     | 3.1     | 2.9     | 2.7     | 2.9     |
| Savings                            | 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 | 3,418.8 | 3,501.5 |
| Corporate (incl. NGOs)             | 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 | 1,083.0 | 1,049.4 |
| Current                            | 135.8   | 154.5   | 150.3   | 178.0   | 180.6   | 197.9   | 181.2   | 193.1   | 173.4   | 165.7   | 159.2   | 169.0   | 153.7   | 166.8   |
| Savings                            | 806.3   | 784.4   | 870.1   | 838.7   | 904.3   | 876.1   | 934.8   | 983.0   | 908.7   | 868.4   | 853.2   | 834.1   | 874.1   | 835.4   |
| National & local government        | 252.7   | 321.4   | 245.4   | 385.5   | 325.5   | 396.7   | 271.1   | 415.9   | 259.4   | 314.2   | 237.8   | 282.5   | 271.7   | 420.3   |
| Current                            | 6.7     | 3.7     | 3.0     | 0.8     | 0.5     | 0.3     | 0.5     | 0.5     | 0.6     | 0.4     | 0.4     | 0.7     | 1.3     | 1.5     |
| Savings                            | 232.6   | 298.5   | 228.3   | 374.0   | 315.6   | 383.6   | 259.2   | 402.9   | 247.9   | 301.7   | 229.3   | 269.7   | 258.6   | 404.2   |
| Financial institutions (incl. BOJ) | 38.5    | 31.7    | 31.7    | 41.3    | 28.9    | 37.2    | 80.1    | 55.2    | 32.3    | 40.8    | 32.4    | 75.2    | 25.3    | 39.3    |
| Current                            | 16.9    | 7.9     | 6.8     | 8.6     | 7.4     | 9.9     | 7.6     | 7.5     | 7.0     | 6.5     | 6.5     | 5.0     | 4.9     | 4.9     |
| Savings                            | 12.6    | 11.3    | 12.7    | 11.7    | 9.3     | 8.9     | 8.6     | 10.9    | 12.7    | 8.1     | 8.1     | 8.5     | 7.6     | 7.3     |
| Time deposits                      | 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 | 3,397.2 | 3,330.5 |
| Personal                           | 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 | 2,961.6 | 2,948.4 |
| Corporate (incl. NGOs)             | 281.3   | 277.1   | 288.5   | 288.0   | 285.1   | 301.9   | 311.7   | 321.8   | 365.5   | 367.1   | 376.2   | 365.0   | 354.5   | 352.5   |
| National & local government        | 30.1    | 24.3    | 29.0    | 18.1    | 36.3    | 23.6    | 40.3    | 26.0    | 49.4    | 27.7    | 54.6    | 22.1    | 78.3    | 26.6    |
| Financial institutions (incl. BOJ) | 0.8     | 0.9     | 1.2     | 1.4     | 4.0     | 4.1     | 4.2     | 4.3     | 4.3     | 4.1     | 4.2     | 2.5     | 2.8     | 2.8     |
| Foreign-currency deposits          | 59.6    | 70.3    | 80.6    | 85.7    | 77.9    | 61.6    | 57.5    | 48.0    | 46.5    | 53.7    | 53.1    | 63.4    | 65.6    | 68.5    |
| Personal                           | 49.4    | 61.2    | 72.4    | 76.6    | 68.8    | 54.5    | 49.2    | 40.3    | 38.0    | 43.9    | 44.7    | 54.1    | 56.1    | 58.8    |
| Corporate (incl. NGOs)             | 10.1    | 9.0     | 8.1     | 8.9     | 9.1     | 7.1     | 8.3     | 7.6     | 8.5     | 9.8     | 8.3     | 9.3     | 9.4     | 9.7     |
| 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     |
| Domestic deposits                  | 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 | 8,519.4 | 8,663.4 |
| Chiba Prefecture                   | 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 | 8,225.3 | 8,402.5 |
| Others                             | 219.0   | 203.9   | 203.8   | 211.1   | 219.0   | 230.9   | 271.6   | 234.8   | 232.6   | 261.2   | 239.4   | 291.9   | 294.1   | 260.8   |

