

# Interim Financial Results for FY2011

Appendix

*Frontier 70*

**November 25, 2011**  
**THE CHIBA BANK, LTD.**

# Table of contents

---

## » 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

## »» 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 - Proportion	18
Loans, Borrowers Classified by Industry	19
Profit Structure of Loans	20
Domestic Deposits - Balance	21
Domestic Deposits - Proportion	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
Financial Information of Chibagin Securities	31
CSR activities	32
Branch Network	33
Composition of Shareholders	34
Changes in Composition of Shareholders	35
Recent News	36

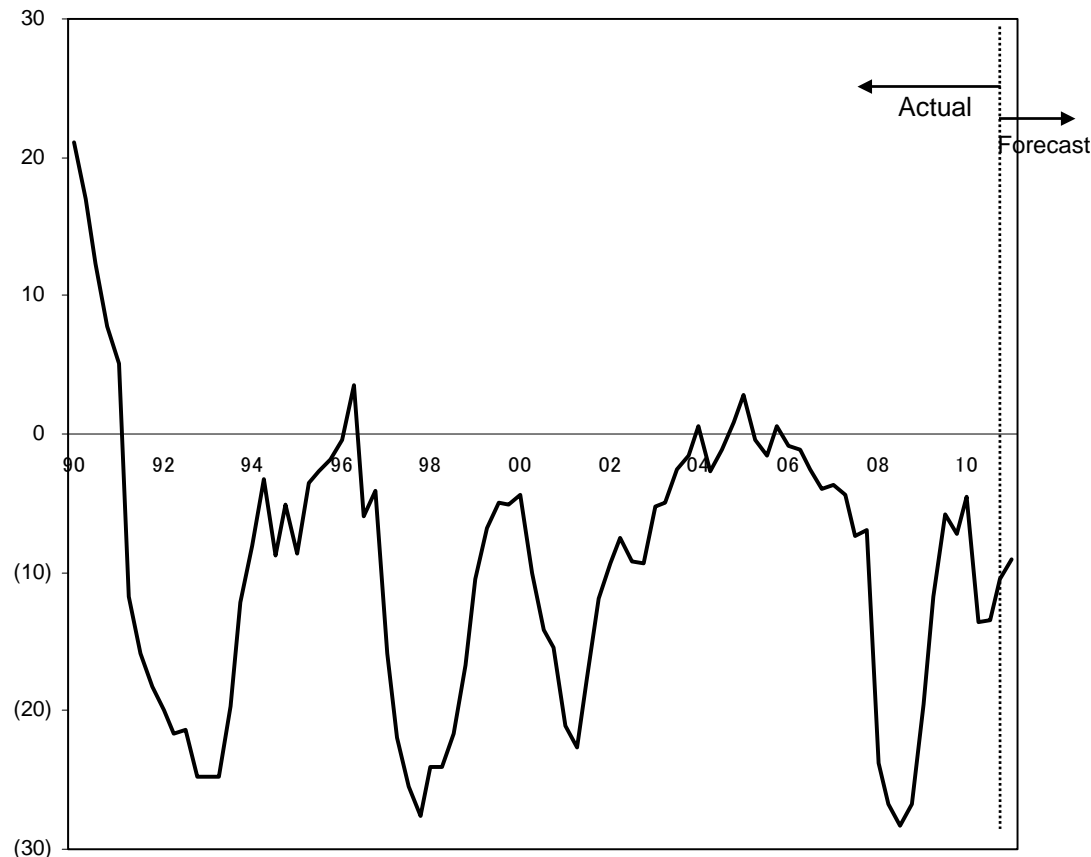
---

▶ >> Regional Economy

>>> Management Indices

# Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



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

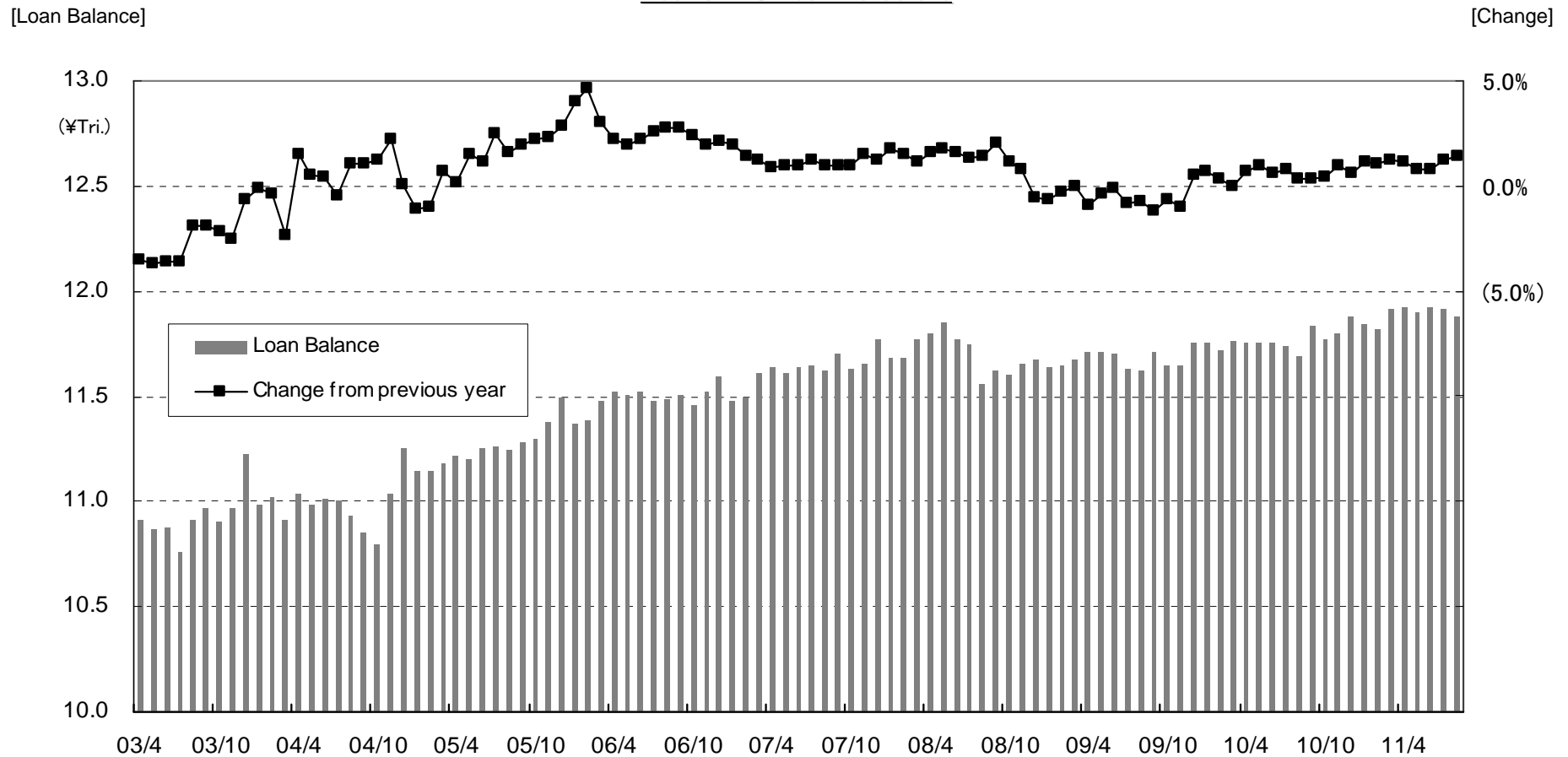
Trend of BSI of Sales (By Industry)

	FY10		FY11		
	Actual		Actual		Forecast
	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
Food	(18.2)	(9.1)	(12.2)	(12.9)	(6.7)
Petroleum & Chemicals	(2.8)	(8.3)	(8.3)	(12.5)	(2.5)
Plastics	(18.8)	(7.2)	(25.0)	(40.0)	(40.0)
Glass	3.9	(23.1)	0.0	(12.5)	(4.2)
Steel & Non-ferrous Metals	(4.6)	0.0	(25.0)	0.0	(11.1)
Metals	10.7	(4.8)	(2.1)	(4.6)	(9.6)
Machinery	7.2	15.0	7.7	3.9	7.7
Electrical machinery	14.3	8.4	0.0	(21.4)	(21.5)
Transportation equipment	0.0	0.0	(15.4)	(7.2)	(3.9)
Other manufacturing	14.7	11.8	(15.6)	3.0	(6.3)
Construction	(6.9)	(20.0)	2.2	(2.8)	3.0
Transportation	(4.6)	(10.0)	0.0	(11.6)	(15.4)
Wholesaling	(7.2)	(22.7)	(22.9)	(15.3)	(15.2)
Retailing	(14.1)	(26.0)	(22.5)	(16.7)	(7.4)
Hotels	20.9	(50.0)	(40.9)	(31.8)	(40.9)
Services	(15.7)	(27.8)	(22.0)	(9.3)	(8.4)

