

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

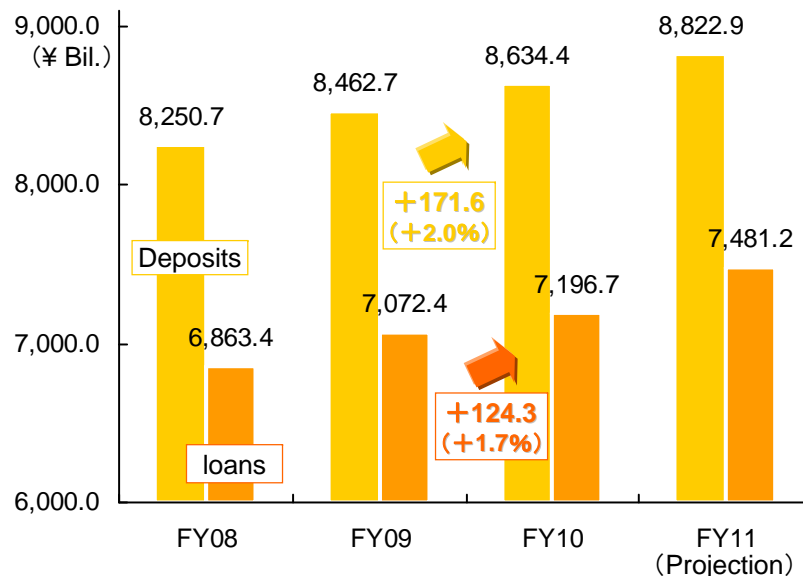
Spread narrowing trend to be coming to an end, planning the increase of net interest income in this fiscal year

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)



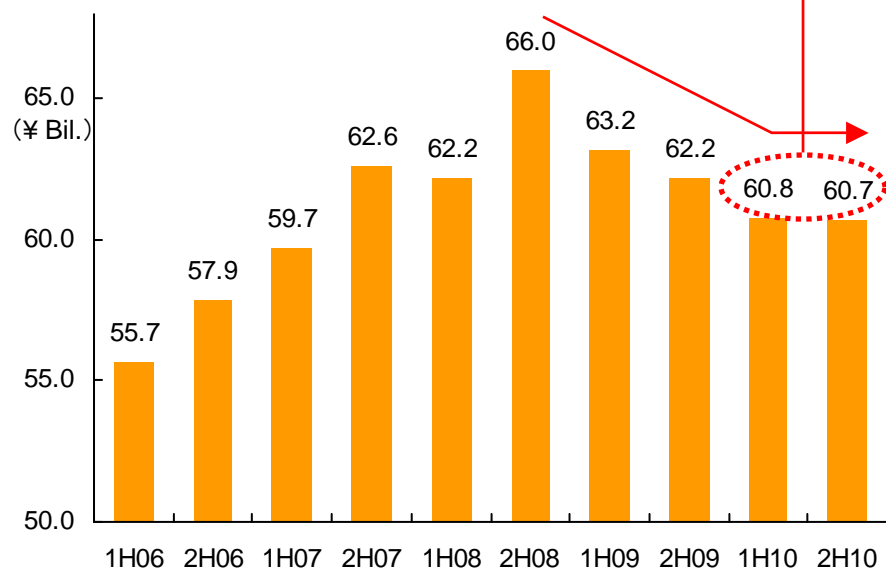
(Reference)
Y on Y change in average loans of all Japanese banks
minus 1.9% [Jan-Mar-2011] *Source BOJ

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

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



183 days 182 days

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

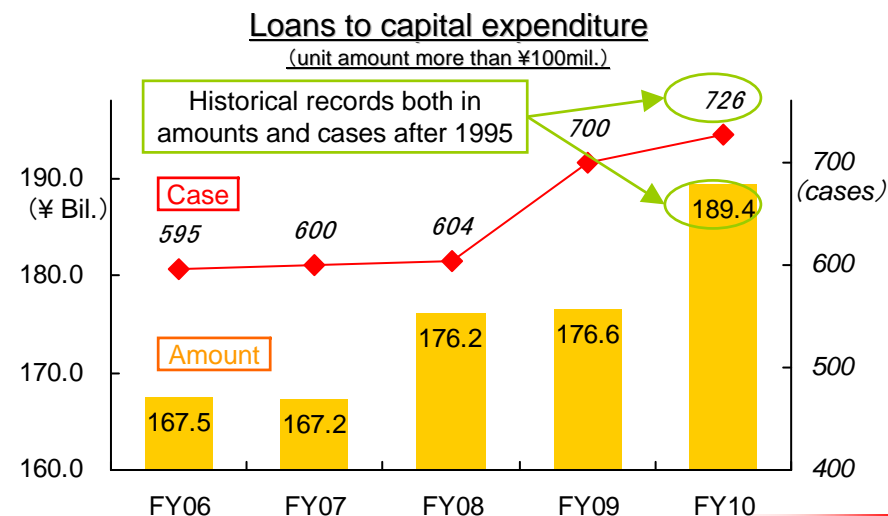
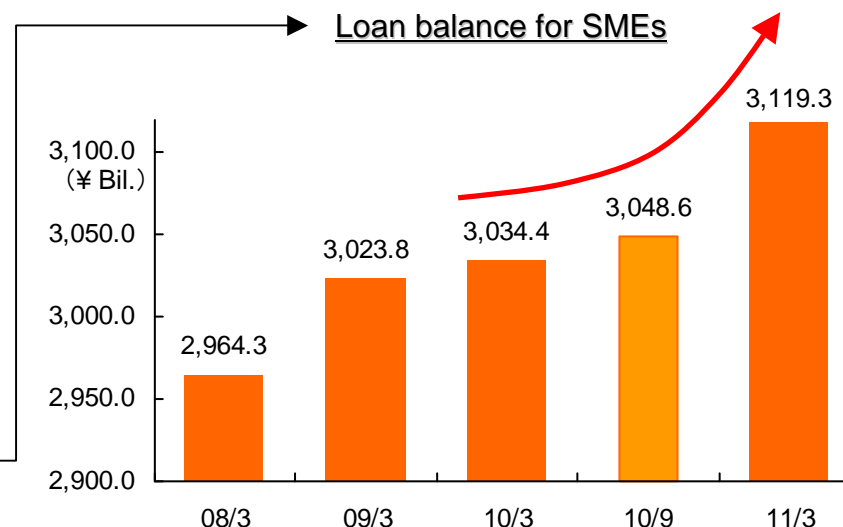
Breakdown of increase in loans and bills discounted

<¥ Bil.>	10/3	11/3	Change	
				(%)
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%

