

Financial Results for FY2010

Appendix

Frontier 70

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THE CHIBA BANK, LTD.

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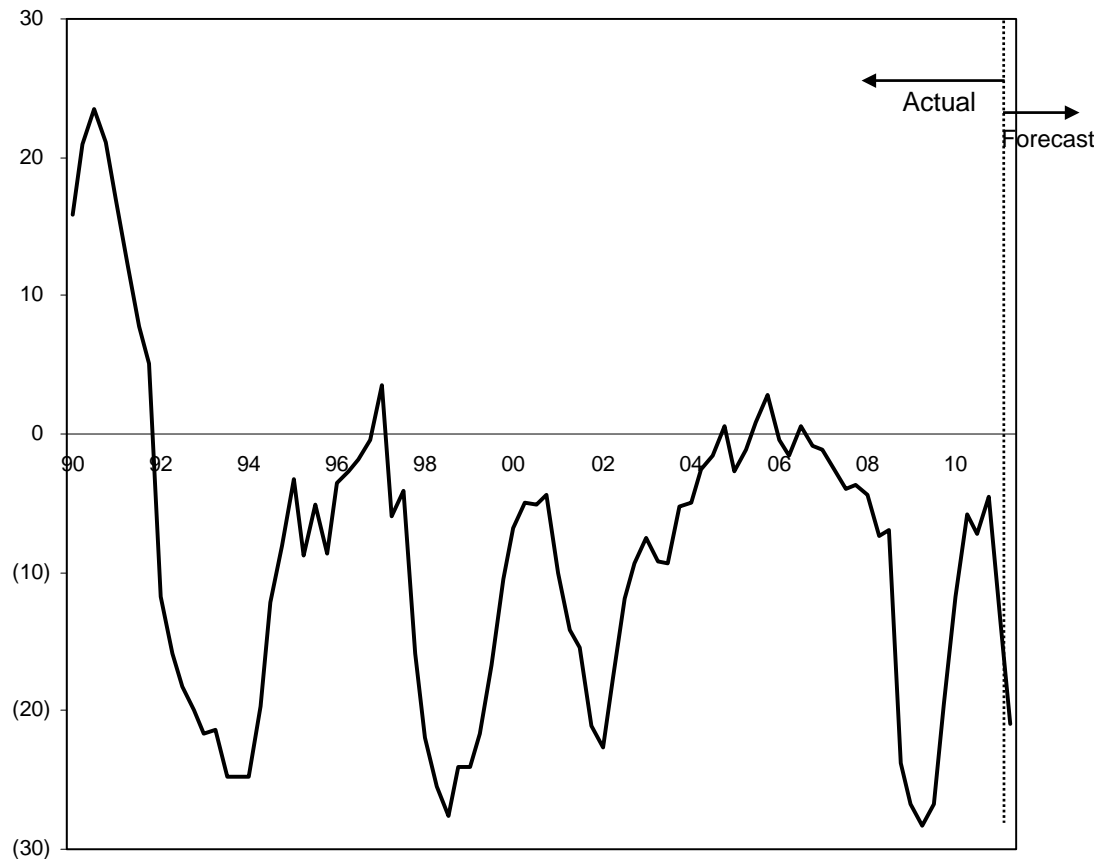
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>>> Management Indices

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

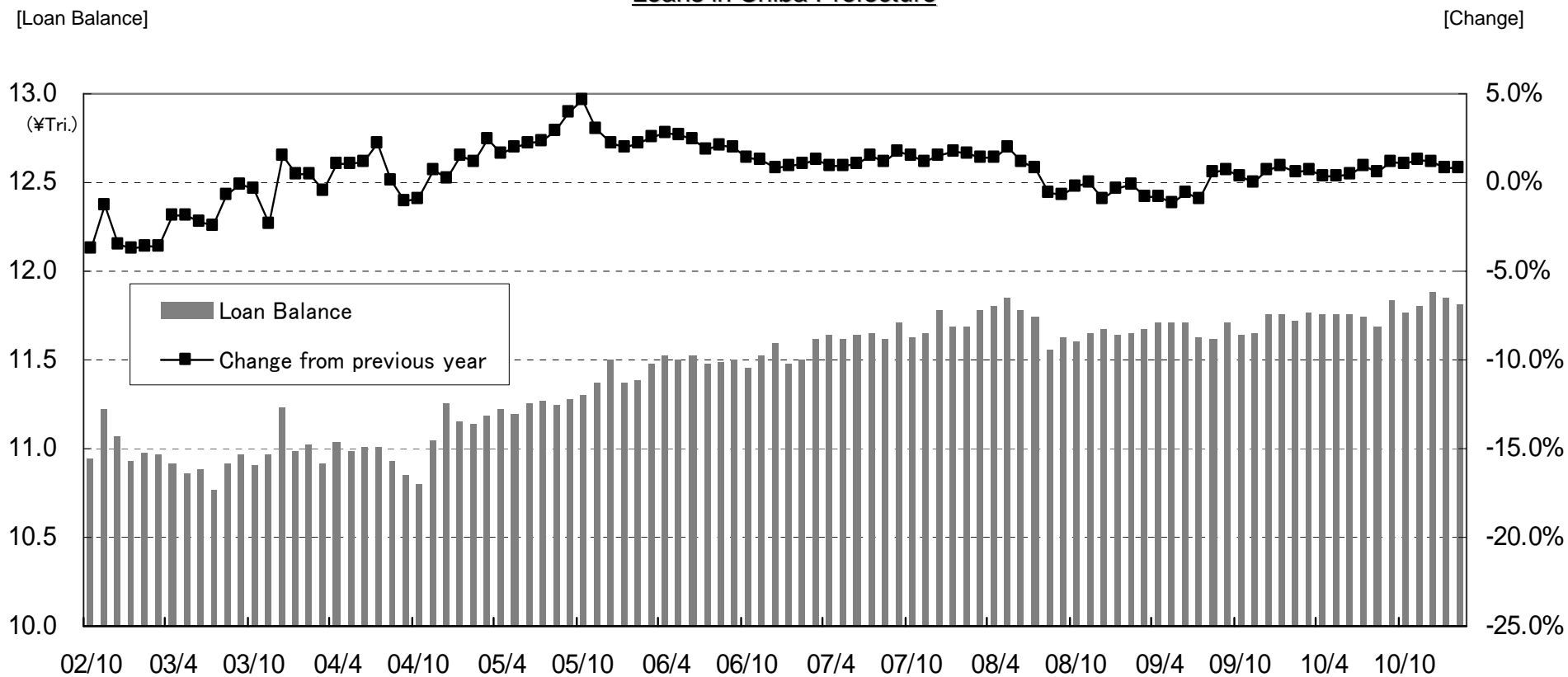
Trend of BSI of Sales (By Industry)