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2011)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: October 2011  
 Answers: 709 enterprises surveyed, 286 effective answers

# Economic Conditions (2) Loans

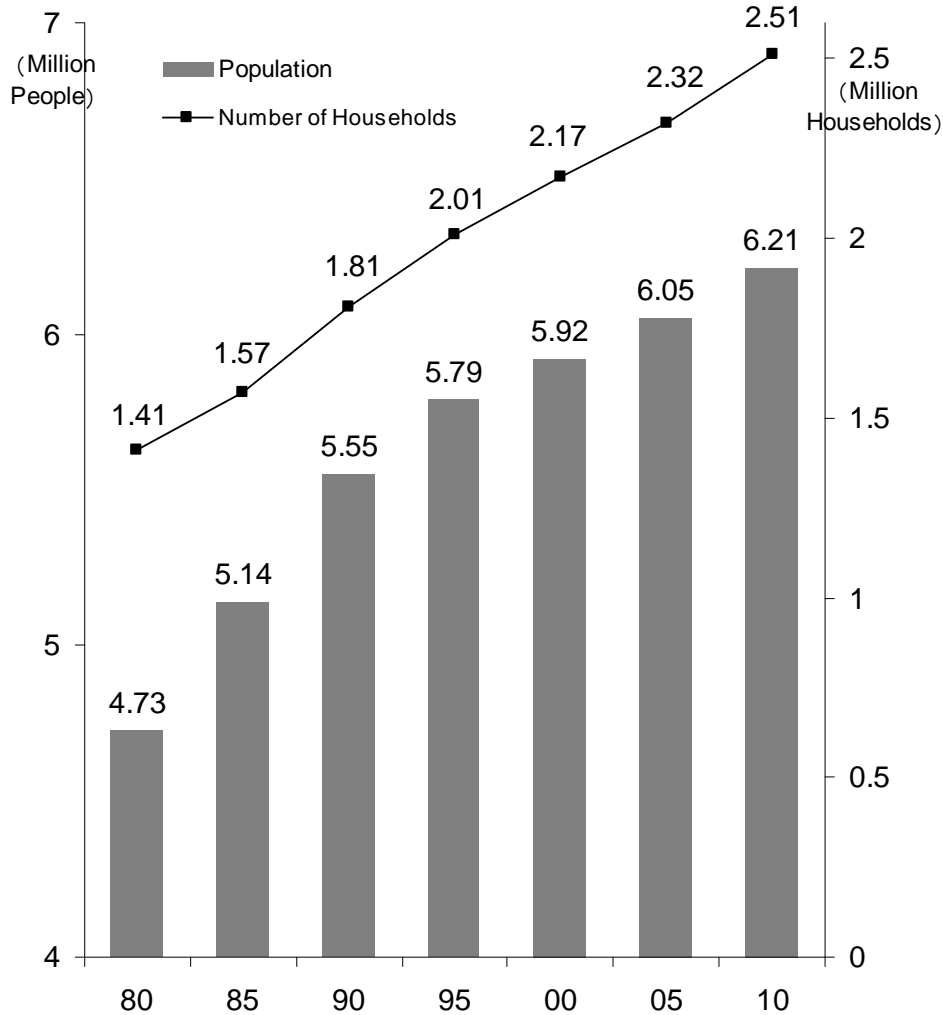
Loans in Chiba Prefecture



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

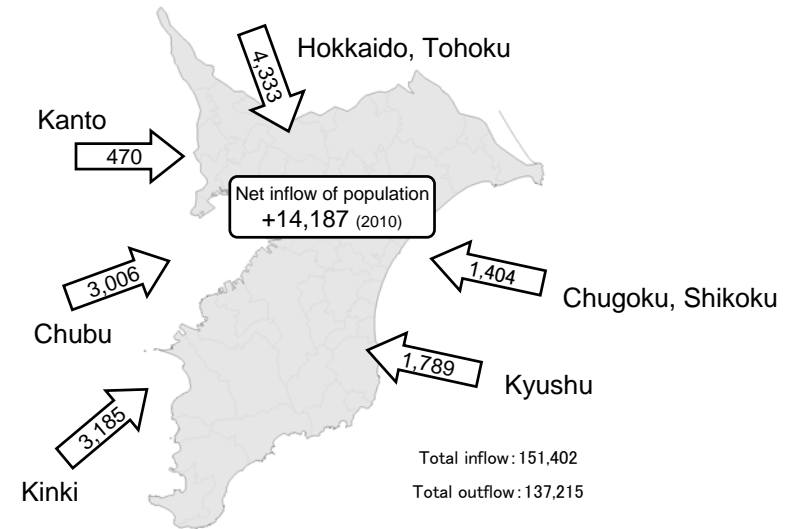
# Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Sources: National census

Inflow/Outflow of Population



Source: Ministry of Internal Affairs and Communications

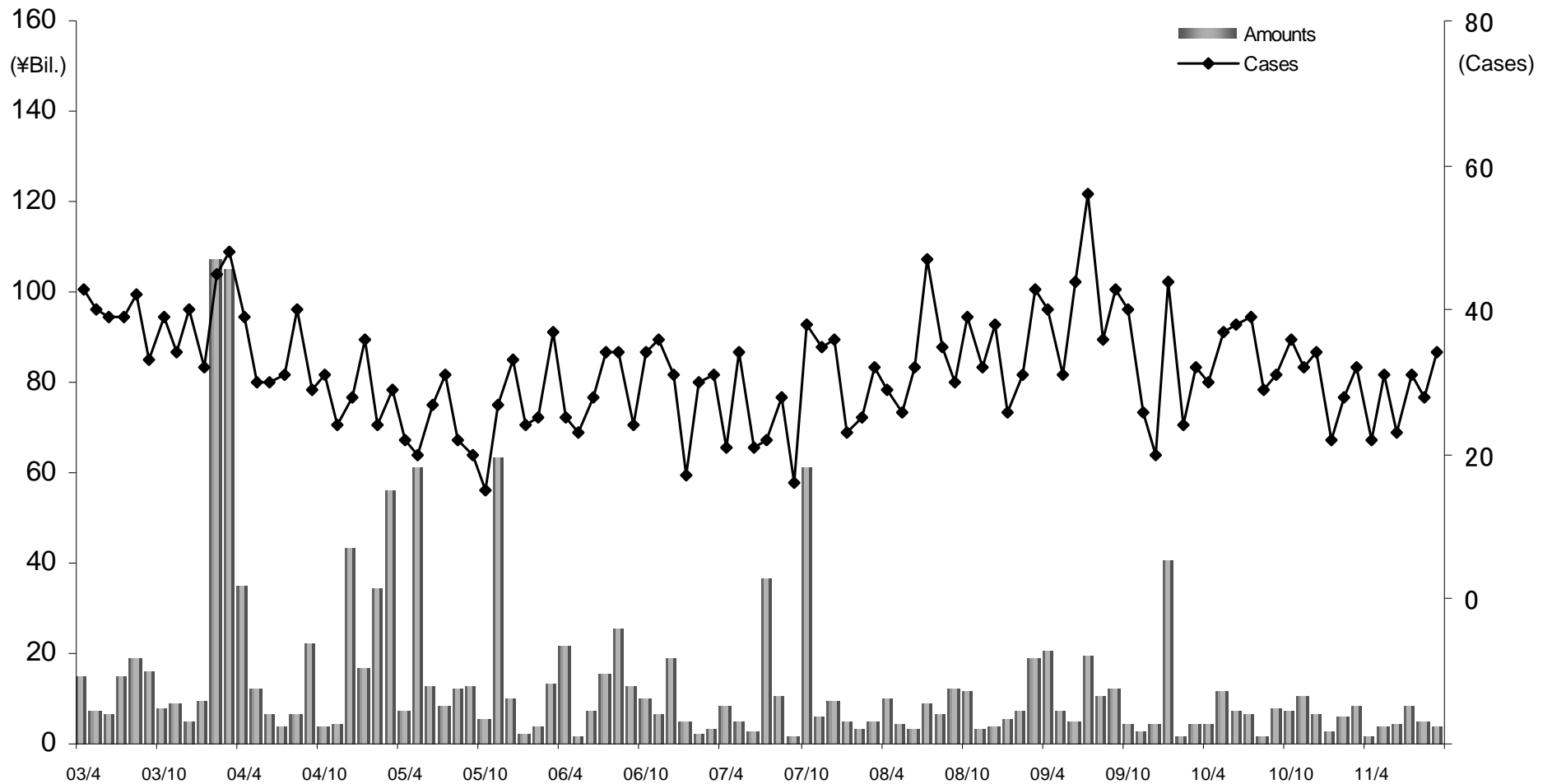
Top 10 Prefectures by Population Growth (From Oct. 05 to Oct. 10)

(Thousands)		
	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)