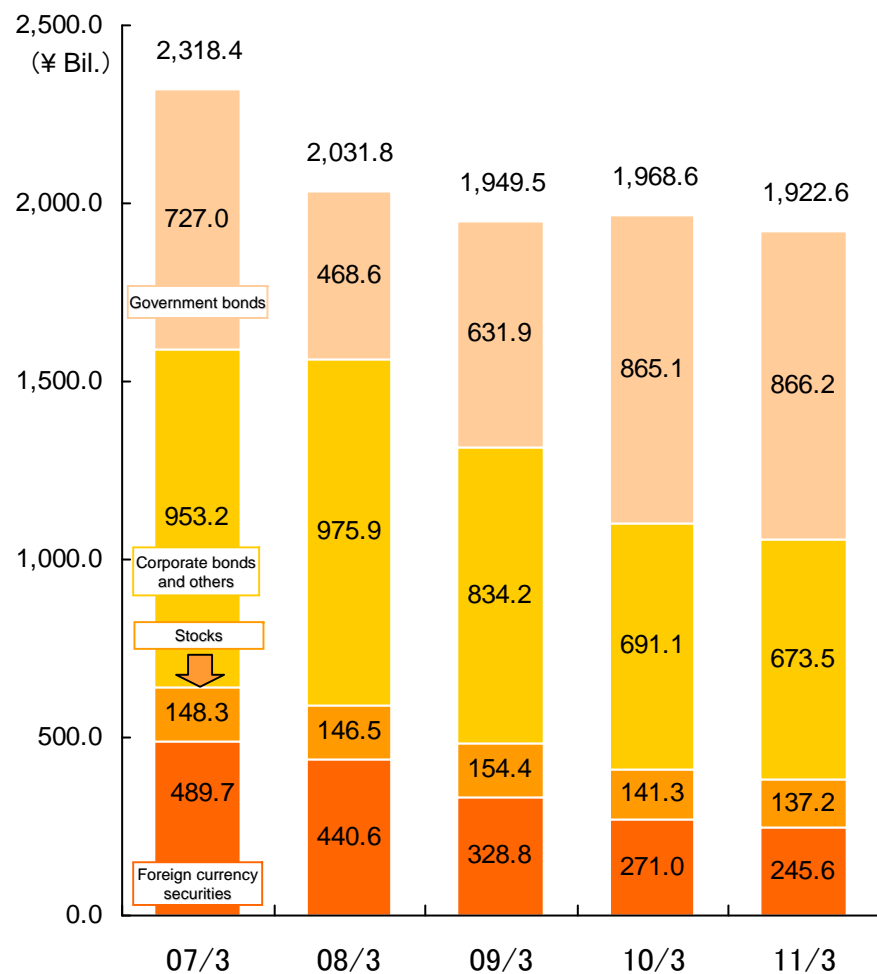
Number of new loan customers	4,087	4,096	Target 4,000
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* Tokyo Head Office, Shinjuku branch and Osaka branch



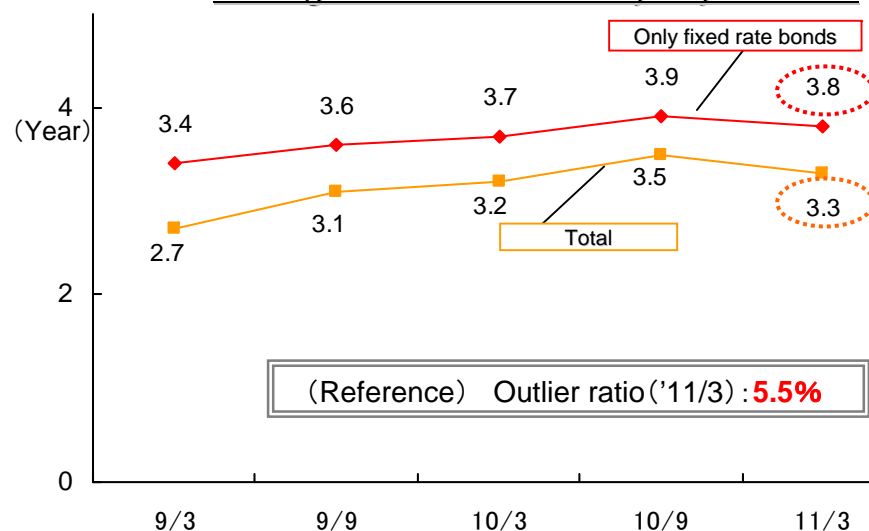
Controlling interest risks, maintaining profitability

Balance of investment securities*



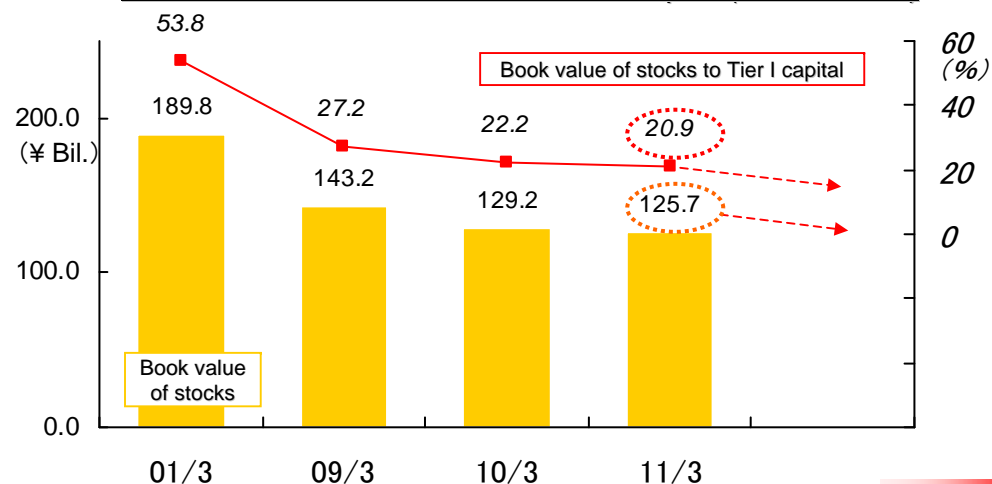
* Balances are represented excluding valuation gains/losses

Average duration to maturity of yen bonds



(Reference) Outlier ratio('11/3) : **5.5%**

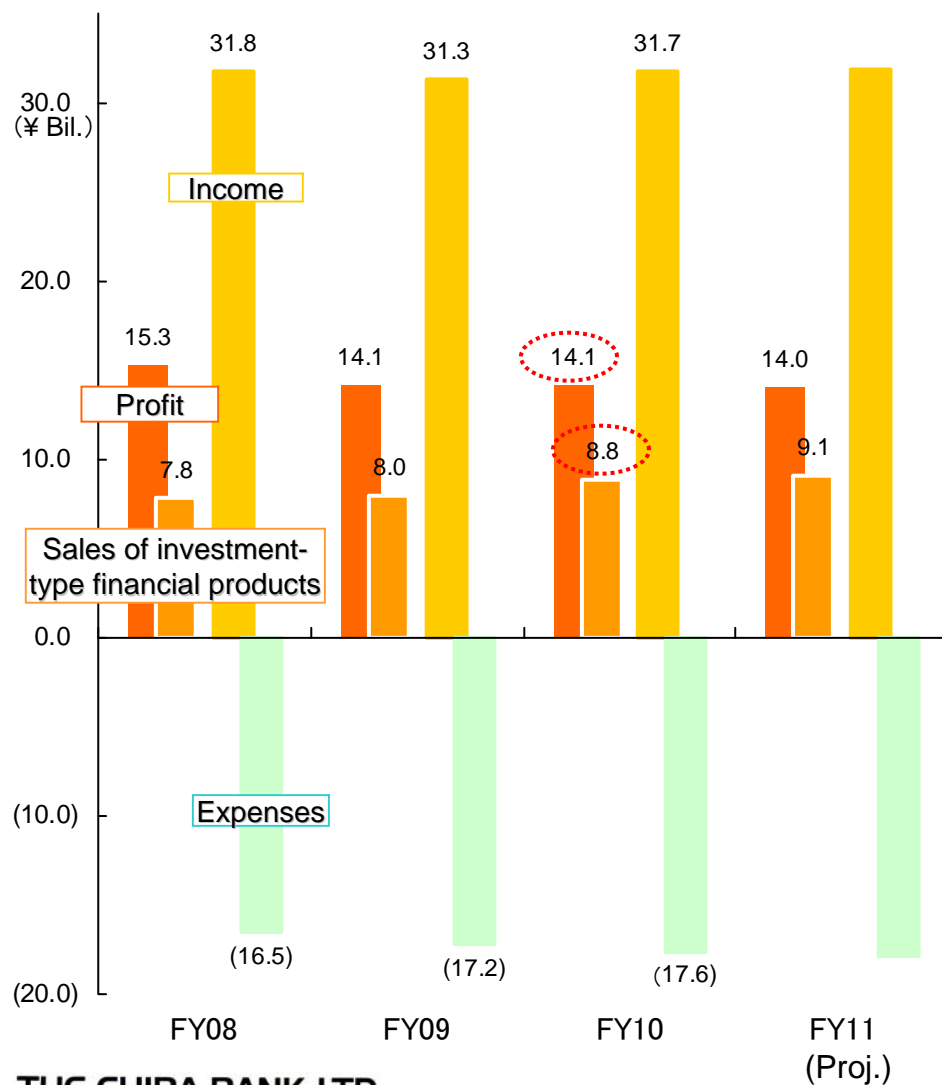
Book value of stocks* and ratio to Tier I capital (Consolidated)