# Domestic Deposits - Breakdown

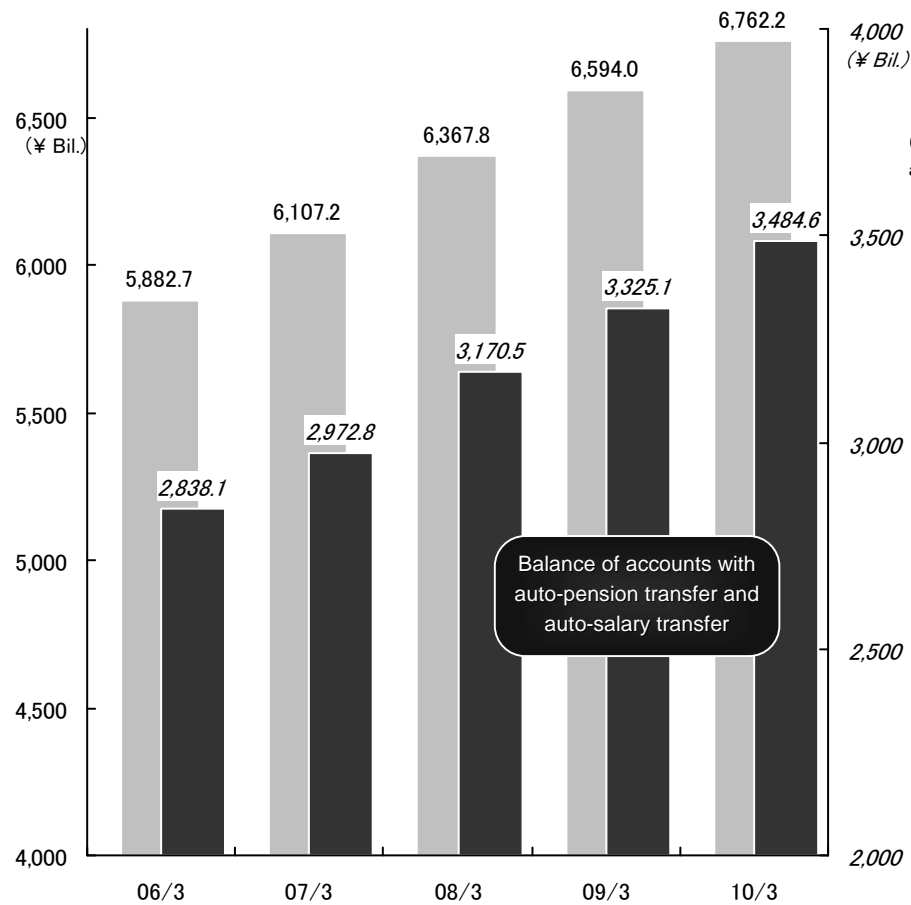
|                                    | 03/9   | 04/3   | 04/9   | 05/3   | 05/9   | 06/3   | 06/9   | 07/3   | 07/9   | 08/3   | 08/9   | 09/3   | 09/9   | 10/3   |
|------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 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                           | 76.9%  | 76.8%  | 76.8%  | 75.6%  | 75.8%  | 75.4%  | 76.2%  | 75.0%  | 77.1%  | 77.4%  | 78.2%  | 78.5%  | 78.6%  | 78.1%  |
| Corporate (incl. NGOs)             | 18.6%  | 17.9%  | 19.0%  | 18.4%  | 19.0%  | 18.6%  | 18.8%  | 18.9%  | 18.7%  | 17.9%  | 17.8%  | 17.0%  | 17.0%  | 16.3%  |
| National & local government        | 4.0%   | 4.8%   | 3.8%   | 5.4%   | 4.8%   | 5.4%   | 4.0%   | 5.4%   | 3.8%   | 4.2%   | 3.5%   | 3.6%   | 4.1%   | 5.2%   |
| Financial institutions (incl. BOJ) | 0.6%   | 0.5%   | 0.5%   | 0.6%   | 0.4%   | 0.5%   | 1.1%   | 0.7%   | 0.5%   | 0.5%   | 0.4%   | 0.9%   | 0.3%   | 0.5%   |
| Liquid deposits                    | 59.1%  | 60.1%  | 60.5%  | 61.7%  | 62.4%  | 63.9%  | 63.2%  | 63.9%  | 61.5%  | 61.2%  | 59.7%  | 60.1%  | 59.3%  | 60.8%  |
| Current                            | 2.3%   | 2.4%   | 2.3%   | 2.6%   | 2.5%   | 2.7%   | 2.5%   | 2.5%   | 2.3%   | 2.1%   | 2.0%   | 2.1%   | 1.9%   | 2.0%   |
| Savings                            | 50.0%  | 51.5%  | 52.3%  | 53.5%  | 54.6%  | 55.9%  | 55.6%  | 56.8%  | 54.8%  | 54.6%  | 53.2%  | 53.5%  | 53.5%  | 54.8%  |
| Personal                           | 40.4%  | 41.2%  | 41.8%  | 41.6%  | 42.7%  | 43.7%  | 44.1%  | 43.3%  | 43.9%  | 43.7%  | 43.3%  | 43.4%  | 43.1%  | 43.3%  |
| Current                            | 0.1%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   |
| Savings                            | 35.2%  | 36.2%  | 37.0%  | 37.1%  | 38.4%  | 39.6%  | 40.2%  | 39.7%  | 40.4%  | 40.3%  | 40.1%  | 40.2%  | 40.1%  | 40.4%  |
| Corporate (incl. NGOs)             | 14.5%  | 13.9%  | 14.9%  | 14.5%  | 15.1%  | 14.7%  | 14.7%  | 14.8%  | 14.0%  | 13.2%  | 13.1%  | 12.5%  | 12.7%  | 12.1%  |
| Current                            | 1.9%   | 2.2%   | 2.1%   | 2.4%   | 2.4%   | 2.5%   | 2.3%   | 2.4%   | 2.1%   | 2.0%   | 1.9%   | 2.0%   | 1.8%   | 1.9%   |
| Savings                            | 11.3%  | 10.9%  | 12.0%  | 11.2%  | 11.9%  | 11.2%  | 12.0%  | 12.1%  | 11.3%  | 10.6%  | 10.3%  | 9.9%   | 10.3%  | 9.6%   |
| National & local government        | 3.5%   | 4.5%   | 3.4%   | 5.2%   | 4.3%   | 5.1%   | 3.5%   | 5.1%   | 3.2%   | 3.8%   | 2.9%   | 3.4%   | 3.2%   | 4.9%   |
| Current                            | 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%   | 0.0%   |
| Savings                            | 3.3%   | 4.2%   | 3.1%   | 5.0%   | 4.2%   | 4.9%   | 3.3%   | 4.9%   | 3.1%   | 3.7%   | 2.8%   | 3.2%   | 3.0%   | 4.7%   |
| Financial institutions (incl. BOJ) | 0.5%   | 0.4%   | 0.4%   | 0.6%   | 0.4%   | 0.5%   | 1.0%   | 0.7%   | 0.4%   | 0.5%   | 0.4%   | 0.9%   | 0.3%   | 0.5%   |
| Current                            | 0.2%   | 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%   |
| Savings                            | 0.2%   | 0.2%   | 0.2%   | 0.2%   | 0.1%   | 0.1%   | 0.1%   | 0.1%   | 0.2%   | 0.1%   | 0.1%   | 0.1%   | 0.1%   | 0.1%   |
| Time deposits                      | 40.1%  | 39.0%  | 38.4%  | 37.1%  | 36.5%  | 35.3%  | 36.0%  | 35.5%  | 37.9%  | 38.1%  | 39.6%  | 39.1%  | 39.9%  | 38.4%  |
| Personal                           | 35.7%  | 34.7%  | 34.0%  | 33.0%  | 32.3%  | 31.1%  | 31.5%  | 31.1%  | 32.7%  | 33.3%  | 34.4%  | 34.4%  | 34.8%  | 34.0%  |
| Corporate (incl. NGOs)             | 3.9%   | 3.9%   | 4.0%   | 3.9%   | 3.8%   | 3.9%   | 4.0%   | 4.0%   | 4.5%   | 4.5%   | 4.5%   | 4.4%   | 4.2%   | 4.1%   |
| National & local government        | 0.4%   | 0.3%   | 0.4%   | 0.2%   | 0.5%   | 0.3%   | 0.5%   | 0.3%   | 0.6%   | 0.3%   | 0.7%   | 0.3%   | 0.9%   | 0.3%   |
| Financial institutions (incl. BOJ) | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.1%   | 0.1%   | 0.1%   | 0.1%   | 0.1%   | 0.0%   | 0.1%   | 0.0%   | 0.0%   | 0.0%   |
| Foreign-currency deposits          | 0.8%   | 1.0%   | 1.1%   | 1.1%   | 1.0%   | 0.8%   | 0.7%   | 0.6%   | 0.6%   | 0.7%   | 0.6%   | 0.8%   | 0.8%   | 0.8%   |
| Personal                           | 0.7%   | 0.9%   | 1.0%   | 1.0%   | 0.9%   | 0.7%   | 0.6%   | 0.5%   | 0.5%   | 0.5%   | 0.5%   | 0.7%   | 0.7%   | 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%   |

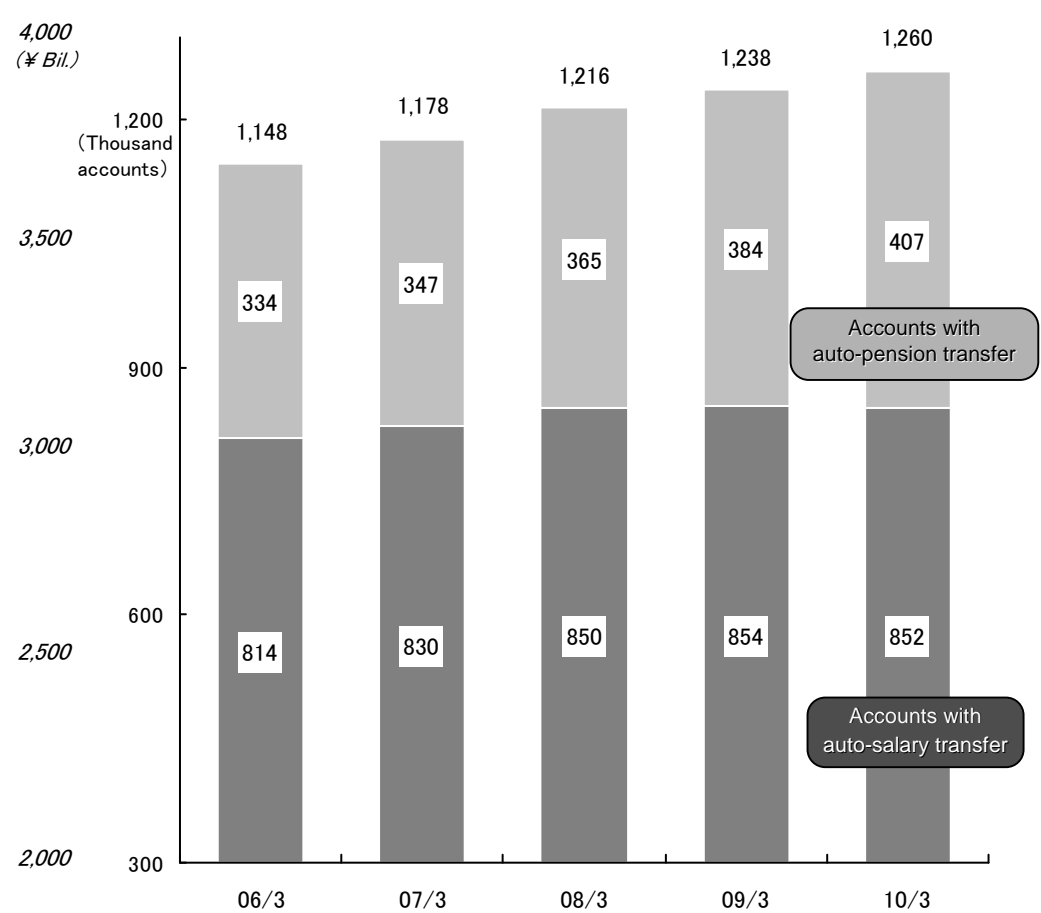
|                   | 03/9   | 04/3   | 04/9   | 05/3   | 05/9   | 06/3   | 06/9   | 07/3   | 07/9   | 08/3   | 08/9   | 09/3   | 09/9   | 10/3   |
|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Domestic 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  | 96.9%  | 97.2%  | 97.2%  | 97.2%  | 97.1%  | 97.0%  | 96.5%  | 97.1%  | 97.1%  | 96.8%  | 97.1%  | 96.5%  | 96.5%  | 97.0%  |
| Others            | 3.1%   | 2.8%   | 2.8%   | 2.8%   | 2.9%   | 3.0%   | 3.5%   | 2.9%   | 2.9%   | 3.2%   | 2.9%   | 3.5%   | 3.5%   | 3.0%   |