	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

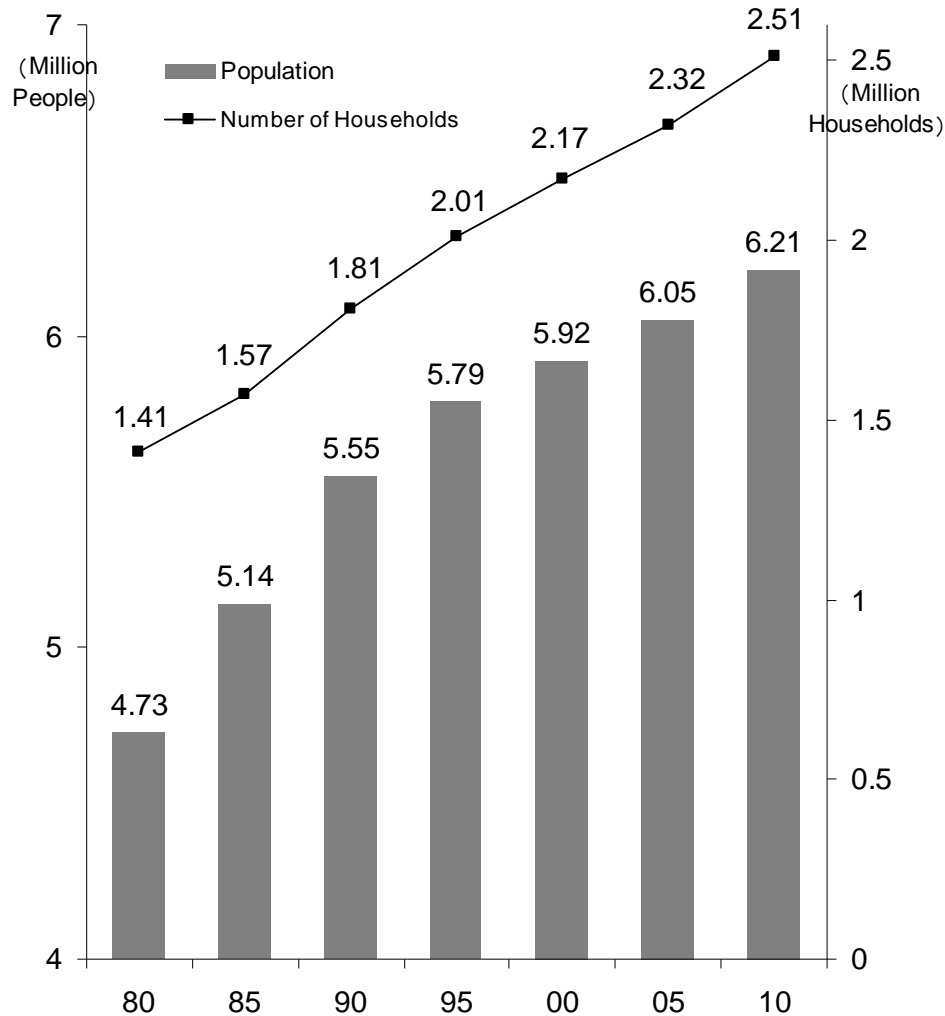
Loans in Chiba Prefecture



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

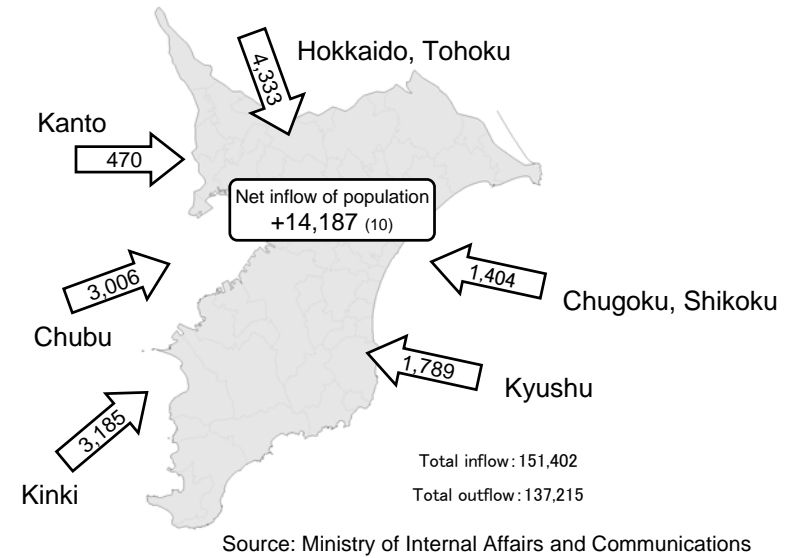
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Sources: National census