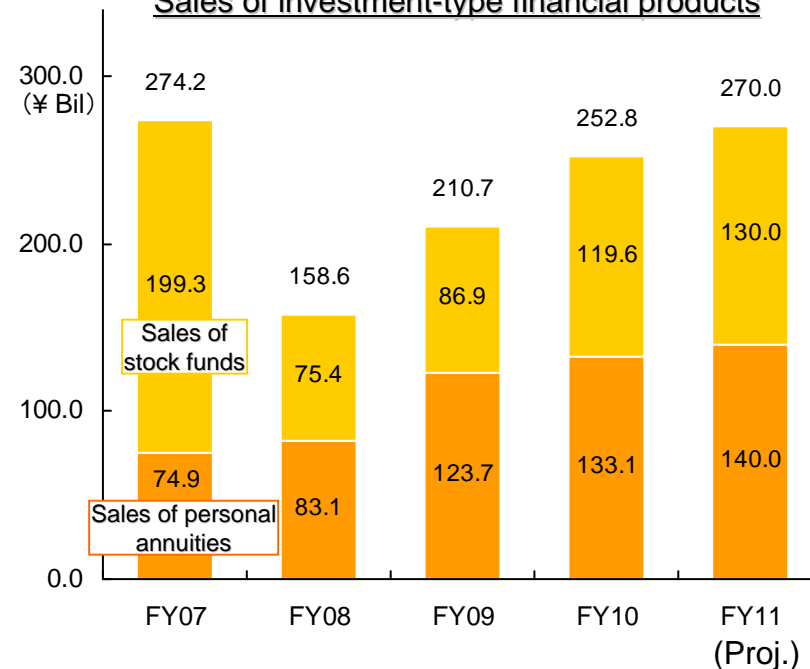
*Acquisition cost of other securities with market value

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

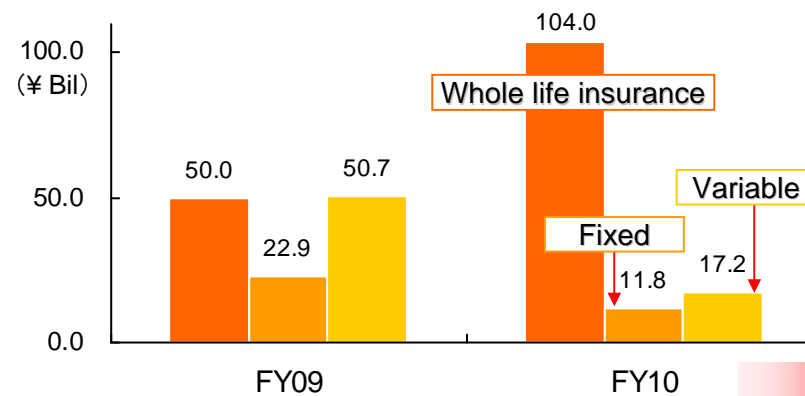
Fees and commissions



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

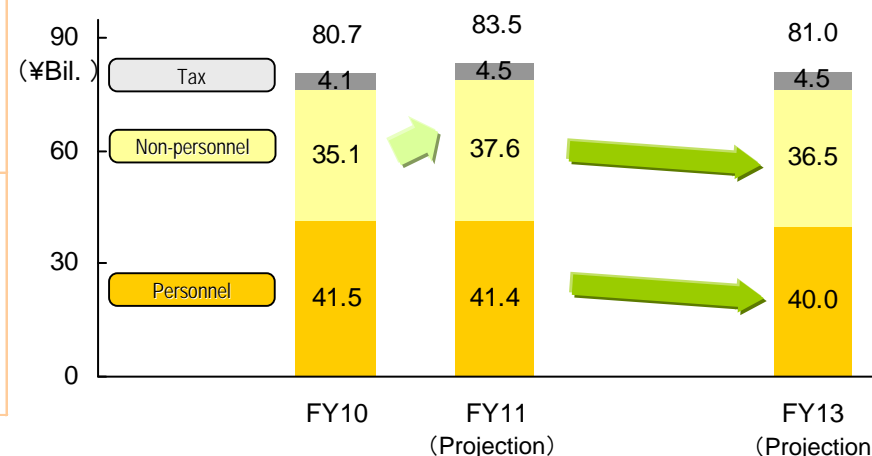
Newly established and renovated branches



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

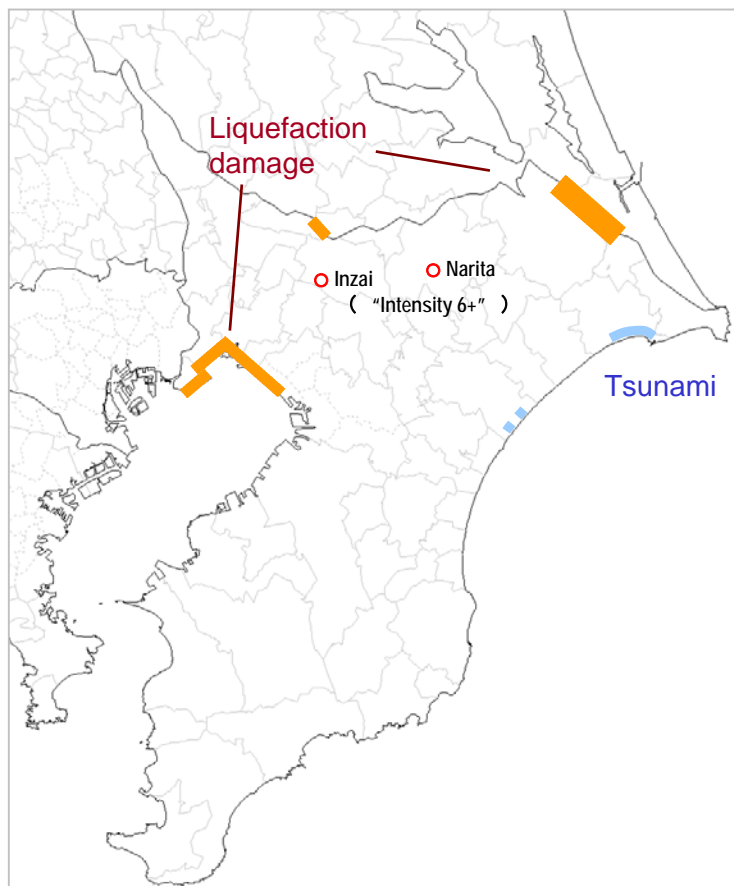
* Figures are shown without the adoption of the accounting treatment, under which the total allowance is recorded in Extraordinary income in cases where the total sum of the allowance for loan losses is a reversal.