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



# Financial Products

(¥Billion)

|                    | 03/9  | 04/3  | 04/9  | 05/3  | 05/9  | 06/3  | 06/9  | 07/3  | 07/9  | 08/3  | 08/9  | 09/3  | 09/9  | 10/3  |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Investment trusts  | 222.3 | 265.5 | 314.9 | 361.6 | 411.4 | 444.1 | 510.2 | 576.1 | 625.0 | 554.5 | 534.6 | 413.5 | 480.8 | 505.7 |
| Bond funds         | 40.6  | 36.7  | 30.8  | 29.4  | 26.5  | 19.0  | 19.8  | 15.5  | 15.0  | 14.0  | 13.5  | 9.5   | 9.1   | 8.3   |
| Stock funds        | 181.6 | 228.7 | 284.1 | 332.1 | 384.9 | 425.0 | 490.4 | 560.5 | 610.0 | 540.4 | 521.0 | 403.9 | 471.6 | 497.4 |
| Personal Investors | 216.6 | 259.4 | 307.7 | 353.4 | 403.0 | 435.7 | 501.7 | 566.4 | 615.0 | 544.2 | 524.2 | 405.1 | 471.7 | 496.2 |
| Bond funds         | 37.0  | 33.4  | 27.8  | 26.9  | 24.0  | 16.9  | 17.8  | 13.6  | 13.2  | 12.4  | 12.0  | 8.1   | 7.7   | 7.1   |
| Stock funds        | 179.5 | 226.0 | 279.9 | 326.5 | 378.9 | 418.7 | 483.8 | 552.7 | 601.8 | 531.8 | 512.2 | 396.9 | 463.9 | 489.0 |

(¥Billion)

|                              | 03/9 | 04/3 | 04/9 | 05/3 | 05/9 | 06/3 | 06/9 | 07/3 | 07/9 | 08/3 | 08/9 | 09/3 | 09/9 | 10/3 |
|------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Foreign-currency deposits    | 59.6 | 70.3 | 80.6 | 85.7 | 77.9 | 61.6 | 57.5 | 48.0 | 46.5 | 53.7 | 53.1 | 63.4 | 65.6 | 68.5 |
| Personal                     | 49.4 | 61.2 | 72.4 | 76.6 | 68.8 | 54.5 | 49.2 | 40.3 | 38.0 | 43.9 | 44.7 | 54.1 | 56.1 | 58.8 |
| Corporate                    | 10.1 | 9.0  | 8.1  | 8.9  | 9.1  | 7.1  | 8.3  | 7.6  | 8.5  | 9.8  | 8.3  | 9.3  | 9.4  | 9.7  |
| 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  |

(¥Billion)

|                      | 03/9 | 04/3  | 04/9  | 05/3  | 05/9  | 06/3  | 06/9  | 07/3  | 07/9  | 08/3  | 08/9  | 09/3  | 09/9  | 10/3  |
|----------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Personal annuities*  | 92.8 | 154.7 | 200.5 | 240.0 | 278.3 | 312.7 | 343.4 | 371.7 | 411.3 | 446.6 | 498.3 | 529.8 | 578.6 | 653.6 |
| Variable             | 11.4 | 22.8  | 46.2  | 65.8  | 91.7  | 122.3 | 151.1 | 177.9 | 215.9 | 248.1 | 296.1 | 324.8 | 362.0 | 375.6 |
| Fixed                | 81.3 | 131.9 | 154.3 | 174.1 | 186.5 | 190.1 | 190.9 | 191.5 | 192.1 | 193.3 | 195.3 | 196.9 | 205.6 | 219.8 |
| Whole Life Insurance | -    | -     | -     | -     | -     | 0.3   | 1.3   | 2.2   | 3.2   | 5.1   | 6.8   | 8.0   | 10.9  | 58.1  |

\* Totals are an accumulation from October 2002.

(¥Billion)

|              | 03/9  | 04/3  | 04/9  | 05/3  | 05/9  | 06/3  | 06/9  | 07/3  | 07/9  | 08/3  | 08/9  | 09/3  | 09/9  | 10/3  |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Public bonds | 181.8 | 167.7 | 170.1 | 174.7 | 184.3 | 194.6 | 213.5 | 188.1 | 202.8 | 204.9 | 224.5 | 218.1 | 227.0 | 225.3 |
| Personal     | 147.0 | 138.5 | 139.9 | 146.3 | 154.0 | 167.4 | 173.9 | 160.9 | 171.3 | 177.1 | 188.4 | 193.4 | 198.9 | 202.4 |

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

## Self-Assessment Results (Non-consolidated)

(¥Billion)

|  | 03/9    | 04/3    | 04/9    | 05/3    | 05/9    | 06/3    | 06/9    | 07/3    | 07/9    | 08/3    | 08/9    | 09/3    | 09/9    | 10/3    |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Assets Requiring Caution or worse        | 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 | 1,339.7 | 1,373.5 |
| Assets Requiring Caution                 | 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 | 1,240.8 | 1,284.0 |
| Other Assets Requiring Caution           | 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 | 1,162.1 | 1,216.2 |
| Substandard Assets                       | 229.4   | 191.6   | 175.9   | 154.0   | 142.8   | 130.4   | 124.0   | 116.6   | 104.4   | 114.6   | 121.8   | 68.6    | 78.6    | 67.7    |
| Potentially Bankrupt Assets              | 175.9   | 171.5   | 135.6   | 122.5   | 111.7   | 90.3    | 82.3    | 77.1    | 71.4    | 65.4    | 60.0    | 61.2    | 65.6    | 60.6    |
| Bankrupt and Effectively Bankrupt Assets | 132.3   | 39.4    | 36.2    | 31.3    | 26.8    | 25.3    | 28.0    | 27.0    | 27.0    | 29.3    | 35.3    | 35.9    | 33.3    | 28.9    |
| Normal Assets*                           | 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 | 5,955.5 | 5,906.5 |
| Total                                    | 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 | 7,295.3 | 7,280.1 |

\*Including loans with no debtor classification.

