

Financial Results for FY2010

Frontier 70



May 24, 2011
THE CHIBA BANK, LTD.

» Summary of Financial Results

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» **Summary of Financial Results**

» » **Medium Term Management Plan “Frontier 70”**

» » » **Earnings Projections**

FRONTIER 70

Summary of Financial Results

| | < ¥ Bil. > | FY09 | FY10 | Change | |
|----|-------------------------------------------------------|--------|--------|--------|------------------------------|
| 1 | Gross business profit | 162.1 | 159.2 | (2.9) | |
| 2 | Net interest income | 143.3 | 137.6 | (5.6) | |
| 3 | Net fees and commissions income | 14.1 | 14.1 | (0.0) | |
| 4 | Trading income | 3.0 | 1.1 | (1.9) | |
| 5 | Profit from other business transactions | 1.6 | 6.3 | 4.6 | |
| 6 | Gains (losses) related to bonds | (0.9) | 3.9 | 4.9 | |
| 7 | Expenses (-) | 80.3 | 80.7 | 0.4 | ⇒(P8) |
| 8 | Real net business income | 81.8 | 78.4 | (3.3) | |
| 9 | Net transfer to general allowance for loan losses (-) | 0.6 | (0.4) | (1.1) | |
| 10 | Net business income | 81.1 | 78.9 | (2.2) | |
| 11 | Non-recurrent income (losses) | (27.7) | (19.1) | 8.5 | |
| 12 | Disposal of non-performing loans (-) | 25.7 | 16.2 | (9.4) | |
| 13 | Write-offs of stocks (-) | 0.3 | 3.6 | 3.3 | Without Write-offs of stocks |
| 14 | Ordinary profit | 53.4 | 59.7 | 6.3 | 63.4 |
| 15 | Extraordinary income (losses) | 6.4 | 4.3 | (2.0) | |
| 16 | Recoveries of written-offs claims | 6.9 | 5.4 | (1.5) | |
| 17 | Net income | 36.2 | 38.1 | 1.9 | 41.5 |
| 18 | Net credit costs (-) | 19.4 | 10.3 | (9.0) | ⇒(P9) |
| 19 | Consolidated ordinary profit | 56.8 | 65.3 | 8.4 | 69.2 |
| 20 | Consolidated net income | 37.5 | 40.6 | 3.0 | 44.3 |

Net interest income (P4)

| < ¥ Bil. > | FY09 | FY10 | Change |
|---------------------|-------|-------|--------|
| Net interest income | 143.3 | 137.6 | (5.6) |
| Domestic | 139.6 | 134.7 | (4.8) |
| Loans and deposits | 125.5 | 121.5 | (3.9) |
| Loans | 137.3 | 129.0 | (8.2) |
| Deposits | 11.7 | 7.4 | (4.2) |
| Securities | 16.0 | 15.3 | (0.7) |
| International | 3.6 | 2.9 | (0.7) |

Net fees and commissions income (P14)

| < ¥ Bil. > | FY09 | FY10 | Change |
|---------------------------------------------|------|------|--------|
| Net fees and commissions income | 14.1 | 14.1 | (0.0) |
| Income | 31.3 | 31.7 | 0.3 |
| Investment trusts & Personal annuities etc. | 8.0 | 8.8 | 0.8 |
| Investment trusts | 3.9 | 4.7 | 0.7 |
| Personal annuities etc. | 4.0 | 4.0 | 0.0 |
| Related to ATMs | 3.9 | 3.5 | (0.3) |
| Expenses (-) | 17.2 | 17.6 | 0.3 |
| Paid related to loans (-) | 10.2 | 10.6 | 0.3 |

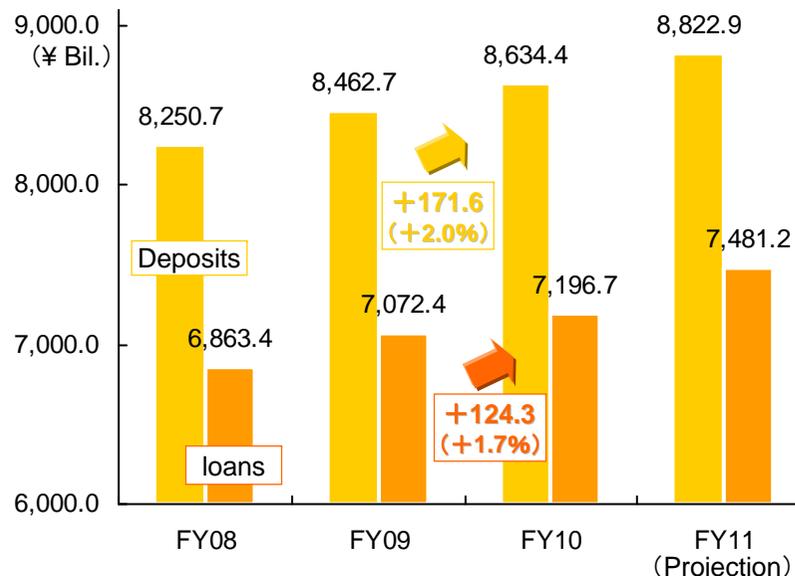
Spread narrowing trend to be coming to an end, planning the increase of net interest income in this fiscal year

Increase/decrease factors in net interest income on domestic loans and deposits

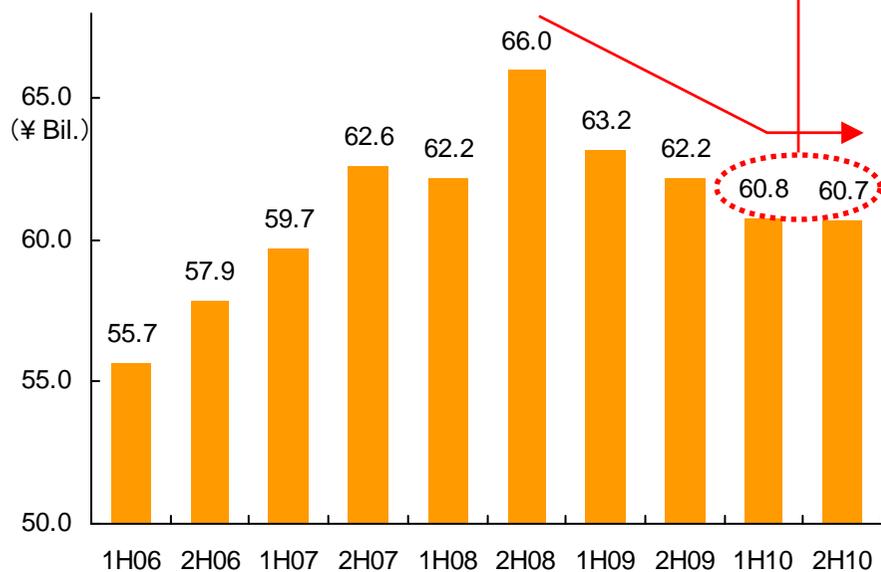
| <¥ Bil.> | FY10 | | | |
|-----------------------------|-------|--------|--------|--------|
| | | Change | | |
| | | | Volume | Yield |
| Domestic loans and deposits | 121.5 | (3.9) | 2.1 | (6.1) |
| Loans | 129.0 | (8.2) | 2.4 | (10.7) |
| Deposits | 7.4 | (4.2) | 0.2 | (4.5) |

Volume factor

Domestic loans and deposits (average balance) ⇒(P5)



Net interest income on domestic loans and deposits (half-year basis)



Yield factor

Average yield on domestic loans and deposits (quarterly basis)

| <%> | FY09 | | | | | FY10 | | | | FY11 (Proj.) | |
|------------|------|------|------|------|------|------|------|------|------|--------------|------|
| | 1Q | 2Q | 3Q | 4Q | | 1Q | 2Q | 3Q | 4Q | | |
| Loans | 2.02 | 1.93 | 1.92 | 1.88 | 1.94 | 1.82 | 1.80 | 1.77 | 1.75 | 1.79 | 1.71 |
| Deposits | 0.15 | 0.15 | 0.13 | 0.11 | 0.13 | 0.10 | 0.09 | 0.07 | 0.06 | 0.08 | 0.05 |
| Difference | 1.87 | 1.78 | 1.79 | 1.77 | 1.81 | 1.72 | 1.71 | 1.70 | 1.69 | 1.71 | 1.66 |

(Reference)
 Y on Y change in average loans of all Japanese banks
 minus 1.9% [Jan-Mar-2011] *Source BOJ

183 days 182 days

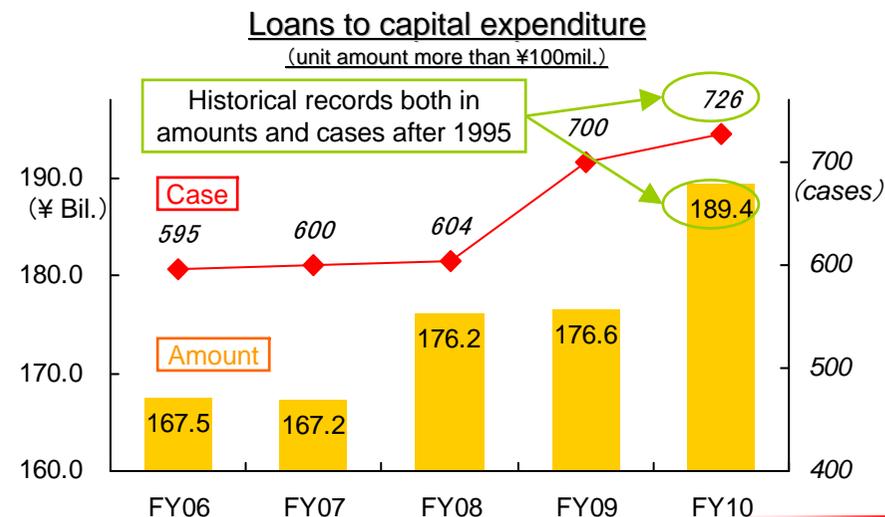
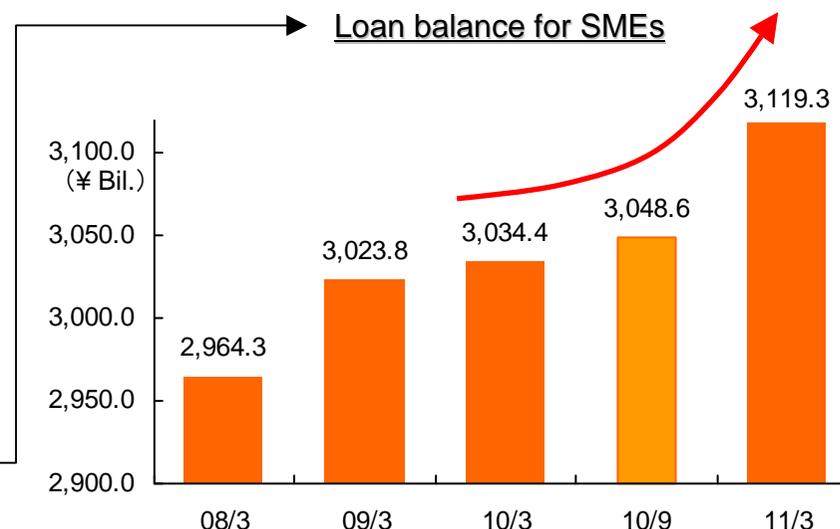
Increasing financial needs of corporation and housing loan in “Wider Chiba” supported by ongoing big projects

Breakdown of increase in loans and bills discounted

| <¥ Bil.> | 10/3 | 11/3 | Change | |
|-------------------|---------|---------|----------|------|
| | | | (¥ Bil.) | (%) |
| Domestic loans | 7,115.8 | 7,321.1 | 205.2 | 2.8% |
| ex. Public sector | 6,835.9 | 7,039.5 | 203.6 | 2.9% |
| Corporate | 4,285.3 | 4,396.0 | 110.6 | 2.5% |
| Large Corp. | 1,250.9 | 1,276.6 | 25.7 | 2.0% |
| SMEs | 3,034.4 | 3,119.3 | 84.9 | 2.7% |
| Consumer Loans | 2,550.5 | 2,643.5 | 92.9 | 3.6% |
| Housing Loans | 2,444.9 | 2,545.6 | 100.6 | 4.1% |
| Public sector | 279.9 | 281.5 | 1.6 | 0.5% |

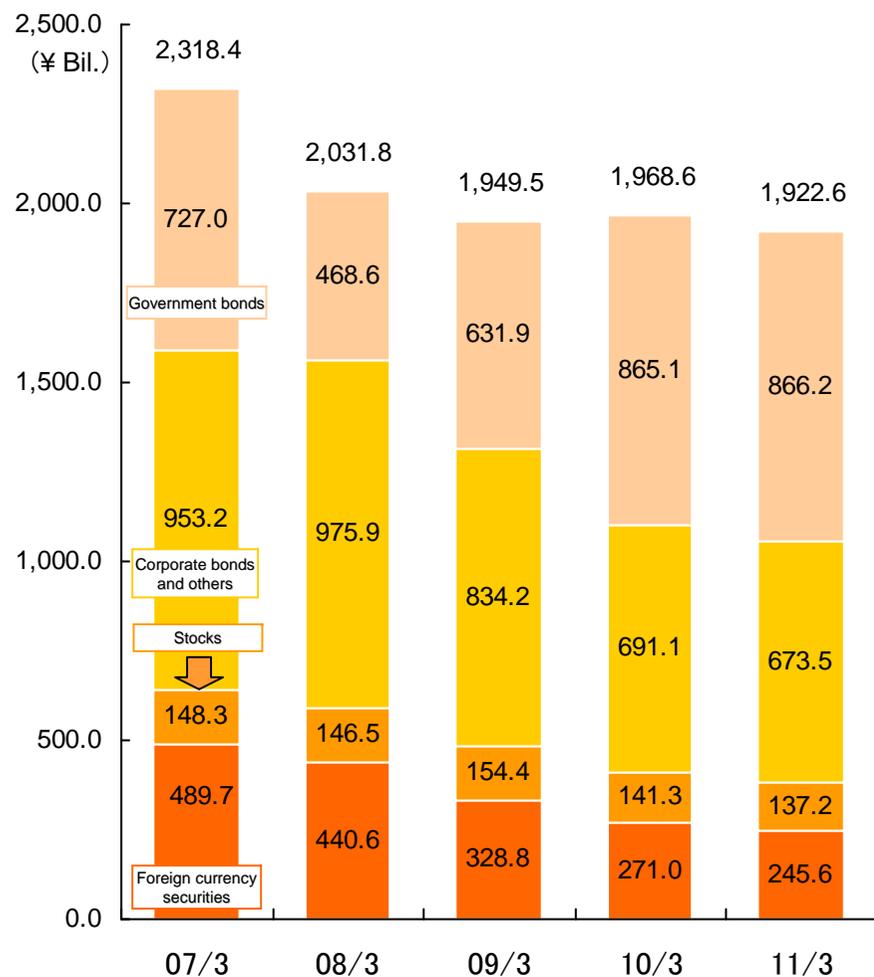
| | | | | |
|-----------------------------------------|---------|---------|--------------|-------|
| Domestic loans | 7,115.8 | 7,321.1 | 205.2 | 2.8% |
| Branches in Chiba | 5,457.8 | 5,554.0 | 96.1 | 1.7% |
| Branches outside Chiba | 1,657.9 | 1,767.1 | 109.1 | 6.5% |
| Wholesale branches (Special Branches*) | 1,172.9 | 1,212.8 | 39.9 | 3.4% |
| Retail branches (ex. Special Branches*) | 485.0 | 554.2 | 69.1 | 14.2% |
| Number of new loan customers | 4,087 | 4,096 | Target 4,000 | |

* Tokyo Head Office, Shinjuku branch and Osaka branch



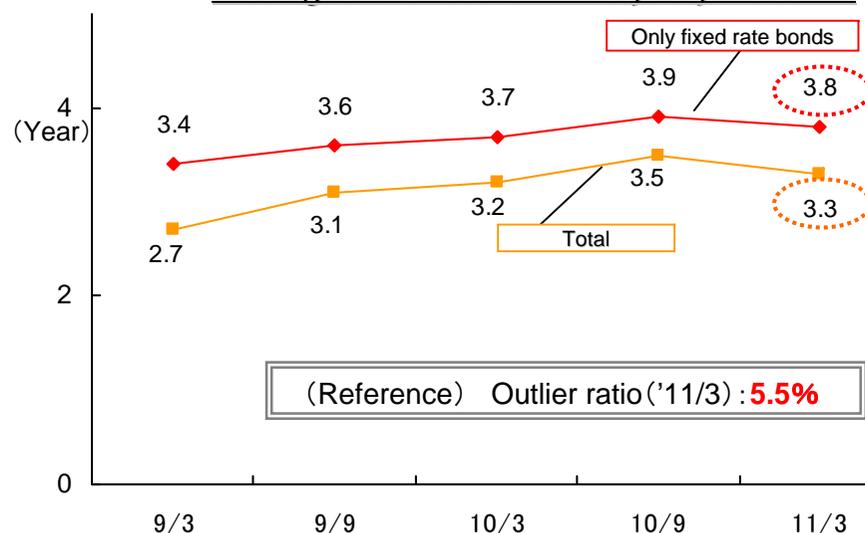
Controlling interest risks, maintaining profitability

Balance of investment securities*

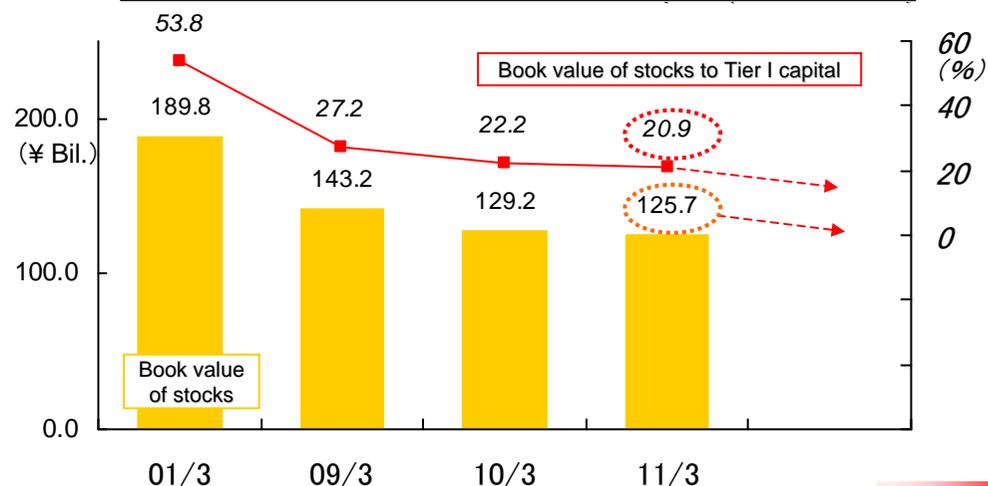


* Balances are represented excluding valuation gains/losses

Average duration to maturity of yen bonds



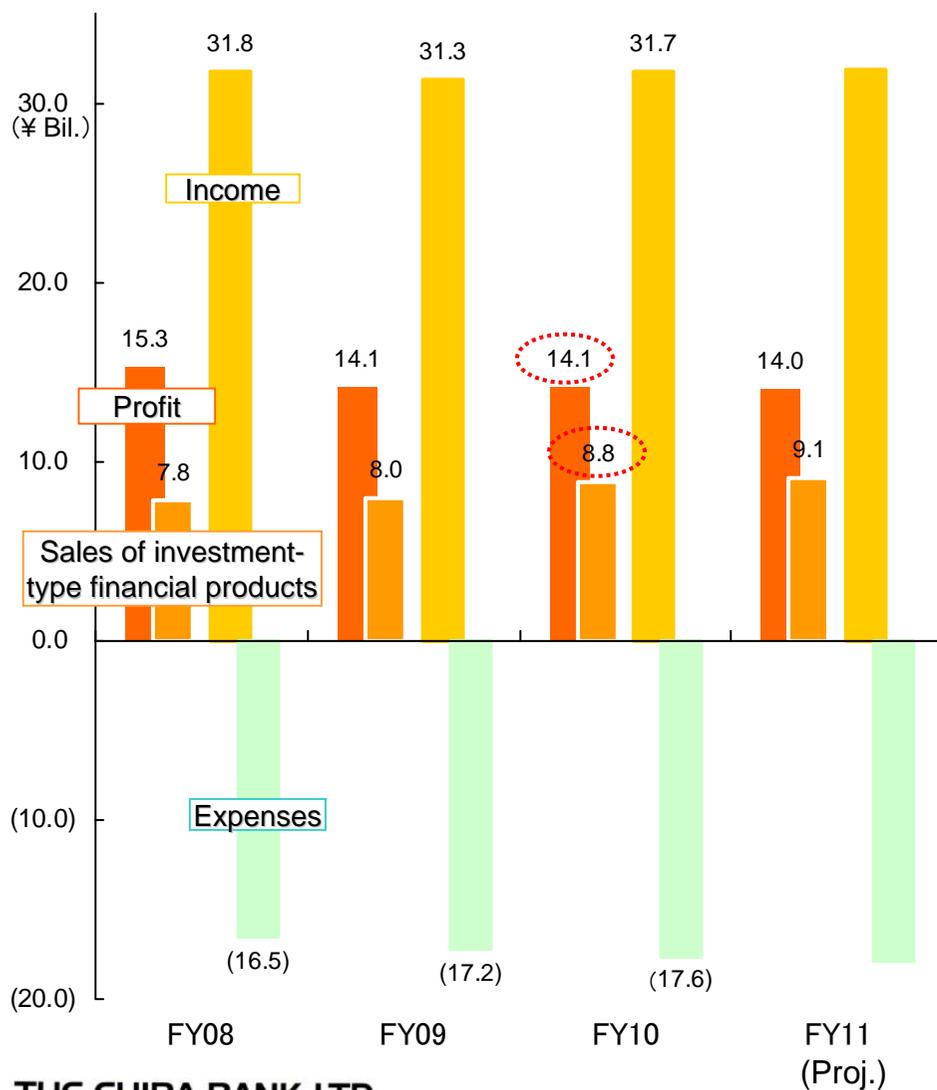
Book value of stocks* and ratio to Tier I capital (Consolidated)



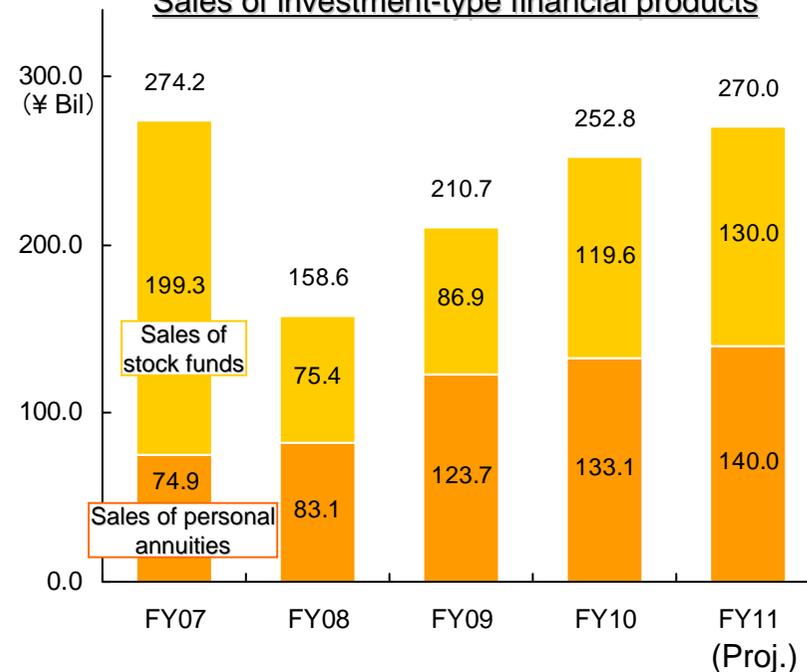
*Acquisition cost of other securities with market value

Aiming at stable profit increase by strengthening sales of investment-type financial products