Source: Ministry of Internal Affairs and Communications

# Economic Conditions (4) Corporate Bankruptcies

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

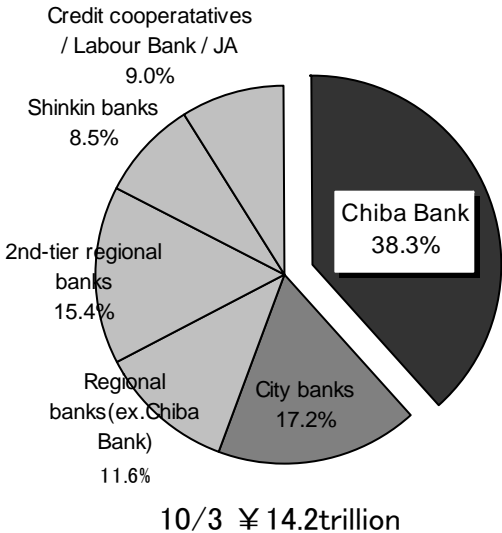
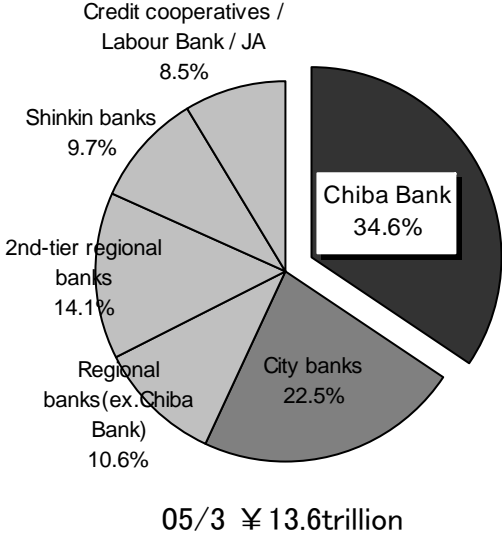
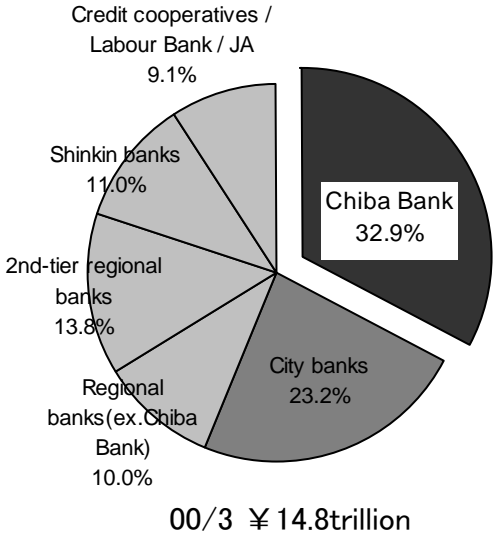


Source: Made by Chiba Bank with data from Shoko Research

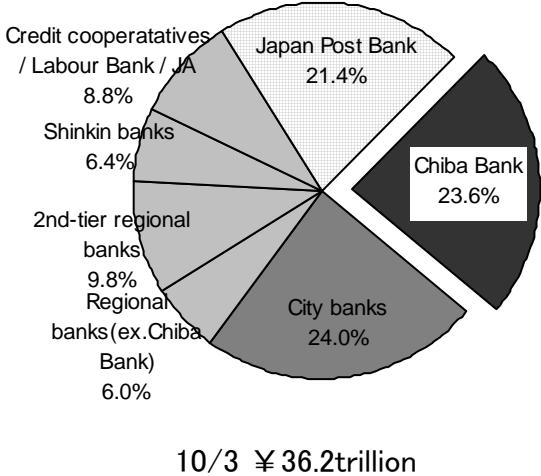
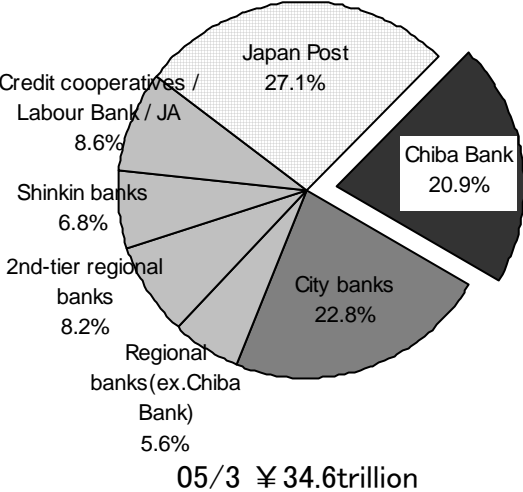
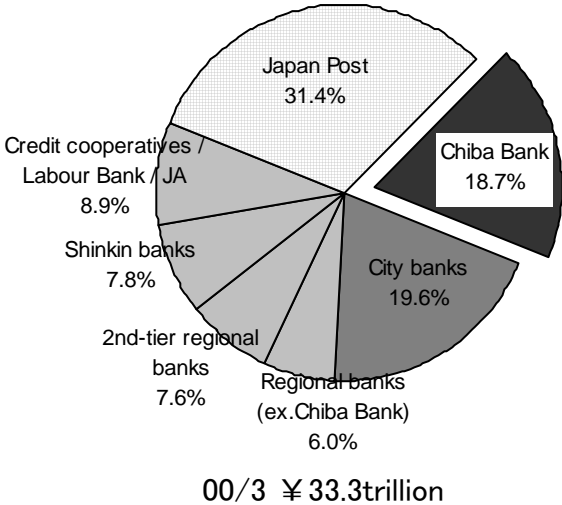
# Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

## Loans



## Deposits





# Economic Indicators for Chiba Prefecture (1)

	Population Total	Industrial Production Index			Electric Power Consumption		Customer Price Index	New Car Registrations	Building Construction	
		Production	Shipment	Producers' Inventory Ratio	Total	Large users			Floor Area	New Housing starts
	As of Oct 1	2005=100			Million KWH		2005=100	Total	Thousand m <sup>2</sup>	
2006	6,077,929	102.0	103.1	104.5	37,906	12,463	100.9	144,900	10,079	71,536
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	* 6,217,119	96.1	98.4	140.9	39,078	12,413	100.0	133,425	5,976	45,085
2010/09	6,201,046	95.1	97.1	142.2	3,738	1,089	99.9	12,399	643	4,431
2010/10	6,217,119	95.3	96.3	148.1	3,098	1,091	100.1	8,431	444	3,298
2010/11	6,218,127	95.6	102.1	137.9	3,014	1,051	99.8	8,400	576	5,052
2010/12	6,219,060	100.1	98.9	138.7	3,115	1,068	99.5	7,875	606	3,608
2011/01	6,217,857	101.5	102.9	126.7	3,579	1,064	99.4	8,824	480	3,946
2011/02	6,216,419	103.3	102.4	131.4	3,431	998	99.3	10,730	366	2,786
2011/03	6,214,641	85.2	90.8	163.6	2,915	799	99.6	10,790	351	2,873
2011/04	6,215,045	90.0	86.6	153.3	2,847	921	99.9	4,981	543	3,530
2011/05	6,217,034	96.2	91.9	152.7	2,745	1,014	99.9	7,000	408	2,687
2011/06	6,216,874	96.1	96.6	154.7	2,655	1,006	99.7	9,058	578	3,840
2011/07	6,216,086	90.8	91.7	183.2	3,029	1,000	99.8	9,947	541	3,992
2011/08	6,214,208	-	-	-	3,076	982	99.9	8,617	509	3,485
2011/09	6,213,451	-	-	-	-	-	-	12,240	-	-
Source	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	

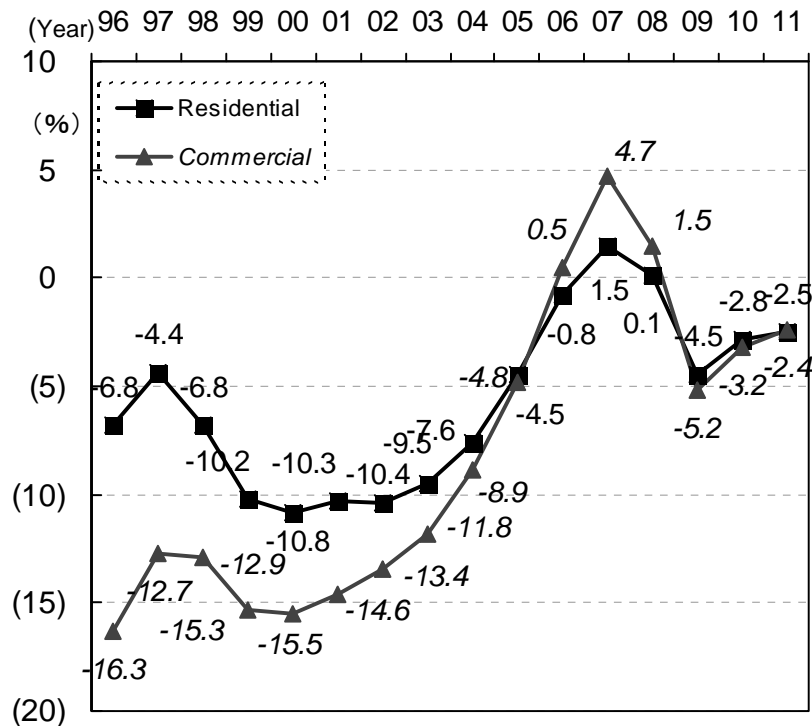
\*Source of Population as of 2010: National Census