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

(¥Billion)

|   | 03/9    | 04/3    | 04/9    | 05/3    | 05/9    | 06/3    | 06/9    | 07/3    | 07/9    | 08/3    | 08/9    | 09/3    | 09/9    | 10/3    |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Disclosed Claims under the Financial Reconstruction Law | 477.1   | 361.4   | 311.5   | 276.0   | 252.3   | 226.4   | 215.6   | 202.3   | 185.9   | 186.6   | 193.0   | 152.2   | 158.0   | 143.1   |
| Bankrupt and Substantially Bankrupt Claims              | 132.3   | 39.4    | 36.2    | 31.3    | 26.8    | 25.3    | 28.0    | 27.0    | 27.0    | 29.3    | 35.3    | 35.9    | 33.3    | 28.9    |
| Doubtful Claims   | 175.9   | 171.5   | 135.6   | 122.5   | 111.7   | 90.3    | 82.3    | 77.1    | 71.4    | 65.4    | 60.0    | 61.2    | 65.6    | 60.6    |
| Substandard Claims                                      | 168.7   | 150.3   | 139.6   | 122.1   | 113.7   | 110.6   | 105.2   | 98.1    | 87.4    | 91.8    | 97.6    | 55.0    | 59.1    | 53.5    |
| Normal Claims   | 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 | 7,137.2 | 7,137.0 |
| Total   | 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 | 7,295.3 | 7,280.1 |
| Proportion to total claims                              | 8.06%   | 6.23%   | 5.39%   | 4.59%   | 4.26%   | 3.60%   | 3.31%   | 3.08%   | 2.77%   | 2.73%   | 2.73%   | 2.12%   | 2.16%   | 1.96%   |

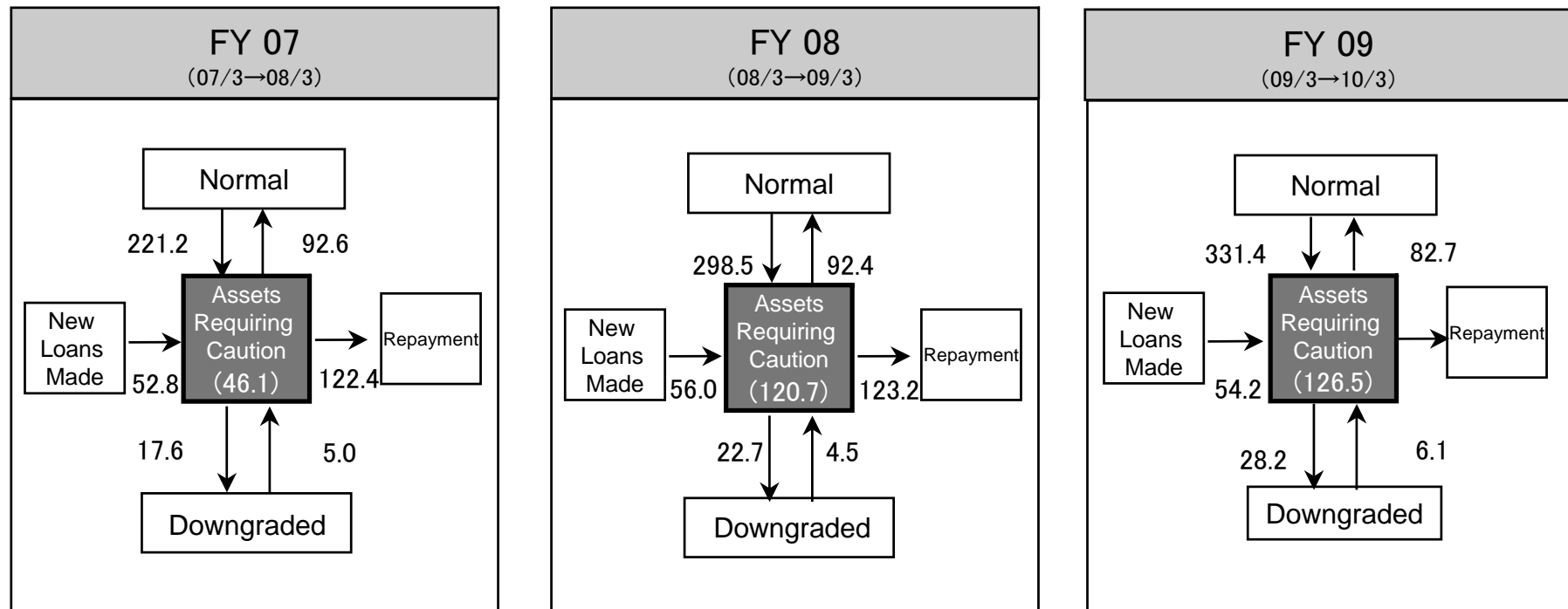
\*From March 2004, disclosed claims are after partial direct write-offs.



# Factors for Fluctuations in Assets Requiring Caution

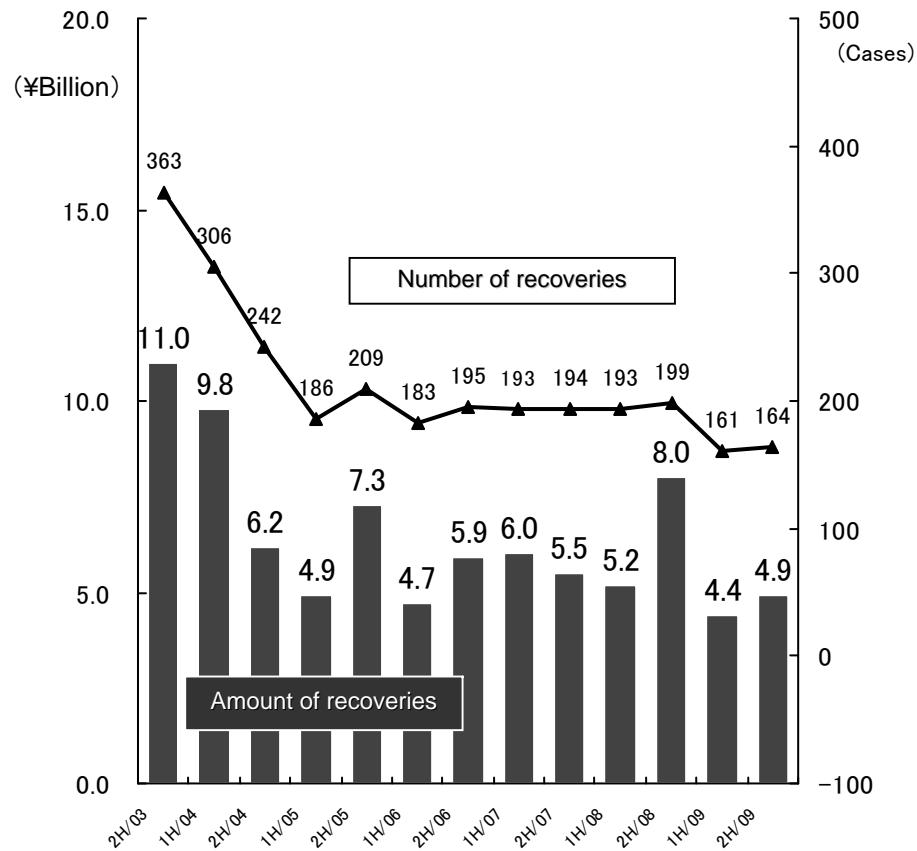
Analysis of yearly net change of Assets Requiring Caution  
(including Substandard loans)

(Billion)

