
Interim Financial Results for FY2009



November 27, 2009
THE CHIBA BANK, LTD.

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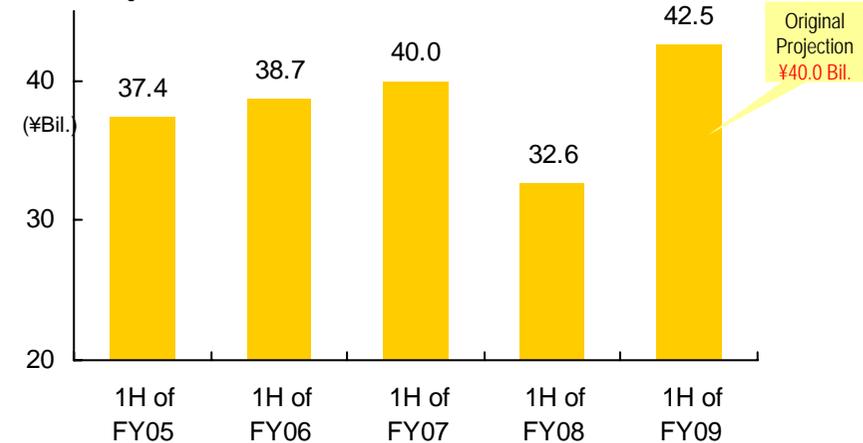
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Foreword

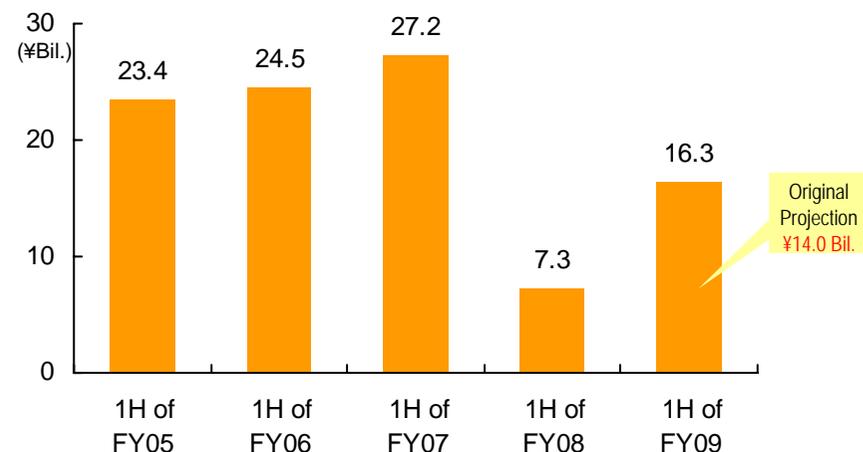
- In the first half of FY 2009, Chiba Bank recorded ¥42.5 billion of real net business income (an increase of ¥9.9 billion, 30.4% up from the first half of FY 2008), mainly due to a decrease in losses related to bonds. It was above the original projection and the highest in its history.
- As credit costs were lower than expected, interim net income increased by ¥9.0 billion, 122.8% up from the first half of FY 2008, to ¥16.3 billion, also above the original projection
- Today we would like to give an outline of our results for interim FY2009 and our future strategies based on the medium term management plan “1st1st” – ‘DOUBLE FIRST’ which started this April.

Real Net Business Income(Non-consolidated)

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



Interim Net Income (Non-consolidated)





■ 1. Summary of Financial Results

■ 2. Progress in Medium Term Management Plan “1st1st”

■ Appendix

Summary of Financial Results (1)

■ Net interest income from loans and deposits increased, while fees and commissions recovered

<¥Bil.>	Interim FY08	Interim FY09	Change
Gross business profits (1)	73.0	82.3	9.2
Net Interest Income	73.4	72.8	(0.6)
Net fees and commissions income	9.0	6.7	(2.2)
Trading Income	1.6	1.6	(0.0)
Profit from other business transactions	(11.1)	1.0	12.1
Gains(losses) related to bonds (2)	(12.8)	(0.5)	12.3
Expenses (3)	40.4	39.7	(0.6)
Personnel expenses	19.8	19.9	0.0
Non-personnel expenses	18.3	17.8	(0.5)
Real net business income (1)-(3)	32.6	42.5	9.9
Core net business income (1)-(2)-(3)	45.4	43.0	(2.4)

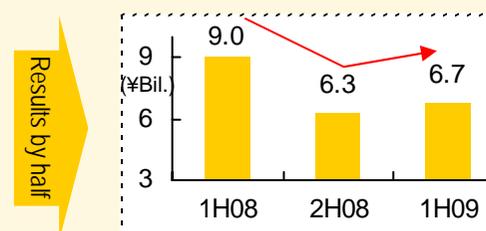
Net Interest Income

<¥Bil.>	Interim FY09	Change
Net Interest Income	72.8	(0.6)
Domestic	70.8	0.0
Loans and Deposits	63.2	0.9
Loans	69.7	(3.1)
Deposits	6.5	(4.1)
Securities	8.4	(0.8)
International	1.9	(0.7)

✓¥1.1 bil of losses on cancellation of alternative investments have been deducted from interest income

Net fees and commissions income

<¥Bil.>	Interim FY09	Change
Net fees and commissions income	6.7	(2.2)
Income	15.3	(1.9)
Investment trusts & Personal annuities etc.	3.5	(1.5)
Investment trusts	1.8	(0.7)
Personal annuities etc.	1.7	(0.8)
Expenses	8.5	0.3

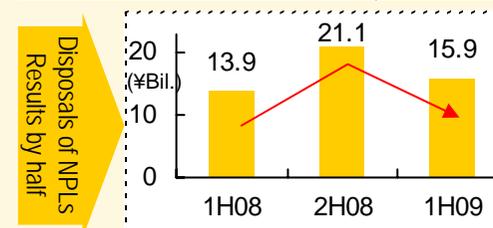


Summary of Financial Results (2)

- Gains/losses related to Securities improved drastically and net credit costs decreased. Gains exceeded the original projection

<¥Bil.>	Interim		Change
	FY08	FY09	
Real net business income	32.6	42.5	9.9
Net transfer to general allowance for loan losses (4)	7.5	5.2	(2.3)
Net business income	25.0	37.3	12.2
Non-recurrent income(losses)	(13.9)	(15.2)	(1.3)
Disposal of non-performing loans (5)	13.9	15.9	2.0
Gains(losses) related to stocks (6)	(1.2)	0.6	1.8
Ordinary profit	11.1	22.0	10.9
Extraordinary income(loss)	1.9	4.3	2.3
Recoveries of written-off claims (7)	2.1	4.3	2.2
Interim net income	7.3	16.3	9.0
Gains(losses) related to securities(2)+(6)	(14.1)	0.0	14.2
Net credit costs(4)+(5)-(7)	19.3	16.8	(2.5)
Consolidated net income	7.6	16.6	8.9
Difference(Consolidated - Non-consolidated)	0.2	0.2	(0.0)

Net credit costs		
<¥Bil.>	Interim FY09	Change
Net transfer to general allowance for loan losses	5.2	(2.3)
Disposal of NPLs	15.9	2.0
New downgrades	15.4	0.4
Decreases in collateral	1.8	(0.0)
Upgrades & repayments	(1.3)	1.6
Credit costs	21.1	(0.3)
Recoveries of written-off claims	4.3	2.2
Net credit costs	16.8	(2.5)



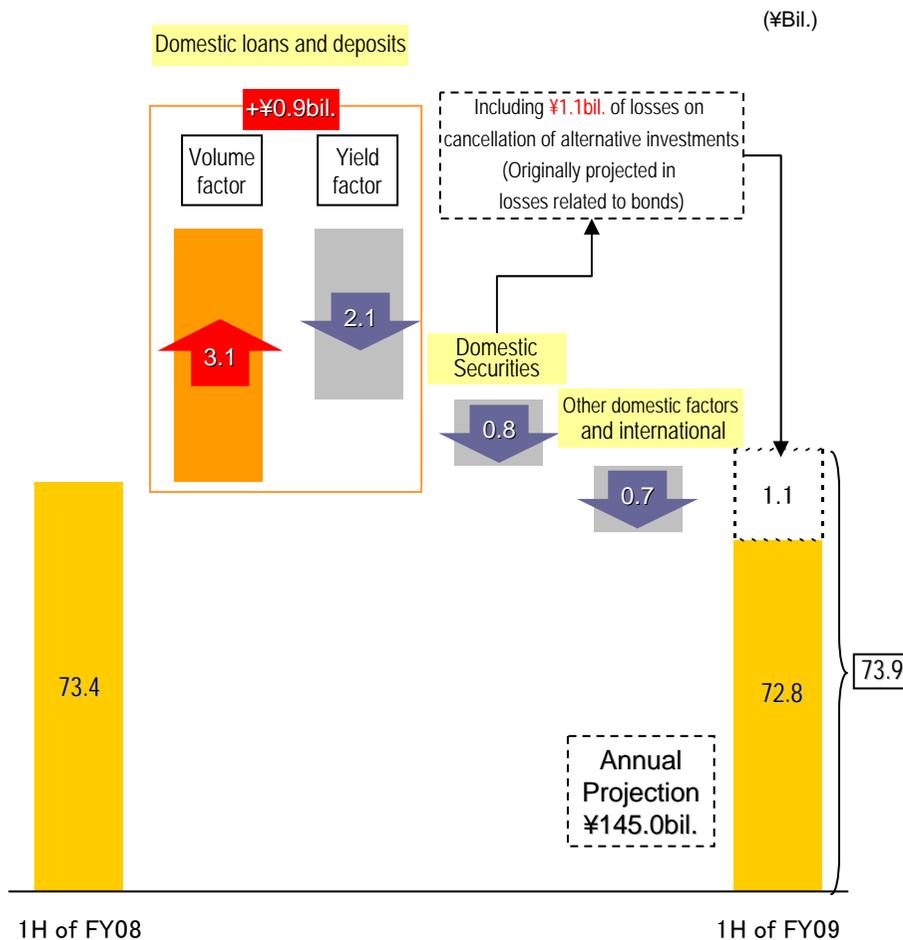
Comparison with the original projection

<¥Bil.>	Original Projection	Results	Change
Real net business income (Non-consolidated)	40.0	42.5	2.5
Ordinary Profit (Non-consolidated)	20.0	22.0	2.0
Interim net income (Non-consolidated)	14.0	16.3	2.3
Interim net income (consolidated)	14.5	16.6	2.1

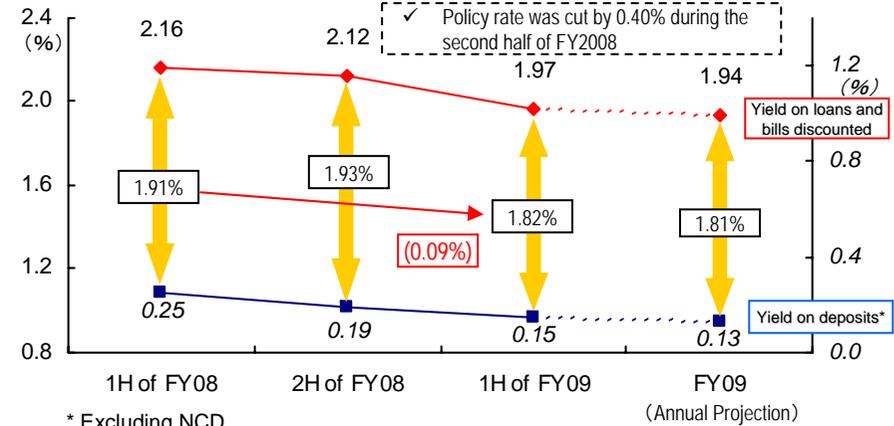
Net Interest Income (1)

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

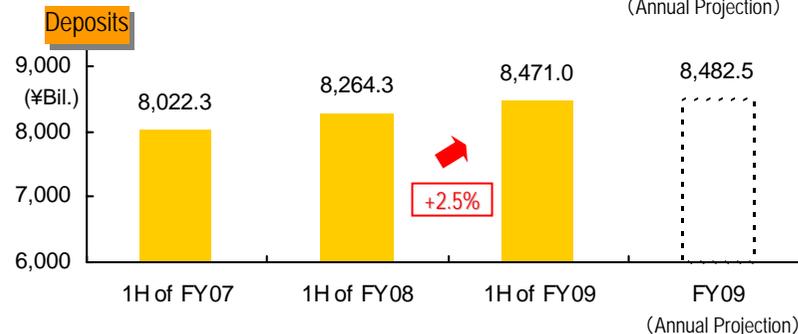
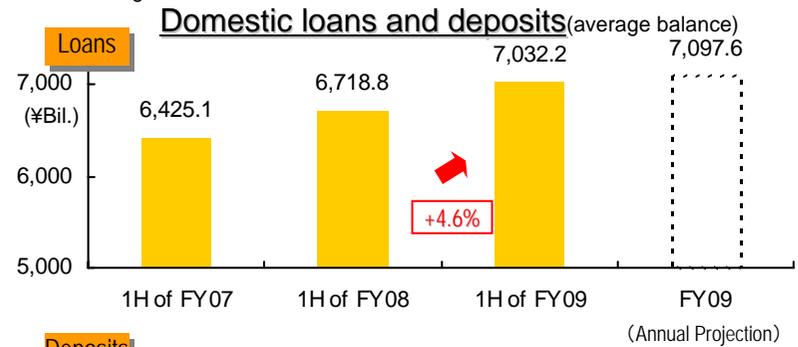
Increase/decrease factors in interest income



Average yield on domestic loans and deposits



* Excluding NCD

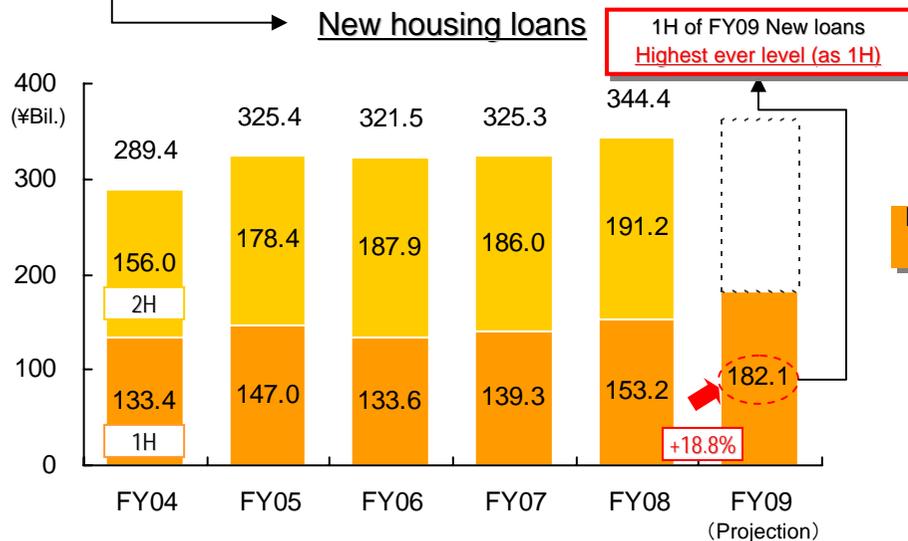


Net Interest Income (2)

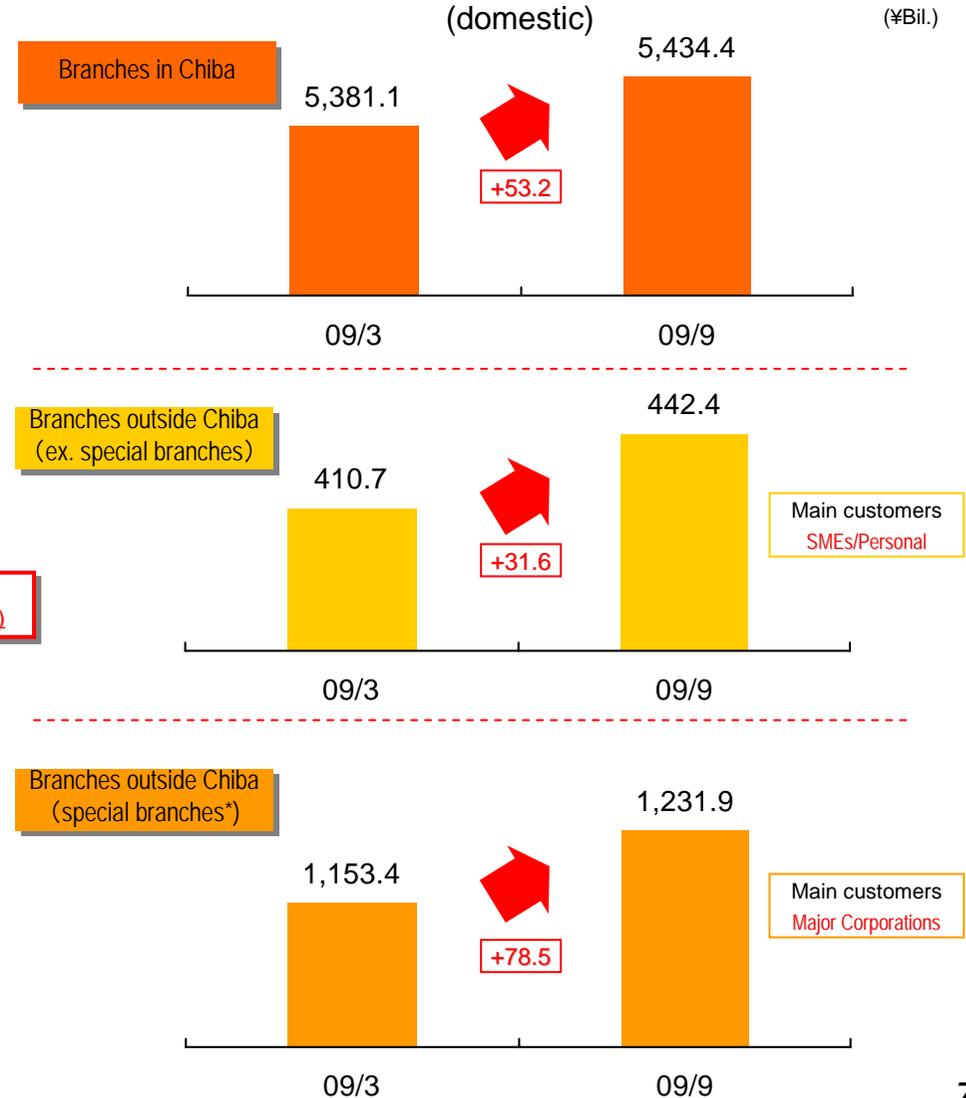
■ Housing loans continued to increase steadily. Loans increased both in and outside Chiba

Breakdown of increase in loans and bills discounted

	09/3	09/9	Change
Loans and bills discounted	6,945.3	7,108.7	163.4
ex. Public sector	6,690.6	6,799.3	108.6
Corporate	4,313.6	4,344.0	30.4
Consumer	2,377.0	2,455.2	78.1
Housing loans	2,267.5	2,347.7	80.1
Public sector	254.6	309.4	54.7



Breakdown of loan increase by region

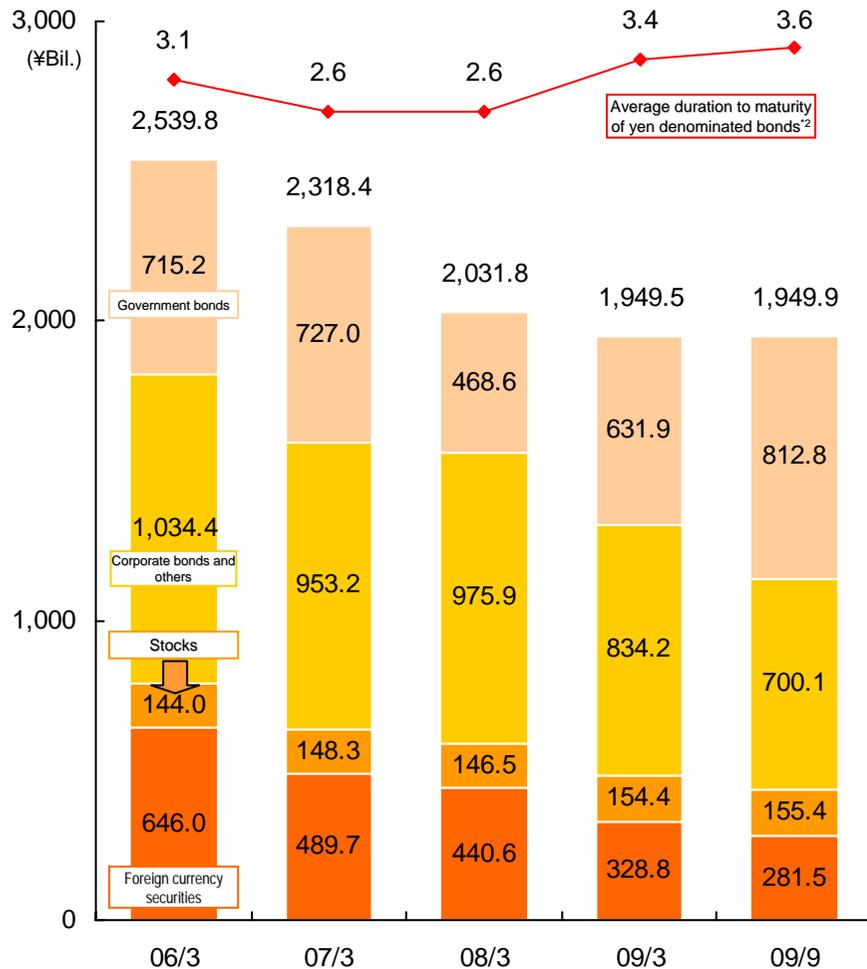


*Tokyo head office, Shinjuku branch and Osaka branch

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 • Gain)

(Average balance/Gain: ¥Bil Yield: %)

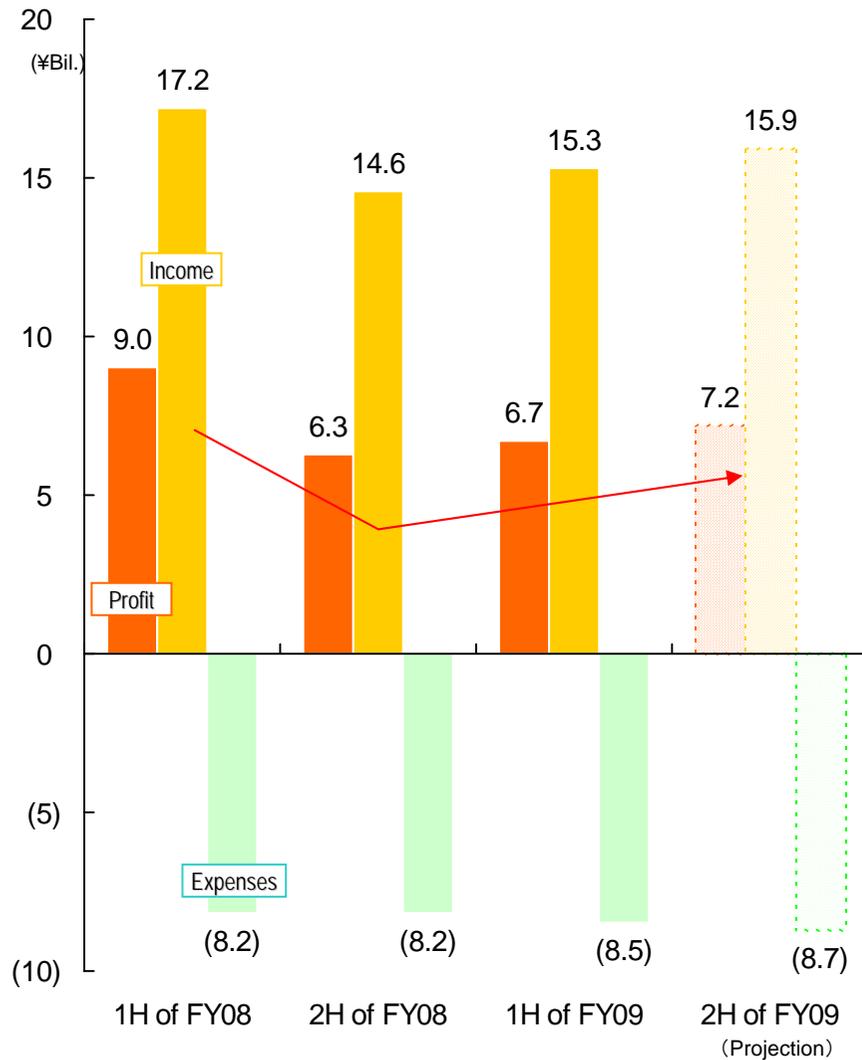
		1H of FY08	1H of FY09	Change
Domestic Securities	Av. balance	1,597.1	1,608.7	11.6
	Yield	1.16	1.05	(0.11)
	Gain	9.3	8.4	(0.8)
Bonds (JGB • Municipal • Corporate)	Av. balance	1,354.6	1,376.3	21.6
	Yield	0.86	0.89	0.02
	Gain	5.8	6.1	0.2
Stocks and Other securities	Av. balance	242.4	232.4	(9.9)
	Yield	2.84	2.01	(0.83)
	Gain	3.4	2.3	(1.1)

