
Interim Financial Results for FY2010



November 25, 2010
THE CHIBA BANK, LTD.

(Code : 8331)

Table of Contents

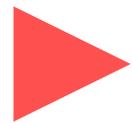
■ Chapter 1. Summary of Financial Results

Summary of Financial Results (1)	3
Summary of Financial Results (2)	4
Net Interest Income	5
Status of Loans	6
Status of Securities	7
Fees and Commissions Income	8
Expenses	9
Credit Costs	10
Loans for Real Estate Trading Sector	11
Earnings Projections for FY 2010	12

■ Chapter 2. Progress in the Medium Term Management Plan “1st 1st”

Possibilities for Further Growth	14
Branch Network Strategy	15
Strengthen financial intermediation functions and provide high-quality financial services	
Corporate (1)	16
Corporate (2)	17
Corporate (3)	18
Personal (1)	19
Personal (2)	20
Personal (3)	21
Establish Robust Management Structure	22
Capital Policy	23
Next Medium Term Management Plan	24

■ Appendix



■ Chapter 1. Summary of Financial Results

■ Chapter 2. Progress in the Medium Term
Management Plan “1st 1st”

■ Appendix

Summary of Financial Results (1)

■ Net fees and commissions income and gains related bonds made up for an interest income decrease due to lower interest rates

<¥Bil.>	Interim FY09	Interim	
		FY10	Change
Gross business profit (1)	82.3	81.2	(1.0)
Interest income	72.8	69.5	(3.3)
Net fees and commissions income	6.7	7.3	0.5
Trading income	1.6	0.7	(0.9)
Profit from other business transactions	1.0	3.5	2.5
Gains (losses) related to bonds (2)	(0.5)	2.4	2.9
Expenses (3)	39.7	40.0	0.2
Personal expenses	19.9	20.8	0.8
Non-personal expenses	17.8	17.2	(0.6)
Real net business income (1)-(3)	42.5	41.2	(1.3)
Core net business income (1)-(2)-(3)	43.0	38.8	(4.2)

Net interest income

<¥Bil.>	Interim FY10	Change
Net interest income	69.5	(3.3)
Domestic	68.0	(2.8)
Loans and deposits	60.8	(2.4)
Loans	65.1	(4.6)
Deposits	4.3	(2.2)
Securities	8.3	(0.1)
International	1.4	(0.4)

Net fees and commissions income

<¥Bil.>	Interim FY10	Change
Net fees and commissions income	7.3	0.5
Income	16.2	0.8
Investment trusts & Personal annuities etc.	4.7	1.1
Investment trusts	2.3	0.5
Personal annuities etc.	2.3	0.6
Related to ATMs	1.9	(0.1)
From investment banking*	0.3	(0.1)
Expenses	8.8	0.2
Paid related to loans	5.2	0.2

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

Summary of Financial Results (2)

■ Credit costs decreased and ordinary profit and net income exceeded the original projections

<¥Bil.>	Interim		Change
	FY09	FY10	
Real net business income	42.5	41.2	(1.3)
Net transfer to general allowance for loan losses (4)	5.2	-	(5.2)
Net business income	37.3	41.2	3.9
Non-recurrent income (losses)	(15.2)	(7.5)	7.7
Disposal of non-performing loans (5)	15.9	7.9	(7.9)
Gains (losses) related to stocks, etc.	0.6	(0.8)	(1.4)
Ordinary profit	22.0	33.6	11.6
Extraordinary income (losses)	4.3	3.4	(0.8)
Reversal of allowance for loan losses (6)	-	0.8	0.8
Recoveries of written-off claims (7)	4.3	3.2	(1.0)
Net income	16.3	22.6	6.2
Net credit costs (4)+(5)-(6)-(7)	16.8	3.9	(12.9)
Consolidated net income	16.6	23.3	6.6
Difference (Consolidated - Non-consolidated)	0.2	0.7	0.4

Reversal of allowance for loan losses

✓ As the total sum of allowance for loan losses was a reversal, the total amount was recorded in Extraordinary income as "Reversal of allowance for loan losses."

<¥Bil.>	Before application	After application
Net transfer to general allowance for loan losses	(2.0)	-
Non-recurrent income (losses)	(8.8)	(7.5)
Disposal of non-performing loans	9.2	7.9
Net transfer to specific allowance for loan losses	1.2	-
Transfer to allowance for specific foreign borrowers/countries	-	-
Ordinary Profit	34.4	33.6
Extraordinary income (loss)	2.6	3.4
Reversal of allowance for loan losses	-	0.8

Details of change in Net credit costs

<¥Bil.>	Interim FY10	Change
Net transfer to general allowance for loan losses	(2.0)	(7.2)
Disposal of NPLs	9.2	(6.7)
New downgrades	7.5	(7.9)
Decreases in collateral value	1.6	(0.1)
Upgrades & repayments	0.0	1.3
Credit costs	7.1	(13.9)
Recoveries of written-off claims	3.2	(1.0)
Net credit costs	3.9	(12.9)

*The statement is compared with the corresponding period of the previous fiscal year as if the accounting treatment explained above was not adopted.

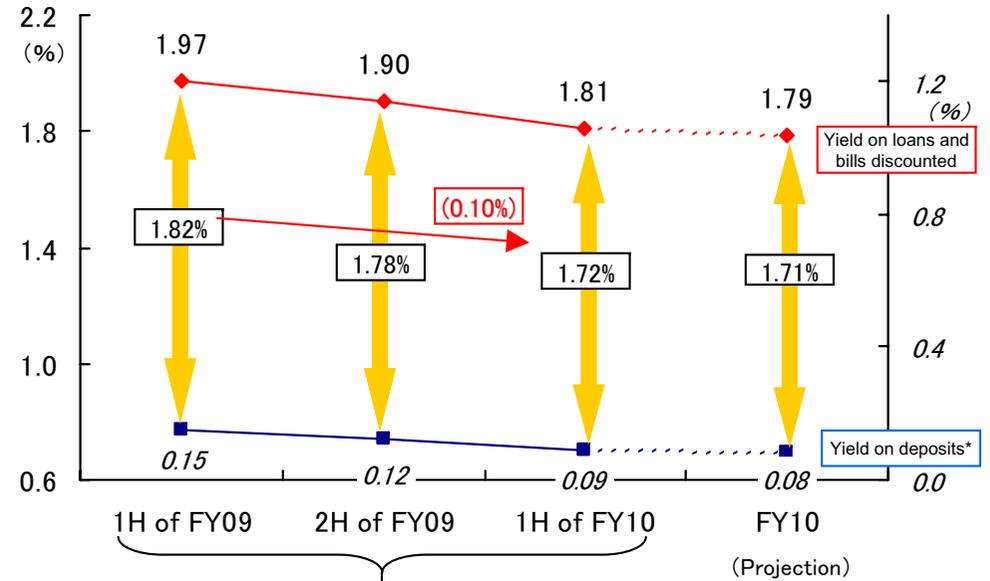
Net Interest Income

Volume of deposits and loans increased steadily; spread narrowing trend seems to be coming to an end

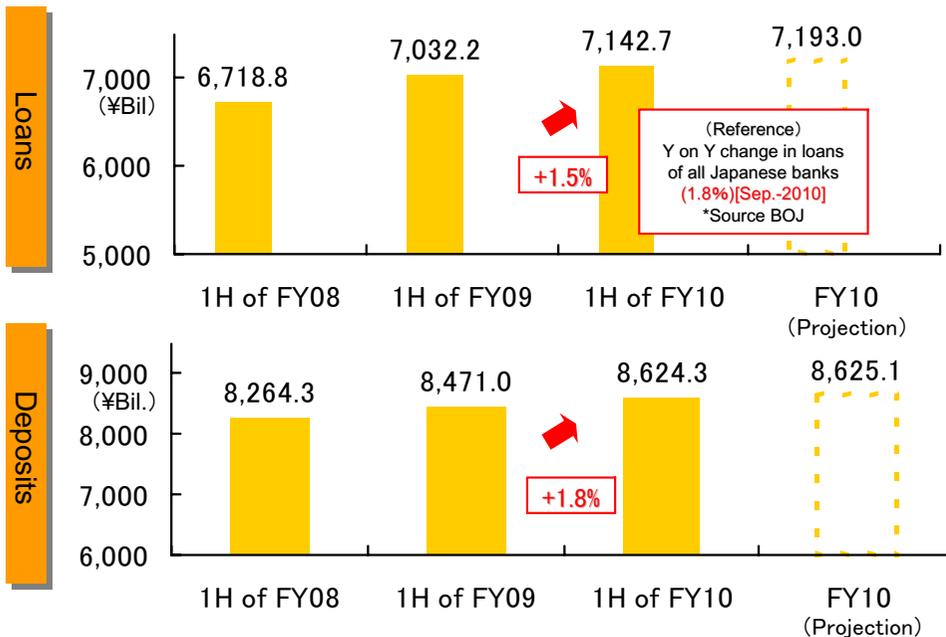
Increase/decrease factors in interest income (¥Bil.)

<¥Bil.>	Interim FY10	Change from Interim FY09	Average balance	
			Average balance	Average yield
Net Interest Income	69.5	(3.3)		
Domestic	68.0	(2.8)		
Loans and Deposits	60.8	(2.4)	0.9	(3.4)
Loans	65.1	(4.6)	1.0	(5.7)
Deposits	4.3	(2.2)	0.1	(2.3)
Securities	8.3	(0.1)	0.2	(0.4)
International	1.4	(0.4)		

Average yield on domestic loans and deposits



Domestic loans and deposits (average balance)



Average yield on domestic loans and deposits (quarterly-basis) (%)

	FY09				FY10	
	1Q	2Q	3Q	4Q	1Q	2Q
Loans	2.02	1.93	1.92	1.88	1.82	1.80
Deposits	0.15	0.15	0.13	0.11	0.10	0.09
Difference	1.87	1.78	1.79	1.77	1.72	1.71

Renewal rate of floating interest rate housing loans (0.40%) [09/6~]

Monetary easing by the Bank of Japan
 Fixed interest rate operations [09/12~10/3]
 Strengthening basis of growth [10/6]

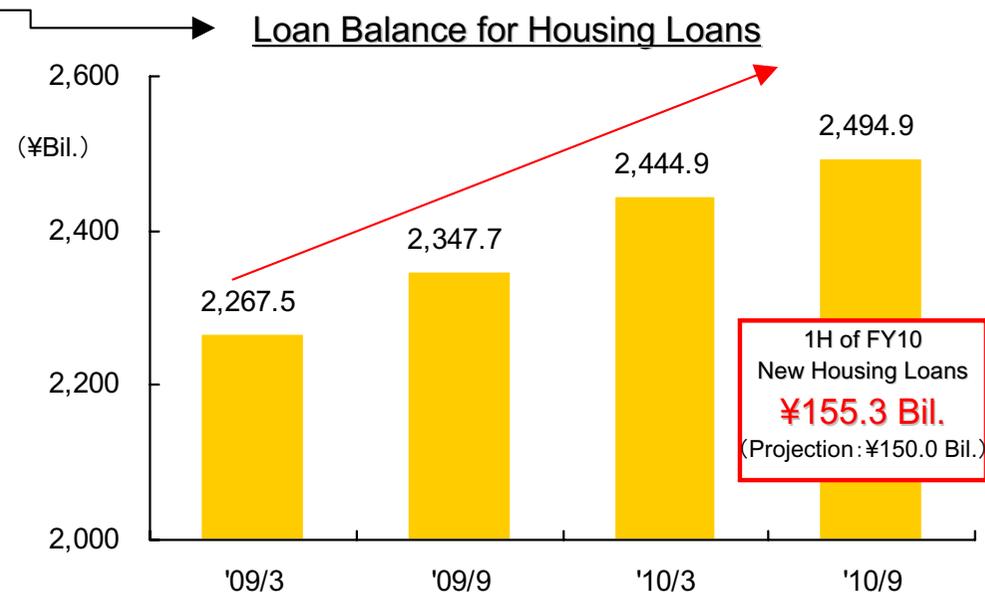
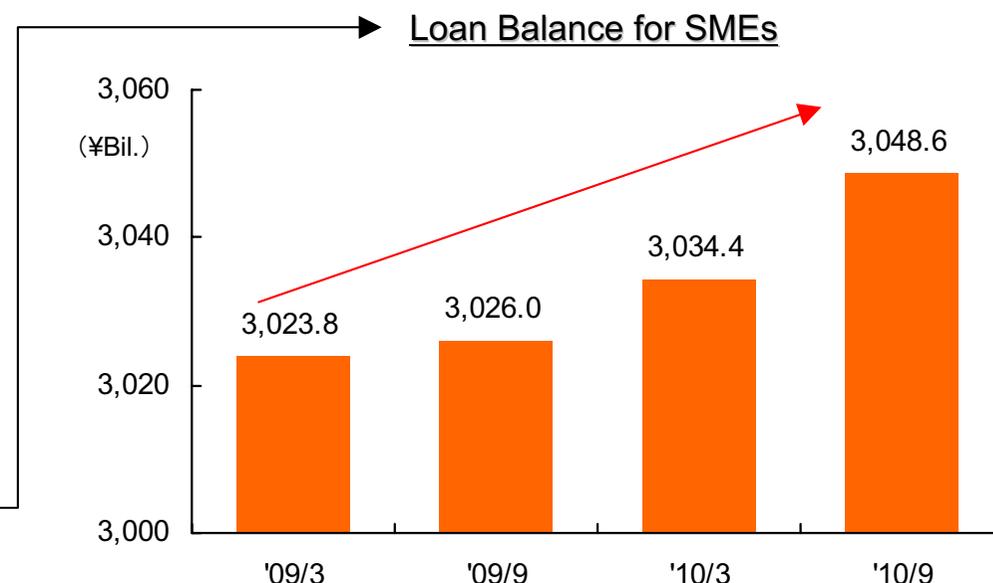
Status of Loans

Loans for small and medium-sized companies and housing loans increased steadily

Breakdown of increase in loans and bills discounted

	10/3	10/9	Change
Domestic Loans	7,115.8	7,192.9	77.0
ex. Public sector	6,835.9	6,903.8	67.8
Corporate	4,285.3	4,306.9	21.5
Large Corp.	1,250.9	1,258.3	7.4
SMEs	3,034.4	3,048.6	14.1
Consumer Loans	2,550.5	2,596.9	46.3
Housing Loans	2,444.9	2,494.9	50.0
Public sector	279.9	289.0	9.1
MOF	49.9	49.9	(0.0)

	10/3	10/9	Change
Domestic Loans	7,115.8	7,192.9	77.0
Branches in Chiba	5,457.8	5,507.8	49.9
Branches outside Chiba	1,657.9	1,685.0	27.0
Wholesale Branches (Special Branches*)	1,172.9	1,168.4	(4.4)
Retail Branches (ex. Special Branches)	485.0	516.6	31.5

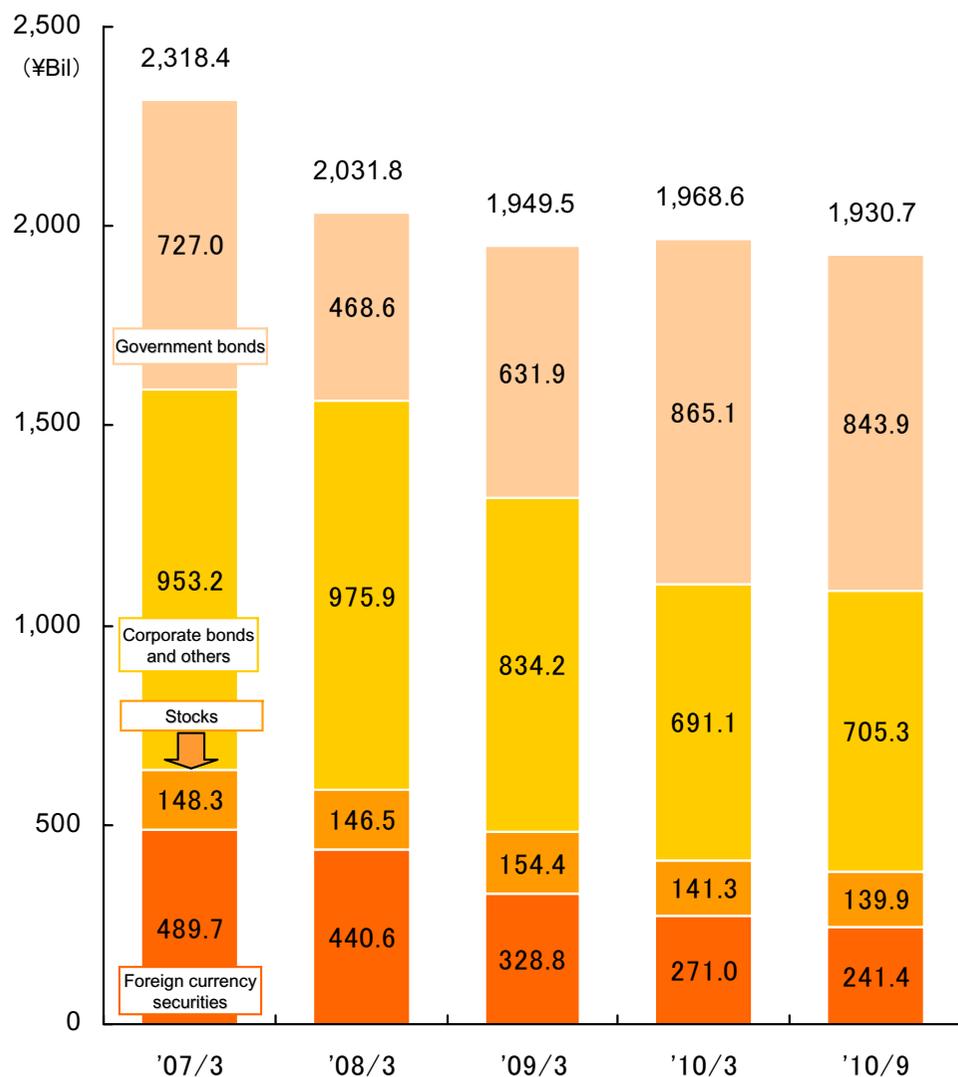


*Tokyo Head Office, Shinjuku branch and Osaka branch

Status of Securities

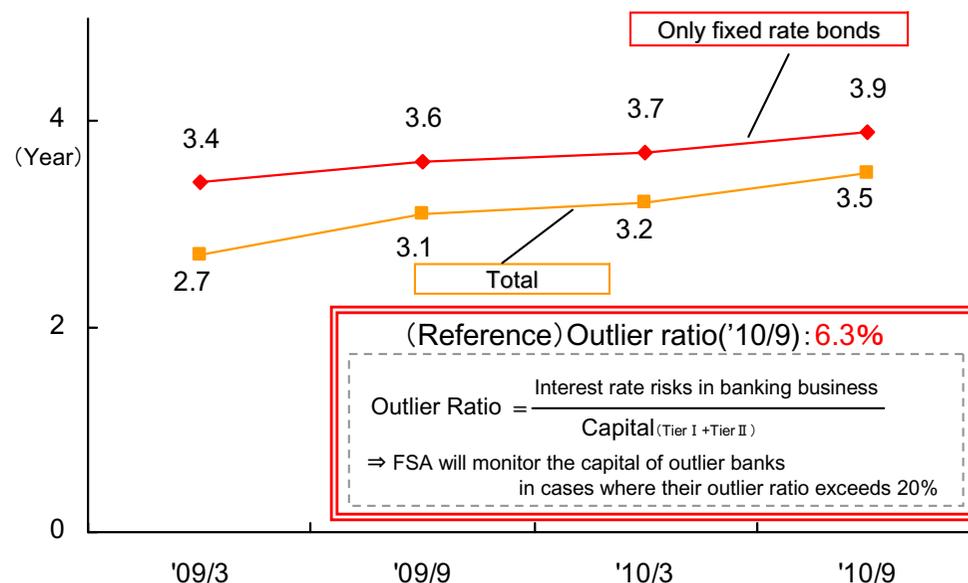
■ Maintain profitability by controlling interest rate risks

Balance of Investment Securities*



* Balances are represented excluding valuation gains/losses

Average Duration to Maturity of Yen Bonds

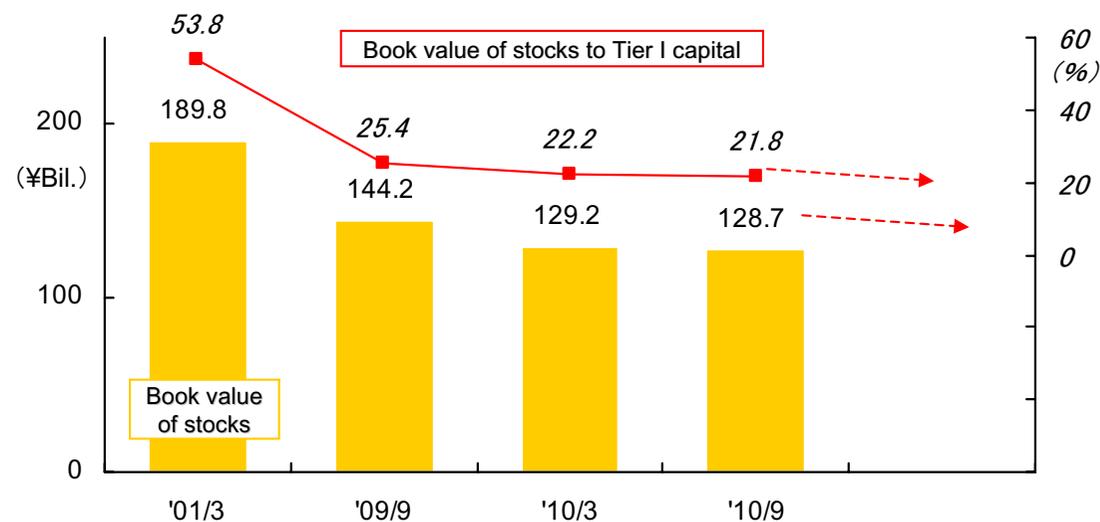


(Reference) Outlier ratio('10/9): 6.3%

$$\text{Outlier Ratio} = \frac{\text{Interest rate risks in banking business}}{\text{Capital}_{(\text{Tier I} + \text{Tier II})}}$$

⇒ FSA will monitor the capital of outlier banks in cases where their outlier ratio exceeds 20%