Inflow/Outflow of Population



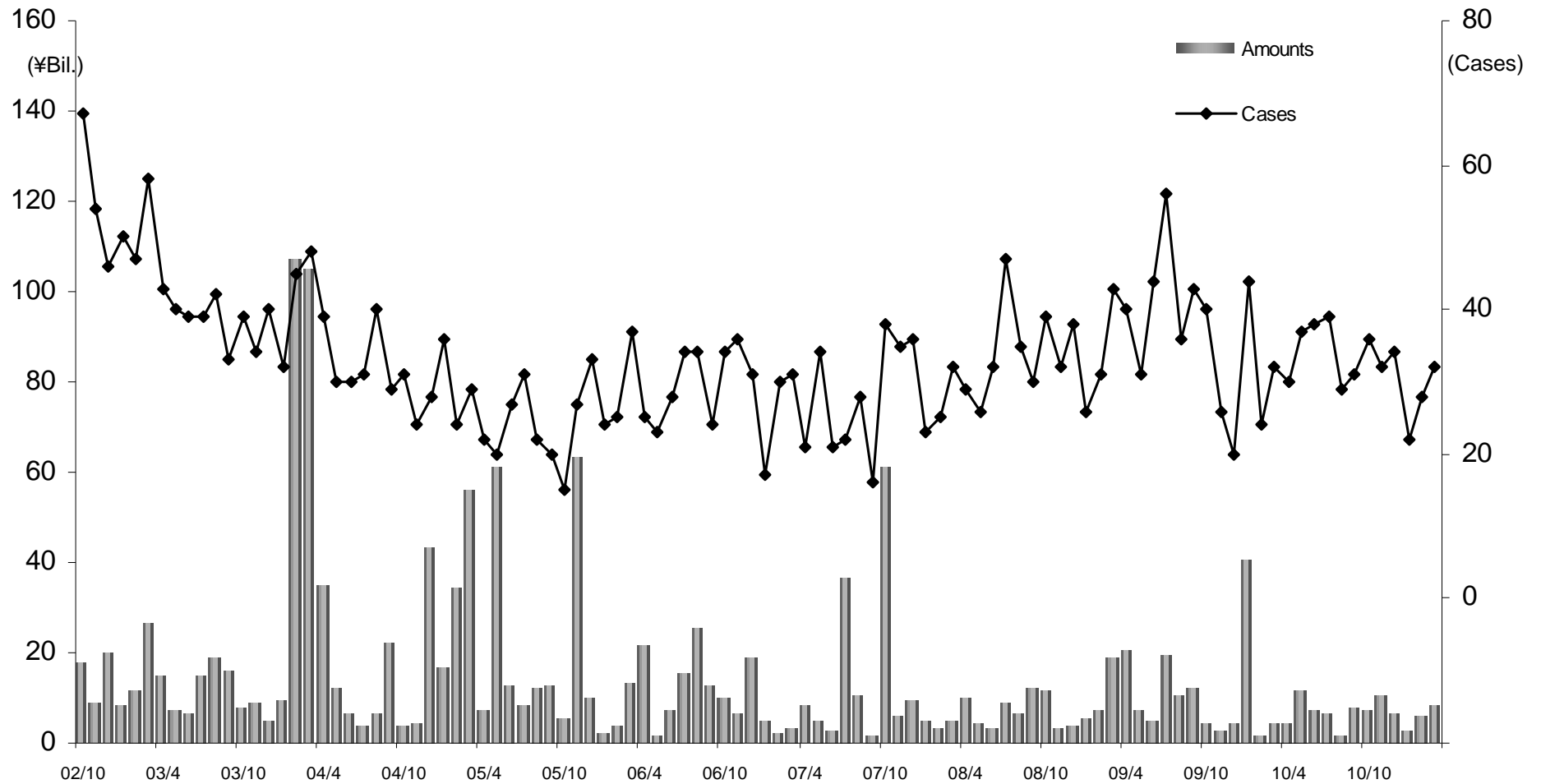
Top 10 Prefectures by Population Growth (From Oct. 05 to Oct. 10)

	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)

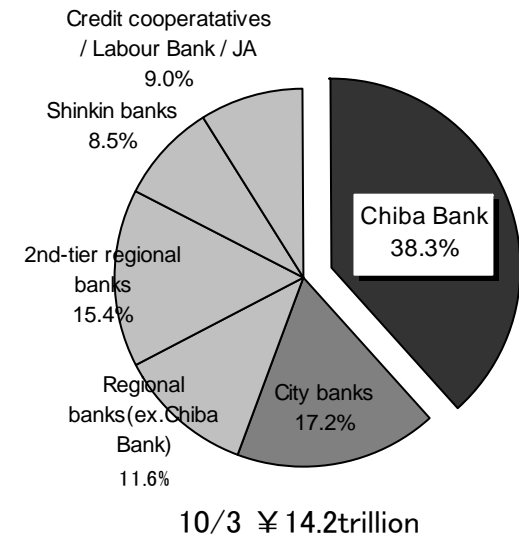
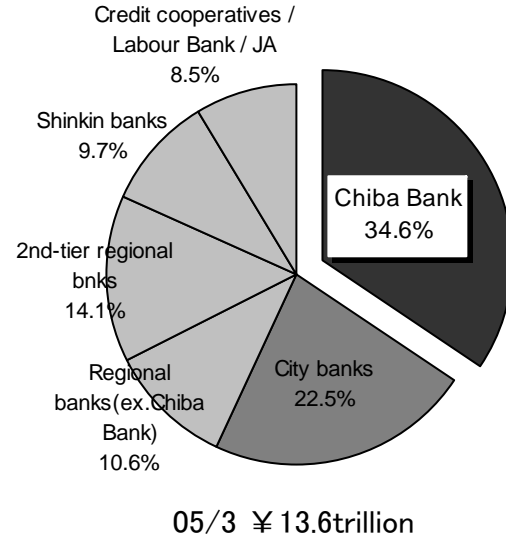
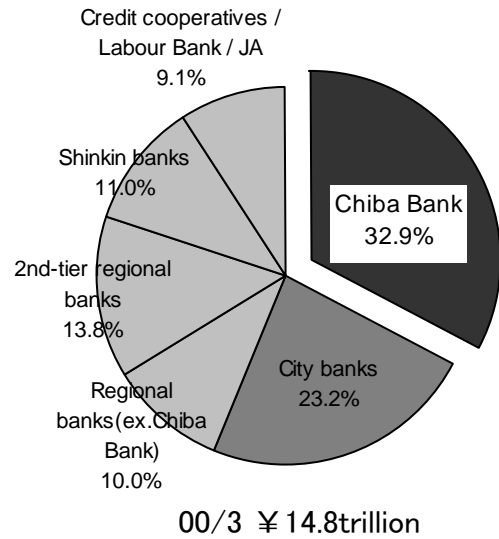