Including ¥1.1bil. of losses on cancellation of alternative investments (Originally projected in losses related to bonds)

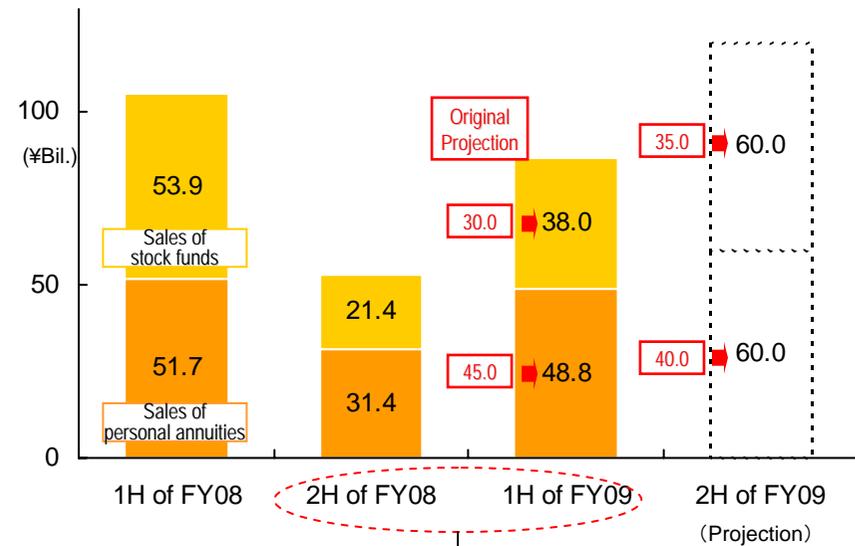
Fees and Commissions Income

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

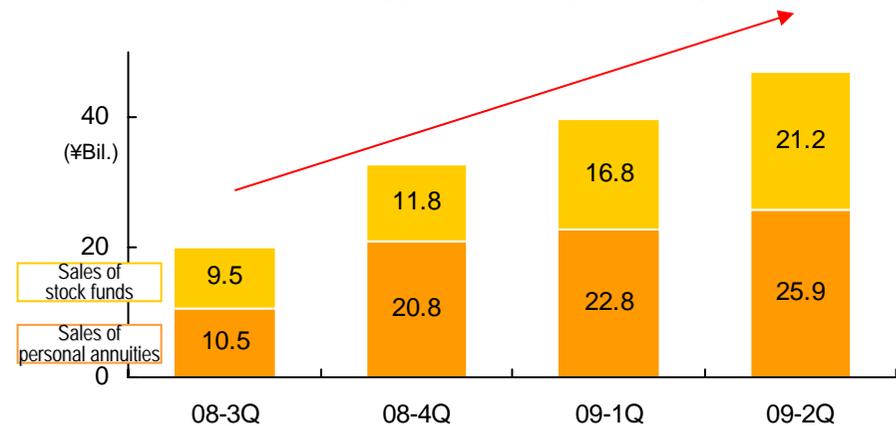
Fees and commissions (Half-yearly basis)



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



Sales of Investment type financial products(Quarterly basis)



Gains (losses) related to Securities

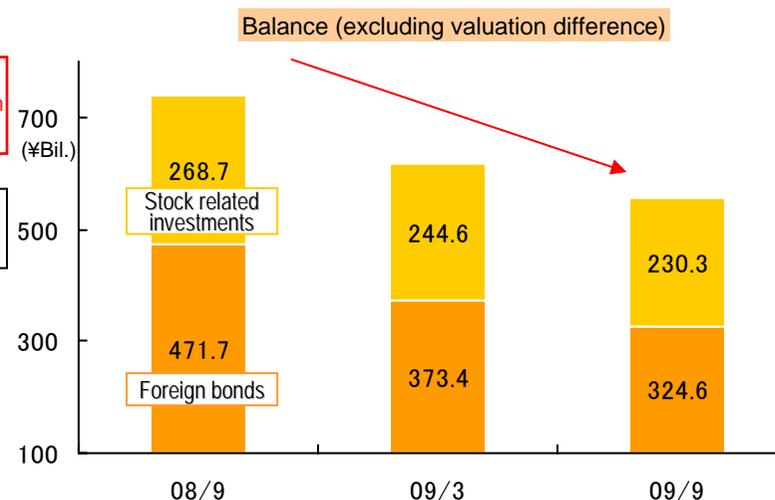
Future losses from foreign bonds and stock related investments will be limited as balances decrease and valuation difference improves

Gains (losses) related to securities (¥Bil.)

	FY08		FY09	
	1H	2H	1H	2H (Projection)
Gains (losses) related to securities	(14.1)	(28.8)	0.0	(1.0)
Gains (losses) related to bonds	(12.8)	(15.5)	(0.5)	(1.5)
Gains (losses) related to stocks, etc	(1.2)	(13.3)	0.6	0.4

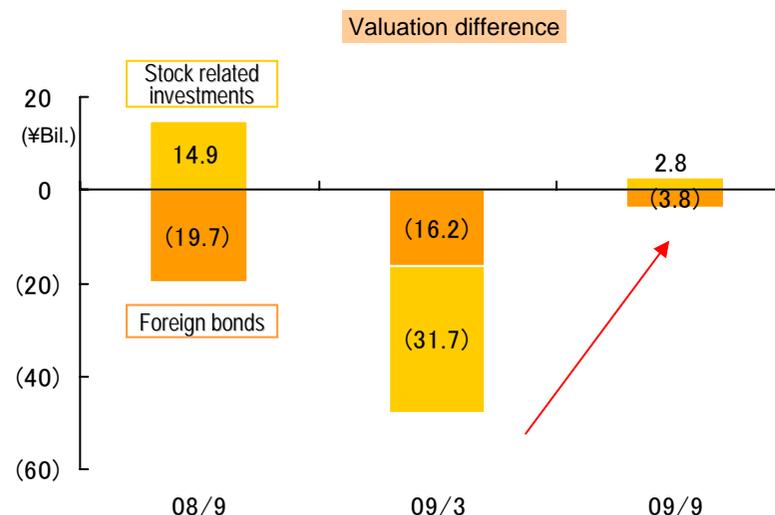
Original Projection (5.0)
Annual (2.0)

Foreign bonds and stock related investments (Balance·Valuation difference)



Details of foreign bonds and stock related investments (09/9) (¥Bil.)

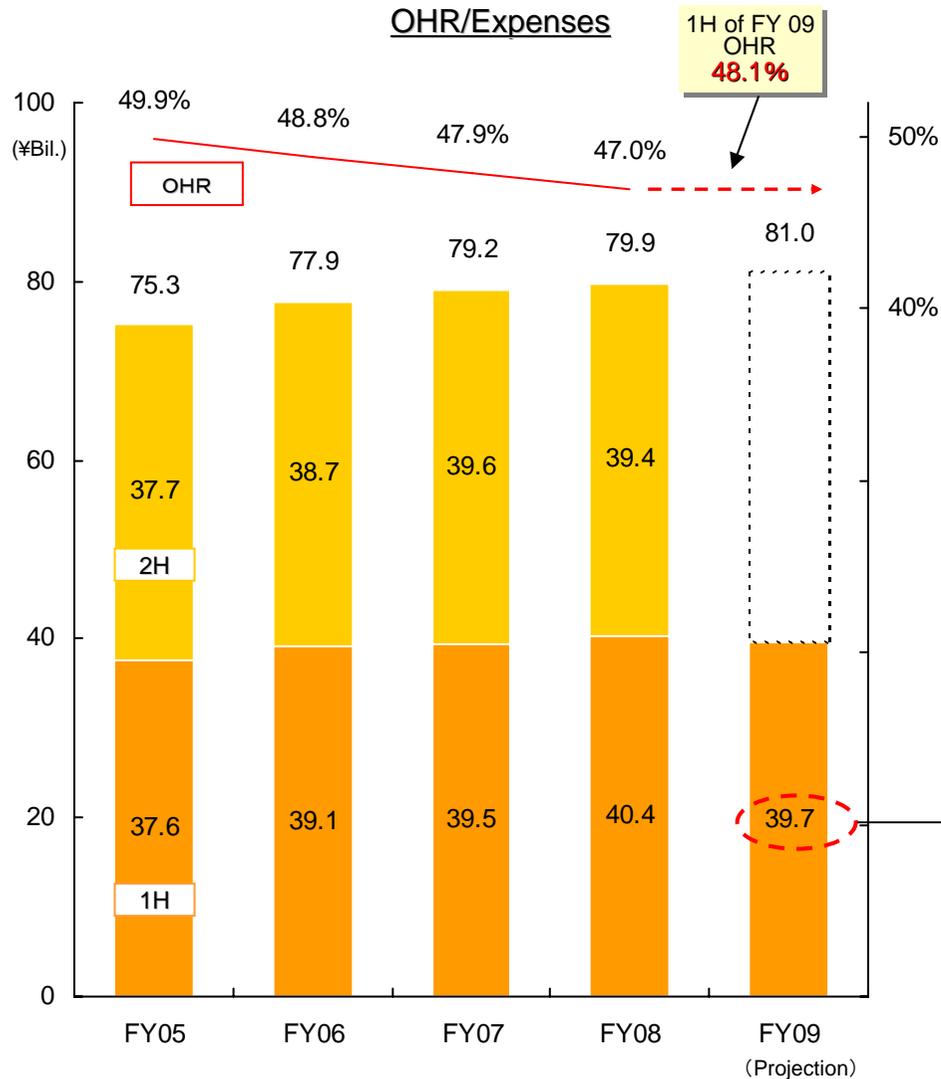
	Book Value	Market Value	Valuation difference
Total securities	1,949.9	1,955.7	5.8
Stock related investments	230.3	233.2	2.8
Stocks	155.4	172.6	17.1
Investment trusts, etc	74.9	60.5	(14.3)
Alternative investments	7.8	7.0	(0.8)
Foreign bonds (incl. yen-denominated bonds)	324.6	320.7	(3.8)
Financial institutions	98.1	96.0	(2.0)
Securitized products	14.0	13.4	(0.6)
SIV,CDO	0.0	0.0	0.0
RMBS*	67.6	66.3	(1.3)



*Issued by Ginnie Mae, Fannie Mae, Freddie Mac

Expenses

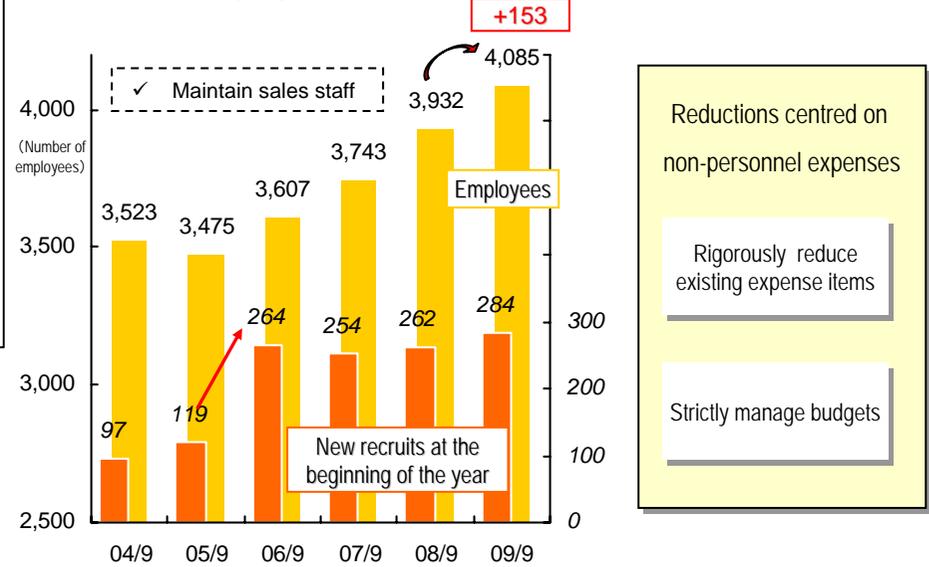
Controlled expenses mainly through reviewing non-personnel expenses, in spite of increase in employees



Breakdown of increase in Expenses (¥Bil.)

	1H of FY08	1H of FY09	Change
Expenses	40.4	39.7	△ 0.6
Personnel	19.8	19.9	0.0
Non-personnel	18.3	17.8	△ 0.5
Taxes	2.1	2.0	△ 0.1

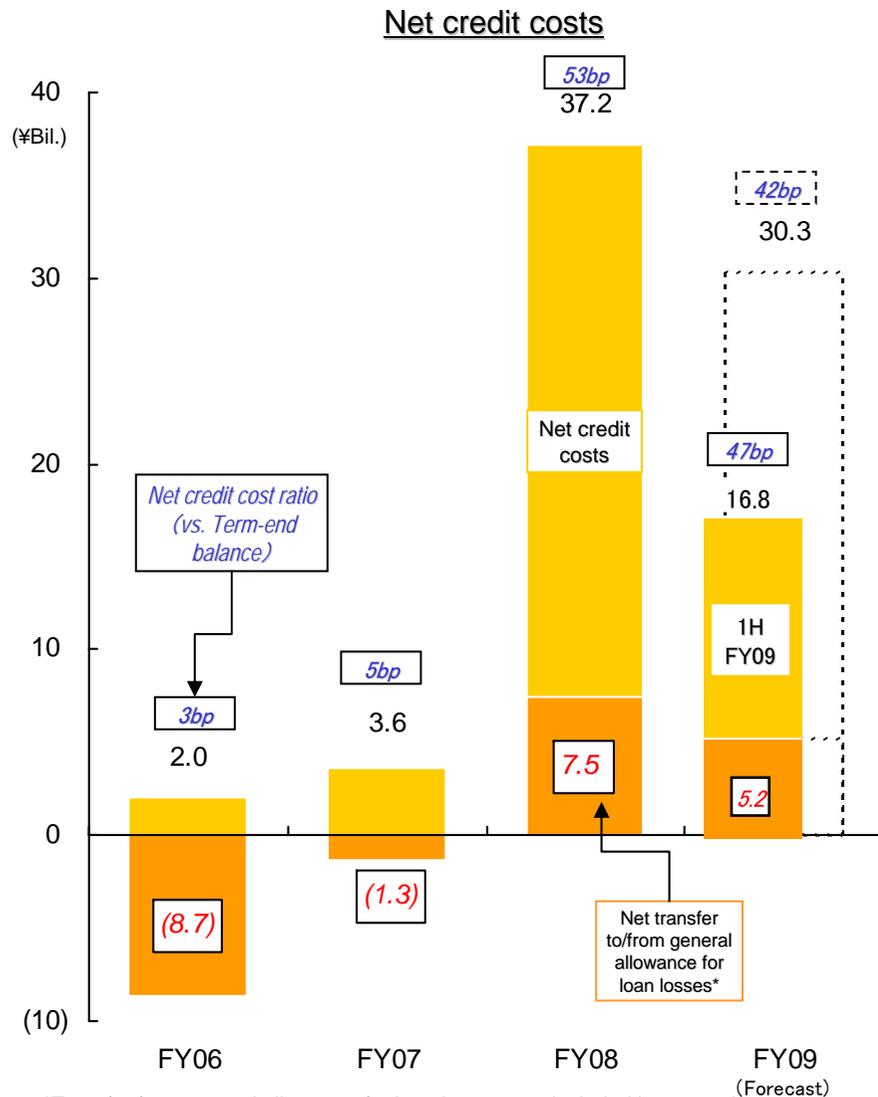
Number of Employees* and new recruits



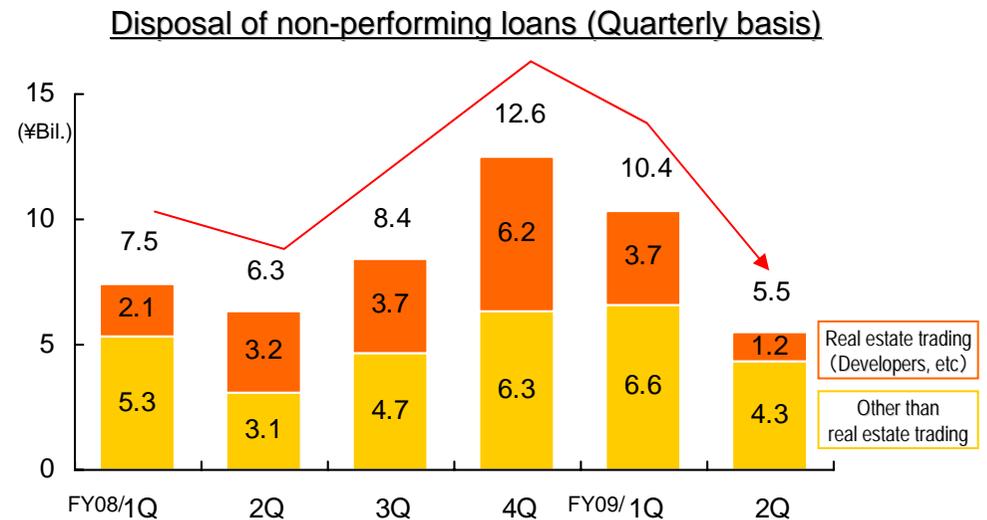
* Excluding temporarily transferred employees

Credit Costs (1)

Disposals of non-performing loans show decreasing trend. Conservatively projecting annual forecast



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



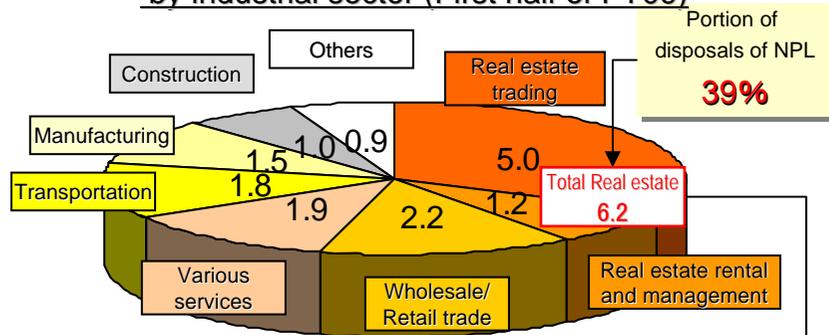
Breakdown of Net credit costs

		FY08		FY09	
		1H	2H	1H	2H
Net transfer to/from general allowance for loan losses	(1)	7.5	0.0	5.2	0.0
Disposal of non-performing loans	(2)	13.9	21.1	15.9	15.0
New downgrades		15.0	18.6	15.4	13.5
Credit costs	(1)+(2)	21.5	21.0	21.1	15.0
		42.5		36.1	
Recoveries of written-off claims	(3)	2.1	3.2	4.3	1.5
Net credit costs	(1)+(2)-(3)	19.3	17.8	16.8	13.5
		37.2		30.3	

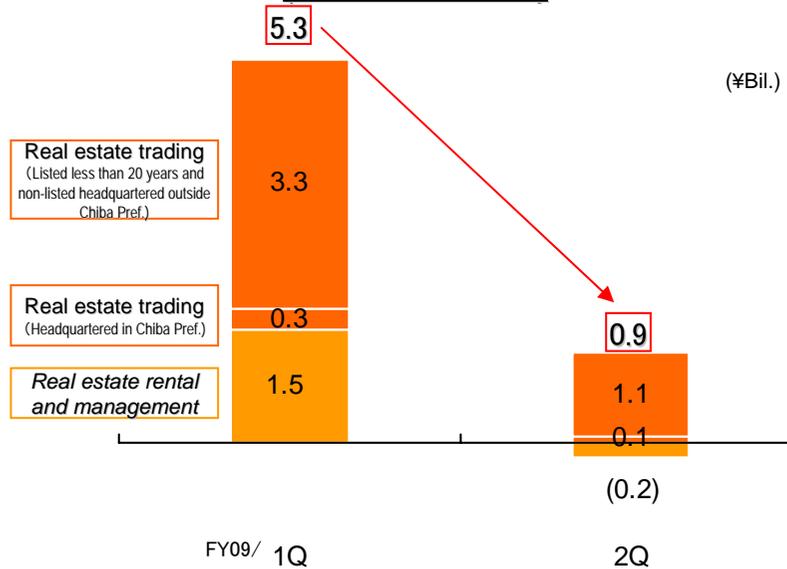
Credit Costs (2)

■ Losses from real estate industry quickly diminished

Breakdown of disposal of non-performing loans by industrial sector (First half of FY09)



Disposal of real estate industry non-performing loans by quarter (First half of FY09)



Breakdown of loans to real estate sector

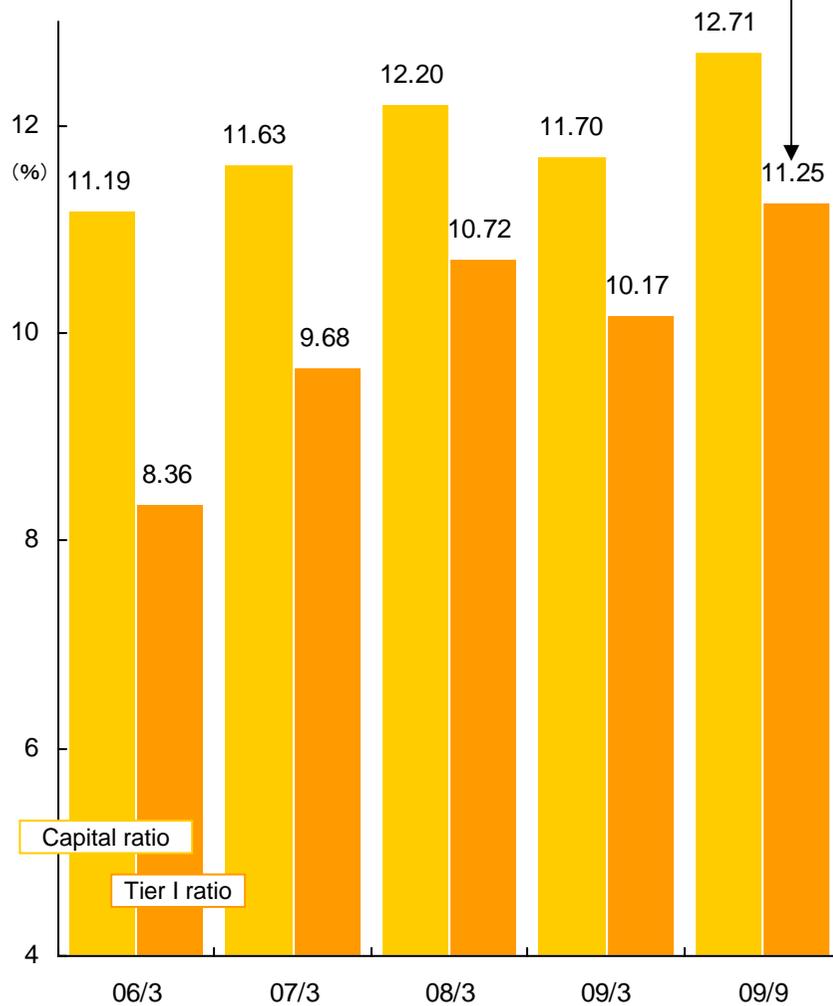
	08/9 (1)	09/3 (2)	09/9 (3)	(3)-(1)	(3)-(2)	Composition	1H of FY09 Disposal of NPLs
Domestic loans	6,832.1	6,945.3	7,108.7	276.6	163.4	100.00%	15.9
Real estate	1,463.2	1,442.6	1,441.2	(21.9)	(1.4)	20.27%	6.2
Real estate rental and management	1,111.0	1,142.4	1,180.8	69.7	38.3	16.61%	1.2
Real estate trading, etc.	352.1	300.1	260.4	(91.7)	(39.7)	3.66%	5.0
Real estate trading	269.7	214.9	184.4	(85.2)	(30.4)	2.60%	5.0
Headquartered in Chiba Pref. (All Non-listed)	87.3	80.5	72.6	(14.6)	(7.8)	1.02%	0.5
Headquartered outside Chiba Pref.	182.3	134.3	111.7	(70.5)	(22.5)	1.57%	4.4
Listed less than 20 years and non-listed	93.5	60.2	46.1	(47.3)	(14.0)	0.65%	4.4
Public corporations	82.4	85.2	75.9	(6.5)	(9.2)	1.07%	0.0

✓ Decreased by 50.5% from 08/9

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 Sep. 30, 2009)

	(¥Bil.)
Tier I	567.9
Capital stock (fully composed of common stocks), Capital surplus	268.4
Retained earnings	297.9
Amount of minority interests held by consolidated subsidiaries (no preferred securities)	12.6
Others	(11.0)

(Reference)

Deferred tax assets (B/S amount)	60.1
Intangible fixed assets	8.7
Risk assets	5,045.0

Core Tier I ratio (consolidated, as of Sep. 30, 2009)

Capital ratio		12.71%
Tier I ratio		11.25%
Core Tier I ratio (i)	excluding preferred shares and preferred securities	11.25%
Core Tier I ratio (ii)	excluding preferred shares, preferred securities and deferred tax assets	10.06%
Core Tier I ratio (iii)	excluding preferred shares, preferred securities, deferred tax assets and intangible fixed assets	9.89%

Earnings Projections for FY 2009

■ Aiming at a V-shaped recovery

〈¥Bil.〉	FY08	FY09		1H	2H
	Actual	Projection	Change from FY08	Actual	Projection
Gross business profits	142.1	164.0	21.9	82.3	81.7
Net interest income	146.6	145.0	(1.6)	72.8	72.1
Fees and commissions income	15.3	14.0	(1.3)	6.7	7.2
Gains(losses) related to bonds	(28.4)	(2.0)	26.4	(0.5)	(1.5)
Expenses	79.9	81.0	1.1	39.7	41.2
Real net business income	62.2	Original Projection 80.0	20.8	42.5	40.5
Core net business income	90.7	85.0	(5.7)	43.0	42.0
Ordinary Profit	6.5	46.0	41.5	22.0	26.0
Net income	11.3	30.0	20.7	16.3	15.7
Net credit costs	37.2	30.3	(6.9)	16.8	13.5
Consolidated ordinary profit	9.3	49.0	41.7	23.0	28.0
Consolidated net income	12.3	31.0	20.7	16.6	16.4
Dividend per share	¥11.00	¥11.00			
Payout ratio	79.3%	29.7%			

→ (0.7) from 1H

- ✓ Narrowing spread between loans and deposits(3bp) [¥1.3bil.]
- ✓ Decrease in dividends received [¥0.9bil.]