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



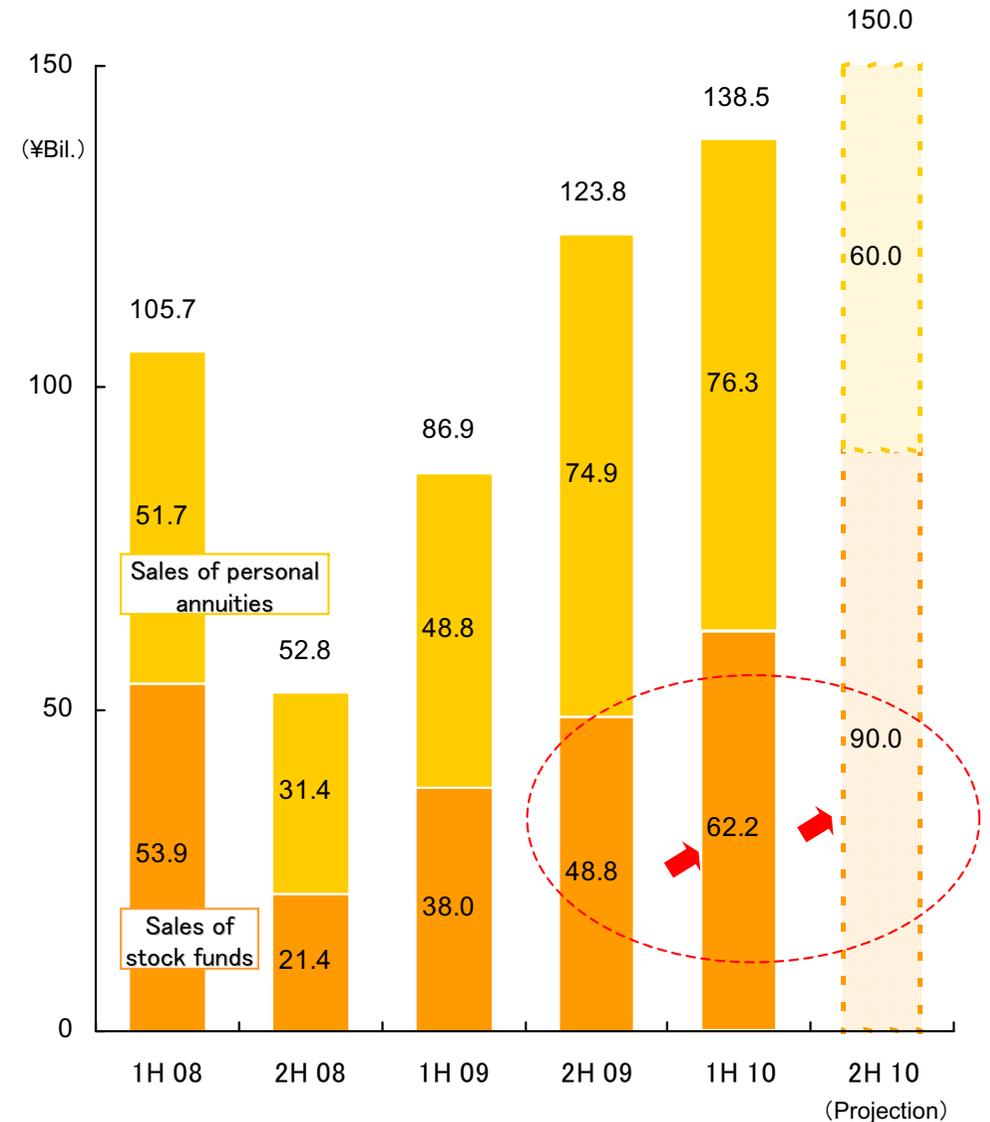
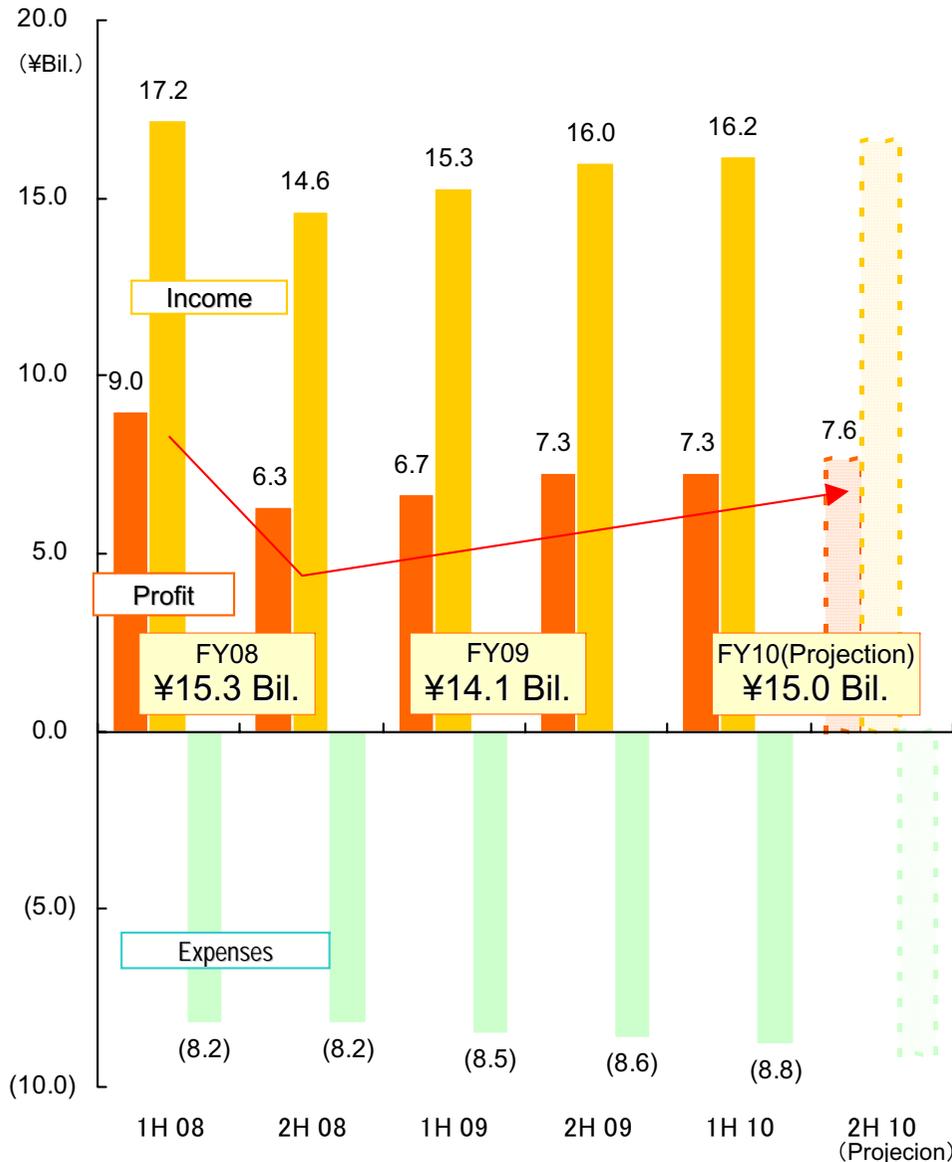
*Acquisition cost of other securities with market value

Fees and Commissions Income

■ Aiming at further profit increase by strengthening sales of investment type financial products

Fees and commissions (Half-yearly basis)

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



Expenses

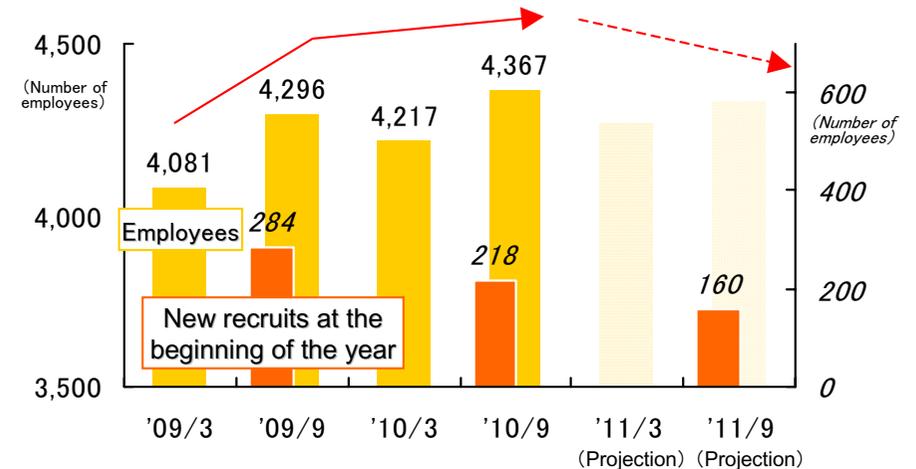
■ Radical cost-cuts offset the rise in personnel expenses and costs for new branches and systems

Breakdown of increase/decrease in Expenses

(¥Bil.)

	Interim FY09	Interim FY10	Change	FY10 (Projection)	Change from FY09
	Expenses	39.7	40.0	0.2	81.5
Personnel	19.9	20.8	0.8	41.5	1.1
Non-personnel	17.8	17.2	(0.6)	35.7	(0.2)
Tax	2.0	2.0	(0.0)	4.3	0.2
OHR	48.1%	50.8%	2.6%		

Number of employees (Including temporarily transferred employees)

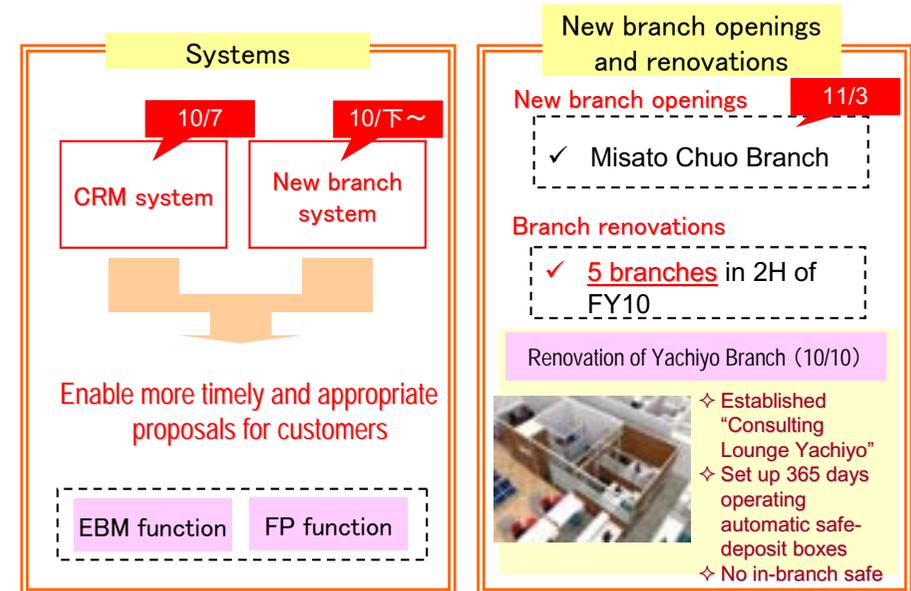


Breakdown of increase/decrease in personnel expenses and non-personnel expenses

(¥100 Mil.)

	Interim FY09	FY10(Projection)
Personnel	+8 <ul style="list-style-type: none"> Increase in employees etc. (+5) Direct hiring of temporary staff (+3) 	+11 <ul style="list-style-type: none"> Increase in employees etc. (+7) Direct hiring of temporary staff (+3)
Non-personnel	(6) <ul style="list-style-type: none"> Cost-cuts (-7) Direct hiring of temporary staff (-3) Costs related to systems and branches (+3) 	(2) <ul style="list-style-type: none"> Cost-cuts (-13) Direct hiring of temporary staff (-3) Cost of opening and renovating branches (+7) System costs (+5) Customer benefits/Business efficiency/Deposit insurance (+3)

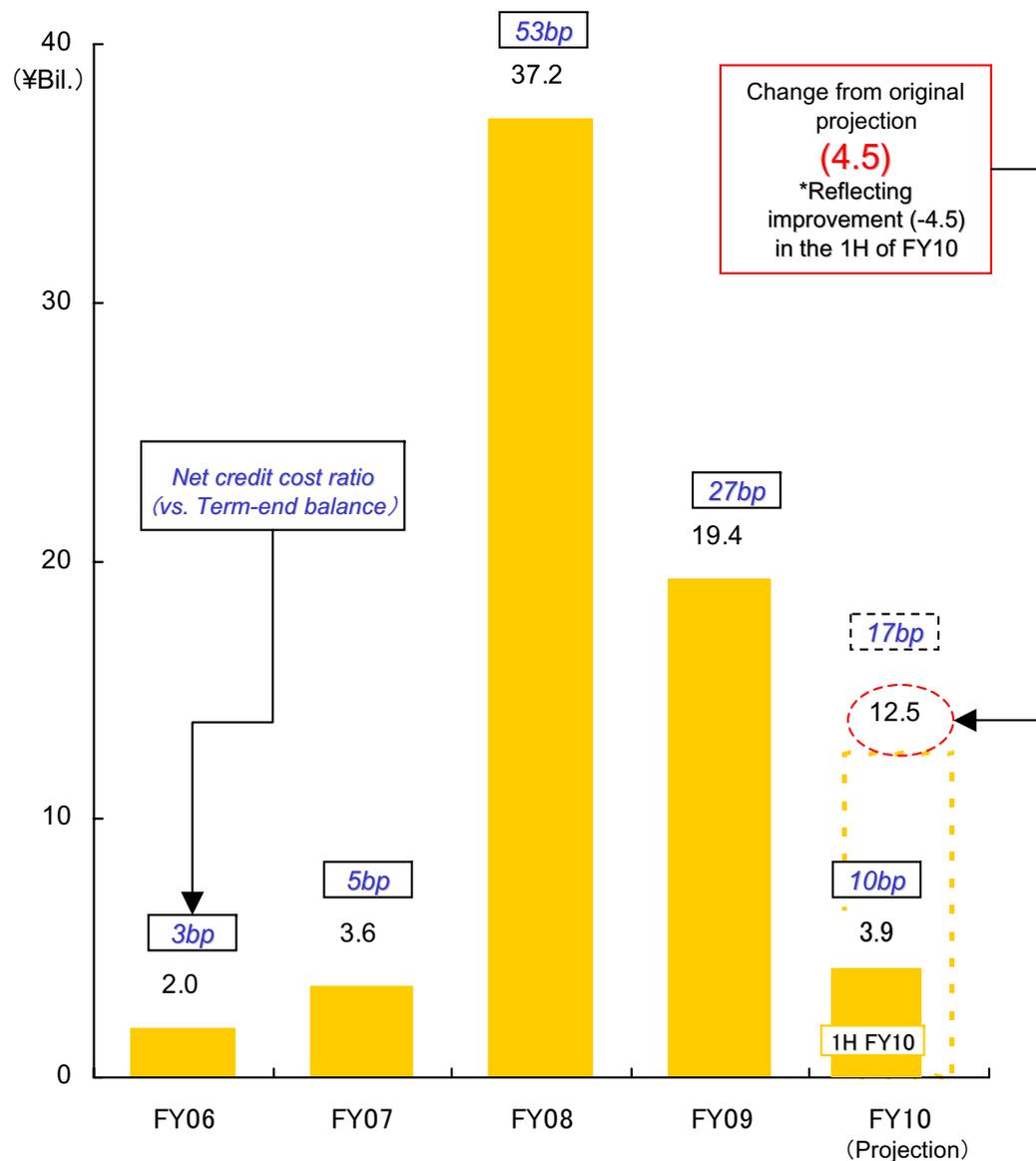
Investment for strengthening business promotion



Credit Costs

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

Net credit costs



Breakdown of net credit costs

(¥Bil.)

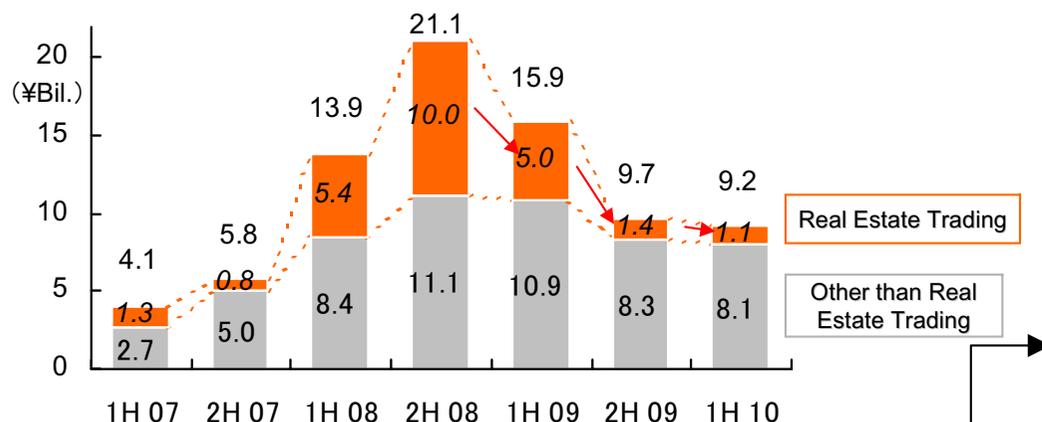
		FY09		FY10	
		1H (Result)	2H (Result)	1H Original forecast (Result)	2H (Forecast)
Net transfer to general allowance for loan losses	①	5.2	(4.5)	(0.5)	(0.7)
Disposal of non-performing loans	②	15.9	9.7	11.0	11.2
New downgrades		15.4	8.6	9.5	9.5
Decreases in collateral value		1.8	1.6	2.0	1.5
Credit costs	①+②	21.1	5.2	10.5	10.5
		26.4		21.0	17.7
Recoveries of written-off claims	③	4.3	2.6	2.0	2.0
Net credit costs	①+②-③	16.8	2.6	8.5	8.5
		19.4		17.0	12.5

* Figures are represented as if the accounting treatment explained on page 4 was not adopted.

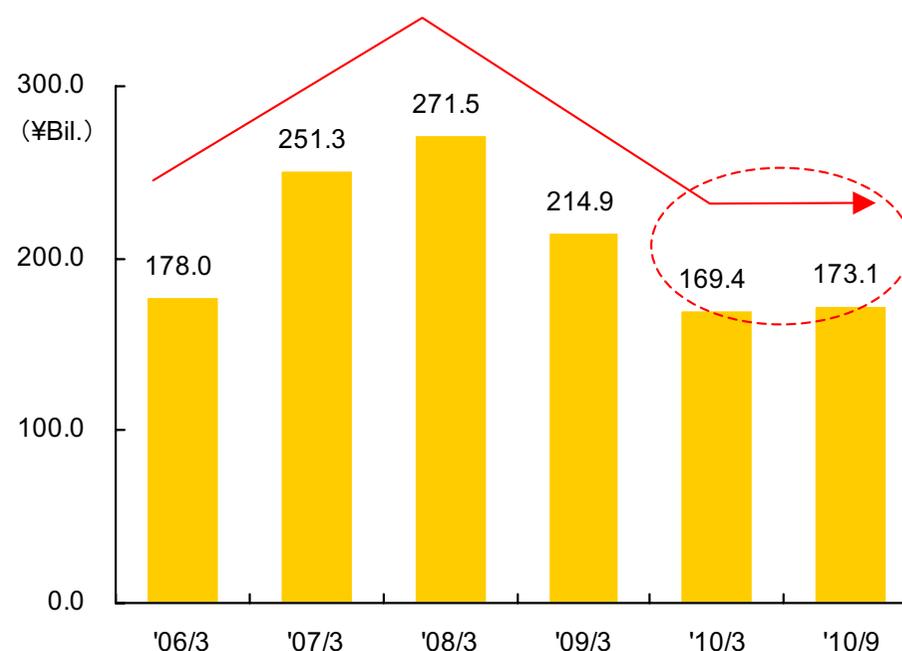
Loans for Real Estate Trading Sector

Losses from real estate trading sector diminished; positively meeting regional financial needs by thoroughly checking credit risks

Disposal of NPLs (Real estate trading and others)



Loans for real estate trading sector



Breakdown of loans for real estate sector (¥Bil.)