## Economic Indicators for Chiba Prefecture (2)

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥10 mil. or more)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)		
	Export	Import	Number of Companies	¥ Million	Active Applications	Active Job Openings	Active Opening Ratio	All industries	Manufacturing	All industries	Manufacturing	
	¥ Million											2005=100
2006	1,483,712	4,350,374	355	140,573	76,648	68,983	0.90	98.2	100.1	98.4	95.7	
2007	1,716,473	4,750,864	329	153,140	73,197	69,028	0.94	99.6	100.9	95.6	95.6	
2008	2,023,363	6,237,267	388	78,715	73,345	58,681	0.80	100.8	100.3	95.5	95.2	
2009	1,052,240	3,248,620	436	118,539	97,619	44,453	0.46	99.1	90.5	92.2	89.5	
2010	1,363,904	4,150,261	406	111,683	101,866	45,285	0.45	99.0	92.1	88.1	90.5	
2010/09	126,722	339,928	31	8,005	101,836	47,573	0.47	99.5	92.2	73.7	75.2	
2010/10	116,147	316,336	36	7,338	101,023	48,814	0.47	99.3	91.9	73.8	74.3	
2010/11	120,129	369,980	32	10,484	98,145	49,482	0.48	99.0	92.1	76.4	79.1	
2010/12	121,383	388,796	34	6,701	91,853	46,987	0.48	99.4	92.7	157.1	172.2	
2011/01	116,340	419,436	22	2,974	91,932	48,971	0.49	100.6	95.9	75.8	78.4	
2011/02	113,483	377,296	28	6,223	93,911	52,636	0.51	99.1	92.1	72.8	73.8	
2011/03	128,269	412,797	32	8,193	97,223	53,859	0.51	98.1	92.4	76.7	76.4	
2011/04	80,828	368,751	22	1,968	104,931	52,786	0.53	99.2	92.9	77.1	76.1	
2011/05	96,146	372,669	31	3,941	107,872	47,453	0.49	100.1	93.2	73.5	73.8	
2011/06	99,283	401,692	23	4,468	109,195	48,391	0.50	99.2	93.7	135.6	154.4	
2011/07	115,712	391,858	31	8,303	104,821	48,953	0.51	99.4	94.1	93.3	108.1	
2011/08	100,474	486,650	28	4,929	101,248	51,902	0.54	-	-	-	-	
2011/09	-	-	34	3,785	-	-	-	-	-	-	-	
Source	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)



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	10.1.1 ~ 10.4.1	10.4.1 ~ 10.7.1	10.7.1 ~ 10.10.1	10.10.1 ~ 11.1.1	11.1.1 ~ 11.4.1	11.4.1 ~ 11.7.1
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	Kaihimmakuhari	5	5	5	5	5	5
D	Urayasu city	Residential	Shin-Urayasu	5	4	4	4	-	-
E	Ichikawa city	Commercial	Around Motoyaw ata Sta.	4	4	4	4	5	5
F	Funabashi city	Commercial	Around Funabashi Sta.	5	5	5	4	4	4
G	Kashiwa city	Residential	Kashiwanoha	5	4	4	4	5	5

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

Sources:

Population: Natural Census (October 2010)

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

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

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

---

» Regional Economy

▶ » » **Management Indices**

# Summary of Income and Expenses

(¥Bil.)

	FY04		FY05		FY06		FY07		FY08		FY09		FY10		FY11
	1H		1H		1H		1H		1H		1H		1H		1H
Gross business income	72.5	147.8	75.0	150.5	77.8	155.1	79.5	163.1	73.0	142.1	82.3	162.1	81.2	159.2	78.1
Net interest income	61.5	123.7	61.8	126.2	65.8	132.4	68.8	139.5	73.4	146.6	72.8	143.3	69.5	137.6	67.9
Net fees and commissions income	8.3	17.0	9.3	19.6	10.4	21.4	10.0	18.4	9.0	15.3	6.7	14.1	7.3	14.1	7.0
Trading income	1.0	2.4	1.0	1.9	0.9	2.3	1.5	3.3	1.6	4.7	1.6	3.0	0.7	1.1	0.6
Profit from other business transactions	1.5	4.5	2.8	2.6	0.6	(1.1)	(0.8)	1.8	(11.1)	(24.6)	1.0	1.6	3.5	6.3	2.5
Gains (losses) related to bonds	0.5	2.2	1.8	0.7	(2.1)	(6.0)	(2.1)	(0.9)	(12.8)	(28.4)	(0.5)	(0.9)	2.4	3.9	1.7
Expenses	36.9	73.7	37.6	75.3	39.1	77.9	39.5	79.2	40.4	79.9	39.7	80.3	40.0	80.7	39.9
Core net business income	34.9	71.8	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
Ordinary profit	28.8	57.8	36.0	68.8	31.8	71.3	38.4	70.0	11.1	6.5	22.0	53.4	33.6	59.7	35.7
Net income	19.5	34.3	23.4	46.7	24.5	50.1	27.2	44.6	7.3	11.3	16.3	36.2	22.6	38.1	23.0
Net credit costs	2.9	16.5	(2.5)	(2.1)	0.8	2.0	(3.5)	3.6	19.3	37.2	16.8	19.4	3.9	10.3	(5.7)
Consolidated net income	20.7	36.3	24.8	48.9	25.6	52.5	27.9	45.9	7.6	12.3	16.6	37.5	23.3	40.6	23.4

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

# Management Indicators

	FY04		FY05		FY06		FY07		FY08		FY09		FY10		FY11
	1H		1H		1H		1H		1H		1H		1H		1H
ROA <sup>*1</sup>	0.46%	0.41%	0.53%	0.51%	0.50%	0.51%	0.56%	0.46%	0.14%	0.11%	0.32%	0.35%	0.44%	0.37%	0.43%
ROE <sup>*2</sup>	10.08%	8.41%	10.64%	9.00%	9.18%	8.81%	9.52%	8.13%	2.74%	2.23%	5.88%	6.33%	7.68%	6.47%	7.63%
OHR <sup>*3</sup>	51.47%	50.80%	51.13%	49.95%	49.80%	48.82%	48.32%	47.97%	47.41%	47.07%	48.14%	49.34%	50.84%	52.15%	52.29%

	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9
Non-consolidated capital ratio <sup>*4</sup>	10.78%	10.88%	10.42%	10.83%	10.57%	11.20%	11.22%	11.72%	10.74%	11.12%	12.02%	12.14%	12.83%	12.76%	13.51%
Tier1 Ratio <sup>*4</sup>	7.13%	7.21%	7.40%	8.05%	8.17%	9.29%	9.58%	10.26%	9.82%	9.62%	10.61%	10.78%	11.47%	11.46%	12.22%
Consolidated capital ratio <sup>*4</sup>	11.05%	11.16%	10.75%	11.19%	10.95%	11.63%	11.66%	12.20%	11.31%	11.70%	12.71%	12.80%	13.55%	13.37%	14.13%
Tier1 Ratio <sup>*4</sup>	7.40%	7.49%	7.71%	8.36%	8.51%	9.68%	10.00%	10.72%	10.35%	10.17%	11.25%	11.39%	12.14%	12.05%	12.81%

\*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

	FY04		FY05		FY06		FY07		FY08		FY09		FY10		FY11
	1H		1H		1H		1H		1H		1H		1H		1H
Average yield on interest-bearing assets	1.68%	1.69%	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%	1.74%	1.70%	1.60%	1.56%	1.49%
Average yield on loans and bills discounted	1.99%	1.99%	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%	1.97%	1.94%	1.81%	1.79%	1.68%
Average yield on securities	0.66%	0.66%	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%	1.05%	0.98%	0.99%	0.91%	0.95%
Average yield on interest-bearing liabilities	0.97%	0.97%	0.95%	0.93%	0.96%	1.00%	1.14%	1.15%	1.16%	1.11%	1.00%	1.00%	0.97%	0.95%	0.89%
Average yield on deposits and NCD	0.01%	0.01%	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%	0.26%	0.23%	0.15%	0.14%	0.10%	0.08%	0.06%
Expense ratio	0.96%	0.96%	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%	0.91%	0.91%	0.88%	0.89%	0.86%	0.87%	0.82%
Average interest rate spread	0.71%	0.72%	0.67%	0.67%	0.63%	0.65%	0.68%	0.68%	0.71%	0.74%	0.74%	0.70%	0.63%	0.61%	0.60%
Difference between average yield on loans and deposits	1.98%	1.98%	1.89%	1.87%	1.80%	1.83%	1.91%	1.94%	1.90%	1.91%	1.82%	1.80%	1.71%	1.71%	1.62%

