

Financial Results for FY2011

Appendix

May 25, 2012
THE CHIBA BANK, LTD.

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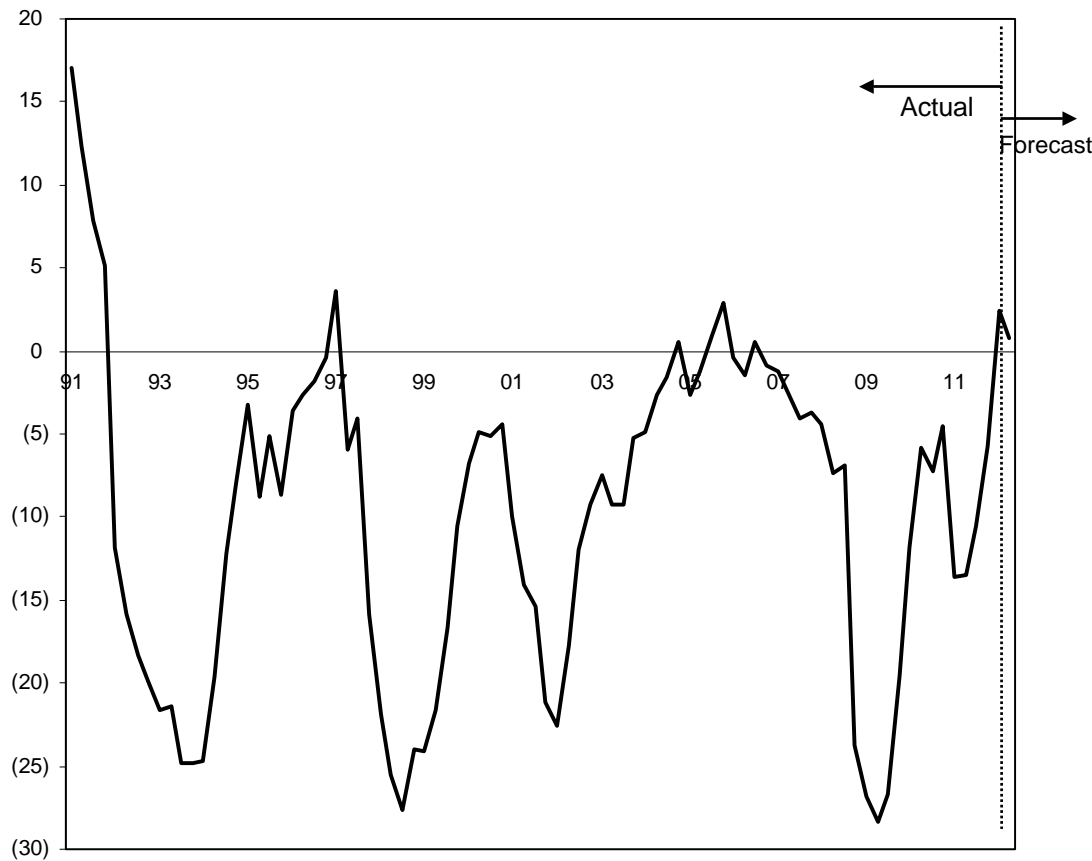
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>>> Management Indices

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

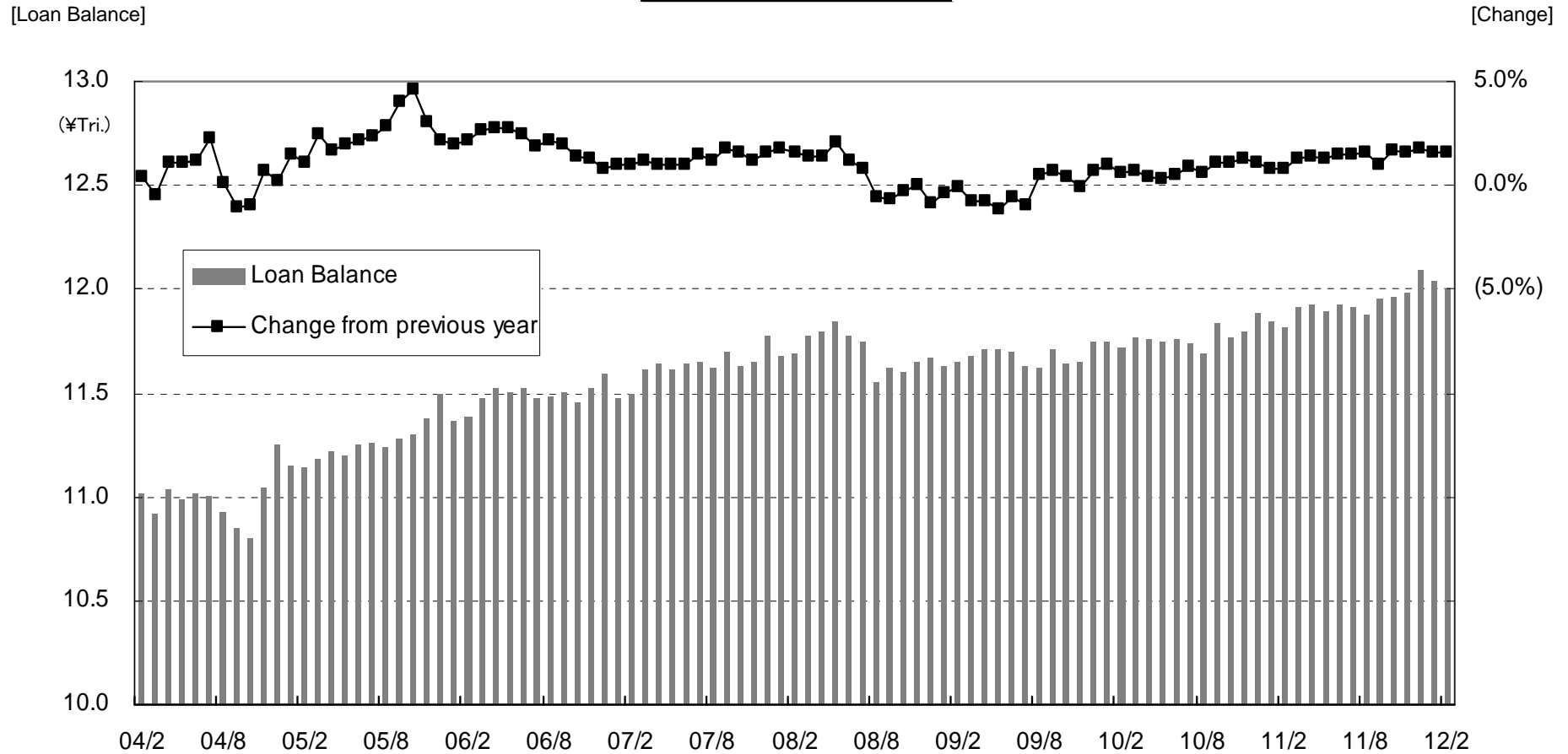
Trend of BSI of Sales (By Industry)

	FY11				FY12
	Actual				Forecast
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	△ 12.2	△ 12.9	△ 1.7	0.0	3.9
Petroleum & Chemicals	△ 8.3	△ 12.5	△ 13.2	0.0	3.6
Plastics	△ 25.0	△ 40.0	△ 25.0	△ 28.6	7.2
Glass	0.0	△ 12.5	△ 9.1	5.0	△ 15.0
Steel & Non-ferrous Metals	△ 25.0	0.0	0.0	△ 12.5	△ 12.5
Metal product	△ 2.1	△ 4.6	2.5	△ 10.0	△ 17.9
Machinery	7.7	3.9	7.2	4.2	0.0
Electrical machinery	0.0	△ 21.4	△ 25.0	△ 12.5	△ 25.0
Transportation equipment	△ 15.4	△ 7.2	0.0	0.0	△ 9.1
Other manufacturing	△ 15.6	3.0	△ 5.3	0.0	0.0
Construction	2.2	△ 2.8	△ 9.5	2.4	2.8
Transportation	0.0	△ 11.6	△ 8.3	△ 4.6	△ 4.6
Wholesaling	△ 22.9	△ 15.3	△ 10.6	△ 4.4	△ 8.7
Retailing	△ 22.5	△ 16.7	△ 1.9	28.0	18.2
Hotels	△ 40.9	△ 31.8	△ 16.7	12.5	25.0
Services	△ 22.0	△ 9.3	△ 5.9	6.6	6.6

Source: Chiba Economy Center "BSI survey in Chiba (January to March 2012)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: March 2012
 Answers: 697 enterprises surveyed, 261 effective answers

Economic Conditions (2) Loans

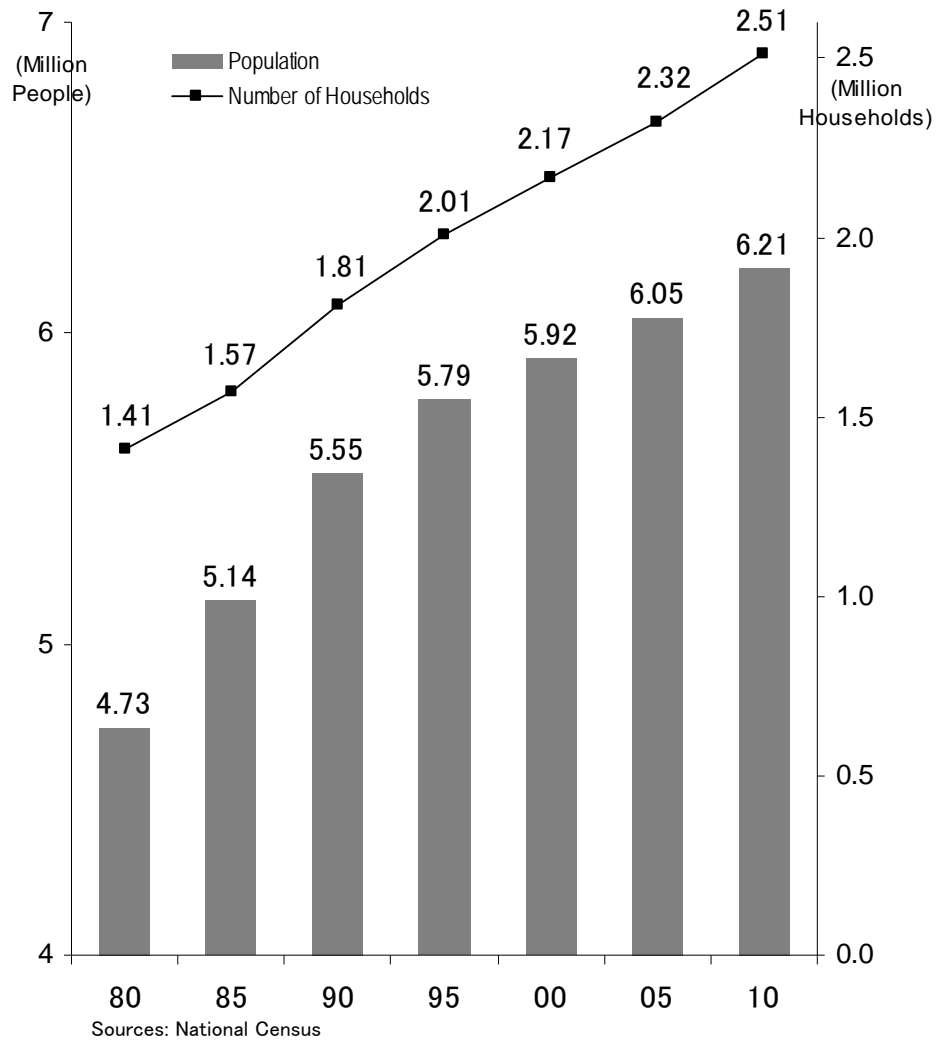
Loans in Chiba Prefecture



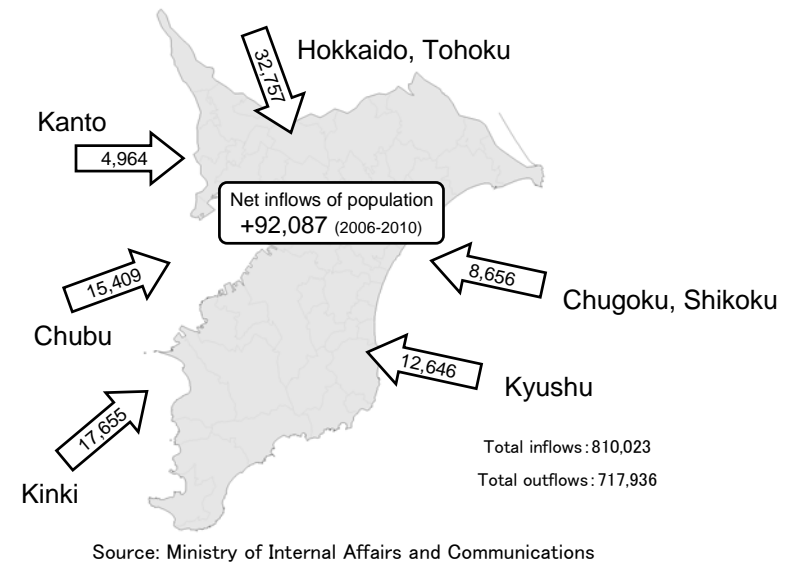
Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture
 Note: Figures are month-end balances of total loans from banks

Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Inflows/Outflows of Population



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

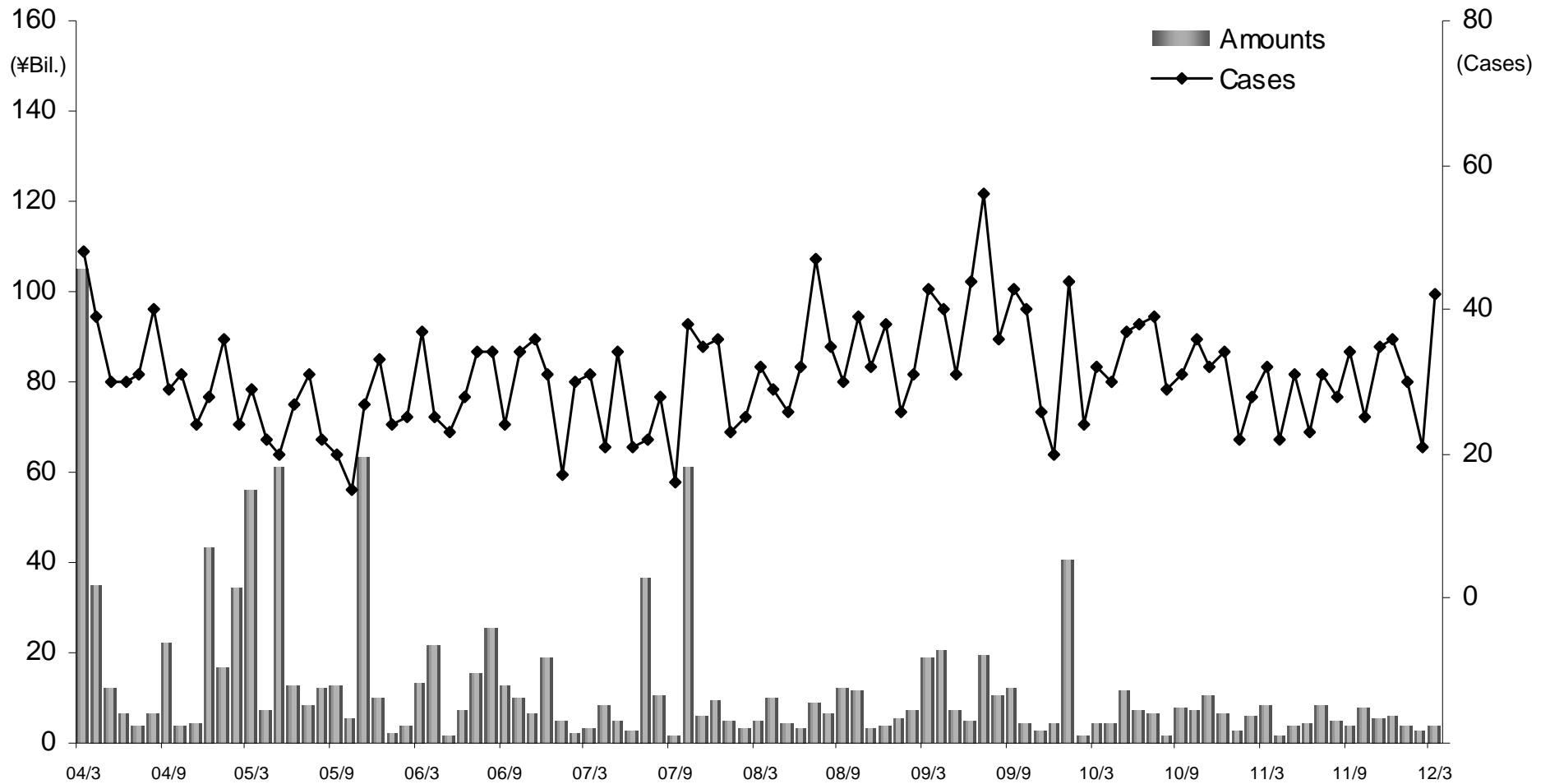
(Thousands)

Rank	Prefecture	Increase
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)

Sources: National Census

Economic Conditions (4) Corporate Bankruptcies

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

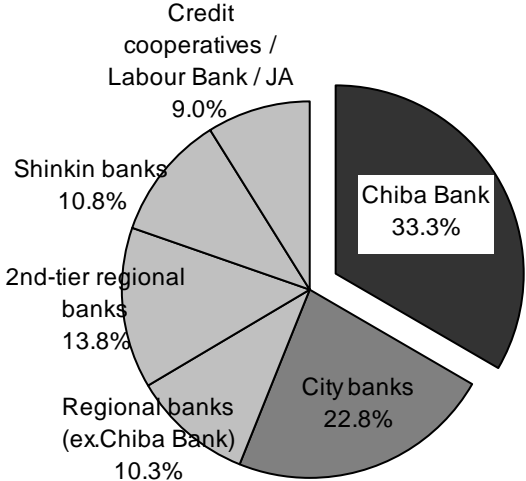


Source: Made by Chiba Bank with data from Shoko Research

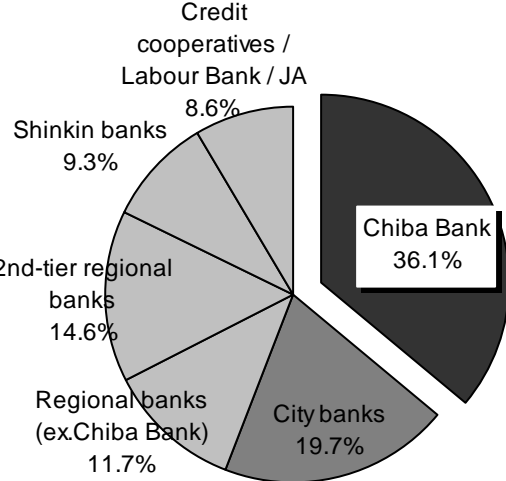
Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

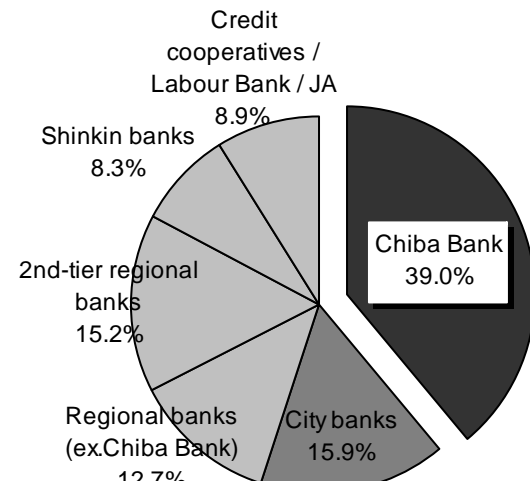
Loans



01/3 ¥14.5 trillion

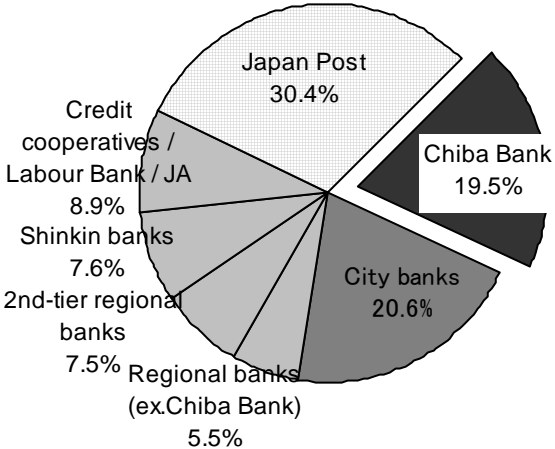


06/3 ¥13.8 trillion

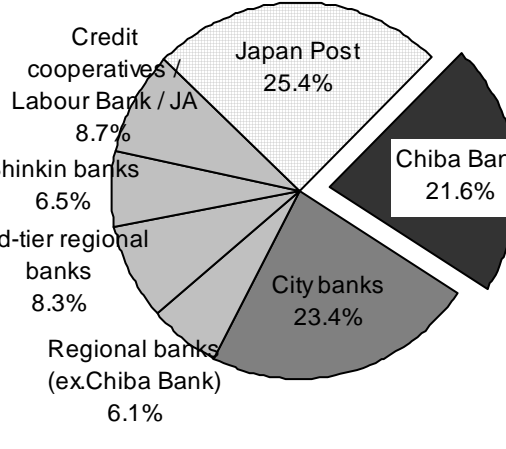


11/3 ¥14.2 trillion

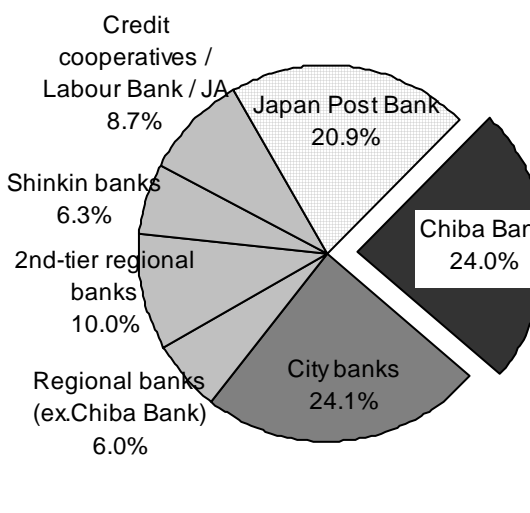
Deposits



01/3 ¥33.7 trillion



06/3 ¥34.9 trillion



11/3 ¥37.0 trillion

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
					Large users					
As of Oct 1	2005=100			Million KWH		2005=100	Total	Thousand m ²	Total	
2007	6,108,809	104.8	105.8	109.4	38,151	12,643	100.8	139,271	8,210	58,147
2008	6,147,347	102.6	104.8	129.4	39,056	13,109	102.0	135,000	7,552	62,745
2009	6,183,743	85.4	89.5	163.2	36,490	11,237	100.7	126,789	5,303	42,526
2010	* 6,216,289	96.1	98.4	140.9	39,078	12,413	100.0	133,425	5,976	45,085
2011	6,211,820	91.1	92.1	159.9	35,911	11,676	99.6	111,509	5,693	41,142
2011/03	6,213,811	85.2	90.8	163.6	2,915	799	99.6	10,790	351	2,873
2011/04	6,214,333	90.0	86.6	153.3	2,847	921	99.9	4,981	543	3,530
2011/05	6,216,204	96.2	91.9	152.7	2,745	1,014	99.9	7,000	408	2,687
2011/06	6,216,044	96.1	96.6	154.7	2,655	1,006	99.7	9,058	578	3,840
2011/07	6,215,256	90.8	91.7	183.2	3,029	1,000	99.8	9,947	541	3,992
2011/08	6,213,378	88.8	90.2	167.1	3,076	982	99.9	8,617	509	3,485
2011/09	6,212,621	85.5	90.2	181.8	3,189	985	99.8	12,240	528	3,943
2011/10	6,211,820	89.1	89.0	174.5	2,765	990	99.6	10,006	511	3,330
2011/11	6,210,707	88.2	88.8	164.4	2,779	982	99.4	10,231	483	3,730
2011/12	6,209,303	83.5	87.6	181.4	2,901	936	99.3	9,085	395	3,000
2012/01	6,206,334	87.4	89.4	162.9	3,446	940	99.1	11,699	445	3,472
2012/02	6,203,768	-	-	-	3,299	930	99.0	14,255	461	3,717
2012/03	6,200,820	-	-	-	-	-	-	19,503	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Tokyo Electric Power Company, Chiba Branch		Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Japan Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