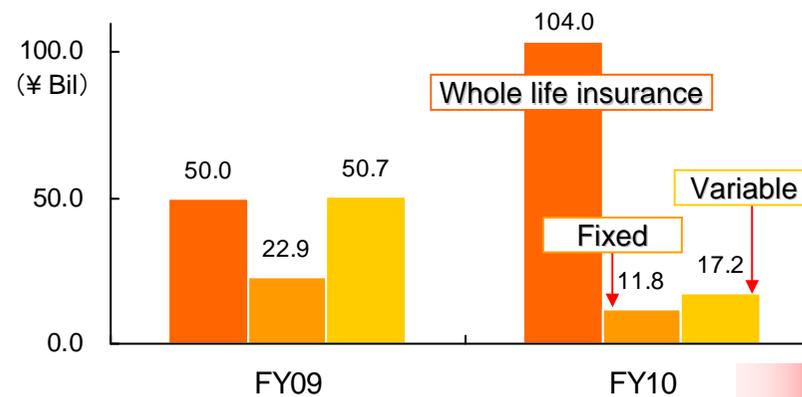
Fees and commissions



Sales of investment-type financial products



Sales of personal annuities



Radical cost-cuts offset the rise in depreciation costs from investment for branches and IT systems

Breakdown of increase/decrease in expenses

| <¥Bil.> | FY09 | FY10 | FY11 | | |
|---------------|------|------|--------|--------------|--------|
| | | | Change | (Projection) | Change |
| Expenses | 80.3 | 80.7 | 0.4 | 83.5 | 2.8 |
| Personnel | 40.3 | 41.5 | 1.1 | 41.4 | (0.0) |
| Non-personnel | 35.9 | 35.1 | (0.7) | 37.6 | 2.5 |
| Tax | 4.0 | 4.1 | 0.0 | 4.5 | 0.4 |

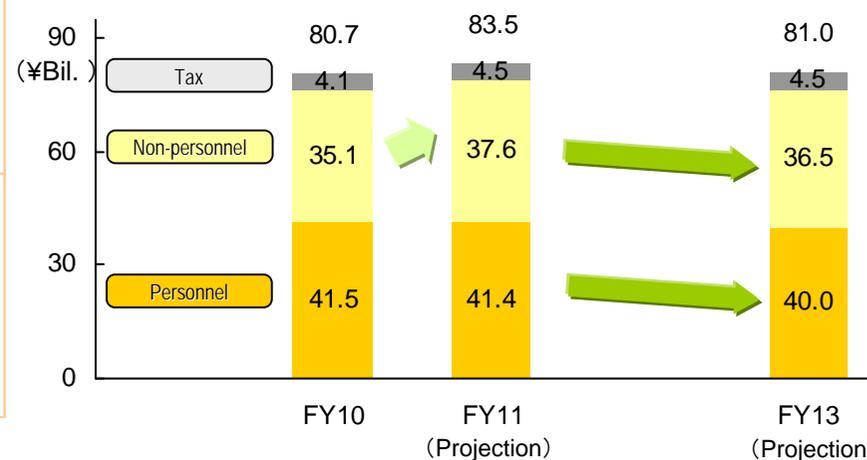
Newly established and renovated branches



Principal factors of increase/decrease in personnel and non-personnel expenses

| <¥Bil.> | FY10 (Results) | FY11 (Projections) |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personnel | 1.1 <ul style="list-style-type: none"> ➡ Increase in employees, etc (+0.7) ➡ Direct hiring of temporary staff (+0.3) | (0.0) |
| Non-personnel | (0.7) <ul style="list-style-type: none"> ↙ Cost-cuts (-1.0) ↙ Direct hiring of temporary staff (-0.3) ➡ Cost of opening and renovating branches (+0.5) ➡ Deposit insurance (+0.2) | 2.5 <ul style="list-style-type: none"> ↙ Cost-cuts (-0.4) ➡ Cost of opening and renovating branches (+0.8) ➡ Renovating branch IT system (+1.2) ➡ Other new projects (+0.3) ➡ BCP related (+0.2) ➡ Deposit insurance (+0.1) |

Expenses



Losses from the real estate trading sector diminished; net credit costs decreased by almost half

Breakdown of net credit costs

| <¥ Bil.> | FY09 | | FY10 | |
|---------------------------------------------------|------|-------|-------|-----|
| | 1H | 2H | 1H | 2H |
| Net transfer to general allowance for loan losses | 5.2 | (4.5) | (2.0) | 1.5 |
| Disposal of NPLs | 15.9 | 9.7 | 9.2 | 7.0 |
| New downgrades | 15.4 | 8.6 | 7.5 | 7.0 |
| Decreases in collateral value | 1.8 | 1.6 | 1.6 | 0.7 |
| Credit costs | 21.1 | 5.2 | 7.1 | 8.6 |
| | 26.4 | | 15.8 | |
| Recoveries of written-off claims | 4.3 | 2.6 | 3.2 | 2.1 |
| Net credit costs | 16.8 | 2.6 | 3.9 | 6.4 |
| | 19.4 | | 10.3 | |

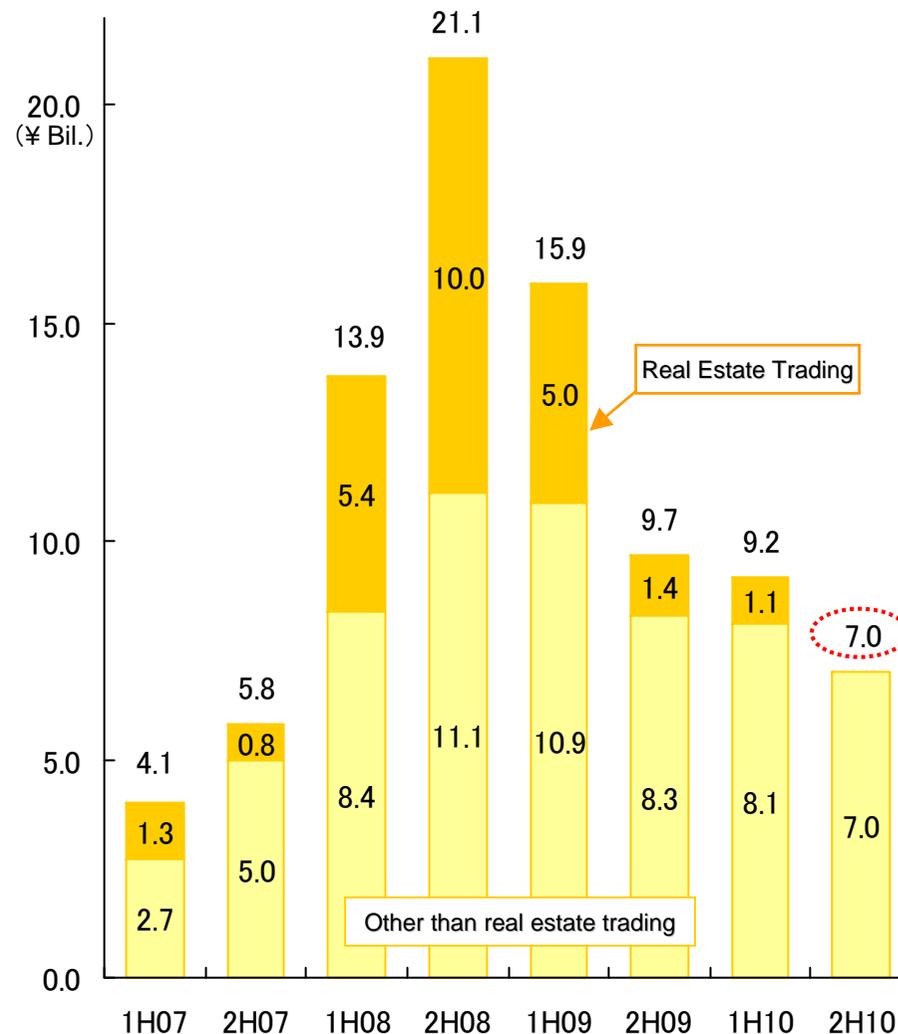
Net credit cost ratio (vs. Term-end balance)

27bp

14bp

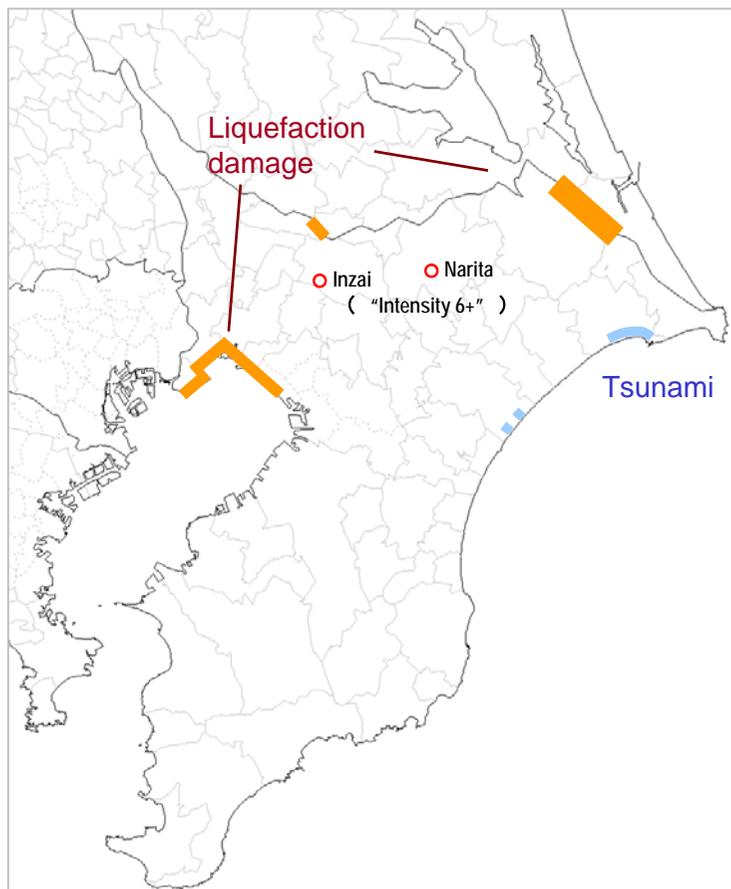
* Figures are shown without the adoption of the accounting treatment, under which the total allowance is recorded in Extraordinary income in cases where the total sum of the allowance for loan losses is a reversal.

Disposal of NPLs



Impact of the Great East Japan Earthquake will be limited; however, we are conservatively estimating credit costs for FY11

Areas affected by the Great East Japan Earthquake



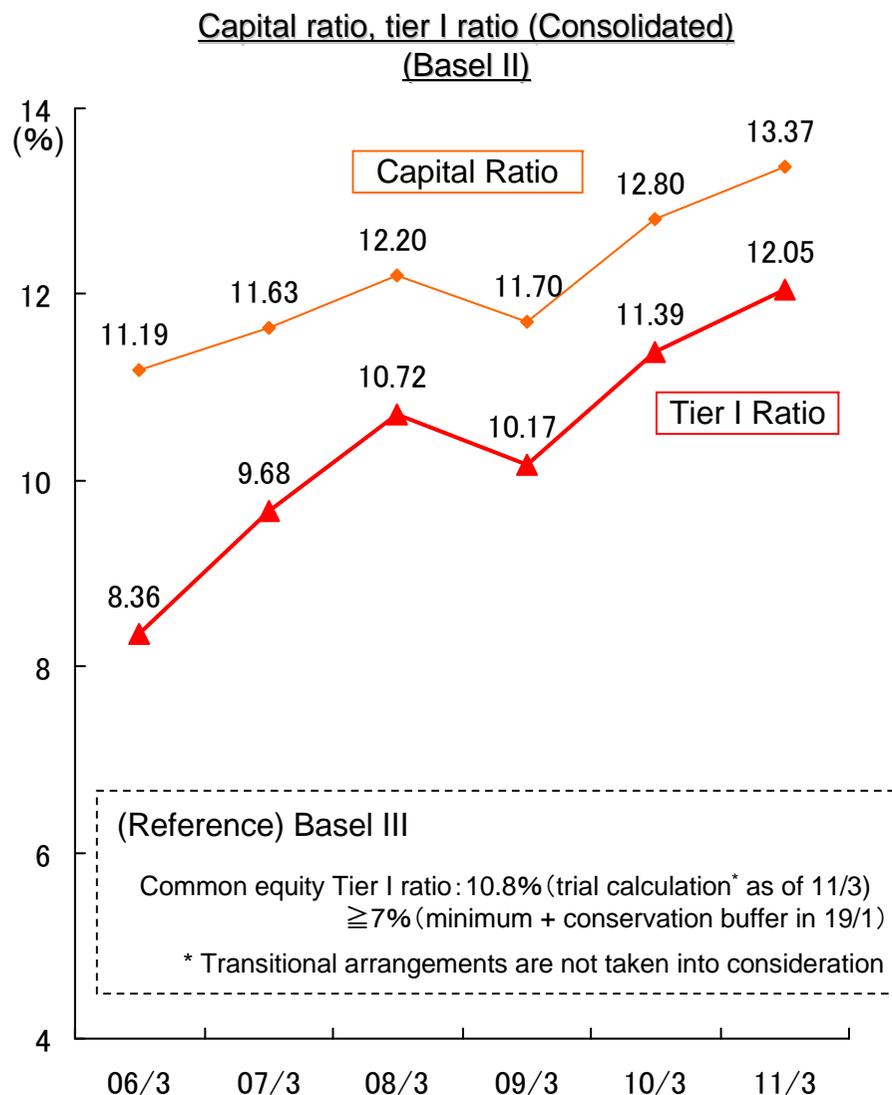
- Preparation for deterioration of customers' status
(Conservatively estimating credit costs for FY11)
- Sufficient provision of finance until supply chains revive
- Finance for demands of reconstruction

Net credit costs

| (¥ Bil.) | FY10 (Results) | FY11 (Forcasts) |
|-------------------------------------------------------|-------------------|--------------------|
| Net transfer to general allowance for loan losses (-) | (0.4) | (6.0) |
| Disposal of NPLs | 16.2 | 19.5 |
| New downgrades | 14.5 | 17.5 |
| Decrease in collateral value | 2.4 | 2.0 |
| Credit costs | 15.8 | 13.5 |
| Recoveries of written-off claims | 5.4 | 4.0 |
| Net credit costs | 10.3 | 9.5 |

Earthquake factors
3.5

Sufficient capital both in quality and quantity to meet the new standard



Breakdown of tier I capital

| | (¥ Bil.) |
|------------------------------------------------------------------------------------------|----------|
| Tier I capital | 599.4 |
| Capital stock (fully composed of common stocks), Capital surplus | 268.4 |
| Retained earnings | 344.8 |
| Amount of minority interests held by consolidated subsidiaries (no preferred securities) | 13.6 |
| Others | (27.5) |
| (Reference) | |
| Deferred tax assets (B/S amount) | 49.8 |
| Intangible fixed assets | 9.7 |
| Risk assets | 4,972.4 |

» Summary of Financial Results

»» **Medium Term Management Plan “Frontier 70”**

»»» Earnings Projections

FRONTIER 70 Summary of the Previous Medium Term Management Plan

< Summary of the Previous Medium Term Management Plan “1st1st” (Double First) >

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

- Expanding customer base
 - Strengthened the customer base at newly established branches (13 outlets established since April-05)
 - Expanded new customer accounts (FY08:3,075⇒FY10:4,096)
- Reallocating management resources
 - Deployed 150 sales staff transferred from headquarters and branch clerical roles
- Enhancing consulting function
 - Established Consulting Business Division
 - Deployed Wealth Managers
 - Reinforced the relationship with Chibagin Securities
 - Started an alliance with the Japanese affiliate of Lombard Odier Darier Hentsch
 - Renewed the CRM system
- Offering smooth and expeditious financing
 - Established Business Support Division
 - Established Counseling Team for housing loan customers

Subject II : Establish a robust management structure

- Securing independence of credit section by introducing Unit System
 - Decrease in net credit costs(FY08:53bp⇒FY10:14bp)
- Strengthening control over treasury section by risk management section and credit section
 - Established Risk Management Division
- Strengthening compliance
 - Established Compliance Division
- Establishing a solid financial condition
 - Improvement in consolidated capital ratio(09/3:11.70%⇒11/3:13.37%)
- Radical cost-cuts

Subject III : Improve the development of human resources

- Enhancing the business ability of younger staff
- Improving branch management skills
- Enhancing the work environment for female and older staff
- Supporting compatible work and childcare

< Issues to deal with >

- Proposals appealing to customers' potential needs and strengthening of interest income by expanding quality assets
- Support for rehabilitation of businesses by employing consulting skills such as business matching intermediation
- Improvements to service channels, products and services, and enhancements to efficiency utilizing IT
- Radical cost cuts going so far as reviewing business lines

< Business Environment >

■ Road map to revival

The great earthquake disaster

- ✓ Direct damage to equipment, etc
- ✓ Moves to refrain from consumption
- ✓ Fragile power supply
- ✓ Financial demands for the revival

Sufficient provision of finance to customers and support for their businesses

Establishment of a highly effective Business Continuity Plan

Proper response to regulation changes (Basel III · IFRS)

Higher level of knowledge and expectations of customers

■ Chiba prefecture still shows high growth potential

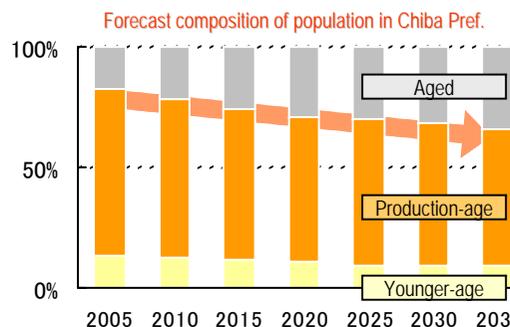


Narita International Airport

《 Rate of population change by prefecture 》

| | 00~05 | 05~10 | Change |
|---------------------------------|-------------|-------------|---------------|
| C h i b a | 2.2% | 2.7% | + 0.5% |
| T o k y o | 4.2% | 4.7% | + 0.4% |
| O s a k a | 0.1% | 0.5% | + 0.4% |
| Saitama | 1.7% | 2.0% | + 0.3% |
| Average of all (47) prefectures | 0.7% | 0.2% | -0.4% |

■ Changes in demographics



✓ Decrease in production age population and increase in aged population

New business opportunities from changes in customer needs

< Aims of the New Medium Term Management Plan >

- In the aftermath of the unprecedented great earthquake disaster, we shall prioritize getting the regional economy promptly back on a growth track, with such measures as the smooth supply of funds and business assistance.
- We shall actively contribute to the development of the regional economy and establish a predominant presence in the region and among regional financial institutions.
- We shall establish robust business and management foundations and enhance our profitability to enable us to withstand changes in the future business environment through our own evolution.

The 11th Medium Term Management Plan “Frontier 70”

- From April 2011 to March 2014 (3 years) -

We shall implement a customer first policy and aim to be a first-rate retail bank, full of creativity, which will meet the expectations of customers in the region

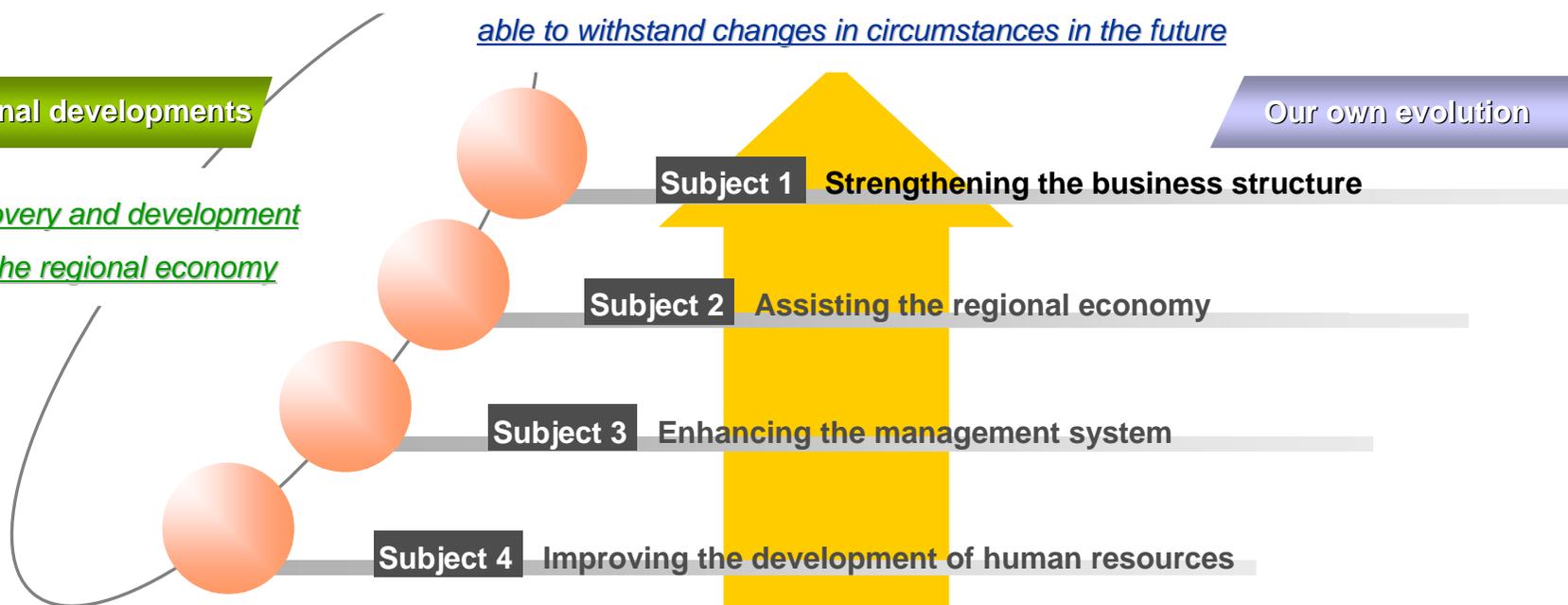
Establishment of a robust business and management foundation and solid profitability,

able to withstand changes in circumstances in the future

Regional developments

Our own evolution

Recovery and development
of the regional economy

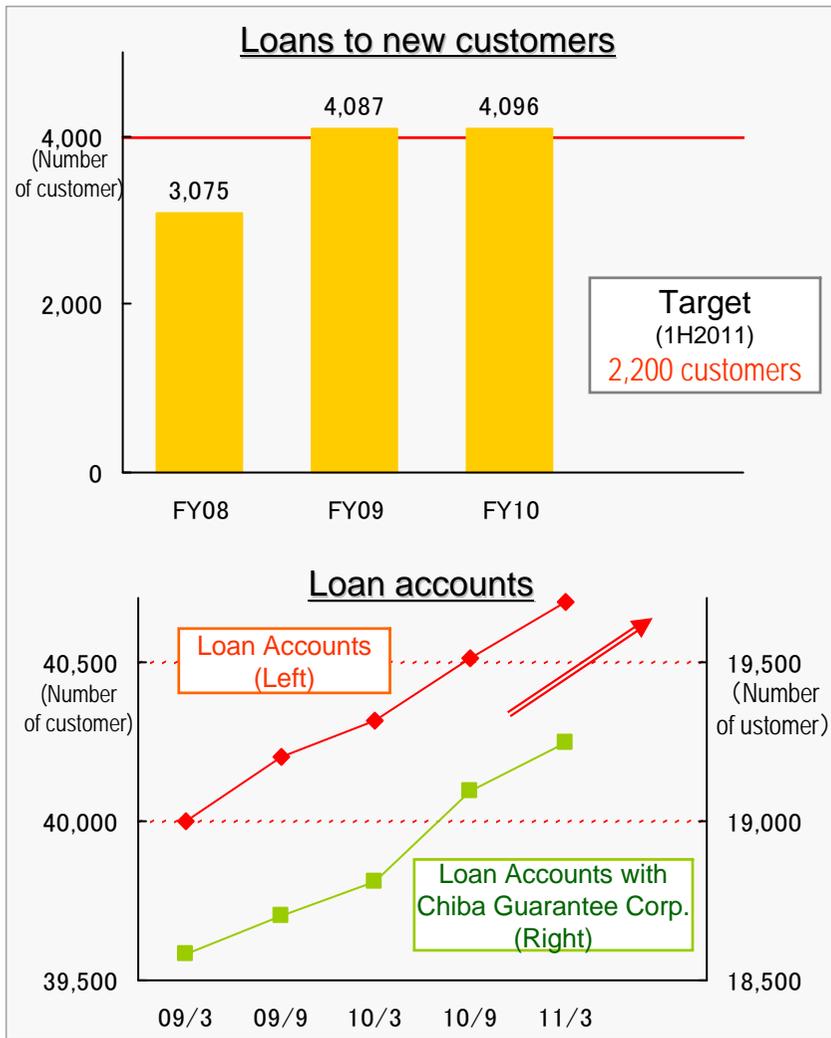


Commitment 150

<Numerical targets>

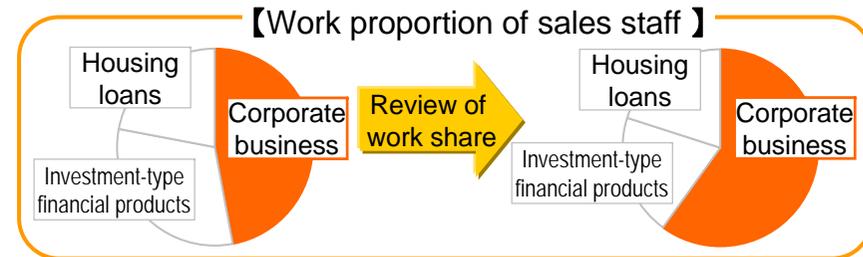
| | | | | |
|-----------------------------------------------------------------|---------------------------------------------------|-----------------------------------------------|-------------------------|---------------------------------------------------------------------------|
| Core net business income (Non-consolidated) ¥88.0Bil. | Net income (Non-consolidated) ¥47.0Bil. | Net income (Consolidated) ¥50.0Bil. | OHR Below 50% | Capital ratio (Consolidated) Around 13% (based on Basel III) |
|-----------------------------------------------------------------|---------------------------------------------------|-----------------------------------------------|-------------------------|---------------------------------------------------------------------------|