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



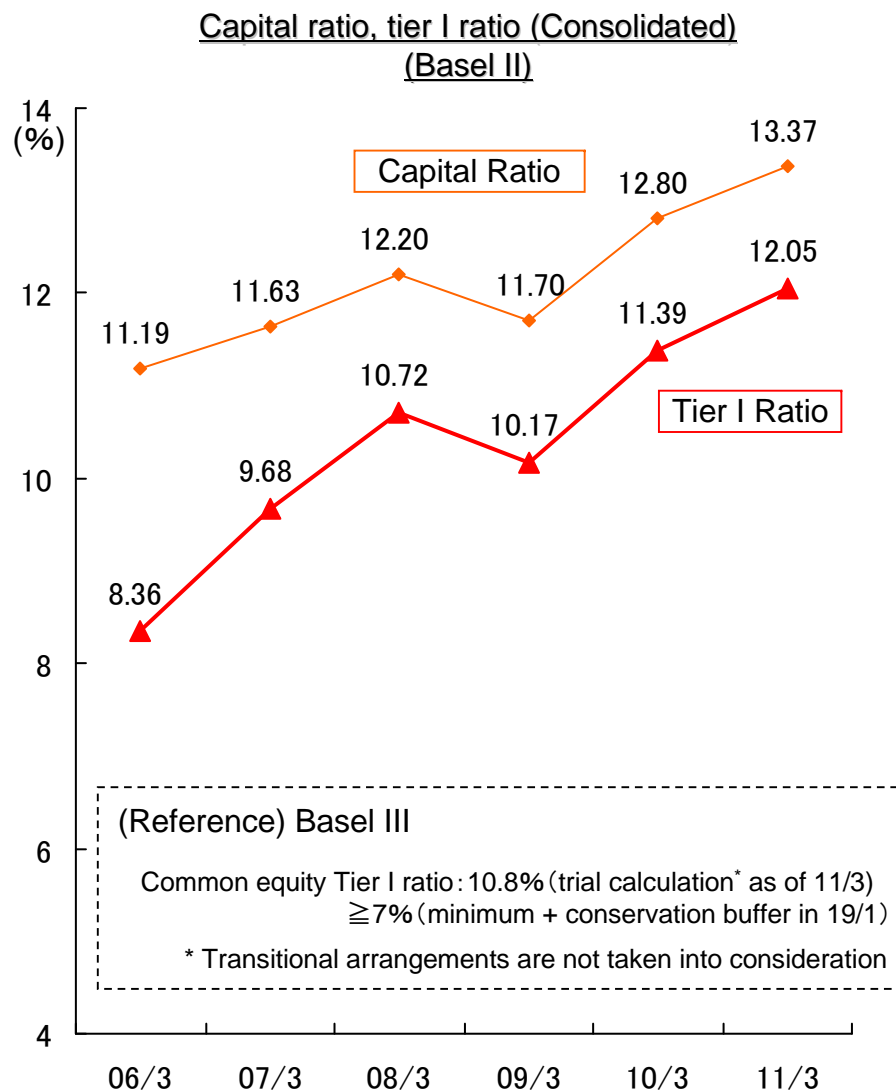
- Preparation for deterioration of customers' status
(Conservatively estimating credit costs for FY11)
- Sufficient provision of finance until supply chains revive
- Finance for demands of reconstruction

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

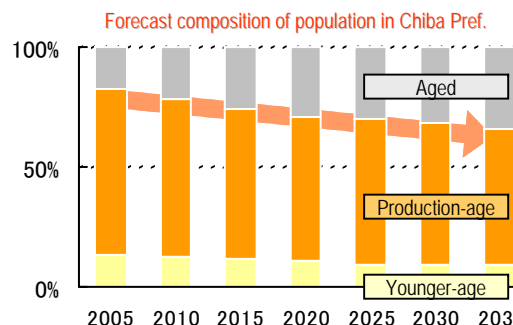


Narita International Airport

《 Rate of population change by prefecture 》

	00~05	05~10	Change
Chiba	2.2%	2.7%	+ 0.5%
Tokyo	4.2%	4.7%	+ 0.4%
Osaka	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

Subject 1 Strengthening the business structure

Subject 2 Assisting the regional economy

Subject 3 Enhancing the management system

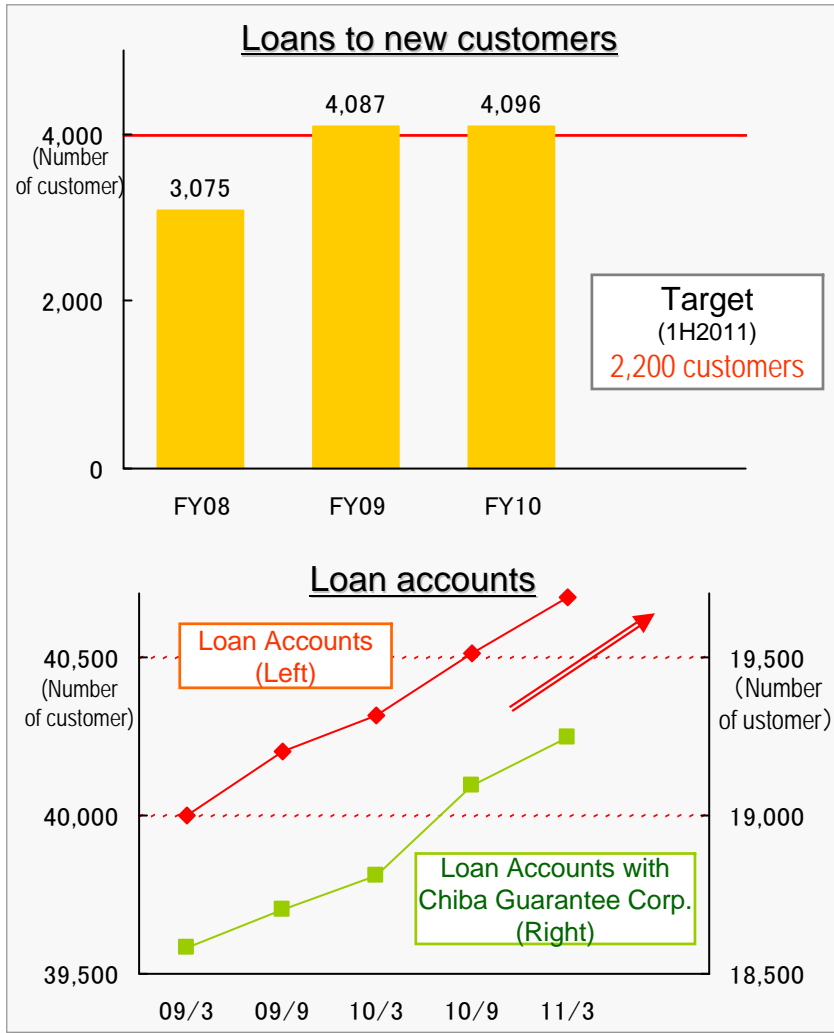
Subject 4 Improving the development of human resources

Commitment 150

<Numerical targets>

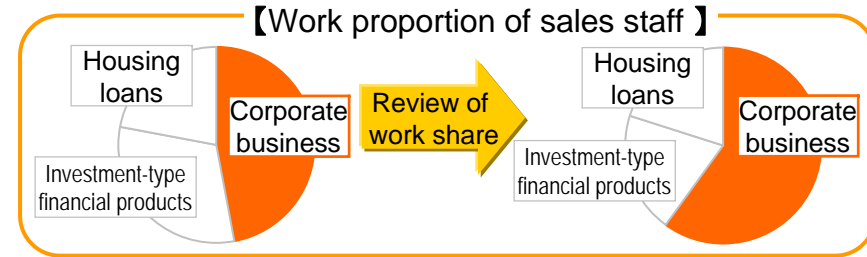
Core net business income (Non-consolidated) ¥88.0Bil.	Net income (Non-consolidated) ¥47.0Bil.	Net income (Consolidated) ¥50.0Bil.	OHR Below 50%	Capital ratio (Consolidated) Around 13% (based on Basel III)
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Strengthen corporate business both in quality and quantity for loan growth



Strengthen sales in branches

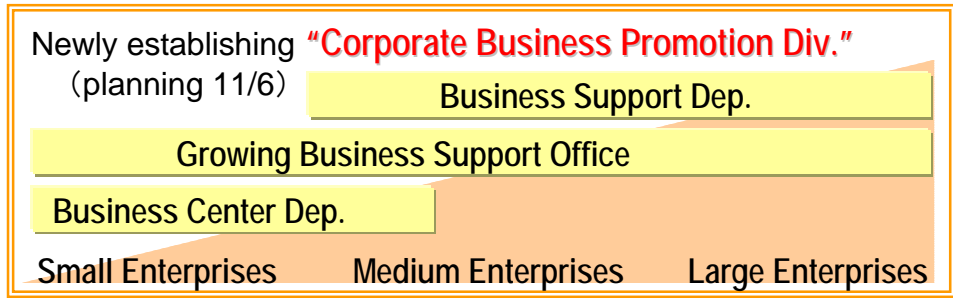
- Converting 100 staff from head office to sales in branch
- New assignment of specialized staff for wealth management ⇒(P19)