→ +1.4 from 1H

- ✓ Personnel +¥0.4bil.
Direct hiring of temporary staff [+¥0.3bil.] etc.
- ✓ Non-personnel +¥0.9bil.
Outlet related (new establishments and transfers) [+¥0.3bil.]
Increase in depreciation [+¥0.2bil.]
Special factors in 2H (incl. various allowances) [+¥0.4bil.] etc.

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

■ 1. Summary of Financial Results

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

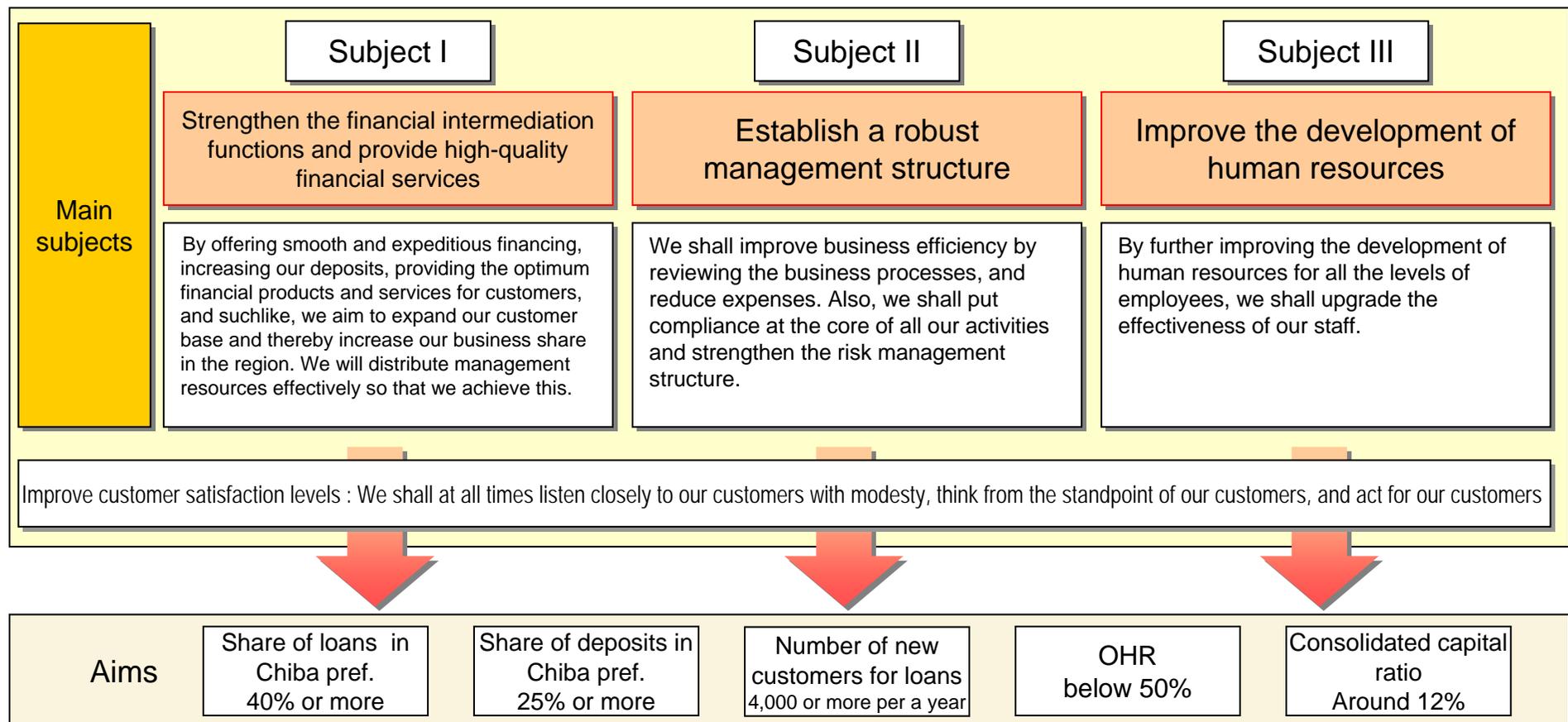
■ Appendix

Essence of the New Medium Term Management Plan

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

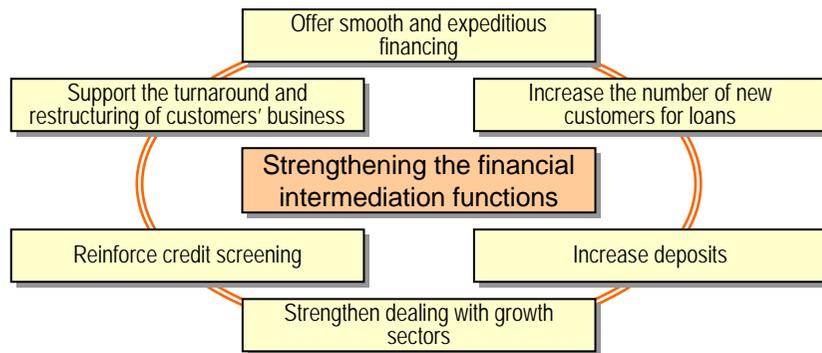
We shall thoroughly implement the “customer first policy” and establish the status of the bank as the “first-rate bank in the region”, with 2011 being the goal of this plan.

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

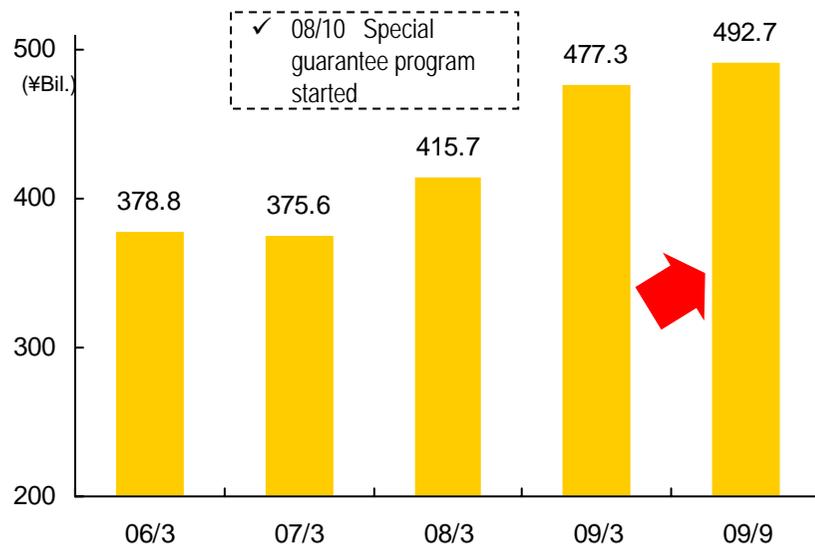


Strengthen the financial intermediation functions and provide high-quality financial services - Corporate I

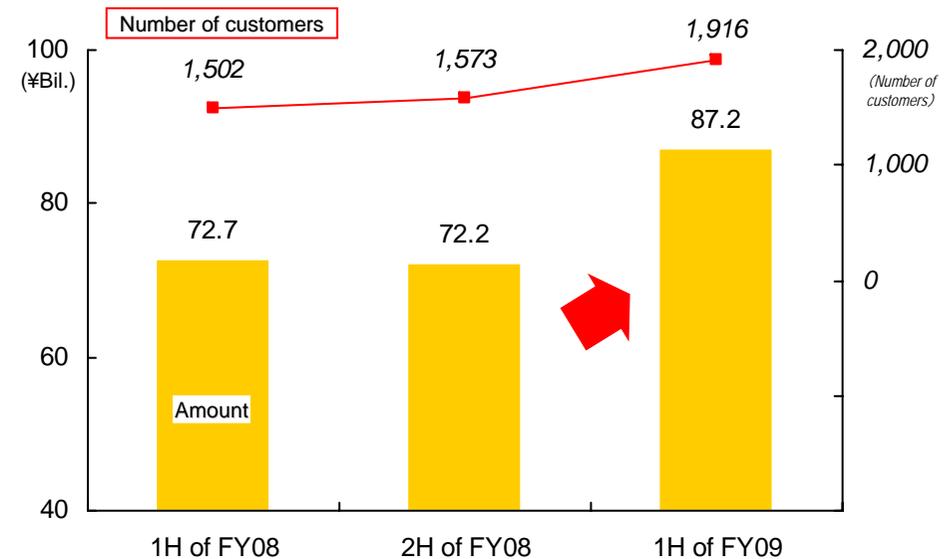
- Strengthening the financial intermediation functions through the provision of loans with the guarantee of a credit guarantee association and expansion of loans to new customers



Loans with the guarantee of a credit guarantee association



Loans to new customers (Number of customers·Amount)*



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

Breakdown of loans to new customers

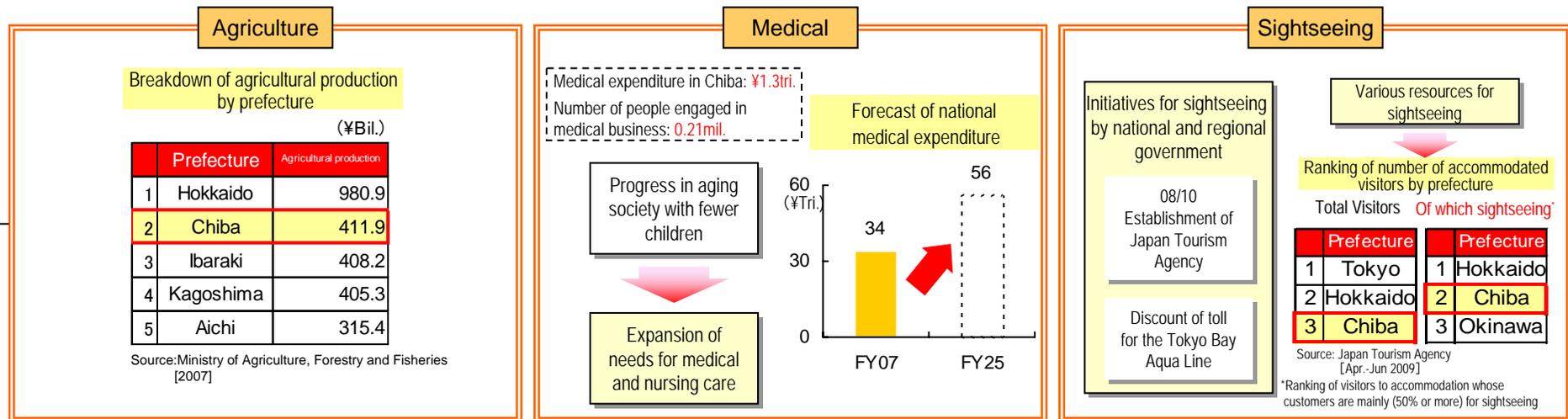
	Outlets	Number of Customers	Amount (¥Bil.)
Total (ex Special branches outside Chiba)	* 125	1,916	87.2
Branches outside Chiba	12	253	30.0
Branches opened in or after FY06	6	174	21.9

*Total outlets represent the number of outlets handling loans for businesses

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

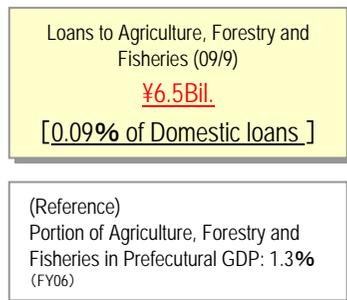
■ Strengthening business with growth sectors such as agriculture in order to support the development of the regional economy

Business with growth sectors



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

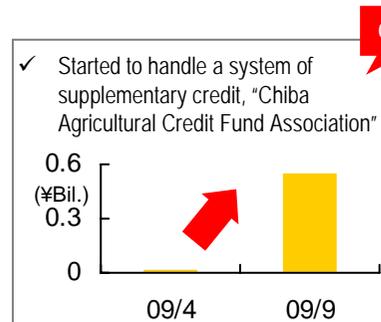
Initiatives for agriculture business



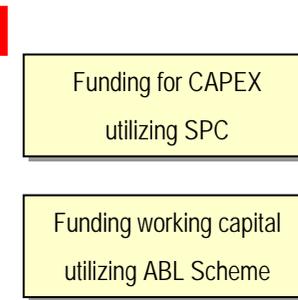
Hold various seminars and business matching events



Enhance loan products

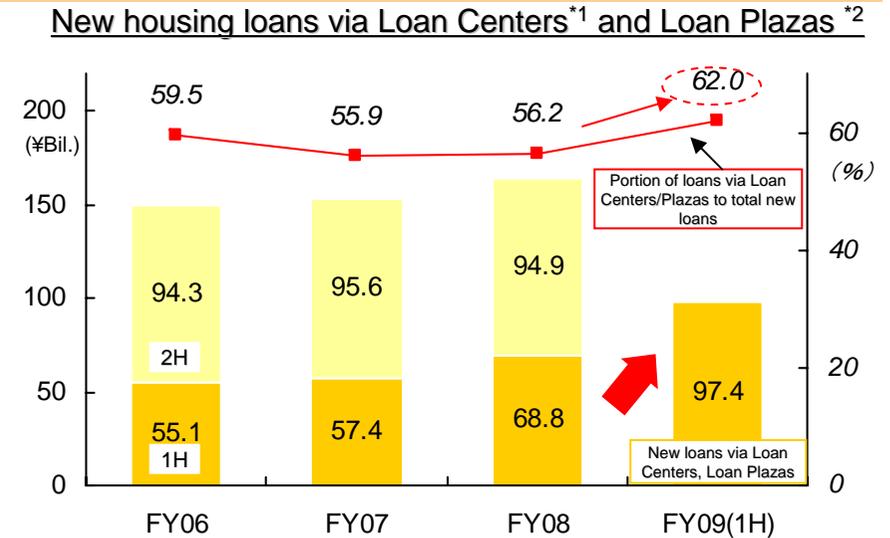
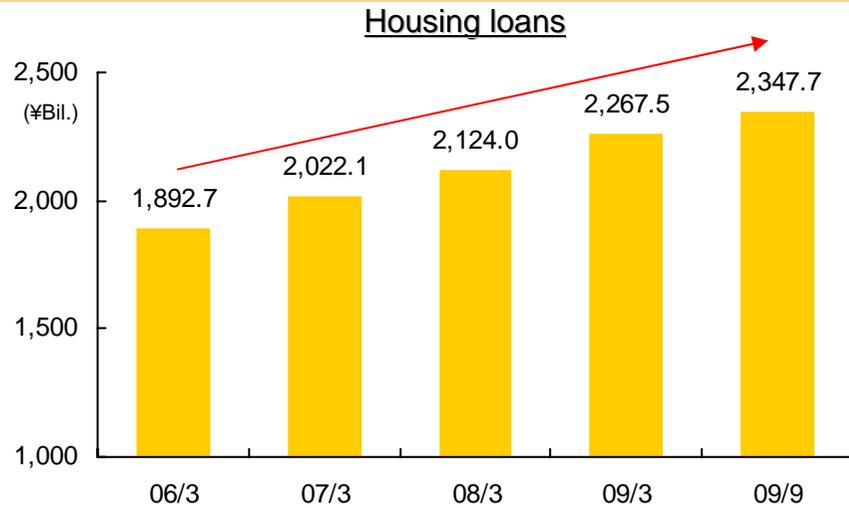


Research into new funding schemes

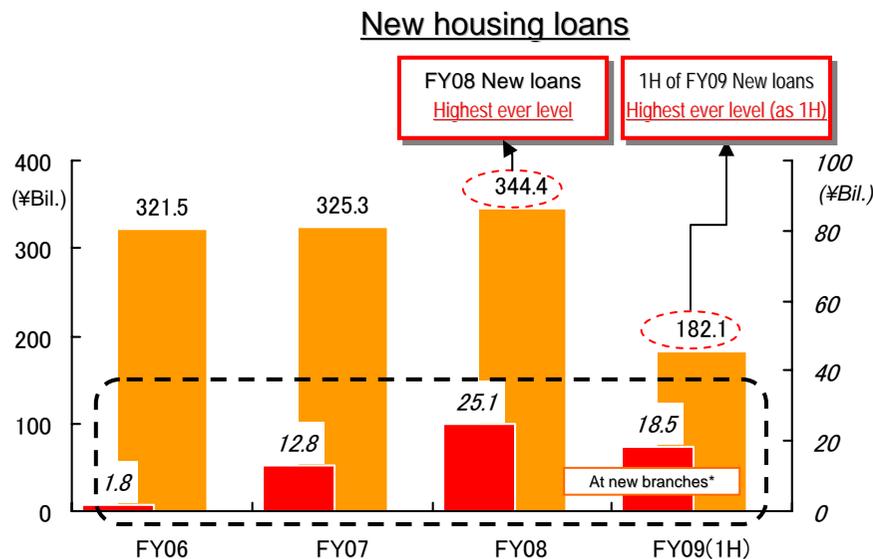


Strengthen the financial intermediation functions and provide high-quality financial services - Personal I

Meeting housing loan demand by establishing new branches in growing areas and through the activities of Loan Centers and Loan Plazas

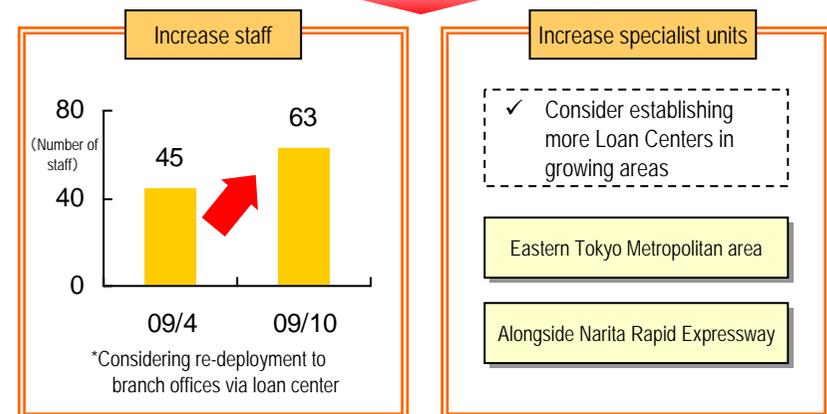


*1. Specialist unit to promote to housing related business. 7 established in Chiba prefecture
*2. Specialist unit to handle personal customers on weekdays and weekends in addition to activities described above. 4 established in Chiba prefecture



* Branches opened since 06/3

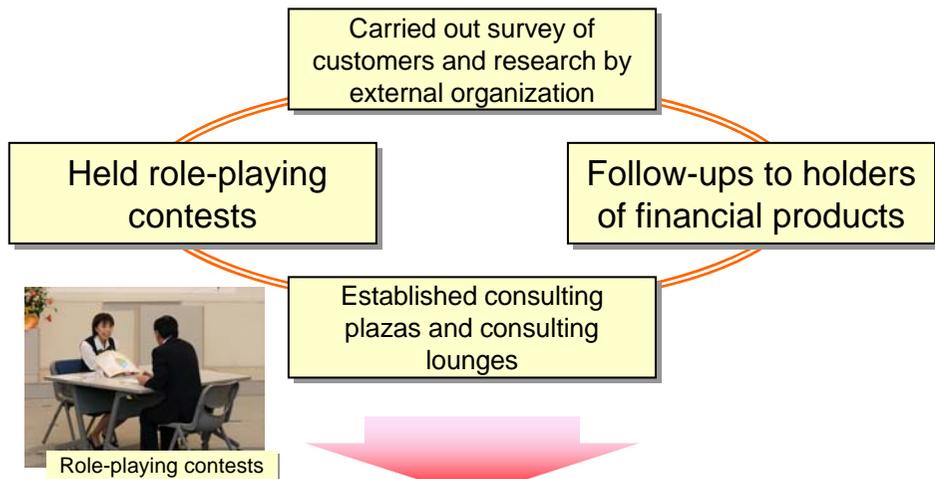
Enhancement of functions



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

Strengthening the promotional system to further enhance the consulting function

Initiatives to enhance the consulting function

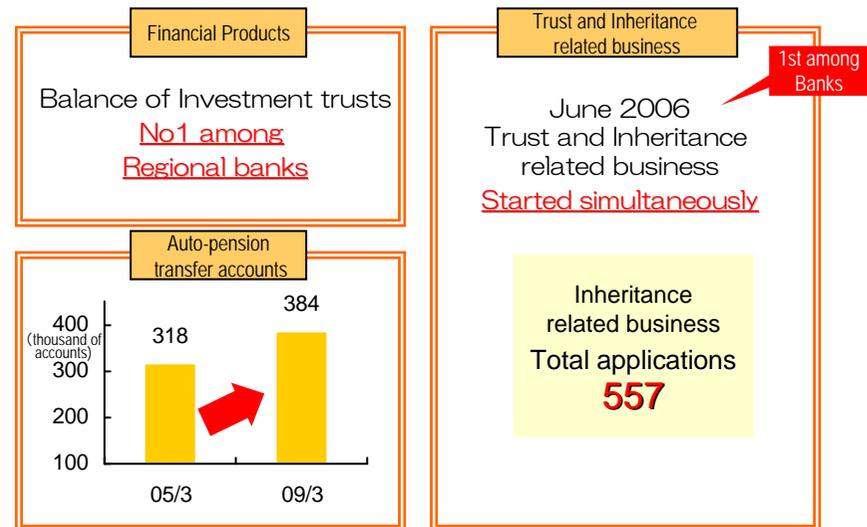


“Survey of Banks’ Retail Business”
Ranked No1 (2 consecutive years)
(Among 121 banks in Japan)

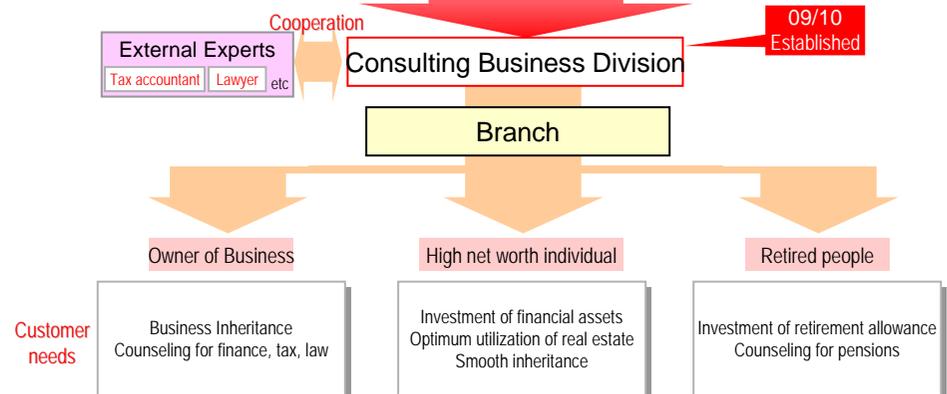
2008		2009	
Rank	Institution	Rank	Institution
1	CHIBABANK	1	CHIBABANK
2	Tokyo Star	2	Mizuho
3	Tajima	3	Tokyo Star
4	Sumitomo Mitsui	4	Tokyo-Mitsubishi UFJ
5	Joyo	5	Yokohama

*Joint survey by Nikkei Inc. and Nikkei Research Inc.