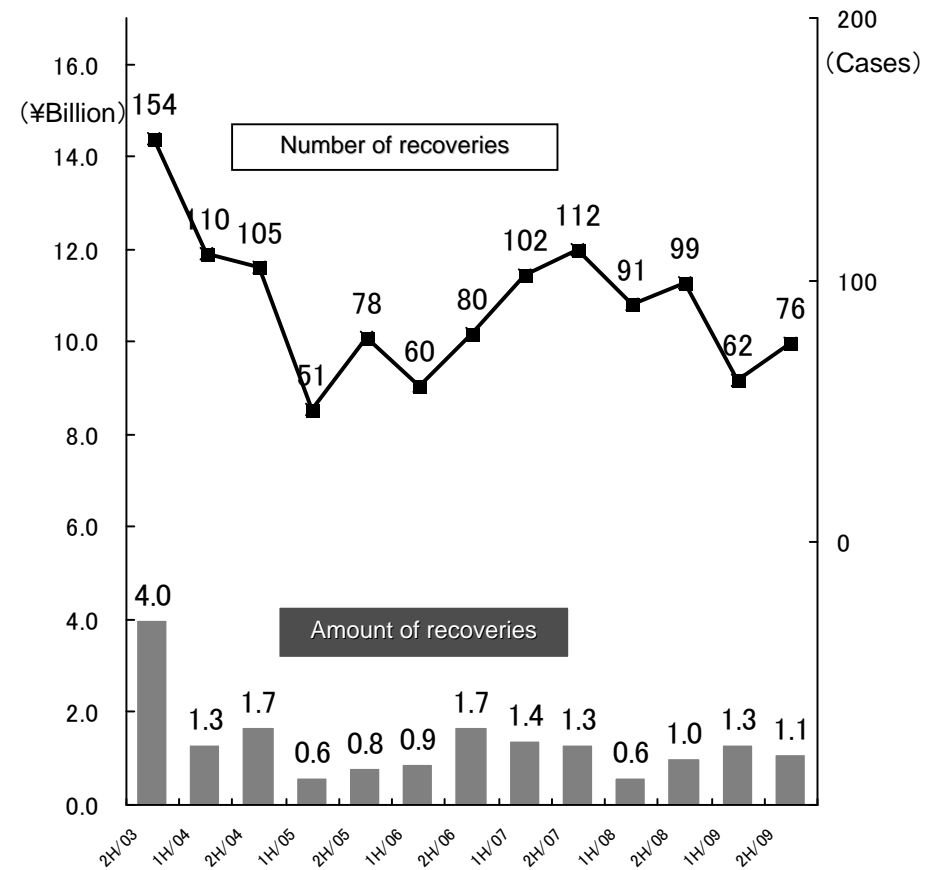


# Disposal of Collateral

Recoveries through Sales



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



# Efforts to Facilitate Financing

## Requests to revise loan terms, etc. (based on legal disclosure)

[As of Dec. 31, 2009]

| Small and medium-sized enterprises | Term                 |       | Applications | Revised | Refused | Under evaluation | Withdrawn |
|------------------------------------|----------------------|-------|--------------|---------|---------|------------------|-----------|
|                                    | 09/12/4<br>~09/12/30 | Cases |              | 1,050   | 323     | 4                | 715       |
| Total (¥ Mil.)                     |                      |       | 26,909       | 8,591   | 45      | 18,163           | 109       |

| Residential mortgage borrowers | Term                 |       | Applications | Revised | Refused | Under evaluation | Withdrawn |
|--------------------------------|----------------------|-------|--------------|---------|---------|------------------|-----------|
|                                | 09/12/4<br>~09/12/30 | Cases |              | 94      | 17      | 1                | 75        |
| Total (¥ Mil.)                 |                      |       | 1,526        | 275     | 40      | 1,200            | 9         |

[As of Mar. 31, 2010]

| Small and medium-sized enterprises | Term                |       | Applications | Revised | Refused | Under evaluation | Withdrawn |
|------------------------------------|---------------------|-------|--------------|---------|---------|------------------|-----------|
|                                    | 09/12/4<br>~10/3/31 | Cases |              | 6,176   | 4,542   | 11               | 1,302     |
| Total (¥ Mil.)                     |                     |       | 167,210      | 125,066 | 196     | 34,109           | 7,838     |

| Residential mortgage borrowers | Term                |       | Applications | Revised | Refused | Under evaluation | Withdrawn |
|--------------------------------|---------------------|-------|--------------|---------|---------|------------------|-----------|
|                                | 09/12/4<br>~10/3/31 | Cases |              | 543     | 353     | 1                | 157       |
| Total (¥ Mil.)                 |                     |       | 8,327        | 5,580   | 40      | 2,227            | 479       |

※Figures after the decimal point are omitted

# Capital Ratio

|                      | 07/9    | 08/3    | 08/9    | 09/3<br>(a) | 09/9<br>(b) | 10/3    |         |         |
|----------------------|---------|---------|---------|-------------|-------------|---------|---------|---------|
|                      |         |         |         |             |             | (c)     | (c)-(a) | (c)-(b) |
| Capital ratio        | 11.22%  | 11.72%  | 10.74%  | 11.12%      | 12.02%      | 12.14%  | 1.02%   | 0.12%   |
| Tier I ratio         | 9.58%   | 10.26%  | 9.82%   | 9.62%       | 10.61%      | 10.78%  | 1.16%   | 0.17%   |
| Capital (¥ Bil.)     | 580.3   | 579.7   | 547.3   | 565.2       | 599.6       | 611.8   | 46.6    | 12.2    |
| Tier I               | 495.6   | 507.8   | 500.3   | 488.9       | 529.7       | 543.1   | 54.2    | 13.4    |
| Risk Assets (¥ Bil.) | 5,170.0 | 4,946.3 | 5,092.7 | 5,082.7     | 4,988.2     | 5,038.8 | (43.9)  | 50.5    |
| Credit risk          | 4,836.1 | 4,590.0 | 4,721.7 | 4,690.2     | 4,592.4     | 4,637.6 | (52.6)  | 45.2    |
| Market risk          | 48.3    | 64.6    | 70.6    | 86.6        | 88.0        | 94.1    | 7.5     | 6.1     |
| Operational risk     | 285.5   | 291.6   | 300.4   | 305.8       | 307.7       | 306.9   | 1.1     | (0.8)   |

## Consolidated

|                      | 07/9    | 08/3    | 08/9    | 09/3<br>(a) | 09/9<br>(b) | 10/3    |         |         |
|----------------------|---------|---------|---------|-------------|-------------|---------|---------|---------|
|                      |         |         |         |             |             | (c)     | (c)-(a) | (c)-(b) |
| Capital ratio        | 11.66%  | 12.20%  | 11.31%  | 11.70%      | 12.71%      | 12.80%  | 1.09%   | 0.09%   |
| Tier I ratio         | 10.00%  | 10.72%  | 10.35%  | 10.17%      | 11.25%      | 11.39%  | 1.22%   | 0.13%   |
| Capital (¥ Bil.)     | 612.4   | 617.7   | 586.4   | 604.4       | 641.3       | 653.8   | 49.3    | 12.4    |
| Tier I               | 525.2   | 542.6   | 536.7   | 525.2       | 567.9       | 581.9   | 56.7    | 13.9    |
| Risk Assets (¥ Bil.) | 5,252.0 | 5,060.2 | 5,182.1 | 5,162.3     | 5,045.0     | 5,106.1 | (56.1)  | 61.0    |
| Credit risk          | 4,893.8 | 4,665.3 | 4,787.5 | 4,747.9     | 4,627.8     | 4,683.9 | (64.0)  | 56.0    |
| Market risk          | 48.5    | 64.8    | 70.8    | 86.7        | 88.1        | 94.3    | 7.5     | 6.2     |
| Operational risk     | 309.6   | 315.6   | 323.7   | 327.5       | 329.0       | 327.9   | 0.3     | (1.1)   |

# Risk Capital Allocation

## Risk Capital Allocation

|                         |   |
|-------------------------|---|
| Capital for allocation  | 80% of Tier I<br>Capped with "Core Capital" (Tier I excluding tax effect, etc.) |
| Integrated risk capital | Confidence interval 99.9% Holding period 1year                                  |
| 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  |