Source: Made by Chiba Bank with data from Shoko Research

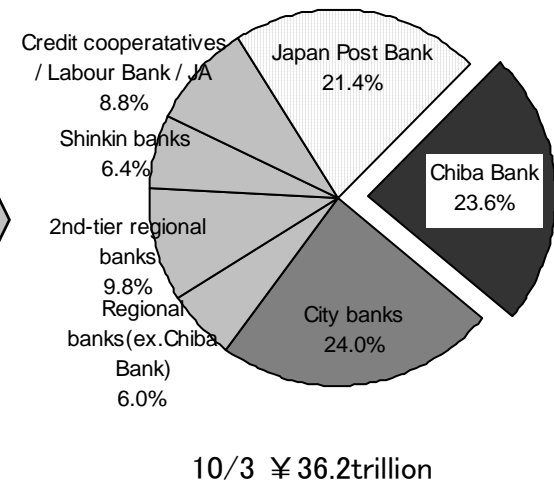
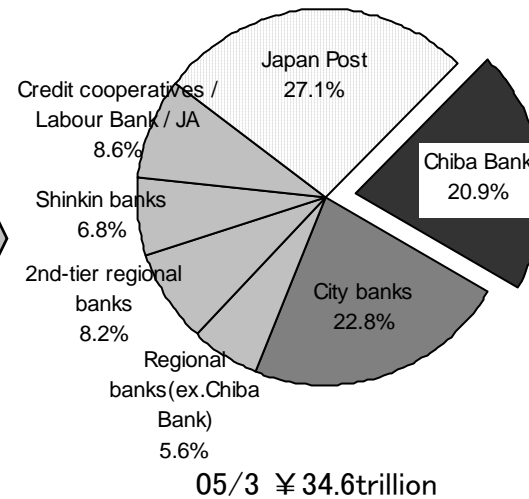
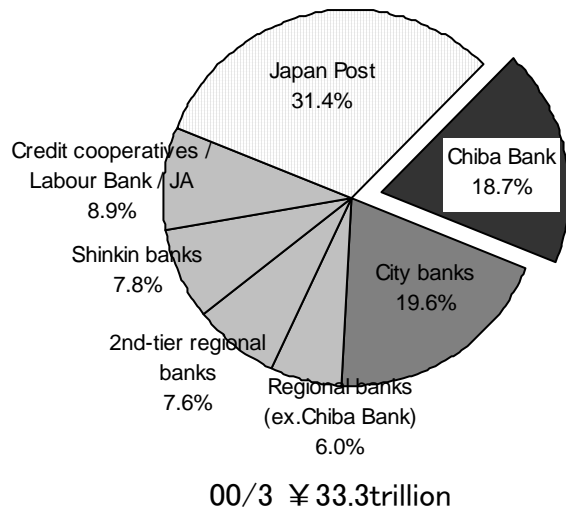
Business Share of Financial Institutions within Chiba Prefecture

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				Floor Area	New Housing starts
	As of Oct 1	2005=100			Million KWH		2005=100	Total	Thousand m ²	
						Largeusers				
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	

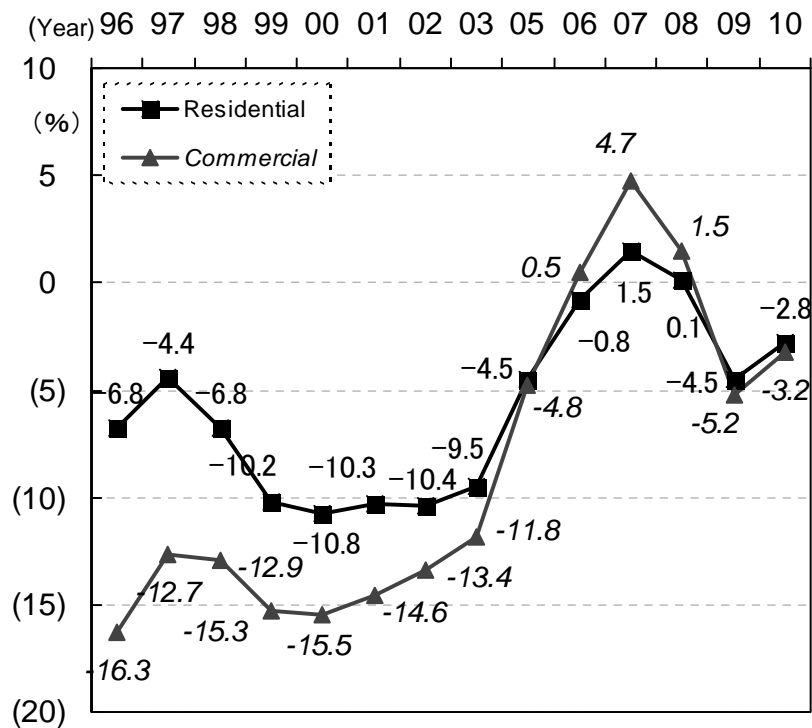
*Source of Population as of 2010: National Census

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										
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

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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		1H		1H		1H		1H		1H		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

	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%

(¥Bil.)

09/9~

	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%

(¥Bil.)

Details of Loans to the Real Estate Industry

~09/3

	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%

(¥Bil.)