	10/3		10/9		
	Value	Composition	Value	Change	Composition
Domestic loans	7,115.8	100.00%	7,192.9	77.0	100.00%
Real estate	1,456.6	20.47%	1,488.9	32.3	20.70%
Real estate rental and management	1,216.4	17.10%	1,254.7	38.2	17.44%
Real estate trading etc.	240.1	3.37%	234.1	(5.9)	3.26%
Real estate trading	169.4	2.38%	173.1	3.7	2.41%
Headquartered in Chiba (All non-listed)	71.0	1.00%	71.5	0.4	0.99%
Headquartered outside Chiba	98.3	1.38%	101.6	3.2	1.41%
Listed more than 20 years	56.1	0.79%	59.1	3.0	0.82%
Listed less than 20 years and non-listed	42.2	0.59%	42.5	0.2	0.59%
Public Corporations	70.7	0.99%	61.0	(9.7)	0.85%

Work for real estate trading

'10/8

Started tie-up scheme "Scrum" with Chiba Prefecture Credit Guarantee Council

- Cooperating with the Council regarding finance for the development of sites for detached houses

'10/10

Partial review of stance regarding finance for purchases of real estate for trading purpose

- Partial deregulation regarding finance for acquisition of land in our operating area

Positive financial support for sound developments in the region

Earnings Projections for FY2010

■ Aiming at net income target in the Medium Term Management Plan

〈¥Bil.〉	FY09 (Result)	FY10			FY10 (Target in the medium- term plan)
		(Projection)	Change	2H (Projection)	
Gross business profit	162.1	161.5	(0.6)	80.2	
Net interest income	143.3	138.0	(5.3)	68.4	
Fees and commissions income	14.1	15.0	0.8	7.6	
Trading income	3.0	2.0	(1.0)	1.2	
Profit from other business transactions	1.6	6.5	4.8	2.9	
Gains (losses) related to bonds	(0.9)	3.5	4.4	1.0	
Expenses	80.3	81.5	1.1	41.4	
Real net business income	81.8	80.0	(1.8)	38.7	90.0
Ordinary profit	53.4	63.0	9.5	29.3	
Net income	36.2	40.0	3.7	17.3	40.0
Net credit costs	19.4	12.5	(6.9)	8.5	
Consolidated ordinary profit	56.8	66.0	9.1	29.4	
Consolidated net income	37.5	41.5	3.9	18.1	41.5
Dividend per share	¥11	¥11			
Payout ratio	26.1%	23.5%			
Shareholders' return ratio *2	26.1%	35.7%			

*1. These figures are based upon non-consolidated figures except for Consolidated ordinary profit, Consolidated net income, payout ratio and shareholders' return ratio

*2. Shareholders' return ratio = (Total dividend+price of acquisition of own shares) / Consolidated net income

■ Chapter 1. Summary of financial results



■ Chapter 2. Progress in the Medium Term
Management Plan “1st 1st”

■ Appendix

Possibilities for Further Growth

Large-scale projects lead the way to further growth of "Wider Chiba"

Tsukuba Express

Average number of people boarding (1 day)
 Original target : 270,000 people (profitability base)
 ⇒ Achieved the target in 2009 (**One year ahead of the original projection**)

Tokyo International Airport (Haneda)

2010/10 Started usage of runway D and expanded international services
 ⇒ **Stimulating industries**

Mitsui Outlet Park Kisarazu Kaneda



(Source) Mitsui Fudosan HP

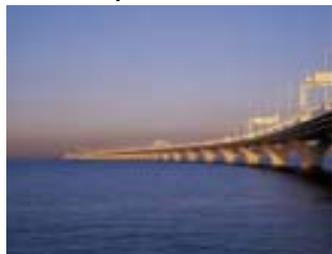
in Kisarazu area

Scheduled to be one of the largest facilities in the Mitsui Outlet Park Series

Opening spring 2012

Tokyo Bay Aqua Line

Fare discount trial for standard car: ¥800
 (Trial term : 2009/8/1 ~ 2011/3/31)
 ⇒ **50% increase in traffic** compared with the previous year

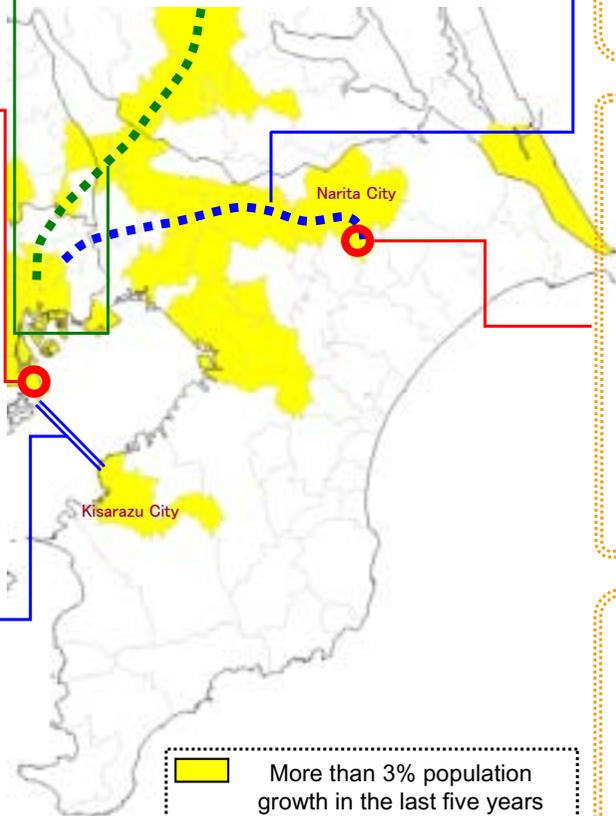


(Source) Chiba Prefectural Government

Wider Chiba
 12mil. People 5mil. households

Chiba Prefecture
6mil. people
 2.5mil. households

Neighboring Area
6mil. people
 2.5mil. households



Narita SkyAccess

2010/7 Opened the whole line
 (Nippori – Narita International Airport:
fastest 36min.)

New type Sky liner

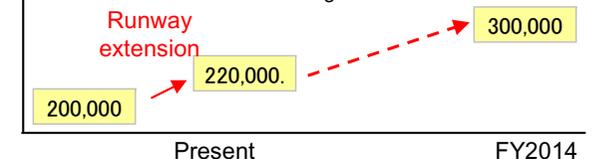


Narita International Airport

2009/10 Extension of runway B
 (2,180m⇒2,500m)
 2010/10 Agreement for expansion of annual arrival and departure limit

Economic effect: about ¥1tri.
Employment effect: about 30,000 people

(Source) Regional communication conference



Sports

National Sports Festival in Chiba 2010/9~2010/10

Economic effect: ¥32.2bil.

(Source) Chibagin Research Institute

Chiba Lotte Marines (baseball team) won "Japan Series"

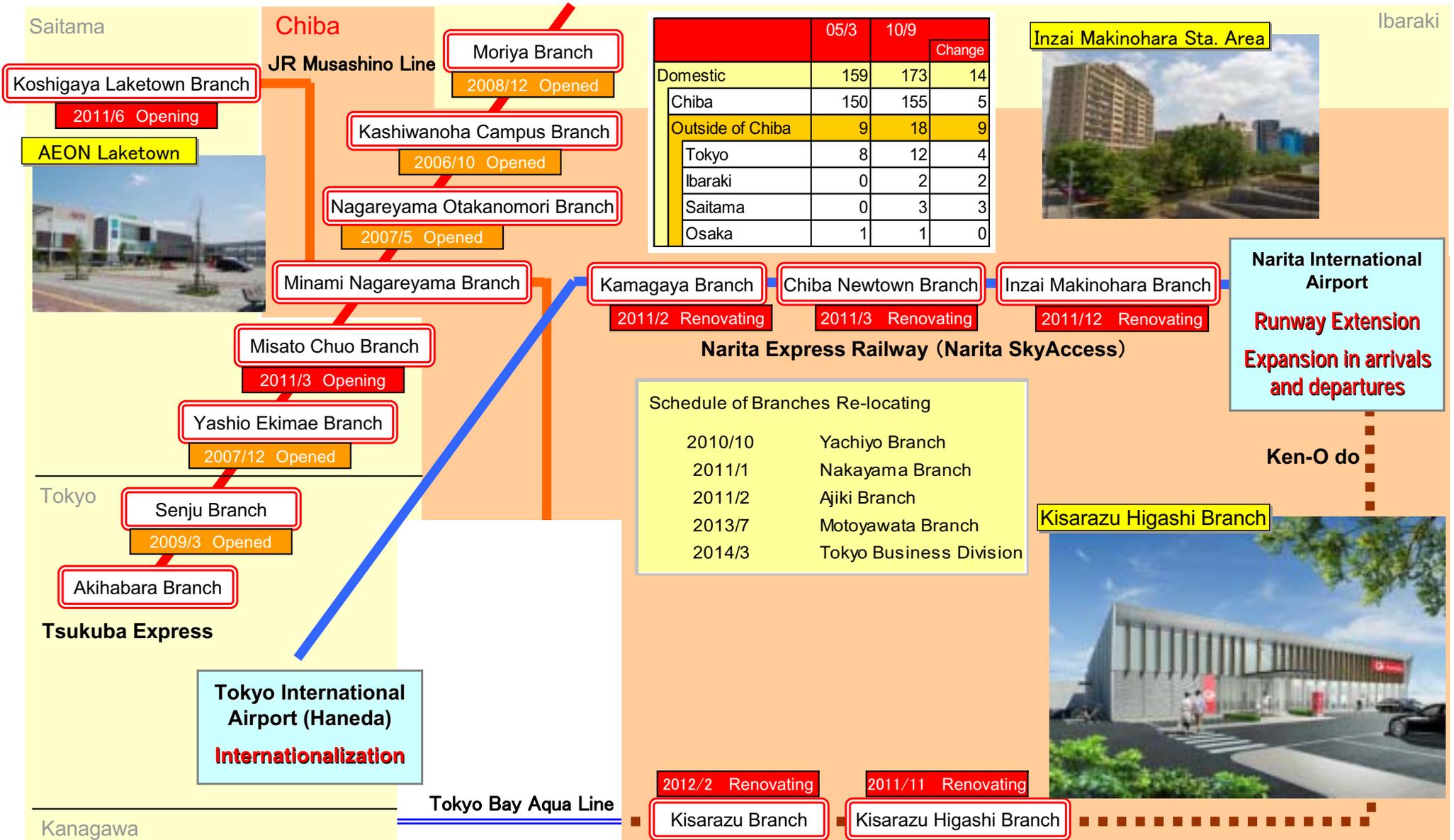
Economic effect: ¥10.2bil.

(Source) Chibagin Research Institute

Branch Network Strategy

Aggressively opening new branches along with new projects

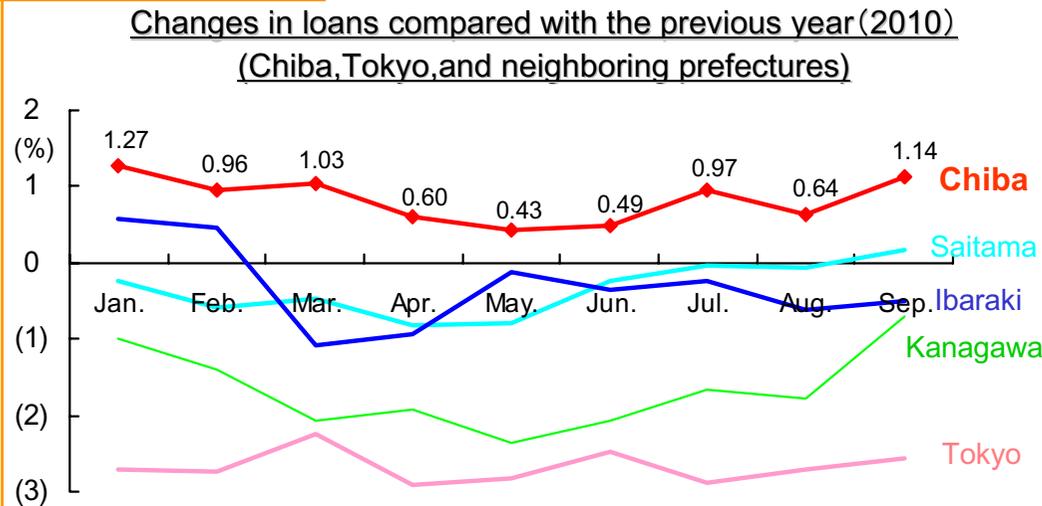
Developing area along the "Tsukuba Express" and "new development route between Narita and Haneda"



Strengthen financial intermediation functions and provide high-quality financial services – Corporate (1)

■ Achieved the target of loans to new customers by meeting the finance needs of capital expenditure in “Wider Chiba”

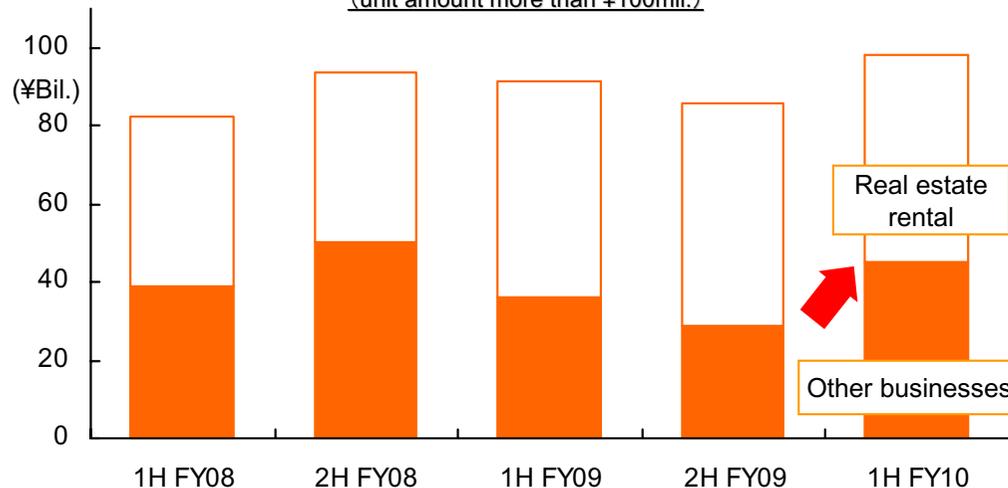
Rising finance needs



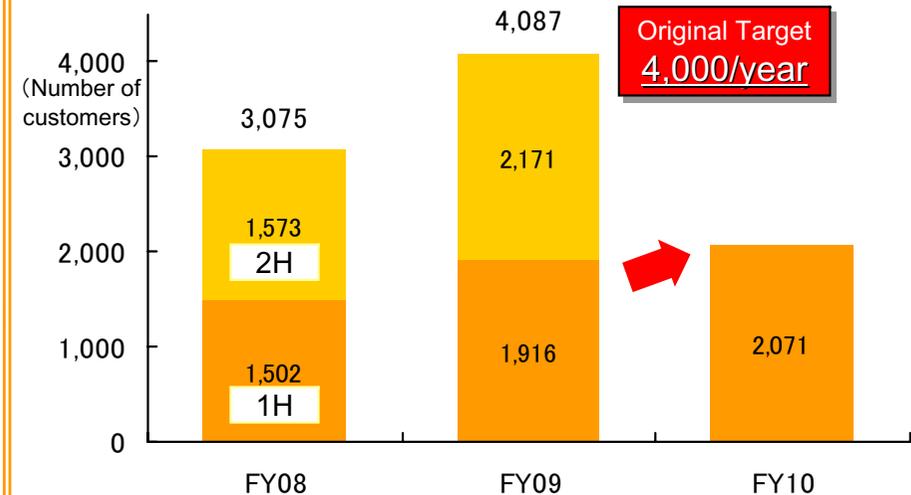
Source: The Bank of Japan Database

Loans to capital expenditure

(unit amount more than ¥100mil.)

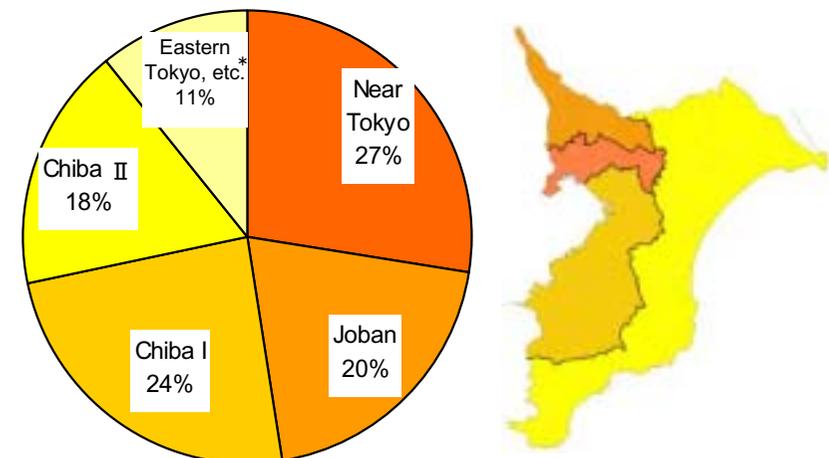


Loans to new customers*



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

Breakdown of loans to new customers



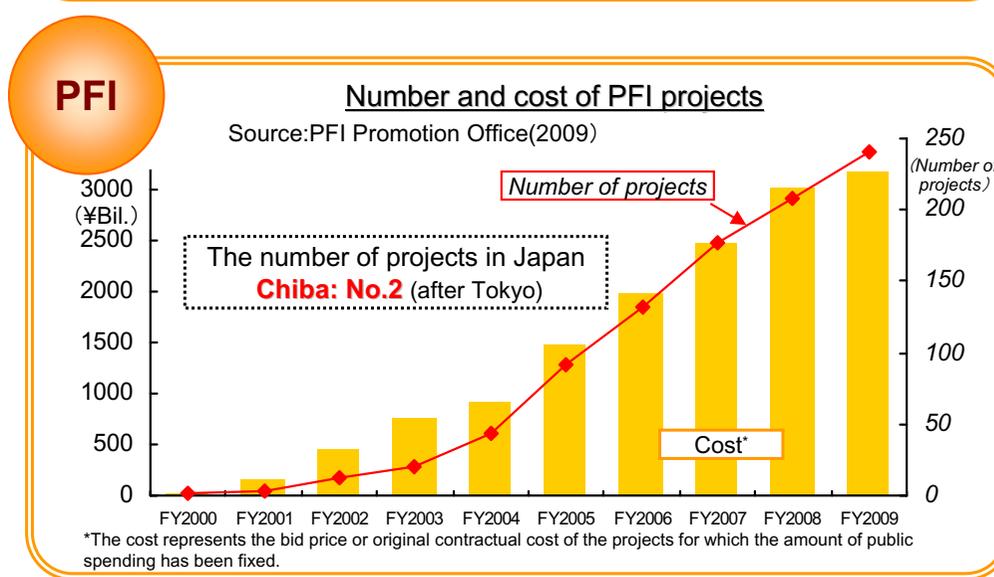
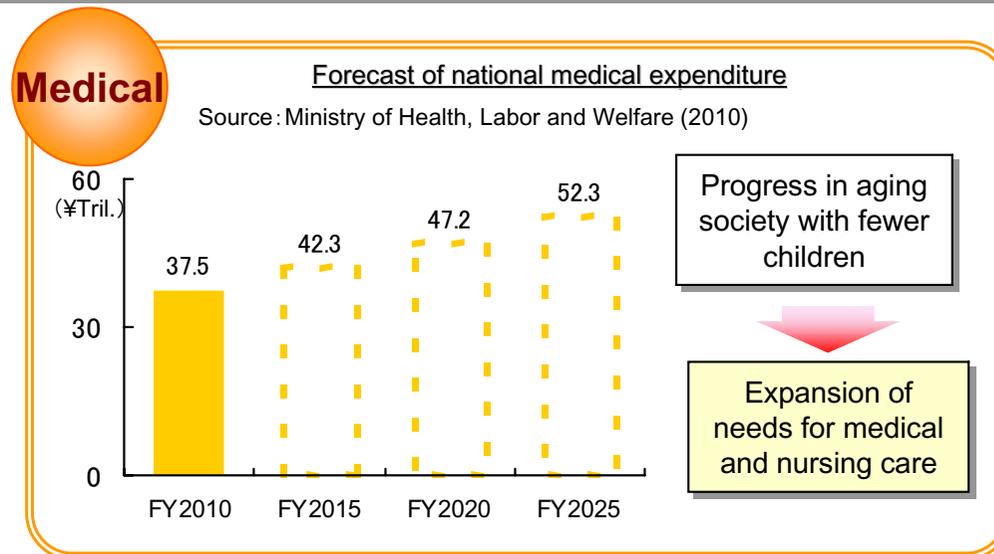
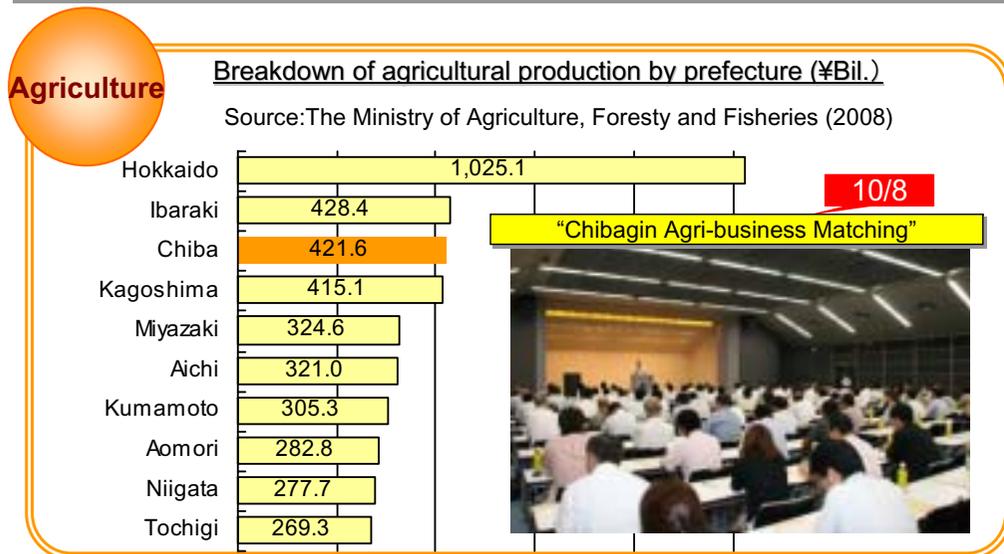
* "Eastern Tokyo etc." includes branches in Eastern Tokyo (Akihabara, Koiwa, Kanamachi, Kinshicho, Mizue, Shinozaki, Kasai, Fukagawa, and Senju) and Eastern Saitama (Yashio ekimae, Misato Chuo).

Strengthen financial intermediation functions and provide high-quality financial services – Corporate (2)

Enhancing financial intermediation functions in the region by strengthening business with growth sectors

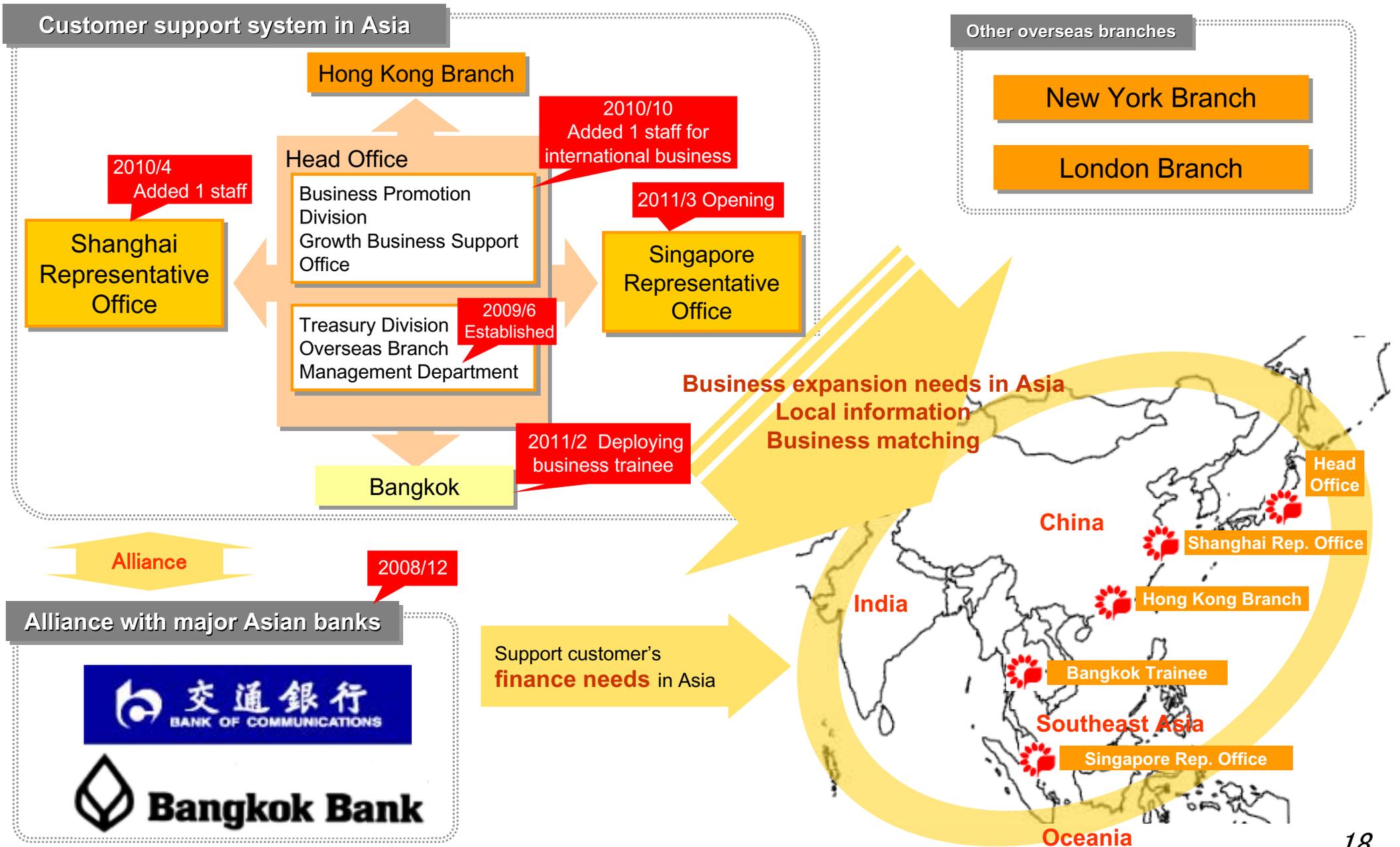
2010/10 Established Growth Business Support Office in Business Promotion Division

Specialty staff support customers in growth businesses (Agriculture, Tourism, Medical and Nursing, Environment, PFI, International Business, and Venture Business, etc.)