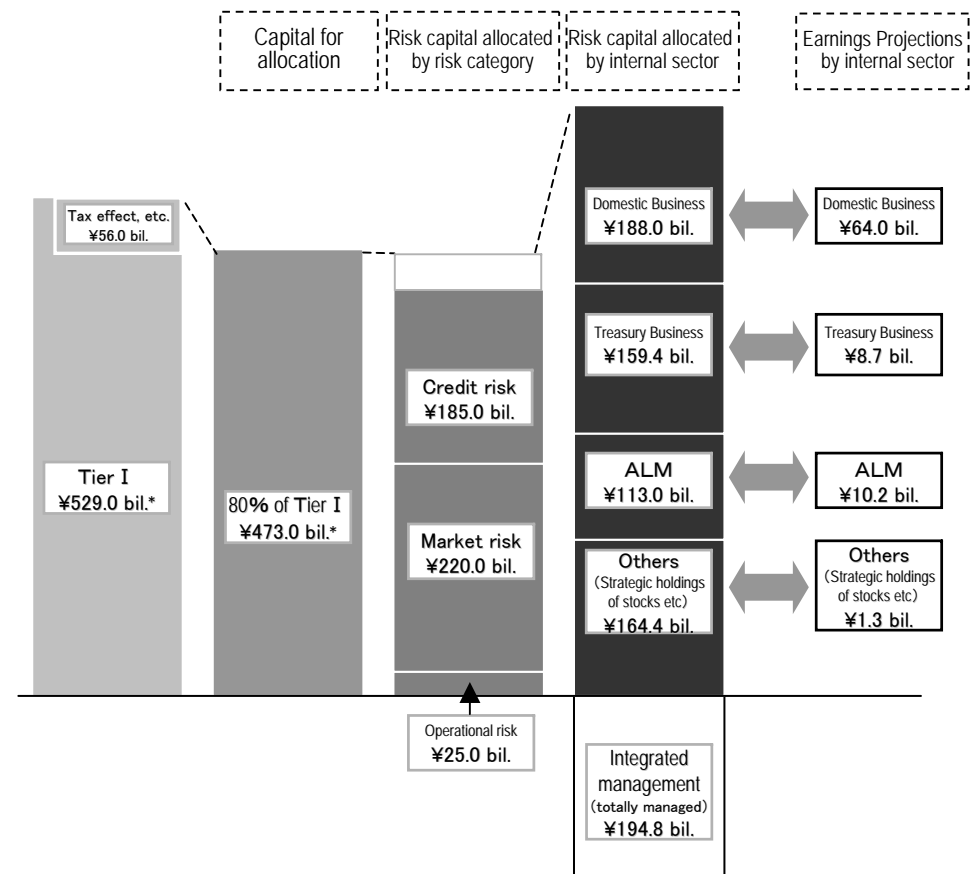
### Outlier Standard (10/3)

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

|   |     |              |
|---|-----|--------------|
| Interest rate risks in banking business | ①   | ¥ 37.0 Bil.  |
| Tier I + Tier II                        | ②   | ¥ 627.2 Bil. |
| Outlier ratio                           | ①/② | 5.9%         |

\*Interest rate shock: 99 percentile

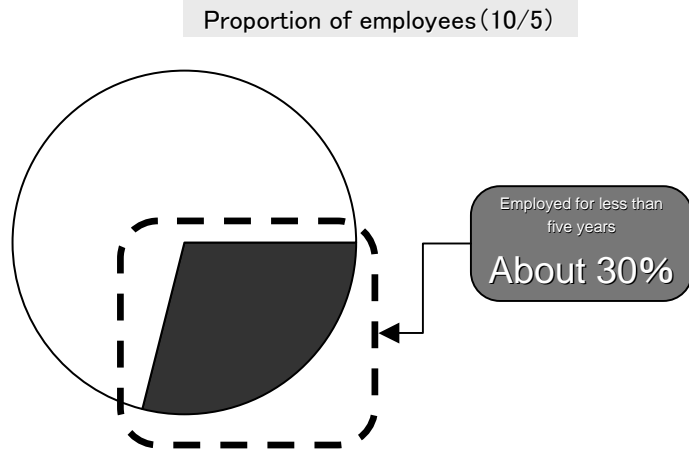
## Risk capital allocation for first half of FY 10



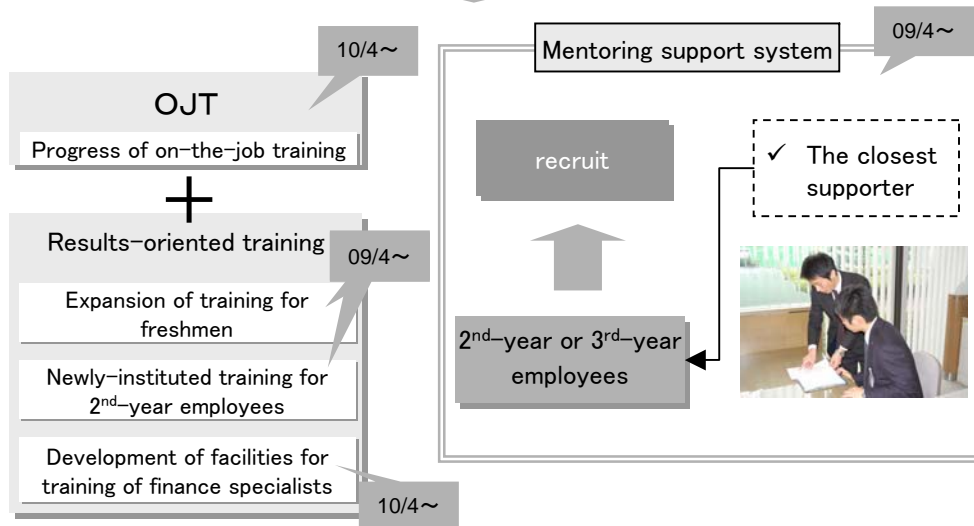
\*Amount forecasted at allocation.

# Strengthening staff training

## Upgrading the work skills of new employees

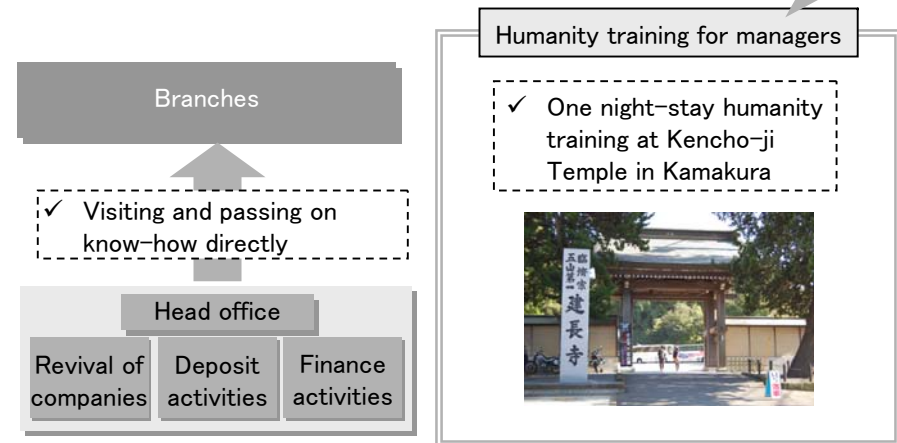


Early upgrading of work skills and competitive skills



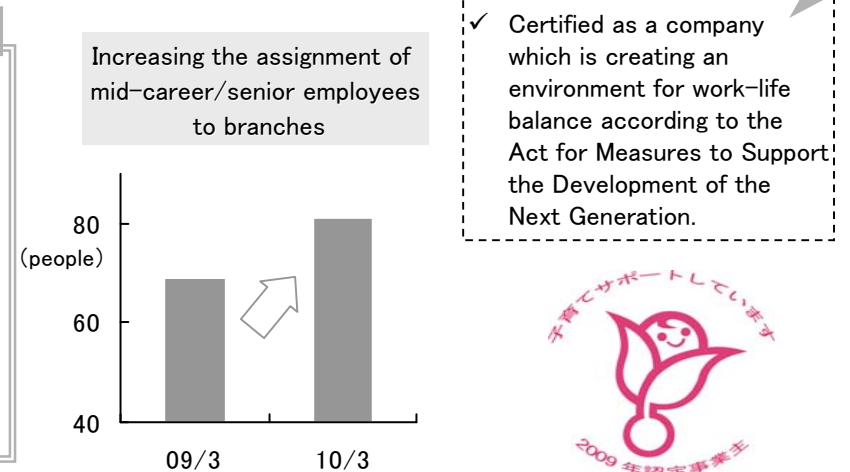
## Improving of business and management skills