Improvement of the system to further enhance the consulting function



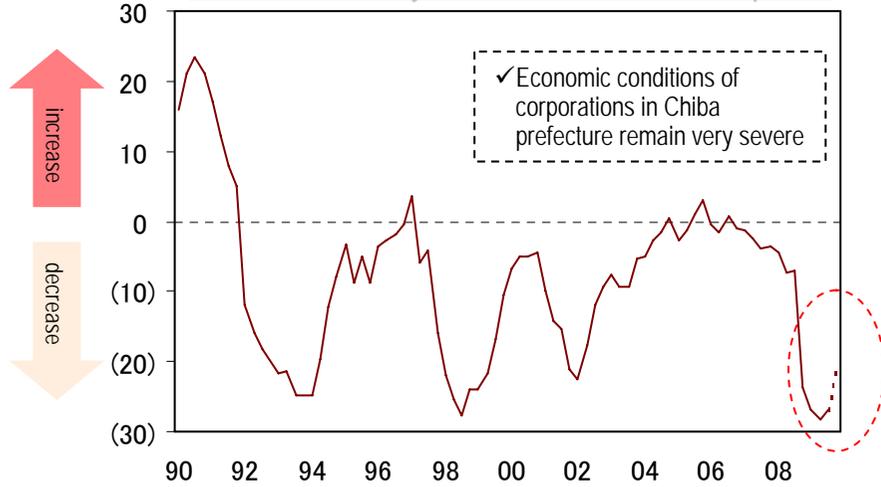
✓ Unified planning and promoting function relating to the above business which had been spread across several divisions in the headquarters



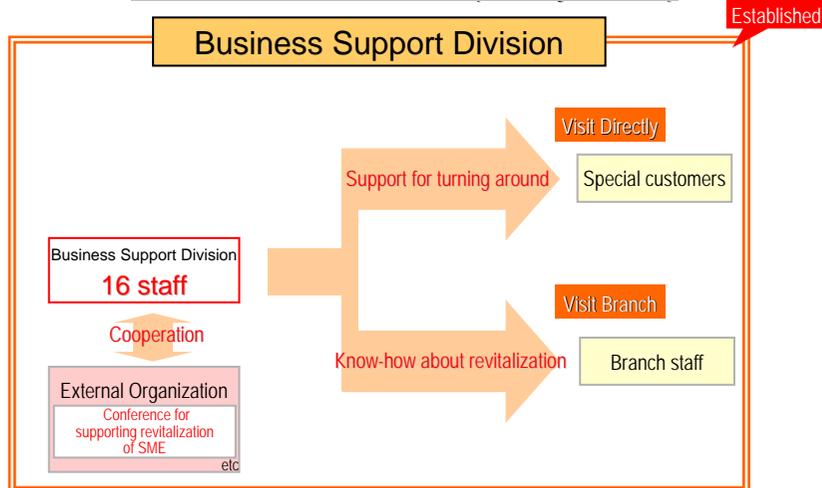
Strengthen the financial intermediation functions and provide high-quality financial services - Smooth and expeditious financing

Strengthening the system for the provision of smooth and expeditious financing to SMEs and individuals

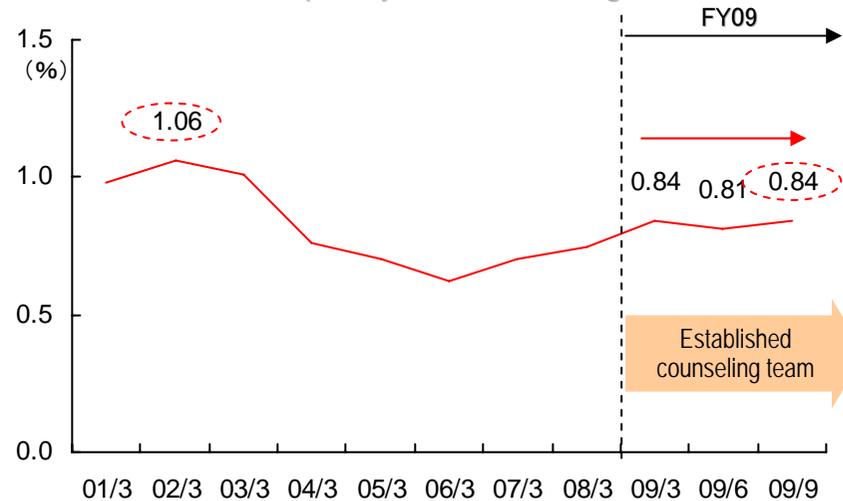
Business Survey Index (Sales, in Chiba pref.)



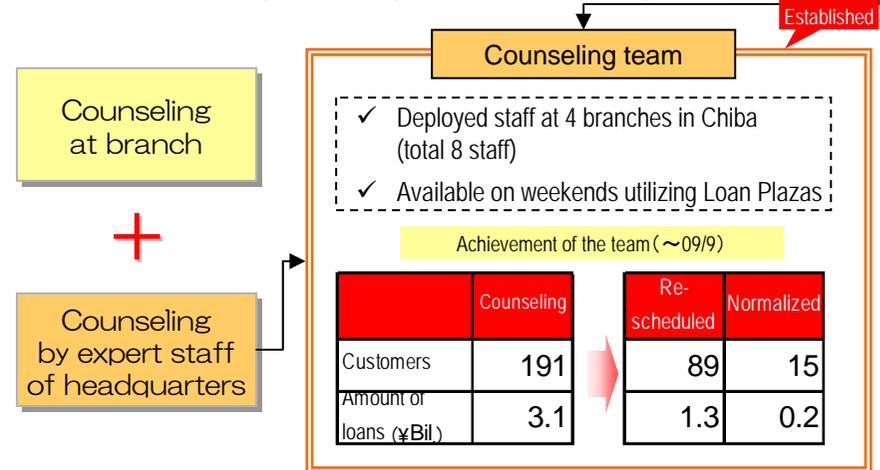
Support for turning around and restructuring customers' businesses (mainly SMEs)



Delinquency ratio of housing loans



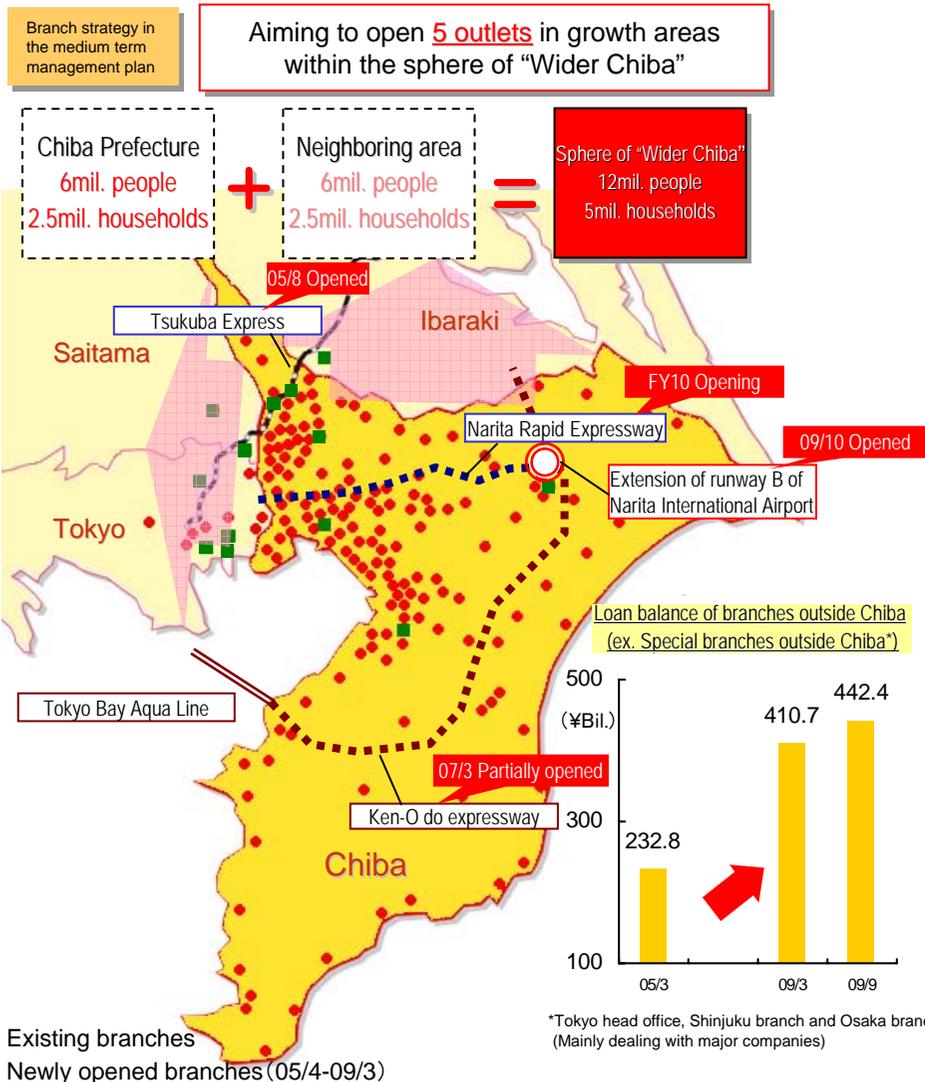
Counseling about repayment of housing loans



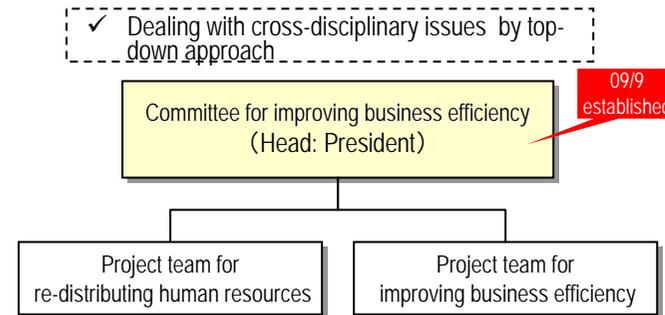
Strengthen the financial intermediation functions and provide high-quality financial services - Effective Distribution of Management Resources

Distributing management resources effectively for further growth

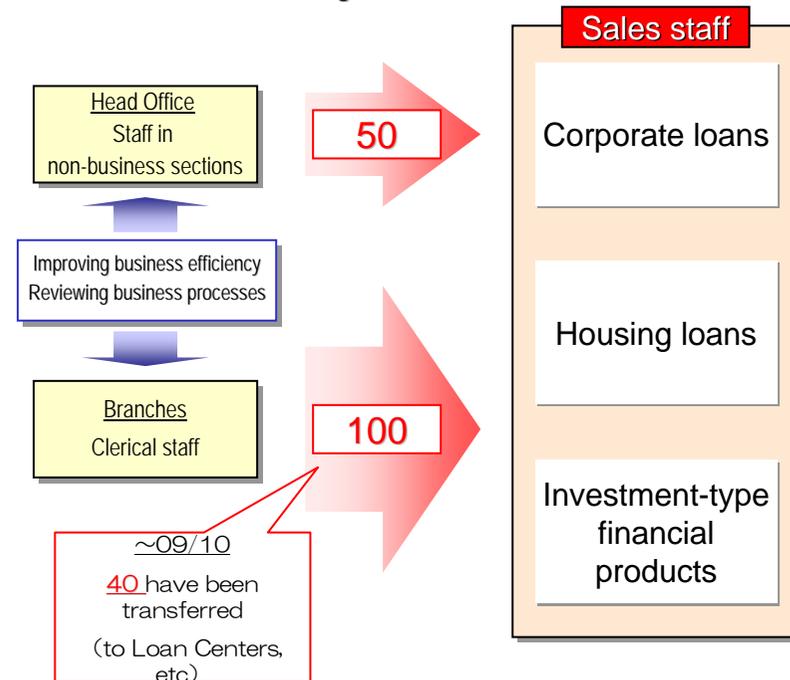
Branch strategy



Committee for improving business efficiency



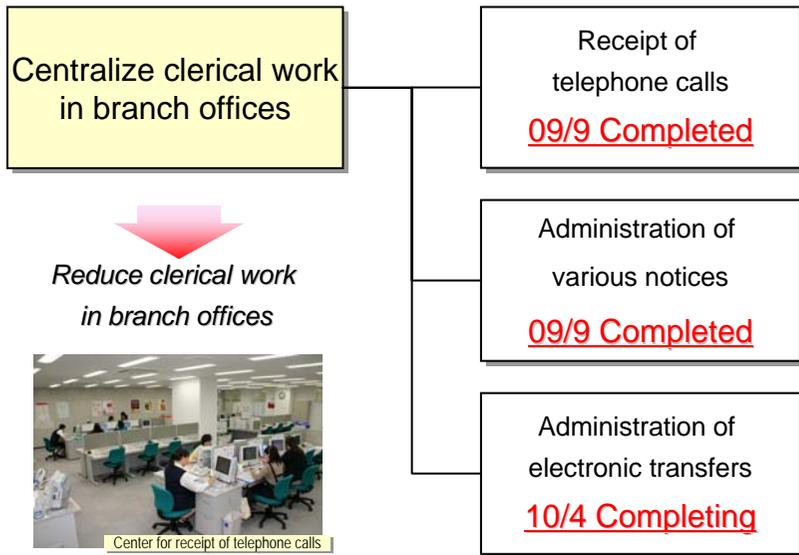
Re-distributing human resources



Establish Robust Management Structure I

■ Improving business efficiency to convert clerical staff into sales workforce and reducing expenses

Initiatives for centralizing clerical work

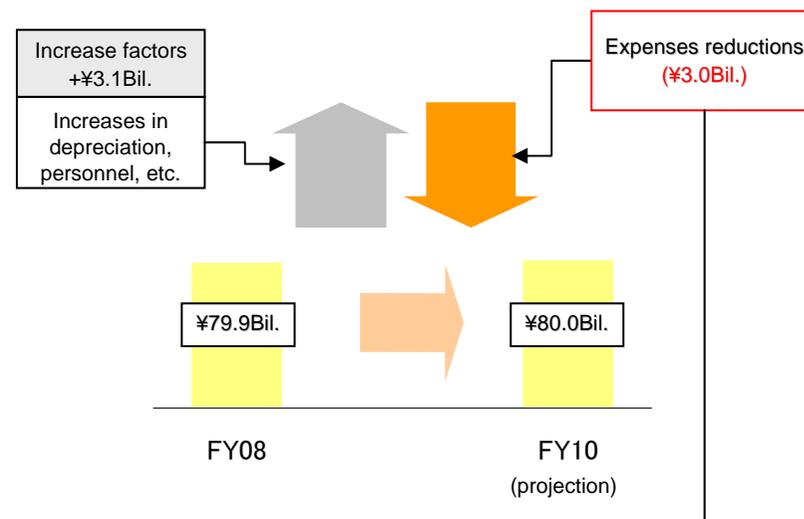


Reviewing business processes

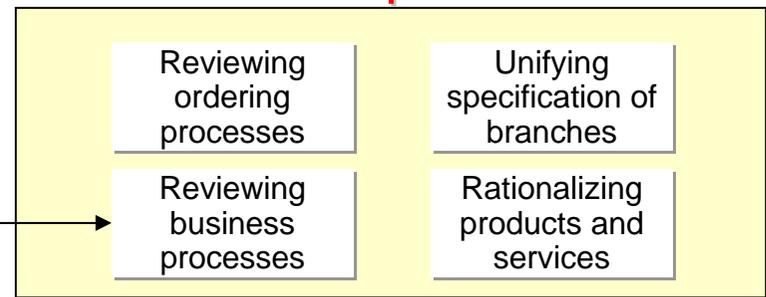
✓ Thoroughly reviewing business processes to reduce clerical work in branch offices

27 processes were reviewed during the first half of FY09
Continuing review onward

Initiatives for reducing expenses



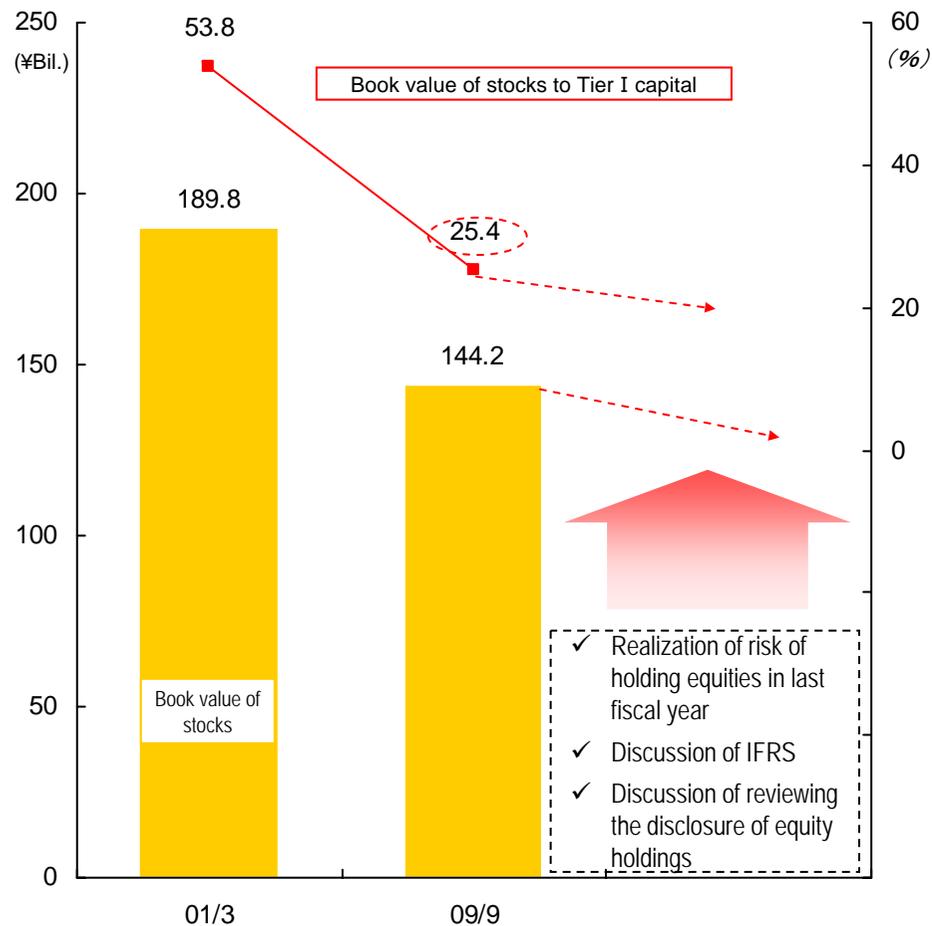
Rigorously reduce existing expense items



Establish Robust Management Structure II

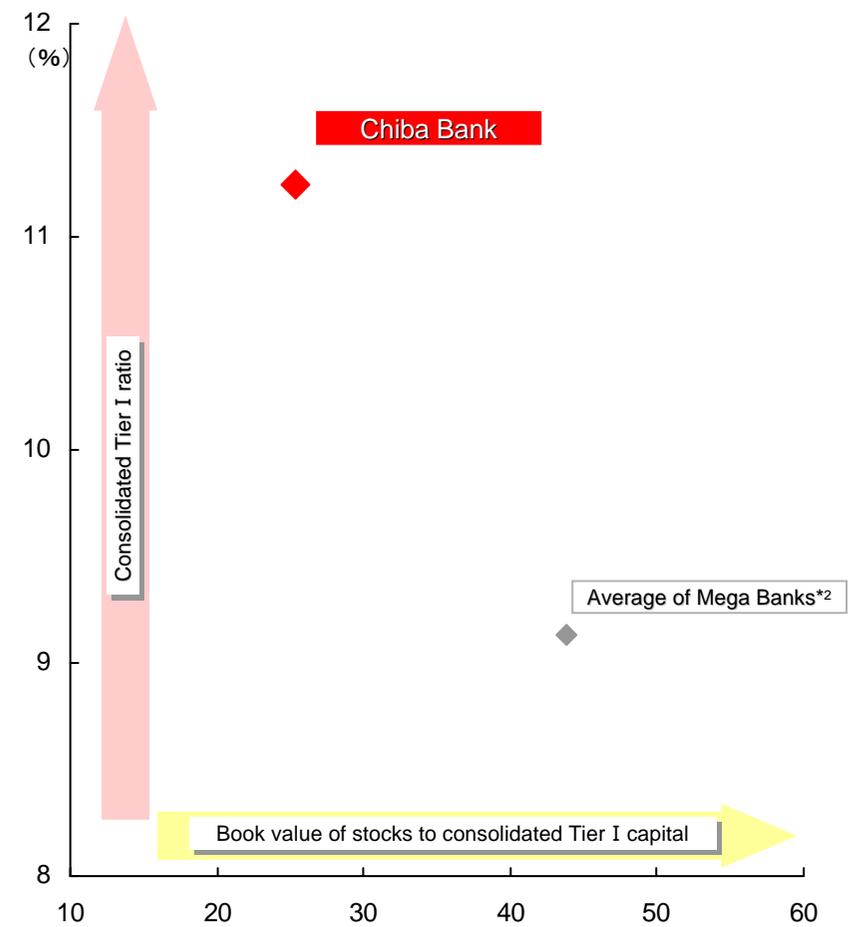
Lessening risks through reducing stocks

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



*Acquisition cost of other securities with market value

Comparison of Tier I ratio and stocks* to Tier I capital (Consolidated vs Mega Banks)



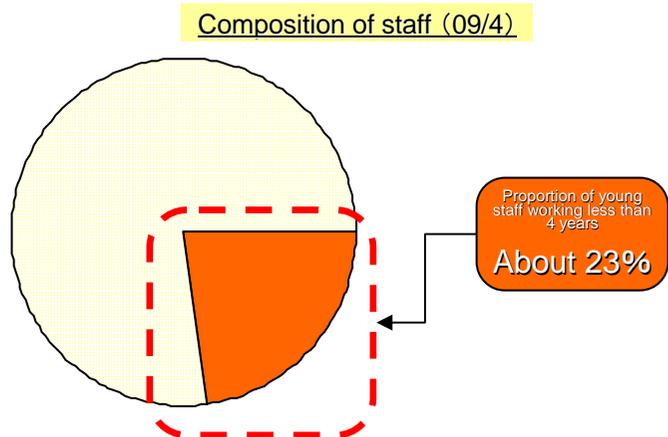
*1 Acquisition cost of other securities with market value