Strengthen corporate business both in quality and quantity for loan growth



Strengthen sales in branches

- Converting 100 staff from head office to sales in branch
- New assignment of specialized staff for wealth management ⇒(P19)



- Increasing workforce for corporate business (Workload basis)



Strengthen head office support

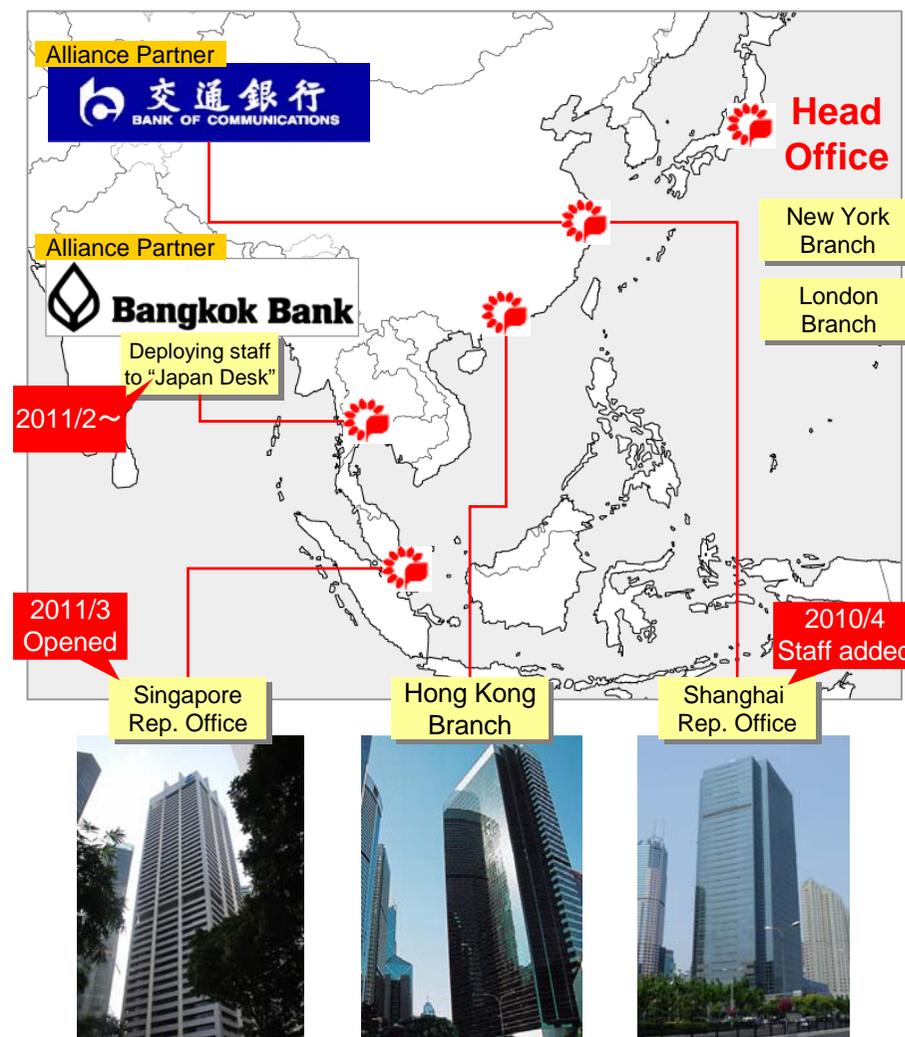


【Commitment】 "Strengthening corporate business by clarifying individual staff function" "Strengthening to target new customers"

Strengthening business in growth sectors to broaden business opportunities

Growth Business Support Office (2010/10 Established)

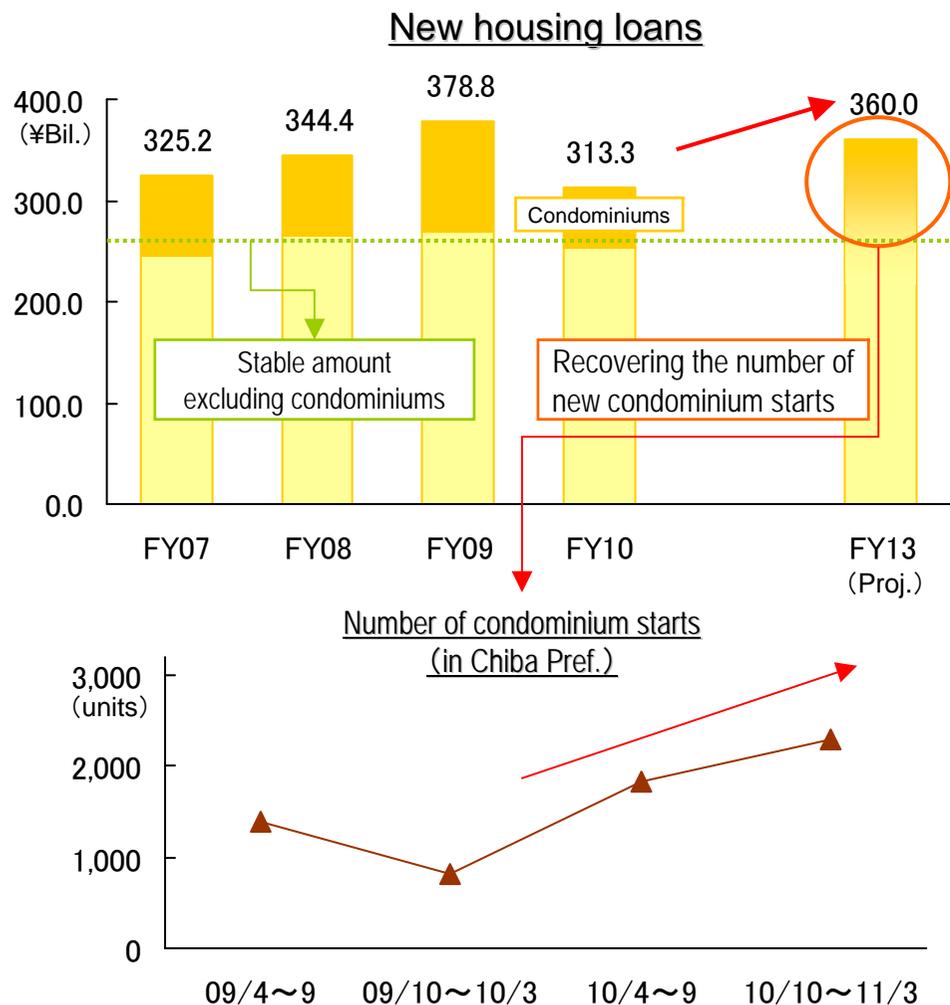
| | |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Agriculture | <ul style="list-style-type: none"> ✓ Supporting customers to recover from earthquake ✓ Continuously hosting "Agri-Business Matching" ✓ Supporting customers to establish agri-corporation |
| Tourism | <ul style="list-style-type: none"> ✓ Supporting customers to recover from earthquake ✓ Hosting "Management Reform Seminar for Hotel business" |
| Environment | <ul style="list-style-type: none"> ✓ Market expansion of the advanced environmental technologies, such as electronic car, solar and biomass power generation |
| Social Infrastructure (PFI) | <ul style="list-style-type: none"> ✓ Market expansion of PFI (JPY3Trillion) ✓ Chiba Pref.:No3 market in Japan in terms of the number of cases, following Tokyo and Osaka ✓ Renewal demand for social infrastructure |
| Medical | <ul style="list-style-type: none"> ✓ Increasing medical needs for ageing society ✓ Hosting several seminars given by professionals, e.g. business succession, condominium for elders ✓ Starting "Chibagin Medical Loan with life insurance" |
| Overseas | <ul style="list-style-type: none"> ✓ Opened Singapore Representative Office ✓ Deploying staff to Bangkok Bank |



[Commitment] "Introduction of new finance scheme for growth sectors" "Enhancing customer support with overseas branches and Alliance Partners"

Subject1 Strengthening the Business Structure Housing Loans

Increasing share of new housing loans by strengthening loan business on non-business days

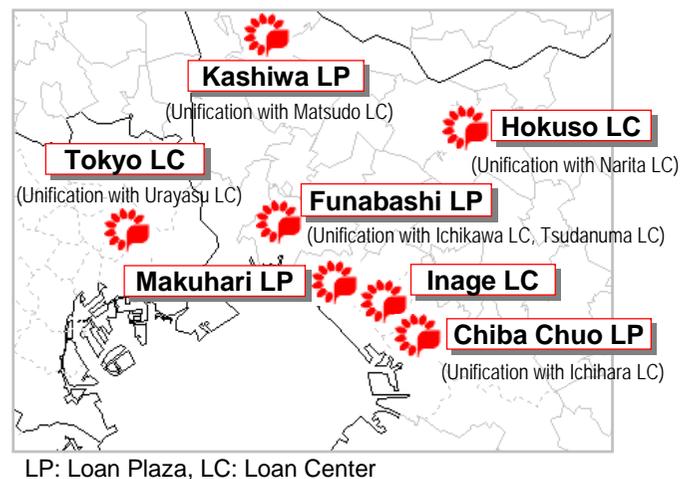


Establishing "Consumer Loan Office" (planning 11/6)

- ✓ Strengthening loan business by directly approaching major housing related companies (developers, brokers and constructors) and thoroughly supporting branch offices.

Strengthening function of Loan Center

- ✓ Rearranging "loan centers" to deal with housing related companies, particularly on non-business days.



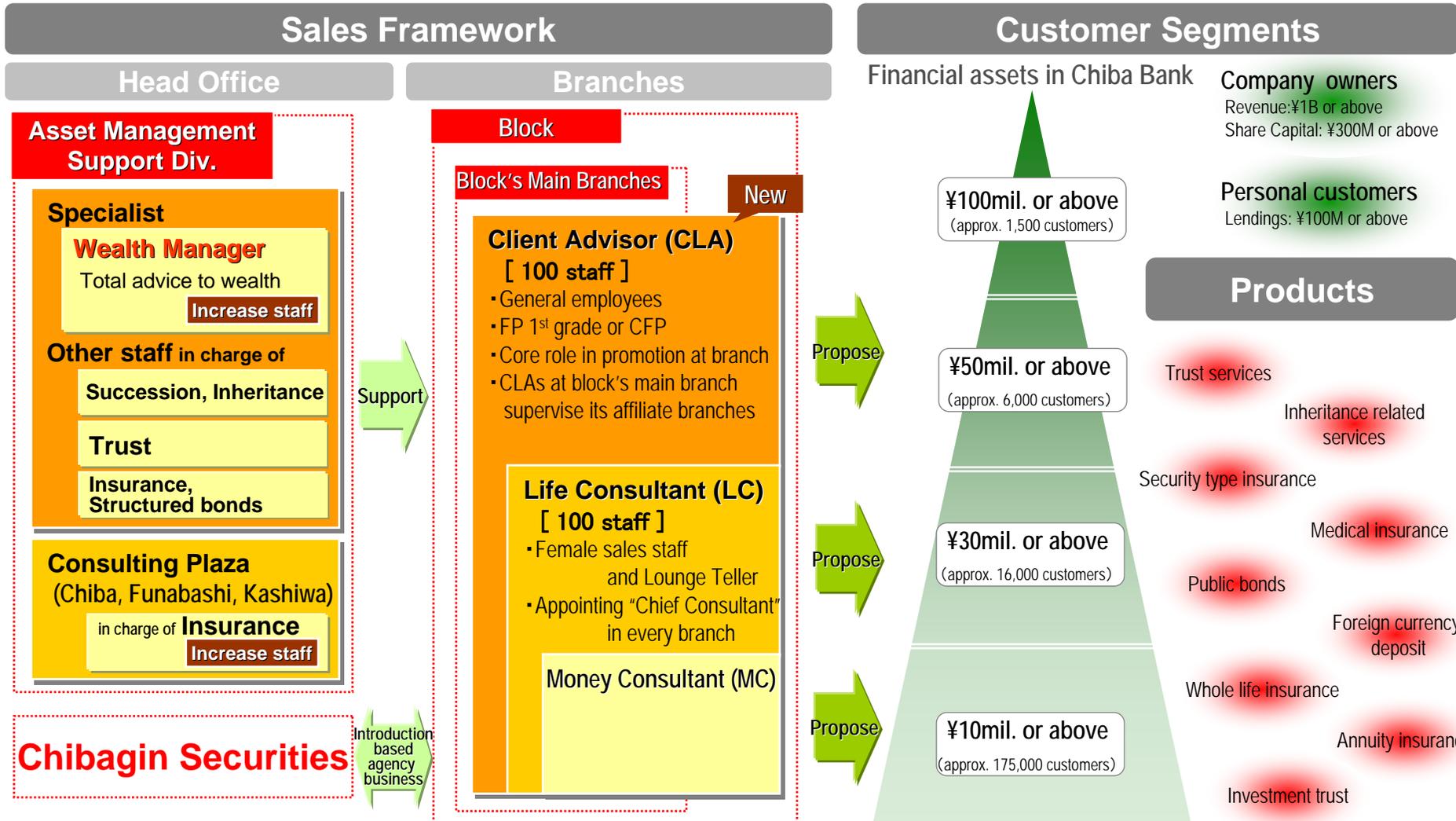
Increasing female staff on loan business

- ✓ Deploying well-trained female sales staff from loan centers to branch offices (Number of female staff : 30 ⇒ 60)

【Commitment】 "Strengthening housing loan business (Strengthening loan center functions; approaching housing related companies; and encouraging to switch from other financial institutions)"

Subject1 Strengthening the Business Structure Investment-Type Financial Products

Strengthening sales framework on investment-type financial products in keeping with customers' needs



[Commitment] "Expanding business with high net worth customers by reinforcing wealth management function"

Subject1 Strengthening the Business Structure Chibagin Securities

Turning Chibagin Securities into a wholly-owned subsidiary, targeting a synergy effect and higher profit intake

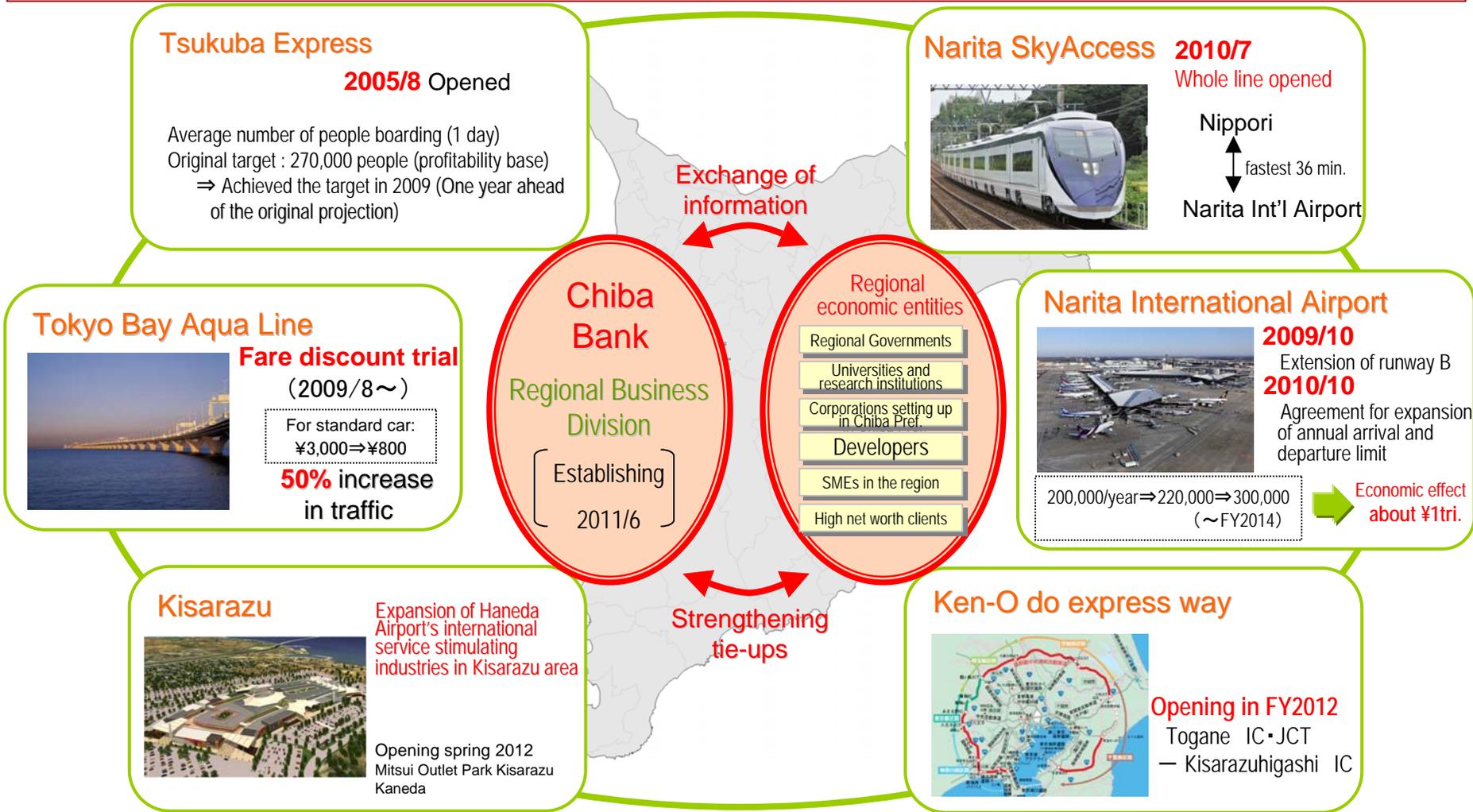
| | Footprint | Enforcement | Aim |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Framework | <p>1998.3</p> <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <p>Chuo Securities</p> <p>Joined Chiba Bank group</p> </div> | <p>2011.1 Name changed</p> <div style="border: 1px solid red; padding: 5px; display: inline-block; text-align: center;"> <p>ちばぎん証券 CHIBAGIN SECURITIES</p> <p>(Head office relocated to Chiba city)</p> </div> | <p>2011.10 scheduled</p> <p>Turning into a wholly owned subsidiary</p> |
| Business | <p>2005.2 Agency business on financial products</p> <p>2010.10 Introduction based agency business</p> <p>Simple introduction</p> <p>05.2~ Foreign bonds, etc. 06.6~ Foreign investment trusts 08.4~ Structured bonds</p> | <div style="border: 1px solid orange; padding: 5px; margin-bottom: 5px;"> <p>Activating introduction</p> <p>Introducing Bank customers to Chibagin Securities, corresponding to their needs</p> </div> <div style="border: 1px solid orange; padding: 5px; margin-bottom: 5px;"> <p>Expanding product line-up</p> <p>(Bank) Products for high net worth clients (Securities) Business other than stock brokerage</p> </div> <div style="border: 1px solid orange; padding: 5px;"> <p>Enhancing skills for sales</p> <ul style="list-style-type: none"> ▪ Adopting external human resources from major securities companies, etc ▪ Activating interchange of human resources (Bank ↔ Sec.) ▪ Enhancing training system ▪ Strengthening new recruitment (Sec.) (Started 2010) </div> | <div style="border: 1px solid orange; padding: 5px; margin-bottom: 5px;"> <p>Expanding AUM from personal customers</p> <p>Assets under management from personal customers (group basis)</p> <p style="font-size: 1.2em; font-weight: bold;">¥1.5 Tri. → ¥2.0 Tri.</p> </div> <div style="border: 1px solid orange; padding: 5px; margin-bottom: 5px;"> <p>Enhancing profitability of securities business</p> <p>Expanding customer base → Profit increase</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>Net income (Ave. of last 5 years)</p> <p style="font-size: 1.2em; font-weight: bold; color: red;">¥360Mil.</p> </div> </div> <div style="border: 1px solid orange; padding: 5px;"> <p>Profit intake from the group companies</p> <div style="display: flex; align-items: center;"> <div style="text-align: center;"> <p>Current</p> <p>Net income of Chibagin Securities</p> </div> <div style="margin: 0 10px;"> <p>→</p> </div> <div style="text-align: center;"> <p>After wholly owned</p> <p>Consolidated net income</p> </div> </div> </div> |
| | <p>Balance of structured bonds handled Fee income from introduced customers</p> <div style="display: flex;"> <div style="flex: 1;"> </div> <div style="flex: 1;"> </div> </div> | | |

【Commitment】 "Enforcing sales of investment-type financial products as a group, by actively tying up with Chibagin Securities"

FRONTIER 70

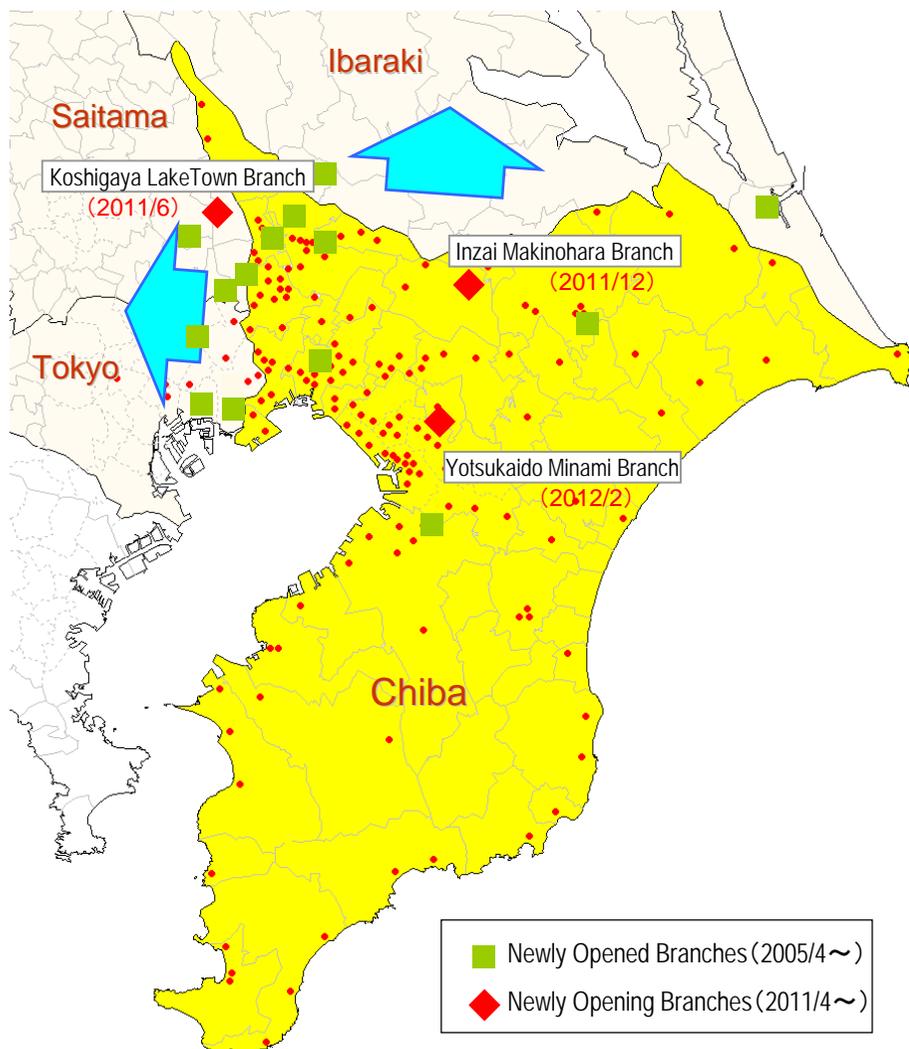
Subject2 Assisting the Regional Economy

Contributing to the development of the regional economy by actively exchanging information through tie-ups with regional governments and research institutions