09/8~

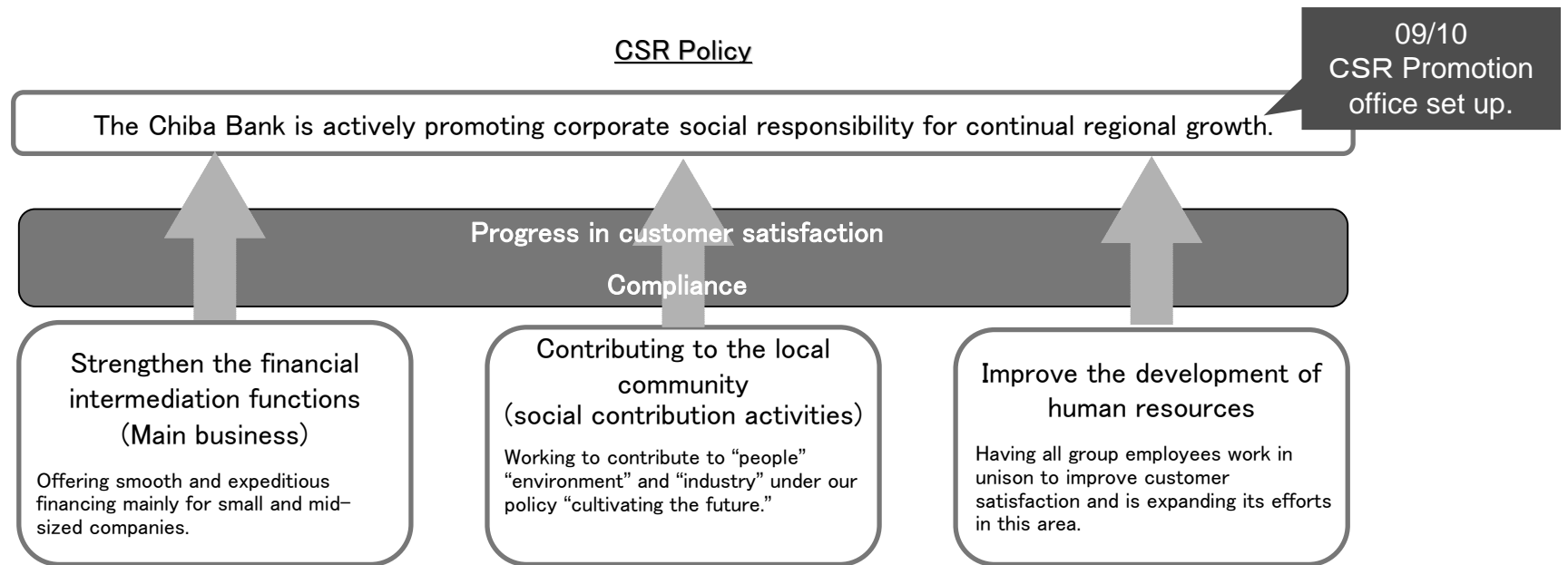


## Support for mid-career/senior employees and female employees

09/5



# CSR activities



## Recent Social Contribution activities

### Cultivating “people”

- Economic Quiz Contest (09/11~)
- Financial class at junior high school (09/11~)
- Public trust “Chibagin Heartful Welfare fund” (09/11~)
- Holding seminar to encourage return to work (09/12~)
- Participation in the “Enterprise for the cooperation between businesses to promote cancer medical examinations in Chiba Prefecture” (09/12~)

### Cultivating “environment”

- Placing a greenery on the roof of branches (starting with the renewed Kinshicho branch)(09/12~)
- Introduce LED lightning for illuminated poster cases. (starting with renewed Kinshicho branch) (09/12~)
- Preservation of “the third Chibagin forest” in Shirako-machi, Chosei-gun (10/3~)
- Expansion of loans for eco-housing (10/4~)

### Cultivating “industry”

- Agribusiness seminar (09/11~)
- Tourism business talk association (09/12~)
- Presentations on local information (national sports events, tourism) through in-branch video displays

# Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

| Name of Bank                        | 10/3       |
|-------------------------------------|------------|
| <b>Chiba Bank</b>                   | <b>155</b> |
| Chiba Kogyo Bank                    | 71         |
| Keiyo Bank                          | 117        |
| Bank of Tokyo-Mitsubishi UFJ        | 26         |
| Mizuho Bank                         | 25         |
| Sumitomo Mitsui Banking Corporation | 22         |
| Resona Bank                         | 12         |

Total number of Chiba Bank outlets

|                         | 10/3 | change from 05/3 |
|-------------------------|------|------------------|
| Outlets                 | 175  | +13              |
| Domestic                | 172  | +13              |
| Chiba Pref.             | 155  | +5               |
| Others                  | 17   | +8               |
| Overseas                | 3    | 0                |
| Money exchange counters | 3    | +1               |
| Representative office   | 1    | 0                |



# Composition of Shareholders

## Composition of Shareholders

Number of Units (1 unit = 1000 shares)