## Contract Rate by Type Borrowers

	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9
Large companies	0.97%	0.94%	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%	1.25%	1.19%	0.99%	0.90%	0.83%	0.78%	0.75%
Mid-sized companies	1.51%	1.45%	1.36%	1.33%	1.46%	1.61%	1.67%	1.67%	1.65%	1.45%	1.35%	1.30%	1.21%	1.16%	1.12%
Small and medium-sized companies	2.30%	2.25%	2.18%	2.11%	2.24%	2.30%	2.39%	2.36%	2.35%	2.14%	2.08%	2.03%	1.97%	1.90%	1.86%
Consumer loans	2.30%	2.27%	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%	2.58%	2.55%	2.33%	2.22%	2.12%	2.03%	1.96%
Housing loans	2.12%	2.10%	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%	2.41%	2.38%	2.17%	2.06%	1.97%	1.88%	1.81%
Others	6.20%	6.42%	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%	7.93%	8.05%	7.87%	7.81%	7.63%	7.66%	7.72%
Public sector	1.13%	0.80%	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%	1.38%	1.70%	1.31%	1.30%	1.14%	1.16%	1.00%

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



# Working Assets and Liabilities

## Overall

	Average balance (¥Billion)							Interest yield						
	FY08		FY09		FY10		FY11	FY08		FY09		FY10		FY11
	1H		1H		1H		1H	1H		1H		1H		
Interest-bearing assets	9,258.2	9,283.2	9,345.9	9,386.0	9,419.8	9,522.5	9,721.8	2.00%	1.94%	1.76%	1.72%	1.63%	1.59%	1.51%
Loans and bills discounted	6,774.1	6,930.4	7,112.3	7,155.1	7,222.8	7,281.7	7,481.1	2.16%	2.14%	1.96%	1.93%	1.80%	1.78%	1.67%
Securities	2,116.7	2,077.9	1,954.0	1,962.3	1,949.2	1,957.0	1,873.0	1.62%	1.40%	1.19%	1.14%	1.13%	1.06%	1.08%
Interest-bearing liabilities	9,245.7	9,306.4	9,484.5	9,486.0	9,362.6	9,487.9	9,704.3	0.41%	0.36%	0.20%	0.19%	0.15%	0.14%	0.12%
Deposits	8,505.7	8,465.7	8,663.5	8,664.9	8,820.6	8,821.6	9,186.9	0.32%	0.27%	0.16%	0.14%	0.10%	0.09%	0.06%
Borrowed money	125.8	210.7	251.1	232.7	139.5	246.1	189.6	0.93%	0.81%	0.49%	0.48%	0.64%	0.41%	0.50%

## Domestic Operations

	Average balance (¥Billion)							Interest yield						
	FY08		FY09		FY10		FY11	FY08		FY09		FY10		FY11
	1H		1H		1H		1H	1H		1H		1H		
Interest-bearing assets	8,883.8	8,923.3	9,051.7	9,090.4	9,188.0	9,289.6	9,470.3	1.87%	1.85%	1.74%	1.70%	1.60%	1.56%	1.49%
Loans and bills discounted	6,718.8	6,863.4	7,032.2	7,072.4	7,142.7	7,196.7	7,384.2	2.16%	2.14%	1.97%	1.94%	1.81%	1.79%	1.68%
Securities	1,597.1	1,611.7	1,608.7	1,627.5	1,661.8	1,672.0	1,642.9	1.16%	0.99%	1.05%	0.98%	0.99%	0.91%	0.95%
Interest-bearing liabilities	8,871.9	8,945.9	9,189.9	9,190.8	9,107.4	9,228.9	9,449.0	0.28%	0.25%	0.17%	0.16%	0.12%	0.11%	0.08%
Deposits	8,264.3	8,250.7	8,471.0	8,462.7	8,624.3	8,634.4	9,018.9	0.25%	0.22%	0.15%	0.13%	0.09%	0.08%	0.06%
Borrowed money	124.8	188.2	234.2	220.9	139.5	246.1	189.6	0.91%	0.74%	0.48%	0.48%	0.64%	0.41%	0.50%

## Domestic Loans – Balance

(¥Bil.)

	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
Domestic loans	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9	7,321.1	7,461.5
Large companies	529.8	592.0	681.9	690.0	760.8	827.6	1,006.9	1,105.3	1,134.0	1,075.9	1,082.2	1,107.0	1,127.4
Mid-sized companies	164.6	161.8	167.9	164.7	174.9	180.9	183.3	184.4	183.9	174.9	176.0	169.5	168.9
Small and medium-sized companies, etc.	4,561.8	4,776.4	4,861.1	5,025.6	5,100.2	5,201.8	5,241.7	5,400.9	5,481.3	5,585.0	5,645.5	5,762.9	5,854.6
Small and medium-sized companies*	2,634.5	2,759.2	2,812.2	2,885.5	2,922.8	2,964.3	2,955.4	3,023.8	3,026.0	3,034.4	3,048.6	3,119.3	3,179.1
Consumer loans	1,927.2	2,017.1	2,048.8	2,140.0	2,177.4	2,237.5	2,286.2	2,377.0	2,455.2	2,550.5	2,596.9	2,643.5	2,675.5
Housing loans	1,803.1	1,892.7	1,927.0	2,022.1	2,060.6	2,124.0	2,174.6	2,267.5	2,347.7	2,444.9	2,494.9	2,545.6	2,580.8
Public sector	535.0	617.5	636.0	496.7	495.7	419.5	400.1	254.6	309.4	279.9	289.0	281.5	310.4

\*Including sole proprietors

	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
Domestic loans	5,791.3	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9	7,321.1	7,461.5
Chiba Prefecture	4,796.5	4,934.3	5,022.8	5,101.7	5,196.2	5,222.3	5,248.7	5,381.1	5,434.4	5,457.8	5,507.8	5,554.0	5,630.1
Others	994.7	1,213.4	1,324.2	1,275.3	1,335.4	1,407.6	1,583.4	1,564.1	1,674.3	1,657.9	1,685.0	1,767.1	1,831.4

## Domestic Loans - Proportion

	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
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 companies	9.2%	9.6%	10.7%	10.8%	11.6%	12.5%	14.7%	15.9%	15.9%	15.1%	15.0%	15.1%	15.1%
Mid-sized companies	2.8%	2.6%	2.7%	2.6%	2.7%	2.7%	2.7%	2.6%	2.6%	2.5%	2.5%	2.3%	2.3%
Small and medium-sized companies, etc.	78.8%	77.7%	76.6%	78.8%	78.1%	78.5%	76.7%	77.8%	77.1%	78.5%	78.5%	78.7%	78.5%
Small and medium-sized companies*	45.5%	44.9%	44.3%	45.2%	44.8%	44.7%	43.2%	43.6%	42.6%	42.7%	42.4%	42.6%	42.6%
Consumer loans	33.3%	32.8%	32.3%	33.6%	33.3%	33.8%	33.5%	34.2%	34.5%	35.8%	36.1%	36.1%	35.9%
Housing loans	31.1%	30.8%	30.4%	31.7%	31.5%	32.0%	31.8%	32.6%	33.0%	34.4%	34.7%	34.8%	34.6%
Public sector	9.2%	10.1%	10.0%	7.8%	7.6%	6.3%	5.9%	3.7%	4.4%	3.9%	4.0%	3.9%	4.1%

\*Including sole proprietors

	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
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	82.8%	80.3%	79.1%	80.0%	79.6%	78.8%	76.8%	77.5%	76.4%	76.7%	76.6%	75.9%	75.5%
Others	17.2%	19.7%	20.9%	20.0%	20.4%	21.2%	23.2%	22.5%	23.6%	23.3%	23.4%	24.1%	24.5%

# Loans, Borrowers Classified by Industry

## Domestic Operations

	~09/3 (¥Bil.)	
	09/3	Proportion
Manufacturing	716.0	10.31%
Agriculture, Forestry, Fishery and Mining	25.1	0.36%
Construction	338.3	4.87%
Electricity, Gas, Heat Supply and Water	16.0	0.23%
Information and Communications	37.3	0.54%
Transport	208.4	3.00%
Wholesale and Retail Trade	660.6	9.51%
Finance and Insurance	339.7	4.89%
Real Estate	1,442.6	20.77%
Real Estate Rental and Management	1,142.4	16.45%
Real Estate Trading, etc.	300.1	4.32%
Various Services	620.4	8.94%
Government and Local Public Sector	146.4	2.11%
Others (Mainly Consumer Loans)	2,394.0	34.47%
Total	6,945.3	100.00%