【Commitment】 "Promoting airport related business" "Strengthening efforts to attract corporations" "Playing an active role in major development projects"

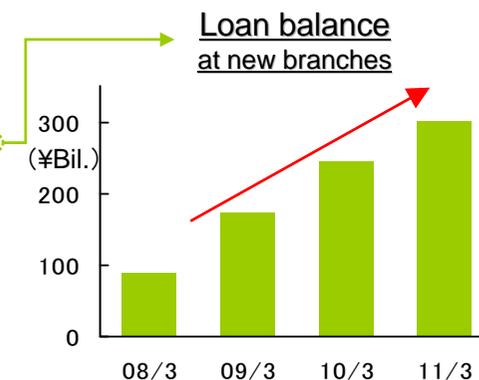
Advancing branch network strategy suitable for current market conditions, with an optimum allocation of management resources



2005~
Aggressively opened new branches in “Wider Chiba” with a population of 12 million

Number of offices

| | 05/3 | 11/3 | Change |
|-------------|------|------|--------|
| Domestic | 159 | 172 | 13 |
| Chiba Pref. | 150 | 155 | 5 |
| Others | 9 | 17 | 8 |
| Tokyo | 8 | 11 | 3 |
| Ibaraki | 0 | 2 | 2 |
| Saitama | 0 | 3 | 3 |
| Osaka | 1 | 1 | 0 |



Forward
Advancing branch network strategy with an optimum allocation of management resources

- ✓ Opening or renovating branches in key growth areas:

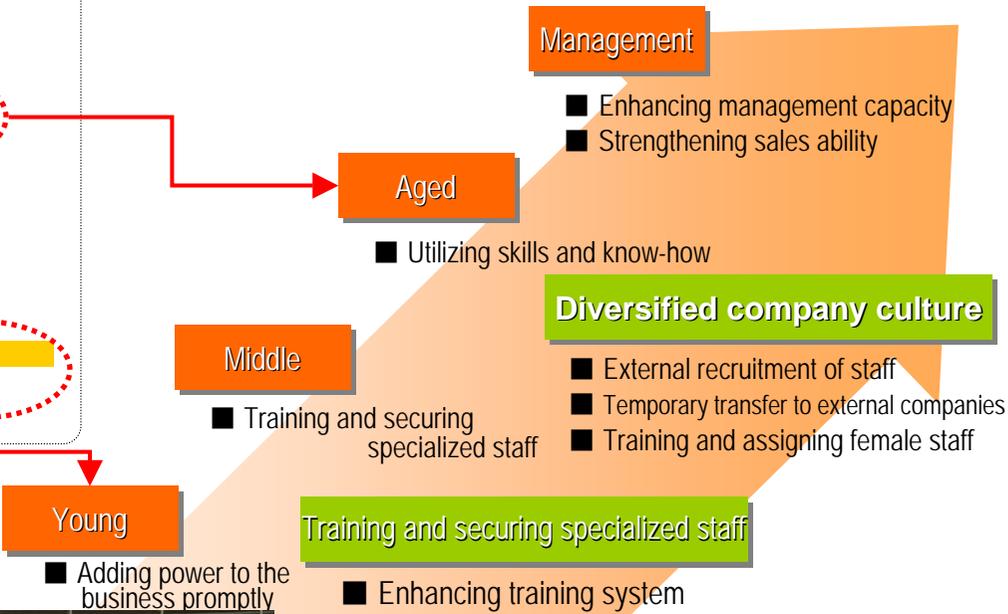
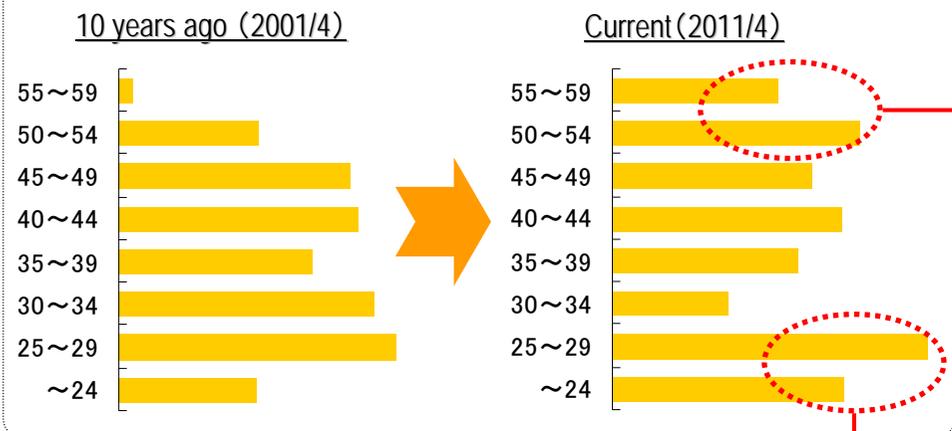
| | | | |
|---------|--------------------------------|------------|-------------------------------|
| Opening | 11/6 Koshigaya Laketown Branch | Renovating | 11/11 Kisarazu Higashi Branch |
| | 11/12 Inzai Makinohara Branch | | 12/2 Kisarazu Branch |
| | 12/2 Yotsukaido Minami Branch | | 13/7 Motoyawata Branch |
| | | | 14/3 Tokyo Head Office |
- ✓ Rebuilding the decrepit branches as scheduled
- ✓ Changing branch functions suitable for the market conditions

[Commitment] “Opening new branches in key growth areas” “Standardization of branch workforce according to its area and function”

FRONTIER 70 Subject4 Improving the Development of Human Resources

Offering high quality financial services by making younger staff add power to the business and strategically deploying human resources

Change in composition of human resources



Diversified company culture

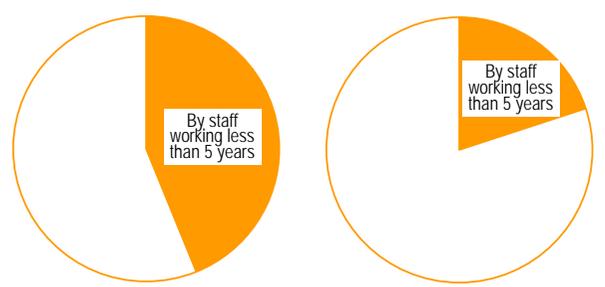
- External recruitment of staff
- Temporary transfer to external companies
- Training and assigning female staff

Training and securing specialized staff

- Enhancing training system
- Training applicable to globalization

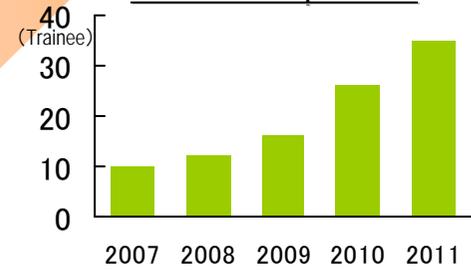
Achievements of younger staff

New loan accounts acquired (Among top 25 staff) Investment-type financial products sold (Among top 10 staff)



FY2011 Initiation Ceremony

Trainees dispatched



【Commitment】 "Reviewing training system for new and younger staff" "Training applicable to globalization" "Enabling female staff to flourish"

» Summary of Financial Results

» » Medium Term Management Plan “Frontier 70”

» » » **Earnings Projections**

Aiming at net income target during medium term management plan at ¥50bil, with top line growth

| | Previous plan | | New medium term management plan | | Change (3y) |
|---------------------------------|------------------|------------------|---------------------------------|----------------------|-------------|
| | FY09 (Actual) | FY10 (Actual) | FY11 (Projection) | FY13 (Projection) | |
| (¥ Bil.) | | | | | |
| Gross business profit | 162.1 | 159.2 | 158.0 | 169.0 | 9.8 |
| Net interest income | 143.3 | 137.6 | 139.0 | 147.0 | 9.4 |
| Net fees and commissions income | 14.1 | 14.1 | 14.0 | 15.5 | 1.4 |
| Gains (losses) related to bonds | (0.9) | 3.9 | 0.0 | 0.0 | (3.9) |
| Expenses (-) | 80.3 | 80.7 | 83.5 | 81.0 | 0.3 |
| Personal expenses (-) | 40.3 | 41.5 | 41.4 | 40.0 | |
| Non-personal expenses (-) | 35.9 | 35.1 | 37.6 | 36.5 | |
| Real net business income | 81.8 | 78.4 | 74.5 | 88.0 | |
| Core net business income | 82.8 | 74.5 | 74.5 | 88.0 | 13.5 |
| Ordinary profit | 53.4 | 59.7 | 62.0 | 74.0 | |
| Net income | 36.2 | 38.1 | 40.0 | 47.0 | 8.9 |
| Consolidated net income | 37.5 | 40.6 | 41.5 | 50.0 | 9.4 |
| Net credit costs (-) | 19.4 | 10.3 | 9.5 | 12.0 | |

* Without consideration for goodwill (or negative goodwill) related to the share exchange to make "Chibagin Securities" into our wholly owned subsidiary.

Keeping capital sufficiency, using capital effectively toward additional growth, as well as shareholder return

Positive attitude toward shareholder return

- ✓ Acquisition of own shares



(Shareholders' return ratio)

| | 04/3 | 05/3 | 06/3 | 07/3 | 08/3 | 09/3 | 10/3 | 11/3 | 12/3 (Proj.) |
|-------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Dividends per share (¥) | 6.0 | 6.0 | 7.0 | 9.0 | 11.0 | 11.0 | 11.0 | 11.0 | 11.0 |
| Total shareholder return (¥Bil.) | 5.0 | 5.0 | 6.1 | 8.0 | 9.8 | 9.8 | 9.8 | 14.8 | 15.6 |
| Total dividends (¥Bil.) | 5.0 | 5.0 | 6.1 | 8.0 | 9.8 | 9.8 | 9.8 | 9.7 | 9.6 |
| Own share acquisition (¥Bil.) | | | | | | | | 5.0 | 6.0 |
| Consolidated net income (¥Bil.) | 27.5 | 36.3 | 48.9 | 52.5 | 45.9 | 12.3 | 37.5 | 40.6 | 41.5 |
| Payout ratio (Consolidated) | 18.3% | 13.8% | 12.2% | 15.2% | 21.3% | 79.3% | 26.1% | 24.0% | 23.2% |
| Shareholders' return ratio (Consolidated) | 18.3% | 13.8% | 12.2% | 15.2% | 21.3% | 79.3% | 26.1% | 36.5% | 37.7% |

- ✓ Expansion of privileges for shareholders

07/11 start up the privilege plan
 (special products of Chiba prefecture)
 10/3 set up a financing course

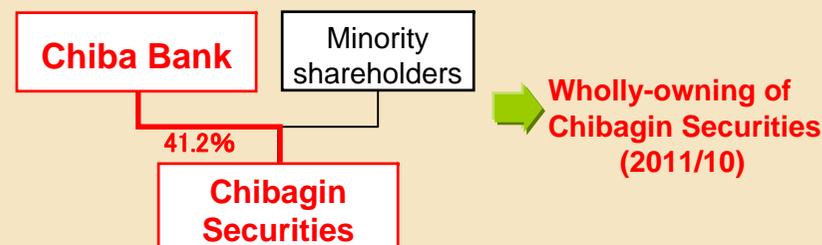
Effective usage of capital toward additional growth

- ✓ Expansion of loans



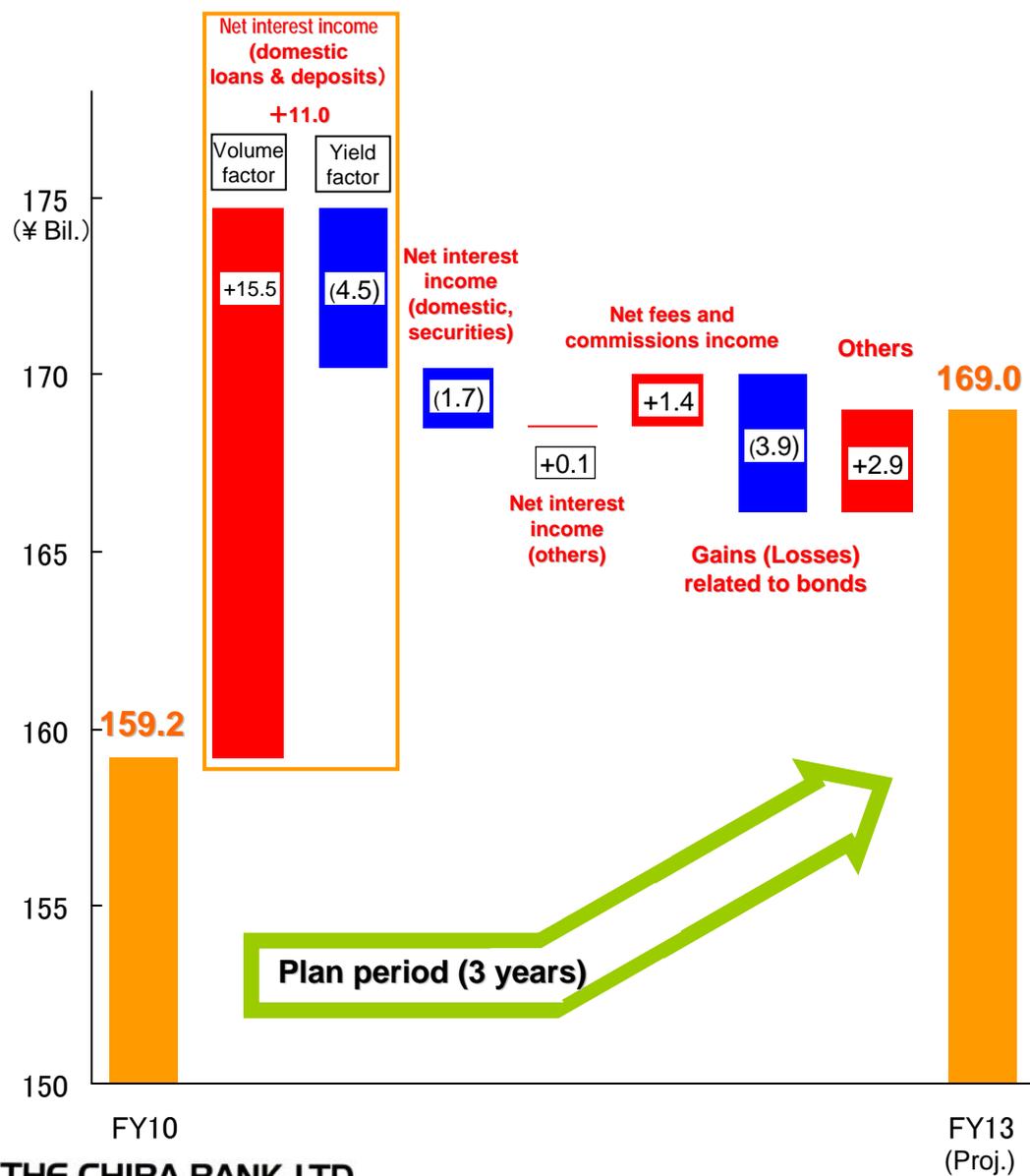
- ✓ Strategic alliance

We keep looking for alliance partners for new financial products and services, for new business opportunity and for enhancement of our management structure, with other regional banks, foreign financial institutions and others in different industries such as retailer.

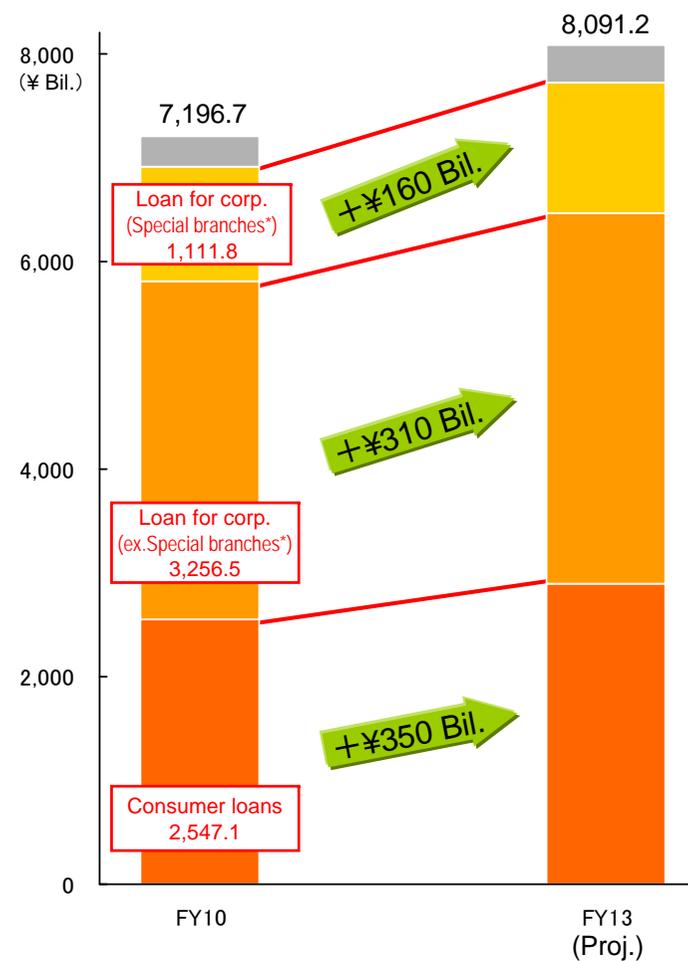


BALANCE

Breakdown of increase in gross business profit



Breakdown of loan expansion



* Tokyo Head Office, Shinjuku and Osaka (Main target: large corporation)

| (¥ Bil.) | FY10 (Actual) | FY11 (Projection) | FY13 (Projection) |
|-------------------------------------------------------|------------------|----------------------|----------------------|
| Gross business profit | 159.2 | 158.0 | 169.0 |
| Net interest income | 137.6 | 139.0 | 147.0 |
| Domestic | 134.7 | 136.0 | 144.0 |
| Loans & deposits | 121.5 | 123.5 | 132.5 |
| Net fees and commissions income | 14.1 | 14.0 | 15.5 |
| Investment trusts & Personal annuities | 8.8 | 9.1 | 10.7 |
| Profit from other business transactions | 7.4 | 5.0 | 6.5 |
| Expenses (-) | 80.7 | 83.5 | 81.0 |
| Personal expenses (-) | 41.5 | 41.4 | 40.0 |
| Non-personal expenses (-) | 35.1 | 37.5 | 36.5 |
| Core net business income | 74.5 | 74.5 | 88.0 |
| Net transfer to general allowance for loan losses (-) | (0.4) | (6.0) | (1.0) |
| Net business income | 78.9 | 80.5 | 89.0 |
| Disposal of NPLs (-) | 16.2 | 19.5 | 17.0 |
| New downgrade (-) | 14.5 | 17.5 | 15.0 |
| Decreases in collateral value (-) | 2.4 | 2.0 | 2.0 |
| Ordinary profit | 59.7 | 62.0 | 74.0 |
| Reversal of allowance for loan losses | 5.4 | 4.0 | 4.0 |
| Net income | 38.1 | 40.0 | 47.0 |
| Credit cost (-) | 15.8 | 13.5 | |
| Net credit cost (-) | 10.3 | 9.5 | 12.0 |
| Net credit cost ratio | 14bp | 13bp | 15bp |
| Consolidated net income | 40.6 | 41.5 | 50.0 |

| (¥ Bil.) | FY10 (Actual) | FY11 (Projection) | FY13 (Projection) |
|---------------------------------------------|------------------|----------------------|----------------------|
| Average balance | | | |
| Domestic loans | 7,196.7 | 7,481.2 | 8,091.2 |
| Domestic deposits | 8,634.4 | 8,822.9 | 9,159.3 |
| Yield | | | |
| Domestic loans | 1.79% | 1.71% | 1.80% |
| Domestic deposits | 0.08% | 0.05% | 0.14% |
| Difference | 1.71% | 1.66% | 1.66% |
| Sales of investment type financial products | 252.8 | 270.0 | 320.0 |
| Stock funds | 119.6 | 130.0 | 160.0 |
| Personal annuities | 133.1 | 140.0 | 160.0 |
| New housing loans | 313.3 | 340.0 | 360.0 |

Financial Results for FY2010

Appendix

Frontier 70

May 24, 2011
THE CHIBA BANK, LTD.