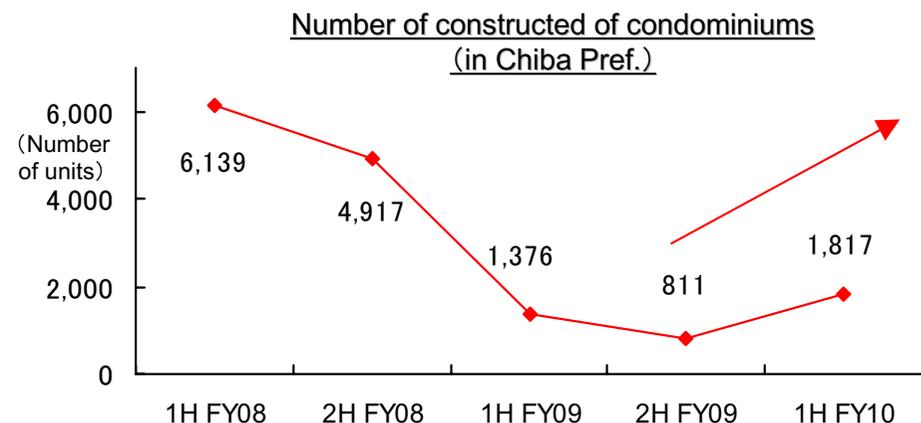
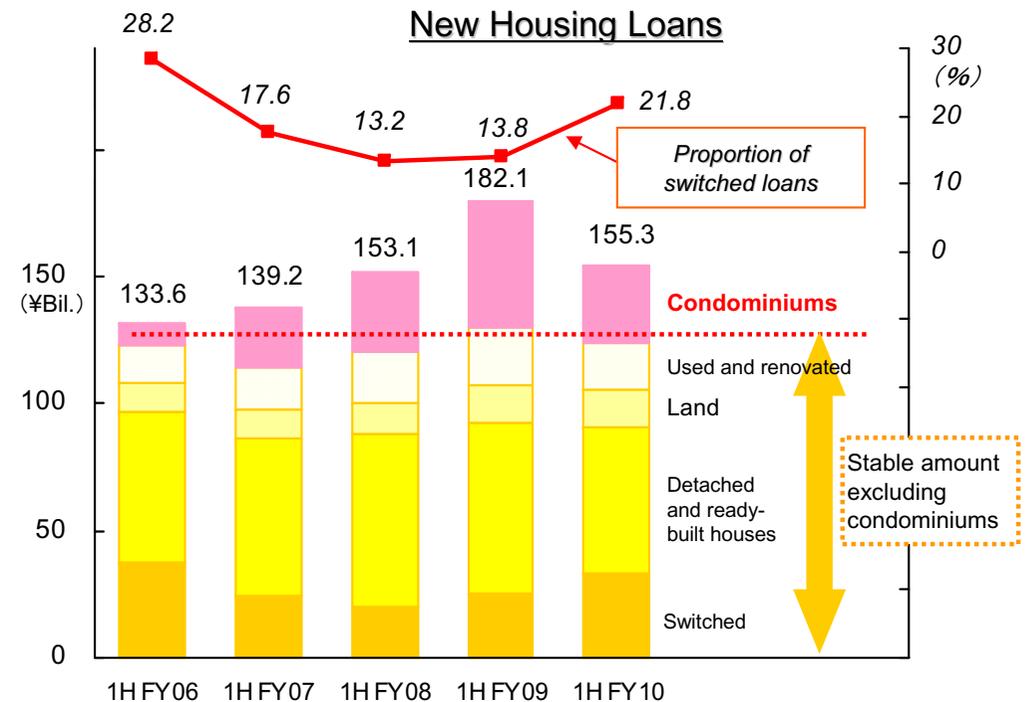
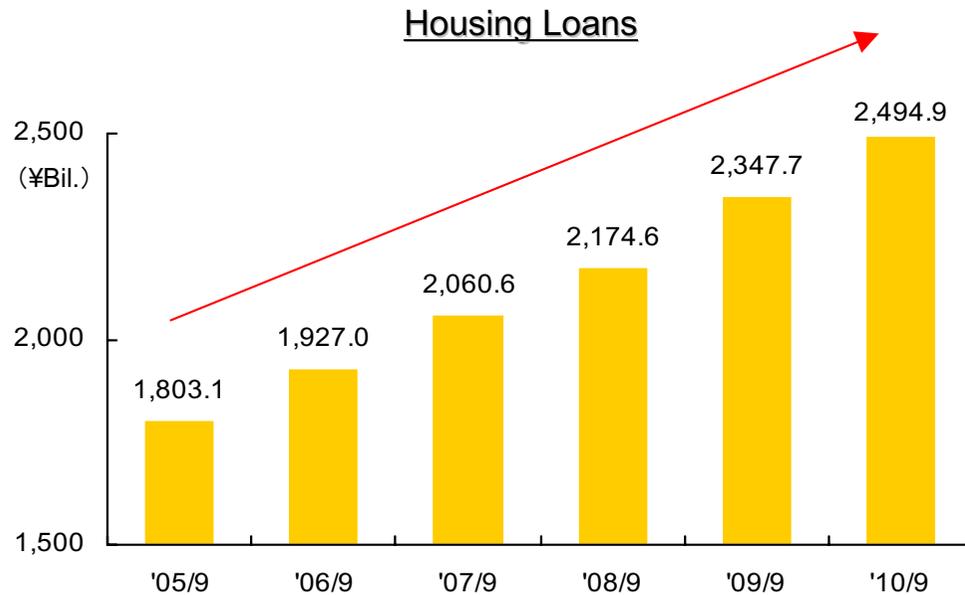
Strengthen financial intermediation functions and provide high-quality financial services – Corporate (3)

Opening representative office in Singapore and enhancing customer support functions in Asia



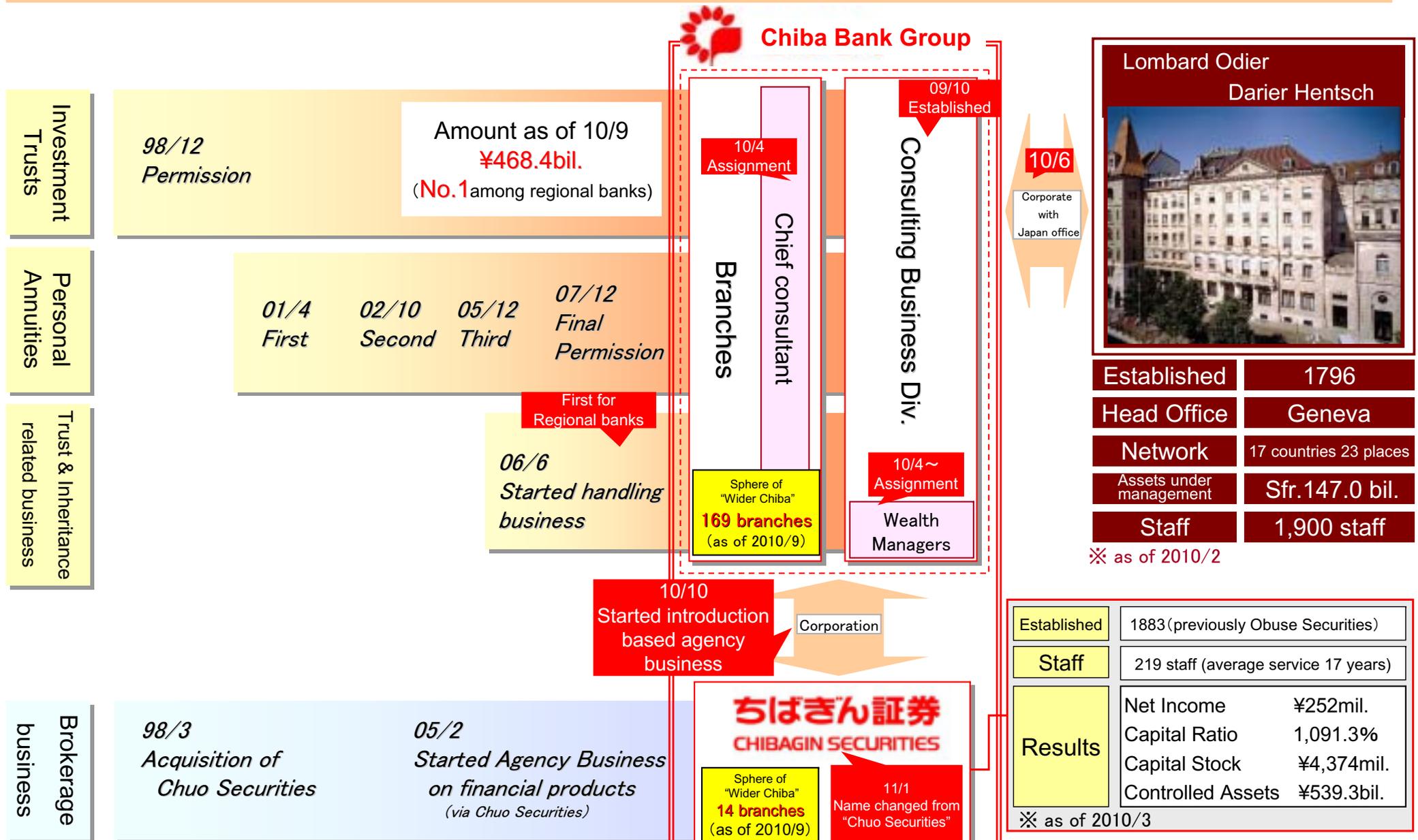
Strengthen financial intermediation functions and provide high-quality financial services – Personal (1)

Loans switched from other banks increased and housing loans grew steadily



Strengthen financial intermediation functions and provide high-quality financial services – Personal (2)

Strengthening the business promotion system to enhance consulting functions



Strengthen financial intermediation functions and provide high-quality financial services – Personal (3)

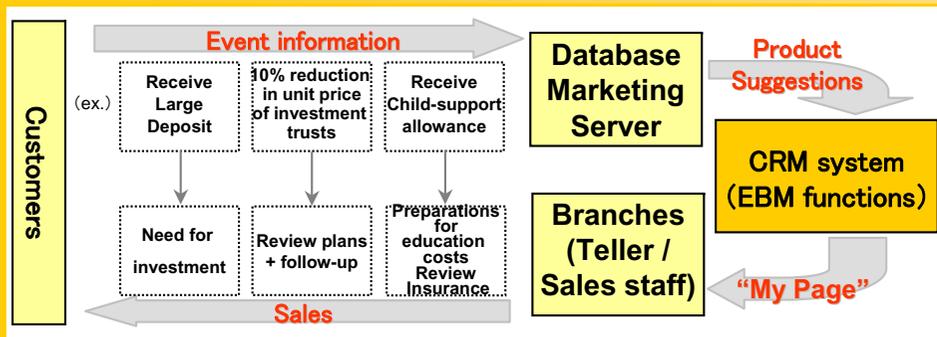
Renewal of the CRM system and improved functions of the new branch system



Renewal of the CRM system (2010/7)

Added functions

● EBM (Event Based Marketing) function



● FP (Financial Planning) function



Cooperation

TSUBASA Project

Chiba Bank

Daishi Bank

Hokkoku Bank

Chugoku Bank

Iyo Bank

Cooperation

New Branch System (2011/2 ~)

Touch panel facing display



Facing display

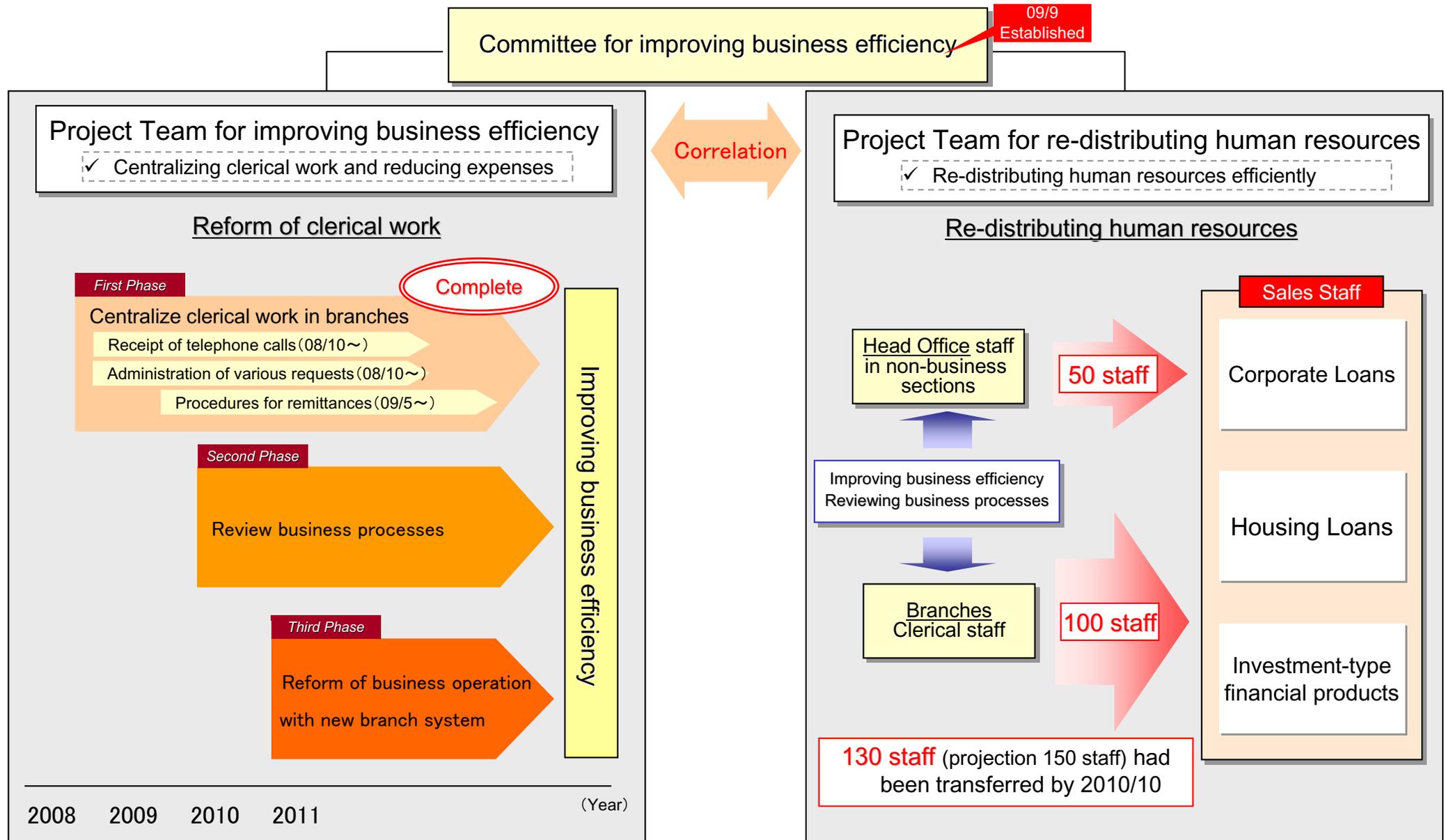
Encourage face to face sales utilizing FP functions

Touch panel

Reduce burden on customers by using touch panel for interview sheet, etc.

Establish Robust Management Structure

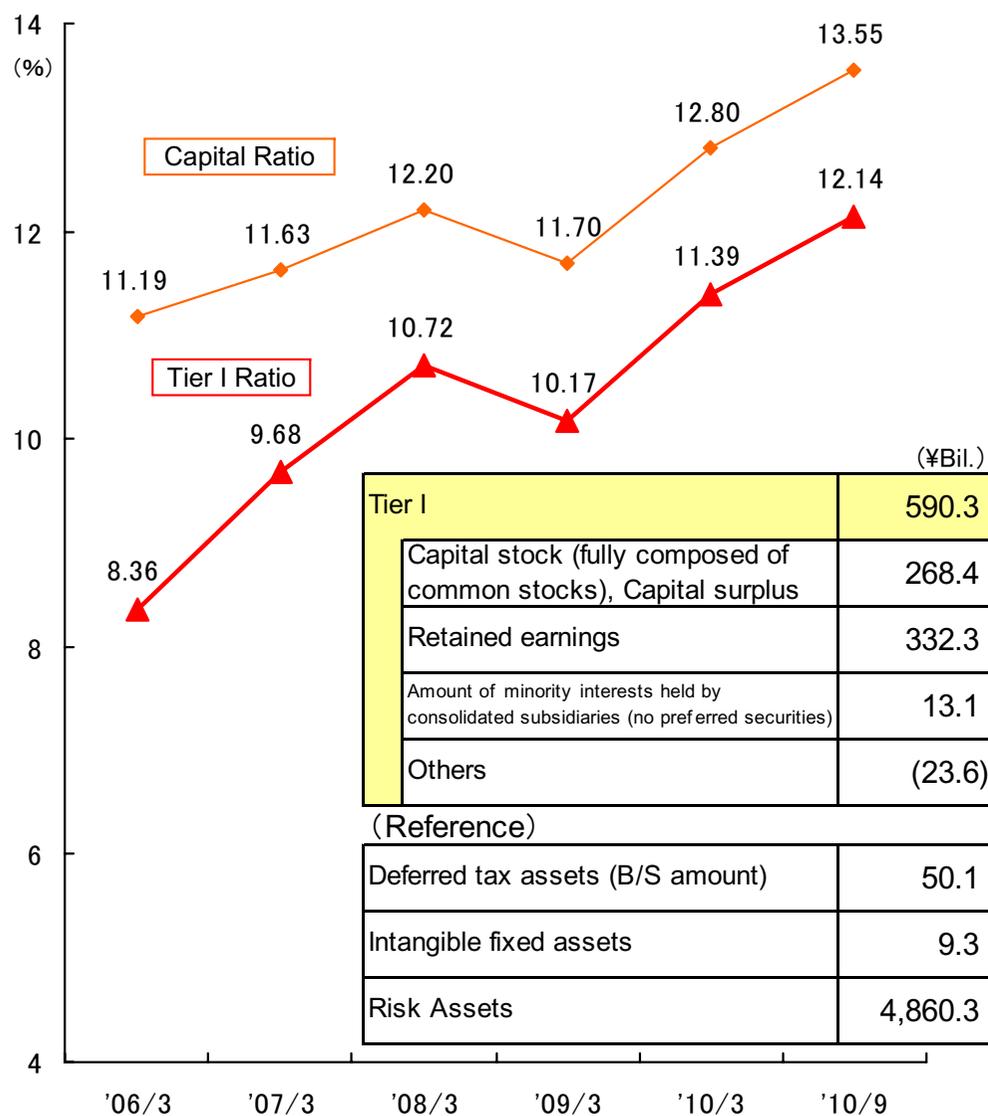
■ Distributing management resources effectively for further growth by improving business efficiency



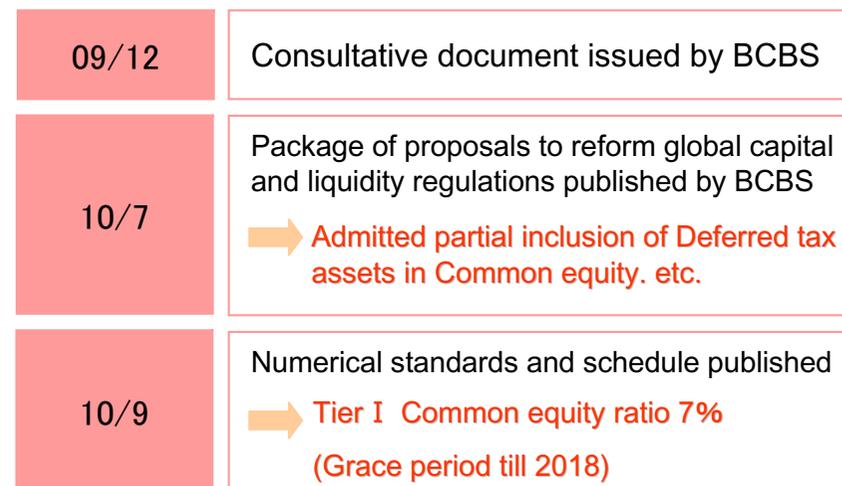
Capital Policy

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

Capital Ratio, Tier I Ratio (Consolidated)



Strengthening the regulatory capital ratio and our capital policy



Trial calculation of Tier I Common equity ratio: about 11.5% (as of 10/9)

✓ Confirmed sufficient quality and quantity to meet the new standard

First time in Chiba Bank's history

10/9 Announced acquisition of own shares
 10/10 Acquired 10mil. stocks (¥5.06bil.) (1.1% of issued shares)

Keeping positive attitude towards shareholder return

Next Medium Term Management Plan

■ Towards 70th anniversary, building up the business model which enables both the bank's growth and the development of the region

Risk management and preparations for growth

Jump to growth stage

“1st 1st (Double First)”