- Increasing workforce for corporate business (Workload basis)



Strengthen head office support



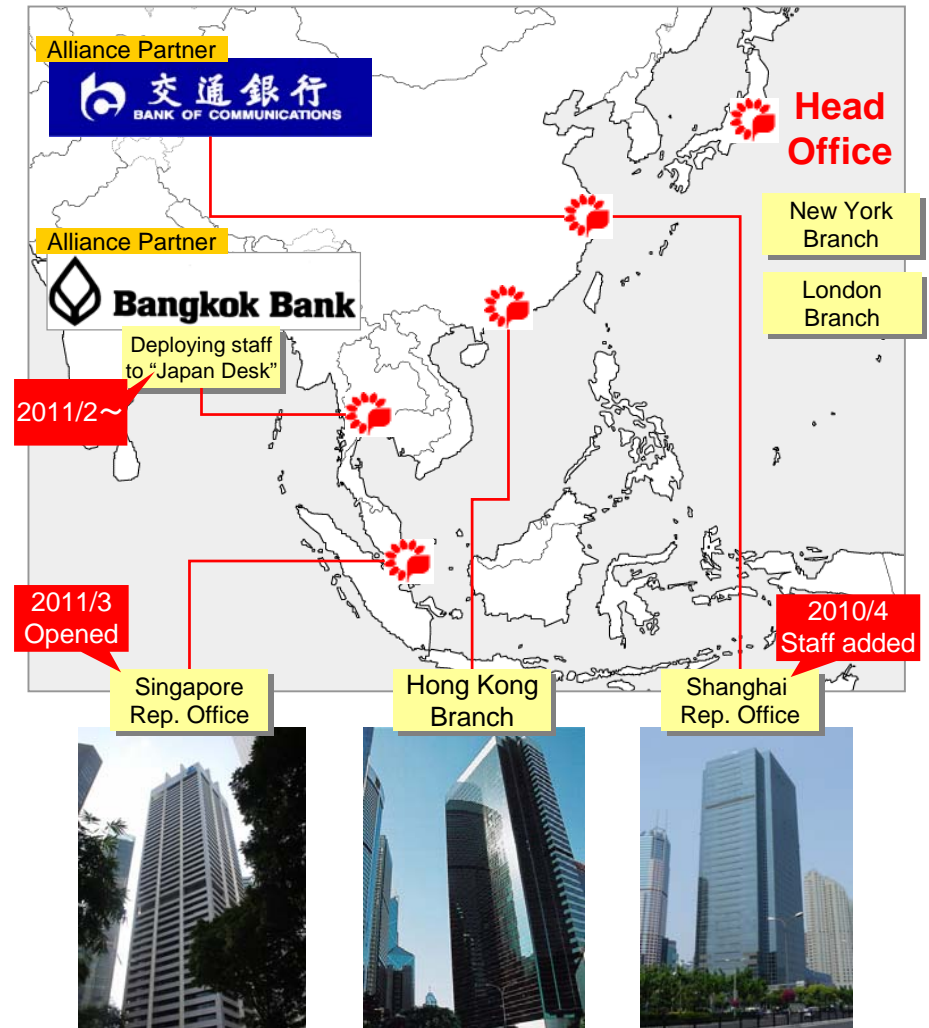
【Commitment】 "Strengthening corporate business by clarifying individual staff function" "Strengthening to target new customers"

Strengthening business in growth sectors to broaden business opportunities

Growth Business Support Office

(2010/10 Established)

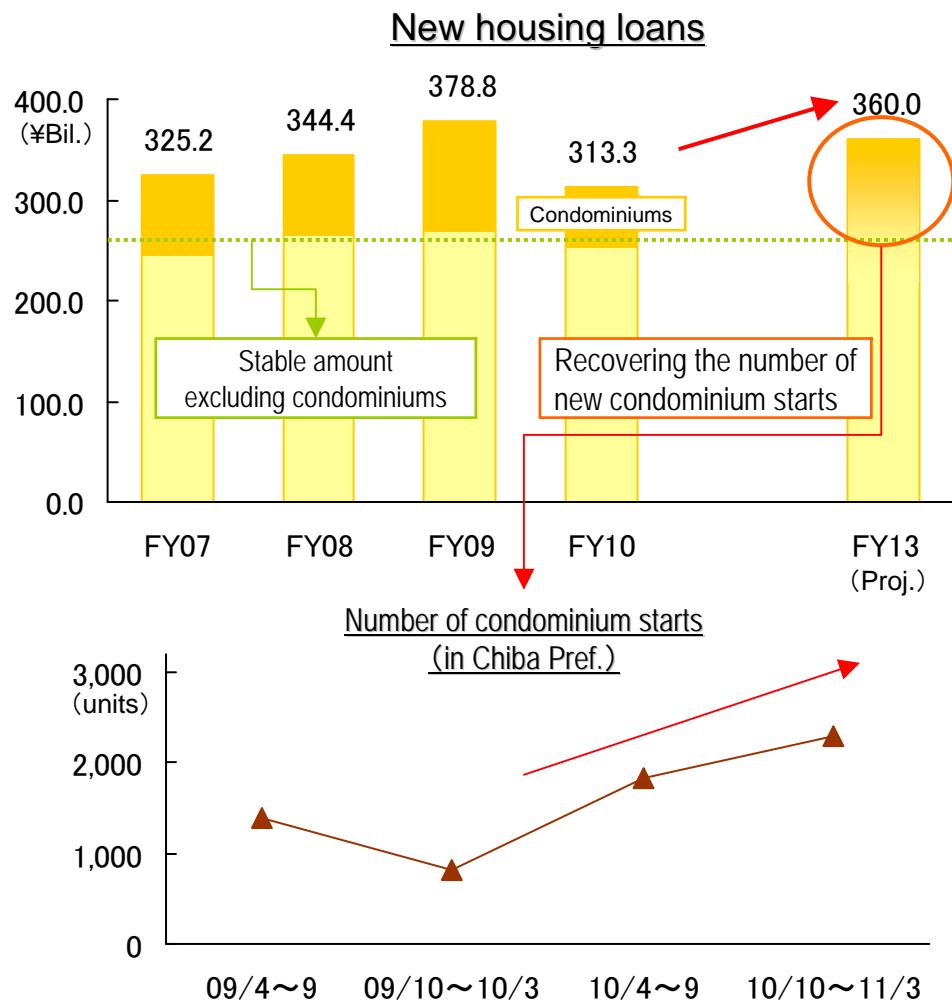
Agriculture	<ul style="list-style-type: none"> ✓ Supporting customers to recover from earthquake ✓ Continuously hosting "Agri-Business Matching" ✓ Supporting customers to establish agri-corporation
Tourism	<ul style="list-style-type: none"> ✓ Supporting customers to recover from earthquake ✓ Hosting "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

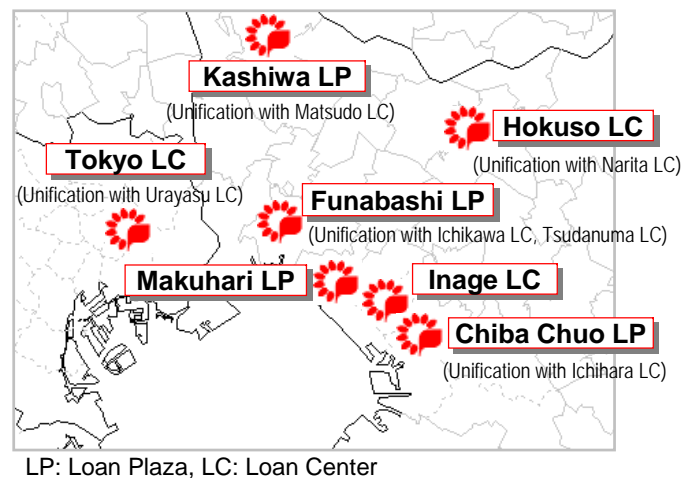


Establishing "Consumer Loan Office" (planning 11/6)

- ✓ 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.