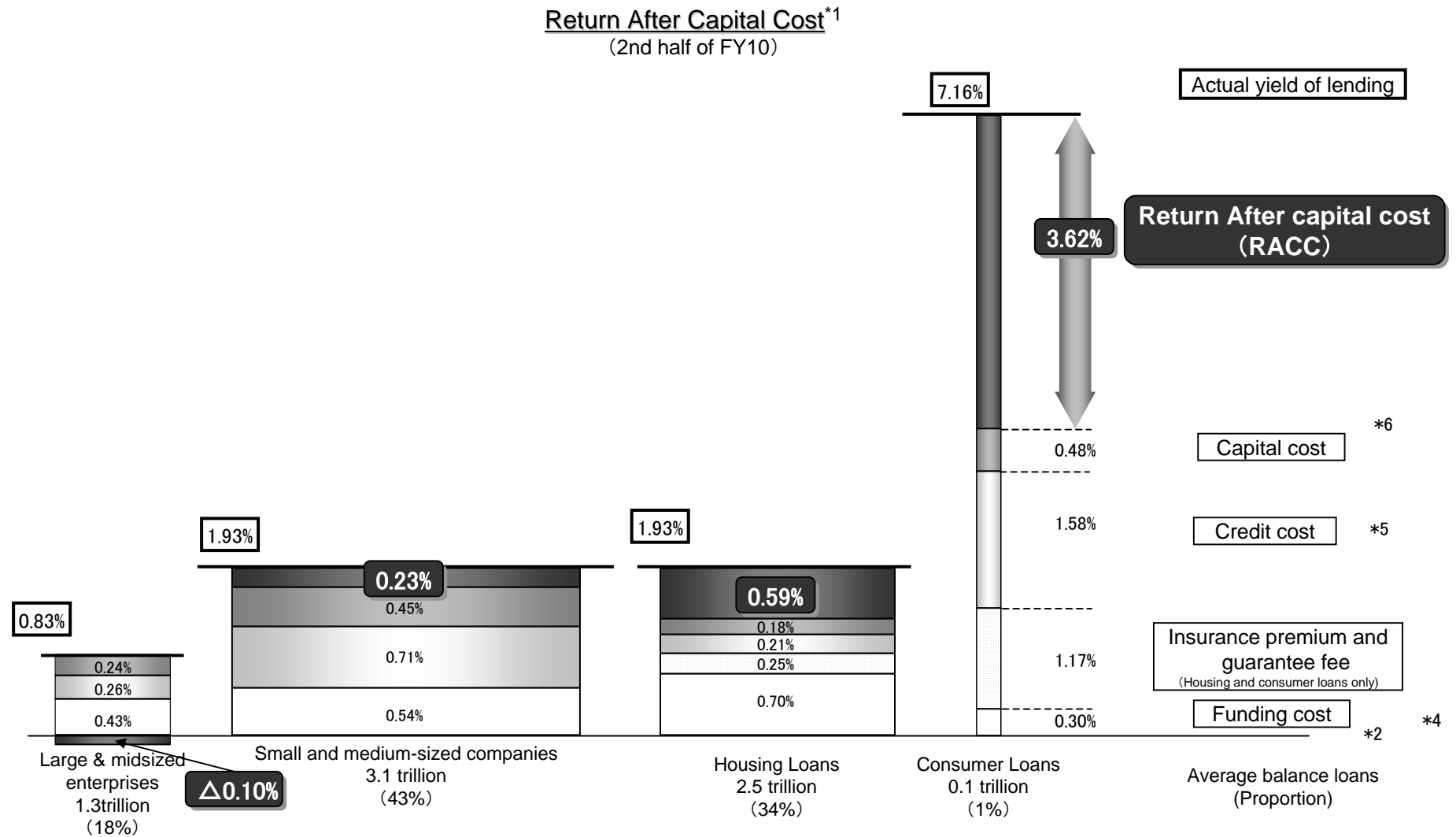
09/9~

	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%

(¥Bil.)

*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

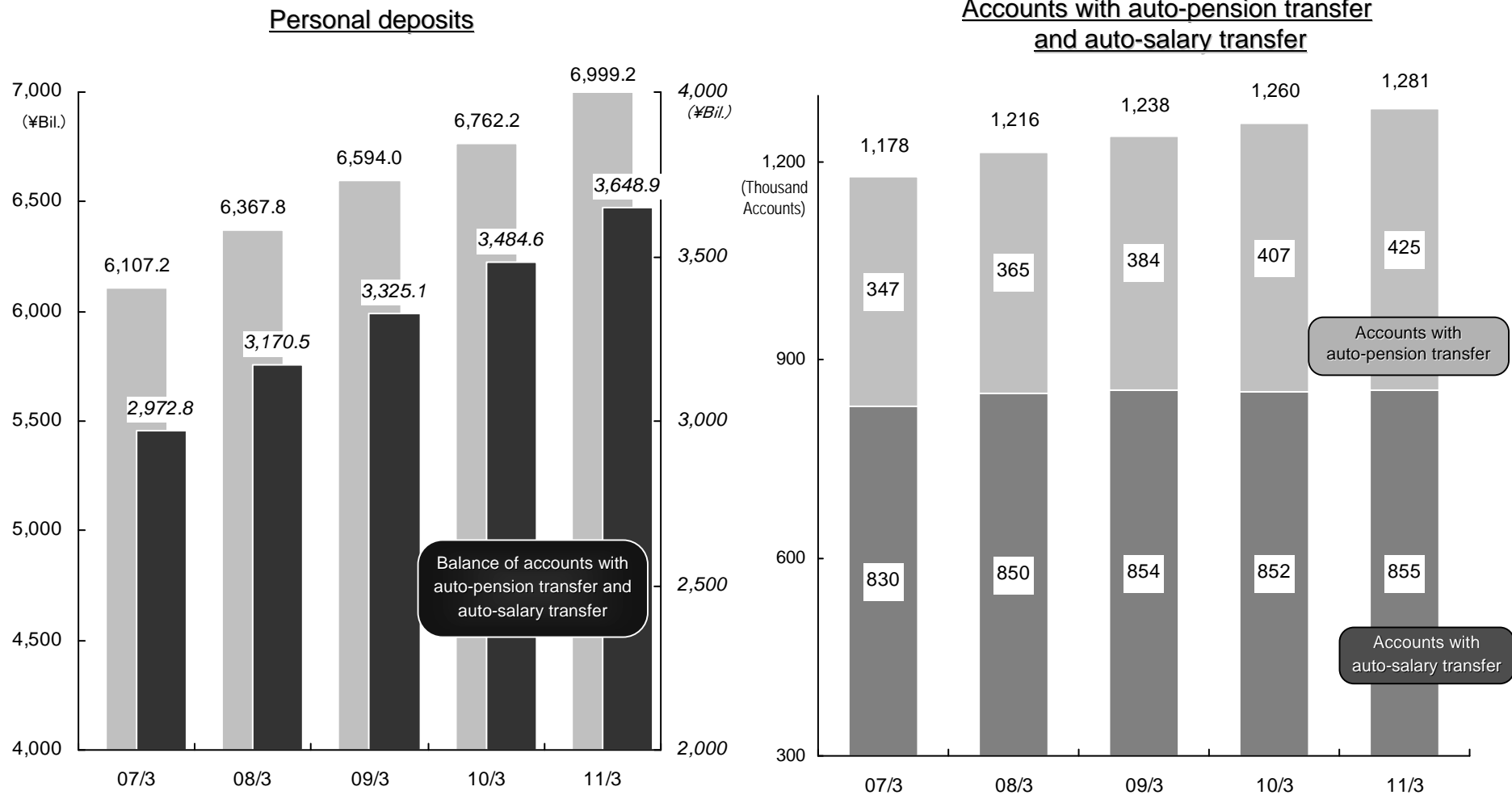
(¥Bil.)