2nd Stage

Expanding business base

- ◆ Expanding branch network in “Wider Chiba”
- ◆ Strengthening business promotion functions
- ◆ Enhancing ability to make proposals

- » **New branches** – opened 14 branches (since 05/4)
- » **Strengthen promotional skills for investment products**
 - Consulting Business Div.
- » **Group synergy** – Chibagin Securities
- » **Strengthen Asian business** – Singapore Rep. Office
- » **Strengthen support for growth businesses**
 - Growth Business Support Office

**Top line
NO.1 among the
regional banks**

Strengthening financial condition

- ◆ Enhancing quality and quantity of capital base in conformity with Basel III

- » Securing high profitability and building a solid financial condition
 - Consolidated capital ratio (09/3: 11.70%⇒10/9:13.55%)
 - Consolidated Tier I ratio (09/3: 10.17%⇒10/9: 12.14%)
 - Common stock, etc. Tier I ratio (10/9 trial:about 11.5%)
- ⇒ Acquisition of own shares for the first time (10/10)

**Potential for growth
NO.1 among the
regional banks**

Risk control

- ◆ Managing credit risks arising out of deterioration in financial position of corporations
- ◆ Managing market risks realized by Lehman shock

- » Securing independence of credit section by introducing Unit System
 - **Decrease in net credit costs(09/3:53bp⇒10/9:10bp)**
- » Strengthening control over treasury section by risk management section and credit section
 - **Outlier ratio (10/9:6.3%<20%)**
- » Reducing stock holdings
 - **The proportion of stocks to Tier I (10/9:21.8%)**

**Profitability
NO.1 among the
regional banks**

Large potential in “Wider Chiba”

■ Chapter 1. Summary of Financial Results

■ Chapter 2. Progress in the Medium Term
Management Plan “1st 1st”

▶ ■ Appendix

Table of contents

■ Appendix I Regional Economy

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

■ Appendix II Management indices

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

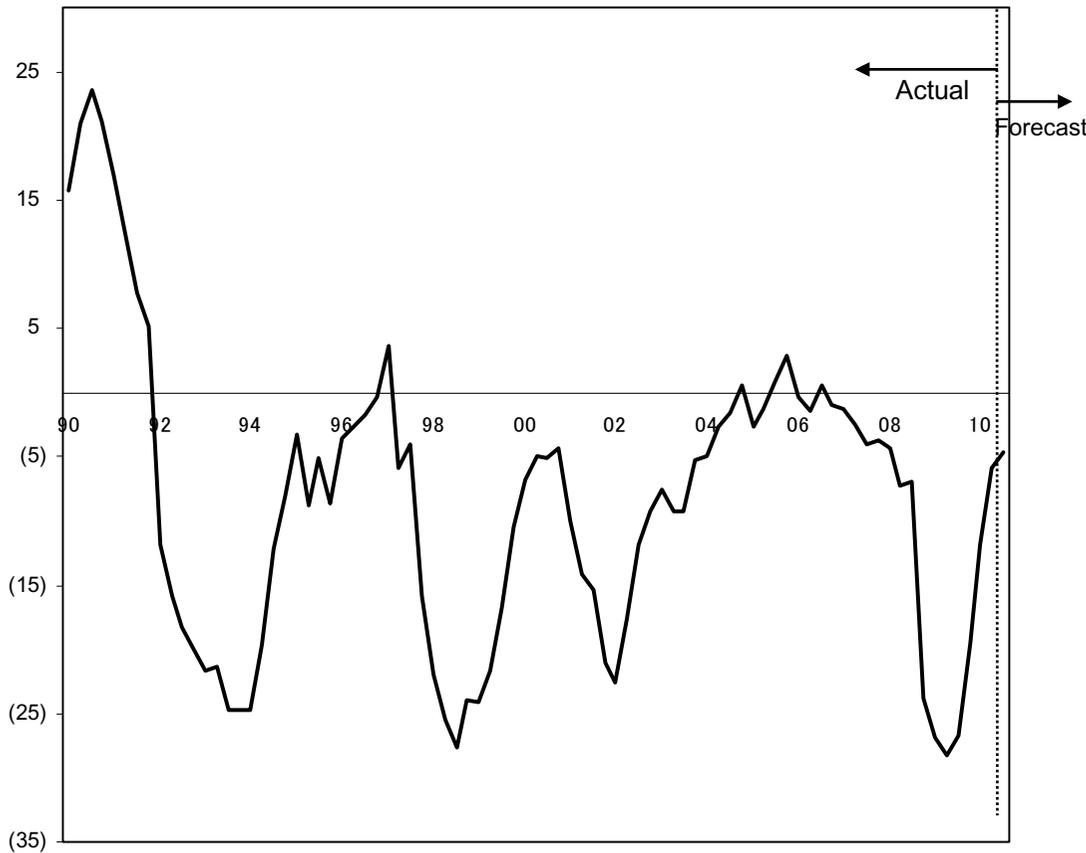


■ 1. Regional Economy

■ 2. Management Indices

Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



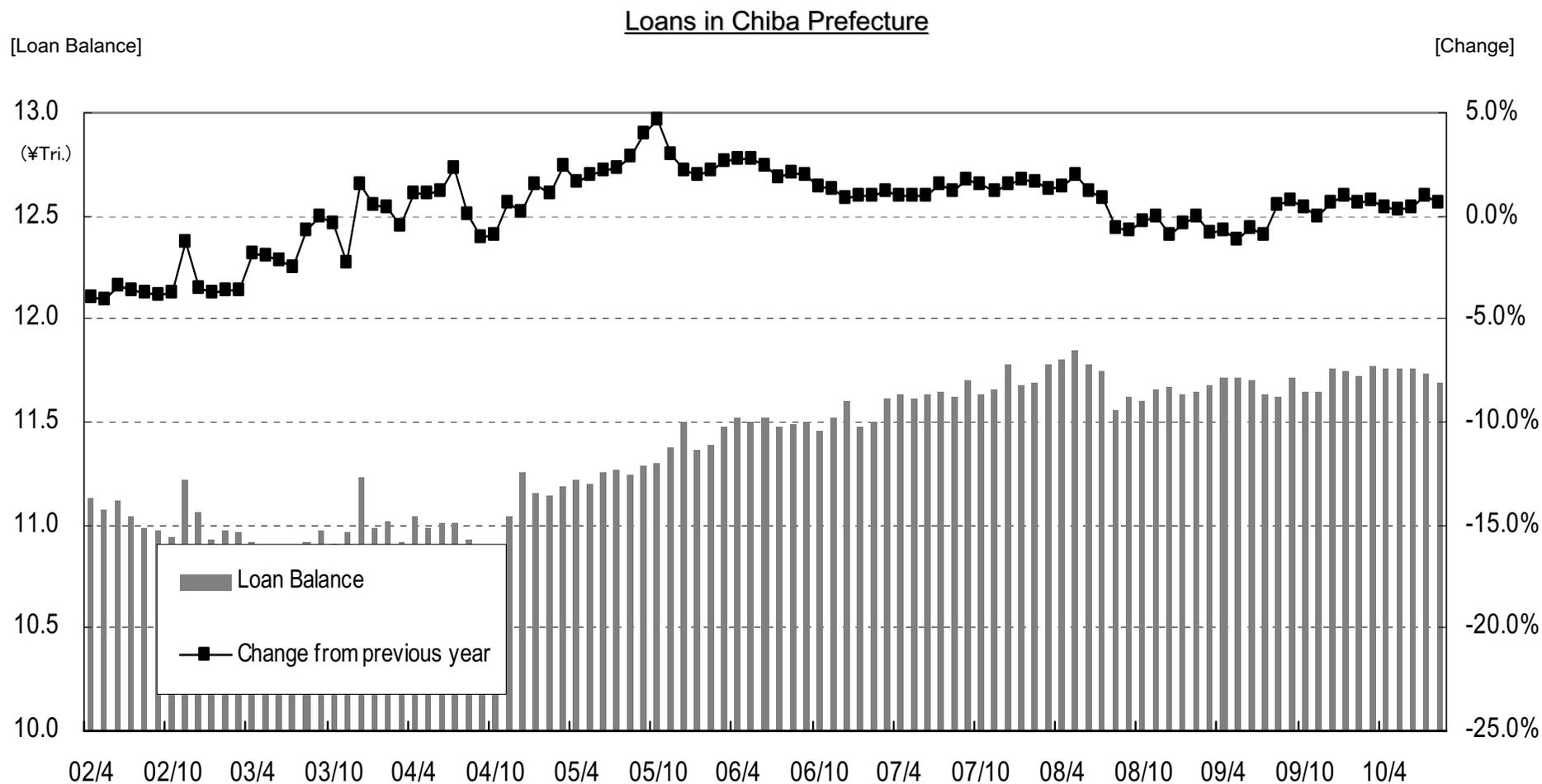
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve", "no change", and "downward/decrease/worsen".
 BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x 1/2

Trend of BSI of Sales (By Industry)

	FY09			FY10	
	Actual				Forecast
	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep
Food	(8.6)	(18.3)	(17.2)	(16.7)	(14.1)
Petroleum & Chemicals	(17.4)	(11.4)	(6.8)	9.1	13.7
Plastics	(40.9)	(12.5)	(20.0)	4.6	0.0
Glass	(25.0)	(36.4)	(4.2)	(19.2)	0.0
Steel & Non-ferrous Metals	(30.8)	(12.5)	(4.2)	(3.9)	(8.4)
Metals	(38.0)	(10.0)	2.4	2.0	(3.9)
Machinery	(35.3)	(23.4)	(18.8)	21.9	12.5
Electrical machinery	(50.0)	(25.0)	27.8	31.3	25.0
Transportation equipment	(38.5)	(18.8)	0.0	3.6	7.2
Other manufacturing	(29.0)	(13.9)	(12.5)	(7.9)	0.0
Construction	(27.5)	(17.5)	(25.0)	(15.9)	(18.2)
Transportation	(26.9)	(10.7)	0.0	7.2	0.0
Wholesaling	(30.6)	(25.0)	(16.0)	(16.1)	(10.8)
Retailing	(17.3)	(20.4)	(20.0)	(19.4)	(19.0)
Hotels	(25.0)	(46.2)	(20.9)	0.0	0.0
Services	(26.5)	(20.9)	(15.0)	(12.2)	(9.3)

Source: Chiba Economy Center "BSI survey in Chiba (April to June 10)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: July 10
 Answers: 739 enterprises surveyed, 328 effective answers

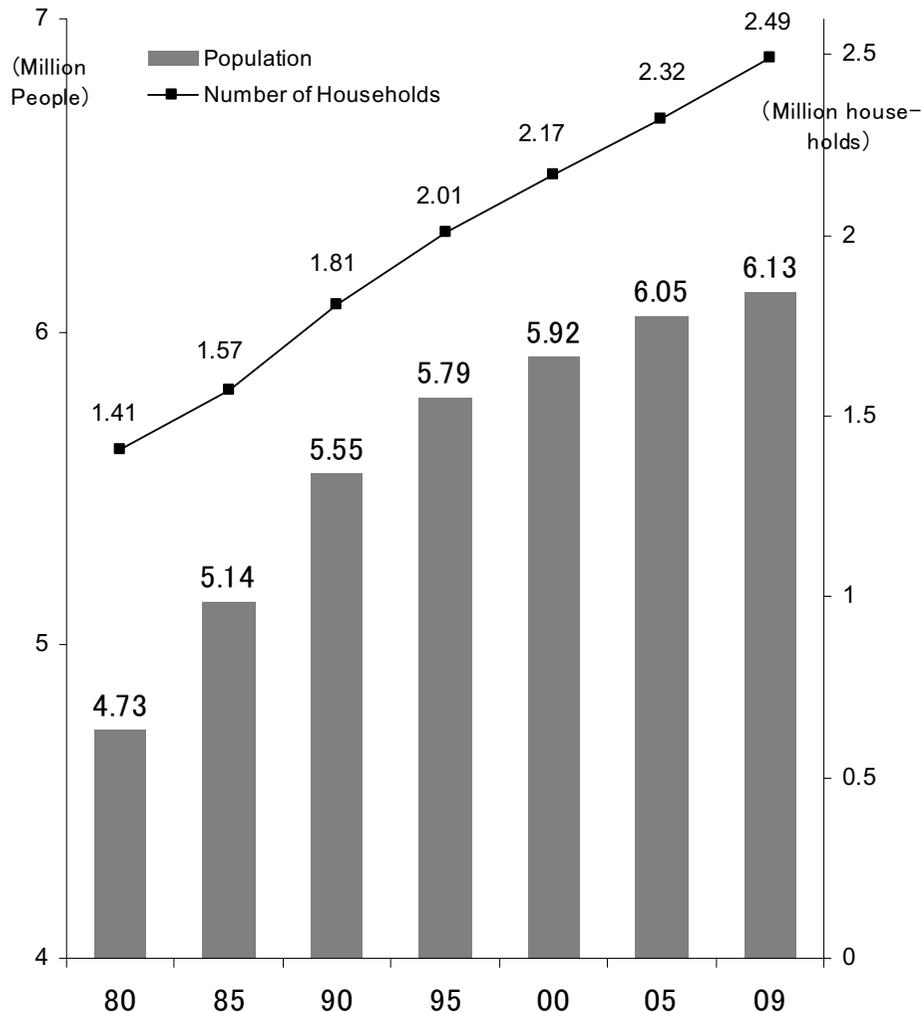
Economic Conditions (2) Loans



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

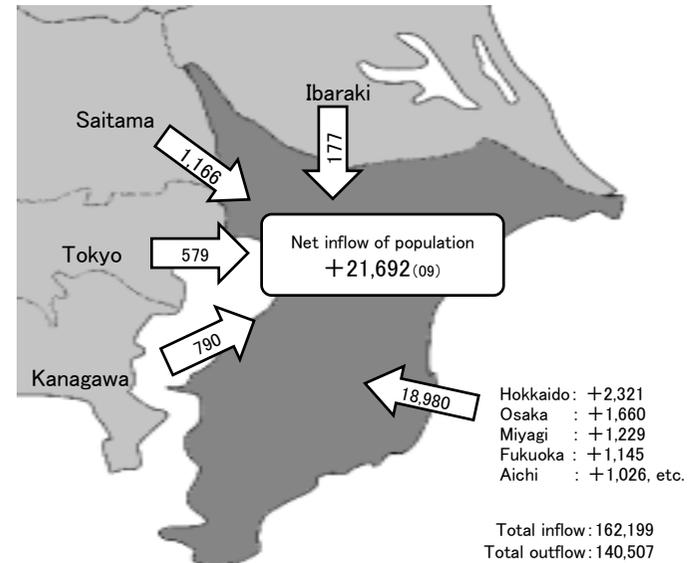
Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



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

Inflow/Outflow of Population



Source: Ministry of Internal Affairs and Communications

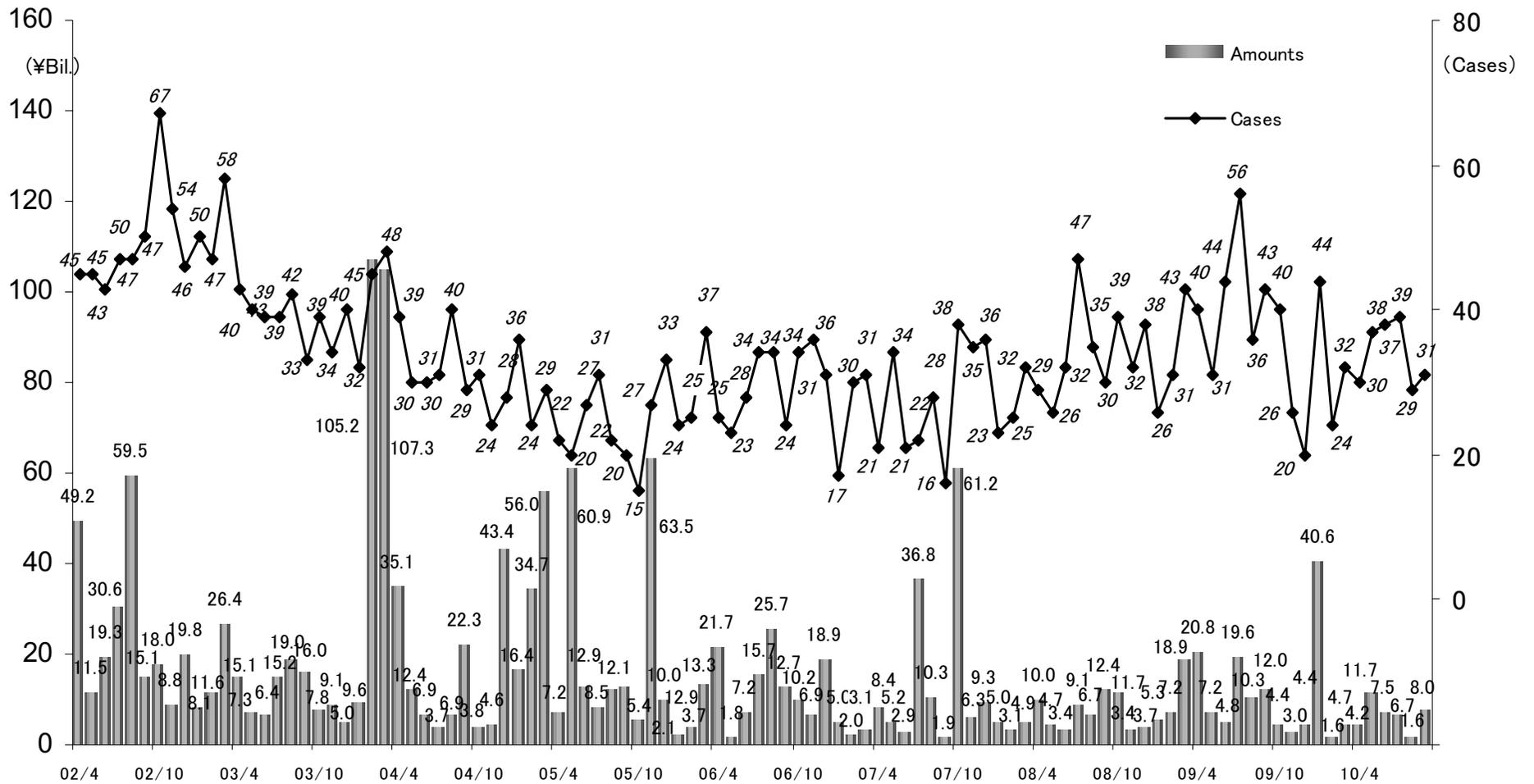
Top 10 Prefectures by Population Growth (From Oct. 08 to Oct. 09)

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

Source: Ministry of Internal Affairs and Communications

Economic Conditions (4) Corporate Bankruptcies

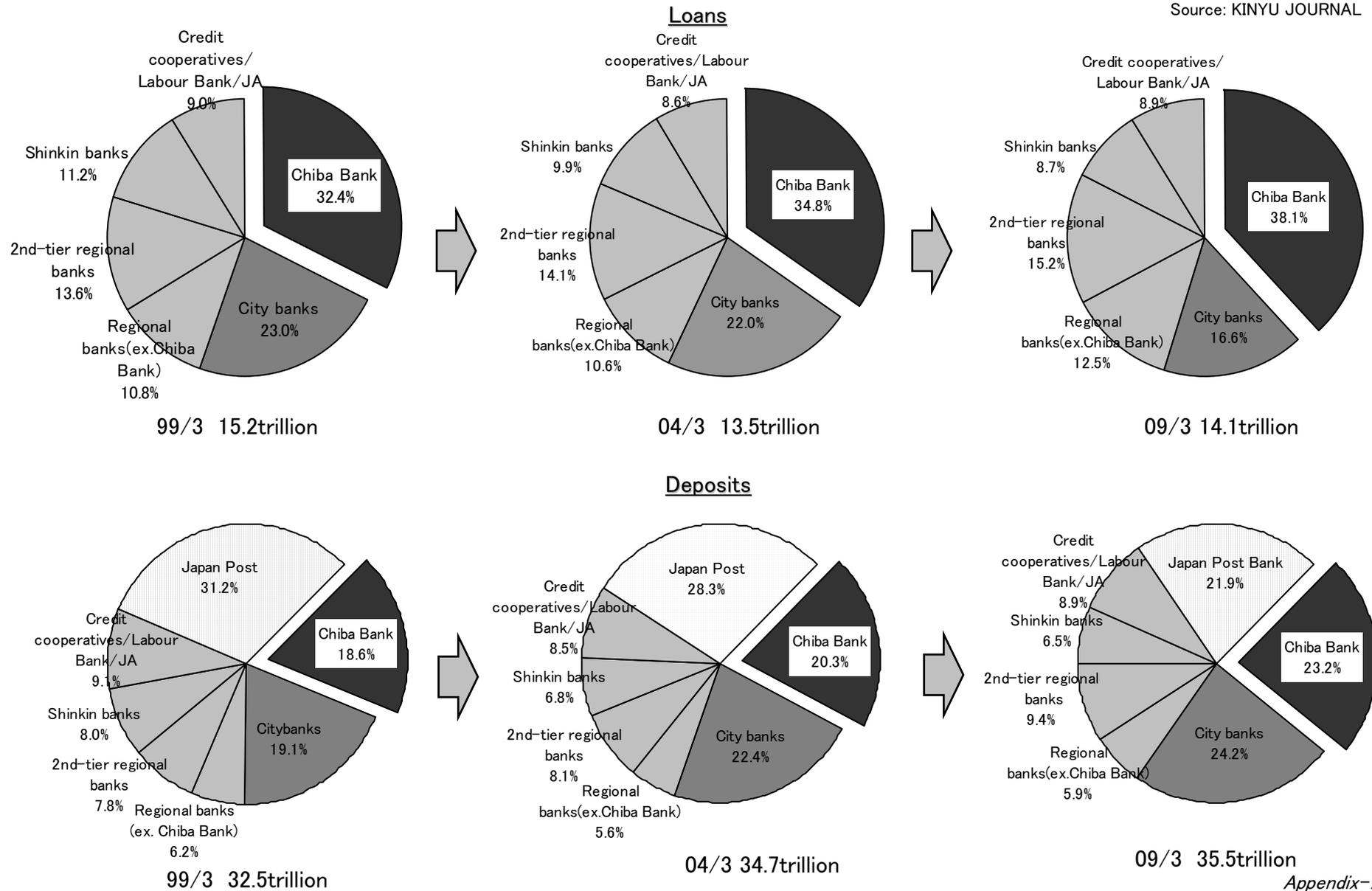
Default Cases/Amounts in Chiba Prefecture
 (Headquartered in Chiba Prefecture & with debts over ¥10 million)