*Source of Population as of 2010: National Census

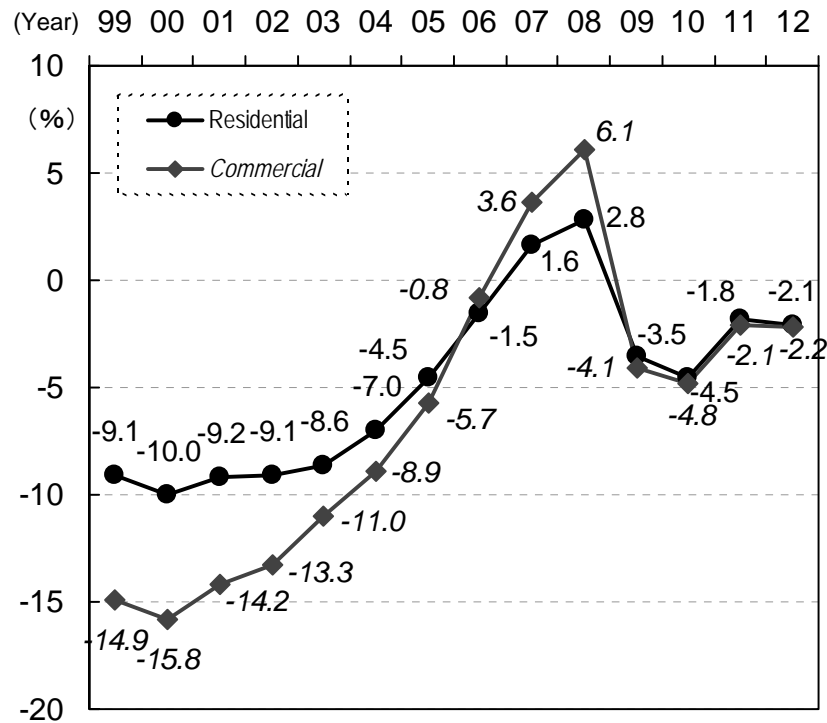
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Economic Indicators for Chiba Prefecture (2)

	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 Applicants	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing	
	¥ Million											2005=100
	2005=100											
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	0.45	99.0	92.1	88.1	90.5	
2011	1,286,071	4,945,382	347	64,276	99,411	52,264	0.53	99.7	93.4	88.8	93.4	
2011/03	128,264	416,312	32	8,193	97,223	53,859	0.50	98.1	92.4	76.7	76.4	
2011/04	80,762	370,572	22	1,968	104,931	52,786	0.52	99.2	92.9	77.1	76.1	
2011/05	96,095	372,703	31	3,941	107,872	47,453	0.49	100.1	93.2	73.5	73.8	
2011/06	99,281	400,397	23	4,468	109,195	48,391	0.50	99.2	93.7	135.6	154.4	
2011/07	115,765	391,897	31	8,303	104,821	48,953	0.52	99.4	94.1	93.3	108.1	
2011/08	100,493	486,766	28	4,929	101,248	51,902	0.54	99.5	92.7	74.6	74.2	
2011/09	127,711	414,916	34	3,785	99,281	54,476	0.55	99.6	93.3	73.8	74.7	
2011/10	127,376	405,549	25	7,978	99,527	56,675	0.56	100.1	93.5	76.1	76.1	
2011/11	87,439	441,225	35	5,571	95,426	57,329	0.57	100.5	93.4	77.0	80.5	
2011/12	92,838	441,682	36	5,943	87,561	53,735	0.57	100.9	93.3	159.2	174.7	
2012/01	84,661	451,361	30	4,164	86,287	57,012	0.61	-	-	-	-	
2012/02	97,196	417,378	21	2,999	89,605	60,567	0.59	-	-	-	-	
2012/03	-	-	42	4,063	-	-	-	-	-	-	-	
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.				

Land Price Trends in Chiba Prefecture

Standard Land Prices(Chiba Prefecture)



As of January 1 of each year

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

	City	Category	Area	10.7.1 ~ 10.10.1	10.10.1 ~ 11.1.1	11.1.1 ~ 11.4.1	11.4.1 ~ 11.7.1	11.7.1 ~ 11.10.1	11.10.1 ~ 12.1.1
A	Chuo-ku, Chiba city	Residential	Chiba Minato	5	5	5	5	5	5
B	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	5	5	5	5	5	5
C	Mihama-ku, Chiba city	Commercial	Kaihim-makuhari	5	5	5	5	5	5
D	Urayasu city	Residential	Shin-Urayasu	4	4	-	-	5	5
E	Ichikawa city	Commercial	Around Motoyawata Sta.	4	4	5	5	4	4
F	Funabashi city	Commercial	Around Funabashi Sta.	5	4	4	4	4	4
G	Kashiwa city	Residential	Kashiwanoha	4	4	5	5	5	5

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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 price trend of land by researching prices of intensively used land which reflects price trend 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)	41 thousand (Ranked 6th nationwide)	¥17 trillion (Ranked 6th nationwide)	¥24.1 trillion (Ranked 6th nationwide)	¥12.0 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.16 million	Tokyo 133 thousand	Tokyo ¥50 trillion	Tokyo ¥177.7 trillion	Tokyo ¥170.2 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 71 thousand	Kanagawa ¥27 trillion	Osaka ¥56.7 trillion	Osaka ¥36.9 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 59 thousand	Osaka ¥25 trillion	Kanagawa ¥35.4 trillion	Kanagawa ¥17.8 trillion

Sources:

Population: Natural Census (October 2010)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY 2011)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY 2009)

Balance of Deposits and Loans: The Bank of Japan (As of March 2012)

» Regional Economy

▶ » » **Management Indices**

Summary of Income and Expenses

(¥ Bil.)

	FY05		FY06		FY07		FY08		FY09		FY10		FY11	
	1H		1H		1H		1H		1H		1H		1H	
Gross business income	75.0	150.5	77.8	155.1	79.5	163.1	73.0	142.1	82.3	162.1	81.2	159.2	78.1	153.3
Net interest income	61.8	126.2	65.8	132.4	68.8	139.5	73.4	146.6	72.8	143.3	69.5	137.6	67.9	134.5
Net fees and commissions income	9.3	19.6	10.4	21.4	10.0	18.4	9.0	15.3	6.7	14.1	7.3	14.1	7.0	14.5
Trading income	1.0	1.9	0.9	2.3	1.5	3.3	1.6	4.7	1.6	3.0	0.7	1.1	0.6	1.4
Profit from other business transactions	2.8	2.6	0.6	(1.1)	(0.8)	1.8	(11.1)	(24.6)	1.0	1.6	3.5	6.3	2.5	2.7
Gains (losses) related to bonds	1.8	0.7	(2.1)	(6.0)	(2.1)	(0.9)	(12.8)	(28.4)	(0.5)	(0.9)	2.4	3.9	1.7	0.9
Expenses	37.6	75.3	39.1	77.9	39.5	79.2	40.4	79.9	39.7	80.3	40.0	80.7	39.9	81.2
Core net business income	35.5	74.4	40.8	83.2	42.1	84.8	45.4	90.7	43.0	82.8	38.8	74.5	36.5	71.0
Ordinary profit	36.0	68.8	31.8	71.3	38.4	70.0	11.1	6.5	22.0	53.4	33.6	59.7	35.7	61.7
Net income	23.4	46.7	24.5	50.1	27.2	44.6	7.3	11.3	16.3	36.2	22.6	38.1	23.0	36.0
Net credit costs	(2.5)	(2.1)	0.8	2.0	(3.5)	3.6	19.3	37.2	16.8	19.4	3.9	10.3	(5.7)	2.2
Consolidated net income	24.8	48.9	25.6	52.5	27.9	45.9	7.6	12.3	16.6	37.5	23.3	40.6	23.4	40.7

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

Management Indicators

	FY05		FY06		FY07		FY08		FY09		FY10		FY11	
	1H		1H		1H		1H		1H		1H		1H	
ROA ^{*1}	0.53%	0.51%	0.50%	0.51%	0.56%	0.46%	0.14%	0.11%	0.32%	0.35%	0.44%	0.37%	0.43%	0.34%
ROE ^{*2}	10.64%	9.00%	9.18%	8.81%	9.52%	8.13%	2.74%	2.23%	5.88%	6.33%	7.68%	6.47%	7.63%	5.71%
OHR ^{*3}	51.13%	49.95%	49.80%	48.82%	48.32%	47.97%	47.41%	47.07%	48.14%	49.34%	50.84%	52.15%	52.29%	53.48%

	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Non-consolidated capital ratio ^{*4}	10.42%	10.83%	10.57%	11.20%	11.22%	11.72%	10.74%	11.12%	12.02%	12.14%	12.83%	12.76%	13.51%	13.63%
Tier1 capital ratio ^{*4}	7.40%	8.05%	8.17%	9.29%	9.58%	10.26%	9.82%	9.62%	10.61%	10.78%	11.47%	11.46%	12.22%	12.33%
Consolidated capital ratio ^{*4}	10.75%	11.19%	10.95%	11.63%	11.66%	12.20%	11.31%	11.70%	12.71%	12.80%	13.55%	13.37%	14.13%	14.35%
Tier1 capital ratio ^{*4}	7.71%	8.36%	8.51%	9.68%	10.00%	10.72%	10.35%	10.17%	11.25%	11.39%	12.14%	12.05%	12.81%	12.99%

*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

	FY05		FY06		FY07		FY08		FY09		FY10		FY11	
	1H		1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%	1.74%	1.70%	1.60%	1.56%	1.49%	1.45%
Average yield on loans and bills discounted	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%	1.97%	1.94%	1.81%	1.79%	1.68%	1.66%
Average yield on securities	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%	1.05%	0.98%	0.99%	0.91%	0.95%	0.84%
Average yield on interest-bearing liabilities	0.95%	0.93%	0.96%	1.00%	1.14%	1.15%	1.16%	1.11%	1.00%	1.00%	0.97%	0.95%	0.89%	0.90%
Average yield on deposits and NCD	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%	0.26%	0.23%	0.15%	0.14%	0.10%	0.08%	0.06%	0.05%
Expense ratio	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%	0.91%	0.91%	0.88%	0.89%	0.86%	0.87%	0.82%	0.84%
Average interest rate spread	0.67%	0.67%	0.63%	0.65%	0.68%	0.68%	0.71%	0.74%	0.74%	0.70%	0.63%	0.61%	0.60%	0.55%
Difference between average yield on loans and deposits	1.89%	1.87%	1.80%	1.83%	1.91%	1.94%	1.90%	1.91%	1.82%	1.80%	1.71%	1.71%	1.62%	1.61%

Contract Rate by Borrowers' Category

	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Large enterprises	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%	1.25%	1.19%	0.99%	0.90%	0.83%	0.78%	0.75%	0.74%
Mid-sized enterprises	1.36%	1.33%	1.46%	1.61%	1.67%	1.67%	1.65%	1.45%	1.35%	1.30%	1.21%	1.16%	1.12%	1.12%
Small and medium-sized enterprises	2.18%	2.11%	2.24%	2.30%	2.39%	2.36%	2.35%	2.14%	2.08%	2.03%	1.97%	1.90%	1.86%	1.81%
Consumer loans	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%	2.58%	2.55%	2.33%	2.22%	2.12%	2.03%	1.96%	1.87%
Housing loans	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%	2.41%	2.38%	2.17%	2.06%	1.97%	1.88%	1.81%	1.73%
Others	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%	7.93%	8.05%	7.87%	7.81%	7.63%	7.66%	7.72%	7.63%
Public sector	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%	1.38%	1.70%	1.31%	1.30%	1.14%	1.16%	1.00%	1.09%