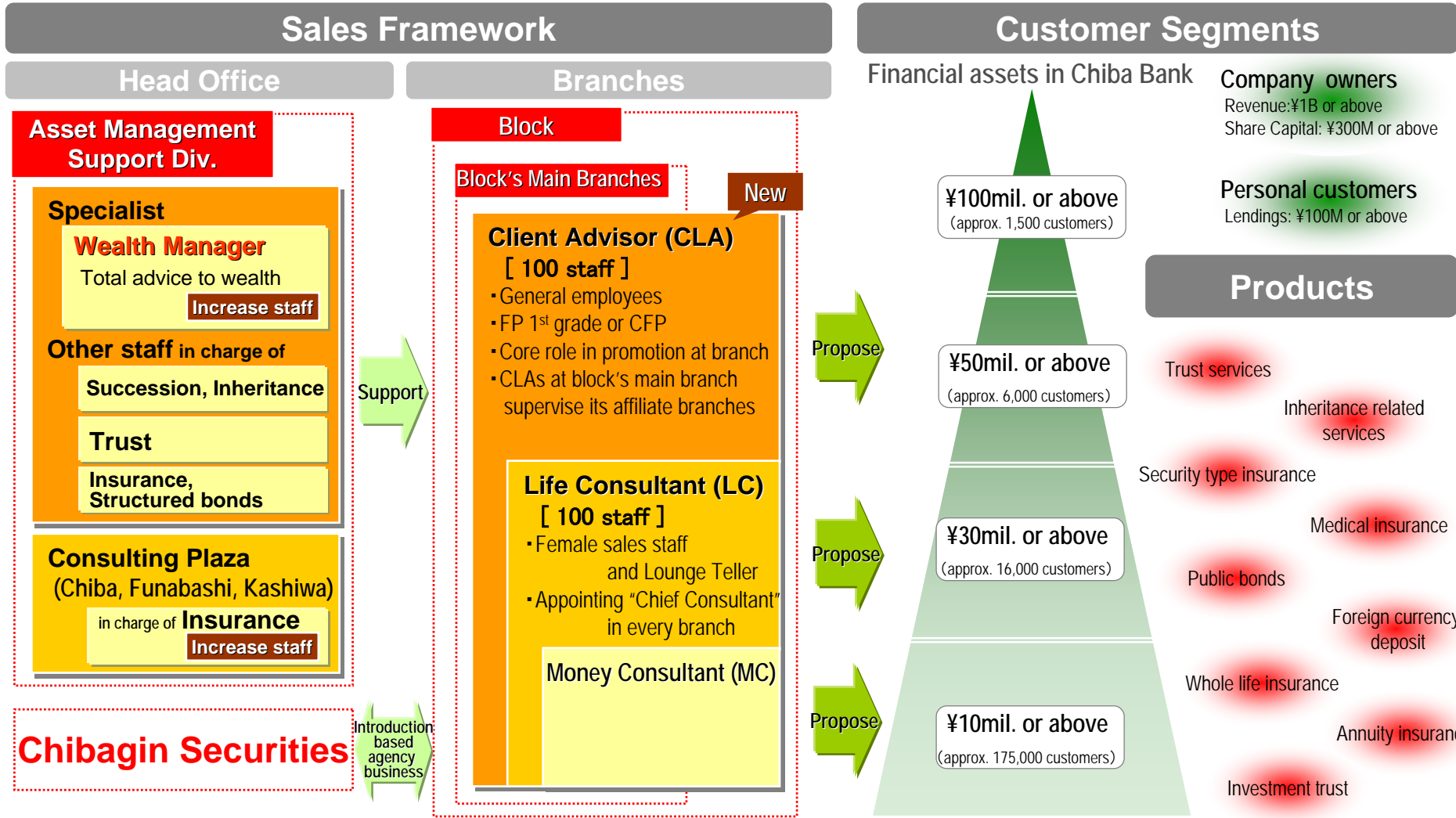
Increasing female staff on loan business

- ✓ 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

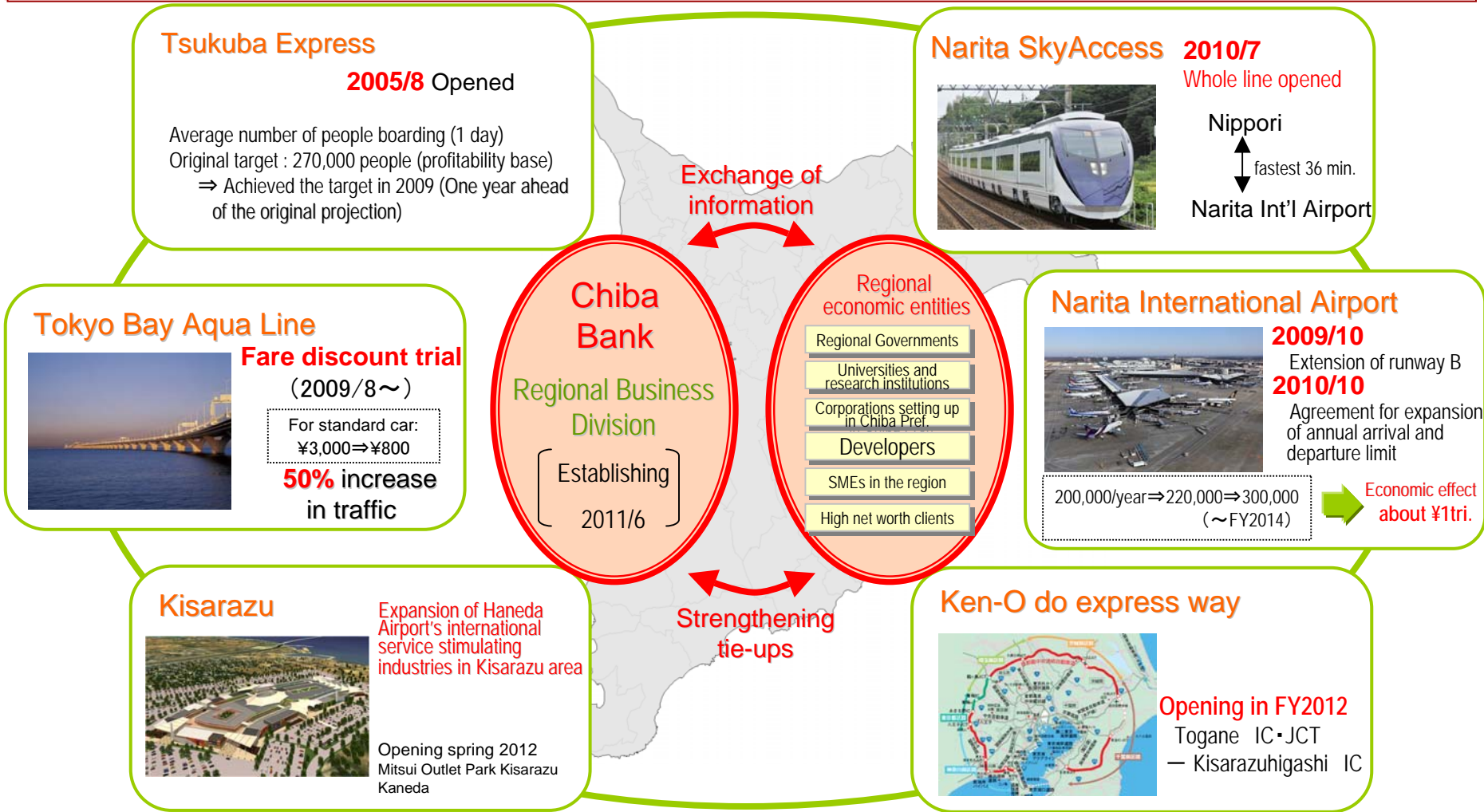
	Footprint	Enforcement	Aim
Framework	<p>1998.3</p> <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <p>Chuo Securities</p> <p>Joined Chiba Bank group</p> </div>	<p>2011.1 Name changed</p> <div style="border: 1px solid red; padding: 5px; display: inline-block; text-align: center;"> <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>
	<p>Balance of structured bonds handled Fee income from introduced customers</p>		