	09/9		10/3		10/9		11/3		11/9	
		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%
Agriculture and Forestry	6.5	0.09%	7.9	0.11%	7.9	0.11%	7.9	0.11%	7.8	0.11%
Fishery	1.2	0.02%	1.2	0.02%	1.1	0.01%	0.9	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%
Construction	324.0	4.56%	314.1	4.41%	299.8	4.17%	296.2	4.05%	293.6	3.93%
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%
Information and Communications	42.2	0.60%	39.8	0.56%	42.6	0.59%	44.1	0.60%	46.4	0.62%
Transport and postal service	206.2	2.90%	206.1	2.90%	196.8	2.74%	215.9	2.95%	223.3	2.99%
Wholesale and retail trade	675.4	9.50%	655.9	9.22%	662.1	9.21%	692.8	9.46%	701.3	9.40%
Finance and Insurance	338.0	4.75%	331.7	4.66%	327.7	4.56%	334.8	4.57%	331.1	4.44%
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%
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%
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%
Real estate trading, etc.	260.4	3.66%	240.1	3.37%	234.1	3.26%	222.3	3.04%	220.6	2.95%
Leasing	169.5	2.39%	161.6	2.27%	157.6	2.19%	163.8	2.24%	177.4	2.38%
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%
Government, local public sector	213.8	3.01%	191.3	2.69%	214.4	2.98%	202.2	2.76%	241.5	3.24%
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%
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%

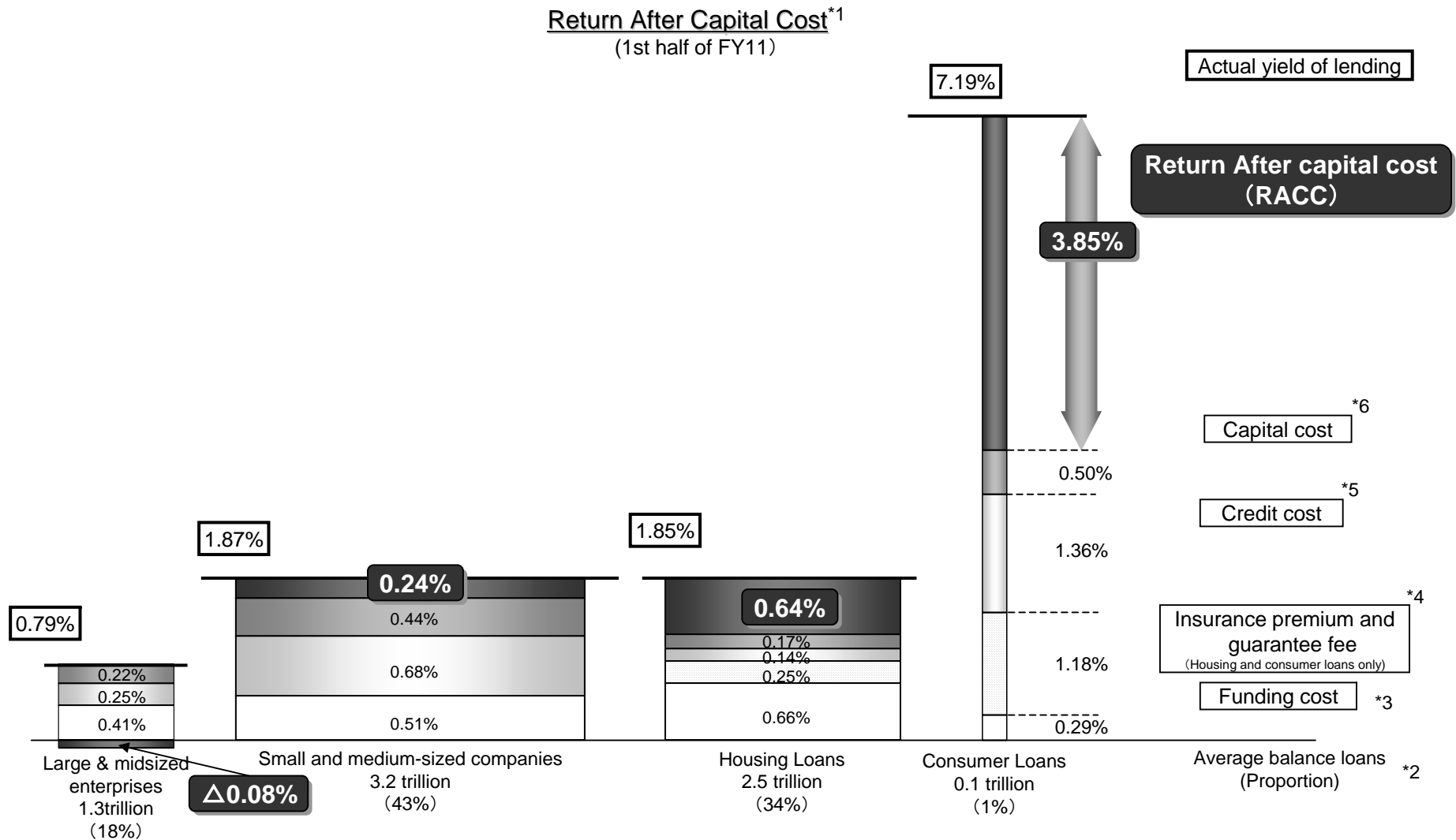
## Details of Loans to the Real Estate Industry

	~09/3 (¥Bil.)	
	09/3	Proportion
Real Estate Rental and Management	1,142.4	79.19%
Apartment and condominium rentals	809.1	56.09%
Office and Commercial rentals	250.3	17.35%
Land rental and Real estate management, etc.	82.9	5.75%
Real Estate Trading, etc.	300.1	20.81%
Home construction and development	165.0	11.44%
Real estate brokerage and Land trading, etc.	49.9	3.46%
Public corporations	85.2	5.91%
Total	1,442.6	100.00%

	09/9		10/3		10/9		11/3		11/9	
		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%
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%
Office and Commercial rentals	247.9	17.20%	244.1	16.76%	205.8	13.83%	203.0	13.42%	211.3	13.71%
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%
Real Estate Trading, etc.	260.4	18.07%	240.1	16.49%	234.1	15.73%	222.3	14.70%	220.6	14.31%
Home construction and development	143.0	9.92%	128.3	8.81%	133.4	8.96%	131.3	8.68%	140.4	9.11%
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%
Public corporations	75.9	5.27%	70.7	4.86%	61.0	4.10%	50.0	3.31%	40.9	2.65%
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%

\*Classification has changed since September 2009 because of the revision of Japan Standardized Industrial Classification.

# Profit Structure of Loans



\*1. Before deducting operating costs

\*2. Average balance: Segmented by Internal management base. Housing loans are before securitization and consumer loans do not include credit cards.

\*3. Funding cost: Internal transfer rate × Average balance

\*4. Insurance premium and guarantee fee: Actual expenditure. Only guarantee fees for external guarantee companies are included.

\*5. Credit cost: Internally used notional allowance. (EL=PD × LGD × balance)

\*6. Capital cost: Unexpected loss as of 11/9 (UL:Basel II base) × 5.1%(Capital Cost) ÷ (1-tax rate)