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»» Management indices

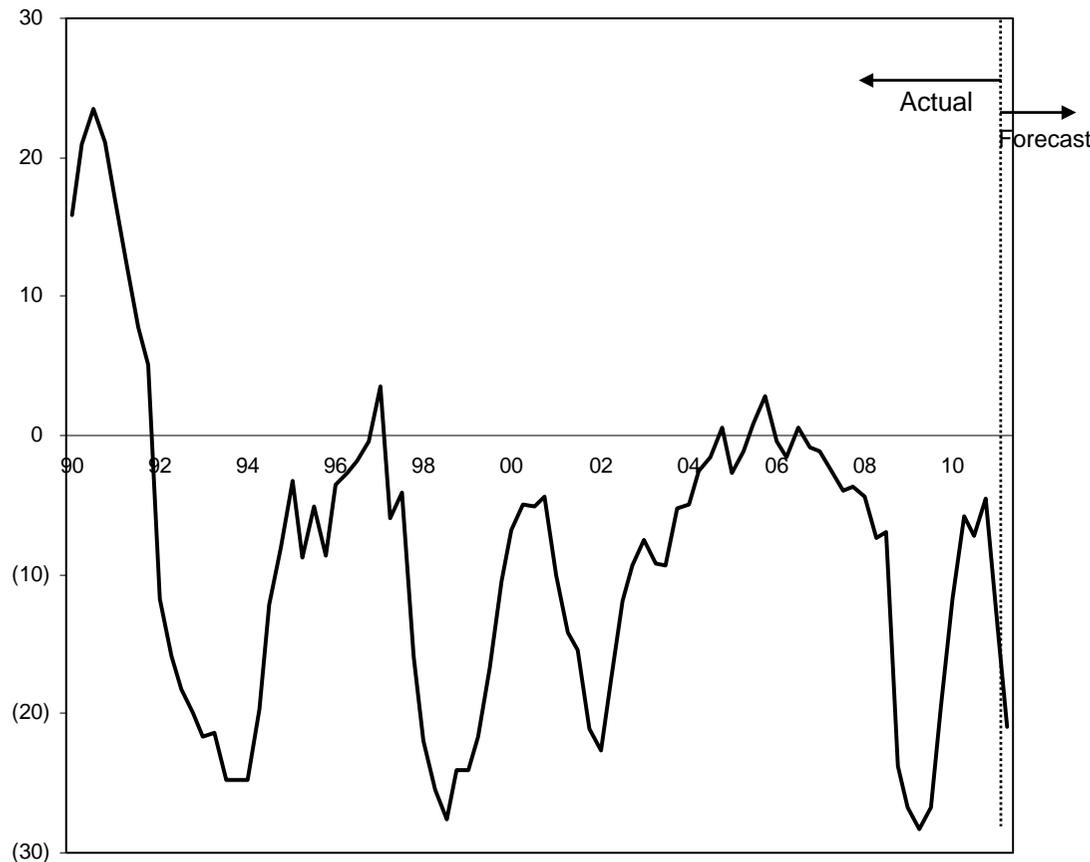
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▶ >> Regional Economy

>>> 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".
 $BSI = ("upward/ increase/improve" - "downward/decrease/worsen") \times 1/2$

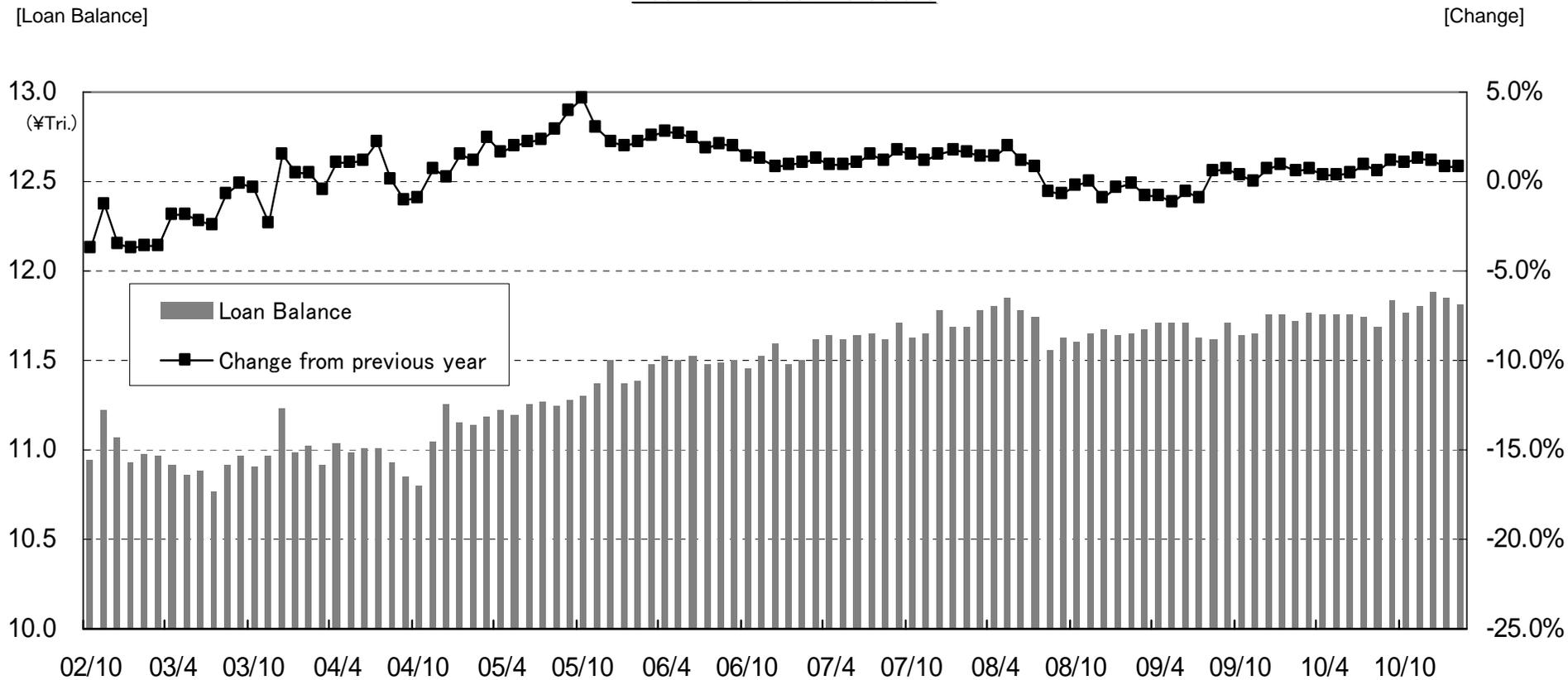
Trend of BSI of Sales (By Industry)

| | FY10 | | | | FY11 |
|----------------------------|---------|---------|---------|---------|----------|
| | Actual | | | | Forecast |
| | Apr-Jun | Jul-Sep | Oct-Dec | Jan-Mar | Apr-Jun |
| Food | (16.7) | (21.0) | (18.2) | (9.1) | (20.5) |
| Petroleum & Chemicals | 9.1 | 4.8 | (2.8) | (8.3) | (22.3) |
| Plastics | 4.6 | (5.0) | (18.8) | (7.2) | (21.5) |
| Glass | (19.2) | (8.4) | 3.9 | (23.1) | (26.9) |
| Steel & Non-ferrous Metals | (3.9) | (12.5) | (4.6) | 0.0 | (40.0) |
| Metals | 2.0 | (3.6) | 10.7 | (4.8) | (4.8) |
| Machinery | 21.9 | 0.0 | 7.2 | 15.0 | (5.0) |
| Electrical machinery | 31.3 | 12.5 | 14.3 | 8.4 | 0.0 |
| Transportation equipment | 3.6 | 5.9 | 0.0 | 0.0 | (21.4) |
| Other manufacturing | (7.9) | 11.1 | 14.7 | 11.8 | (3.2) |
| Construction | (15.9) | (19.3) | (6.9) | (20.0) | (23.7) |
| Transportation | 7.2 | 9.1 | (4.6) | (10.0) | (25.0) |
| Wholesaling | (16.1) | (8.6) | (7.2) | (22.7) | (18.4) |
| Retailing | (19.4) | (16.7) | (14.1) | (26.0) | (26.0) |
| Hotels | 0.0 | (5.0) | 20.9 | (50.0) | (50.0) |
| Services | (12.2) | (12.0) | (15.7) | (27.8) | (29.2) |

Source: Chiba Economy Center "BSI survey in Chiba (January to March 11)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: April 11
 Answers: 720 enterprises surveyed, 256 effective answers

Economic Conditions (2) Loans

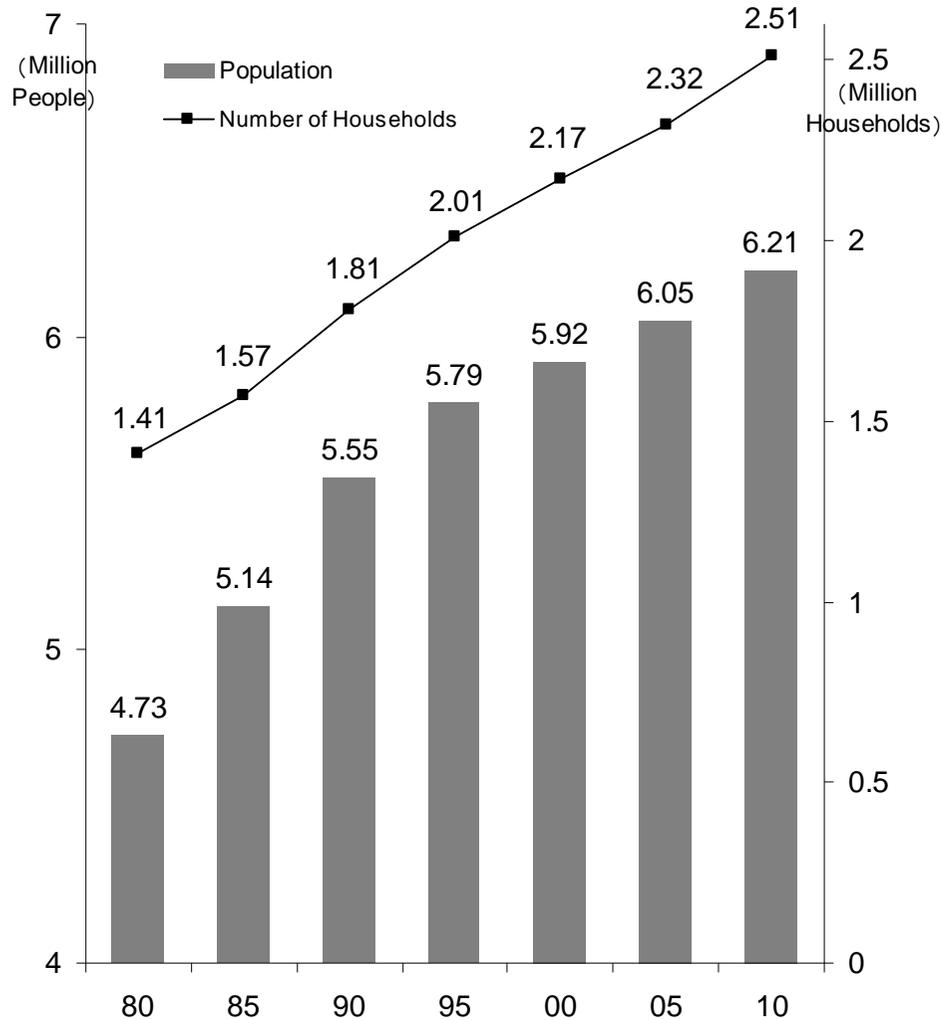
Loans in Chiba Prefecture



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

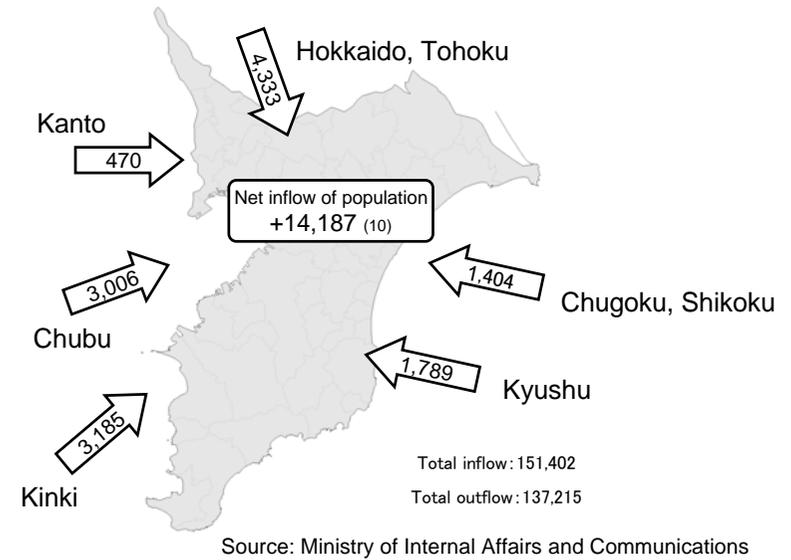
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Sources: National census

Inflow/Outflow of Population



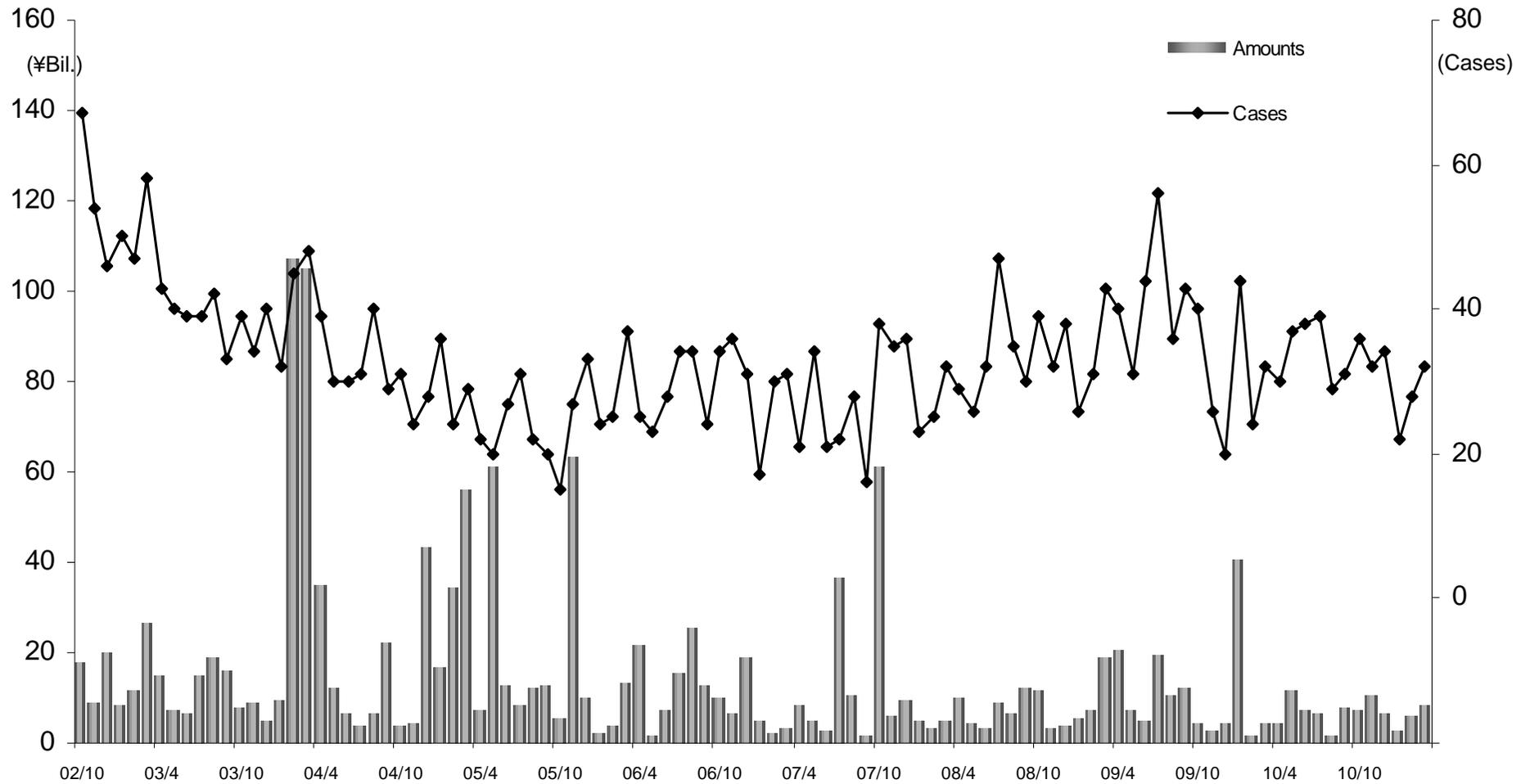
Top 10 Prefectures by Population Growth (From Oct. 05 to Oct. 10)

| | Prefecture | Increase (Thousands) |
|----|------------|----------------------|
| 1 | Tokyo | 585 |
| 2 | Kanagawa | 257 |
| 3 | Chiba | 160 |
| 4 | Aichi | 153 |
| 5 | Saitama | 140 |
| 6 | Osaka | 45 |
| 7 | Okinawa | 30 |
| 8 | Shiga | 29 |
| 9 | Fukuoka | 22 |
| 10 | Hyogo | (1) |

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)

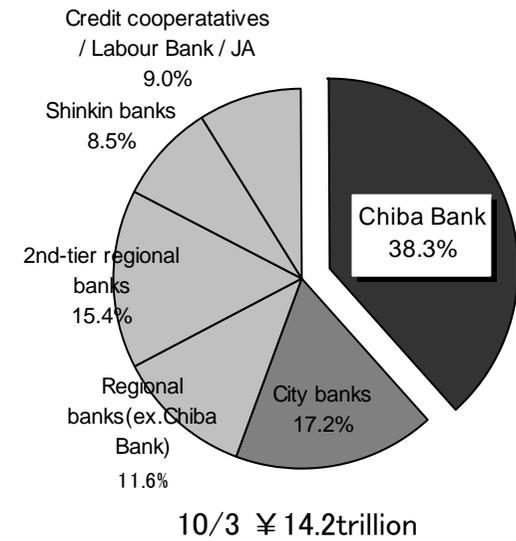
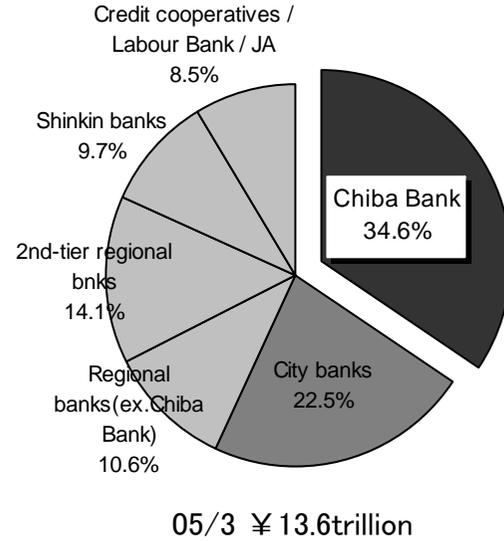
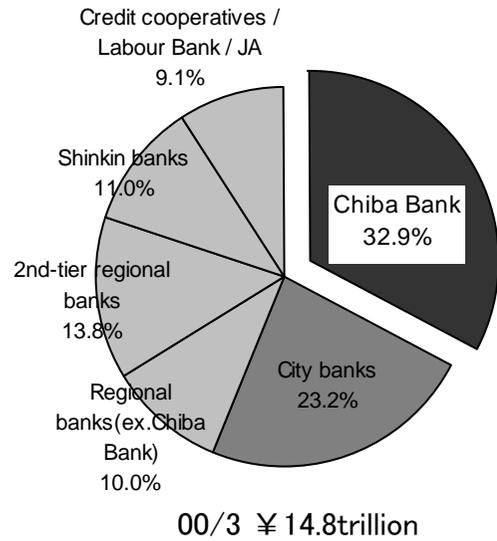


Source: Made by Chiba Bank with data from Shoko Research

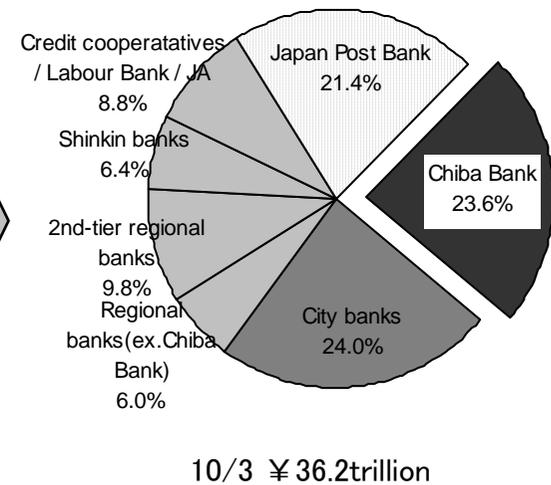
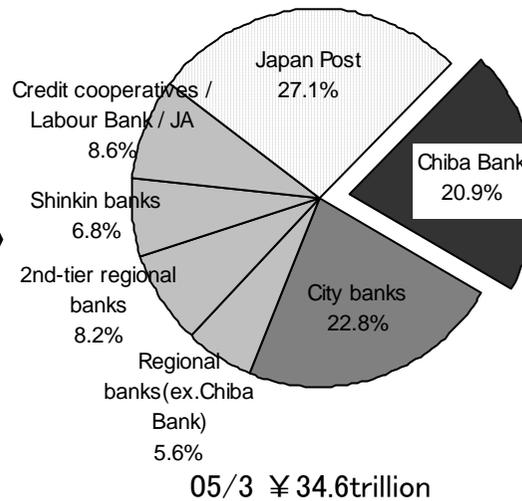
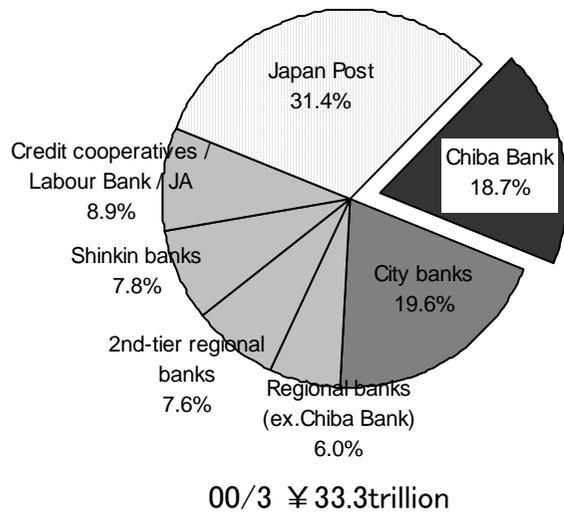
Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

Loans



Deposits



Economic Indicators for Chiba Prefecture (1)

| | Population | Industrial Production Index | | | Electric Power Consumption | | Customer Price Index | New Car Registrations | Building Construction | |
|---------|---------------------------------------------------------|-----------------------------|----------|----------------------------|--------------------------------------------|------------|---------------------------------------------------------|------------------------------------------------------|------------------------------------------------|--------------------|
| | Total | Production | Shipment | Producers' Inventory Ratio | Total | Largeusers | | | Floor Area | New Housing starts |
| | As of Oct 1 | 2005=100 | | | Million KWH | | 2005=100 | Total | Thousand m ² | |
| 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 | 85.4 | 89.5 | 107.9 | 36,490 | 11,237 | 99.8 | 126,789 | 5,303 | 42,526 |
| 2010 | ※ 6,217,119 | 95.1 | 97.8 | 101.3 | 39,078 | 12,413 | 99.1 | 133,425 | 5,976 | 45,085 |
| 2010/03 | 6,185,403 | 92.7 | 95.8 | 99.0 | 3,117 | 955 | 99.2 | 17,398 | 400 | 2,973 |
| 2010/04 | 6,189,979 | 97.8 | 100.1 | 97.4 | 3,234 | 988 | 99.1 | 9,270 | 482 | 3,593 |
| 2010/05 | 6,197,622 | 97.3 | 99.5 | 100.6 | 3,079 | 1,061 | 99.1 | 10,164 | 364 | 2,252 |
| 2010/06 | 6,198,122 | 93.0 | 96.6 | 103.5 | 2,932 | 1,081 | 99.1 | 11,796 | 474 | 3,473 |
| 2010/07 | 6,199,614 | 94.7 | 94.8 | 106.4 | 3,373 | 1,087 | 99.1 | 13,133 | 480 | 4,036 |
| 2010/08 | 6,200,335 | 95.5 | 100.5 | 95.4 | 3,649 | 1,079 | 99.0 | 11,703 | 487 | 3,489 |
| 2010/09 | 6,201,046 | 95.3 | 97.8 | 101.4 | 3,738 | 1,089 | 99.2 | 12,399 | 643 | 4,431 |
| 2010/10 | 6,217,119 | 94.2 | 95.5 | 108.6 | 3,098 | 1,091 | 99.5 | 8,431 | 444 | 3,298 |
| 2010/11 | 6,218,127 | 93.9 | 102.6 | 97.4 | 3,014 | 1,051 | 99.2 | 8,400 | 576 | 5,052 |
| 2010/12 | 6,219,060 | 98.3 | 98.7 | 104.2 | 3,115 | 1,068 | 99.1 | 7,875 | 606 | 3,608 |
| 2011/01 | 6,217,857 | 100.3 | 101.3 | 103.1 | 3,579 | 1,064 | 98.8 | 8,824 | 480 | 3,946 |
| 2011/02 | 6,216,419 | - | - | - | 3,431 | 998 | 98.7 | 10,730 | 366 | 2,786 |
| 2011/03 | 6,214,641 | - | - | - | - | - | - | 10,790 | - | - |
| 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 | |