Source: Made by Chiba Bank with data from Shoko Research

Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL



Economic Indicators for Chiba Prefecture (1)

	Population Total	Industrial Production Index			Electric Power Consumption		Customer Price Index	New Car Registrations	Building Construction	
		Production	Shipment	Producers' Inventory Ratio	Total	Largeusers			Floor Area	New Housing starts
	As of Oct 1						2005=100			
2005	※ 6,056,462	100.0	100.0	101.0	38,027	11,950	100.0	145,151	10,167	64,587
2006	6,077,929	102.0	103.1	102.4	37,906	12,463	100.0	144,900	10,079	71,536
2007	6,108,809	104.8	105.8	97.6	38,151	12,643	99.9	139,271	8,210	58,147
2008	6,147,347	102.6	104.8	106.0	39,056	13,109	101.1	135,000	7,552	62,745
2009	6,183,743	85.4	89.5	107.9	36,490	11,237	99.8	126,789	5,303	42,526
2009/09	6,181,152	90.1	93.7	102.1	3,112	962	99.5	13,550	445	3,578
2009/10	6,183,743	89.4	93.4	102.4	2,928	1,017	99.3	11,101	387	3,463
2009/11	6,185,793	92.5	95.7	101.5	2,994	1,072	99.3	11,875	368	3,691
2009/12	6,187,320	93.3	97.4	99.0	3,088	987	99.2	10,484	376	3,630
2010/01	6,187,319	95.6	98.6	97.1	3,451	956	98.5	10,556	551	5,738
2010/02	6,186,546	96.6	97.2	101.6	3,277	907	98.6	12,300	471	3,142
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	-	-	-	3,649	1,079	99.0	11,703	487	3,489
2010/09	6,201,046	-	-	-	-	-	-	12,399	-	-
Source	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Tokyo Electric Power Company, Chiba Branch		Statistics Div., Policy & Planning Dept. of Chiba Pref.	Chiba Toyota Motor Corporation & Japan Mini Vehicles	Ministry of Land, Infrastructure and Transport	

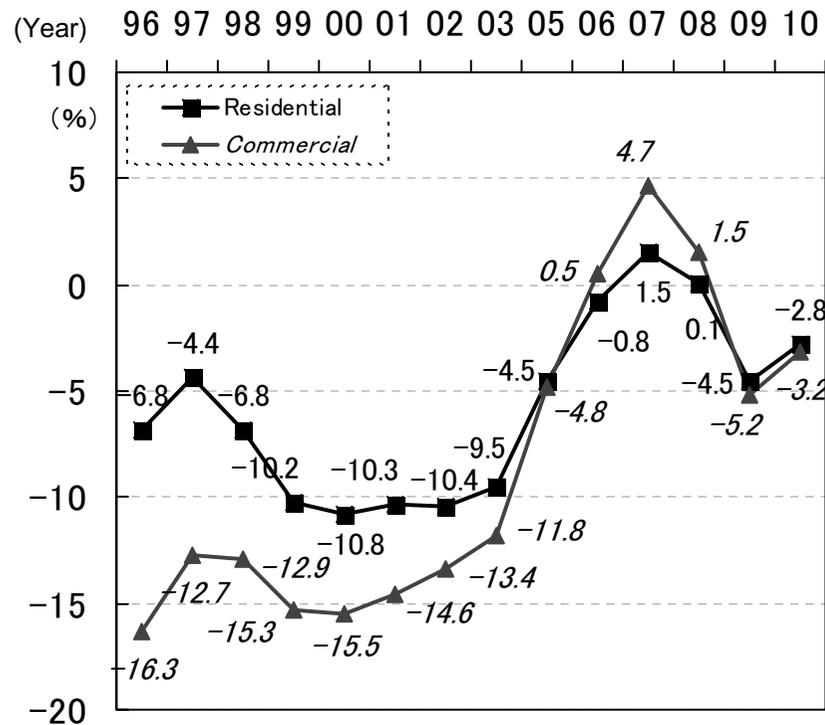
*Source of Population as of 2005: National Census

Economic Indicators for Chiba Prefecture (2)

	Trade Customs Clearance (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	1,325,789	3,602,269	306	301,161	80,205	66,618	0.83	100.0	100.0	100.0	100.0
2006	1,483,712	4,350,374	355	140,573	76,648	68,983	0.90	98.2	100.1	98.4	95.7
2007	1,716,473	4,750,864	329	153,140	73,197	69,028	0.94	99.6	100.9	95.6	95.6
2008	2,023,363	6,237,267	388	78,715	73,345	58,681	0.80	100.8	100.3	95.5	95.2
2009	1,052,240	3,248,620	436	118,539	97,619	44,453	0.46	99.1	90.5	92.2	89.5
2009/09	115,459	309,318	43	12,030	102,639	41,624	0.41	99.2	89.8	76.8	71.9
2009/10	93,110	257,934	40	4,484	103,821	43,968	0.42	99.0	90.2	76.1	72.3
2009/11	87,639	294,253	26	3,099	100,707	42,584	0.40	99.6	89.9	78.7	74.2
2009/12	98,495	359,388	20	4,494	95,163	40,686	0.40	99.4	90.0	164.4	172.4
2010/01	91,979	297,899	44	40,674	95,329	42,211	0.41	99.0	91.0	78.3	75.4
2010/02	104,850	315,414	24	1,698	96,747	43,978	0.41	97.9	90.8	72.8	72.9
2010/03	108,132	365,926	32	4,767	102,104	46,471	0.42	97.4	90.8	75.0	74.5
2010/04	118,043	345,612	30	4,248	109,131	44,632	0.43	99.0	92.6	78.1	75.1
2010/05	113,076	326,215	37	11,795	108,238	42,328	0.43	99.3	92.9	74.4	73.6
2010/06	117,580	332,893	38	7,535	108,267	42,820	0.44	99.5	92.6	130.2	134.7
2010/07	105,478	380,640	39	6,759	105,871	43,297	0.44	99.6	92.7	92.4	103.6
2010/08	120,372	360,403	29	1,679	103,850	44,831	0.45	–	–	–	–
2010/09	–	–	31	8,005	–	–	–	–	–	–	–
Source	Chiba Customs Branch		Tokyo Shoko Research, Ltd., Chiba Branch		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.			

Land Price Trends in Chiba Prefecture

Standard Land Prices(Chiba Prefecture)



Data from Chiba Prefecture
As of July 1 of each year

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

	City	Category	Area	09.1.1 ~ 09.4.1	09.4.1 ~ 09.7.1	09.7.1 ~ 09.10.1	09.10.1 ~ 10.1.1	10.1.1 ~ 10.4.1	10.4.1 ~ 10.7.1
A	Chuo-ku, Chiba city	Residential	Chiba Minato	5	5	5	5	5	5
B	Chuo-ku, Chiba city	Commerce	Around Chiba Sta.	6	6	6	5	5	5
C	Mihama-ku, Chiba city	Commerce	Kaihimmakuhari	5	5	5	5	5	5
D	Urayasu	Residential	Shin-Urayasu	6	6	5	5	5	4
E	Ichikawa	Commerce	Around Motoyawata Sta.	6	5	5	6	4	4
F	Funabashi	Commerce	Around Funabashi Sta.	7	6	5	5	5	5
G	Kashiwa	Residential	Kashiwanoha	5	5	6	6	5	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	6.13 million (Ranked 6th nationwide)	58 thousand (Ranked 6th nationwide)	¥18 trillion (Ranked 6th nationwide)	¥22.8 trillion (Ranked 6th nationwide)	¥11.7 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 12.86 million	Tokyo 150 thousand	Tokyo ¥57 trillion	Tokyo ¥169.4 trillion	Tokyo ¥171.0 trillion
No. 2 nationwide	Kanagawa 8.94 million	Kanagawa 83 thousand	Kanagawa ¥29 trillion	Osaka ¥55.1 trillion	Osaka ¥38.0 trillion
No. 3 nationwide	Osaka 8.80 million	Aichi 76 thousand	Osaka ¥27 trillion	Kanagawa ¥33.6 trillion	Kanagawa ¥17.6 trillion

Sources:

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

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

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

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

■ 1. Regional Economy

▶ ■ 2. Management Indices

Summary of Income and Expenses

(¥Bil.)

	FY 03		FY 04		FY 05		FY 06		FY 07		FY 08		FY 09		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
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
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
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
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
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
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
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
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
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
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
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

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

Management Indicators

	FY 03		FY 04		FY 05		FY 06		FY 07		FY 08		FY 09		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%
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%
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%

	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
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%
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%
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%
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%

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

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

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

*4 Based on Basel II from March 2007

Interest Yields

Domestic Operations

	FY 03		FY 04		FY 05		FY 06		FY 07		FY 08		FY 09		FY10
	1H		1H		1H		1H		1H		1H		1H		1H
Average yield on interest-bearing assets	1.70%	1.70%	1.68%	1.69%	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%	1.74%	1.70%	1.60%
Average yield on loans and bills discounted	2.02%	2.01%	1.99%	1.99%	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%	1.97%	1.94%	1.81%
Average yield on securities	0.66%	0.62%	0.66%	0.66%	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%	1.05%	0.98%	0.99%
Average yield on interest-bearing liabilities	1.01%	1.01%	0.97%	0.97%	0.95%	0.93%	0.96%	1.00%	1.14%	1.15%	1.16%	1.11%	1.00%	1.00%	0.97%
Average yield on deposits and NCD	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%	0.26%	0.23%	0.15%	0.14%	0.10%
Expense ratio	0.99%	0.99%	0.96%	0.96%	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%	0.91%	0.91%	0.88%	0.89%	0.86%
Average interest rate spread	0.69%	0.69%	0.71%	0.72%	0.67%	0.67%	0.63%	0.65%	0.68%	0.68%	0.71%	0.74%	0.74%	0.70%	0.63%
Difference between average yield on loans and deposits	2.00%	1.99%	1.98%	1.98%	1.89%	1.87%	1.80%	1.83%	1.91%	1.94%	1.90%	1.91%	1.82%	1.80%	1.71%

Contract Rate by Type Borrowers

	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	10/9
Major companies	1.05%	1.00%	0.97%	0.94%	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%	1.25%	1.19%	0.99%	0.90%	0.83%
Mid-sized companies	1.73%	1.68%	1.51%	1.45%	1.36%	1.33%	1.46%	1.61%	1.67%	1.67%	1.65%	1.45%	1.35%	1.30%	1.21%
Small and medium-sized companies	2.35%	2.33%	2.30%	2.25%	2.18%	2.11%	2.24%	2.30%	2.39%	2.36%	2.35%	2.14%	2.08%	2.03%	1.97%
Consumer loans	2.38%	2.33%	2.30%	2.27%	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%	2.58%	2.55%	2.33%	2.22%	2.12%
Housing loans	2.21%	2.16%	2.12%	2.10%	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%	2.41%	2.38%	2.17%	2.06%	1.97%
Others	5.70%	5.78%	6.20%	6.42%	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%	7.93%	8.05%	7.87%	7.81%	7.63%
Public sector	0.94%	0.98%	1.13%	0.80%	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%	1.38%	1.70%	1.31%	1.30%	1.14%

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

Working Assets and Liabilities

Overall

	Average balance (¥ Billion)							Interest yield						
	FY 07		FY 08		FY 09		FY10	FY 07		FY 08		FY 09		FY10
	1H		1H		1H		1H	1H		1H		1H		
Interest-bearing assets	8,958.7	9,044.5	9,258.2	9,283.2	9,345.9	9,386.0	9,419.8	2.05%	2.04%	2.00%	1.94%	1.76%	1.72%	1.63%
Loans and bills discounted	6,467.5	6,543.0	6,774.1	6,930.4	7,112.3	7,155.1	7,222.8	2.15%	2.18%	2.16%	2.14%	1.96%	1.93%	1.80%
Securities	2,312.0	2,207.6	2,116.7	2,077.9	1,954.0	1,962.3	1,949.2	1.83%	1.72%	1.62%	1.40%	1.19%	1.14%	1.13%
Interest-bearing liabilities	8,908.5	9,007.7	9,245.7	9,306.4	9,484.5	9,486.0	9,362.6	0.52%	0.50%	0.41%	0.36%	0.20%	0.19%	0.15%
Deposits	8,307.7	8,294.0	8,505.7	8,465.7	8,663.5	8,664.9	8,820.6	0.38%	0.36%	0.32%	0.27%	0.16%	0.14%	0.10%
Borrowed money	125.1	190.7	125.8	210.7	251.1	232.7	139.5	1.14%	0.95%	0.93%	0.81%	0.49%	0.48%	0.64%

Domestic Operations

	Average balance (¥ Billion)							Interest yield						
	FY 07		FY 08		FY 09		FY10	FY 07		FY 08		FY 09		FY10
	1H		1H		1H		1H	1H		1H		1H		
Interest-bearing assets	8,534.0	8,661.4	8,883.8	8,923.3	9,051.7	9,090.4	9,188.0	1.82%	1.83%	1.87%	1.85%	1.74%	1.70%	1.60%
Loans and bills discounted	6,425.1	6,502.9	6,718.8	6,863.4	7,032.2	7,072.4	7,142.7	2.13%	2.17%	2.16%	2.14%	1.97%	1.94%	1.81%
Securities	1,753.7	1,674.2	1,597.1	1,611.7	1,608.7	1,627.5	1,661.8	0.95%	0.91%	1.16%	0.99%	1.05%	0.98%	0.99%
Interest-bearing liabilities	8,490.9	8,622.3	8,871.9	8,945.9	9,189.9	9,190.8	9,107.4	0.25%	0.26%	0.28%	0.25%	0.17%	0.16%	0.12%
Deposits	8,022.3	8,034.6	8,264.3	8,250.7	8,471.0	8,462.7	8,624.3	0.22%	0.23%	0.25%	0.22%	0.15%	0.13%	0.09%
Borrowed money	124.1	189.7	124.8	188.2	234.2	220.9	139.5	1.12%	0.93%	0.91%	0.74%	0.48%	0.48%	0.64%

Domestic Loans – Balance

(¥Bil.)

	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	10/9
Domestic loans	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9
Major companies	529.7	524.4	530.1	550.3	529.8	592.0	681.9	690.0	760.8	827.6	1,006.9	1,105.3	1,134.0	1,075.9	1,082.2
Mid-sized companies	177.9	170.2	168.4	162.9	164.6	161.8	167.9	164.7	174.9	180.9	183.3	184.4	183.9	174.9	176.0
Small and medium-sized companies, etc.	4,353.3	4,338.8	4,397.0	4,478.5	4,561.8	4,776.4	4,861.1	5,025.6	5,100.2	5,201.8	5,241.7	5,400.9	5,481.3	5,585.0	5,645.5
Small and medium-sized companies*	2,653.9	2,577.3	2,593.1	2,605.9	2,634.5	2,759.2	2,812.2	2,885.5	2,922.8	2,964.3	2,955.4	3,023.8	3,026.0	3,034.4	3,048.6
Comsumer loans	1,699.3	1,761.5	1,803.9	1,872.5	1,927.2	2,017.1	2,048.8	2,140.0	2,177.4	2,237.5	2,286.2	2,377.0	2,455.2	2,550.5	2,596.9
Housing loans	1,554.1	1,624.2	1,672.2	1,744.8	1,803.1	1,892.7	1,927.0	2,022.1	2,060.6	2,124.0	2,174.6	2,267.5	2,347.7	2,444.9	2,494.9
Public sector	688.5	628.7	541.5	673.7	535.0	617.5	636.0	496.7	495.7	419.5	400.1	254.6	309.4	279.9	289.0

*Including sole proprietors

	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9
Domestic loans	5,749.6	5,662.3	5,637.2	5,865.5	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9
Chiba Prefecture	4,695.9	4,638.3	4,663.9	4,731.3	4,796.5	4,934.3	5,022.8	5,101.7	5,196.2	5,222.3	5,248.7	5,381.1	5,434.4	5,457.8	5,507.8
Others	1,053.6	1,024.0	973.2	1,134.2	994.7	1,213.4	1,324.2	1,275.3	1,335.4	1,407.6	1,583.4	1,564.1	1,674.3	1,657.9	1,685.0

Domestic Loans - Breakdown

	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9
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	9.2%	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%
Mid-sized companies	3.1%	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%
Small and medium-sized companies, etc.	75.7%	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%
Small and medium-sized companies*	46.2%	45.5%	46.0%	44.4%	45.5%	44.9%	44.3%	45.2%	44.7%	44.7%	43.3%	43.6%	42.6%	42.6%	42.4%
Consumer loans	29.6%	31.1%	32.0%	31.9%	33.3%	32.8%	32.3%	33.6%	33.3%	33.8%	33.5%	34.2%	34.5%	35.8%	36.1%
Housing loans	27.0%	28.7%	29.7%	29.7%	31.1%	30.8%	30.4%	31.7%	31.5%	32.0%	31.8%	32.6%	33.0%	34.4%	34.7%
Public sector	12.0%	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%

*Including sole proprietors

	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9
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	81.7%	81.9%	82.7%	80.7%	82.8%	80.3%	79.1%	80.0%	79.6%	78.8%	76.8%	77.5%	76.4%	76.7%	76.6%
Others	18.3%	18.1%	17.3%	19.3%	17.2%	19.7%	20.9%	20.0%	20.4%	21.2%	23.2%	22.5%	23.6%	23.3%	23.4%

Loans, Borrowers Classified by Industry

Domestic Operations

	~09/3		08/9		09/3	
		Proportion		Proportion		Proportion
Manufacturing	524.2	7.91%	579.5	8.48%	716.0	10.31%
Agriculture, Forestry, Fishery and Mining	20.1	0.30%	24.3	0.36%	25.1	0.36%
Construction	314.5	4.74%	320.2	4.69%	338.3	4.87%
Electricity, Gas, Heat Supply and Water	37.2	0.56%	36.4	0.53%	16.0	0.23%
Information and Communications	32.0	0.48%	38.8	0.57%	37.3	0.54%
Transport	188.7	2.85%	188.1	2.75%	208.4	3.00%
Wholesale and Retail Trade	615.8	9.29%	636.4	9.32%	660.6	9.51%
Finance and Insurance	272.9	4.12%	343.2	5.02%	339.7	4.89%
Real Estate	1,470.4	22.18%	1,463.2	21.42%	1,442.6	20.77%
Real Estate Rental and Management	1,101.0	16.61%	1,111.0	16.26%	1,142.4	16.45%
Real Estate Trading, etc.	369.3	5.57%	352.1	5.16%	300.1	4.32%
Various Services	603.8	9.11%	604.8	8.85%	620.4	8.94%
Government and Local Public Sector	295.2	4.45%	293.8	4.30%	146.4	2.11%
Others (Mainly Consumer Loans)	2,254.5	34.01%	2,302.8	33.71%	2,394.0	34.47%
Total	6,629.9	100.00%	6,832.1	100.00%	6,945.3	100.00%

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

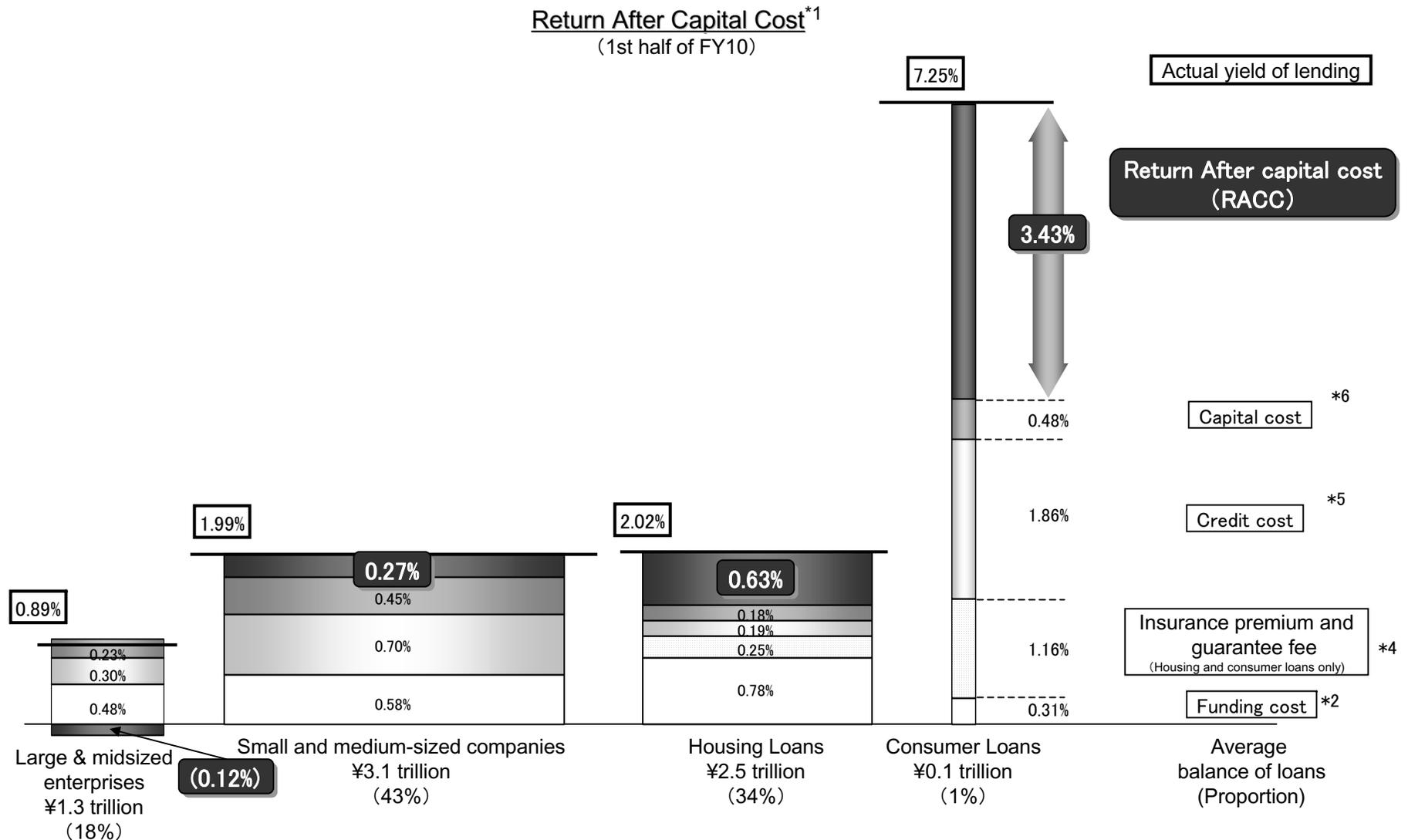
Details of Loans to the Real Estate Industry

	~09/3		08/9		09/3	
		Proportion		Proportion		Proportion
Real Estate Rental and Management	1,101.0	74.88%	1,111.0	75.93%	1,142.4	79.19%
Apartment and condominium rentals	765.1	52.03%	774.2	52.91%	809.1	56.09%
Office and Commercial rentals	253.5	17.25%	253.8	17.35%	250.3	17.35%
Land rental and Real estate management, etc.	82.3	5.60%	82.9	5.67%	82.9	5.75%
Real Estate Trading, etc.	369.3	25.12%	352.1	24.07%	300.1	20.81%
Home construction and development	206.5	14.04%	213.0	14.56%	165.0	11.44%
Real estate brokerage and Land trading, etc.	64.9	4.42%	56.6	3.87%	49.9	3.46%
Public corporations	97.8	6.66%	82.4	5.64%	85.2	5.91%
Total	1,470.4	100.00%	1,463.2	100.00%	1,442.6	100.00%

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

Domestic Deposits - Balance

(¥Bil.)