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

Working Assets and Liabilities

Overall

	Average balance (¥Billion)						Interest yield					
	FY09		FY10		FY11		FY09		FY10		FY11	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	9,345.9	9,386.0	9,419.8	9,522.5	9,721.8	9,838.9	1.76%	1.72%	1.63%	1.59%	1.51%	1.48%
Loans and bills discounted	7,112.3	7,155.1	7,222.8	7,281.7	7,481.1	7,569.1	1.96%	1.93%	1.80%	1.78%	1.67%	1.65%
Securities	1,954.0	1,962.3	1,949.2	1,957.0	1,873.0	1,919.3	1.19%	1.14%	1.13%	1.06%	1.08%	0.99%
Interest-bearing liabilities	9,484.5	9,486.0	9,362.6	9,487.9	9,704.3	9,805.1	0.20%	0.19%	0.15%	0.14%	0.12%	0.11%
Deposits	8,663.5	8,664.9	8,820.6	8,821.6	9,186.9	9,159.5	0.16%	0.14%	0.10%	0.09%	0.06%	0.06%
Borrowed money	251.1	232.7	139.5	246.1	189.6	235.5	0.49%	0.48%	0.64%	0.41%	0.50%	0.43%

Domestic Operations

	Average balance (¥Billion)						Interest yield					
	FY09		FY10		FY11		FY09		FY10		FY11	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	9,051.7	9,090.4	9,188.0	9,289.6	9,470.3	9,563.3	1.74%	1.70%	1.60%	1.56%	1.49%	1.45%
Loans and bills discounted	7,032.2	7,072.4	7,142.7	7,196.7	7,384.2	7,458.6	1.97%	1.94%	1.81%	1.79%	1.68%	1.66%
Securities	1,608.7	1,627.5	1,661.8	1,672.0	1,642.9	1,679.9	1.05%	0.98%	0.99%	0.91%	0.95%	0.84%
Interest-bearing liabilities	9,189.9	9,190.8	9,107.4	9,228.9	9,449.0	9,530.8	0.17%	0.16%	0.12%	0.11%	0.08%	0.08%
Deposits	8,471.0	8,462.7	8,624.3	8,634.4	9,018.9	8,988.0	0.15%	0.13%	0.09%	0.08%	0.06%	0.05%
Borrowed money	234.2	220.9	139.5	246.1	189.6	231.7	0.48%	0.48%	0.64%	0.41%	0.50%	0.42%

Domestic Loans – Balance

(¥ Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Domestic loans	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	7,461.5	7,505.1
Large enterprises	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	1,127.4	1,082.7
Mid-sized enterprises	161.8	167.9	164.7	174.9	180.9	183.3	184.4	183.9	174.9	176.0	169.5	168.9	157.2
Small and med-sized enterprises, etc.	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	5,854.6	5,977.2
Small and med-sized enterprises*	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	3,179.1	3,226.6
Comsumer loans	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	2,675.5	2,750.6
Housing loans	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	2,580.8	2,658.6
Public sector	617.5	636.0	496.7	495.7	419.5	400.1	254.6	309.4	279.9	289.0	281.5	310.4	287.8

*Including sole proprietors

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Domestic loans	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	7,461.5	7,505.1
Chiba Prefecture	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	5,630.1	5,672.9
Others	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	1,831.4	1,832.1

Domestic Loans - Proportion

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
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%
Large enterprises	9.6%	10.7%	10.8%	11.6%	12.5%	14.7%	15.9%	15.9%	15.1%	15.0%	15.1%	15.1%	14.4%
Mid-sized enterprises	2.6%	2.7%	2.6%	2.7%	2.7%	2.7%	2.6%	2.6%	2.5%	2.5%	2.3%	2.3%	2.1%
Small and med-sized enterprises, etc.	77.7%	76.6%	78.8%	78.1%	78.5%	76.7%	77.8%	77.1%	78.5%	78.5%	78.7%	78.5%	79.7%
Small and med-sized enterprises*	44.9%	44.3%	45.2%	44.8%	44.7%	43.2%	43.6%	42.6%	42.7%	42.4%	42.6%	42.6%	43.0%
Comsumer loans	32.8%	32.3%	33.6%	33.3%	33.8%	33.5%	34.2%	34.5%	35.8%	36.1%	36.1%	35.9%	36.7%
Housing loans	30.8%	30.4%	31.7%	31.5%	32.0%	31.8%	32.6%	33.0%	34.4%	34.7%	34.8%	34.6%	35.4%
Public sector	10.1%	10.0%	7.8%	7.6%	6.3%	5.9%	3.7%	4.4%	3.9%	4.0%	3.9%	4.1%	3.8%

*Including sole proprietors

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
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%
Chiba Prefecture	80.3%	79.1%	80.0%	79.6%	78.8%	76.8%	77.5%	76.4%	76.7%	76.6%	75.9%	75.5%	75.6%
Others	19.7%	20.9%	20.0%	20.4%	21.2%	23.2%	22.5%	23.6%	23.3%	23.4%	24.1%	24.5%	24.4%

Loan Breakdown by Industry

Domestic Operations

(¥Bil.)

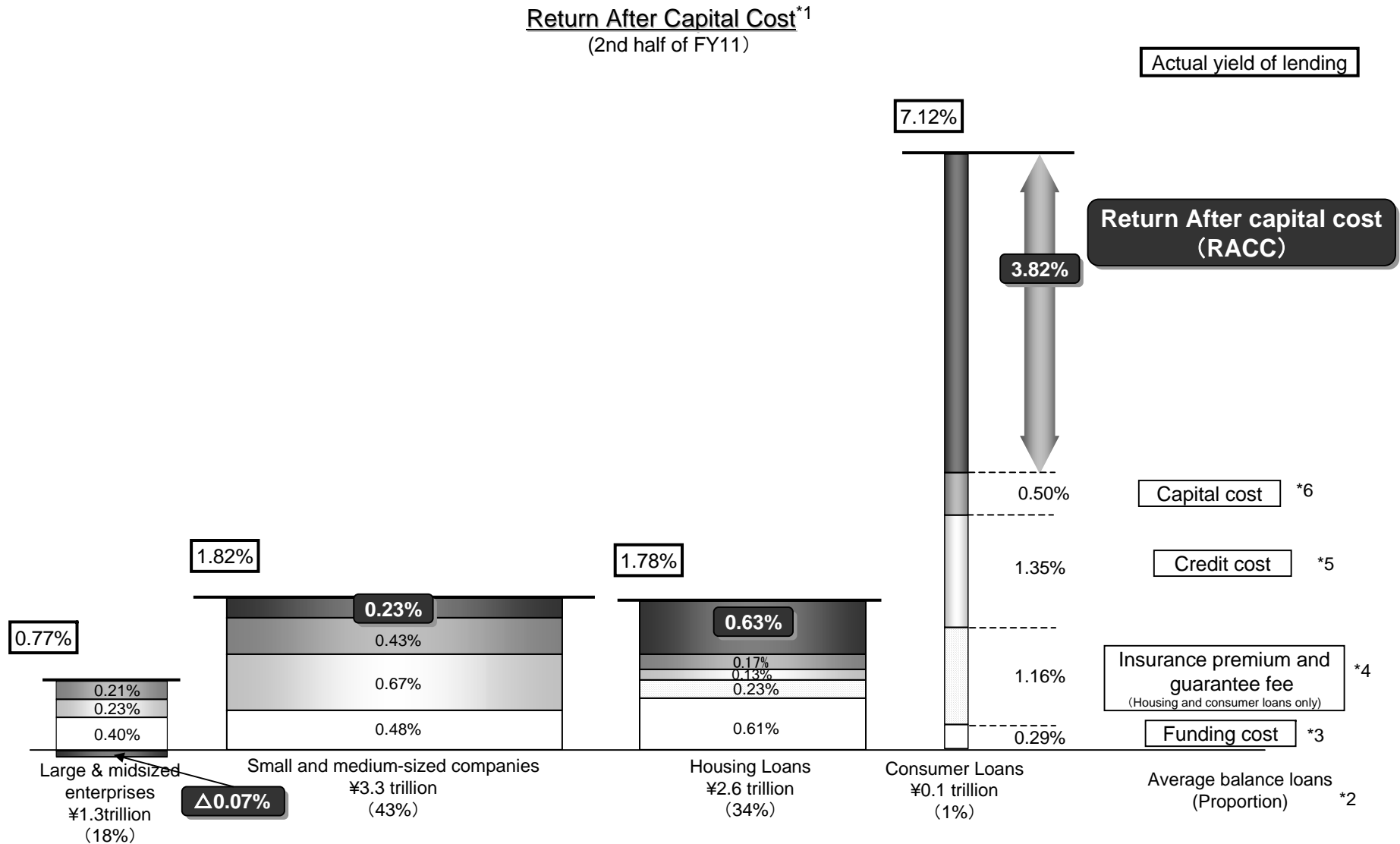
	09/9		10/3		10/9		11/3		11/9		12/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	727.4	10.23%	701.7	9.86%	688.4	9.57%	700.7	9.57%	703.6	9.43%	679.2	9.05%
Agriculture and Forestry	6.5	0.09%	7.9	0.11%	7.9	0.11%	7.9	0.11%	7.8	0.11%	8.2	0.11%
Fishery	1.2	0.02%	1.2	0.02%	1.1	0.01%	0.9	0.01%	0.8	0.01%	0.8	0.01%
Mining, quarrying and gravel	15.7	0.22%	15.4	0.22%	16.9	0.24%	15.9	0.22%	15.3	0.21%	13.7	0.18%
Construction	324.0	4.56%	314.1	4.41%	299.8	4.17%	296.2	4.05%	293.6	3.93%	288.5	3.85%
Electricity, Gas, Heat Supply and Water	22.2	0.31%	20.2	0.28%	20.5	0.29%	18.9	0.26%	20.1	0.27%	21.6	0.29%
Information and Communications	42.2	0.60%	39.8	0.56%	42.6	0.59%	44.1	0.60%	46.4	0.62%	52.9	0.71%
Transport and postal service	206.2	2.90%	206.1	2.90%	196.8	2.74%	215.9	2.95%	223.3	2.99%	222.1	2.96%
Wholesale and retail trade	675.4	9.50%	655.9	9.22%	662.1	9.21%	692.8	9.46%	701.3	9.40%	702.5	9.36%
Finance and Insurance	338.0	4.75%	331.7	4.66%	327.7	4.56%	334.8	4.57%	331.1	4.44%	308.9	4.12%
Real Estate and leasing	1,610.8	22.66%	1,618.2	22.74%	1,646.6	22.89%	1,676.7	22.90%	1,719.3	23.04%	1,758.0	23.42%
Real Estate	1,441.2	20.27%	1,456.6	20.47%	1,488.9	20.70%	1,512.9	20.66%	1,541.8	20.66%	1,582.4	21.08%
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%	1,321.2	17.71%	1,363.3	18.16%
Real estate trading, etc.	260.4	3.66%	240.1	3.37%	234.1	3.26%	222.3	3.04%	220.6	2.95%	219.0	2.92%
Leasing	169.5	2.39%	161.6	2.27%	157.6	2.19%	163.8	2.24%	177.4	2.38%	175.5	2.34%
Medical, welfare and other services	451.9	6.36%	446.7	6.28%	456.1	6.34%	456.4	6.24%	468.3	6.28%	465.4	6.20%
Government, local public sector	213.8	3.01%	191.3	2.69%	214.4	2.98%	202.2	2.76%	241.5	3.24%	220.2	2.93%
Others (mainly consumer loans)	2,473.0	34.79%	2,564.9	36.05%	2,611.3	36.30%	2,657.1	36.30%	2,688.4	36.03%	2,762.4	36.81%
Total	7,108.7	100.00%	7,115.8	100.00%	7,192.9	100.00%	7,321.1	100.00%	7,461.5	100.00%	7,505.1	100.00%

Details of Loans to the Real Estate Industry

(¥Bil.)