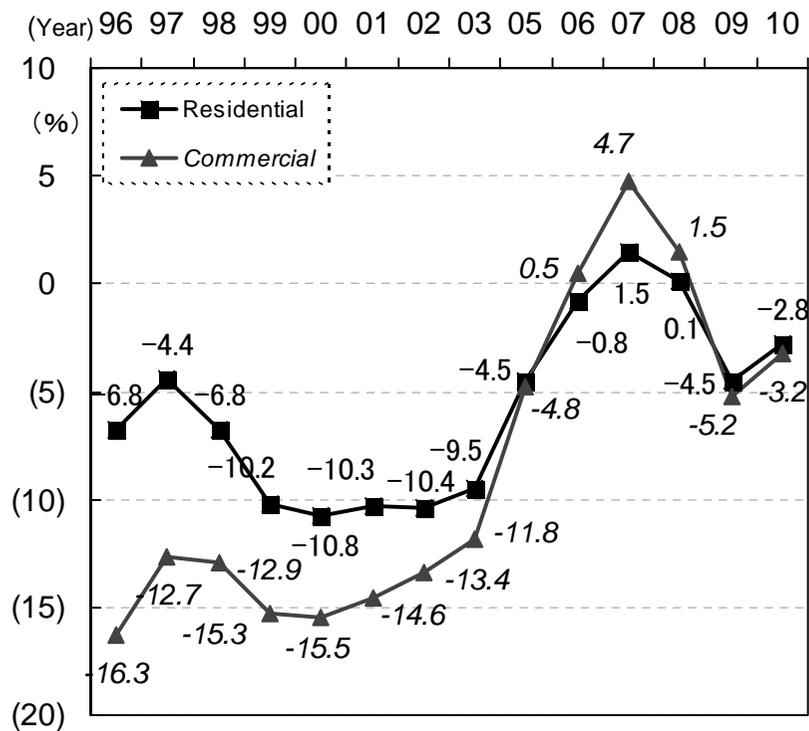
*Source of Population as of 2010: National Census

Economic Indicators for Chiba Prefecture (2)

| | Trade Customs Clearance (Chiba Port & Kisarazu Port) | | Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥10 mil. or more) | | Labor Market | | | Regular Employment Index (Number of employees: 30 or more) | | Real Wage Index (Number of employees: 30 or more) | | |
|---------|---------------------------------------------------------|-----------|------------------------------------------------------------------------------------------|-----------|------------------------|------------------------|----------------------------|---------------------------------------------------------------|---------------|------------------------------------------------------|---------------|----------|
| | Export | Import | Number of Companies | ¥ Million | Active Applications | Active Job Openings | Active Opening Ratio | All industries | Manufacturing | All industries | Manufacturing | |
| | ¥ Million | | | | | | | | | | | 2005=100 |
| | | | | | | | | | | | | |
| 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 | 1,052,240 | 3,248,620 | 436 | 118,539 | 97,619 | 44,453 | 0.46 | 99.1 | 90.5 | 92.2 | 89.5 | |
| 2010 | 1,363,904 | 4,150,261 | 406 | 111,683 | 101,866 | 45,285 | 0.44 | 99.0 | 92.1 | 88.1 | 90.5 | |
| 2010/03 | 108,101 | 369,181 | 32 | 4,767 | 102,104 | 46,471 | 0.42 | 97.4 | 90.8 | 75.0 | 74.5 | |
| 2010/04 | 118,020 | 345,613 | 30 | 4,248 | 109,131 | 44,632 | 0.43 | 99.0 | 92.6 | 78.1 | 75.1 | |
| 2010/05 | 113,082 | 325,884 | 37 | 11,795 | 108,238 | 42,328 | 0.43 | 99.3 | 92.9 | 74.4 | 73.6 | |
| 2010/06 | 117,636 | 332,239 | 38 | 7,535 | 108,267 | 42,820 | 0.44 | 99.5 | 92.6 | 130.2 | 134.7 | |
| 2010/07 | 105,509 | 380,455 | 39 | 6,759 | 105,871 | 43,297 | 0.44 | 99.6 | 92.7 | 92.4 | 103.6 | |
| 2010/08 | 120,398 | 360,319 | 29 | 1,679 | 103,850 | 44,831 | 0.45 | 99.4 | 92.3 | 74.5 | 75.2 | |
| 2010/09 | 126,722 | 339,928 | 31 | 8,005 | 101,836 | 47,573 | 0.47 | 99.5 | 92.2 | 73.7 | 75.2 | |
| 2010/10 | 116,147 | 316,336 | 36 | 7,338 | 101,023 | 48,814 | 0.47 | 99.3 | 91.9 | 73.8 | 74.3 | |
| 2010/11 | 120,129 | 369,980 | 32 | 10,484 | 98,145 | 49,482 | 0.48 | 99.0 | 92.1 | 76.4 | 79.1 | |
| 2010/12 | 121,383 | 388,796 | 34 | 6,701 | 91,853 | 46,987 | 0.47 | 99.4 | 92.7 | 157.1 | 172.2 | |
| 2011/01 | 116,340 | 419,436 | 22 | 2,974 | 91,932 | 48,971 | 0.49 | 100.6 | 95.9 | 75.8 | 78.4 | |
| 2011/02 | 113,483 | 377,296 | 28 | 6,223 | 93,911 | 52,636 | 0.51 | - | - | - | - | |
| 2011/03 | - | - | 32 | 8,193 | - | - | - | - | - | - | - | |
| 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 | 09.7.1 ~ 09.10.1 | 09.10.1 ~ 10.1.1 | 10.1.1 ~ 10.4.1 | 10.4.1 ~ 10.7.1 | 10.7.1 ~ 10.10.1 | 10.10.1 ~ 11.1.1 |
|---|-----------------------|-------------|------------------------|------------------------|------------------------|-----------------------|-----------------------|------------------------|------------------------|
| A | Chuo-ku, Chiba city | Residential | Chiba Minato | 5 | 5 | 5 | 5 | 5 | 5 |
| B | Chuo-ku, Chiba city | Commercial | Around Chiba Sta. | 6 | 5 | 5 | 5 | 5 | 5 |
| C | Mihama-ku, Chiba city | Commercial | Kaihimmakuhari | 5 | 5 | 5 | 5 | 5 | 5 |
| D | Urayasu | Residential | Shin-Urayasu | 5 | 5 | 5 | 4 | 4 | 4 |
| E | Ichikawa | Commercial | Around Motoyawata Sta. | 5 | 6 | 4 | 4 | 4 | 4 |
| F | Funabashi | Commercial | Around Funabashi Sta. | 5 | 5 | 5 | 5 | 5 | 4 |
| G | Kashiwa | Residential | Kashiwanoha | 6 | 6 | 5 | 4 | 4 | 4 |

<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 |
|------------------|------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| Chiba | 6.21 million (Ranked 6th nationwide) | 42 thousand (Ranked 6th nationwide) | ¥18 trillion (Ranked 6th nationwide) | ¥23.5 trillion (Ranked 6th nationwide) | ¥11.9 trillion (Ranked 7th nationwide) |
| No. 1 nationwide | Tokyo 13.16 million | Tokyo 123 thousand | Tokyo ¥53 trillion | Tokyo ¥178.5 trillion | Tokyo ¥169.4 trillion |
| No. 2 nationwide | Kanagawa 9.04 million | Kanagawa 71 thousand | Kanagawa ¥28 trillion | Osaka ¥56.2 trillion | Osaka ¥36.9 trillion |
| No. 3 nationwide | Osaka 8.86 million | Aichi 57 thousand | Osaka ¥26 trillion | Kanagawa ¥34.4 trillion | Kanagawa ¥17.6 trillion |

Sources:

Population: Natural Census (October 2010)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (2010)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2008)

Balance of Deposits and Loans: The Bank of Japan (As of March 2011)

» Regional Economy

▶ » » **Management Indices**

Summary of Income and Expenses

(¥Bil.)

| | FY03 | | FY04 | | FY05 | | FY06 | | FY07 | | FY08 | | FY09 | | FY10 | |
|-----------------------------------------|------|-------|------|-------|-------|-------|-------|-------|-------|-------|--------|--------|-------|-------|------|-------|
| | 1H | | 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 | 81.2 | 159.2 |
| 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 | 69.5 | 137.6 |
| 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 | 7.3 | 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 | 0.7 | 1.1 |
| 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 | 3.5 | 6.3 |
| 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) | 2.4 | 3.9 |
| 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 | 40.0 | 80.7 |
| 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 | 41.2 | 78.4 |
| 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 | 33.6 | 59.7 |
| 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 | 22.6 | 38.1 |
| 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 | 3.9 | 10.3 |
| 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 | 23.3 | 40.6 |

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

Management Indicators

| | FY03 | | FY04 | | FY05 | | FY06 | | FY07 | | FY08 | | FY09 | | FY10 | |
|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 1H | | 1H | | 1H | | 1H | | 1H | | 1H | | 1H | | 1H | |
| ROA ^{*1} | 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% | 0.44% | 0.37% |
| ROE ^{*2} | 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% | 7.68% | 6.47% |
| OHR ^{*3} | 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% | 50.84% | 52.15% |

| | 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 | 11/9 | 11/3 |
|----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Non-consolidated capital ratio*4 | 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% | 12.83% | 12.76% |
| Tier I Ratio ^{*4} | 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% | 11.47% | 11.46% |
| Consolidated capital ratio*4 | 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% | 13.55% | 13.37% |
| Tier I Ratio ^{*4} | 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% | 12.14% | 12.05% |

*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

| | FY03 | FY04 | | FY05 | | FY06 | | FY07 | | FY08 | | FY09 | | FY10 | |
|--------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | 1H | |
| Average yield on interest-bearing assets | 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% | 1.60% | 1.56% |
| Average yield on loans and bills discounted | 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% | 1.81% | 1.79% |
| Average yield on securities | 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% | 0.99% | 0.91% |
| Average yield on interest-bearing liabilities | 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% | 0.97% | 0.95% |
| Average yield on deposits and NCD | 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% | 0.10% | 0.08% |
| Expense ratio | 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% | 0.86% | 0.87% |
| Average interest rate spread | 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% | 0.63% | 0.61% |
| Difference between average yield on loans and deposits | 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% | 1.71% | 1.71% |

Contract Rate by Type Borrowers

| | 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 | 10/9 | 11/3 |
|----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Major companies | 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% | 0.83% | 0.78% |
| Mid-sized companies | 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% | 1.21% | 1.16% |
| Small and medium-sized companies | 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% | 1.97% | 1.90% |
| Consumer loans | 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% | 2.12% | 2.03% |
| Housing loans | 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% | 1.97% | 1.88% |
| Others | 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% | 7.63% | 7.66% |
| Public sector | 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% | 1.14% | 1.16% |

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

Working Assets and Liabilities

Overall

| | Average balance (¥ Billion) | | | | | | Interest yield | | | | | |
|------------------------------|-----------------------------|---------|---------|---------|---------|---------|----------------|-------|-------|-------|-------|-------|
| | FY08 | | FY09 | | FY10 | | FY08 | | FY09 | | FY10 | |
| | 1H | | 1H | | 1H | | 1H | | 1H | | 1H | |
| Interest-bearing assets | 9,258.2 | 9,283.2 | 9,345.9 | 9,386.0 | 9,419.8 | 9,522.5 | 2.00% | 1.94% | 1.76% | 1.72% | 1.63% | 1.59% |
| Loans and bills discounted | 6,774.1 | 6,930.4 | 7,112.3 | 7,155.1 | 7,222.8 | 7,281.7 | 2.16% | 2.14% | 1.96% | 1.93% | 1.80% | 1.78% |
| Securities | 2,116.7 | 2,077.9 | 1,954.0 | 1,962.3 | 1,949.2 | 1,957.0 | 1.62% | 1.40% | 1.19% | 1.14% | 1.13% | 1.06% |
| Interest-bearing liabilities | 9,245.7 | 9,306.4 | 9,484.5 | 9,486.0 | 9,362.6 | 9,487.9 | 0.41% | 0.36% | 0.20% | 0.19% | 0.15% | 0.14% |
| Deposits | 8,505.7 | 8,465.7 | 8,663.5 | 8,664.9 | 8,820.6 | 8,821.6 | 0.32% | 0.27% | 0.16% | 0.14% | 0.10% | 0.09% |
| Borrowed money | 125.8 | 210.7 | 251.1 | 232.7 | 139.5 | 246.1 | 0.93% | 0.81% | 0.49% | 0.48% | 0.64% | 0.41% |

Domestic Operations

| | Average balance (¥ Billion) | | | | | | Interest yield | | | | | |
|------------------------------|-----------------------------|---------|---------|---------|---------|---------|----------------|-------|-------|-------|-------|-------|
| | FY08 | | FY09 | | FY10 | | FY08 | | FY09 | | FY10 | |
| | 1H | | 1H | | 1H | | 1H | | 1H | | 1H | |
| Interest-bearing assets | 8,883.8 | 8,923.3 | 9,051.7 | 9,090.4 | 9,188.0 | 9,289.6 | 1.87% | 1.85% | 1.74% | 1.70% | 1.60% | 1.56% |
| Loans and bills discounted | 6,718.8 | 6,863.4 | 7,032.2 | 7,072.4 | 7,142.7 | 7,196.7 | 2.16% | 2.14% | 1.97% | 1.94% | 1.81% | 1.79% |
| Securities | 1,597.1 | 1,611.7 | 1,608.7 | 1,627.5 | 1,661.8 | 1,672.0 | 1.16% | 0.99% | 1.05% | 0.98% | 0.99% | 0.91% |
| Interest-bearing liabilities | 8,871.9 | 8,945.9 | 9,189.9 | 9,190.8 | 9,107.4 | 9,228.9 | 0.28% | 0.25% | 0.17% | 0.16% | 0.12% | 0.11% |
| Deposits | 8,264.3 | 8,250.7 | 8,471.0 | 8,462.7 | 8,624.3 | 8,634.4 | 0.25% | 0.22% | 0.15% | 0.13% | 0.09% | 0.08% |
| Borrowed money | 124.8 | 188.2 | 234.2 | 220.9 | 139.5 | 246.1 | 0.91% | 0.74% | 0.48% | 0.48% | 0.64% | 0.41% |

Domestic Loans – Balance

(¥Bil.)

| | 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 | 10/9 | 11/3 |
|----------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Domestic loans | 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 | 7,192.9 | 7,321.1 |
| Major companies | 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 | 1,082.2 | 1,107.0 |
| Mid-sized companies | 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 | 176.0 | 169.5 |
| Small and medium-sized companies, etc. | 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 | 5,645.5 | 5,762.9 |
| Small and medium-sized companies* | 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 | 3,048.6 | 3,119.3 |
| Consumer loans | 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 | 2,596.9 | 2,643.5 |
| Housing loans | 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 | 2,494.9 | 2,545.6 |
| Public sector | 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 | 289.0 | 281.5 |

*Including sole proprietors

| | 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 | 10/9 | 11/3 |
|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Domestic loans | 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 | 7,192.9 | 7,321.1 |
| Chiba Prefecture | 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 | 5,507.8 | 5,554.0 |
| Others | 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 | 1,685.0 | 1,767.1 |

Domestic Loans - Breakdown

| | 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 | 10/9 | 11/3 |
|----------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 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% | 100.0% |
| Major companies | 9.3% | 9.4% | 9.4% | 9.2% | 9.6% | 10.7% | 10.8% | 11.6% | 12.5% | 14.7% | 15.9% | 15.9% | 15.1% | 15.0% | 15.1% |
| Mid-sized companies | 3.0% | 3.0% | 2.8% | 2.8% | 2.6% | 2.7% | 2.6% | 2.7% | 2.7% | 2.7% | 2.6% | 2.6% | 2.5% | 2.5% | 2.3% |
| Small and medium-sized companies, etc. | 76.6% | 78.0% | 76.3% | 78.8% | 77.7% | 76.6% | 78.8% | 78.1% | 78.5% | 76.7% | 77.8% | 77.1% | 78.5% | 78.5% | 78.7% |
| Small and medium-sized companies* | 45.5% | 46.0% | 44.4% | 45.5% | 44.9% | 44.3% | 45.2% | 44.8% | 44.7% | 43.2% | 43.6% | 42.6% | 42.7% | 42.4% | 42.6% |
| Consumer loans | 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% | 36.1% | 36.1% |
| Housing loans | 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% | 34.7% | 34.8% |
| Public sector | 11.1% | 9.6% | 11.5% | 9.2% | 10.1% | 10.0% | 7.8% | 7.6% | 6.3% | 5.9% | 3.7% | 4.4% | 3.9% | 4.0% | 3.9% |

*Including sole proprietors

| | 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 | 10/9 | 11/3 |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 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% | 100.0% |
| Chiba Prefecture | 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% | 76.6% | 75.9% |
| Others | 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% | 23.4% | 24.1% |

Loans, Borrowers Classified by Industry

Domestic Operations

~09/3 (¥Bil.)

| | 08/9 | | 09/3 | |
|-------------------------------------------|---------|------------|---------|------------|
| | | Proportion | | Proportion |
| Manufacturing | 579.5 | 8.48% | 716.0 | 10.31% |
| Agriculture, Forestry, Fishery and Mining | 24.3 | 0.36% | 25.1 | 0.36% |
| Construction | 320.2 | 4.69% | 338.3 | 4.87% |
| Electricity, Gas, Heat Supply and Water | 36.4 | 0.53% | 16.0 | 0.23% |
| Information and Communications | 38.8 | 0.57% | 37.3 | 0.54% |
| Transport | 188.1 | 2.75% | 208.4 | 3.00% |
| Wholesale and Retail Trade | 636.4 | 9.32% | 660.6 | 9.51% |
| Finance and Insurance | 343.2 | 5.02% | 339.7 | 4.89% |
| Real Estate | 1,463.2 | 21.42% | 1,442.6 | 20.77% |
| Real Estate Rental and Management | 1,111.0 | 16.26% | 1,142.4 | 16.45% |
| Real Estate Trading, etc | 352.1 | 5.16% | 300.1 | 4.32% |
| Various Services | 604.8 | 8.85% | 620.4 | 8.94% |
| Government and Local Public Sector | 293.8 | 4.30% | 146.4 | 2.11% |
| Others (Mainly Consumer Loans) | 2,302.8 | 33.71% | 2,394.0 | 34.47% |
| Total | 6,832.1 | 100.00% | 6,945.3 | 100.00% |

09/9~ (¥Bil.)

| | 09/9 | | 10/3 | | 10/9 | | 11/3 | |
|-----------------------------------------|---------|------------|---------|------------|---------|------------|---------|------------|
| | | Proportion | | Proportion | | Proportion | | Proportion |
| Manufacturing | 727.4 | 10.23% | 701.7 | 9.86% | 688.4 | 9.57% | 700.7 | 9.57% |
| Agriculture and Forestry | 6.5 | 0.09% | 7.9 | 0.11% | 7.9 | 0.11% | 7.9 | 0.11% |
| Fishery | 1.2 | 0.02% | 1.2 | 0.02% | 1.1 | 0.01% | 0.9 | 0.01% |
| Mining, quarrying and gravel | 15.7 | 0.22% | 15.4 | 0.22% | 16.9 | 0.24% | 15.9 | 0.22% |
| Construction | 324.0 | 4.56% | 314.1 | 4.41% | 299.8 | 4.17% | 296.2 | 4.05% |
| Electricity, Gas, Heat Supply and Water | 22.2 | 0.31% | 20.2 | 0.28% | 20.5 | 0.29% | 18.9 | 0.26% |
| Information and Communications | 42.2 | 0.60% | 39.8 | 0.56% | 42.6 | 0.59% | 44.1 | 0.60% |
| Transport and postal service | 206.2 | 2.90% | 206.1 | 2.90% | 196.8 | 2.74% | 215.9 | 2.95% |
| Wholesale and retail trade | 675.4 | 9.50% | 655.9 | 9.22% | 662.1 | 9.21% | 692.8 | 9.46% |
| Finance and Insurance | 338.0 | 4.75% | 331.7 | 4.66% | 327.7 | 4.56% | 334.8 | 4.57% |
| Real Estate and leasing | 1,610.8 | 22.66% | 1,618.2 | 22.74% | 1,646.6 | 22.89% | 1,676.7 | 22.90% |
| Real Estate | 1,441.2 | 20.27% | 1,456.6 | 20.47% | 1,488.9 | 20.70% | 1,512.9 | 20.66% |
| Real estate rental and management | 1,180.8 | 16.61% | 1,216.4 | 17.10% | 1,254.7 | 17.44% | 1,290.5 | 17.62% |
| Real estate trading, etc. | 260.4 | 3.66% | 240.1 | 3.37% | 234.1 | 3.26% | 222.3 | 3.04% |
| Leasing | 169.5 | 2.39% | 161.6 | 2.27% | 157.6 | 2.19% | 163.8 | 2.24% |
| Medical, welfare and other services | 451.9 | 6.36% | 446.7 | 6.28% | 456.1 | 6.34% | 456.4 | 6.24% |
| Government, local public sector | 213.8 | 3.01% | 191.3 | 2.69% | 214.4 | 2.98% | 202.2 | 2.76% |
| Others (mainly consumer loans) | 2,473.0 | 34.79% | 2,564.9 | 36.05% | 2,611.3 | 36.30% | 2,657.1 | 36.30% |
| Total | 7,108.7 | 100.00% | 7,115.8 | 100.00% | 7,192.9 | 100.00% | 7,321.1 | 100.00% |

Details of Loans to the Real Estate Industry

~09/3 (¥Bil.)