	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	10/9
Domestic deposits	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8	8,405.7	8,519.4	8,663.4	8,660.1
Personal	5,480.9	5,511.3	5,576.2	5,642.5	5,760.6	5,882.7	5,951.3	6,107.2	6,224.9	6,367.8	6,489.4	6,594.0	6,693.8	6,762.2	6,846.5
Corporate (incl. NGOs)	1,327.4	1,287.1	1,376.4	1,376.3	1,441.0	1,454.5	1,468.0	1,538.2	1,506.5	1,467.7	1,475.1	1,429.1	1,447.3	1,412.0	1,473.1
National & local government	282.9	345.8	274.5	403.7	361.9	420.3	311.4	441.9	308.8	342.0	292.4	304.6	350.0	446.9	310.0
Financial institutions (incl. BOJ)	39.4	32.6	33.0	42.8	33.0	41.3	84.3	59.5	36.7	44.9	36.7	77.8	28.1	42.1	30.4
Liquid deposits	4,211.4	4,311.2	4,389.3	4,609.9	4,742.4	4,984.5	4,941.5	5,208.9	4,970.5	5,035.2	4,954.0	5,057.4	5,056.2	5,263.9	5,226.1
Current	163.1	169.8	163.6	190.9	192.4	211.8	192.6	204.5	184.5	175.9	169.4	177.8	162.9	176.2	168.3
Savings	3,564.4	3,695.5	3,798.1	3,996.7	4,147.5	4,357.9	4,341.7	4,631.1	4,429.9	4,490.7	4,414.8	4,494.3	4,559.3	4,748.6	4,733.5
Personal	2,884.1	2,957.0	3,032.4	3,103.9	3,241.2	3,405.5	3,442.8	3,529.6	3,546.5	3,589.8	3,593.5	3,645.2	3,676.1	3,754.8	3,804.5
Current	3.6	3.5	3.2	3.4	3.7	3.5	3.1	3.4	3.2	3.1	3.1	2.9	2.7	2.9	3.0
Savings	2,512.7	2,601.1	2,686.9	2,772.1	2,918.1	3,089.0	3,138.9	3,234.1	3,260.5	3,312.4	3,324.0	3,381.9	3,418.8	3,501.5	3,555.4
Corporate (incl. NGOs)	1,035.9	1,000.9	1,079.7	1,079.1	1,146.6	1,144.9	1,147.4	1,208.1	1,132.0	1,090.3	1,090.1	1,054.4	1,083.0	1,049.4	1,112.7
Current	135.8	154.5	150.3	178.0	180.6	197.9	181.2	193.1	173.4	165.7	159.2	169.0	153.7	166.8	160.0
Savings	806.3	784.4	870.1	838.7	904.3	876.1	934.8	983.0	908.7	868.4	853.2	834.1	874.1	835.4	901.2
National & local government	252.7	321.4	245.4	385.5	325.5	396.7	271.1	415.9	259.4	314.2	237.8	282.5	271.7	420.3	281.5
Current	6.7	3.7	3.0	0.8	0.5	0.3	0.5	0.5	0.6	0.4	0.4	0.7	1.3	1.5	1.1
Savings	232.6	298.5	228.3	374.0	315.6	383.6	259.2	402.9	247.9	301.7	229.3	269.7	258.6	404.2	266.9
Financial institutions (incl. BOJ)	38.5	31.7	31.7	41.3	28.9	37.2	80.1	55.2	32.3	40.8	32.4	75.2	25.3	39.3	27.3
Current	16.9	7.9	6.8	8.6	7.4	9.9	7.6	7.5	7.0	6.5	6.5	5.0	4.9	4.9	4.1
Savings	12.6	11.3	12.7	11.7	9.3	8.9	8.6	10.9	12.7	8.1	8.1	8.5	7.6	7.3	9.8
Time deposits	2,859.7	2,795.4	2,790.1	2,769.6	2,776.1	2,752.3	2,815.6	2,889.4	3,059.5	3,133.1	3,286.2	3,284.4	3,397.2	3,330.5	3,359.7
Personal	2,547.3	2,493.0	2,471.3	2,461.8	2,450.6	2,422.6	2,459.3	2,537.2	2,640.3	2,734.1	2,851.1	2,894.6	2,961.6	2,948.4	2,979.6
Corporate (incl. NGOs)	281.3	277.1	288.5	288.0	285.1	301.9	311.7	321.8	365.5	367.1	376.2	365.0	354.5	352.5	348.4
National & local government	30.1	24.3	29.0	18.1	36.3	23.6	40.3	26.0	49.4	27.7	54.6	22.1	78.3	26.6	28.5
Financial institutions (incl. BOJ)	0.8	0.9	1.2	1.4	4.0	4.1	4.2	4.3	4.3	4.1	4.2	2.5	2.8	2.8	3.1
Foreign-currency deposits	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1
Personal	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3
Corporate (incl. NGOs)	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8
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.)

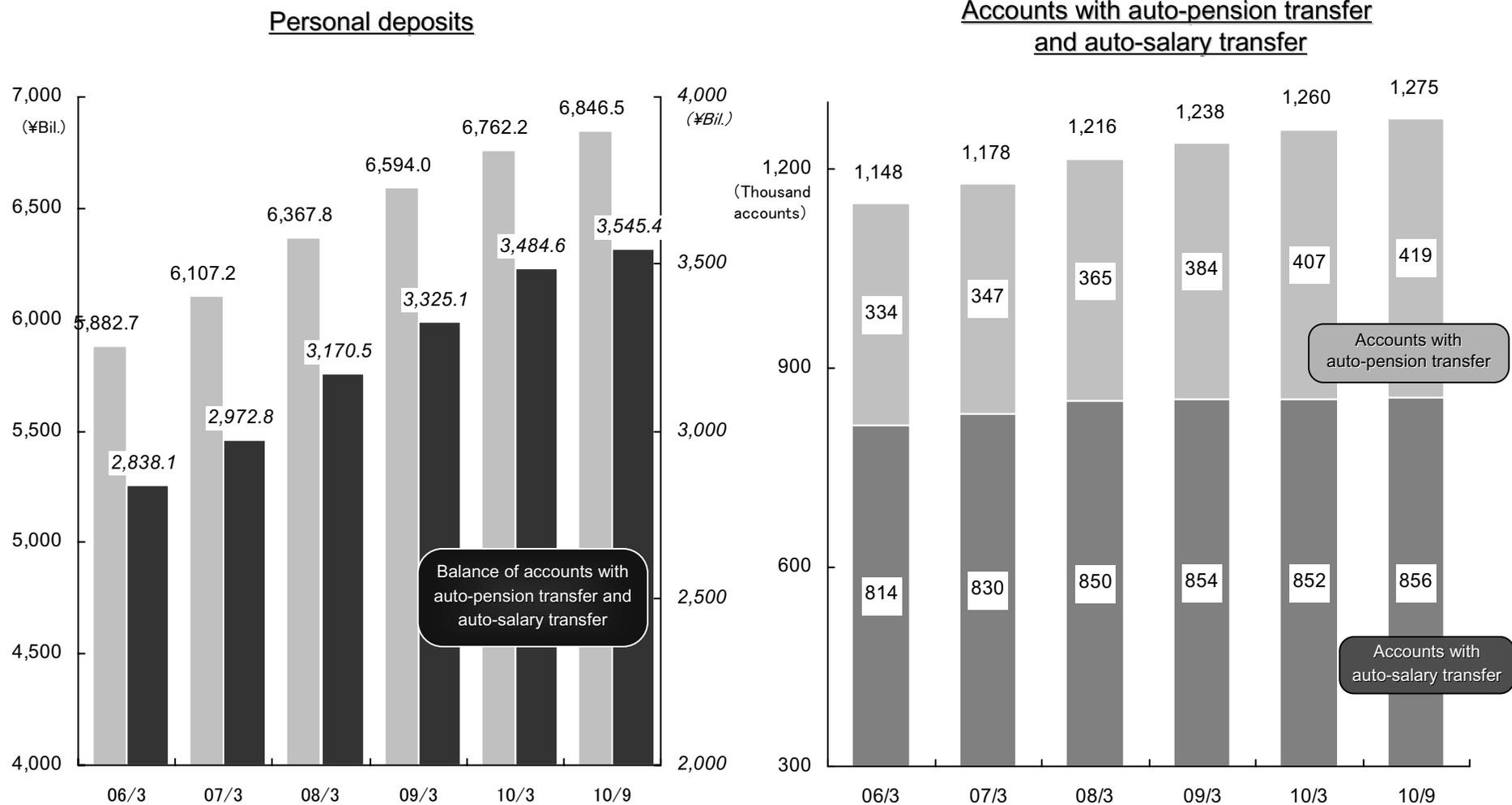
	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9
Domestic deposits	7,130.8	7,177.0	7,260.2	7,465.5	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8	8,405.7	8,519.4	8,663.4	8,660.1
Chiba Prefecture	6,911.8	6,973.1	7,056.3	7,254.4	7,377.6	7,568.0	7,543.5	7,912.0	7,844.4	7,961.3	8,054.3	8,113.7	8,225.3	8,402.5	8,405.8
Others	219.0	203.9	203.8	211.1	219.0	230.9	271.6	234.8	232.6	261.2	239.4	291.9	294.1	260.8	254.2

Domestic Deposits - Breakdown

	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9
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	76.9%	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%
Corporate (incl. NGOs)	18.6%	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%
National & local government	4.0%	4.8%	3.8%	5.4%	4.8%	5.4%	4.0%	5.4%	3.8%	4.2%	3.5%	3.6%	4.1%	5.2%	3.6%
Financial institutions (incl. BOJ)	0.6%	0.5%	0.5%	0.6%	0.4%	0.5%	1.1%	0.7%	0.5%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%
Liquid deposits	59.1%	60.1%	60.5%	61.7%	62.4%	63.9%	63.2%	63.9%	61.5%	61.2%	59.7%	60.1%	59.3%	60.8%	60.3%
Current	2.3%	2.4%	2.3%	2.6%	2.5%	2.7%	2.5%	2.5%	2.3%	2.1%	2.0%	2.1%	1.9%	2.0%	1.9%
Savings	50.0%	51.5%	52.3%	53.5%	54.6%	55.9%	55.6%	56.8%	54.8%	54.6%	53.2%	53.5%	53.5%	54.8%	54.7%
Personal	40.4%	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%
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	35.2%	36.2%	37.0%	37.1%	38.4%	39.6%	40.2%	39.7%	40.4%	40.3%	40.1%	40.2%	40.1%	40.4%	41.1%
Corporate (incl. NGOs)	14.5%	13.9%	14.9%	14.5%	15.1%	14.7%	14.7%	14.8%	14.0%	13.2%	13.1%	12.5%	12.7%	12.1%	12.8%
Current	1.9%	2.2%	2.1%	2.4%	2.4%	2.5%	2.3%	2.4%	2.1%	2.0%	1.9%	2.0%	1.8%	1.9%	1.8%
Savings	11.3%	10.9%	12.0%	11.2%	11.9%	11.2%	12.0%	12.1%	11.3%	10.6%	10.3%	9.9%	10.3%	9.6%	10.4%
National & local government	3.5%	4.5%	3.4%	5.2%	4.3%	5.1%	3.5%	5.1%	3.2%	3.8%	2.9%	3.3%	3.2%	4.9%	3.3%
Current	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.3%	4.2%	3.1%	5.0%	4.2%	4.9%	3.3%	4.9%	3.1%	3.7%	2.8%	3.2%	3.0%	4.7%	3.1%
Financial institutions (incl. BOJ)	0.5%	0.4%	0.4%	0.6%	0.4%	0.5%	1.0%	0.7%	0.4%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%
Current	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Savings	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Time deposits	40.1%	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%
Personal	35.7%	34.7%	34.0%	33.0%	32.3%	31.1%	31.5%	31.1%	32.7%	33.3%	34.4%	34.4%	34.8%	34.0%	34.4%
Corporate (incl. NGOs)	3.9%	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%
National & local government	0.4%	0.3%	0.4%	0.2%	0.5%	0.3%	0.5%	0.3%	0.6%	0.3%	0.7%	0.3%	0.9%	0.3%	0.3%
Financial institutions (incl. BOJ)	0.0%	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%
Foreign-currency deposits	0.8%	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%
Personal	0.7%	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%
Corporate (incl. NGOs)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
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%

	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	10/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.9%	97.2%	97.2%	97.2%	97.1%	97.0%	96.5%	97.1%	97.1%	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%
Others	3.1%	2.8%	2.8%	2.8%	2.9%	3.0%	3.5%	2.9%	2.9%	3.2%	2.9%	3.5%	3.5%	3.0%	2.9%

Expansion of Personal Deposits



Financial Products

	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	10/9
	(¥Bil.)														
Investment trusts	222.3	265.5	314.9	361.6	411.4	444.1	510.2	576.1	625.0	554.5	534.6	413.5	480.8	505.7	468.4
Bond funds	40.6	36.7	30.8	29.4	26.5	19.0	19.8	15.5	15.0	14.0	13.5	9.5	9.1	8.3	7.9
Stock funds	181.6	228.7	284.1	332.1	384.9	425.0	490.4	560.5	610.0	540.4	521.0	403.9	471.6	497.4	460.4
Personal Investors	216.6	259.4	307.7	353.4	403.0	435.7	501.7	566.4	615.0	544.2	524.2	405.1	471.7	496.2	460.2
Bond funds	37.0	33.4	27.8	26.9	24.0	16.9	17.8	13.6	13.2	12.4	12.0	8.1	7.7	7.1	6.7
Stock funds	179.5	226.0	279.9	326.5	378.9	418.7	483.8	552.7	601.8	531.8	512.2	396.9	463.9	489.0	453.4

	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	10/9
	(¥Bil.)														
Foreign-currency deposits	59.6	70.3	80.6	85.7	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1
Personal	49.4	61.2	72.4	76.6	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3
Corporate	10.1	9.0	8.1	8.9	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8
National & local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9
	(¥Bil.)														
Personal annuities*	92.8	154.7	200.5	240.0	278.3	312.7	343.4	371.7	411.3	446.6	498.3	529.8	578.6	653.6	730.1
Variable	11.4	22.8	46.2	65.8	91.7	122.3	151.1	177.9	215.9	248.1	296.1	324.8	362.0	375.6	389.6
Fixed	81.3	131.9	154.3	174.1	186.5	190.1	190.9	191.5	192.1	193.3	195.3	196.9	205.6	219.8	223.8
Whole Life Insurance	-	-	-	-	-	0.3	1.3	2.2	3.2	5.1	6.8	8.0	10.9	58.1	116.6

*Totals are an accumulation from October 2002.

	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	10/9
	(¥Bil.)														
Public bonds	181.8	167.7	170.1	174.7	184.3	194.6	213.5	188.1	202.8	204.9	224.5	218.1	227.0	225.3	232.6
Personal	147.0	138.5	139.9	146.3	154.0	167.4	173.9	160.9	171.3	177.1	188.4	193.4	198.9	202.4	200.9

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥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
Assets Requiring Caution or worse	1,104.9	1,028.0	993.9	1,060.9	1,062.2	1,117.0	1,094.6	1,136.8	1,131.5	1,222.2	1,254.6	1,339.7	1,373.5	1,392.7
Assets Requiring Caution	893.9	856.1	840.0	922.3	946.4	1,006.6	990.5	1,038.2	1,036.6	1,126.8	1,157.4	1,240.8	1,284.0	1,307.2
Other Assets Requiring Caution	702.3	680.1	685.9	779.5	816.0	882.5	873.8	933.7	922.0	1,004.9	1,088.8	1,162.1	1,216.2	1,240.1
Substandard Assets	191.6	175.9	154.0	142.8	130.4	124.0	116.6	104.4	114.6	121.8	68.6	78.6	67.7	67.0
Potentially Bankrupt Assets	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5
Bankrupt and Effectively Bankrupt Assets	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9
Normal Assets*	4,695.9	4,747.8	5,007.6	4,854.7	5,224.7	5,391.1	5,460.1	5,573.2	5,696.0	5,829.4	5,903.4	5,955.5	5,906.5	5,965.2
Total	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9

*Including loans with no debtor classification.

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

(¥Bil.)

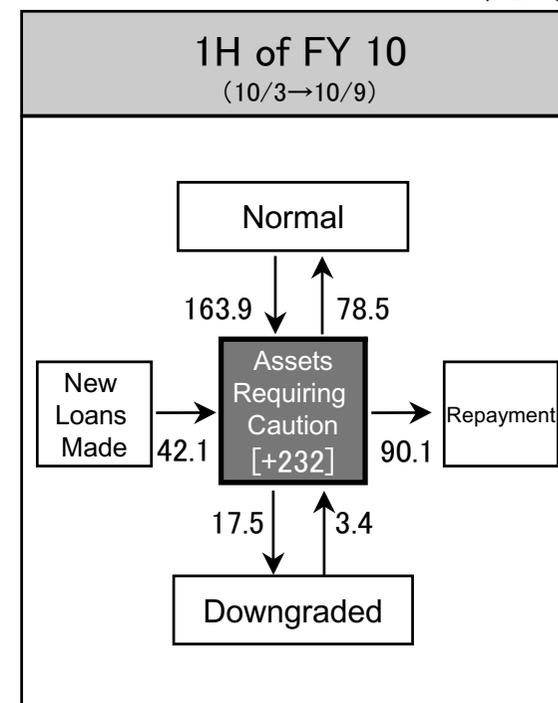
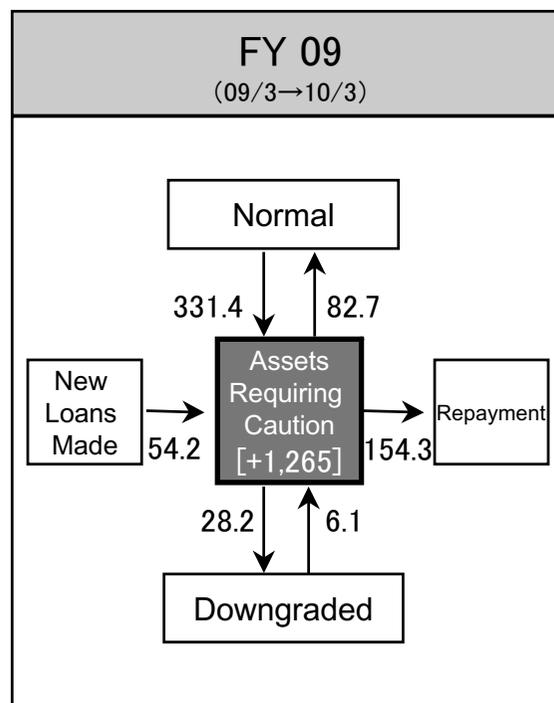
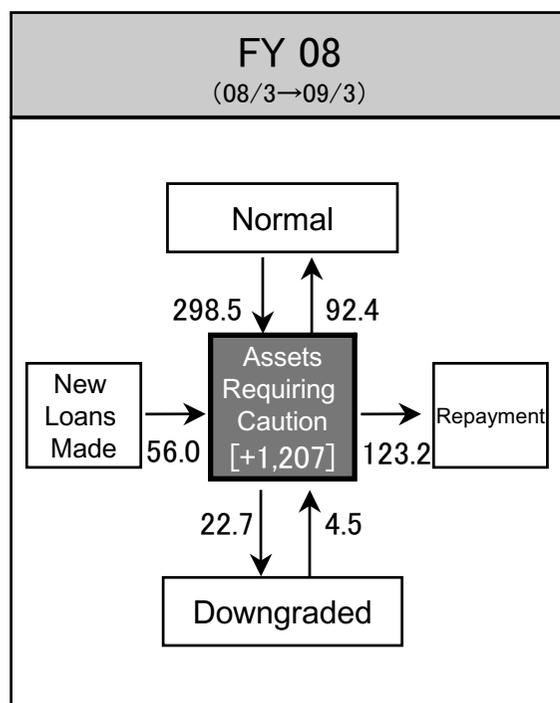
	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9
Disclosed Claims under the Financial Reconstruction Law	361.4	311.5	276.0	252.3	226.4	215.6	202.3	185.9	186.6	193.0	152.2	158.0	143.1	140.5
Bankrupt and Substantially Bankrupt Claims	39.4	36.2	31.3	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9
Doubtful Claims	171.5	135.6	122.5	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5
Substandard Claims	150.3	139.6	122.1	113.7	110.6	105.2	98.1	87.4	91.8	97.6	55.0	59.1	53.5	55.0
Normal Claims	5,439.4	5,464.3	5,725.6	5,663.3	6,060.5	6,292.5	6,352.4	6,524.0	6,640.9	6,858.6	7,005.8	7,137.2	7,137.0	7,217.3
Total	5,800.8	5,775.8	6,001.6	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9
Proportion to total claims	6.23%	5.39%	4.59%	4.26%	3.60%	3.31%	3.08%	2.77%	2.73%	2.73%	2.12%	2.16%	1.96%	1.91%

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

Factors for Fluctuations in Assets Requiring Caution

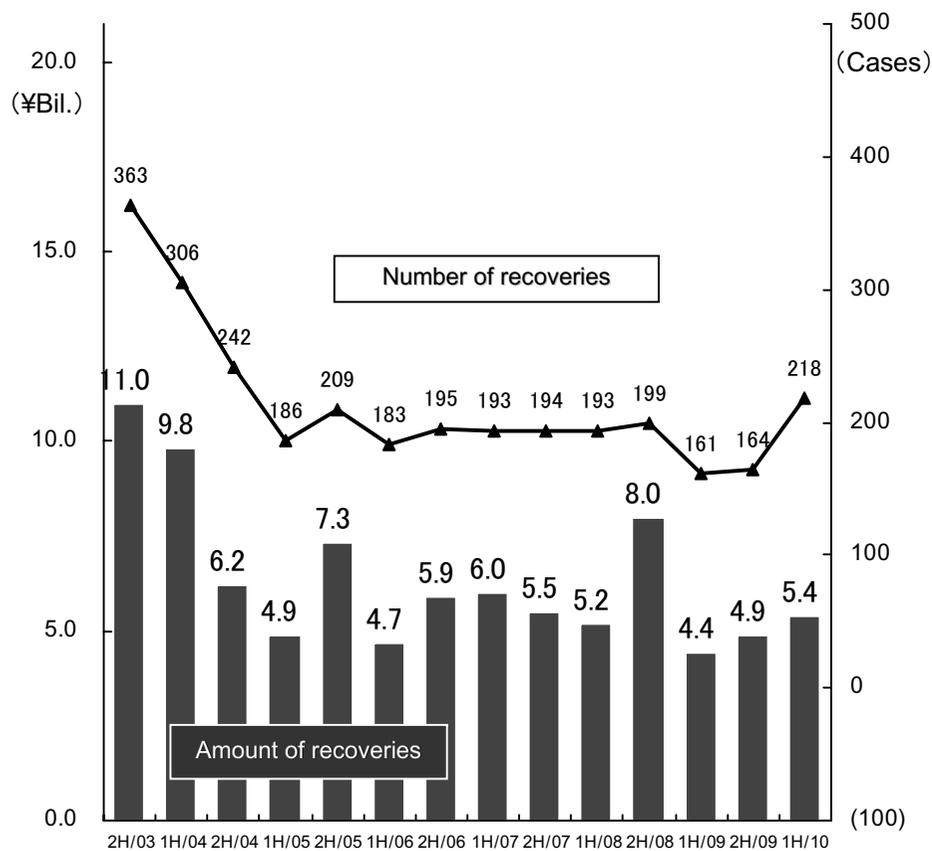
Analysis of yearly net change of Assets Requiring Caution
(including Substandard loans)

(¥Bil.)