# Domestic Deposits - Balance

	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
	(¥Bil.)												
Domestic deposits	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8	8,405.7	8,519.4	8,663.4	8,660.1	9,023.7	9,016.2
Personal	5,760.6	5,882.7	5,951.3	6,107.2	6,224.9	6,367.8	6,489.4	6,594.0	6,693.8	6,762.2	6,846.5	6,999.2	7,107.9
Corporate (incl. quasi-sovereign)	1,441.0	1,454.5	1,468.0	1,538.2	1,506.5	1,467.7	1,475.1	1,429.1	1,447.3	1,412.0	1,473.1	1,447.9	1,525.0
National & local government	361.9	420.3	311.4	441.9	308.8	342.0	292.4	304.6	350.0	446.9	310.0	533.6	348.7
Financial institutions (incl. BOJ)	33.0	41.3	84.3	59.5	36.7	44.9	36.7	77.8	28.1	42.1	30.4	42.8	34.4
Liquid deposits	4,742.4	4,984.5	4,941.5	5,208.9	4,970.5	5,035.2	4,954.0	5,057.4	5,056.2	5,263.9	5,226.1	5,583.0	5,541.1
Current	192.4	211.8	192.6	204.5	184.5	175.9	169.4	177.8	162.9	176.2	168.3	175.1	165.6
Savings	4,147.5	4,357.9	4,341.7	4,631.1	4,429.9	4,490.7	4,414.8	4,494.3	4,559.3	4,748.6	4,733.5	5,077.2	5,047.2
Personal	3,241.2	3,405.5	3,442.8	3,529.6	3,546.5	3,589.8	3,593.5	3,645.2	3,676.1	3,754.8	3,804.5	3,950.4	4,044.3
Current	3.7	3.5	3.1	3.4	3.2	3.1	3.1	2.9	2.7	2.9	3.0	2.4	2.3
Savings	2,918.1	3,089.0	3,138.9	3,234.1	3,260.5	3,312.4	3,324.0	3,381.9	3,418.8	3,501.5	3,555.4	3,703.1	3,797.3
Corporate (incl. quasi-sovereign)	1,146.6	1,144.9	1,147.4	1,208.1	1,132.0	1,090.3	1,090.1	1,054.4	1,083.0	1,049.4	1,112.7	1,080.8	1,144.6
Current	180.6	197.9	181.2	193.1	173.4	165.7	159.2	169.0	153.7	166.8	160.0	166.5	158.5
Savings	904.3	876.1	934.8	983.0	908.7	868.4	853.2	834.1	874.1	835.4	901.2	866.5	932.4
National & local government	325.5	396.7	271.1	415.9	259.4	314.2	237.8	282.5	271.7	420.3	281.5	512.3	322.3
Current	0.5	0.3	0.5	0.5	0.6	0.4	0.4	0.7	1.3	1.5	1.1	1.4	0.5
Savings	315.6	383.6	259.2	402.9	247.9	301.7	229.3	269.7	258.6	404.2	266.9	497.3	309.5
Financial institutions (incl. BOJ)	28.9	37.2	80.1	55.2	32.3	40.8	32.4	75.2	25.3	39.3	27.3	39.4	29.7
Current	7.4	9.9	7.6	7.5	7.0	6.5	6.5	5.0	4.9	4.9	4.1	4.7	4.2
Savings	9.3	8.9	8.6	10.9	12.7	8.1	8.1	8.5	7.6	7.3	9.8	10.1	7.8
Time deposits	2,776.1	2,752.3	2,815.6	2,889.4	3,059.5	3,133.1	3,286.2	3,284.4	3,397.2	3,330.5	3,359.7	3,367.4	3,400.8
Personal	2,450.6	2,422.6	2,459.3	2,537.2	2,640.3	2,734.1	2,851.1	2,894.6	2,961.6	2,948.4	2,979.6	2,986.5	3,002.1
Corporate (incl. quasi-sovereign)	285.1	301.9	311.7	321.8	365.5	367.1	376.2	365.0	354.5	352.5	348.4	356.2	367.6
National & local government	36.3	23.6	40.3	26.0	49.4	27.7	54.6	22.1	78.3	26.6	28.5	21.2	26.4
Financial institutions (incl. BOJ)	4.0	4.1	4.2	4.3	4.3	4.1	4.2	2.5	2.8	2.8	3.1	3.4	4.7
Foreign-currency deposits	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1
Personal	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4
Corporate (incl. quasi-sovereign)	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7
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.)												
	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
Domestic deposits	7,596.6	7,799.0	7,815.2	8,146.9	8,077.1	8,222.6	8,293.8	8,405.7	8,519.4	8,663.4	8,660.1	9,023.7	9,016.2
Chiba Prefecture	7,377.6	7,568.0	7,543.5	7,912.0	7,844.4	7,961.3	8,054.3	8,113.7	8,225.3	8,402.5	8,405.8	8,755.8	8,738.1
Others	219.0	230.9	271.6	234.8	232.6	261.2	239.4	291.9	294.1	260.8	254.2	267.8	278.1

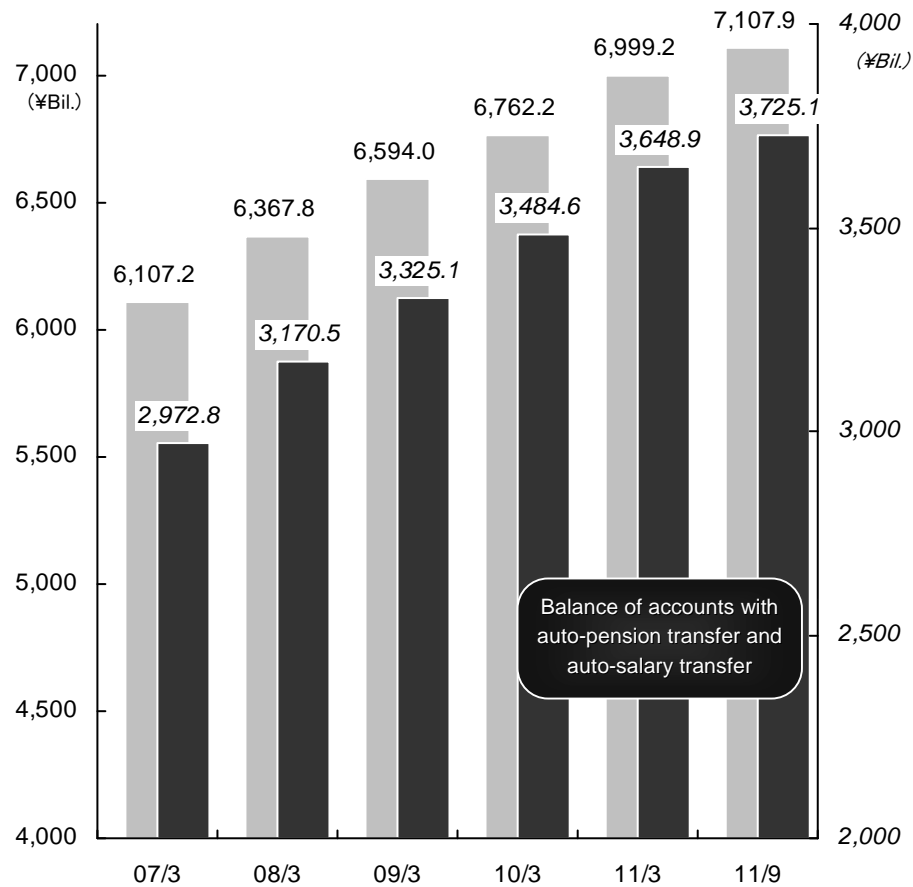
# Domestic Deposits - Proportion

	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
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	75.8%	75.4%	76.1%	75.0%	77.1%	77.4%	78.3%	78.5%	78.6%	78.0%	79.1%	77.6%	78.8%
Corporate (incl. quasi-sovereign)	19.0%	18.7%	18.8%	18.9%	18.6%	17.9%	17.8%	17.0%	17.0%	16.3%	17.0%	16.0%	16.9%
National & local government	4.8%	5.4%	4.0%	5.4%	3.8%	4.2%	3.5%	3.6%	4.1%	5.2%	3.6%	5.9%	3.9%
Financial institutions (incl. BOJ)	0.4%	0.5%	1.1%	0.7%	0.5%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.5%	0.4%
Liquid deposits	62.4%	63.9%	63.2%	63.9%	61.5%	61.2%	59.7%	60.1%	59.3%	60.8%	60.3%	61.9%	61.5%
Current	2.5%	2.7%	2.5%	2.5%	2.3%	2.1%	2.0%	2.1%	1.9%	2.0%	1.9%	1.9%	1.8%
Savings	54.6%	55.9%	55.6%	56.8%	54.8%	54.6%	53.2%	53.5%	53.5%	54.8%	54.7%	56.3%	56.0%
Personal	42.6%	43.6%	44.0%	43.3%	43.9%	43.7%	43.3%	43.4%	43.1%	43.3%	43.9%	43.8%	44.9%
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	38.4%	39.6%	40.2%	39.7%	40.4%	40.3%	40.1%	40.2%	40.1%	40.4%	41.1%	41.0%	42.1%
Corporate (incl. quasi-sovereign)	15.1%	14.7%	14.7%	14.8%	14.0%	13.2%	13.1%	12.5%	12.7%	12.1%	12.8%	12.0%	12.7%
Current	2.4%	2.5%	2.3%	2.4%	2.1%	2.0%	1.9%	2.0%	1.8%	1.9%	1.8%	1.8%	1.8%
Savings	11.9%	11.2%	12.0%	12.1%	11.3%	10.6%	10.3%	9.9%	10.3%	9.6%	10.4%	9.6%	10.3%
National & local government	4.3%	5.1%	3.5%	5.1%	3.2%	3.8%	2.9%	3.3%	3.2%	4.9%	3.3%	5.7%	3.6%
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	4.2%	4.9%	3.3%	4.9%	3.1%	3.7%	2.8%	3.2%	3.0%	4.7%	3.1%	5.5%	3.4%
Financial institutions (incl. BOJ)	0.4%	0.5%	1.0%	0.7%	0.4%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.4%	0.3%
Current	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%
Savings	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Time deposits	36.6%	35.3%	36.0%	35.5%	37.9%	38.1%	39.6%	39.1%	39.9%	38.4%	38.8%	37.3%	37.7%
Personal	32.3%	31.1%	31.5%	31.1%	32.7%	33.3%	34.4%	34.4%	34.8%	34.0%	34.4%	33.1%	33.3%
Corporate (incl. quasi-sovereign)	3.7%	3.9%	4.0%	4.0%	4.5%	4.5%	4.5%	4.4%	4.2%	4.1%	4.0%	3.9%	4.1%
National & local government	0.5%	0.3%	0.5%	0.3%	0.6%	0.3%	0.7%	0.3%	0.9%	0.3%	0.3%	0.2%	0.3%
Financial institutions (incl. BOJ)	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Foreign-currency deposits	1.0%	0.8%	0.8%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%
Personal	0.9%	0.7%	0.7%	0.5%	0.5%	0.6%	0.6%	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%	0.1%	0.2%	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%