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

FRONTIER 70

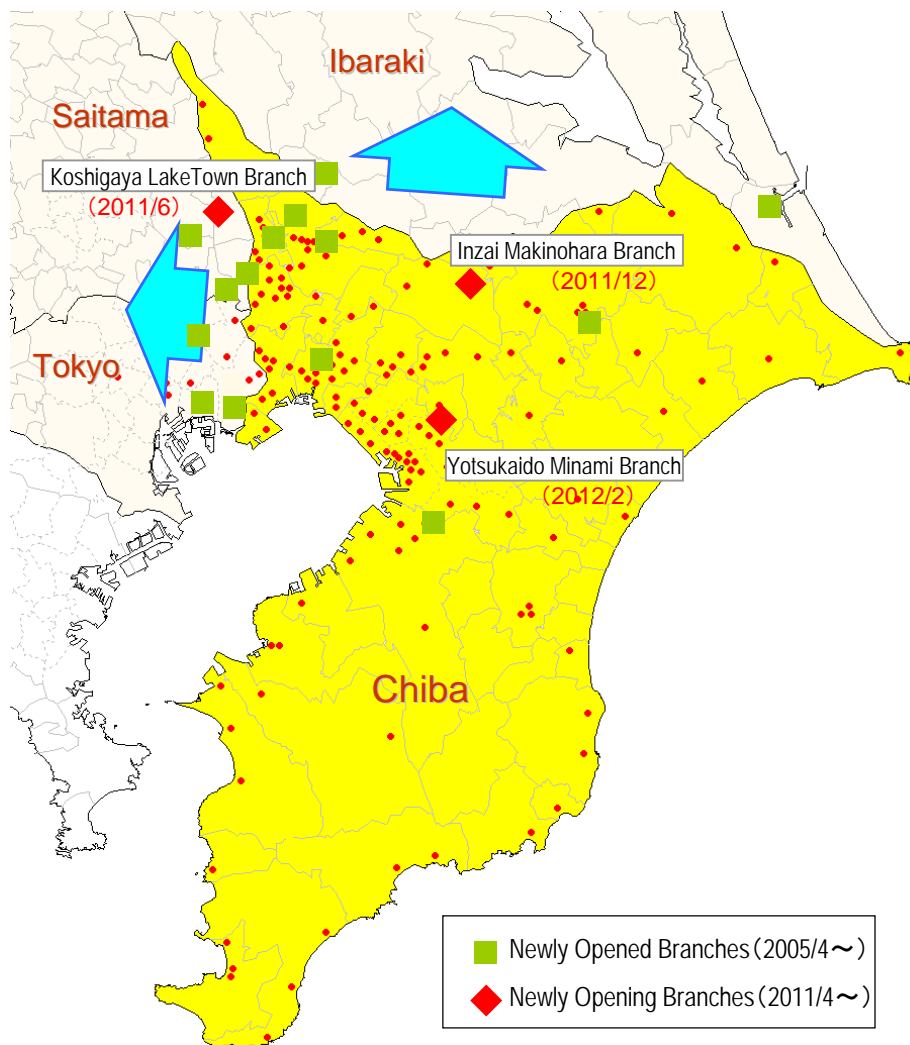
Subject2 Assisting the Regional Economy

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

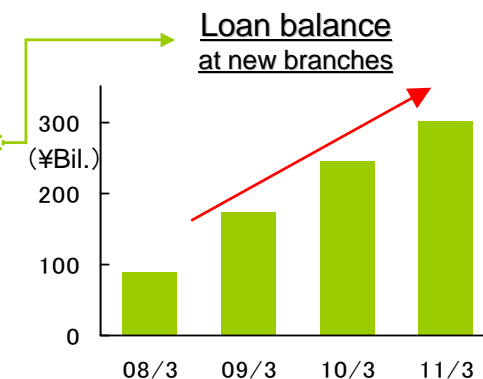


■ Newly Opened Branches (2005/4~)
◆ Newly Opening Branches (2011/4~)

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:

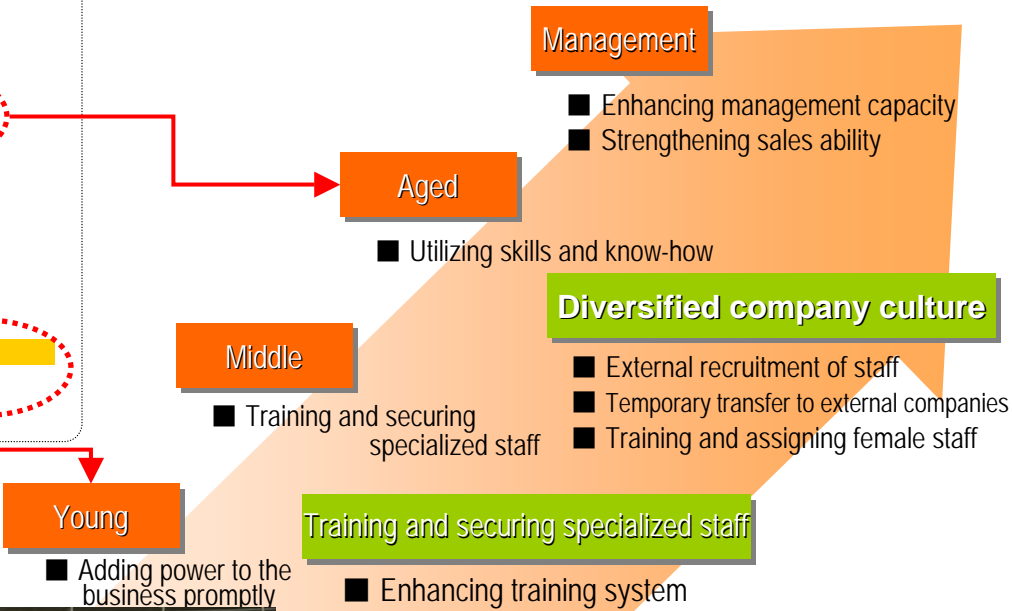
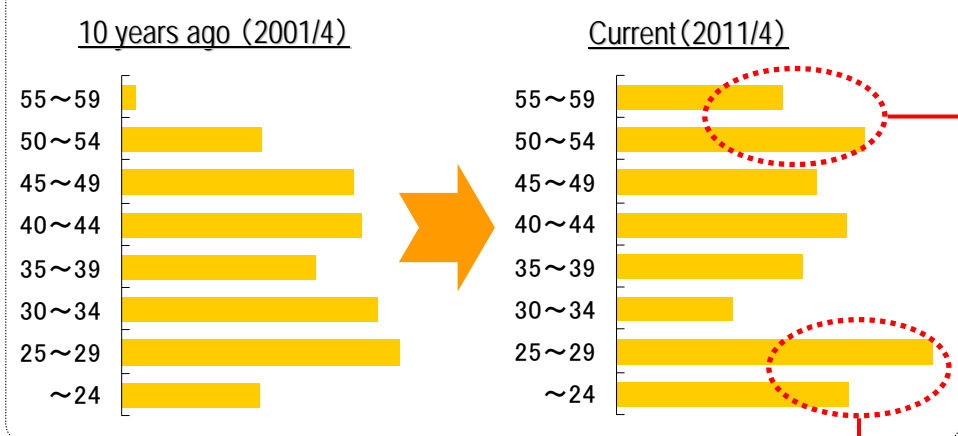
Opening	11/6 Koshigaya Laketown Branch	Renovating	11/11 Kisarazu Higashi Branch
	11/12 Inzai Makinohara Branch		12/2 Kisarazu Branch
	12/2 Yotsukaido Minami Branch		13/7 Motoyawata Branch
			14/3 Tokyo Head Office
- ✓ Rebuilding the decrepit branches as scheduled
- ✓ Changing branch functions suitable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