	09/9		10/3		10/9		11/3		11/9		12/3	
		Proportion		Proportion		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%	1,321.2	85.69%	1,363.3	86.16%
Apartment and condominium rentals	852.7	59.17%	891.9	61.23%	927.3	62.28%	982.7	64.96%	1,017.5	65.99%	1,070.7	67.67%
Office and Commercial rentals	247.9	17.20%	244.1	16.76%	205.8	13.83%	203.0	13.42%	211.3	13.71%	212.4	13.43%
Land rental and Real estate management, etc.	80.1	5.56%	80.3	5.52%	121.5	8.16%	104.7	6.92%	92.3	5.99%	80.1	5.06%
Real Estate Trading, etc.	260.4	18.07%	240.1	16.49%	234.1	15.73%	222.3	14.70%	220.6	14.31%	219.0	13.84%
Home construction and development	143.0	9.92%	128.3	8.81%	133.4	8.96%	131.3	8.68%	140.4	9.11%	135.4	8.56%
Real estate brokerage and Land trading, etc.	41.4	2.88%	41.0	2.82%	39.6	2.67%	41.0	2.71%	39.2	2.55%	42.0	2.66%
Public corporations	75.9	5.27%	70.7	4.86%	61.0	4.10%	50.0	3.31%	40.9	2.65%	41.5	2.62%
Total	1,441.2	100.00%	1,456.6	100.00%	1,488.9	100.00%	1,512.9	100.00%	1,541.8	100.00%	1,582.4	100.00%

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 12/3 (UL: Basel II base) × 5.1% (Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
(¥ Bil.)													
Domestic deposits	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	9,016.2	9,275.5
Personal	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	7,107.9	7,182.9
Corporate (incl. quasi-sovereign)	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	1,525.0	1,513.8
National & local government	420.3	311.4	441.9	308.8	342.0	292.4	304.6	350.0	446.9	310.0	533.6	348.7	531.3
Financial institutions (incl. BOJ)	41.3	84.3	59.5	36.7	44.9	36.7	77.8	28.1	42.1	30.4	42.8	34.4	47.4
Liquid deposits	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	5,541.1	5,858.3
Current	211.8	192.6	204.5	184.5	175.9	169.4	177.8	162.9	176.2	168.3	175.1	165.6	191.3
Savings	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	5,047.2	5,353.7
Personal	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	4,044.3	4,172.5
Current	3.5	3.1	3.4	3.2	3.1	3.1	2.9	2.7	2.9	3.0	2.4	2.3	2.6
Savings	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	3,797.3	3,926.8
Corporate (incl. quasi-sovereign)	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	1,144.6	1,124.8
Current	197.9	181.2	193.1	173.4	165.7	159.2	169.0	153.7	166.8	160.0	166.5	158.5	183.4
Savings	876.1	934.8	983.0	908.7	868.4	853.2	834.1	874.1	835.4	901.2	866.5	932.4	918.8
National & local government	396.7	271.1	415.9	259.4	314.2	237.8	282.5	271.7	420.3	281.5	512.3	322.3	518.5
Current	0.3	0.5	0.5	0.6	0.4	0.4	0.7	1.3	1.5	1.1	1.4	0.5	0.4
Savings	383.6	259.2	402.9	247.9	301.7	229.3	269.7	258.6	404.2	266.9	497.3	309.5	500.4
Financial institutions (incl. BOJ)	37.2	80.1	55.2	32.3	40.8	32.4	75.2	25.3	39.3	27.3	39.4	29.7	42.3
Current	9.9	7.6	7.5	7.0	6.5	6.5	5.0	4.9	4.9	4.1	4.7	4.2	4.8
Savings	8.9	8.6	10.9	12.7	8.1	8.1	8.5	7.6	7.3	9.8	10.1	7.8	7.6
Time deposits	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	3,400.8	3,343.9
Personal	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	3,002.1	2,950.0
Corporate (incl. quasi-sovereign)	301.9	311.7	321.8	365.5	367.1	376.2	365.0	354.5	352.5	348.4	356.2	367.6	376.1
National & local government	23.6	40.3	26.0	49.4	27.7	54.6	22.1	78.3	26.6	28.5	21.2	26.4	12.8
Financial institutions (incl. BOJ)	4.1	4.2	4.3	4.3	4.1	4.2	2.5	2.8	2.8	3.1	3.4	4.7	5.0
Foreign-currency deposits	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1
Personal	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2
Corporate (incl. quasi-sovereign)	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8
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
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
(¥ Bil.)													
	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Domestic deposits	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	9,016.2	9,275.5
Chiba Prefecture	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	8,738.1	8,980.7
Others	230.9	271.6	234.8	232.6	261.2	239.4	291.9	294.1	260.8	254.2	267.8	278.1	294.7

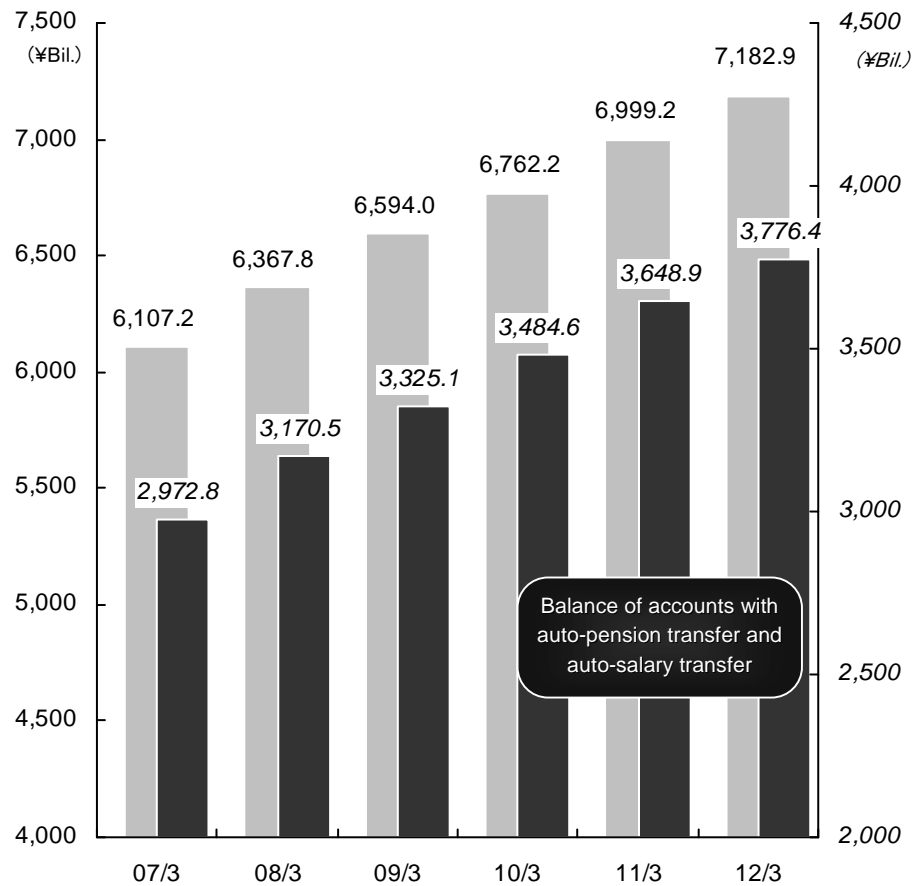
Domestic Deposits - Proportion

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
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%
Personal	75.4%	76.1%	75.0%	77.1%	77.4%	78.3%	78.5%	78.6%	78.0%	79.1%	77.6%	78.8%	77.5%
Corporate (incl. quasi-sovereign)	18.7%	18.8%	18.9%	18.6%	17.9%	17.8%	17.0%	17.0%	16.3%	17.0%	16.0%	16.9%	16.3%
National & local government	5.4%	4.0%	5.4%	3.8%	4.2%	3.5%	3.6%	4.1%	5.2%	3.6%	5.9%	3.9%	5.7%
Financial institutions (incl. BOJ)	0.5%	1.1%	0.7%	0.5%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.5%	0.4%	0.5%
Liquid deposits	63.9%	63.2%	63.9%	61.5%	61.2%	59.7%	60.1%	59.3%	60.8%	60.3%	61.9%	61.5%	63.2%
Current	2.7%	2.5%	2.5%	2.3%	2.1%	2.0%	2.1%	1.9%	2.0%	1.9%	1.9%	1.8%	2.1%
Savings	55.9%	55.6%	56.8%	54.8%	54.6%	53.2%	53.5%	53.5%	54.8%	54.7%	56.3%	56.0%	57.7%
Personal	43.6%	44.0%	43.3%	43.9%	43.7%	43.3%	43.4%	43.1%	43.3%	43.9%	43.8%	44.9%	45.0%
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%
Savings	39.6%	40.2%	39.7%	40.4%	40.3%	40.1%	40.2%	40.1%	40.4%	41.1%	41.0%	42.1%	42.3%
Corporate (incl. quasi-sovereign)	14.7%	14.7%	14.8%	14.0%	13.2%	13.1%	12.5%	12.7%	12.1%	12.8%	12.0%	12.7%	12.1%
Current	2.5%	2.3%	2.4%	2.1%	2.0%	1.9%	2.0%	1.8%	1.9%	1.8%	1.8%	1.8%	2.0%
Savings	11.2%	12.0%	12.1%	11.3%	10.6%	10.3%	9.9%	10.3%	9.6%	10.4%	9.6%	10.3%	9.9%
National & local government	5.1%	3.5%	5.1%	3.2%	3.8%	2.9%	3.3%	3.2%	4.9%	3.3%	5.7%	3.6%	5.6%
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%
Savings	4.9%	3.3%	4.9%	3.1%	3.7%	2.8%	3.2%	3.0%	4.7%	3.1%	5.5%	3.4%	5.4%
Financial institutions (incl. BOJ)	0.5%	1.0%	0.7%	0.4%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.4%	0.3%	0.5%
Current	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%
Savings	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Time deposits	35.3%	36.0%	35.5%	37.9%	38.1%	39.6%	39.1%	39.9%	38.4%	38.8%	37.3%	37.7%	36.0%
Personal	31.1%	31.5%	31.1%	32.7%	33.3%	34.4%	34.4%	34.8%	34.0%	34.4%	33.1%	33.3%	31.8%
Corporate (incl. quasi-sovereign)	3.9%	4.0%	4.0%	4.5%	4.5%	4.5%	4.4%	4.2%	4.1%	4.0%	3.9%	4.1%	4.1%
National & local government	0.3%	0.5%	0.3%	0.6%	0.3%	0.7%	0.3%	0.9%	0.3%	0.3%	0.3%	0.3%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Foreign-currency deposits	0.8%	0.8%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%
Personal	0.7%	0.7%	0.5%	0.5%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
National & local government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%

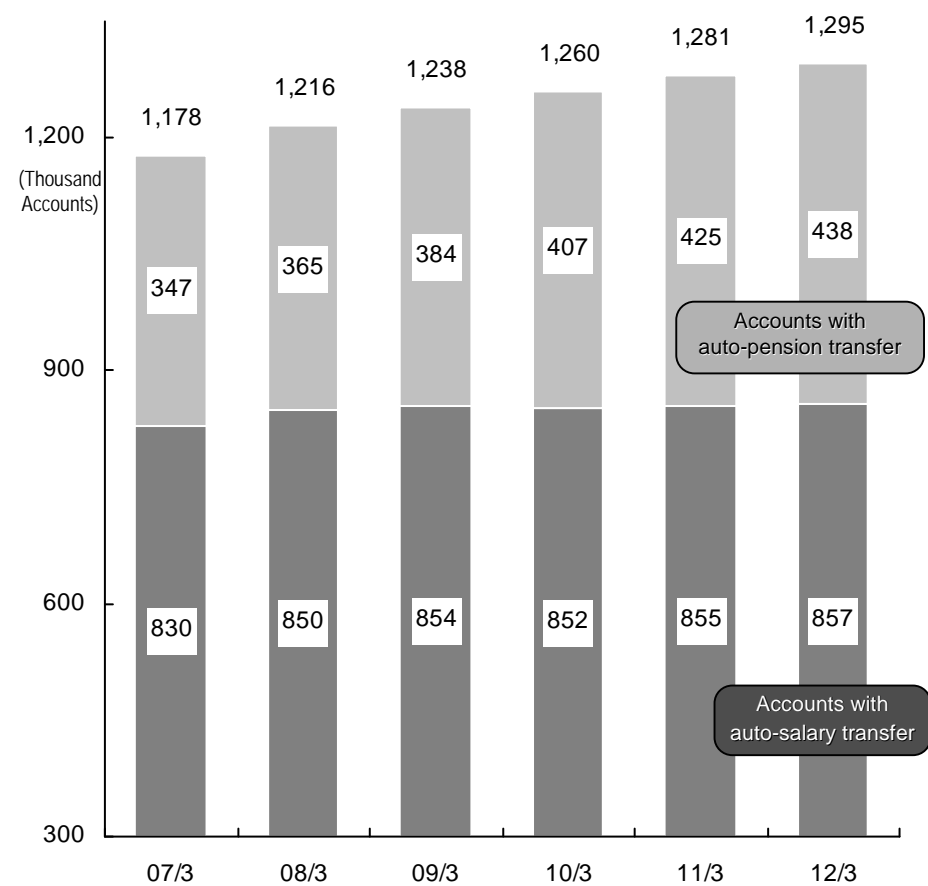
	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	97.0%	96.5%	97.1%	97.1%	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%
Others	3.0%	3.5%	2.9%	2.9%	3.2%	2.9%	3.5%	3.5%	3.0%	2.9%	3.0%	3.1%	3.2%