	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)

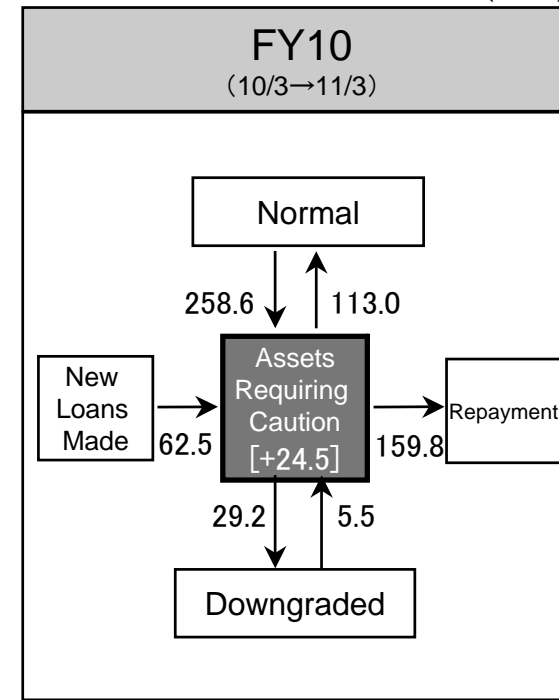
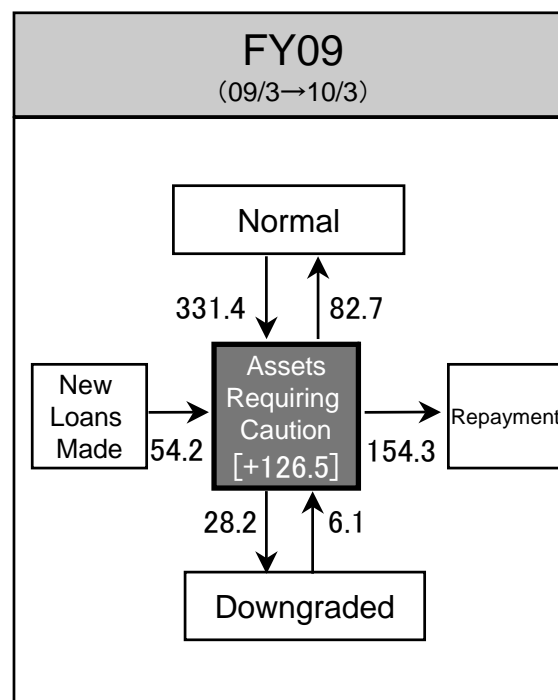
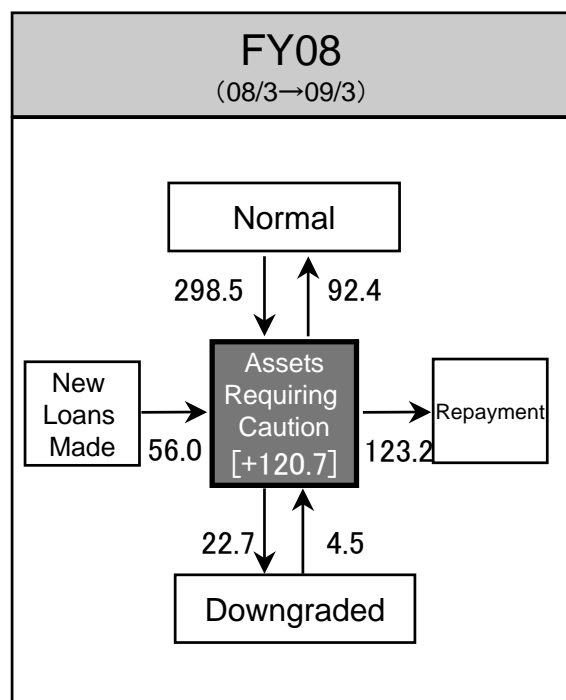
(¥Bil.)

	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

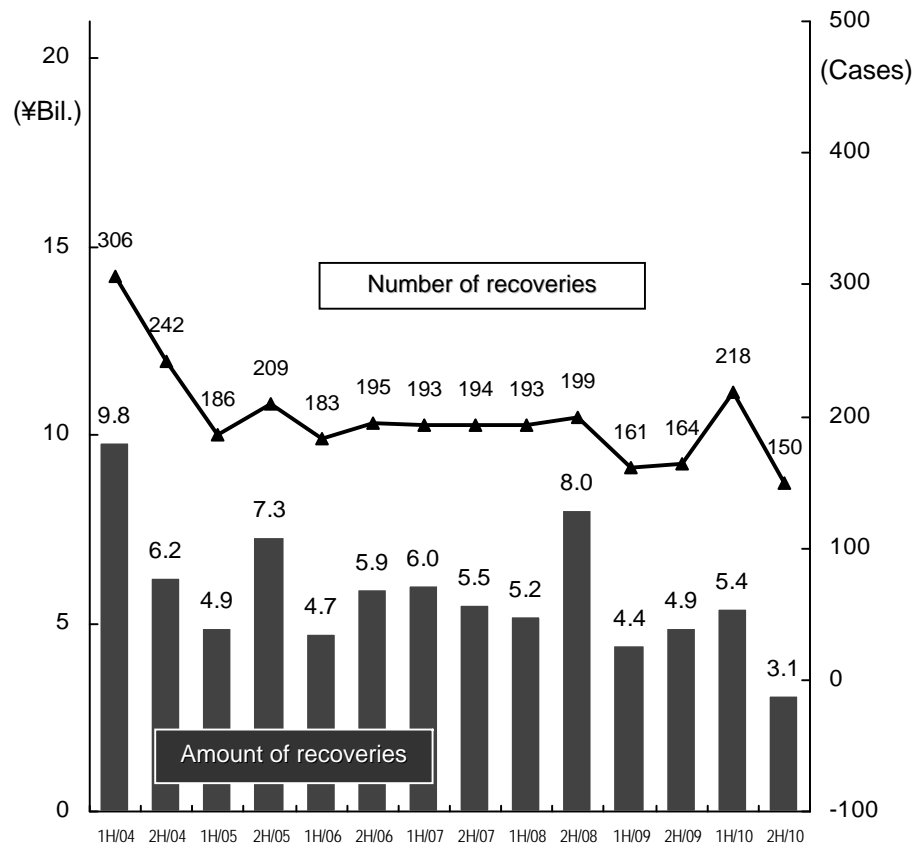
Analysis of yearly net change of Assets Requiring Caution
(including Substandard loans)

(¥Bil.)