*2 MUFG, SMFG and Mizuho FG

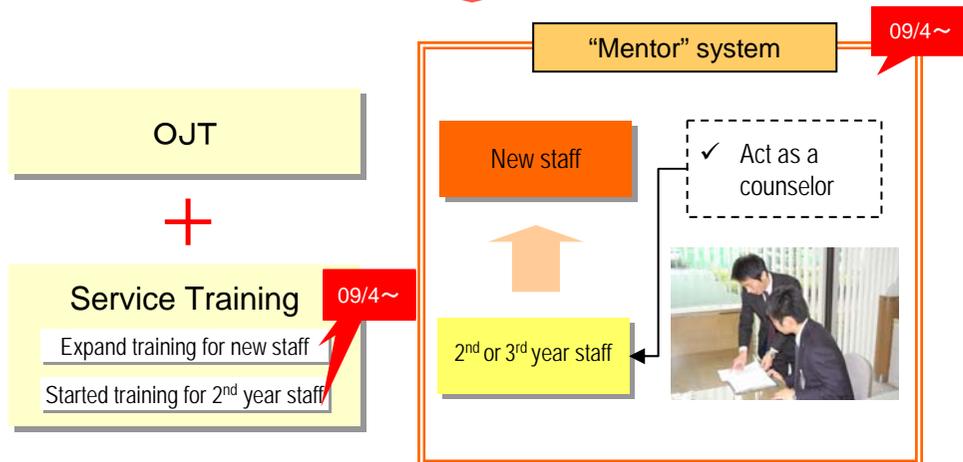
Improve Development of Human Resources

■ Improve development of human resources including younger staff

Make younger staff add power to the business promptly

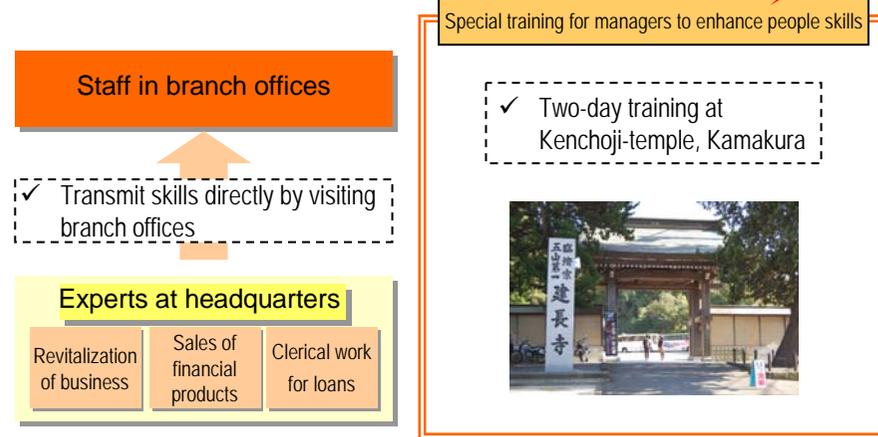


Prompt assignment to the work place - adding power to the business



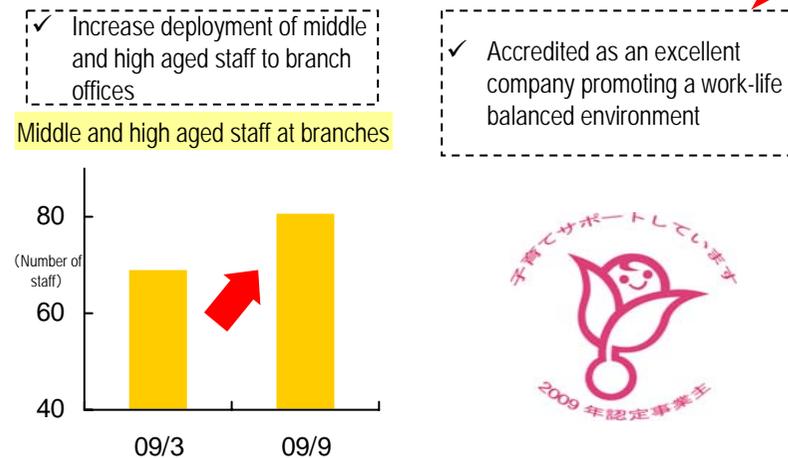
Improve business skills and branch management skills

09/8



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

09/5



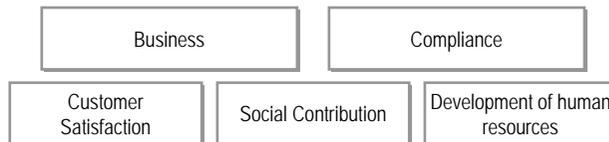
Corporate Social Responsibility

Enhancing CSR initiatives by establishing a new office

Group CSR Policy

In addition to our main business as a financial intermediary, we in the Chiba Bank Group, both management and employees, are as one in striving to tackle, through sincere and fair corporate activity, the various issues surrounding regional society, for example environmental problems such as climate change, so that we can bring about a sustainable regional society.
We will work hard to make better relationships with our stakeholders through the disclosure of these initiatives and together draw up a "vision of the New Regional Society".

Principal issues



Policy for social contribution

Key word
Care for the "Future"

ちばぎん
未来を育む
宣言

Care for
"People"

Care for the
"Environment"

Care for
"Industry"

Recent topics

Tree growing activities in "Chiba Bank Forest"

09/9

✓ Certified in "CO₂ absorption program through forestry activities" by Chiba Prefecture (the first certificated entity)

Certified amount of CO₂ absorption
35.0t
(Equivalent to **15,075l** of gasoline)



"Chibagin Heartful Welfare fund"

09/11

✓ Setting up a public welfare trust to subsidize welfare businesses

Welfare for
handicapped
people Welfare for
elderly people Welfare for
children etc

subsidization

Public welfare trust
"Chibagin Heartful Welfare
fund"

Trust property: ¥0.1bil (at first)

CSR Promotion Office

09/10
Established



Further enhancing CSR initiatives

■ 1. Summary of Financial Results

■ 2. Progress in Medium Term Management Plan “1st1st”



■ Appendix

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Appendix II Management Indices

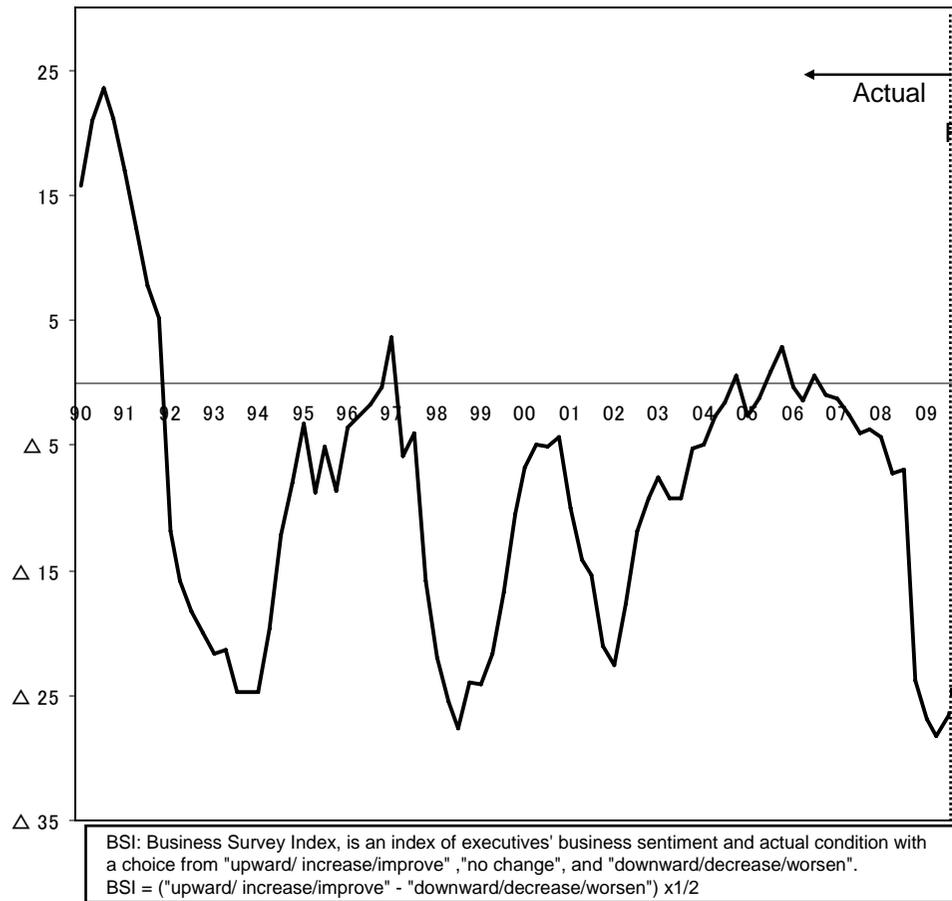
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▶ ■ I. Regional Economy

■ II. Management Indices

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



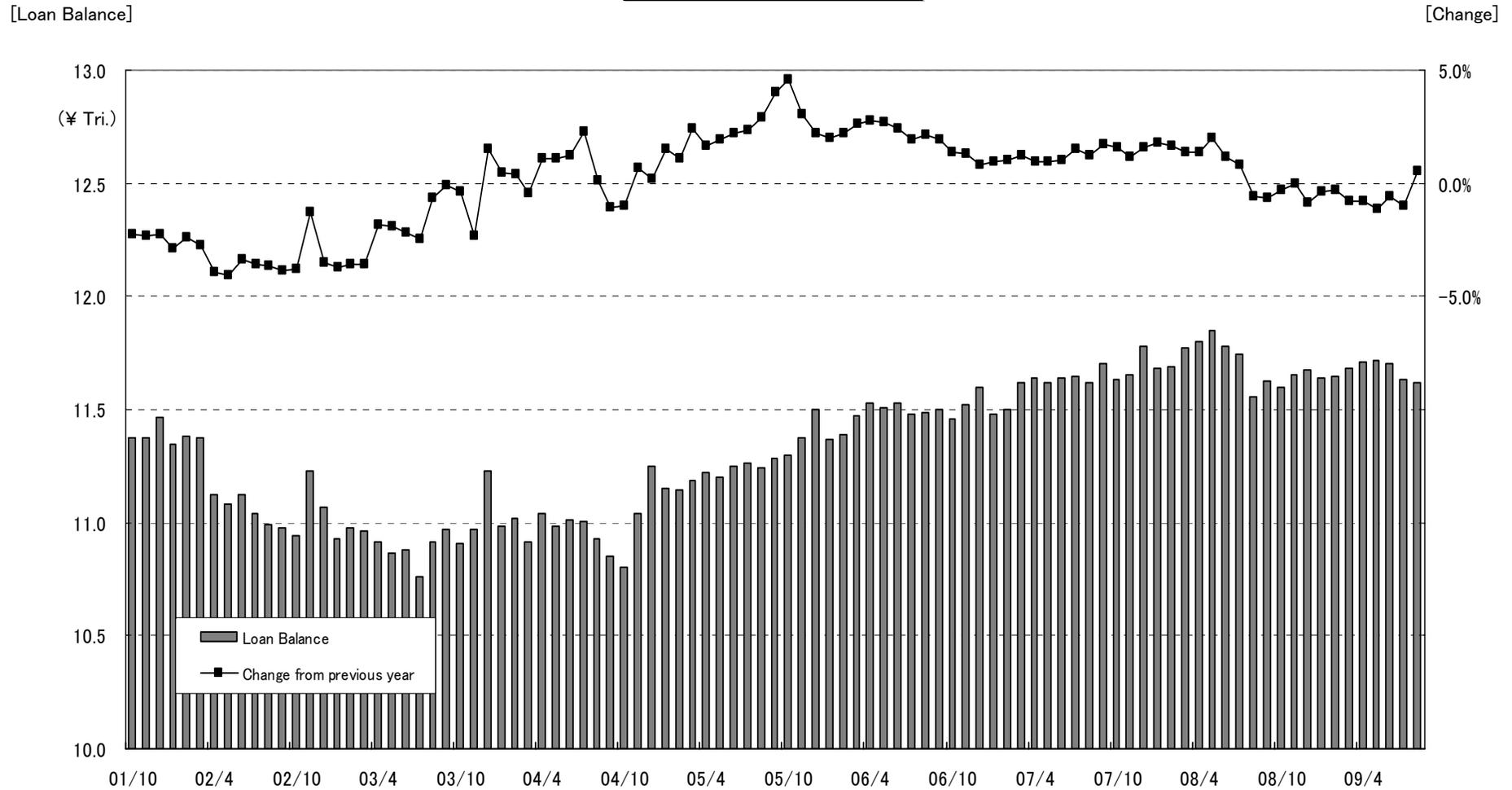
Trend of BSI of Sales (By Industry)

	FY08		FY09		
	Actual				Forecast
	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
Food	(12.2)	(15.2)	(11.9)	(8.6)	(7.2)
Petroleum & Chemicals	(31.0)	(36.4)	(32.7)	(17.4)	(13.1)
Plastics	(37.5)	(40.0)	(36.4)	(40.9)	(18.2)
Glass	(19.2)	(18.8)	(28.6)	(25.0)	(32.2)
Steel & Non-ferrous Metals	(25.0)	(36.7)	(37.5)	(30.8)	(9.1)
Metals	(37.5)	(33.4)	(43.2)	(38.0)	(14.0)
Machinery	(28.6)	(44.1)	(44.1)	(35.3)	(20.0)
Electrical machinery	(35.7)	(45.5)	(44.5)	(50.0)	(43.8)
Transportation machines	(26.9)	(34.6)	(43.4)	(38.5)	(41.7)
Other manufacturing	(15.6)	(23.7)	(26.2)	(29.0)	(26.5)
Construction	(21.1)	(12.5)	(19.1)	(27.5)	(20.0)
Transportation	(23.3)	(30.0)	(23.1)	(26.9)	(26.9)
Wholesaling	(15.5)	(26.5)	(25.0)	(30.6)	(22.5)
Retailing	(32.3)	(22.4)	(17.2)	(17.3)	(8.7)
Hotels	(40.0)	(35.0)	(50.0)	(25.0)	(37.5)
Services	(14.7)	(18.7)	(24.0)	(26.5)	(27.0)

Source: Chiba Economy Center "BSI survey in Chiba (July to September 09)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: October 09
 Answers: 750 enterprises surveyed, 338 effective answers

Economic Conditions (2) Loans

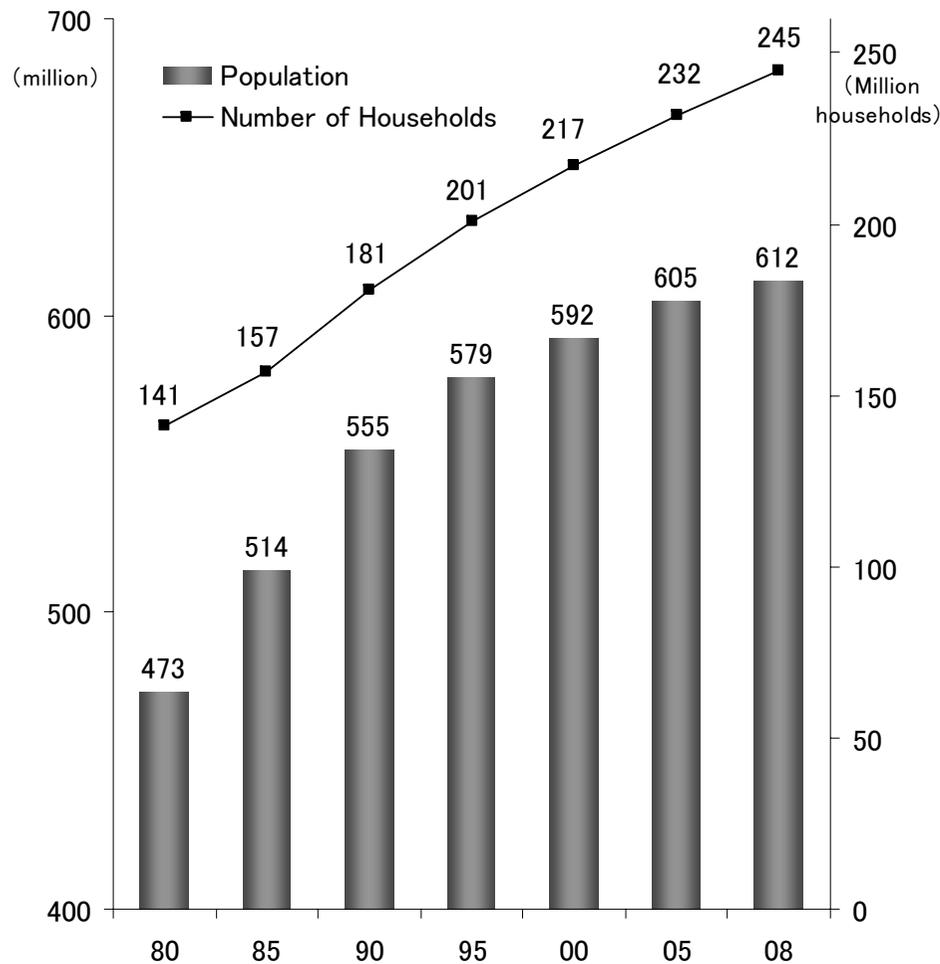
Loans in Chiba Prefecture



Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture
 Note: Figures are term-end balance of total loans from banks

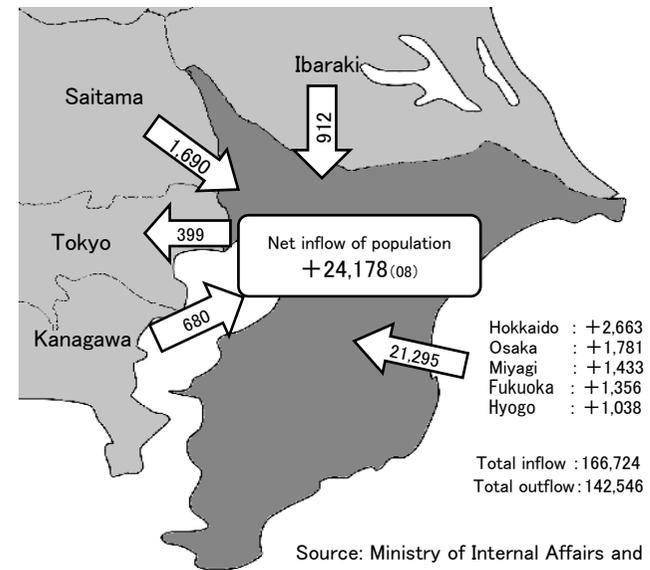
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



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

Inflow/Outflow of Population



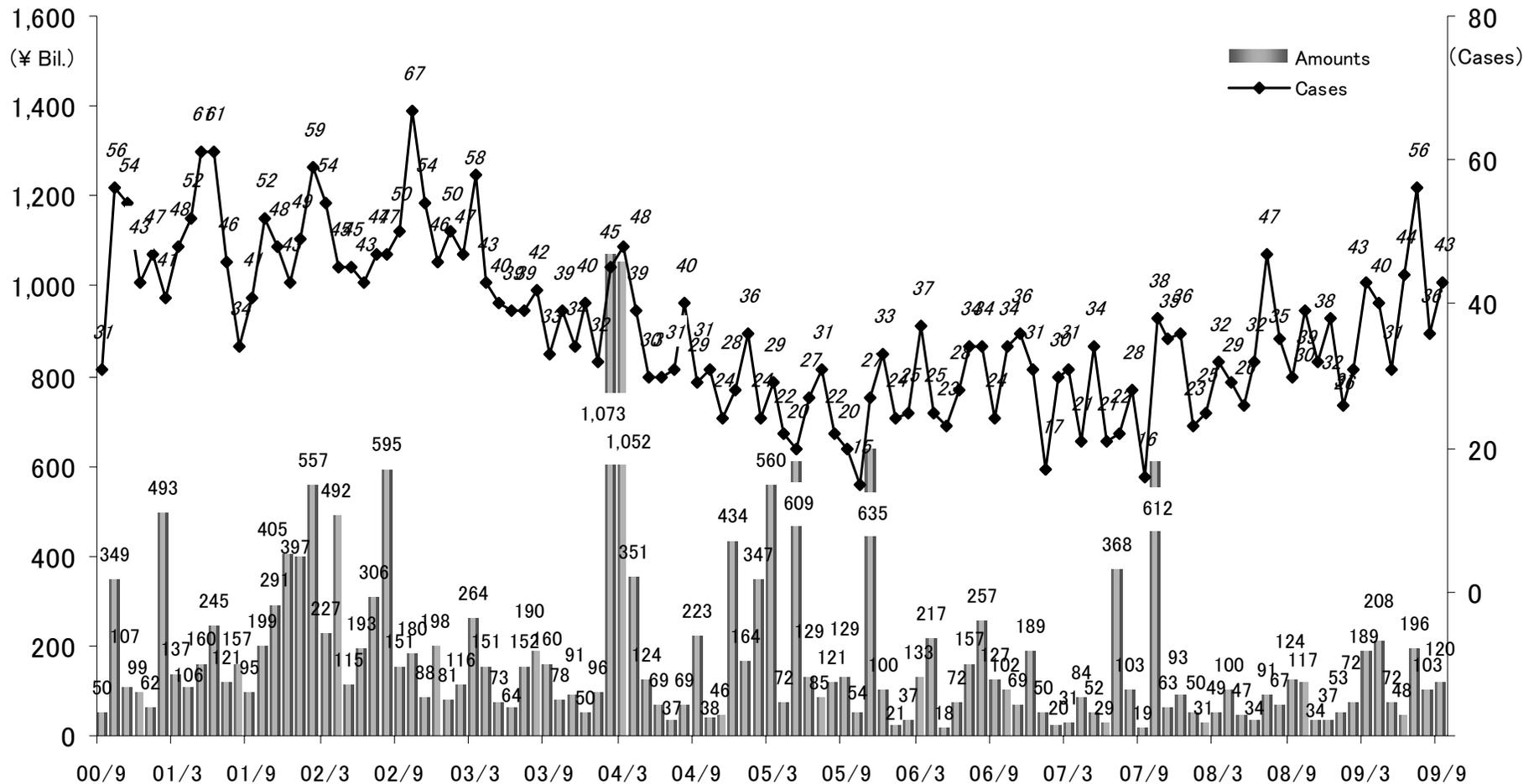
Top 10 Prefectures by Population Growth
(From Oct. 07 to Oct. 08)