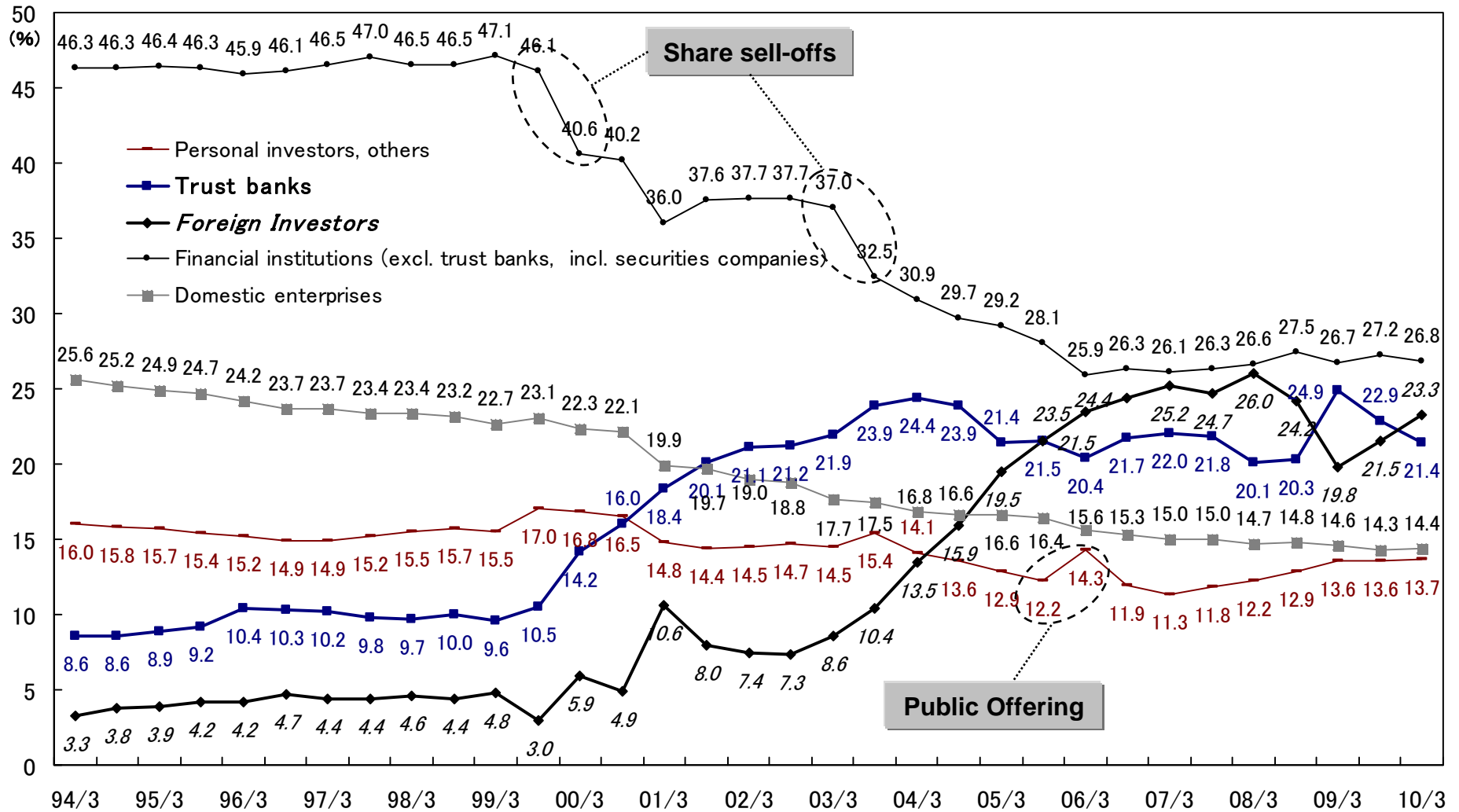
|                                | 09/03          |                | 09/09          |                | 10/03          |                |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                |                | (Proportion)   |                | (Proportion)   |                | (Proportion)   |
| National and local governments | 9              | 0.00%          | 9              | 0.00%          | 9              | 0.00%          |
| Financial institutions         | 451,627        | 50.72%         | 433,153        | 48.65%         | 411,695        | 46.22%         |
| Trust banks                    | 222,003        | 24.92%         | 204,627        | 22.98%         | 190,585        | 21.40%         |
| Securities companies           | 8,090          | 0.91%          | 14,014         | 1.57%          | 18,361         | 2.06%          |
| Other companies                | 130,594        | 14.67%         | 128,117        | 14.39%         | 128,522        | 14.43%         |
| Foreign investors              | 176,411        | 19.82%         | 192,046        | 21.57%         | 207,317        | 23.30%         |
| Individuals and others         | 121,852        | 13.69%         | 121,308        | 13.62%         | 122,807        | 13.79%         |
| Treasury Stock, etc.           | 1,704          | 0.19%          | 1,746          | 0.20%          | 1,778          | 0.20%          |
| <b>Total</b>                   | <b>890,287</b> | <b>100.00%</b> | <b>890,393</b> | <b>100.00%</b> | <b>890,489</b> | <b>100.00%</b> |

## Principal Shareholders

Number of Shares in thousands

|   | 09/03          |                                   | 09/09  |                                   | 10/03          |   |        |       |
|---|----------------|-----------------------------------|--|-----------------------------------|----------------|---|--------|-------|
|   | Share-holdings | Percentage of total shares issued | Share-holdings   | Percentage of total shares issued | Share-holdings | Percentage of total shares issued                                 |        |       |
| Japan Trustee Services Bank (Trust Account)                       | 70,928         | 7.92%                             | Japan Trustee Services Bank (Trust Account)                        | 63,961                            | 7.14%          | Japan Trustee Services Bank (Trust Account)                       | 64,750 | 7.23% |
| Japan Trustee Services Bank (Trust Account 4G)                    | 50,325         | 5.61%                             | The Bank of Tokyo-Mitsubishi UFJ                                   | 44,158                            | 4.93%          | The Master Trust Bank of Japan (Trust Account)                    | 43,050 | 4.80% |
| The Master Trust Bank of Japan (Trust Account)                    | 49,987         | 5.58%                             | The Master Trust Bank of Japan (Trust Account)                     | 43,392                            | 4.84%          | The Bank of Tokyo-Mitsubishi UFJ                                  | 36,599 | 4.08% |
| The Bank of Tokyo-Mitsubishi UFJ                                  | 44,158         | 4.93%                             | NIPPONKOA Insurance Company  | 29,905                            | 3.33%          | NIPPONKOA Insurance Company                                       | 29,905 | 3.33% |
| NIPPONKOA Insurance Company                                       | 29,905         | 3.33%                             | Nippon Life Insurance Company                                      | 29,177                            | 3.25%          | Nippon Life Insurance Company                                     | 29,177 | 3.25% |
| Nippon Life Insurance Company                                     | 29,177         | 3.25%                             | The Dai-ichi Mutual Life Insurance Company                         | 25,678                            | 2.86%          | The Dai-ichi Mutual Life Insurance Company                        | 25,678 | 2.86% |
| The Dai-ichi Mutual Life Insurance Company                        | 25,678         | 2.86%                             | Sumitomo Life Insurance Company                                    | 17,842                            | 1.99%          | Sumitomo Life Insurance Company                                   | 17,842 | 1.99% |
| Sumitomo Life Insurance Company                                   | 17,842         | 1.99%                             | Japan Trustee Services Bank (Trust Account 9)                      | 16,709                            | 1.86%          | THE CHASE MANHATTAN BANK N.A. LONDON SECS LENDING OMNIBUS ACCOUNT | 17,791 | 1.98% |
| Meiji Yasuda Life Insurance Company                               | 15,579         | 1.73%                             | THE CHASE MANHATTAN BANK N. A. LONDON SECS LENDING OMNIBUS ACCOUNT | 16,697                            | 1.86%          | Meiji Yasuda Life Insurance Company                               | 15,579 | 1.73% |
| The Chase Manhattan Bank N.A. London SECS Lending Omnibus account | 13,331         | 1.48%                             | Meiji Yasuda Life Insurance Company                                | 15,579                            | 1.73%          | STATE STREET BANK AND TRUST COMPANY 505225                        | 14,155 | 1.58% |

# Changes in Composition of Shareholders



## Recent News

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- 2009 May.12 Accredited as “general business operator” in conformity with the Law for Measures to Support the Development of the Next Generation
- Jun.26 Revision of the management structure and organization of headquarters
- Jul.1 Started new brand advertising campaign
- Jul.21 “Kanamachi Branch” moved to new building
- Sep.14 Added prepayment and interest rate choice application functions for housing loans to the personal internet banking service
- Sep.17 Started handling insurance products by mail
- Sep.28 Certified in the “CO<sub>2</sub> absorption program through forestry activities” by Chiba Prefecture (the first certificated entity)
- Oct.1 Established CSR Promotion Office
- Nov.4 Held “Chibagin Agri-business seminar”
- Nov.10 Started an alliance with the “Organization for Small & Medium Enterprises and Regional Innovation” Kanto Branch
- Nov.13 Founded the Committee for Facilitating Financing
- Nov.30 Set up the public trust “Chibagin Heartful Welfare Fund”
- Dec.14 “Kinshicho Branch” moved to new building
- Dec.16 Held the First Chiba Tourism Business Talk Association
- 2010 Jan.7 Complete renewal of a Bank’s homepage
- Jan.29 Established a Financing Facilitation Policy
- Jan.29 Held the “Shanghai Business Exchange meeting 2010”
- Mar.8 Started a new telephone banking system
- Mar.18 Expanded privileges for stockholders (set up a new financing course)
- Mar.28 Planted trees at the third Chibagin forest
- Apr.19 Added prepayment and interest rate choice application functions for housing loans to the personal internet service for cash card customers
- May 14 Announced the name change for Chuo Securities and the relocation of the head office
- May 14 Announced the abolition of the retirement lump-sum plan for directors and the introduction of stock options

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

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

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

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

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

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