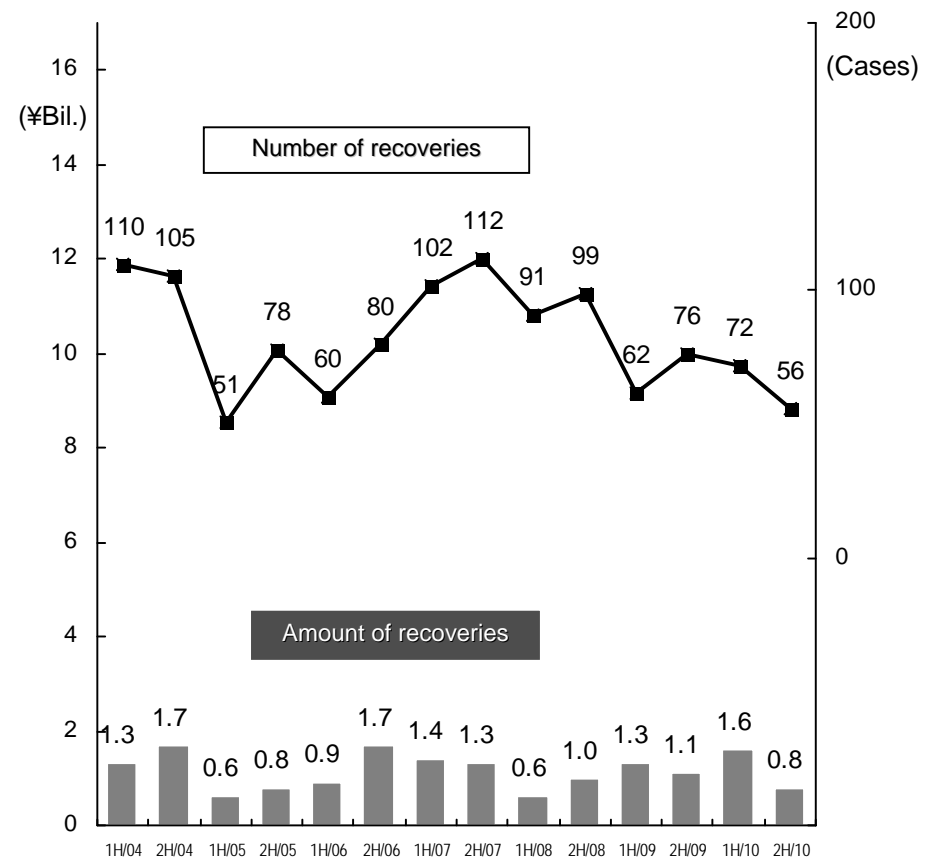


Disposal of Collateral

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

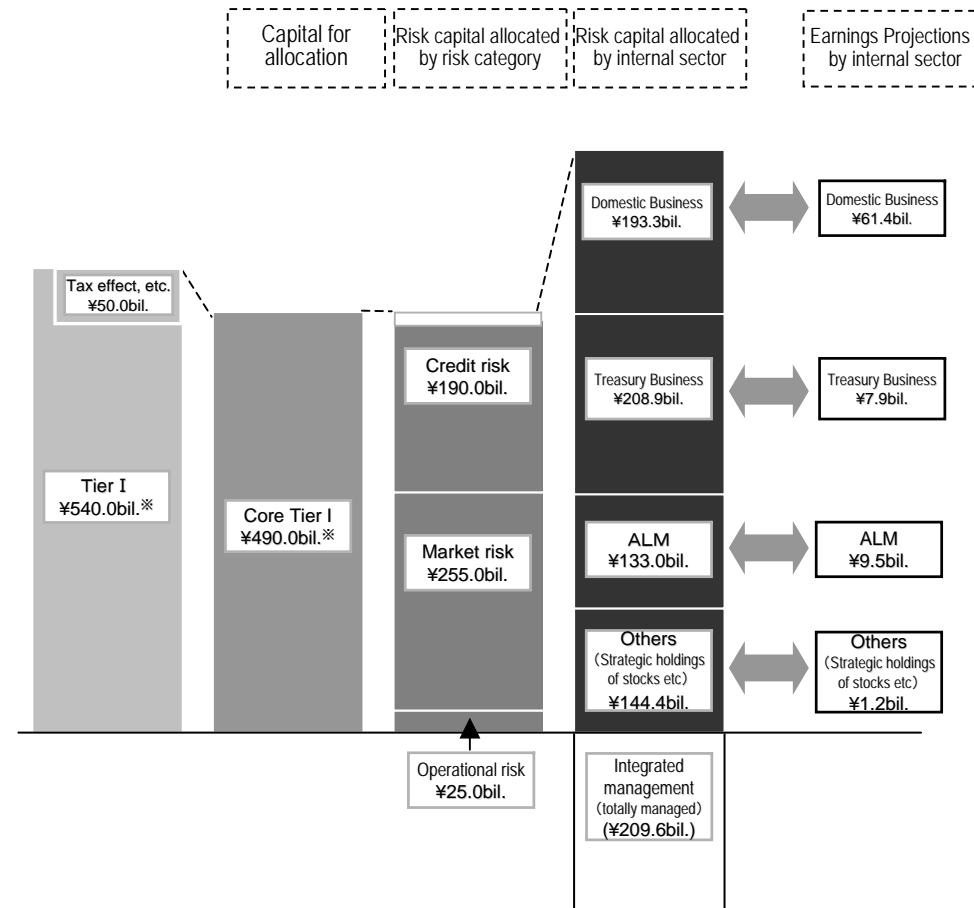
Outlier Standard (11/3)