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

Source: Ministry of Internal Affairs and Communications

Economic Conditions (4) Corporate Bankruptcies

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

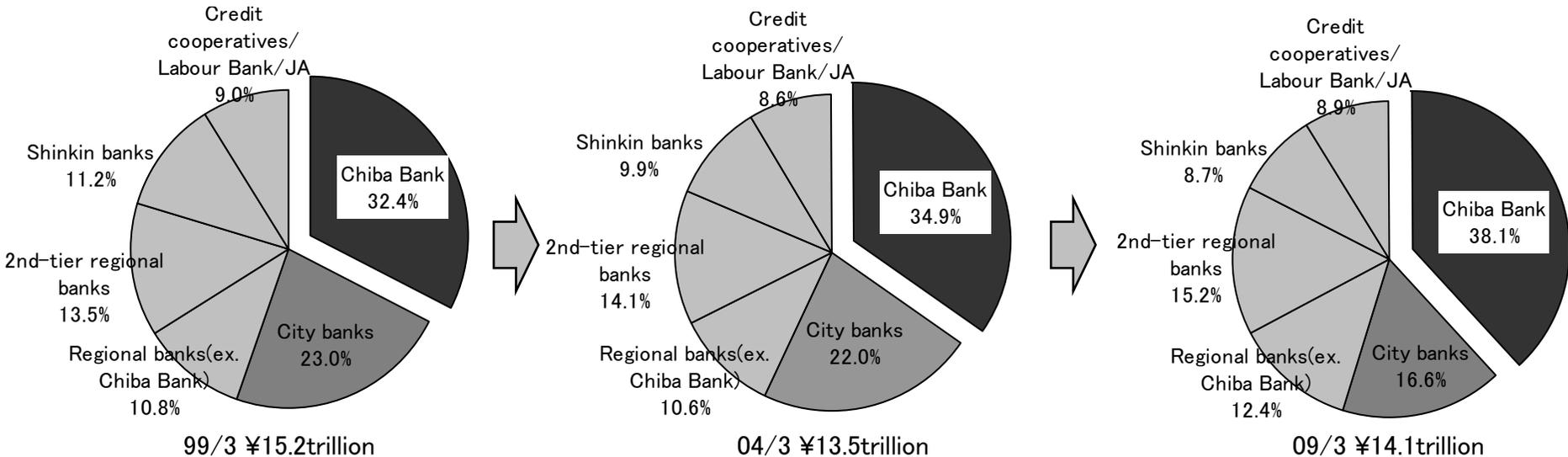


Source: Made by Chiba Bank with data from Shoko Research

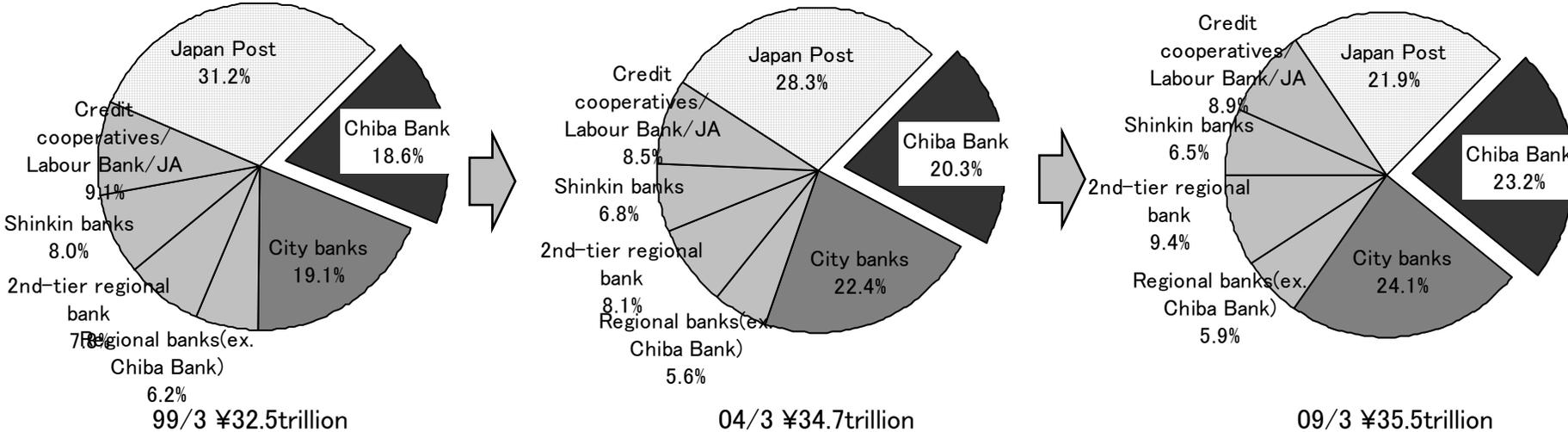
Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

Loans



Deposits



Economic Indicators for Chiba Prefecture (1)

Economic Indicators for Chiba Prefecture

	Population	Industrial Production Index			Electric Power Consumption		Consumer Price Index	New Car Registrations	Building Construction Starts	
	Total	Production	Shipment	Producers' Inventory Ratio	Total	Large users			Floor Area	New Housing Starts
	As of Oct 1	2000=100			Million KWh				2005=100	
2004	6,047,388	101.0	104.3	89.4	36,925	12,100	100.3	142,429	8,673	60,471
2005	※ 6,056,462	100.0	100.0	101.0	38,027	11,950	100.0	145,151	10,167	64,587
2006	6,077,929	102.0	103.1	102.4	37,906	12,463	100.0	144,900	10,079	71,536
2007	6,108,809	104.8	105.8	97.6	38,151	12,643	99.9	139,271	8,210	58,147
2008	6,147,347	102.6	104.9	109.5	39,056	13,109	101.1	135,000	7,552	62,745
2008/09	6,144,070	105.1	105.3	107.8	3,365	1,127	102.0	12,476	769	4,801
2008/10	6,147,347	101.9	104.4	108.4	3,099	1,134	101.9	10,077	604	5,528
2008/11	6,151,597	94.7	97.6	118.2	3,008	1,047	101.2	9,646	637	5,592
2008/12	6,152,613	85.7	92.3	121.2	3,077	965	100.9	8,861	577	4,658
2009/01	6,153,658	79.4	82.3	133.7	3,212	832	100.2	8,314	572	4,507
2009/02	6,155,478	76.9	81.0	136.8	3,155	824	100.0	9,851	592	3,547
2009/03	6,155,514	75.1	79.9	134.9	2,974	843	100.5	14,380	455	3,405
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	–	–	–	3,306	971	99.5	8,619	370	3,058
2009/09	6,181,152	–	–	–	–	–	–	13,550	–	–
Source	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Tokyo Electric Power Company, Chiba Branch		Statistics Div., Policy & Planning Dept. of Chiba Pref.	Chiba Toyota Motor Corporation & Japan Mini Vehicles	Ministry of Land, Infrastructure and Transport	

*Source of Population as of 2005: National Census

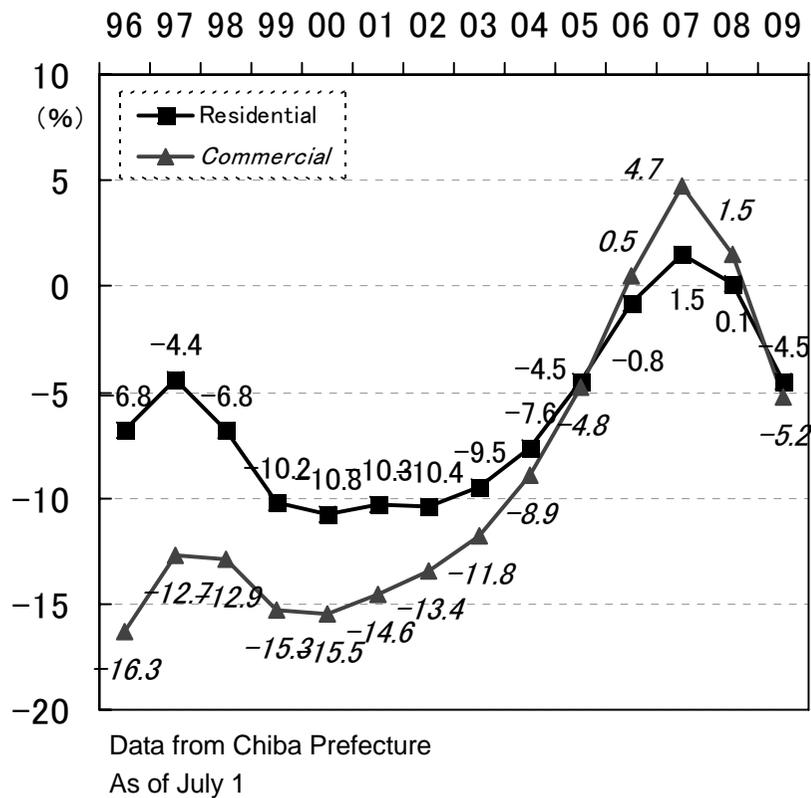
Economic Indicators for Chiba Prefecture (2)

Economic Indicators for Chiba Prefecture

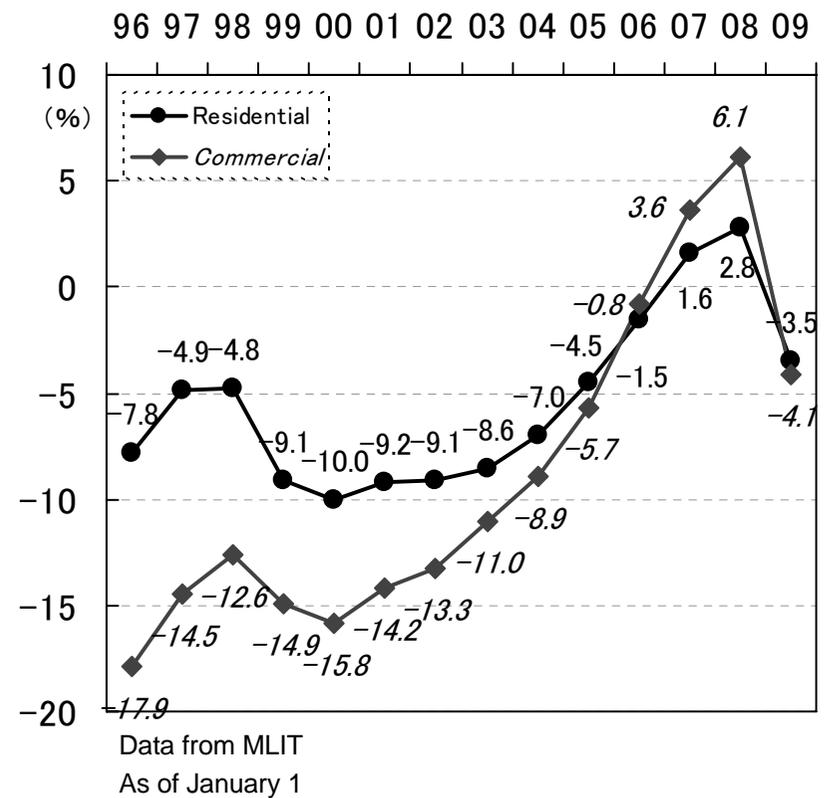
	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt over ¥10 mil.)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)	
	Export	Import	Number of Companies	¥ Million	Active Applications	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing
	¥ Million										
2004年	1,123,341	2,899,042	407	361,787	87,902	59,300	0.68				
2005年	1,325,789	3,602,269	306	301,161	80,205	66,618	0.83	100.0	100.0	100.0	100.0
2006年	1,483,712	4,350,374	355	140,573	76,648	68,983	0.90	98.2	100.1	98.4	95.7
2007年	1,716,473	4,750,864	329	153,140	73,197	69,028	0.94	99.6	100.9	95.6	95.6
2008年	2,023,363	6,237,267	388	78,715	73,345	58,681	0.80	100.8	100.3	95.5	95.2
2008年09月	195,273	642,048	30	12,436	74,708	55,830	0.75	101.1	99.9	79.3	77.7
2008年10月	200,633	561,706	39	11,764	77,530	56,204	0.72	101.1	99.9	79.5	75.3
2008年11月	126,732	443,587	32	3,469	75,278	52,951	0.68	101.5	99.7	83.7	92.5
2008年12月	133,319	374,783	38	3,754	72,995	50,667	0.65	101.4	99.3	167.1	172.2
2009年01月	74,473	300,651	26	5,322	76,953	52,880	0.64	99.1	92.0	80.2	75.0
2009年02月	70,694	242,854	31	7,225	82,370	52,564	0.59	98.0	90.6	77.9	71.7
2009年03月	79,340	250,481	43	18,914	89,925	52,089	0.54	97.6	90.6	79.0	72.4
2009年04月	61,544	231,485	40	20,870	101,796	46,562	0.47	99.1	91.5	80.7	71.7
2009年05月	64,356	199,967	31	7,250	103,231	40,962	0.43	100.2	90.5	78.4	71.4
2009年06月	99,452	216,719	44	4,883	105,169	40,236	0.42	99.8	90.4	138.0	149.1
2009年07月	102,043	302,526	56	19,603	105,690	39,466	0.40	99.5	90.0	97.8	97.4
2009年08月	105,623	281,587	36	10,365	103,959	39,818	0.40	-	-	-	-
2009年09月	-	-	43	12,030	-	-	-	-	-	-	-
Source	Chiba Customs Branch		Tokyo Shoko Research, Ltd., Chiba Branch		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

Land Price Trend in Chiba Prefecture (1)

Standard Land Prices(Chiba Prefecture)

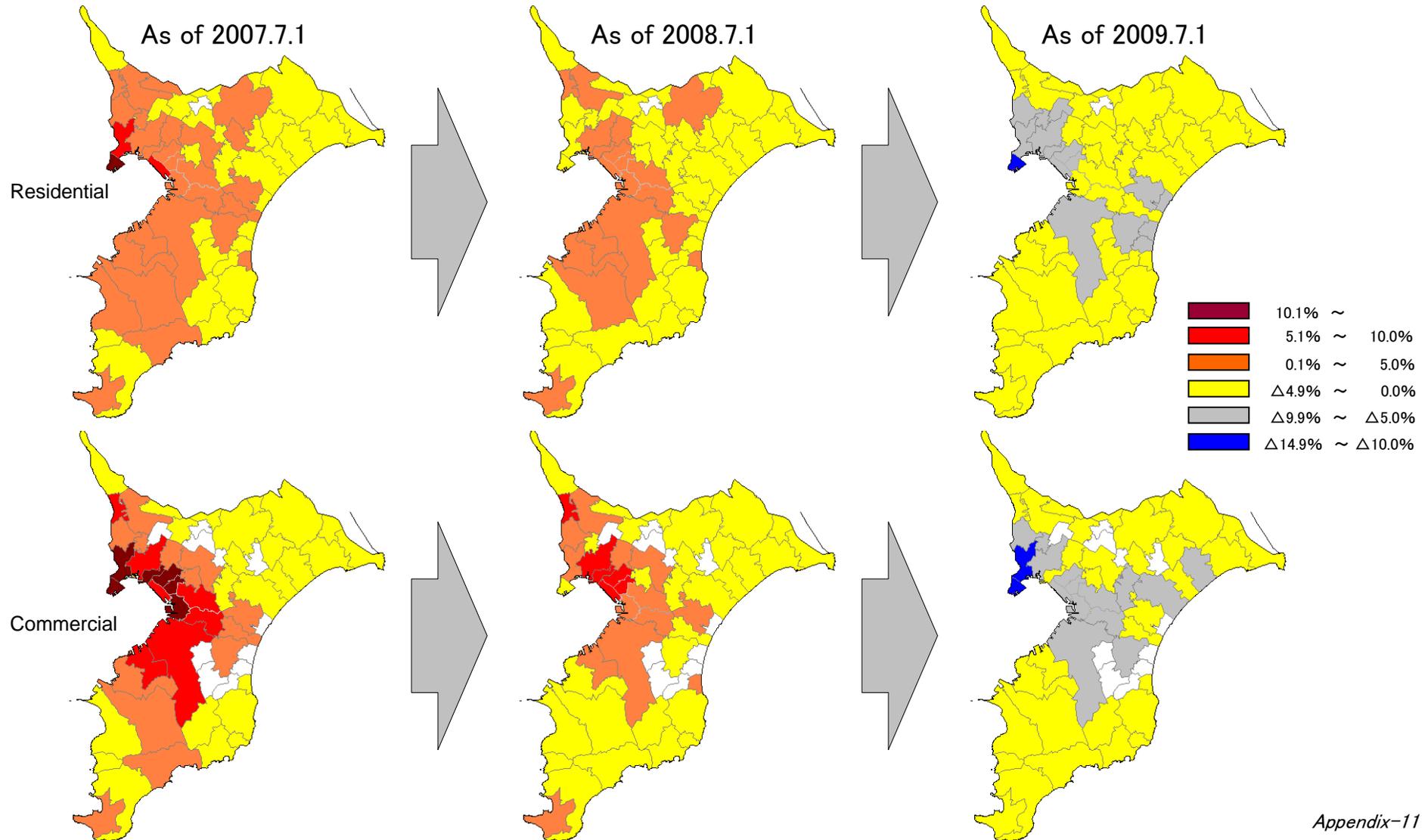


Published Land Prices(Chiba Prefecture)



Land Price Trends in Chiba Prefecture (2)

Land Price Changes by Cities(Published Land Price)



Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
Chiba	6.12 million (Ranked 6 th nationwide)	62 thousand (Ranked 6 th nationwide)	¥17 trillion (Ranked 6 th nationwide)	¥22.0 trillion (Ranked 6 th nationwide)	¥11.6 trillion (Ranked 7 th nationwide)
No. 1 nationwide	Tokyo 12.83 million	Tokyo 157 thousand	Tokyo ¥61 trillion	Tokyo ¥166.0 trillion	Tokyo ¥174.9 trillion
No. 2 nationwide	Kanagawa 8.91 million	Kanagawa 90 thousand	Kanagawa ¥28 trillion	Osaka ¥54.1 trillion	Osaka ¥38.5 trillion
No. 3 nationwide	Osaka 8.80 million	Aichi 80 thousand	Osaka ¥27 trillion	Kanagawa ¥32.9 trillion	Kanagawa ¥18.0 trillion

Sources:

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

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

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

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

■ I. Regional Economy

▶ ■ II. Management Indices

Management Indicators

(¥ Bil.)

	FY 02	1H FY 03	FY 03	1H FY 04	FY 04	1H FY 05	FY 05	1H FY 06	FY 06	1H FY 07	FY 07	1H FY 08	FY 08	1H FY 09
Consolidated net income* ¹	8.7	11.7	27.5	20.7	36.3	24.8	48.9	25.6	52.5	27.9	45.9	7.6	12.3	16.6
Real net business income* ²	71.5	33.5	68.4	35.5	74.0	37.4	75.2	38.7	77.2	40.0	83.9	32.6	62.2	42.5
ROA* ³	0.11%	0.29%	0.31%	0.46%	0.41%	0.53%	0.51%	0.50%	0.51%	0.56%	0.46%	0.14%	0.11%	0.32%
ROE* ⁴	2.80%	6.74%	6.77%	10.08%	8.41%	10.64%	9.00%	9.18%	8.81%	9.52%	8.13%	2.74%	2.23%	5.88%
Overhead ratio* ⁵	52.43%	52.62%	52.44%	51.47%	50.80%	51.13%	49.95%	49.80%	48.82%	48.32%	47.97%	47.41%	47.07%	48.14%
Capital ratio* ⁶ (BIS guidelines)	10.24%	10.52%	10.83%	10.78%	10.88%	10.42%	10.83%	10.57%	11.20%	11.22%	11.72%	10.74%	11.12%	12.02%
Tier I ratio* ⁶	6.45%	6.71%	6.91%	7.13%	7.21%	7.40%	8.05%	8.17%	9.29%	9.58%	10.26%	9.82%	9.62%	10.61%

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

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

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

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

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

*6 Based on Basel II from FY06

Interest Yield

Domestic Operations

	FY 02	1H FY 03	FY 03	1H FY 04	FY 04	1H FY 05	FY 05	1H FY 06	FY 06	1H FY 07	FY 07	1H FY 08	FY 08	1H FY 09
Average yield on interest-bearing assets	1.77%	1.70%	1.70%	1.68%	1.69%	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%	1.74%
Average yield on loans and bills discounted	2.09%	2.02%	2.01%	1.99%	1.99%	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%	1.97%
Average yield on securities	0.77%	0.66%	0.62%	0.66%	0.66%	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%	1.05%
Average yield on interest-bearing liabilities	1.07%	1.01%	1.01%	0.97%	0.97%	0.95%	0.93%	0.96%	1.00%	1.14%	1.15%	1.16%	1.11%	1.00%
Average yield on deposits and NCD	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%	0.26%	0.23%	0.15%
Expense ratio	1.03%	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%	0.91%	0.91%	0.88%
Average interest rate spread	0.70%	0.69%	0.69%	0.71%	0.72%	0.67%	0.67%	0.63%	0.65%	0.68%	0.68%	0.71%	0.74%	0.74%
Difference between average yield on loans and deposits	2.06%	2.00%	1.99%	1.98%	1.98%	1.89%	1.87%	1.80%	1.83%	1.91%	1.94%	1.90%	1.91%	1.82%

Contract Rate by Type of Borrowers

	03/3	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9
Major companies	1.09%	1.05%	1.00%	0.97%	0.94%	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%	1.25%	1.19%	0.99%
Mid-sized companies	1.80%	1.73%	1.68%	1.51%	1.45%	1.36%	1.33%	1.46%	1.61%	1.67%	1.67%	1.65%	1.45%	1.35%
Small and medium-sized companies	2.41%	2.35%	2.33%	2.30%	2.25%	2.18%	2.11%	2.24%	2.30%	2.39%	2.36%	2.35%	2.14%	2.08%
Consumer loans	2.47%	2.38%	2.33%	2.30%	2.27%	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%	2.58%	2.55%	2.33%
Housing loans	2.30%	2.21%	2.16%	2.12%	2.10%	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%	2.41%	2.38%	2.17%
Others	5.34%	5.70%	5.78%	6.20%	6.42%	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%	7.93%	8.05%	7.87%
Public sector	1.13%	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%	1.38%	1.70%	1.31%

Working Assets and Liabilities

Overall

	Average balance (¥Bil.)						Interest yield					
	FY06	1H FY07	FY07	1H FY08	FY08	1H FY09	FY06	1H FY07	FY07	1H FY08	FY08	1H FY09
Interest-bearing assets	9,025.4	8,958.7	9,044.5	9,258.2	9,283.2	9,345.9	1.90%	2.05%	2.04%	2.00%	1.94%	1.76%
Loans and bills discounted	6,328.1	6,467.5	6,543.0	6,774.1	6,930.4	7,112.3	1.94%	2.15%	2.18%	2.16%	2.14%	1.96%
Securities	2,582.7	2,312.0	2,207.6	2,116.7	2,077.9	1,954.0	1.82%	1.83%	1.72%	1.62%	1.40%	1.19%
Interest-bearing liabilities	9,036.5	8,908.5	9,007.7	9,245.7	9,306.4	9,484.5	0.43%	0.52%	0.50%	0.41%	0.36%	0.20%
Deposits	8,063.3	8,307.7	8,294.0	8,505.7	8,465.7	8,663.5	0.25%	0.38%	0.36%	0.32%	0.27%	0.16%
Borrowed money	184.0	125.1	190.7	125.8	210.7	251.1	0.83%	1.14%	0.95%	0.93%	0.81%	0.49%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	FY06	1H FY07	FY07	1H FY08	FY08	1H FY09	FY06	1H FY07	FY07	1H FY08	FY08	1H FY09
Interest-bearing assets	8,501.0	8,534.0	8,661.4	8,883.8	8,923.3	9,051.7	1.65%	1.82%	1.83%	1.87%	1.85%	1.74%
Loans and bills discounted	6,291.0	6,425.1	6,502.9	6,718.8	6,863.4	7,032.2	1.92%	2.13%	2.17%	2.16%	2.14%	1.97%
Securities	1,901.3	1,753.7	1,674.2	1,597.1	1,611.7	1,608.7	0.94%	0.95%	0.91%	1.16%	0.99%	1.05%
Interest-bearing liabilities	8,500.9	8,490.9	8,622.3	8,871.9	8,945.9	9,189.9	0.12%	0.25%	0.26%	0.28%	0.25%	0.17%
Deposits	7,777.9	8,022.3	8,034.6	8,264.3	8,250.7	8,471.0	0.09%	0.22%	0.23%	0.25%	0.22%	0.15%
Borrowed money	179.4	124.1	189.7	124.8	188.2	234.2	0.79%	1.12%	0.93%	0.91%	0.74%	0.48%

Domestic Loans - Balance

(¥ Bil.)