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

(¥Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Investment trusts	444.1	510.2	576.1	625.0	554.5	534.6	413.5	480.8	505.7	468.4	461.9	399.6	389.6
Bond funds	19.0	19.8	15.5	15.0	14.0	13.5	9.5	9.1	8.3	7.9	7.4	7.2	6.6
Stock funds	425.0	490.4	560.5	610.0	540.4	521.0	403.9	471.6	497.4	460.4	454.5	392.3	383.0
Personal Investors	435.7	501.7	566.4	615.0	544.2	524.2	405.1	471.7	496.2	460.2	454.2	392.2	382.5
Bond funds	16.9	17.8	13.6	13.2	12.4	12.0	8.1	7.7	7.1	6.7	6.3	6.0	5.5
Stock funds	418.7	483.8	552.7	601.8	531.8	512.2	396.9	463.9	489.0	453.4	447.9	386.1	376.9

(¥Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Foreign-currency deposits	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1
Personal	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2
Corporate (incl. quasi-sovereign)	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8

(¥Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Personal annuities*	312.7	343.4	371.7	411.3	446.6	498.3	529.8	578.6	653.6	729.9	786.7	855.8	981.7
Variable	122.3	151.1	177.9	215.9	248.1	296.1	324.8	362.0	375.6	389.6	392.8	395.8	399.1
Fixed	190.1	190.9	191.5	192.1	193.3	195.3	196.9	205.6	219.8	223.5	231.7	240.3	327.7
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	219.7	254.8

*Accumulation from October 2002.

(¥Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Public bonds	194.6	213.5	188.1	202.8	204.9	224.5	218.1	227.0	225.3	232.6	221.9	226.5	216.0
Personal	167.4	173.9	160.9	171.3	177.1	188.4	193.4	198.9	202.4	200.9	196.6	193.6	187.4

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Assets Requiring Caution or worse	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	1,453.2	1,470.9
Assets Requiring Caution	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	1,364.4	1,369.0
Other Assets Requiring Caution	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	1,296.1	1,297.2
Substandard Assets	130.4	124.0	116.6	104.4	114.6	121.8	68.6	78.6	67.7	67.0	69.2	68.3	71.7
Potentially Bankrupt Assets	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3
Bankrupt and Effectively Bankrupt Assets	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5
Normal Assets*	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	6,173.6	6,229.5
Total	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	7,626.9	7,700.5

*Including loans with no debtor classification.

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

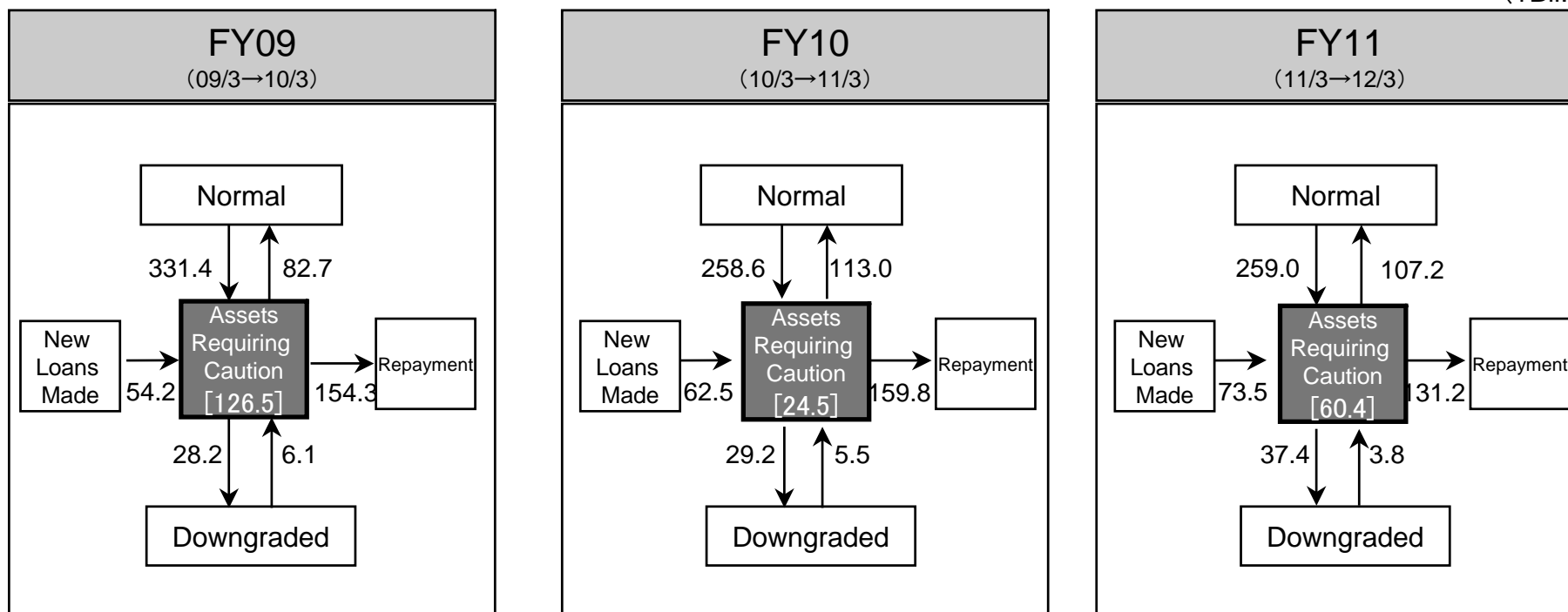
(¥Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Disclosed Claims under the Financial Reconstruction Law	226.4	215.6	202.3	185.9	186.6	193.0	152.2	158.0	143.1	140.5	145.8	145.7	160.1
Bankrupt and Substantially Bankrupt Claims	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5
Doubtful Claims	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3
Substandard Claims	110.6	105.2	98.1	87.4	91.8	97.6	55.0	59.1	53.5	55.0	58.4	56.9	58.2
Normal Claims	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	7,481.1	7,540.3
Total	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	7,626.9	7,700.5
Proportion to total claims	3.60%	3.31%	3.08%	2.77%	2.73%	2.73%	2.12%	2.16%	1.96%	1.91%	1.94%	1.91%	2.08%

Factors for Fluctuations in Assets Requiring Caution

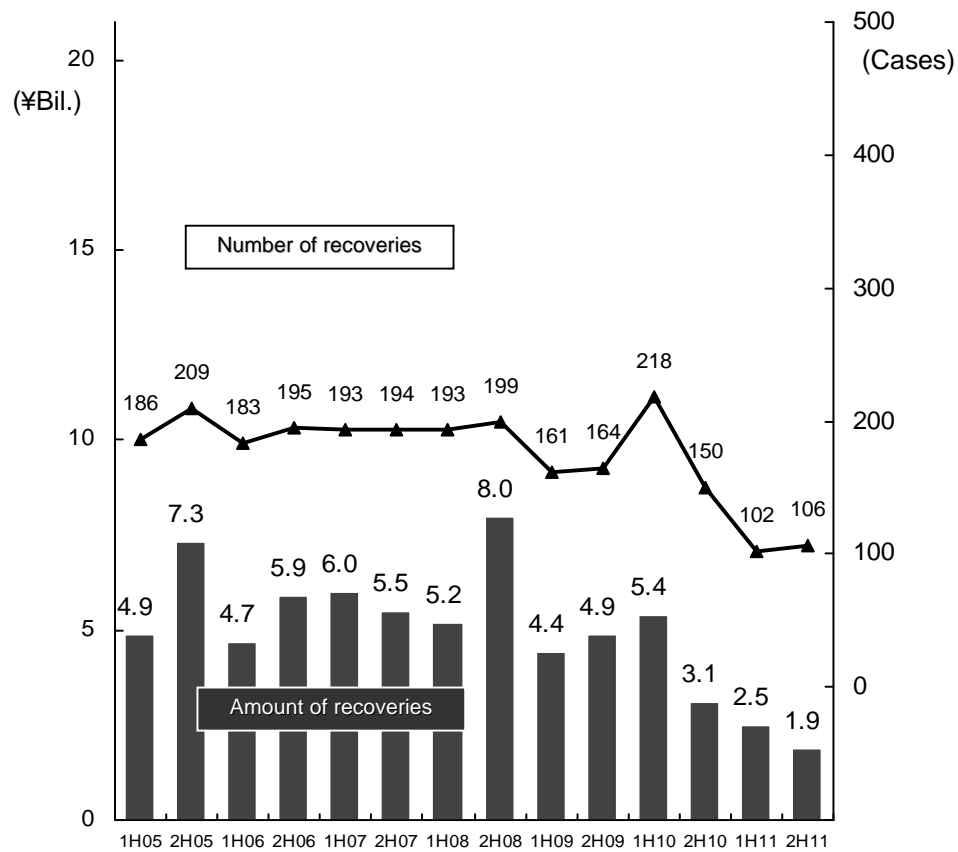
Analysis of yearly net change of Assets Requiring Caution
(including Substandard loans)

(¥Bil.)



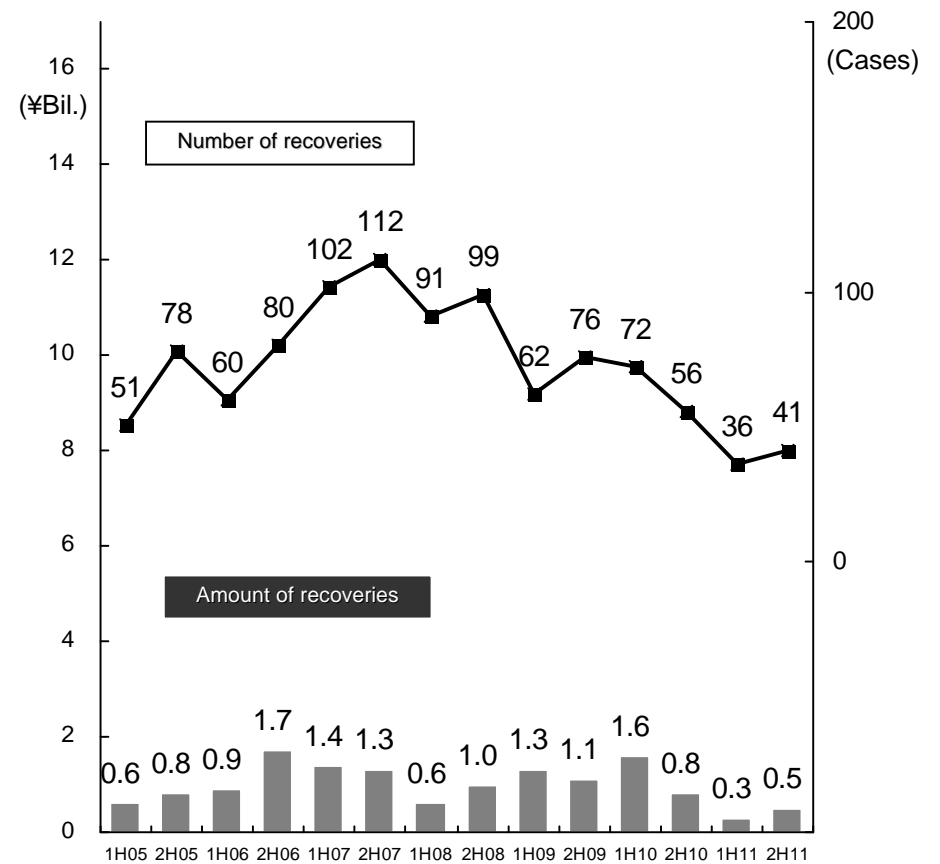
Disposal of Collateral

Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Efforts to Facilitate Financing