✓ 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%

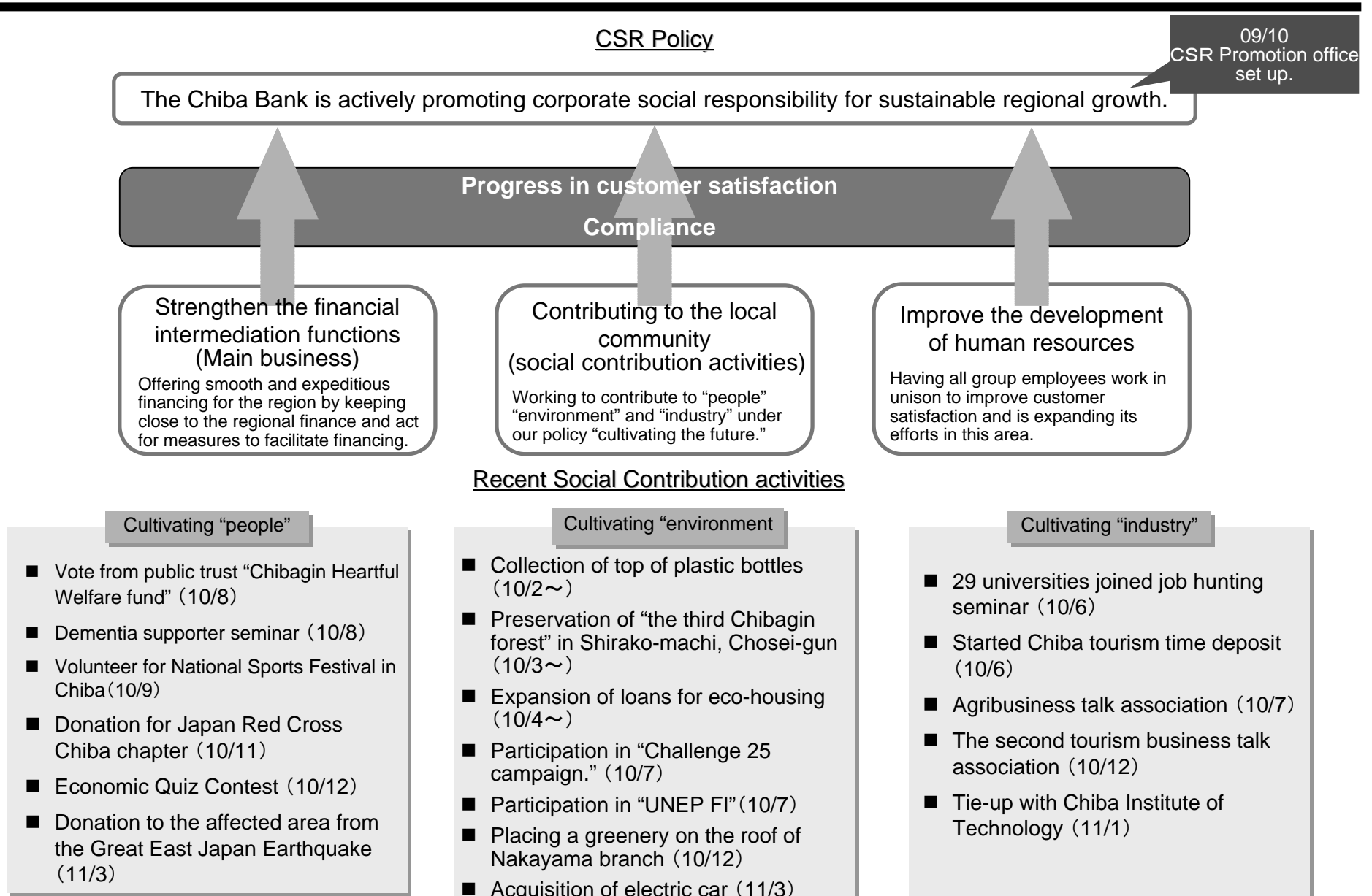
*Interest rate shock: 99 percentile

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%

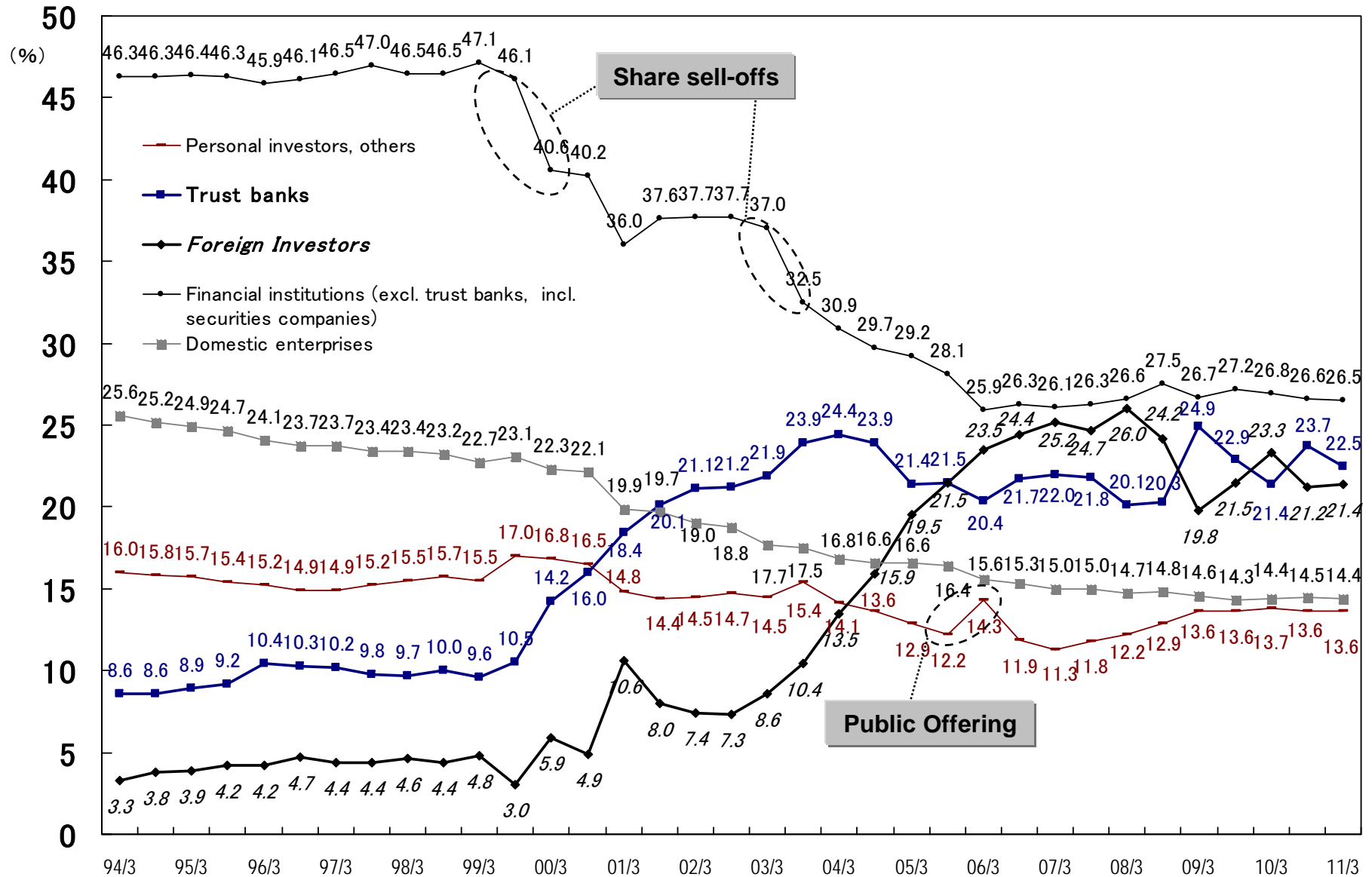
Principal Shareholders

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
addressed to**

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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.