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Domestic loans	5,588.6	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7
Major companies	530.2	529.7	524.4	530.1	550.3	529.8	592.0	681.9	690.0	760.8	827.6	1,006.9	1,105.3	1,134.0
Mid-sized companies	175.2	177.9	170.2	168.4	162.9	164.6	161.8	167.9	164.7	174.9	180.9	183.3	184.4	183.9
Small and medium-sized companies	4,269.3	4,353.3	4,338.8	4,397.0	4,478.5	4,561.8	4,776.4	4,861.1	5,025.6	5,100.2	5,201.8	5,241.7	5,400.9	5,481.3
Small and medium-sized	2,636.3	2,653.9	2,577.3	2,593.1	2,605.9	2,634.5	2,759.2	2,812.2	2,885.5	2,922.8	2,964.3	2,955.4	3,023.8	3,026.0
Consumer loans	1,632.9	1,699.3	1,761.5	1,803.9	1,872.5	1,927.2	2,017.1	2,048.8	2,140.0	2,177.4	2,237.5	2,286.2	2,377.0	2,455.2
Housing loans	1,478.9	1,554.1	1,624.2	1,672.2	1,744.8	1,803.1	1,892.7	1,927.0	2,022.1	2,060.6	2,124.0	2,174.6	2,267.5	2,347.7
Public sector	613.8	688.5	628.7	541.5	673.7	535.0	617.5	636.0	496.7	495.7	419.5	400.1	254.6	309.4

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Domestic loans	5,588.6	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7
Chiba Prefecture	4,639.8	4,695.9	4,638.3	4,663.9	4,731.3	4,796.5	4,934.3	5,022.8	5,101.7	5,196.2	5,222.3	5,248.7	5,381.1	5,434.4
Others	948.8	1,053.6	1,024.0	973.2	1,134.2	994.7	1,213.4	1,324.2	1,275.3	1,335.4	1,407.6	1,583.4	1,564.1	1,674.3

Domestic Loans - Breakdown

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Major companies	9.5%	9.2%	9.3%	9.4%	9.4%	9.1%	9.6%	10.7%	10.8%	11.6%	12.5%	14.7%	15.9%	16.0%
Mid-sized companies	3.1%	3.1%	3.0%	3.0%	2.8%	2.8%	2.6%	2.6%	2.6%	2.7%	2.7%	2.7%	2.6%	2.6%
Small and medium-sized companies	76.4%	75.7%	76.6%	78.0%	76.4%	78.8%	77.7%	76.6%	78.8%	78.1%	78.5%	76.7%	77.8%	77.1%
Small and medium-sized	47.2%	46.2%	45.5%	46.0%	44.4%	45.5%	44.9%	44.3%	45.2%	44.7%	44.7%	43.3%	43.6%	42.6%
Consumer loans	29.2%	29.6%	31.1%	32.0%	31.9%	33.3%	32.8%	32.3%	33.6%	33.3%	33.8%	33.5%	34.2%	34.5%
Housing loans	26.5%	27.0%	28.7%	29.7%	29.7%	31.1%	30.8%	30.4%	31.7%	31.5%	32.0%	31.8%	32.6%	33.0%
Public sector	11.0%	12.0%	11.1%	9.6%	11.5%	9.2%	10.0%	10.0%	7.8%	7.6%	6.3%	5.9%	3.7%	4.4%

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
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	83.0%	81.7%	81.9%	82.7%	80.7%	82.8%	80.3%	79.1%	80.0%	79.6%	78.8%	76.8%	77.5%	76.4%
Others	17.0%	18.3%	18.1%	17.3%	19.3%	17.2%	19.7%	20.9%	20.0%	20.4%	21.2%	23.2%	22.5%	23.6%

Loans, Borrowers Classified by Industry

~09/3
Domestic Operations

(¥ Bil.)

	07/09		08/03		08/09		09/03	
		Proportion		Proportion		Proportion		Proportion
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~

(¥ Bil.)

	09/09	
		Proportion
Manufacturing	727.4	10.23%
Agriculture, Forestry	6.5	0.09%
Fishery	1.2	0.02%
Mining, Quarrying, and Graveling	15.7	0.22%
Construction	324.0	4.56%
Electricity, Gas, Heat Supply and Water	22.2	0.31%
Information and Communications	42.2	0.60%
Transport, Postal Services	206.2	2.90%
Wholesale and Retail Trade	675.4	9.50%
Finance and Insurance	338.0	4.75%
Real Estate, Leasing	1,610.8	22.66%
Real Estate	1,441.2	20.27%
Real Estate Rental and Management	1,180.8	16.61%
Real Estate Trading, etc	260.4	3.66%
Leasing	169.5	2.39%
Medical, Welfare and Other services	451.9	6.36%
Government and Local Public Sector	213.8	3.01%
Others (Mainly Consumer Loans)	2,473.0	34.79%
Total	7,108.7	100.00%

~09/3

Details of Loans to the Real Estate Industry

(¥ Bil.)

	07/09		08/03		08/09		09/03	
		Proportion		Proportion		Proportion		Proportion
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%

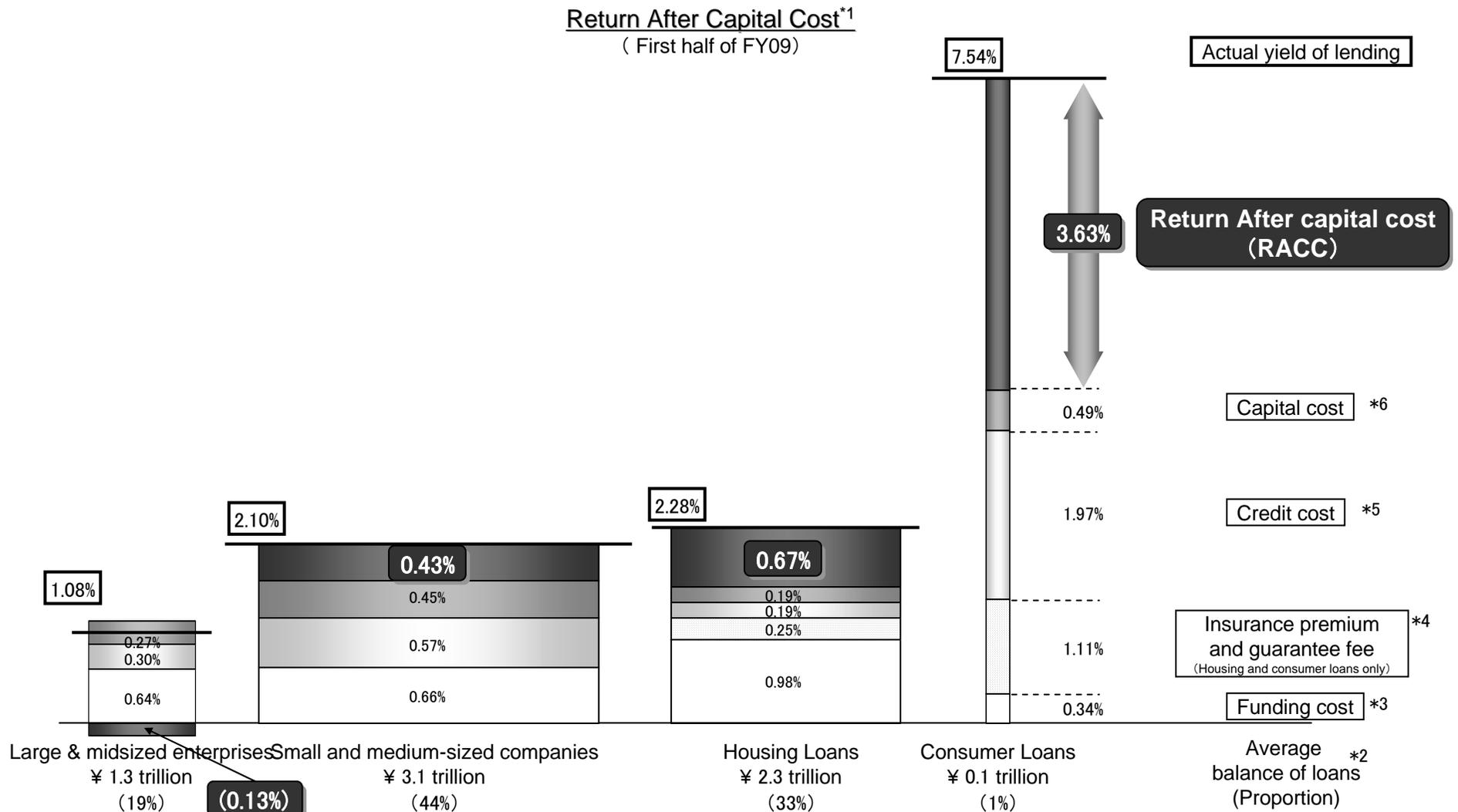
09/9~

(¥ Bil.)

	09/09	
		Proportion
Real Estate Rental and Management	1,180.8	81.93%
Apartment and condominium rentals	852.7	59.17%
Office and Commercial rentals	247.9	17.20%
Land rental and Real estate management, etc	80.1	5.56%
Real Estate Trading, etc	260.4	18.07%
Home construction and development	143.0	9.92%
Real estate brokerage and Land trading, etc	41.4	2.88%
Public corporations	75.9	5.27%
Total	1,441.2	100.00%

Classifications of some industries were revised from September 2009 in accordance with the revision of the Japan Standard Industrial Classification

Profit Structure of Loans



*1. Operating costs are not excluded
 *2. Average balance: Segmented by Internal management base. Housing loans are before securitization and consumer loans do not include credit cards.
 *3. Funding cost: Internal transfer rate × Average balance
 *4. Insurance premium and guarantee fee: Actual expenditure. Only guarantee fees for external guarantee companies are included.
 *5. Credit cost: Internally used notional allowance. (EL=PD × LGD × balance)
 *6. Capital cost : Unexpected loss as of 09/9 (UL:Basel II base) × 5.1% ÷ (1-tax rate)

Domestic Deposits - Balance

	(¥ Bil.)													
	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Domestic deposits	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8	8,405.7	8,519.4
Personal	5,395.3	5,480.9	5,511.3	5,576.2	5,642.5	5,760.6	5,882.7	5,951.3	6,107.2	6,224.9	6,367.8	6,489.4	6,594.0	6,693.8
Corporate (incl. NGOs)	1,245.2	1,327.4	1,287.1	1,376.4	1,376.3	1,441.0	1,454.5	1,468.0	1,538.2	1,506.5	1,467.7	1,475.1	1,429.1	1,447.3
National & local government	366.7	282.9	345.8	274.5	403.7	361.9	420.3	311.4	441.9	308.8	342.0	292.4	304.6	350.0
Financial institutions (incl. BOJ)	48.8	39.4	32.6	33.0	42.8	33.0	41.3	84.3	59.5	36.7	44.9	36.7	77.8	28.1
Liquid deposits	4,093.8	4,211.4	4,311.2	4,389.3	4,609.9	4,742.4	4,984.5	4,941.5	5,208.9	4,970.5	5,035.2	4,954.0	5,057.5	5,056.2
Current	169.4	163.1	169.8	163.6	190.9	192.4	211.8	192.6	204.5	184.5	175.9	169.4	177.8	162.9
Savings	3,419.3	3,564.4	3,695.5	3,798.1	3,996.7	4,147.5	4,357.9	4,341.7	4,631.1	4,429.9	4,490.7	4,414.8	4,494.3	4,559.3
Personal	2,787.1	2,884.1	2,957.0	3,032.4	3,103.9	3,241.2	3,405.5	3,442.8	3,529.6	3,546.5	3,589.8	3,593.5	3,645.2	3,676.1
Current	3.6	3.6	3.5	3.2	3.4	3.7	3.5	3.1	3.4	3.2	3.1	3.1	2.9	2.7
Savings	2,403.0	2,512.7	2,601.1	2,686.9	2,772.1	2,918.1	3,089.0	3,138.9	3,234.1	3,260.5	3,312.4	3,324.0	3,381.9	3,418.8
Corporate (incl. NGOs)	951.7	1,035.9	1,000.9	1,079.7	1,079.1	1,146.6	1,144.9	1,147.4	1,208.1	1,132.0	1,090.3	1,090.1	1,054.4	1,083.0
Current	141.4	135.8	154.5	150.3	178.0	180.6	197.9	181.2	193.1	173.4	165.7	159.2	169.0	153.7
Savings	727.2	806.3	784.4	870.1	838.7	904.3	876.1	934.8	983.0	908.7	868.4	853.2	834.1	874.1
National & local government	307.1	252.7	321.4	245.4	385.5	325.5	396.7	271.1	415.9	259.4	314.2	237.8	282.5	271.7
Current	16.6	6.7	3.7	3.0	0.8	0.5	0.3	0.5	0.5	0.6	0.4	0.4	0.7	1.3
Savings	274.6	232.6	298.5	228.3	374.0	315.6	383.6	259.2	402.9	247.9	301.7	229.3	269.7	258.6
Financial institutions (incl. BOJ)	47.7	38.5	31.7	31.7	41.3	28.9	37.2	80.1	55.2	32.3	40.8	32.4	75.2	25.3
Current	7.7	16.9	7.9	6.8	8.6	7.4	9.9	7.6	7.5	7.0	6.5	6.5	5.0	4.9
Savings	14.4	12.6	11.3	12.7	11.7	9.3	8.9	8.6	10.9	12.7	8.1	8.1	8.5	7.6
Time deposits	2,917.2	2,859.7	2,795.4	2,790.1	2,769.6	2,776.1	2,752.3	2,815.6	2,889.4	3,059.5	3,133.1	3,286.2	3,284.4	3,397.2
Personal	2,570.1	2,547.3	2,493.0	2,471.3	2,461.8	2,450.6	2,422.6	2,459.3	2,537.2	2,640.3	2,734.1	2,851.1	2,894.6	2,961.6
Corporate (incl. NGOs)	286.6	281.3	277.1	288.5	288.0	285.1	301.9	311.7	321.8	365.5	367.1	376.2	365.0	354.5
National & local government	59.4	30.1	24.3	29.0	18.1	36.3	23.6	40.3	26.0	49.4	27.7	54.6	22.1	78.3
Financial institutions (incl. BOJ)	1.0	0.8	0.9	1.2	1.4	4.0	4.1	4.2	4.3	4.3	4.1	4.2	2.5	2.8
Foreign-currency deposits	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6
Personal	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1
Corporate (incl. NGOs)	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4
National & local government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

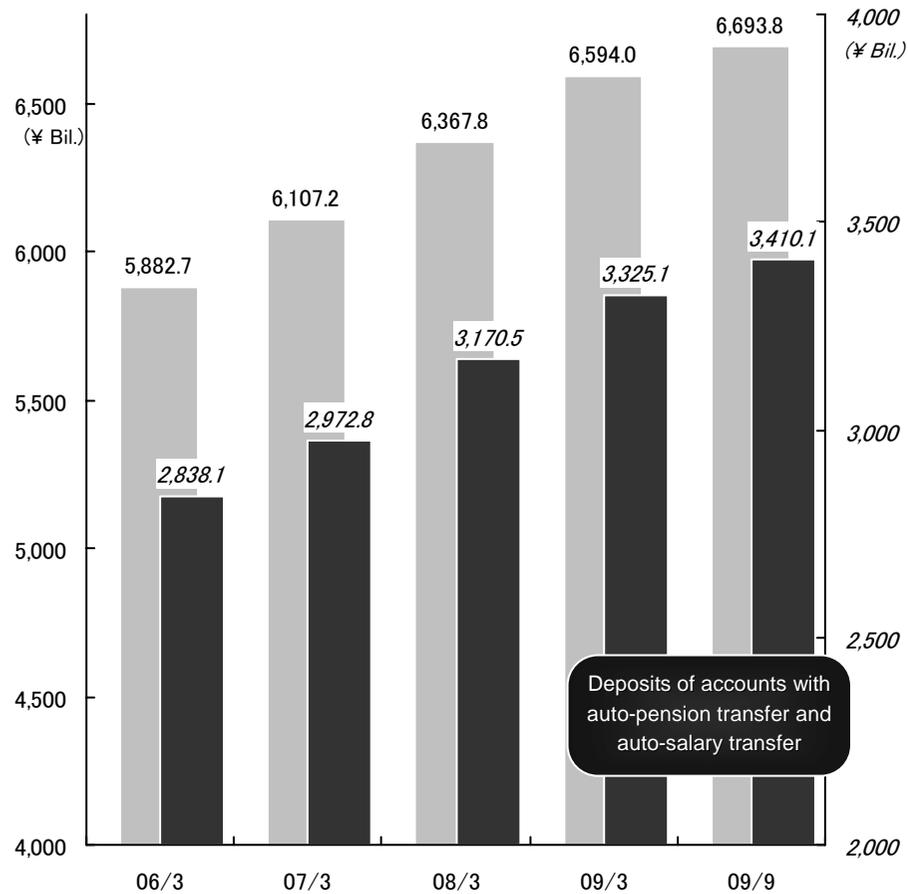
	(¥ Bil.)													
	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Domestic deposits	7,056.2	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8	8,405.7	8,519.4
Chiba Prefecture	6,840.8	6,911.8	6,973.1	7,056.3	7,254.4	7,377.6	7,568.0	7,543.5	7,912.0	7,844.4	7,961.3	8,054.3	8,113.7	8,225.3
Others	215.3	219.0	203.9	203.8	211.1	219.0	230.9	271.6	234.8	232.6	261.2	239.4	291.9	294.1

Domestic Deposits - Breakdown

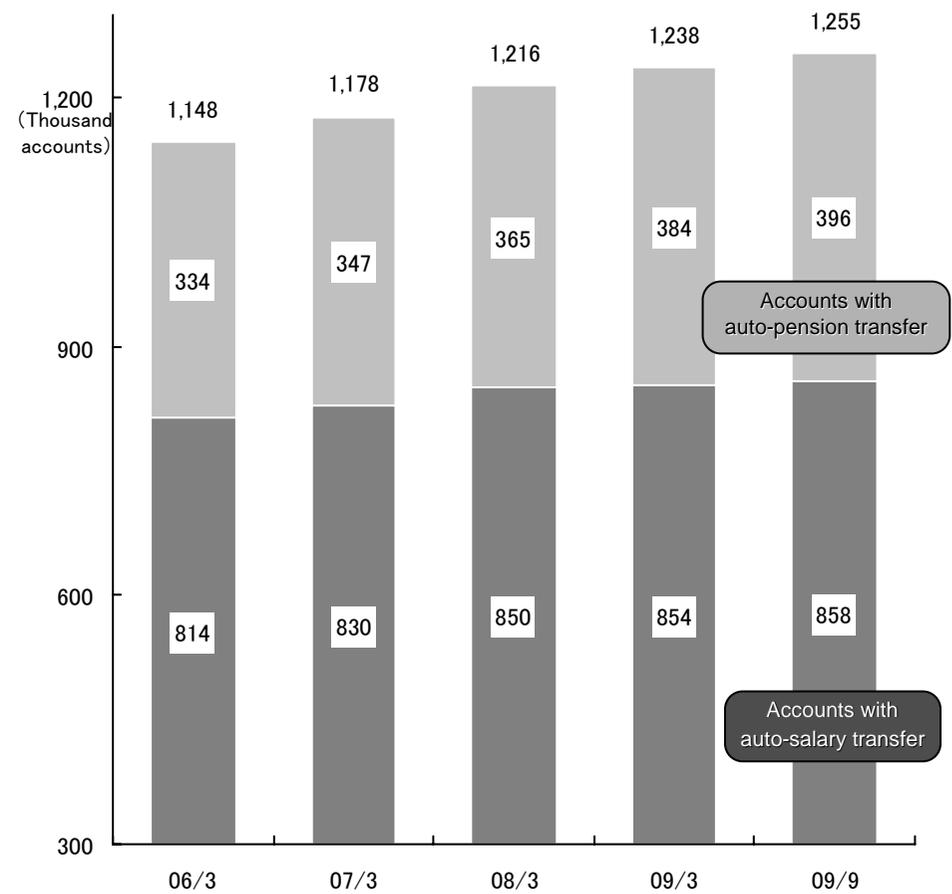
	02/09	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	75.7%	76.5%	76.9%	76.8%	76.8%	75.6%	75.8%	75.4%	76.2%	75.0%	77.1%	77.4%	78.2%	78.5%	78.6%
Corporate (incl. NGOs)	18.5%	17.6%	18.6%	17.9%	19.0%	18.4%	19.0%	18.6%	18.8%	18.9%	18.7%	17.9%	17.8%	17.0%	17.0%
National & local government	5.3%	5.2%	4.0%	4.8%	3.8%	5.4%	4.8%	5.4%	4.0%	5.4%	3.8%	4.2%	3.5%	3.6%	4.1%
Financial institutions (incl. BOJ)	0.5%	0.7%	0.6%	0.5%	0.5%	0.6%	0.4%	0.5%	1.1%	0.7%	0.5%	0.5%	0.4%	0.9%	0.3%
Liquid deposits	56.7%	58.0%	59.1%	60.1%	60.5%	61.7%	62.4%	63.9%	63.2%	63.9%	61.5%	61.2%	59.7%	60.1%	59.3%
Current	2.4%	2.4%	2.3%	2.4%	2.3%	2.6%	2.5%	2.7%	2.5%	2.5%	2.3%	2.1%	2.0%	2.1%	1.9%
Savings	46.9%	48.5%	50.0%	51.5%	52.3%	53.5%	54.6%	55.9%	55.6%	56.8%	54.8%	54.6%	53.2%	53.5%	53.5%
Personal	37.7%	39.5%	40.4%	41.2%	41.8%	41.6%	42.7%	43.7%	44.1%	43.3%	43.9%	43.7%	43.3%	43.4%	43.1%
Current	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	32.0%	34.1%	35.2%	36.2%	37.0%	37.1%	38.4%	39.6%	40.2%	39.7%	40.4%	40.3%	40.1%	40.2%	40.1%
Corporate (incl. NGOs)	14.0%	13.5%	14.5%	13.9%	14.9%	14.5%	15.1%	14.7%	14.7%	14.8%	14.0%	13.2%	13.1%	12.5%	12.7%
Current	1.9%	2.0%	1.9%	2.2%	2.1%	2.4%	2.4%	2.5%	2.3%	2.4%	2.1%	2.0%	1.9%	2.0%	1.8%
Savings	10.8%	10.3%	11.3%	10.9%	12.0%	11.2%	11.9%	11.2%	12.0%	12.1%	11.3%	10.6%	10.3%	9.9%	10.3%
National & local government	4.4%	4.4%	3.5%	4.5%	3.4%	5.2%	4.3%	5.1%	3.5%	5.1%	3.2%	3.8%	2.9%	3.4%	3.2%
Current	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.9%	3.9%	3.3%	4.2%	3.1%	5.0%	4.2%	4.9%	3.3%	4.9%	3.1%	3.7%	2.8%	3.2%	3.0%
Financial institutions (incl. BOJ)	0.5%	0.7%	0.5%	0.4%	0.4%	0.6%	0.4%	0.5%	1.0%	0.7%	0.4%	0.5%	0.4%	0.9%	0.3%
Current	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Savings	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Time deposits	42.6%	41.3%	40.1%	39.0%	38.4%	37.1%	36.5%	35.3%	36.0%	35.5%	37.9%	38.1%	39.6%	39.1%	39.9%
Personal	37.3%	36.4%	35.7%	34.7%	34.0%	33.0%	32.3%	31.1%	31.5%	31.1%	32.7%	33.3%	34.4%	34.4%	34.8%
Corporate (incl. NGOs)	4.4%	4.1%	3.9%	3.9%	4.0%	3.9%	3.8%	3.9%	4.0%	4.0%	4.5%	4.5%	4.5%	4.4%	4.2%
National & local government	0.9%	0.8%	0.4%	0.3%	0.4%	0.2%	0.5%	0.3%	0.5%	0.3%	0.6%	0.3%	0.7%	0.3%	0.9%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%
Foreign-currency deposits	0.7%	0.6%	0.8%	1.0%	1.1%	1.1%	1.0%	0.8%	0.7%	0.6%	0.6%	0.7%	0.6%	0.8%	0.8%
Personal	0.7%	0.5%	0.7%	0.9%	1.0%	1.0%	0.9%	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%	0.7%	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%	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%	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%	0.0%
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	97.0%	96.9%	96.9%	97.2%	97.2%	97.2%	97.1%	97.0%	96.5%	97.1%	97.1%	96.8%	97.1%	96.5%	96.5%
Others	3.0%	3.1%	3.1%	2.8%	2.8%	2.8%	2.9%	3.0%	3.5%	2.9%	2.9%	3.2%	2.9%	3.5%	3.5%

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

(¥ Bil.)

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Investment trusts	175.2	222.3	265.5	314.9	361.6	411.4	444.1	510.2	576.1	625.0	554.5	534.6	413.5	480.8
Bond funds	53.4	40.6	36.7	30.8	29.4	26.5	19.0	19.8	15.5	15.0	14.0	13.5	9.5	9.1
Stock funds	121.8	181.6	228.7	284.1	332.1	384.9	425.0	490.4	560.5	610.0	540.4	521.0	403.9	471.6
Personal Investors	169.3	216.6	259.4	307.7	353.4	403.0	435.7	501.7	566.4	615.0	544.2	524.2	405.1	471.7
Bond funds	49.2	37.0	33.4	27.8	26.9	24.0	16.9	17.8	13.6	13.2	12.4	12.0	8.1	7.7
Stock funds	120.0	179.5	226.0	279.9	326.5	378.9	418.7	483.8	552.7	601.8	531.8	512.2	396.9	463.9

(¥ Bil.)

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Foreign-currency deposits	45.0	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6
Personal	38.0	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1
Corporate	6.9	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4
National & local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

(¥ Bil.)

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Personal annuities*	49.2	92.8	154.7	200.5	240.0	278.3	312.7	343.4	371.7	411.3	446.6	498.3	529.8	578.6
Variable	6.2	11.4	22.8	46.2	65.8	91.7	122.3	151.1	177.9	215.9	248.1	296.1	324.8	362.0
Fixed	42.9	81.3	131.9	154.3	174.1	186.5	190.1	190.9	191.5	192.1	193.3	195.3	196.9	205.6
Whole Life Insurance	—	—	—	—	—	—	0.3	1.3	2.2	3.2	5.1	6.8	8.0	10.9

*Totals are an accumulation from Oct. 2002.