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

Small and medium-sized enterprises

	10/3	10/6	10/9	10/12	11/3	11/6	11/9	11/12	12/3
Cases	6,145	10,929	15,576	20,556	25,727	30,984	35,628	40,683	45,597
Revised	4,518	8,649	13,458	17,705	22,679	27,516	32,147	36,816	41,666
Refused	11	28	50	72	106	128	258	295	316
Under evaluation	1,285	1,622	1,191	1,584	1,427	1,581	1,263	1,375	1,239
Withdrawn	331	630	877	1,195	1,515	1,759	1,960	2,197	2,376
Amount (¥Mil.)	166,499	305,107	437,529	579,852	727,827	875,726	1,021,922	1,165,045	1,298,475
Revised	124,369	247,029	381,450	506,275	645,493	782,281	921,609	1,055,877	1,189,700
Refused	196	304	2,194	3,054	3,662	4,481	7,443	9,089	9,526
Under evaluation	33,989	44,288	34,490	40,964	40,696	42,827	40,521	40,507	35,595
Withdrawn	7,943	13,485	19,394	29,558	37,974	46,136	52,348	59,570	63,653

Housing loan borrowers

	10/3	10/6	10/9	10/12	11/3	11/6	11/9	11/12	12/3
Cases	543	1,006	1,378	1,654	1,968	2,228	2,450	2,648	2,881
Revised	353	755	1,140	1,411	1,697	1,940	2,167	2,323	2,540
Refused	1	3	12	37	43	58	67	74	81
Under evaluation	157	180	129	93	98	78	50	74	67
Withdrawn	32	68	97	113	130	152	166	177	193
Amount (¥Mil.)	8,327	14,887	20,536	24,681	29,385	33,359	36,687	39,578	43,242
Revised	5,580	11,296	17,125	20,878	25,450	28,857	32,588	34,730	38,107
Refused	40	67	195	666	749	917	1,031	1,183	1,297
Under evaluation	2,227	2,497	1,790	1,451	1,235	1,327	658	1,073	1,067
Withdrawn	479	1,025	1,424	1,684	1,950	2,257	2,409	2,590	2,771

※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	11/9	12/3
Capital ratio	11.72%	10.74%	11.12%	12.02%	12.14%	12.83%	12.76%	13.51%	13.63%
Tier 1 capital ratio	10.26%	9.82%	9.62%	10.61%	10.78%	11.47%	11.46%	12.22%	12.33%
Capital (¥Bil.)	579.7	547.3	565.2	599.6	611.8	614.8	619.9	619.9	643.9
Tier 1	507.8	500.3	488.9	529.7	543.1	549.6	557.1	560.9	582.7
Risk weighted assets (¥Bil.)	4,946.3	5,092.7	5,082.7	4,988.2	5,038.8	4,791.0	4,858.3	4,587.4	4,723.9
Credit risk	4,590.0	4,721.7	4,690.2	4,592.4	4,637.6	4,390.0	4,473.0	4,213.4	4,355.8
Market risk	64.6	70.6	86.6	88.0	94.1	96.3	85.2	80.1	78.8
Operational risk	291.6	300.4	305.8	307.7	306.9	304.7	300.1	293.7	289.2

Consolidated

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3
Capital ratio	12.20%	11.31%	11.70%	12.71%	12.80%	13.55%	13.37%	14.13%	14.35%
Tier 1 capital ratio	10.72%	10.35%	10.17%	11.25%	11.39%	12.14%	12.05%	12.81%	12.99%
Capital (¥Bil.)	617.7	586.4	604.4	641.3	653.8	658.9	665.2	667.3	686.8
Tier 1	542.6	536.7	525.2	567.9	581.9	590.3	599.4	604.9	621.6
Risk weighted assets (¥Bil.)	5,060.2	5,182.1	5,162.3	5,045.0	5,106.1	4,860.3	4,972.4	4,721.2	4,785.3
Credit risk	4,665.3	4,787.5	4,747.9	4,627.8	4,683.9	4,438.8	4,566.3	4,264.7	4,396.2
Market risk	64.8	70.8	86.7	88.1	94.3	96.4	85.6	80.2	78.9
Operational risk	315.6	323.7	327.5	329.0	327.9	325.0	320.5	314.3	310.0

Risk Capital Allocation

Risk Capital Allocation

Capital for allocation	Capped with "Core Capital" (Tier1 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	The standardized approach on Basel II

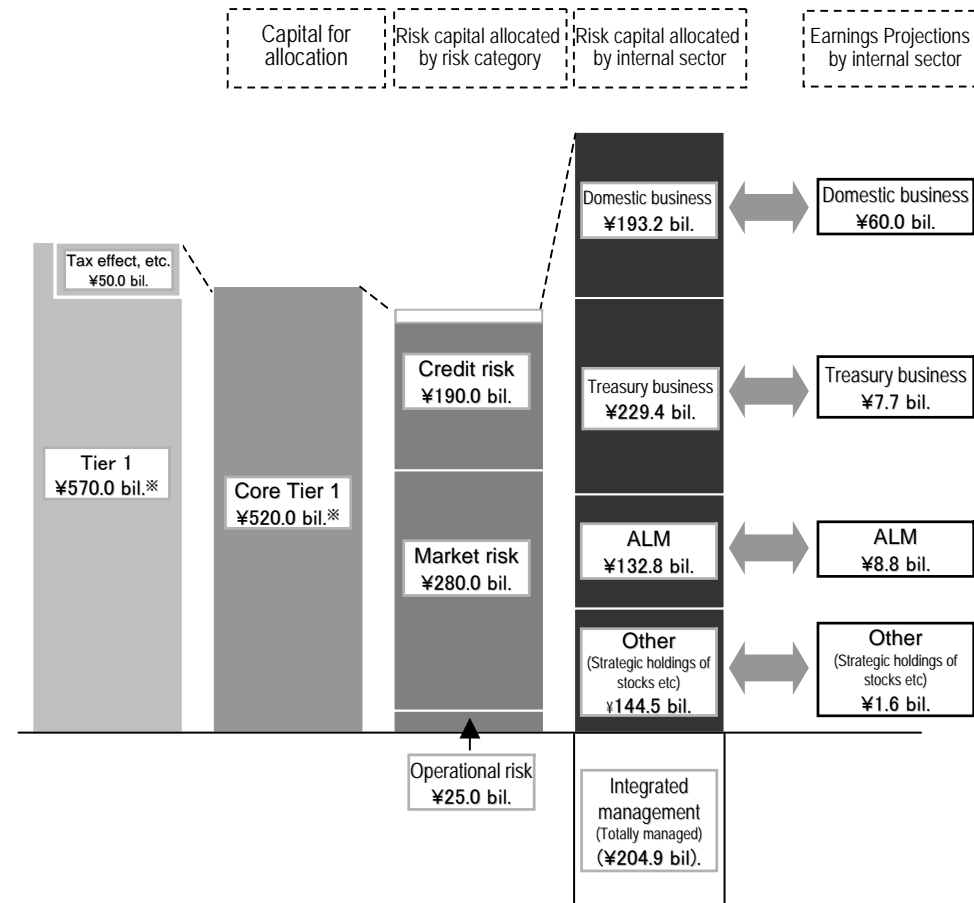
Outlier Standard (12/3)

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

Interest rate risks in banking business	①	7.8 bil
Tier 1 + Tier 2	②	668.7 bil.
Outlier ratio	①/②	1.1%

*Interest rate shock : 99 percentile

Risk capital allocation for the first half of FY12



*Amount forecasted at allocation.