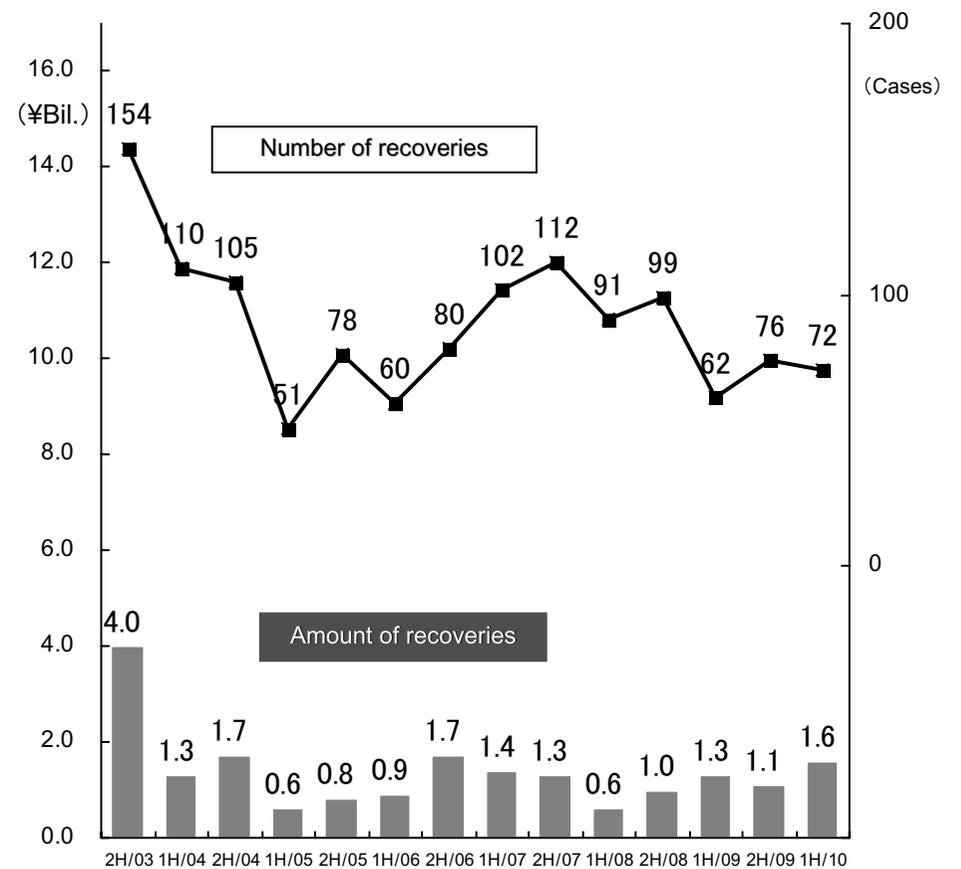


Disposal of Collateral

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
Cases	1,045	6,145	10,925	15,562
Revised	321	4,518	8,649	13,454
Refused	4	11	24	42
Under evaluation	712	1,285	1,622	1,189
Withdrawn	8	331	630	877
Total (¥Mil.)	27,023	166,499	305,071	437,105
Revised	8,555	124,369	247,029	381,284
Refused	45	196	268	1,982
Under evaluation	18,312	33,989	44,288	34,444
Withdrawn	109	7,943	13,485	19,394

Residential mortgage borrowers

	09/12	10/3	10/6	10/9
Cases	94	543	1,006	1,378
Revised	17	353	755	1,140
Refused	1	1	3	12
Under evaluation	75	157	180	129
Withdrawn	1	32	68	97
Total (¥Mil.)	1,526	8,327	14,887	20,536
Revised	275	5,580	11,296	17,125
Refused	40	40	67	195
Under evaluation	1,200	2,227	2,497	1,790
Withdrawn	9	479	1,025	1,424

※Figures after the decimal point are omitted

Capital Ratio

Non-consolidated

	07/9	08/3	08/9	09/3	09/9	10/3	10/9
Capital ratio	11.22%	11.72%	10.74%	11.12%	12.02%	12.14%	12.83%
Tier I ratio	9.58%	10.26%	9.82%	9.62%	10.61%	10.78%	11.47%
Capital (¥ Bil.)	580.3	579.7	547.3	565.2	599.6	611.8	614.8
Tier I	495.6	507.8	500.3	488.9	529.7	543.1	549.6
Risk Assets (¥ Bil.)	5,170.0	4,946.3	5,092.7	5,082.7	4,988.2	5,038.8	4,791.0
Credit risk	4,836.1	4,590.0	4,721.7	4,690.2	4,592.4	4,637.6	4,390.0
Market risk	48.3	64.6	70.6	86.6	88.0	94.1	96.3
Operational risk	285.5	291.6	300.4	305.8	307.7	306.9	304.7

Consolidated

	07/9	08/3	08/9	09/3	09/9	10/3	10/9
Capital ratio	11.66%	12.20%	11.31%	11.70%	12.71%	12.80%	13.55%
Tier I ratio	10.00%	10.72%	10.35%	10.17%	11.25%	11.39%	12.14%
Capital (¥ Bil.)	612.4	617.7	586.4	604.4	641.3	653.8	658.9
Tier I	525.2	542.6	536.7	525.2	567.9	581.9	590.3
Risk Assets (¥ Bil.)	5,252.0	5,060.2	5,182.1	5,162.3	5,045.0	5,106.1	4,860.3
Credit risk	4,893.8	4,665.3	4,787.5	4,747.9	4,627.8	4,683.9	4,438.8
Market risk	48.5	64.8	70.8	86.7	88.1	94.3	96.4
Operational risk	309.6	315.6	323.7	327.5	329.0	327.9	325.0

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

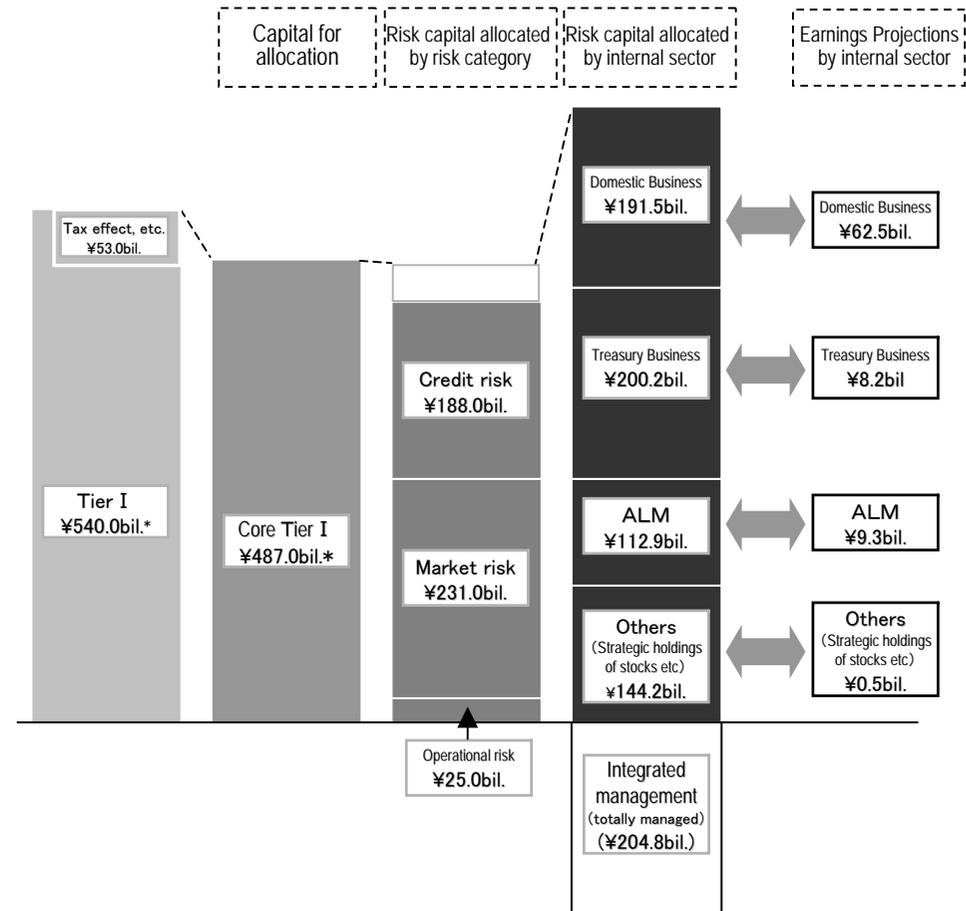
Outlier Standard (10/9)

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

Interest rate risks in banking business	①	¥40.2bil.
Tier I + Tier II	②	¥633.3bil.
Outlier ratio	①/②	6.3%

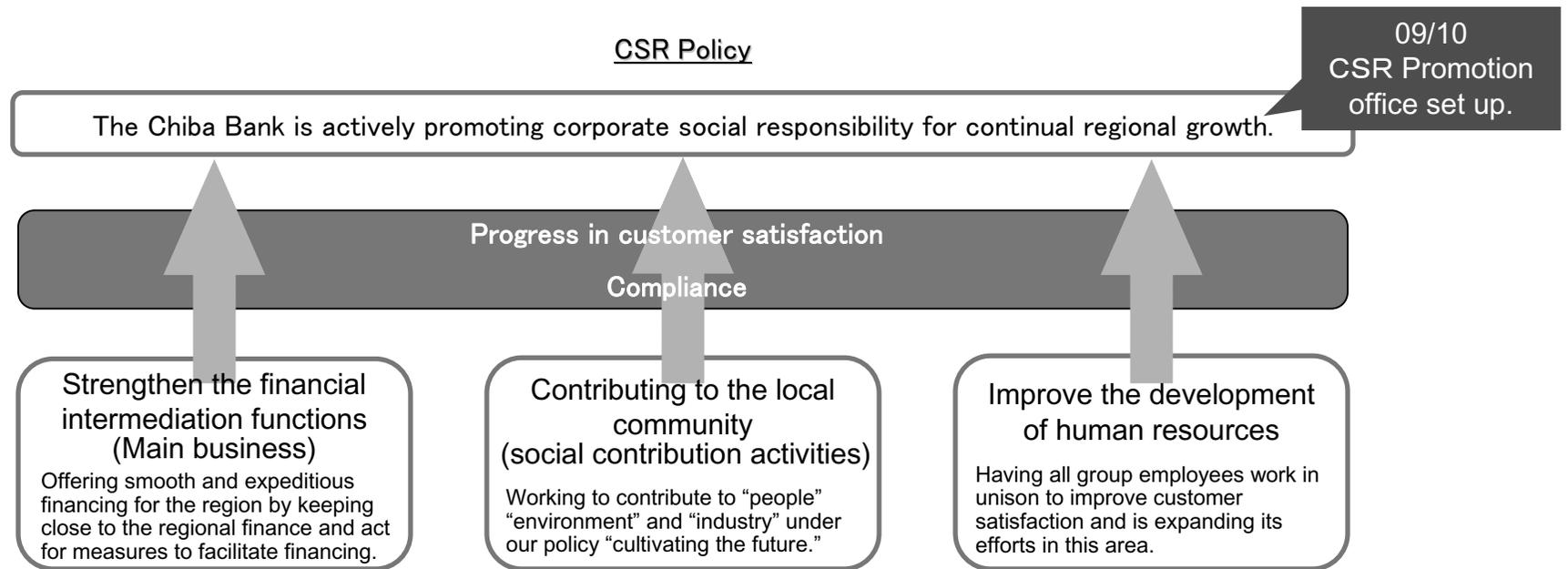
*Interest rate shock: 99 percentile

Risk capital allocation for second half of FY 10



*Amount forecasted at allocation.

CSR activities



Recent Social Contribution activities

Cultivating “people”

- Public trust “Chibagin Heartful Welfare fund” (09/11~)
- Holding seminar to encourage return to work (09/12~)
- Participation in the “Enterprise for the cooperation between businesses to promote cancer medical examinations in Chiba Prefecture” (09/12~)
- Dementia supporter seminar (10/8)
- Volunteer for National Sports Festival in Chiba (10/9)

Cultivating “environment”

- Collection of top of plastic bottles (10/2~)
- Preservation of “the third Chibagin forest” in Shirako-machi, Chosei-gun (10/3~)
- Expansion of loans for eco-housing (10/4~)
- Participation in “Challenge 25 campaign.” (10/7)
- Participation in “UNEP FI” (10/7)

Cultivating “industry”

- Tourism business talk association (09/12~)
- Presentations on local information (National Sports Festival, tourism) through in-branch video displays (10/1~)
- 29 universities joined job hunting seminar (10/6)
- Started Chiba tourism time deposit (10/6)
- Agribusiness talk association (10/7)

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

Name of Bank	10/9
Chiba Bank	155
Chiba Kogyo Bank	71
Keiyo Bank	117
Bank of Tokyo-Mitsubishi UFJ	26
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	22
Resona Bank	12

Total number of Chiba Bank outlets

	10/9	Change from 05/3
Outlets	176	+14
Domestic	173	+14
Chiba Pref.	155	+5
Others	18	+9
Overseas	3	0
Money exchange counters	3	+1
Representative office	1	0

Composition of Shareholders

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

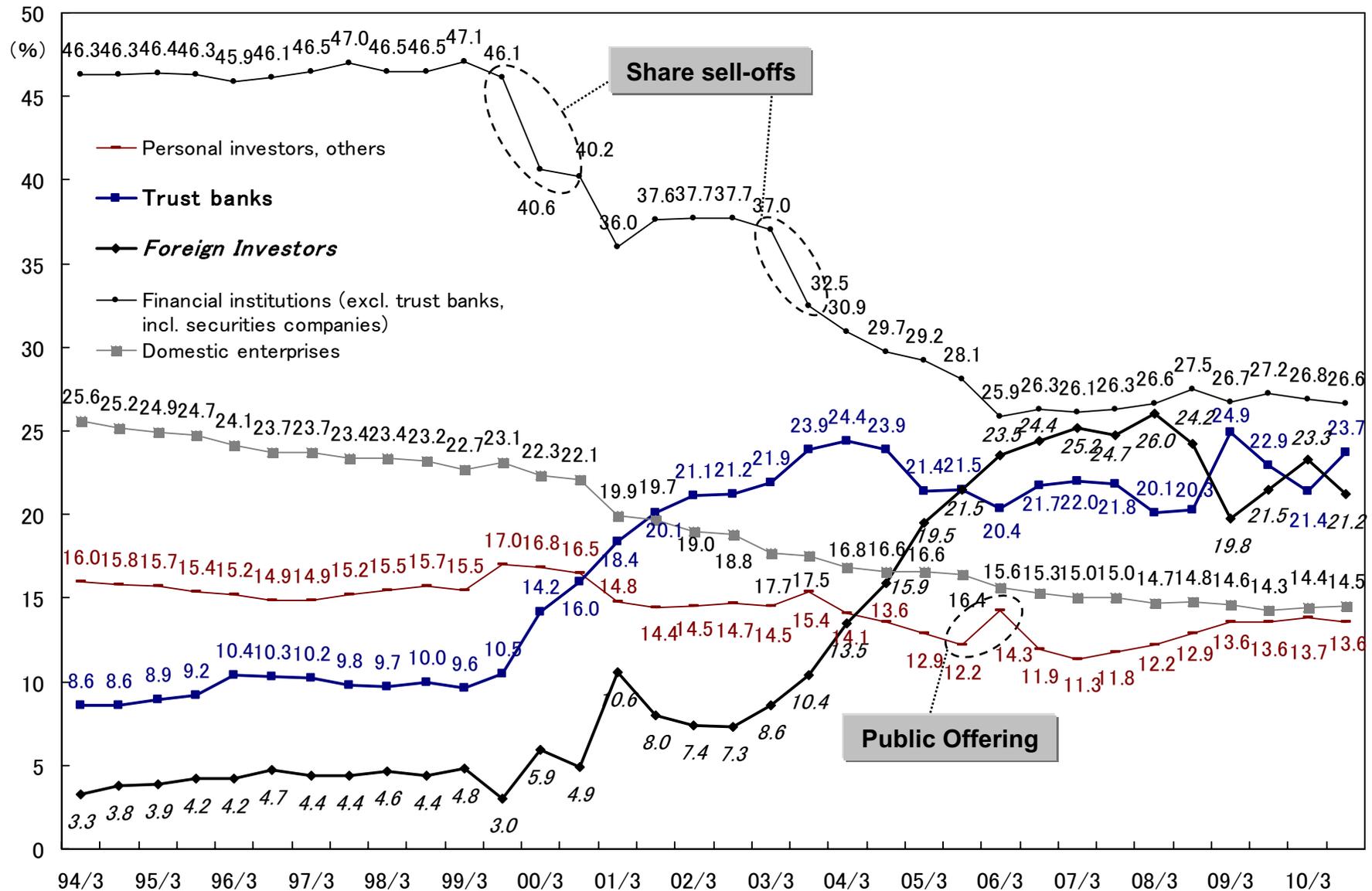
	09/9		10/3		10/9	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	433,153	48.65%	411,695	46.22%	432,479	48.57%
Trust banks	204,627	22.98%	190,585	21.40%	211,513	23.76%
Securities companies	14,014	1.57%	18,361	2.06%	16,133	1.81%
Other companies	128,117	14.39%	128,522	14.43%	129,689	14.56%
Foreign investors	192,046	21.57%	207,317	23.30%	189,289	21.25%
Individuals and others	121,308	13.62%	122,807	13.79%	121,183	13.61%
Treasury Stock, etc.	1,746	0.20%	1,778	0.20%	1,807	0.20%
Total	890,393	100.00%	890,489	100.00%	890,589	100.00%

Principal Shareholders

Number of Shares in thousands

	09/9		10/3		10/9			
	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)	63,961	7.14%	Japan Trustee Services Bank, Ltd. (Trust Account)	64,750	7.23%	Japan Trustee Services Bank, Ltd. (Trust Account)	73,346	8.19%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	44,158	4.93%	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%
The Master Trust Bank of Japan, Ltd. (Trust Account)	43,392	4.84%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	36,599	4.08%	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 Mutual Life Insurance Company	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%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	16,709	1.86%	THE CHASE MANHATTAN BANK, N.A. LONDON SECS LENDING OMNIBUS ACCOUNT	17,791	1.98%	Meiji Yasuda Life Insurance Company	15,579	1.73%
THE CHASE MANHATTAN BANK, N.A. LONDON SECS LENDING OMNIBUS ACCOUNT	16,697	1.86%	Meiji Yasuda Life Insurance Company	15,579	1.73%	Chiba Bank Employees' Shareholding Association	11,554	1.29%
Meiji Yasuda Life Insurance Company	15,579	1.73%	STATE STREET BANK AND TRUST COMPANY 505225	14,155	1.58%	Japan Trustee Services Bank, Ltd. (Trust Account 4)	10,969	1.22%

Changes in Composition of Shareholders



Recent News

2009	Oct.1	Established CSR Promotion Office
	Nov.4	Held the "Chibagin Agri-business Seminar"
	Nov.10	Started an alliance with the "Organization for Small & Medium Enterprises and Regional Innovation" Kanto Branch
	Nov.13	Founded the Committee for Facilitating Financing
	Nov.30	Set up the public trust "Chibagin Heartful Welfare Fund"
	Dec.14	"Kinshicho Branch" moved to new building
	Dec.16	Held the First Chiba Tourism Business Talk Association
2010	Jan.7	Complete renewal of the Bank's homepage
	Jan.29	Established a Financing Facilitation Policy
	Jan.29	Held the "Shanghai Business Exchange Meeting 2010"
	Mar.8	Started a new telephone banking system
	Mar.18	Expanded privileges for stockholders (set up a new financing course)
	Mar.28	Planted trees at the third Chibagin forest
	Apr.19	Added prepayment and interest rate choice application functions for housing loans to the personal internet service for cash card customers
	May.14	Announced the name change for Chuo Securities and the relocation of the head office
	May.14	Announced the abolition of the retirement lump-sum plan for directors and the introduction of stock options
	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 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	
	Oct.1	Established Growth Business Support Office
	Oct.18	"Yachiyo Branch" moved to new building
	Oct.18	Revised card loan "Quick Power Advance"

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

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

Tel:(81) 43-301-8147

Fax:(81) 43-242-9121

e-mail:ir@chibabank.co.jp

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.