(¥ Bil.)

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Public bonds	195.1	181.8	167.7	170.1	174.7	184.3	194.6	213.5	188.1	202.8	204.9	224.5	218.1	227.0
Personal	148.9	147.0	138.5	139.9	146.3	154.0	167.4	173.9	160.9	171.3	177.1	188.4	193.4	198.9

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Assets Requiring Caution or worse	1,197.7	1,255.1	1,104.9	1,028.0	993.9	1,060.9	1,062.2	1,117.0	1,094.6	1,136.8	1,131.5	1,222.2	1,254.6	1,339.7
Assets Requiring Caution	869.3	946.8	893.9	856.1	840.0	922.3	946.4	1,006.6	990.5	1,038.2	1,036.6	1,126.8	1,157.4	1,240.8
Other Assets Requiring Caution	588.7	717.3	702.3	680.1	685.9	779.5	816.0	882.5	873.8	933.7	922.0	1,004.9	1,088.8	1,162.1
Substandard Assets	280.5	229.4	191.6	175.9	154.0	142.8	130.4	124.0	116.6	104.4	114.6	121.8	68.6	78.6
Potentially Bankrupt Assets	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6
Bankrupt and Effectively Bankrupt Assets	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3
Normal Assets*	4,564.0	4,657.5	4,695.9	4,747.8	5,007.6	4,854.7	5,224.7	5,391.1	5,460.1	5,573.2	5,696.0	5,829.4	5,903.4	5,955.5
Total	5,761.7	5,912.7	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3

*Including loans with no debtor classification.

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

(¥ Bil.)

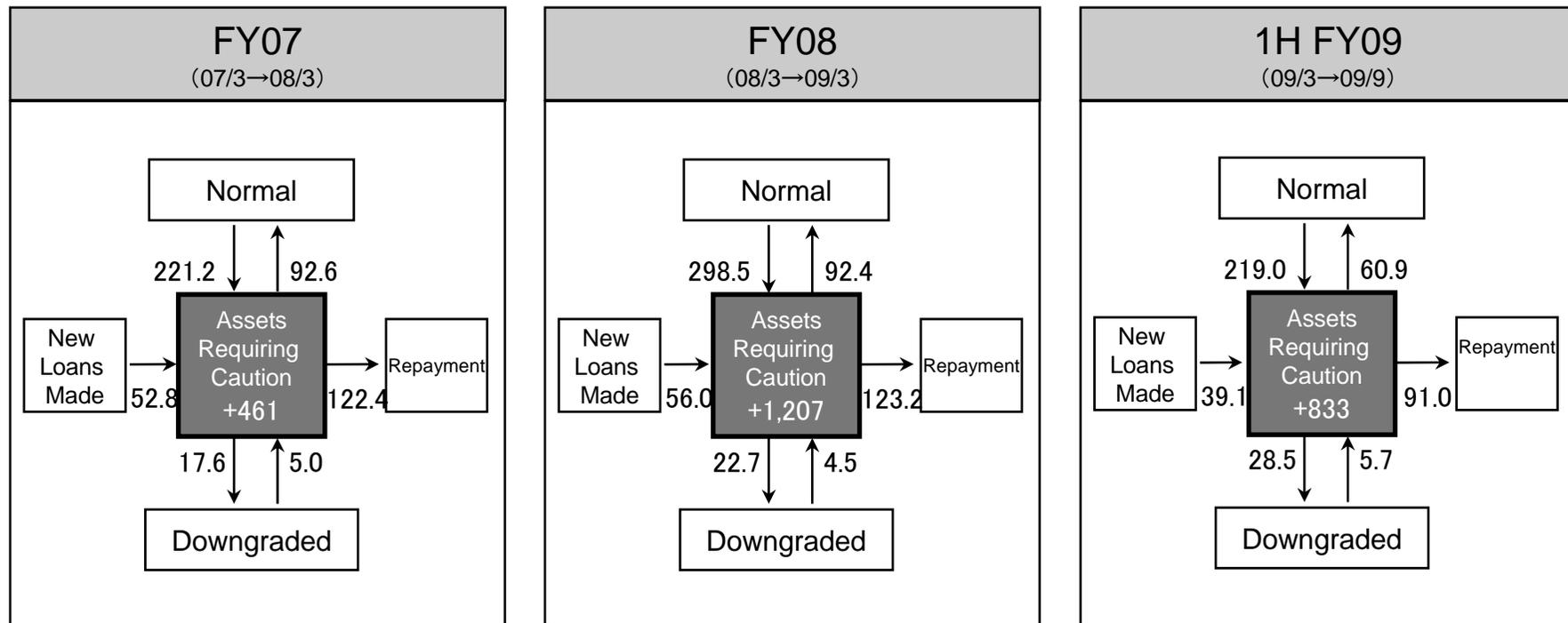
	03/03	03/09	04/03	04/09	05/03	05/09	06/03	06/09	07/03	07/09	08/03	08/09	09/03	09/09
Disclosed Claims under the Financial Reconstruction Law	528.6	477.1	361.4	311.5	276.0	252.3	226.4	215.6	202.3	185.9	186.6	193.0	152.2	158.0
Bankrupt and Substantially Bankrupt Claims	151.3	132.3	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3
Doubtful Claims	177.0	175.9	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6
Substandard Claims	200.2	168.7	150.3	139.6	122.1	113.7	110.6	105.2	98.1	87.4	91.8	97.6	55.0	59.1
Normal Claims	5,233.1	5,435.6	5,439.4	5,464.3	5,725.6	5,663.3	6,060.5	6,292.5	6,352.4	6,524.0	6,640.9	6,858.6	7,005.8	7,137.2
Total	5,761.7	5,912.7	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3
Proportion to total claims	9.17%	8.06%	6.23%	5.39%	4.59%	4.26%	3.60%	3.31%	3.08%	2.77%	2.73%	2.73%	2.12%	2.16%

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

Factors for Fluctuation in Assets Requiring Caution

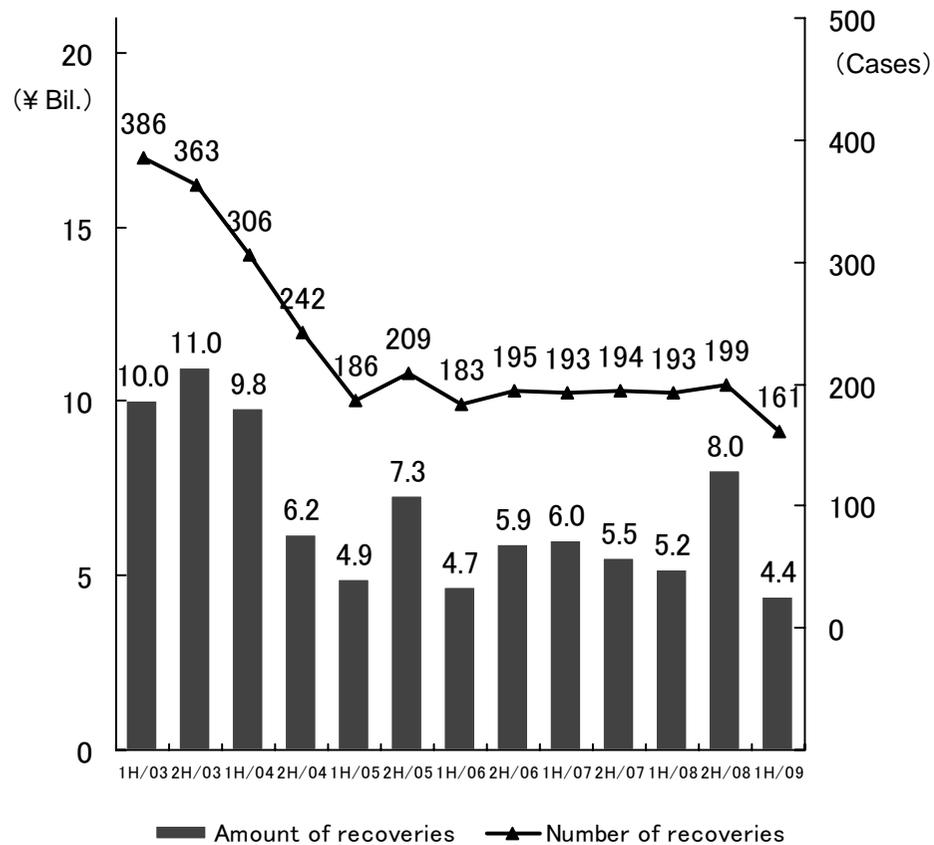
Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥ Bil.)

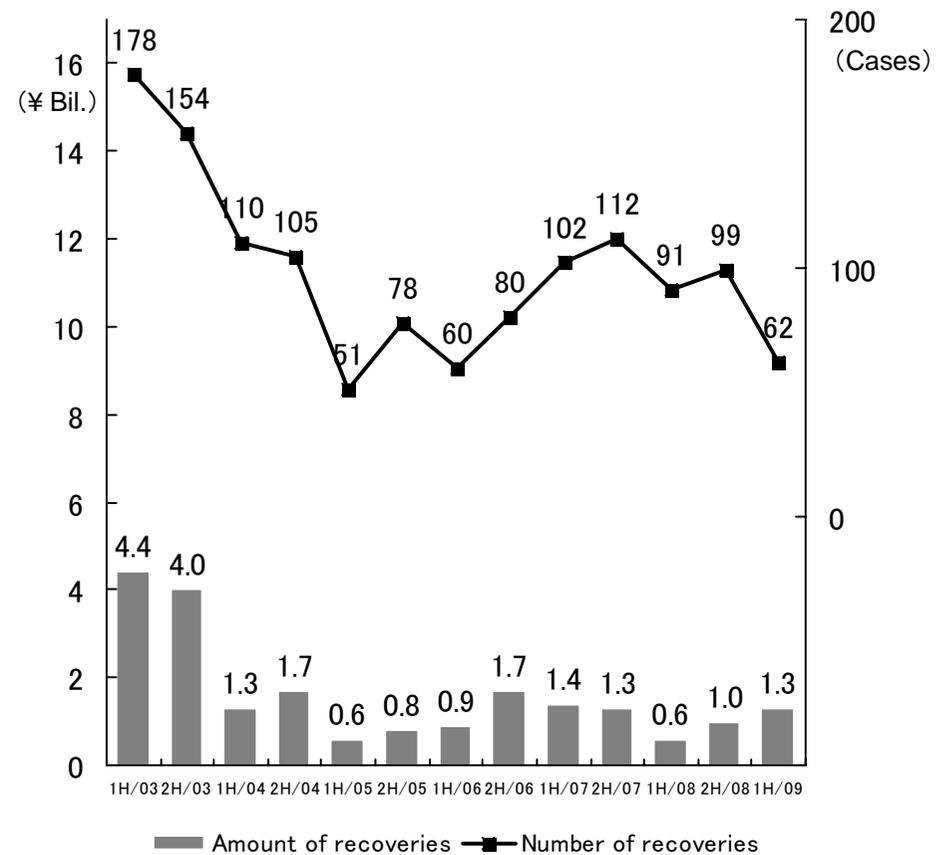


Disposal of Collateral

Recoveries through Sales



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



Capital Ratio

Non-consolidated

	07/3	07/9	08/3	08/9	09/3	09/9		
				(a)	(b)	(c)	(c)-(a)	(c)-(b)
Capital ratio	11.20%	11.22%	11.72%	10.74%	11.12%	12.02%	1.27%	0.90%
Tier I ratio	9.29%	9.58%	10.26%	9.82%	9.62%	10.61%	0.79%	0.99%
Capital (¥ Bil.)	572.3	580.3	579.7	547.3	565.2	599.6	52.2	34.4
Tier I	474.7	495.6	507.8	500.3	488.9	529.7	29.3	40.7
Risk Assets (¥ Bil.)	5,107.6	5,170.0	4,946.3	5,092.7	5,082.7	4,988.2	(104.5)	(94.5)
Credit risk	4,768.9	4,836.1	4,590.0	4,721.7	4,690.2	4,592.4	(129.2)	(97.8)
Market risk	60.1	48.3	64.6	70.6	86.6	88.0	17.4	1.3
Operational risk	278.5	285.5	291.6	300.4	305.8	307.7	7.3	1.8

Consolidated

	07/3	07/9	08/3	08/9	09/3	09/9末		
				(a)	(b)	(c)	(c)-(a)	(c)-(b)
Capital ratio	11.63%	11.66%	12.20%	11.31%	11.70%	12.71%	1.39%	1.00%
Tier I ratio	9.68%	10.00%	10.72%	10.35%	10.17%	11.25%	0.89%	1.08%
Capital (¥ Bil.)	604.1	612.4	617.7	586.4	604.4	641.3	54.9	36.9
Tier I	503.1	525.2	542.6	536.7	525.2	567.9	31.1	42.7
Risk Assets (¥ Bil.)	5,195.1	5,252.0	5,060.2	5,182.1	5,162.3	5,045.0	(137.0)	(117.2)
Credit risk	4,832.7	4,893.8	4,665.3	4,787.5	4,747.9	4,627.8	(159.6)	(120.0)
Market risk	60.3	48.5	64.8	70.8	86.7	88.1	17.2	1.3
Operational risk	302.0	309.6	315.6	323.7	327.5	329.0	5.3	1.5

Risk Capital Allocation

Risk Capital Allocation

Capital for allocation	Core Capital (Tier I excluding tax effect, etc) *Reviewed from the second half of FY09
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

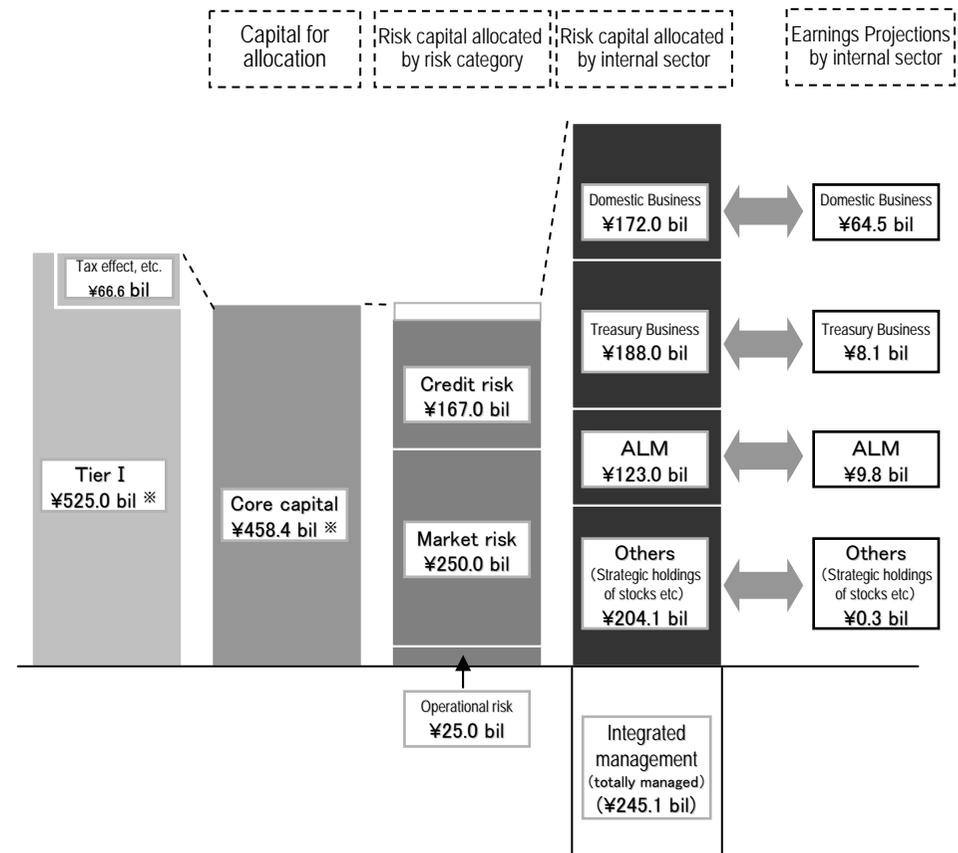
Outlier Standard (09/9)

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

		(¥Bil)
Interest rate risks in banking business	①	36.5
Tier I + Tier II	②	613.4
Outlier ratio	①/②	5.9%

*Interest rate shock : 99 percentile

Risk capital allocation for 2nd half of FY 09



*Amount forecasted at allocation

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

Name of Bank	09/9
Chiba Bank	155
Chiba Kogyo Bank	71
Keiyo Bank	118
Bank of Tokyo-Mitsubishi UFJ	26
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	22
Resona Bank	12

Total number of outlets

	09/9	change from 07/3
Outlets	175	+5
Domestic	172	+5
Chiba Pref.	155	+2
Others	17	+3
Overseas	3	+0
Money exchange counters	3	+0
Representative office	1	+0

Composition of Shareholders

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

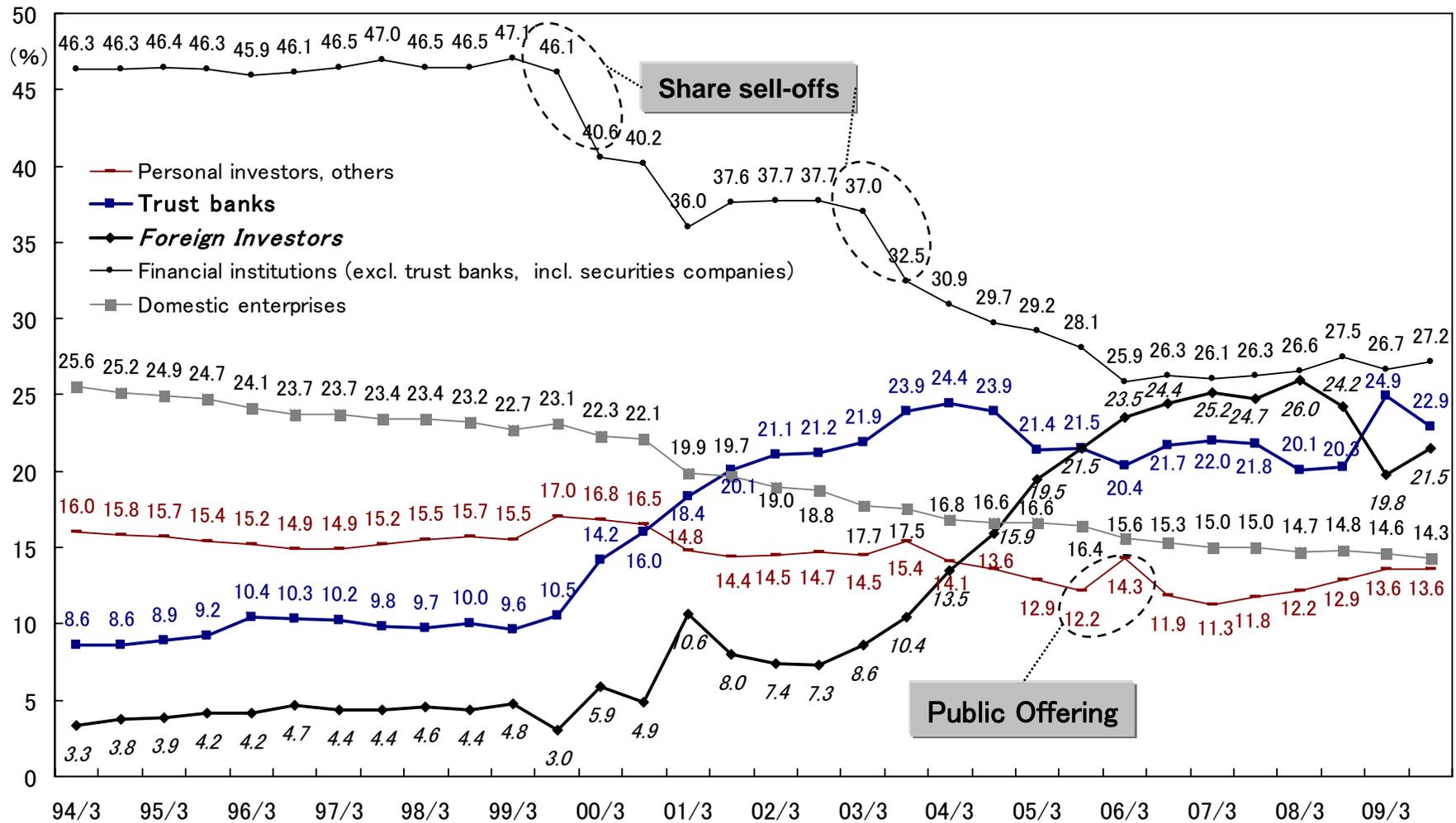
	08/09		09/03		09/09	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	412,524	46.35%	451,627	50.72%	433,153	48.64%
Trust banks	181,104	20.35%	222,003	24.92%	204,627	22.96%
Securities companies	13,347	1.50%	8,090	0.91%	14,014	1.57%
Other companies	131,816	14.81%	130,594	14.67%	128,117	14.39%
Foreign investors	215,838	24.25%	176,411	19.82%	192,046	21.57%
Individuals and others	114,854	12.90%	121,852	13.69%	121,308	13.62%
Treasury Stock, etc.	1,699	0.19%	1,704	0.19%	1,746	0.20%
Total	890,087	100.00%	890,287	100.00%	890,393	100.00%

Principal Shareholders

Number of shares (in thousands)

	08/09		09/03		09/09			
	Share-holdings	Percentage of total shares	Share-holdings	Percentage of total shares	Share-holdings	Percentage of total shares		
1 Japan Trustee Services Bank (Trust Account)	54,041	6.03%	Japan Trustee Services Bank (Trust Account)	70,928	7.92%	Japan Trustee Services Bank (Trust Account)	63,961	7.14%
2 The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%	Japan Trustee Services Bank (Trust Account 4G)	50,325	5.61%	The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%
3 The Master Trust Bank of Japan (Trust Account)	41,852	4.67%	The Master Trust Bank of Japan (Trust Account)	49,987	5.58%	The Master Trust Bank of Japan (Trust Account)	43,392	4.84%
4 Japan Trustee Services Bank (Trust Account 4G)	31,166	3.48%	The Bank of Tokyo-Mitsubishi UFJ	44,158	4.93%	NIPPONKOA Insurance Company	29,905	3.33%
5 NIPPONKOA Insurance Company	29,905	3.33%	NIPPONKOA Insurance Company	29,905	3.33%	Nippon Life Insurance Company	29,177	3.25%
6 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%
7 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%
8 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%
9 Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,579	1.73%	The Chase Manhattan Bank N.A. London SECS Lending Omnibusaccount	16,697	1.86%
10 State Street Bank and Trust Company-505225	11,982	1.33%	The Chase Manhattan Bank N.A. London SECS Lending Omnibusaccount	13,331	1.48%	Meiji Yasuda Life Insurance Company	15,579	1.73%

Changes in Composition of Shareholders



Recent News

- 2008
 - Oct.1 Started services of “Chibagin Yume Club”
 - Oct.27 Opened “Consulting Lounge Masago” in Masago Branch in Chiba city.
 - Nov.5 Cut in Saving Deposit rate: 0.20% → 0.12%
 - Nov.17 Opened “Fukagawa Branch” in Koto ward, Tokyo (upgrade from Toyo-cho Corporate Banking Office)
 - Nov.25 Cut in Short-term prime rate: 2.25% → 2.05%
 - Dec. Opened “Moriya Branch” in Moriya city, Ibaraki
 - Dec.24 Cut in Saving Deposit rate: 0.12% → 0.04%
- 2009
 - Jan.15 Cut in Short-term prime rate: 2.05% → 1.85%
 - Jan.19 “Makuhari Branch” moved to new building
 - Mar.9 “Chiharadai Branch” moved to new building
 - Mar.16 Opened “Senju Branch” in Adachi ward, Tokyo (upgrade from Kita-senju Corporate Banking Office)
 - Mar.18 Announced joint development of CRM system with Daishi Bank, Hokkoku Bank, Chugoku Bank and Iyo Bank
 - Mar.31 Launched Medium term management plan “1st 1st”
 - 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 of insurance products by mail
 - Sep.28 Certified in “CO₂ 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

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

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