Financial Information of Chibagin Securities

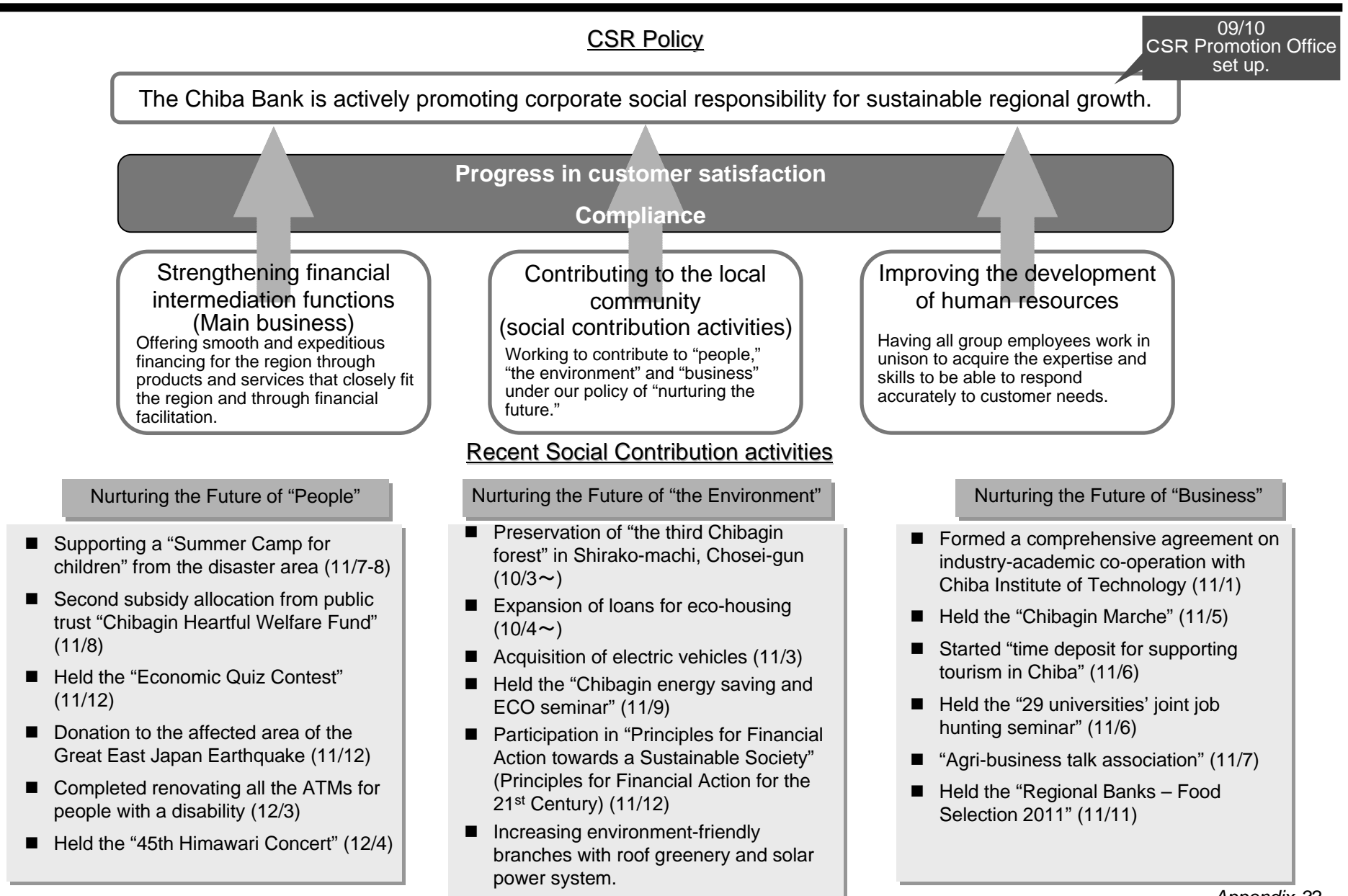
1. Profits and Losses

	FY05		FY06		FY07		FY08		FY09		FY10		FY11	
	1H		1H		1H		1H		1H		1H		1H	
(¥Mil.)														
Operating revenue	2,427	6,514	2,220	5,069	2,724	4,615	1,636	2,950	1,783	3,406	1,623	3,333	1,515	2,974
Commissions received	2,050	5,632	1,891	4,236	2,222	3,775	1,359	2,422	1,467	2,775	1,275	2,713	1,221	2,308
Stocks	1,660	4,735	1,395	3,016	1,372	2,382	918	1,678	1,027	1,762	666	1,471	498	1,039
Bonds	14	45	19	32	12	24	6	10	7	15	26	34	15	20
Beneficiary certificates	361	822	462	1,163	827	1,345	418	698	424	979	575	1,191	699	1,231
Net gain on trading	268	630	170	540	320	525	168	311	235	470	267	476	231	545
Stocks	207	520	135	467	292	480	135	199	88	149	4	25	30	88
Bonds	57	100	33	68	25	39	33	107	144	315	260	444	199	452
Financial revenue	109	251	158	291	180	315	108	216	81	161	80	143	62	120
Financial expenses (-)	33	66	38	69	38	59	22	60	27	44	9	26	10	21
Net operating revenue	2,394	6,448	2,182	5,000	2,685	4,556	1,613	2,889	1,756	3,362	1,613	3,307	1,505	2,952
Expenses (-)	1,978	4,321	2,043	4,152	2,054	4,018	1,796	3,468	1,647	3,230	1,616	3,254	1,605	3,176
Related to trading (-)	295	665	355	706	337	669	311	628	311	605	311	599	281	571
Personal expenses (-)	1,129	2,461	1,133	2,330	1,175	2,238	996	1,882	896	1,742	893	1,785	901	1,772
Operating profit	416	2,127	138	847	630	538	(183)	(579)	108	131	(3)	52	(100)	(224)
Ordinary profit	452	2,180	206	955	700	629	(110)	(493)	141	175	28	56	(46)	(155)
Net income	648	2,371	485	1,528	523	446	54	(450)	225	252	(13)	28	(55)	(346)

2. Sales amount of stocks (excluding future trading)

	FY05		FY06		FY07		FY08		FY09		FY10		FY11	
	1H		1H		1H		1H		1H		1H		1H	
(¥Mil.)														
(Principal trading)	767,236	2,510,770	1,809,595	3,944,418	1,790,368	3,260,467	1,210,242	1,711,152	577,325	918,810	151,433	257,048	83,992	162,014
(Agency transaction)	212,927	599,031	188,228	432,018	196,401	340,768	128,566	227,427	128,820	224,145	85,192	194,677	63,880	139,885
Total	980,164	3,109,802	1,997,823	4,376,436	1,986,770	3,601,236	1,338,808	1,938,579	706,146	1,142,956	236,626	451,726	147,872	301,900

CSR activities



Branch Network



Number of Outlets in Chiba Prefecture

Name of Bank	12/3
Chiba Bank	157
Chiba Kogyo Bank	71
Keiyo Bank	119
Bank of Tokyo-Mitsubishi UFJ	26
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	22
Risona Bank	11

Total number of Chiba Bank outlets

	12/3	Change from 05/3
Outlets	177	+15
Domestic	174	+15
Chiba Pref.	157	+7
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)

	11/3		11/9		12/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	418,777	47.01%	416,191	46.73%	393,656	44.20%
Trust banks	201,121	22.58%	199,603	22.42%	175,569	19.71%
Securities companies	18,858	2.12%	15,184	1.70%	18,277	2.05%
Other companies	128,834	14.46%	129,435	14.53%	137,227	15.41%
Foreign investors	191,130	21.46%	187,178	21.01%	205,809	23.10%
Individuals and others	121,309	13.62%	118,995	13.36%	120,072	13.48%
Treasury Stock, etc.	11,860	1.33%	23,821	2.67%	15,721	1.76%
Total	890,777	100.00%	890,813	100.00%	890,771	100.00%

Principal Shareholders

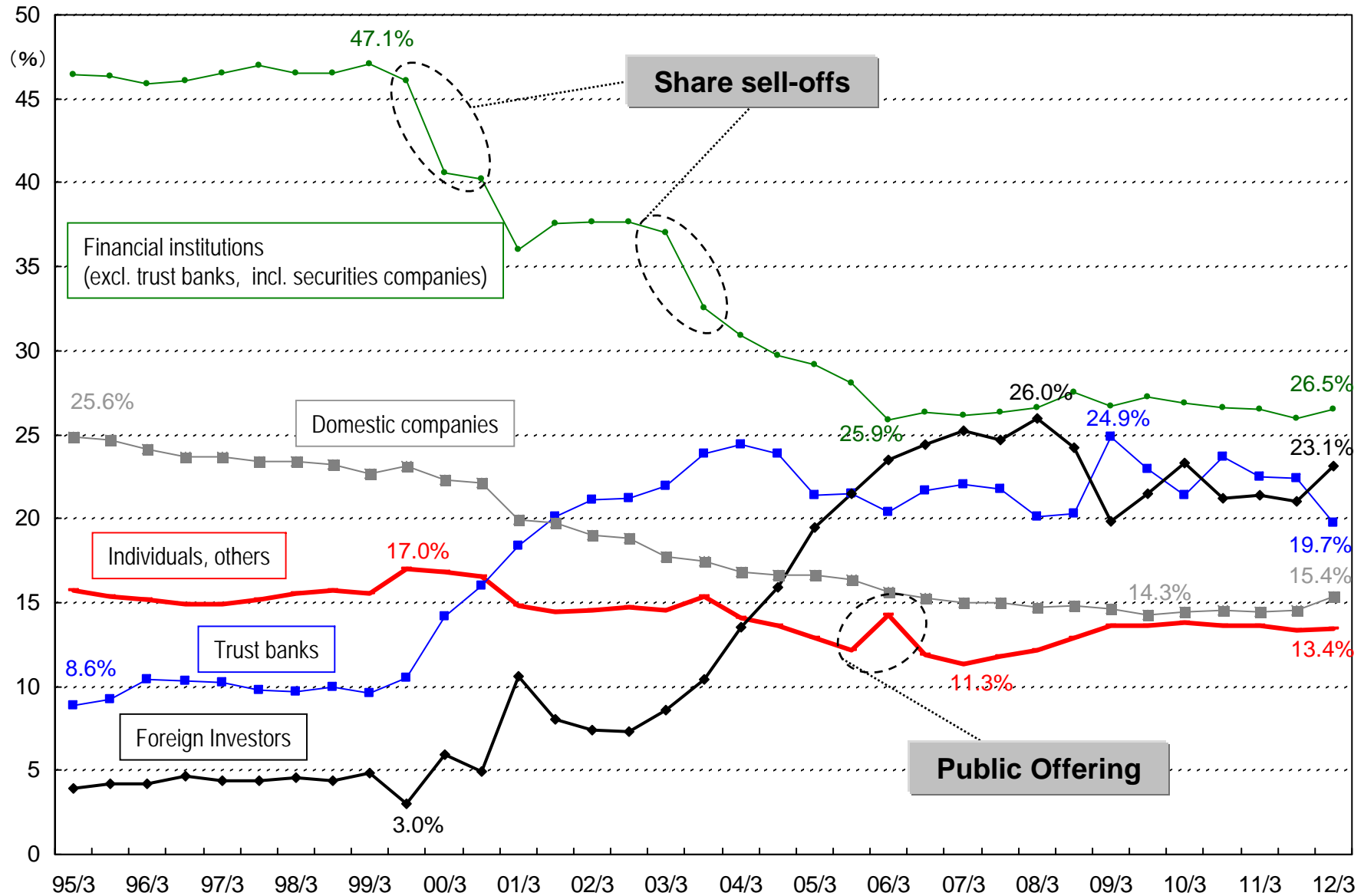
Number of Units (1 unit = 1000 shares)

	11/3		11/9		12/3			
	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)	68,110	7.60%	Japan Trustee Services Bank, Ltd. (Trust Account)	66,745	7.45%	Japan Trustee Services Bank, Ltd. (Trust Account)	55,535	6.20%
Japan Master Trust Bank of Japan, Ltd. (Trust Account)	47,967	5.35%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	49,631	5.54%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	38,408	4.28%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,326	3.94%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,326	3.94%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	3.95%
NIPPONKOA Insurance Company, Limited	29,905	3.33%	NIPPONKOA Insurance Company, Limited	29,905	3.33%	NIPPONKOA Insurance Company, Limited	29,998	3.34%
Nippon Life Insurance Company	29,177	3.25%	Nippon Life Insurance Company	29,177	3.25%	Nippon Life Insurance Company	29,270	3.26%
The Dai-ichi Life Insurance Company, Limited	25,678	2.86%	The Dai-ichi Life Insurance Company, Limited	25,678	2.86%	The Dai-ichi Life Insurance Company, Limited	26,230	2.92%
SUMITOMO LIFE INSURANCE COMPANY	17,842	1.99%	SUMITOMO LIFE INSURANCE COMPANY	17,842	1.99%	SUMITOMO LIFE INSURANCE COMPANY	17,842	1.99%
Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,891	1.77%
Chiba Bank Employees' Shareholding Association	11,943	1.33%	Chiba Bank Employees' Shareholding Association	12,167	1.35%	Chiba Bank Employees' Shareholding Association	12,505	1.39%
Japan Trustee Services Bank, Ltd. (Trust Account 4)	10,351	1.15%	The Keiyo Bank, Ltd.	10,046	1.12%	The Keiyo Bank, Ltd.	10,187	1.13%

*Treasury stock is excluded in Principal Shareholders but included in calculation of percentage of total shares issued.

Appendix-34

Changes in Composition of Shareholders



Recent News

2011	Apr. 8	Announced the 11 th medium term management plan "Frontier 70"
	Apr. 18	Started handling Chinese Yuan for settlement business in trading
	Apr. 28	Announced acquisition of own shares (up to 12 million shares)
	Apr. 28	Announced making the consolidated subsidiary "Chibagin Securities Co., Ltd." a wholly-owned subsidiary of the Chiba Bank through a Short-form Share Exchange
	May. 13	Expanded support loans for victims of the Great East Japan Earthquake
	May. 20	Held the "Chibagin Marche" (Sales fair of farm products produced in Chiba)
	May. 24	Opened "Inzai Makinohara Branch"
	Jun. 1	Started time deposit for supporting tourism in Chiba
	Jun. 9	Opened "Koshigaya Laketown Branch"
	Jun. 23	Started business in Chinese Yuan at Hong Kong Branch (deposits, remittances and foreign exchange)
	Jun. 27	Formed an international business alliance with Standard Chartered Bank
	Jul. 19	Opened "Yotsukaido Minami Branch"
	Jul. 29	Held the "Agri-business talk association"
	Sep. 30	Started Web Site access for smartphones
2012	Oct. 3	Established "Support team for female staff"
	Oct. 24	Renewal of "Chibagin Consulting Plaza, Chiba"
	Nov. 7	"Kisarazu Higashi Branch" moved to new building
	Nov. 30	Formed an "Agreement on co-operation related to development of the regional economy" with Chiba City
	Dec. 19	"Inzai Makinohara Branch" moved to new building
	Jan. 10	Formed an international business alliance with NIPPON EXPRESS CO., LTD. , Tokyo Branch
	Jan. 31	Formed an agreement on supporting companies' overseas business with NIPPONKOA Insurance Company, Limited
	Feb. 20	"Yotsukaido Minami Branch" moved to new building
	Feb. 23-24	Held the "Chibagin Business Matching with DAIWA HOUSE INDUSTRY CO., LTD."
	Feb. 24	Held the "Shanghai Business Community Seminar 2012 (General Meeting)"
	Feb. 27	"Kisarazu Branch" moved to new building
	Mar. 8	Held the "3 rd Overseas Business Seminar"
Apr. 2	Started "Environmental Rating Scheme" and "Loans based on Environmental Rating (Chibagin Eco-Step)"	
Apr. 25	Formed a business alliance with CIMB NIAGA Bank	
May. 24	Held the "Business Exchange Conference for Japanese-companies in Hong Kong and Southern part of China"	

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