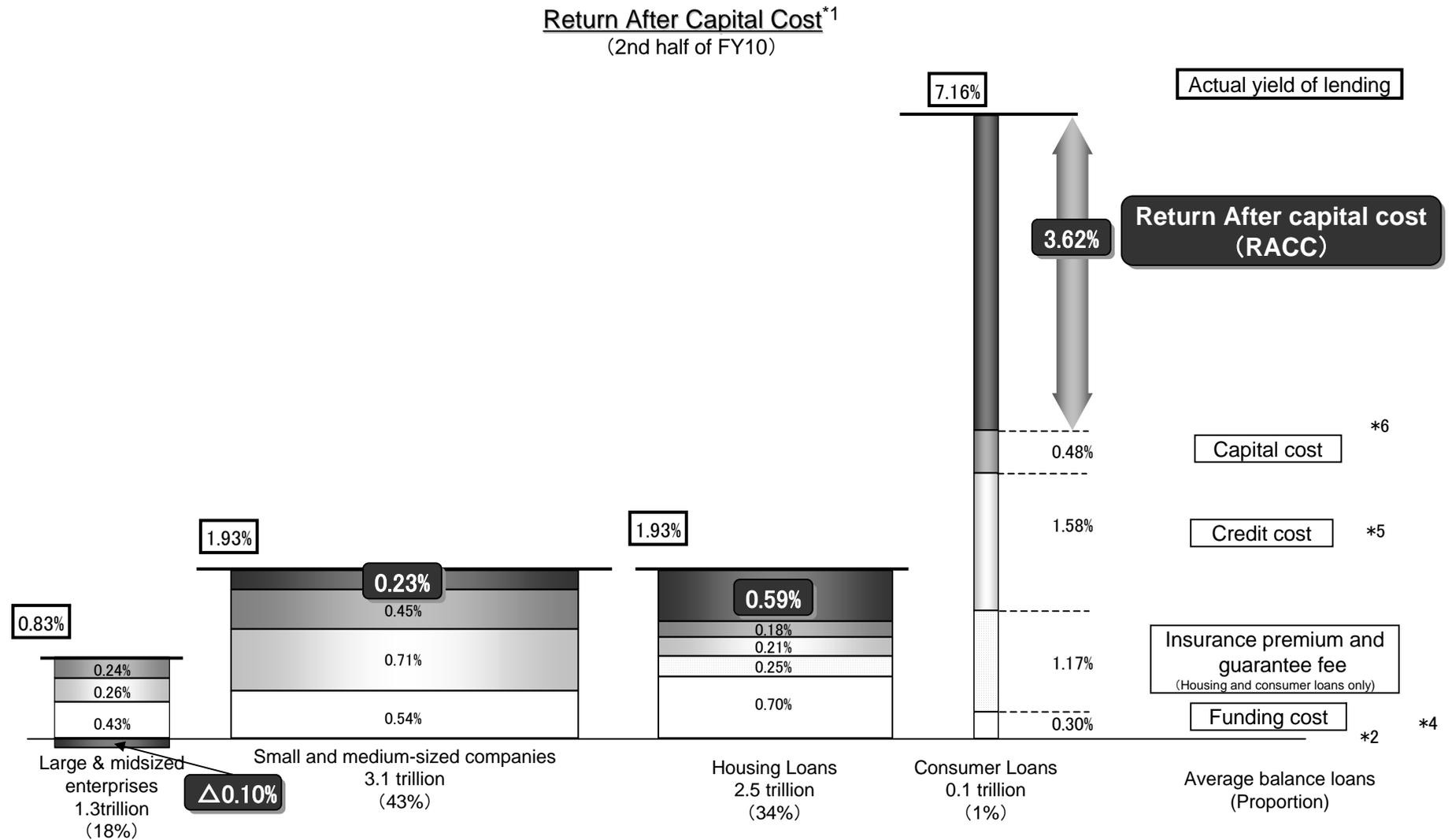
| | 08/9 | | 09/3 | |
|---------------------------------------------|---------|------------|---------|------------|
| | | Proportion | | Proportion |
| Real Estate Rental and Management | 1,111.0 | 75.93% | 1,142.4 | 79.19% |
| Apartment and condominium rentals | 774.2 | 52.91% | 809.1 | 56.09% |
| Office and Commercial rentals | 253.8 | 17.35% | 250.3 | 17.35% |
| Land rental and Real estate management, etc | 82.9 | 5.67% | 82.9 | 5.75% |
| Real Estate Trading, etc | 352.1 | 24.07% | 300.1 | 20.81% |
| Home construction and development | 213.0 | 14.56% | 165.0 | 11.44% |
| Real estate brokerage and Land trading, etc | 56.6 | 3.87% | 49.9 | 3.46% |
| Public corporations | 82.4 | 5.64% | 85.2 | 5.91% |
| Total | 1,463.2 | 100.00% | 1,442.6 | 100.00% |

09/9~ (¥Bil.)

| | 09/9 | | 10/3 | | 10/9 | | 11/3 | |
|---------------------------------------------|---------|------------|---------|------------|---------|------------|---------|------------|
| | | Proportion | | Proportion | | Proportion | | Proportion |
| Real Estate Rental and Management | 1,180.8 | 81.93% | 1,216.4 | 83.51% | 1,254.7 | 84.27% | 1,290.5 | 85.30% |
| Apartment and condominium rentals | 852.7 | 59.17% | 891.9 | 61.23% | 927.3 | 62.28% | 982.7 | 64.96% |
| Office and Commercial rentals | 247.9 | 17.20% | 244.1 | 16.76% | 205.8 | 13.83% | 203.0 | 13.42% |
| Land rental and Real estate management, etc | 80.1 | 5.56% | 80.3 | 5.52% | 121.5 | 8.16% | 104.7 | 6.92% |
| Real Estate Trading, etc | 260.4 | 18.07% | 240.1 | 16.49% | 234.1 | 15.73% | 222.3 | 14.70% |
| Home construction and development | 143.0 | 9.92% | 128.3 | 8.81% | 133.4 | 8.96% | 131.3 | 8.68% |
| Real estate brokerage and Land trading, etc | 41.4 | 2.88% | 41.0 | 2.82% | 39.6 | 2.67% | 41.0 | 2.71% |
| Public corporations | 75.9 | 5.27% | 70.7 | 4.86% | 61.0 | 4.10% | 50.0 | 3.31% |
| Total | 1,441.2 | 100.00% | 1,456.6 | 100.00% | 1,488.9 | 100.00% | 1,512.9 | 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 11/3 (UL:Basel II base) × 5.1% ÷ (1-tax rate)

Domestic Deposits - Balance

(¥Bil.)

| | 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 | 10/9 | 11/3 |
|------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Domestic deposits | 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 | 8,660.1 | 9,023.7 |
| Personal | 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 | 6,846.5 | 6,999.2 |
| Corporate (incl. NGOs) | 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 | 1,473.1 | 1,447.9 |
| National & local government | 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 | 310.0 | 533.6 |
| Financial institutions (incl. BOJ) | 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 | 30.4 | 42.8 |
| Liquid deposits | 4,311.2 | 4,389.3 | 4,609.9 | 4,742.4 | 4,984.5 | 4,941.5 | 5,208.9 | 4,970.5 | 5,035.2 | 4,954.0 | 5,057.4 | 5,056.2 | 5,263.9 | 5,226.1 | 5,583.0 |
| Current | 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 | 168.3 | 175.1 |
| Savings | 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 | 4,733.5 | 5,077.2 |
| Personal | 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 | 3,804.5 | 3,950.4 |
| Current | 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 | 3.0 | 2.4 |
| Savings | 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 | 3,555.4 | 3,703.1 |
| Corporate (incl. NGOs) | 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 | 1,112.7 | 1,080.8 |
| Current | 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 | 160.0 | 166.5 |
| Savings | 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 | 901.2 | 866.5 |
| National & local government | 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 | 281.5 | 512.3 |
| Current | 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 | 1.1 | 1.4 |
| Savings | 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 | 266.9 | 497.3 |
| Financial institutions (incl. BOJ) | 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 | 27.3 | 39.4 |
| Current | 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 | 4.1 | 4.7 |
| Savings | 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 | 9.8 | 10.1 |
| Time deposits | 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 | 3,359.7 | 3,367.4 |
| Personal | 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 | 2,979.6 | 2,986.5 |
| Corporate (incl. NGOs) | 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 | 348.4 | 356.2 |
| National & local government | 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 | 28.5 | 21.2 |
| Financial institutions (incl. BOJ) | 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 | 3.1 | 3.4 |
| Foreign-currency deposits | 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 | 74.1 | 73.1 |
| Personal | 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 | 62.3 | 62.2 |
| Corporate (incl. NGOs) | 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 | 11.8 | 10.8 |
| 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 |

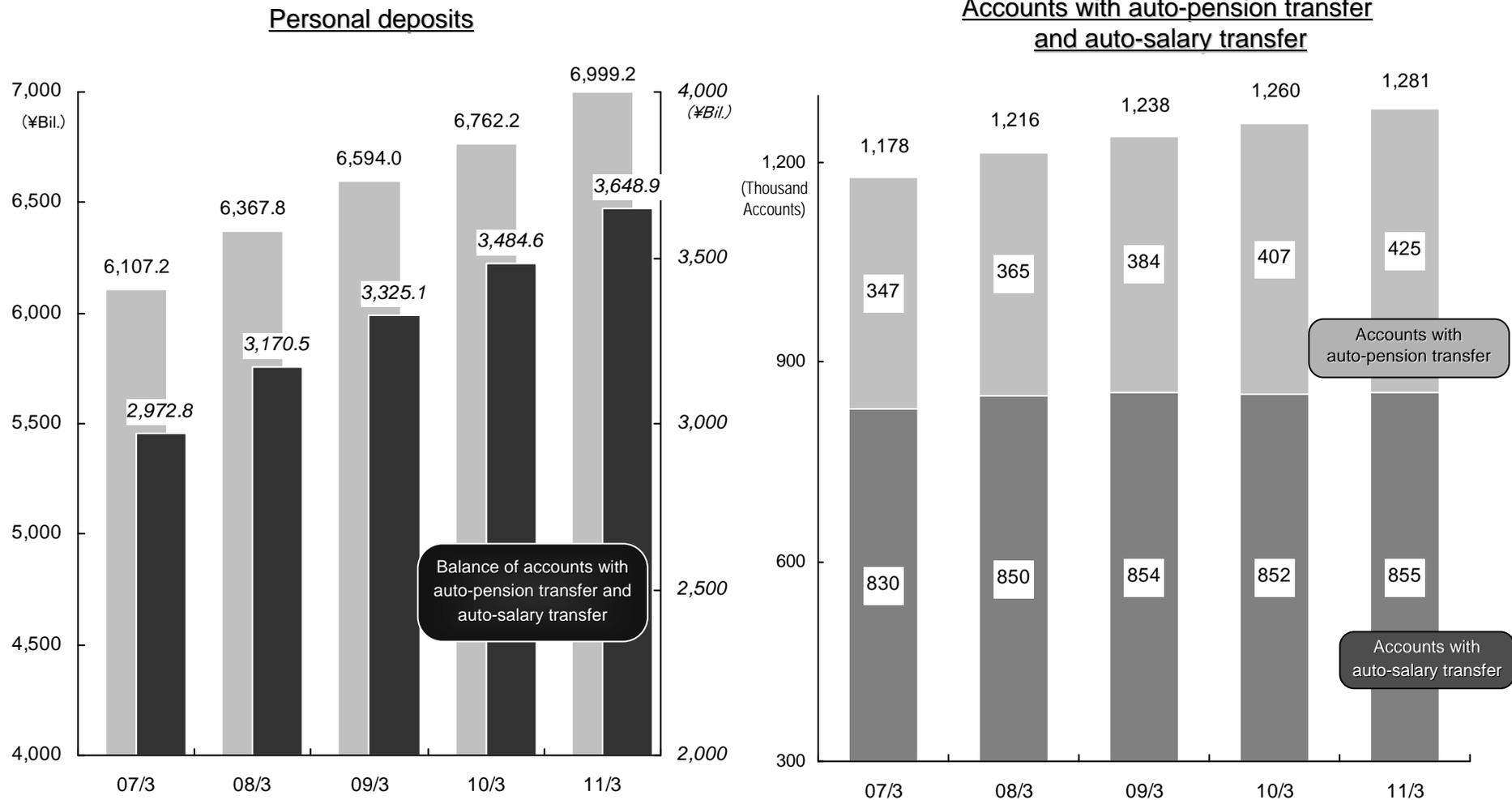
(¥Bil.)

| | 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 | 10/9 | 11/3 |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Domestic deposits | 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 | 8,660.1 | 9,023.7 |
| Chiba Prefecture | 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 | 8,402.5 | 8,405.8 | 8,755.8 |
| Others | 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 | 254.2 | 267.8 |

Domestic Deposits - Breakdown

| | 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 | 10/9 | 11/3 |
|------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 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% | 100.0% |
| Personal | 76.8% | 76.8% | 75.6% | 75.8% | 75.4% | 76.1% | 75.0% | 77.1% | 77.4% | 78.3% | 78.5% | 78.6% | 78.0% | 79.1% | 77.6% |
| Corporate (incl. NGOs) | 17.9% | 19.0% | 18.4% | 19.0% | 18.7% | 18.8% | 18.9% | 18.6% | 17.9% | 17.8% | 17.0% | 17.0% | 16.3% | 17.0% | 16.0% |
| National & local government | 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% | 3.6% | 5.9% |
| Financial institutions (incl. BOJ) | 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% | 0.3% | 0.5% |
| Liquid deposits | 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% | 60.3% | 61.9% |
| Current | 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% | 1.9% | 1.9% |
| Savings | 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% | 54.7% | 56.3% |
| Personal | 41.2% | 41.8% | 41.6% | 42.6% | 43.6% | 44.0% | 43.3% | 43.9% | 43.7% | 43.3% | 43.4% | 43.1% | 43.3% | 43.9% | 43.8% |
| Current | 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% |
| Savings | 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% | 41.1% | 41.0% |
| Corporate (incl. NGOs) | 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% | 12.8% | 12.0% |
| Current | 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% | 1.8% | 1.8% |
| Savings | 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% | 10.4% | 9.6% |
| National & local government | 4.5% | 3.4% | 5.2% | 4.3% | 5.1% | 3.5% | 5.1% | 3.2% | 3.8% | 2.9% | 3.3% | 3.2% | 4.9% | 3.3% | 5.7% |
| 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% | 0.0% |
| Savings | 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% | 3.1% | 5.5% |
| Financial institutions (incl. BOJ) | 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% | 0.3% | 0.4% |
| Current | 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% | 0.0% | 0.1% |
| Savings | 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% | 0.1% | 0.1% |
| Time deposits | 39.0% | 38.4% | 37.1% | 36.6% | 35.3% | 36.0% | 35.5% | 37.9% | 38.1% | 39.6% | 39.1% | 39.9% | 38.4% | 38.8% | 37.3% |
| Personal | 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% | 34.4% | 33.1% |
| Corporate (incl. NGOs) | 3.9% | 4.0% | 3.9% | 3.7% | 3.9% | 4.0% | 4.0% | 4.5% | 4.5% | 4.5% | 4.4% | 4.2% | 4.1% | 4.0% | 3.9% |
| National & local government | 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% | 0.3% | 0.2% |
| Financial institutions (incl. BOJ) | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.1% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% |
| Foreign-currency deposits | 1.0% | 1.1% | 1.1% | 1.0% | 0.8% | 0.8% | 0.6% | 0.6% | 0.7% | 0.7% | 0.8% | 0.8% | 0.8% | 0.9% | 0.8% |
| Personal | 0.9% | 1.0% | 1.0% | 0.9% | 0.7% | 0.7% | 0.5% | 0.5% | 0.6% | 0.6% | 0.7% | 0.7% | 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% | 0.2% | 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% |
| Chiba Prefecture | 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% | 97.1% | 97.0% |
| Others | 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% | 2.9% | 3.0% |

Expansion of Personal Deposits



Financial Products

(¥Bil.)

| | 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 | 10/9 | 11/3 |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Investment trusts | 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 | 468.4 | 461.9 |
| Bond funds | 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 | 7.9 | 7.4 |
| Stock funds | 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 | 460.4 | 454.5 |
| Personal Investors | 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 | 460.2 | 454.2 |
| Bond funds | 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 | 6.7 | 6.3 |
| Stock funds | 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 | 453.4 | 447.9 |

(¥Bil.)

| | 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 | 10/9 | 11/3 |
|---------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Foreign-currency deposits | 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 | 74.1 | 73.1 |
| Personal | 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 | 62.3 | 62.2 |
| Corporate | 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 | 11.8 | 10.8 |

(¥Bil.)

| | 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 | 10/9 | 11/3 |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Personal annuities* | 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 | 729.9 | 786.7 |
| Variable | 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 | 389.6 | 392.8 |
| Fixed | 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 | 223.5 | 231.7 |
| Whole Life Insurance | - | - | - | - | 0.3 | 1.3 | 2.2 | 3.2 | 5.1 | 6.8 | 8.0 | 10.9 | 58.1 | 116.6 | 162.1 |

*Totals are an accumulation from October 2002.

(¥Bil.)

| | 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 | 10/9 | 11/3 |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Public bonds | 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 | 232.6 | 221.9 |
| Personal | 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 | 200.9 | 196.6 |

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥Bil.)

| | 04/9 | 05/3 | 05/9 | 06/3 | 06/9 | 07/3 | 07/9 | 08/3 | 08/9 | 09/3 | 09/9 | 10/3 | 10/9 | 11/3 |
|------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Assets Requiring Caution or worse | 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 | 1,392.7 | 1,396.0 |
| Assets Requiring Caution | 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 | 1,307.2 | 1,308.6 |
| Other Assets Requiring Caution | 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 | 1,240.1 | 1,239.3 |
| Substandard Assets | 175.9 | 154.0 | 142.8 | 130.4 | 124.0 | 116.6 | 104.4 | 114.6 | 121.8 | 68.6 | 78.6 | 67.7 | 67.0 | 69.2 |
| Potentially Bankrupt Assets | 135.6 | 122.5 | 111.7 | 90.3 | 82.3 | 77.1 | 71.4 | 65.4 | 60.0 | 61.2 | 65.6 | 60.6 | 62.5 | 68.1 |
| Bankrupt and Effectively Bankrupt Assets | 36.2 | 31.3 | 26.8 | 25.3 | 28.0 | 27.0 | 27.0 | 29.3 | 35.3 | 35.9 | 33.3 | 28.9 | 22.9 | 19.2 |
| Normal Assets* | 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 | 5,965.2 | 6,098.9 |
| Total | 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 | 7,357.9 | 7,494.9 |

*Including loans with no debtor classification.

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

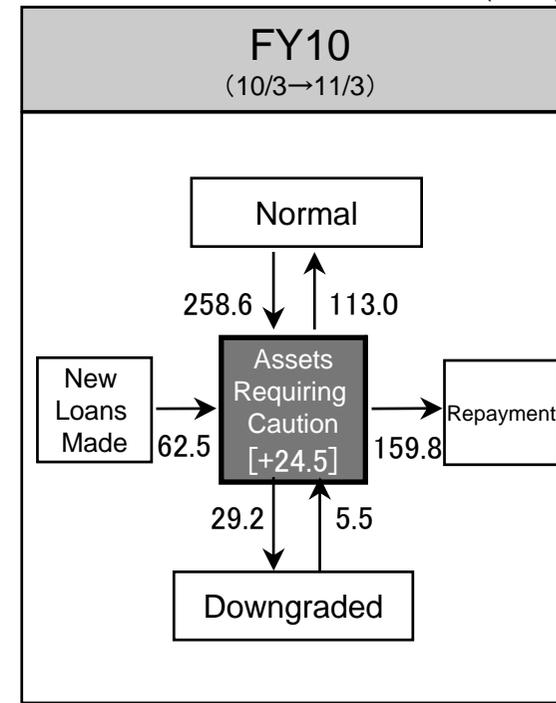
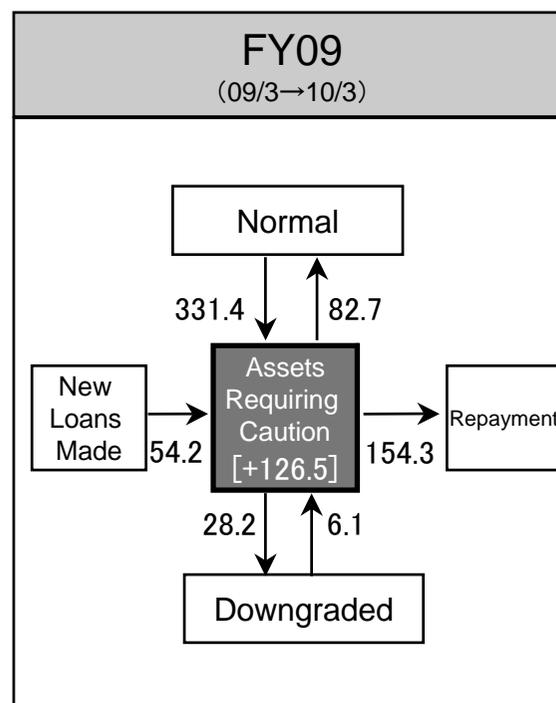
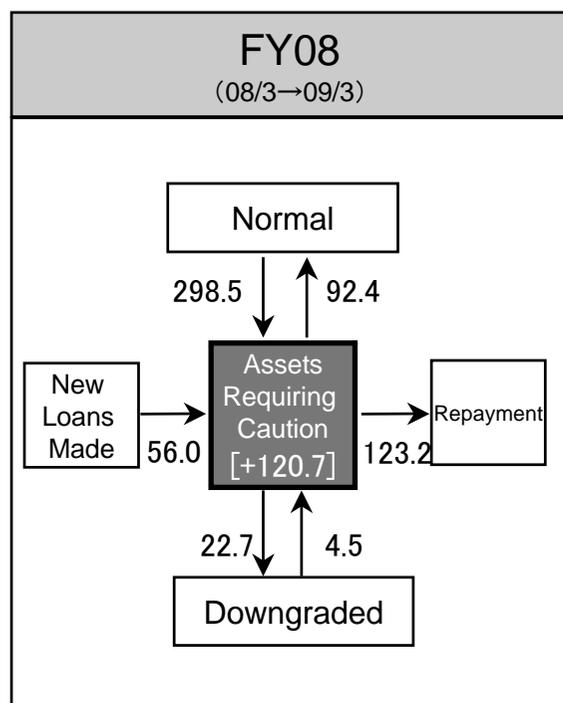
(¥Bil.)

| | 04/9 | 05/3 | 05/9 | 06/3 | 06/9 | 07/3 | 07/9 | 08/3 | 08/9 | 09/3 | 09/9 | 10/3 | 10/9 | 11/3 |
|---------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Disclosed Claims under the Financial Reconstruction Law | 311.5 | 276.0 | 252.3 | 226.4 | 215.6 | 202.3 | 185.9 | 186.6 | 193.0 | 152.2 | 158.0 | 143.1 | 140.5 | 145.8 |
| Bankrupt and Substantially | 36.2 | 31.3 | 26.8 | 25.3 | 28.0 | 27.0 | 27.0 | 29.3 | 35.3 | 35.9 | 33.3 | 28.9 | 22.9 | 19.2 |
| Doubtful Claims | 135.6 | 122.5 | 111.7 | 90.3 | 82.3 | 77.1 | 71.4 | 65.4 | 60.0 | 61.2 | 65.6 | 60.6 | 62.5 | 68.1 |
| Substandard Claims | 139.6 | 122.1 | 113.7 | 110.6 | 105.2 | 98.1 | 87.4 | 91.8 | 97.6 | 55.0 | 59.1 | 53.5 | 55.0 | 58.4 |
| Normal Claims | 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 | 7,217.3 | 7,349.0 |
| Total | 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 | 7,357.9 | 7,494.9 |
| Proportion to total claims | 5.39% | 4.59% | 4.26% | 3.60% | 3.31% | 3.08% | 2.77% | 2.73% | 2.73% | 2.12% | 2.16% | 1.96% | 1.91% | 1.94% |

Factors for Fluctuations in Assets Requiring Caution

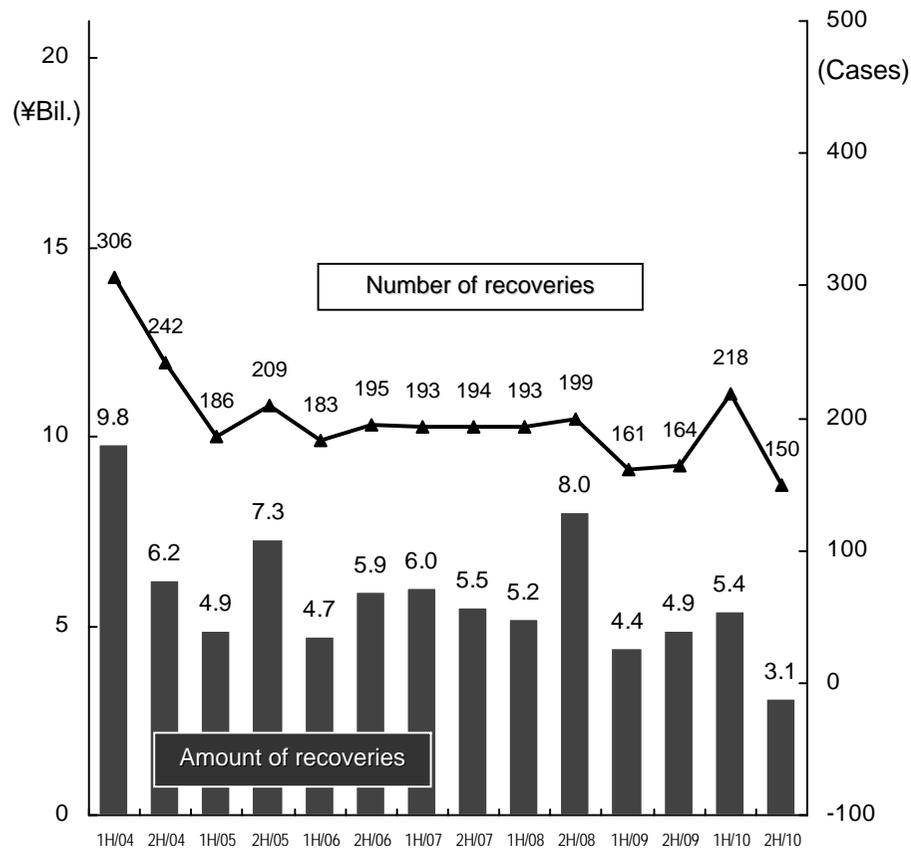
Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥Bil.)

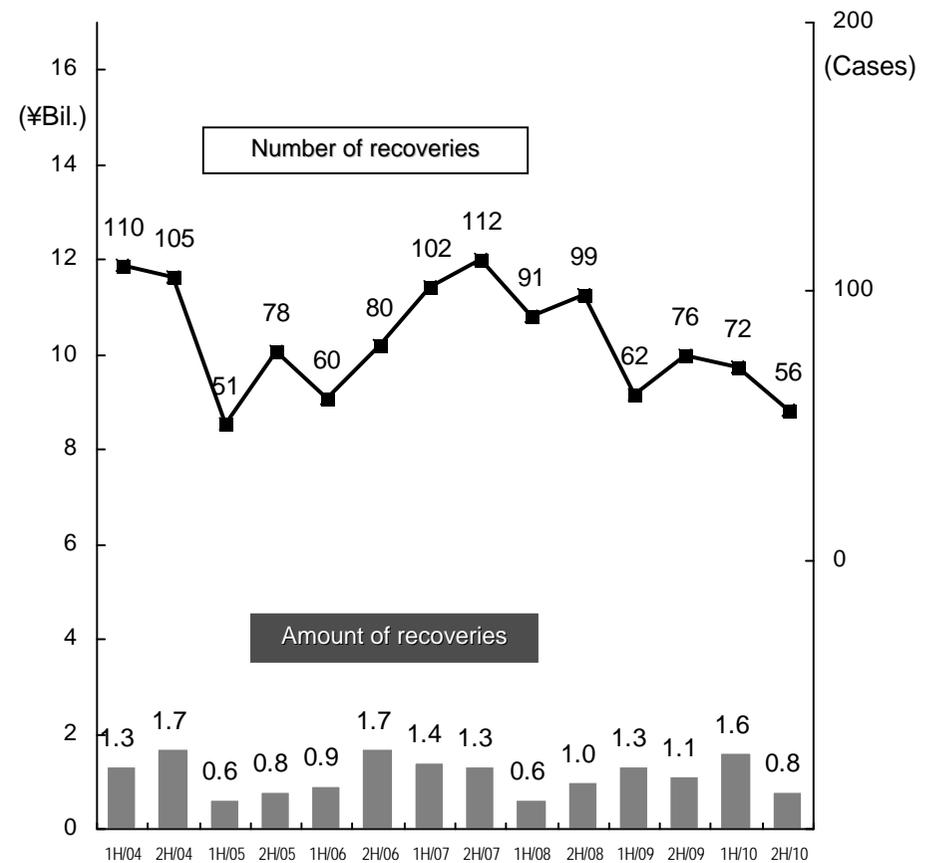


Disposal of Collateral

Recoveries through Sales



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



Efforts to Facilitate Financing

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

Small and medium-sized enterprises

| | 09/12 | 10/3 | 10/6 | 10/9 | 10/12 | 11/3 |
|------------------|--------|---------|---------|---------|---------|---------|
| Cases | 1,045 | 6,145 | 10,925 | 15,569 | 20,548 | 25,711 |
| Revised | 321 | 4,518 | 8,649 | 13,458 | 17,705 | 22,679 |
| Refused | 4 | 11 | 24 | 43 | 64 | 89 |
| Under evaluation | 712 | 1,285 | 1,622 | 1,191 | 1,584 | 1,428 |
| Withdrawn | 8 | 331 | 630 | 877 | 1,195 | 1,515 |
| Amount (¥Mil.) | 27,023 | 166,499 | 305,071 | 437,322 | 579,363 | 727,220 |
| Revised | 8,555 | 124,369 | 247,029 | 381,450 | 506,275 | 645,493 |
| Refused | 45 | 196 | 268 | 1,987 | 2,564 | 3,000 |
| Under evaluation | 18,312 | 33,989 | 44,288 | 34,490 | 40,964 | 40,751 |
| Withdrawn | 109 | 7,943 | 13,485 | 19,394 | 29,558 | 37,974 |

Residential mortgage borrowers

| | 09/12 | 10/3 | 10/6 | 10/9 | 10/12 | 11/3 |
|------------------|-------|-------|--------|--------|--------|--------|
| Cases | 94 | 543 | 1,006 | 1,378 | 1,649 | 1,958 |
| Revised | 17 | 353 | 755 | 1,140 | 1,406 | 1,687 |
| Refused | 1 | 1 | 3 | 12 | 37 | 43 |
| Under evaluation | 75 | 157 | 180 | 129 | 93 | 98 |
| Withdrawn | 1 | 32 | 68 | 97 | 113 | 130 |
| Amount (¥Mil.) | 1,526 | 8,327 | 14,887 | 20,536 | 24,591 | 29,212 |
| Revised | 275 | 5,580 | 11,296 | 17,125 | 20,788 | 25,277 |
| Refused | 40 | 40 | 67 | 195 | 666 | 749 |
| Under evaluation | 1,200 | 2,227 | 2,497 | 1,790 | 1,451 | 1,235 |
| Withdrawn | 9 | 479 | 1,025 | 1,424 | 1,684 | 1,950 |

※Figures after the decimal point are omitted

Capital Ratio

Non-Consolidated

| | 08/3 | 08/9 | 09/3 | 09/9 | 10/3 | 10/9 | 11/3 |
|----------------------|---------|---------|---------|---------|---------|---------|---------|
| Capital ratio | 11.72% | 10.74% | 11.12% | 12.02% | 12.14% | 12.83% | 12.76% |
| Tier I ratio | 10.26% | 9.82% | 9.62% | 10.61% | 10.78% | 11.47% | 11.46% |
| Capital (¥ Bil.) | 579.7 | 547.3 | 565.2 | 599.6 | 611.8 | 614.8 | 619.9 |
| Tier I | 507.8 | 500.3 | 488.9 | 529.7 | 543.1 | 549.6 | 557.1 |
| Risk Assets (¥ Bil.) | 4,946.3 | 5,092.7 | 5,082.7 | 4,988.2 | 5,038.8 | 4,791.0 | 4,858.3 |
| Credit risk | 4,590.0 | 4,721.7 | 4,690.2 | 4,592.4 | 4,637.6 | 4,390.0 | 4,473.0 |
| Market risk | 64.6 | 70.6 | 86.6 | 88.0 | 94.1 | 96.3 | 85.2 |
| Operational risk | 291.6 | 300.4 | 305.8 | 307.7 | 306.9 | 304.7 | 300.1 |

Consolidated

| | 08/3 | 08/9 | 09/3 | 09/9 | 10/3 | 10/9 | 11/3 |
|----------------------|---------|---------|---------|---------|---------|---------|---------|
| Capital ratio | 12.20% | 11.31% | 11.70% | 12.71% | 12.80% | 13.55% | 13.37% |
| Tier I ratio | 10.72% | 10.35% | 10.17% | 11.25% | 11.39% | 12.14% | 12.05% |
| Capital (¥ Bil.) | 617.7 | 586.4 | 604.4 | 641.3 | 653.8 | 658.9 | 665.2 |
| Tier I | 542.6 | 536.7 | 525.2 | 567.9 | 581.9 | 590.3 | 599.4 |
| Risk Assets (¥ Bil.) | 5,060.2 | 5,182.1 | 5,162.3 | 5,045.0 | 5,106.1 | 4,860.3 | 4,972.4 |
| Credit risk | 4,665.3 | 4,787.5 | 4,747.9 | 4,627.8 | 4,683.9 | 4,438.8 | 4,566.3 |
| Market risk | 64.8 | 70.8 | 86.7 | 88.1 | 94.3 | 96.4 | 85.6 |
| Operational risk | 315.6 | 323.7 | 327.5 | 329.0 | 327.9 | 325.0 | 320.5 |

Risk Capital Allocation

Risk Capital Allocation

| | |
|-------------------------|--------------------------------------------------------------------|
| Capital for allocation | 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 |

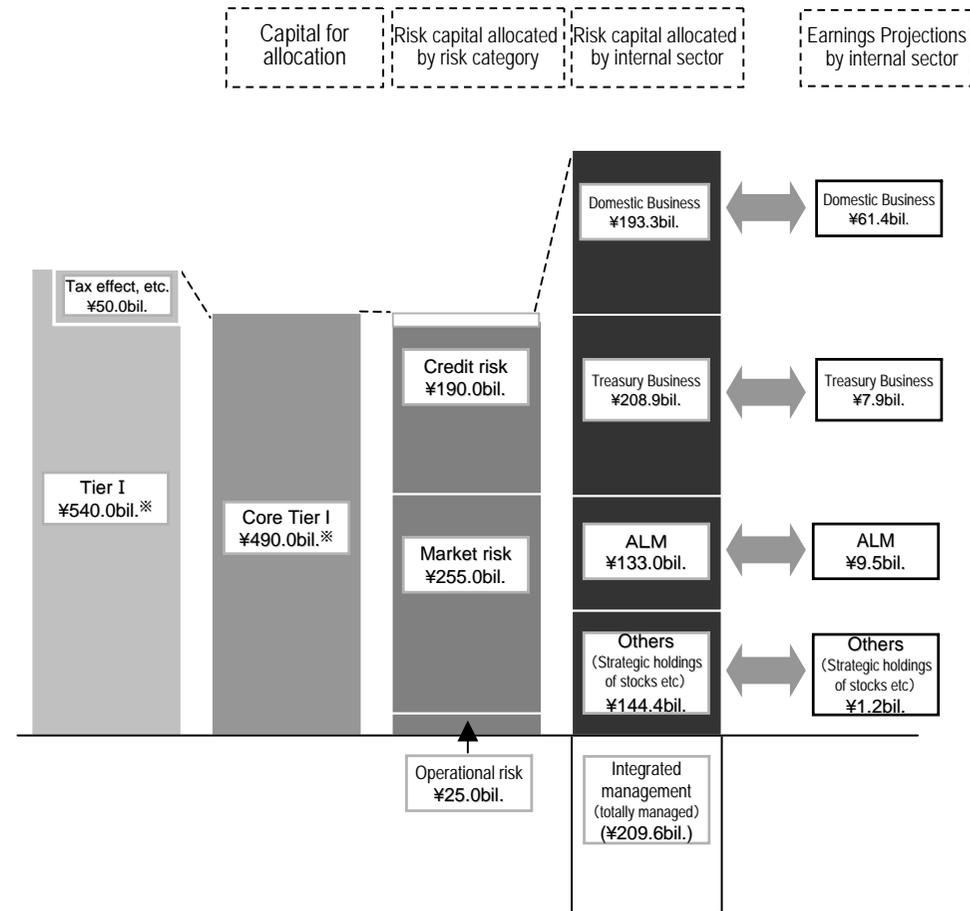
Outlier Standard (11/3)

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

| | | |
|-----------------------------------------|-----|-------------|
| Interest rate risks in banking business | ① | ¥35.5 bil. |
| Tier I + Tier II | ② | ¥640.8 bil. |
| Outlier ratio | ①/② | 5.5% |

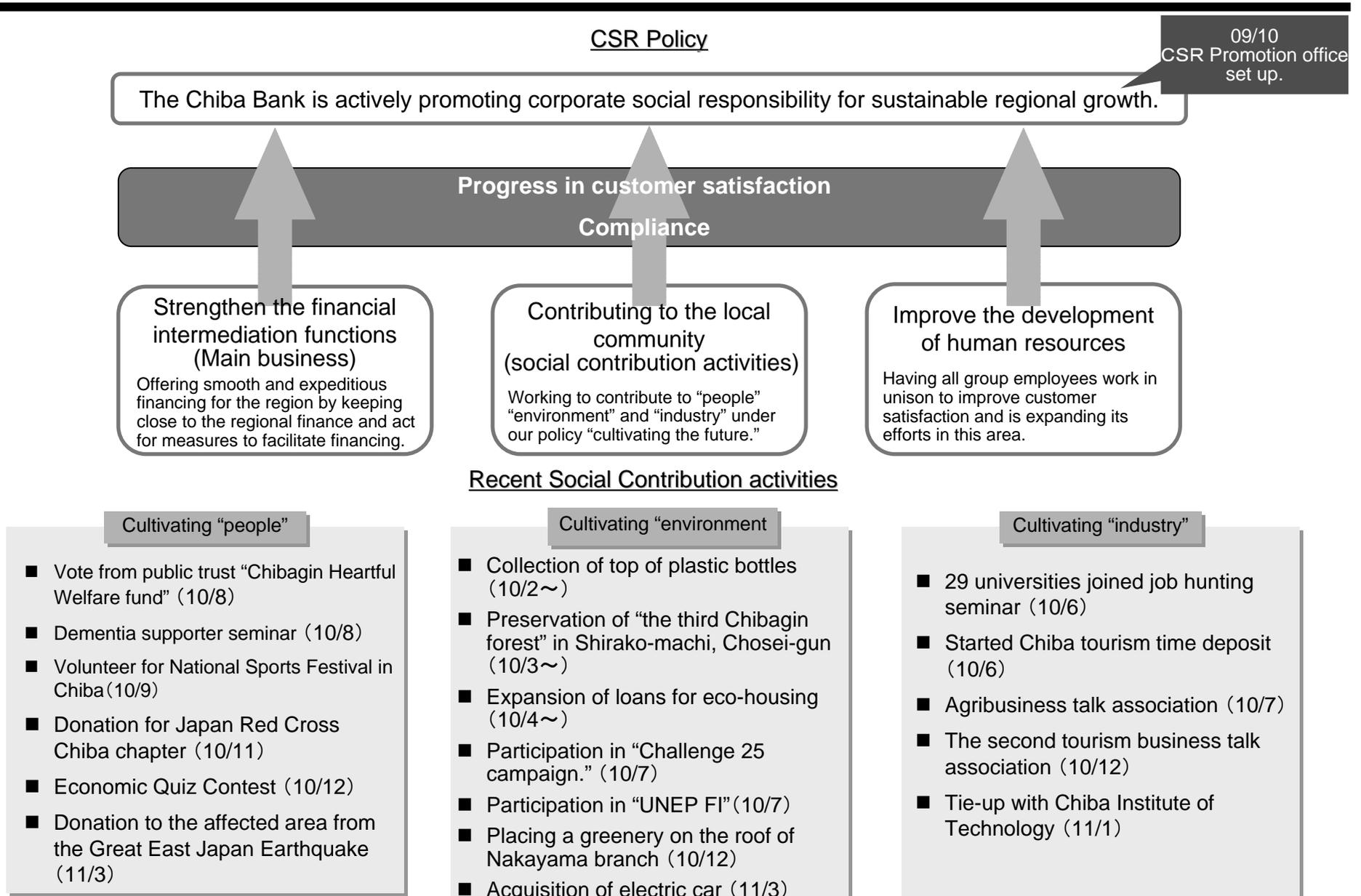
*Interest rate shock: 99 percentile

Risk capital allocation for first half of FY 11



*Amount forecasted at allocation.

CSR activities



Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

| Name of Bank | 11/3 |
|-------------------------------------|------------|
| 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 Chiba Bank outlets

| | 11/3 | 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 | 2 | +1 |

Composition of Shareholders

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

| | 10/3 | | 10/9 | | 11/3 | |
|--------------------------------|---------|--------------|---------|--------------|---------|--------------|
| | | (Proportion) | | (Proportion) | | (Proportion) |
| National and local governments | 9 | 0.00% | 9 | 0.00% | 9 | 0.00% |
| Financial institutions | 411,695 | 46.22% | 432,479 | 48.57% | 418,777 | 47.01% |
| Trust banks | 190,585 | 21.40% | 211,513 | 23.76% | 201,121 | 22.58% |
| Securities companies | 18,361 | 2.06% | 16,133 | 1.81% | 18,858 | 2.12% |
| Other companies | 128,522 | 14.43% | 129,689 | 14.56% | 128,834 | 14.46% |
| Foreign investors | 207,317 | 23.30% | 189,289 | 21.25% | 191,130 | 21.46% |
| Individuals and others | 122,807 | 13.79% | 121,183 | 13.61% | 121,309 | 13.62% |
| Treasury Stock, etc. | 1,778 | 0.20% | 1,807 | 0.20% | 11,860 | 1.33% |
| Total | 890,489 | 100.00% | 890,589 | 100.00% | 890,777 | 100.00% |

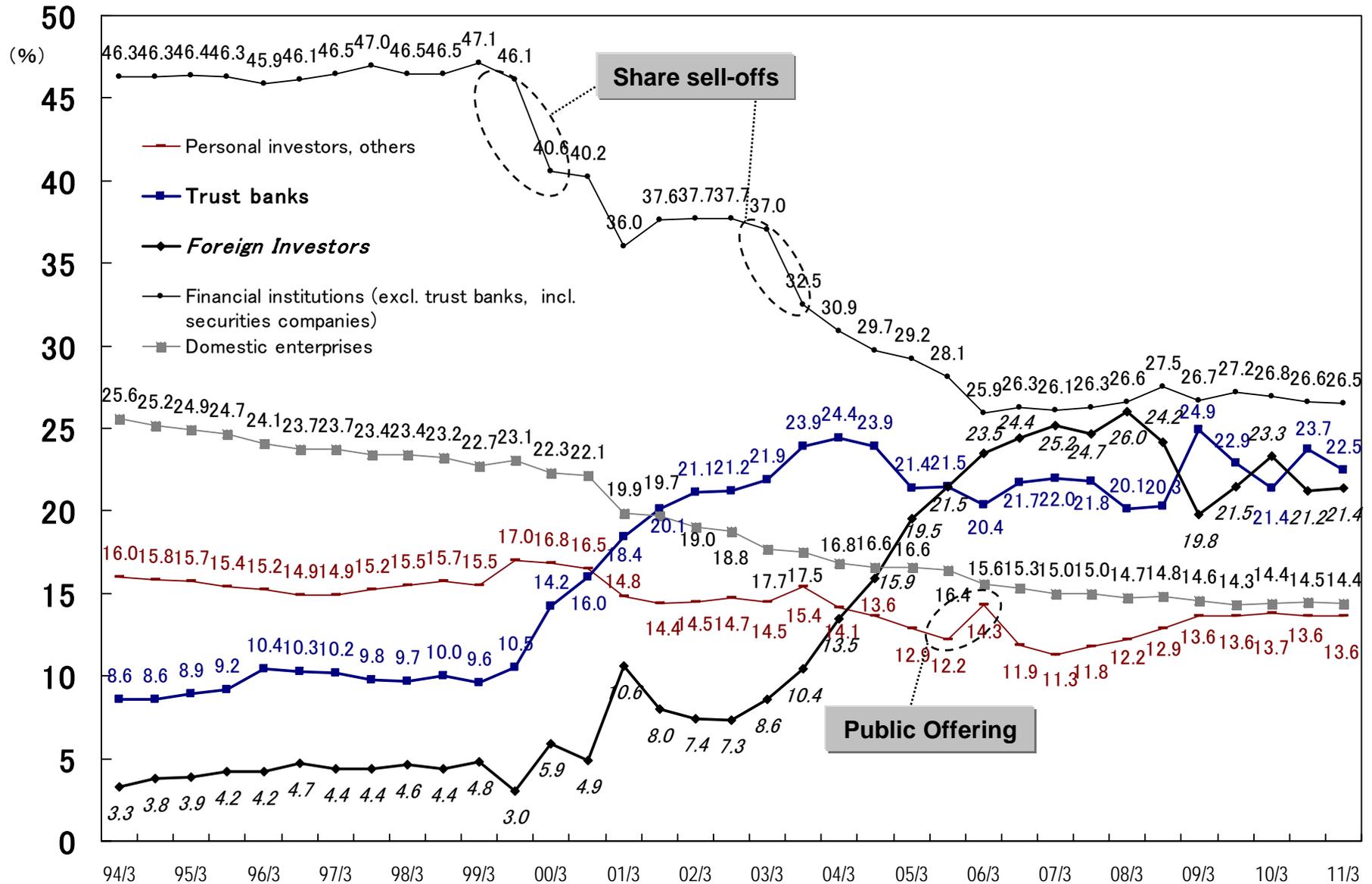
Principal Shareholders

Number of Shares in thousands

| | 10/3 | | 10/9 | | 11/3 | | | |
|--------------------------------------------------------------------|----------------|-----------------------------------|--------------------------------------------------------|-----------------------------------|----------------|--------------------------------------------------------|--------|-------|
| | 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, Ltd. (Trust Account) | 64,750 | 7.23% | Japan Trustee Services Bank, Ltd. (Trust Account) | 73,346 | 8.19% | Japan Trustee Services Bank, Ltd. (Trust Account) | 68,110 | 7.60% |
| The Master Trust Bank of Japan, Ltd. (Trust Account) | 43,050 | 4.80% | Japan Master Trust Bank of Japan, Ltd. (Trust Account) | 49,989 | 5.58% | Japan Master Trust Bank of Japan, Ltd. (Trust Account) | 47,967 | 5.35% |
| The Bank of Tokyo-Mitsubishi UFJ, Ltd. | 36,599 | 4.08% | The Bank of Tokyo-Mitsubishi UFJ, Ltd. | 35,326 | 3.94% | The Bank of Tokyo-Mitsubishi UFJ, Ltd. | 35,326 | 3.94% |
| NIPPONKOA Insurance Company, Limited | 29,905 | 3.33% | NIPPONKOA Insurance Company, Limited | 29,905 | 3.33% | NIPPONKOA Insurance Company, Limited | 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 Life Insurance Company, Limited | 25,678 | 2.86% | The Dai-ichi Life Insurance Company, Limited | 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% |
| THE CHASE MANHATTAN BANK, N.A. LONDON SECS LENDING OMNIBUS ACCOUNT | 17,791 | 1.98% | Meiji Yasuda Life Insurance Company | 15,579 | 1.73% | Meiji Yasuda Life Insurance Company | 15,579 | 1.73% |
| Meiji Yasuda Life Insurance Company | 15,579 | 1.73% | Chiba Bank Employees' Shareholding Association | 11,554 | 1.29% | Chiba Bank Employees' Shareholding Association | 11,943 | 1.33% |
| STATE STREET BANK AND TRUST COMPANY 505225 | 14,155 | 1.58% | Japan Trustee Services Bank, Ltd. (Trust Account 4) | 10,969 | 1.22% | Japan Trustee Services Bank, Ltd. (Trust Account 4) | 10,351 | 1.15% |

*Treasury stocks are excluded in Principal Shareholders but are included in calculation of percentage of total share issued.

Changes in Composition of Shareholders



Recent News

| | | |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 2010 | May.14 | Announced the abolition of the retirement lump-sum plan for directors and the introduction of stock options |
| | Jul.1 | Started a new brand advertisement (sub-message "Best partner to the region") |
| | Jul.1 | Started handling products for wealthy individuals in a tie-up with Lombard Odier Darier Hentsch |
| | Jul.15 | Held the "Medical Business Inheritance Seminar" |
| | Jul.20 | Started new CRM system |
| | Jul.23 | Held the "Shanghai Business Community Seminar" |
| | Aug.2 | Started tie-up with Chiba Prefecture Credit Guarantee Council regarding finance for the purchase of real estate for trading purposes |
| | Aug.6 | Held the "Chibagin Agribusiness Talk Association" |
| | Sep.7 | Lowered the rate of interest on deposits (0.040%/year→0.020%/year) |
| | Sep.15 | Held the "China Business Seminar" |
| | Sep.24 | Announced acquisition of own shares (up to 10 million shares) |
| | Oct.1 | Established Growth Business Support Office |
| | Oct.18 | "Yachiyo Branch" moved to new building |
| | Oct.18 | Revised card loan "Quick Power Advance" |
| | Nov.18 | Held the "Foreign Business Management Seminar for medium and small companies in Japan" |
| | Dec.7 | Held the "2 nd Chiba Tourism Business Talk Association" |
| | 2011 | Jan.1 |
| Jan.17 | | Nakayama branch moved to new building |
| Jan.21 | | Held the "Shanghai Business Community Seminar 2011" |
| Feb.3 | | Held the "Medical Business Seminar" in Ichikawa (10th in Kashiwa / 17th in Chiba) |
| Feb.14 | | Kamagaya branch moved to new building |
| Feb.28 | | Ajiki branch moved to new building |
| Mar. 2 | | Acquisition of electric car |
| Mar. 9 | | Opening Singapore representative office |
| Mar. 14 | | Misato-chuo branch moved to new building |
| Apr.8 | | Announced the 11 th medium term management plan "Frontier 70" |
| Apr.18 | | Started adoption of Chinese Yuan for settlement business in trading |
| Apr.28 | Announced acquisition of own shares (up to 12 million shares) | |
| Apr.28 | Announced turning the consolidated subsidiary "Chibagin Securities" into a wholly-owned subsidiary of the Chiba Bank through a Short-form Share Exchange | |

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