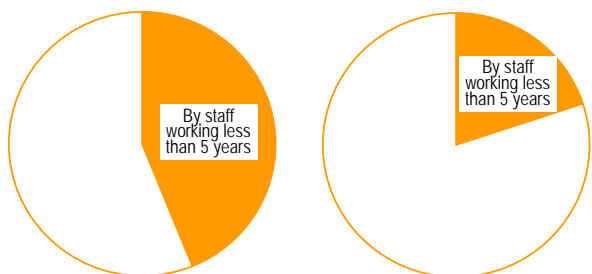
- External recruitment of staff
- Temporary transfer to external companies
- Training and assigning female staff

Training and securing specialized staff

- Enhancing training system
- Training applicable to globalization

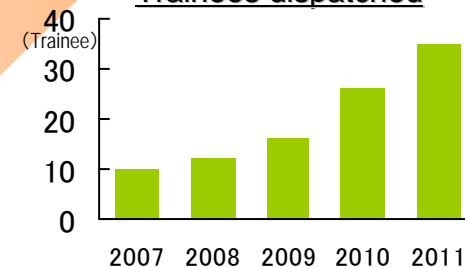
Achievements of younger staff

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		
	FY09 (Actual)	FY10 (Actual)	FY11 (Projection)	FY13 (Projection)	Change (3y)
(¥ 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

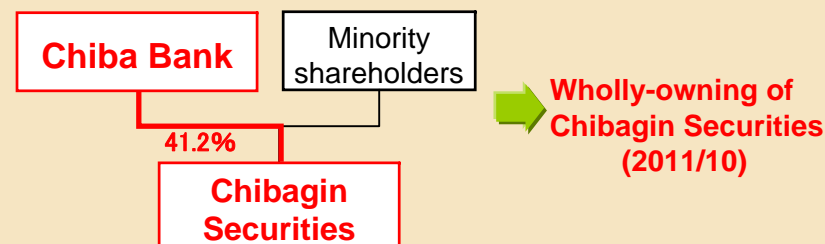
Loan Growth
about ¥900Bil



Profit
Growth

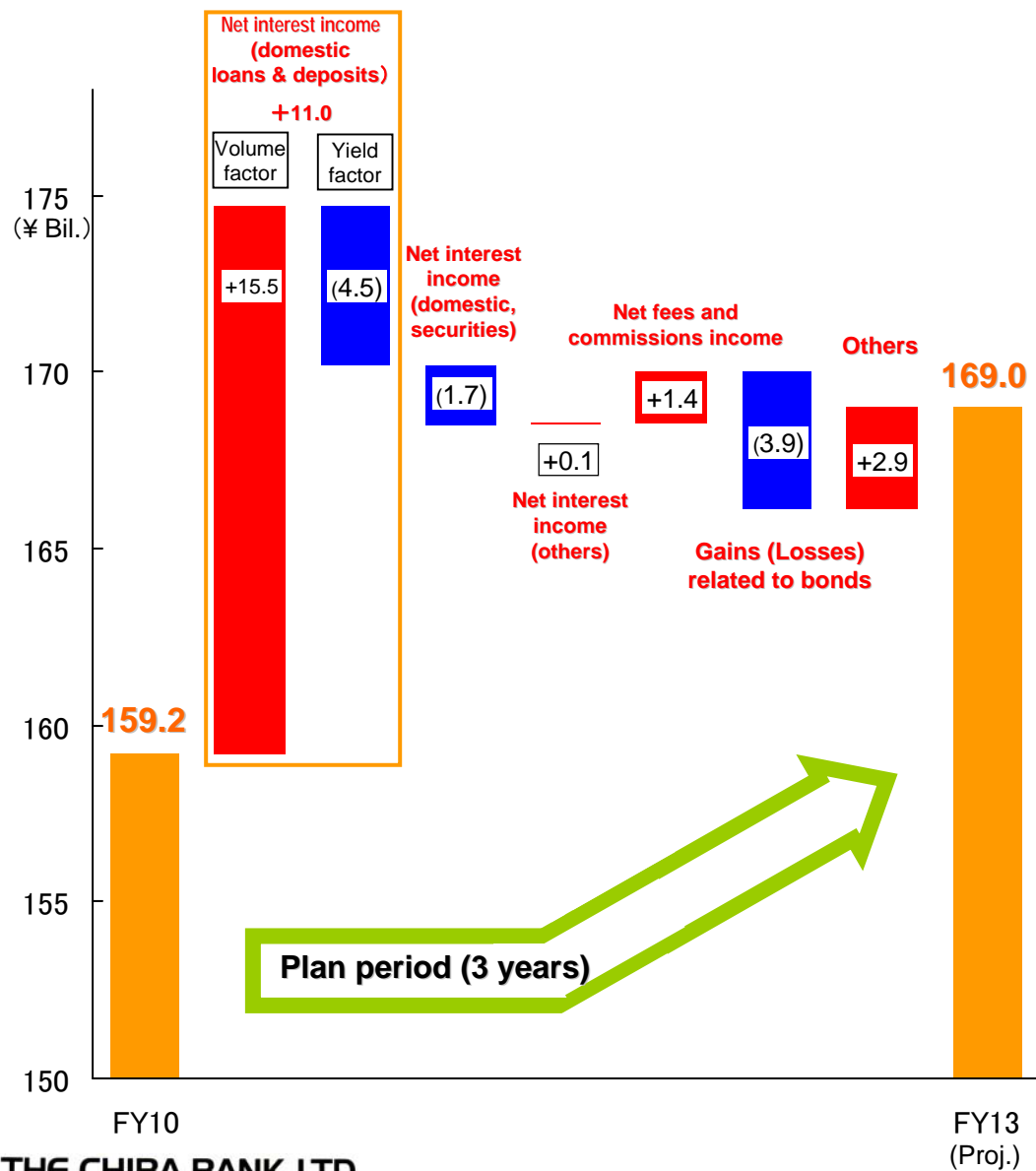
- ✓ Strategic alliance

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.

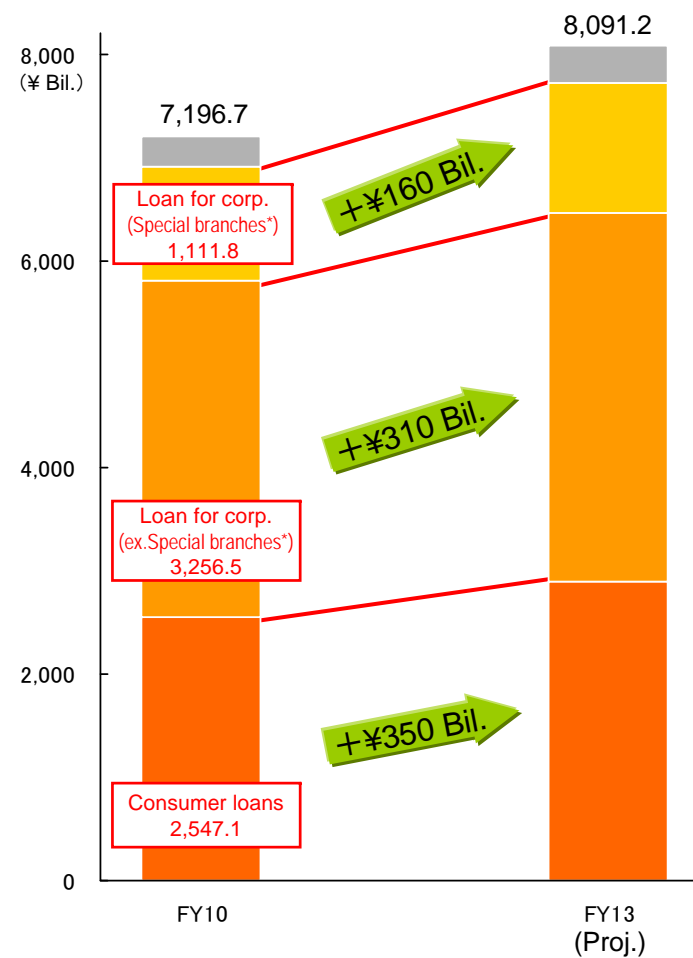


BALANCE

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