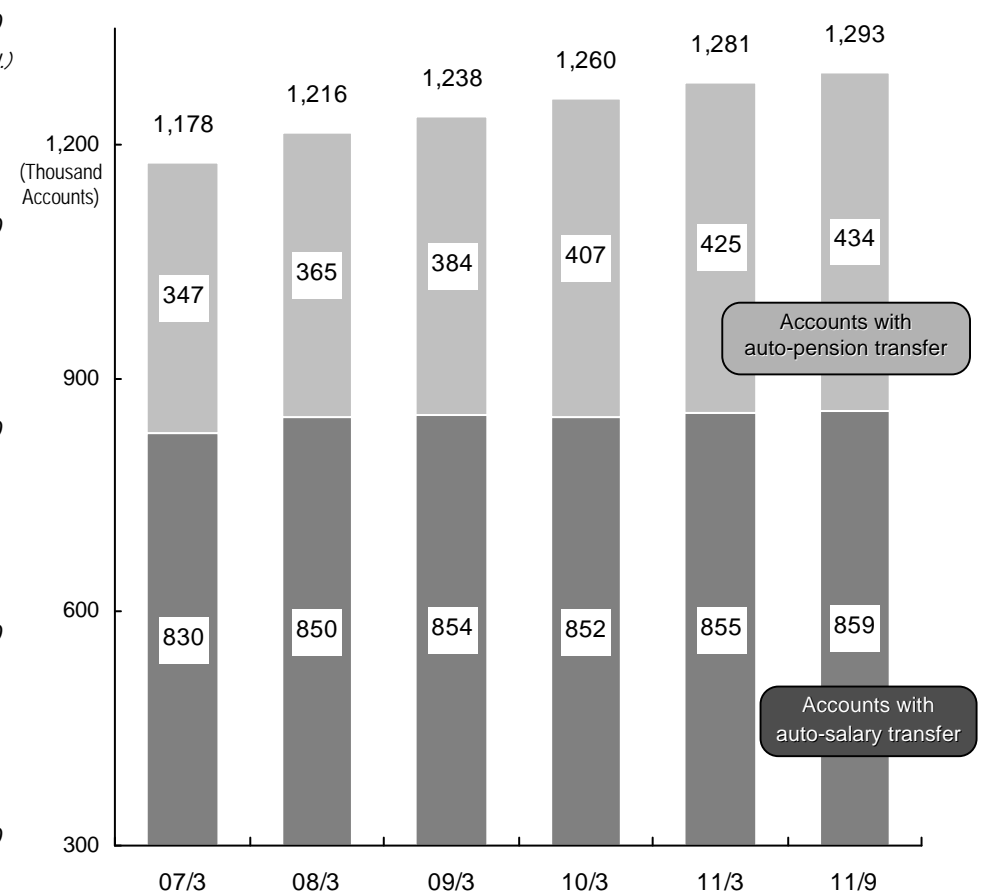
	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	97.1%	97.0%	96.5%	97.1%	97.1%	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%
Others	2.9%	3.0%	3.5%	2.9%	2.9%	3.2%	2.9%	3.5%	3.5%	3.0%	2.9%	3.0%	3.1%

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer





# Financial Products

(¥Bil.)

	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
Investment trusts	411.4	444.1	510.2	576.1	625.0	554.5	534.6	413.5	480.8	505.7	468.4	461.9	399.6
Bond funds	26.5	19.0	19.8	15.5	15.0	14.0	13.5	9.5	9.1	8.3	7.9	7.4	7.2
Stock funds	384.9	425.0	490.4	560.5	610.0	540.4	521.0	403.9	471.6	497.4	460.4	454.5	392.3
Personal Investors	403.0	435.7	501.7	566.4	615.0	544.2	524.2	405.1	471.7	496.2	460.2	454.2	392.2
Bond funds	24.0	16.9	17.8	13.6	13.2	12.4	12.0	8.1	7.7	7.1	6.7	6.3	6.0
Stock funds	378.9	418.7	483.8	552.7	601.8	531.8	512.2	396.9	463.9	489.0	453.4	447.9	386.1

(¥Bil.)

	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
Foreign-currency deposits	77.9	61.6	57.5	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1
Personal	68.8	54.5	49.2	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4
Corporate	9.1	7.1	8.3	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7

(¥Bil.)

	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
Personal annuities*	278.3	312.7	343.4	371.7	411.3	446.6	498.3	529.8	578.6	653.6	729.9	786.7	855.8
Variable	91.7	122.3	151.1	177.9	215.9	248.1	296.1	324.8	362.0	375.6	389.6	392.8	395.8
Fixed	186.5	190.1	190.9	191.5	192.1	193.3	195.3	196.9	205.6	219.8	223.5	231.7	240.3
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

\*Totals are an accumulation from October 2002.

(¥Bil.)

	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
Public bonds	184.3	194.6	213.5	188.1	202.8	204.9	224.5	218.1	227.0	225.3	232.6	221.9	226.5
Personal	154.0	167.4	173.9	160.9	171.3	177.1	188.4	193.4	198.9	202.4	200.9	196.6	193.6

## Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

### Self-Assessment Results (Non-consolidated)

(¥Bil.)

	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
Asset Requiring Caution or worse	1,060.9	1,062.2	1,117.0	1,094.6	1,136.8	1,131.5	1,222.2	1,254.6	1,339.7	1,373.5	1,392.7	1,396.0	1,453.2
Asset Requiring Caution	922.3	946.4	1,006.6	990.5	1,038.2	1,036.6	1,126.8	1,157.4	1,240.8	1,284.0	1,307.2	1,308.6	1,364.4
Other Assets Requiring Caution	779.5	816.0	882.5	873.8	933.7	922.0	1,004.9	1,088.8	1,162.1	1,216.2	1,240.1	1,239.3	1,296.1
Substandard Assets	142.8	130.4	124.0	116.6	104.4	114.6	121.8	68.6	78.6	67.7	67.0	69.2	68.3
Potentially Bankrupt Assets	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3
Bankrupt and Effectively Bankrupt Assets	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4
Normal Assets	4,854.7	5,224.7	5,391.1	5,460.1	5,573.2	5,696.0	5,829.4	5,903.4	5,955.5	5,906.5	5,965.2	6,098.9	6,173.6
Total	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9	7,494.9	7,626.9

\*Including loans with no debtor classification.

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

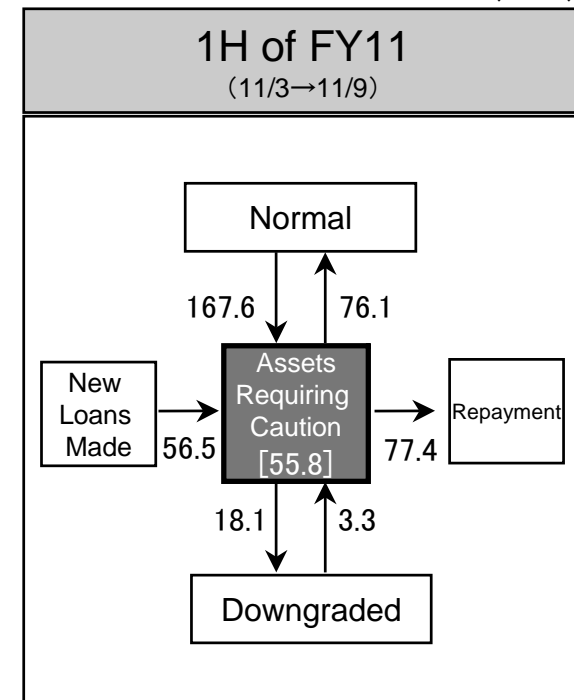
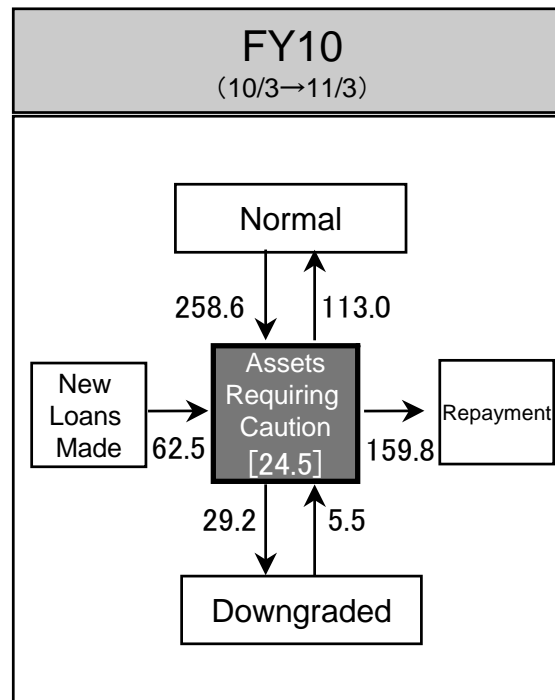
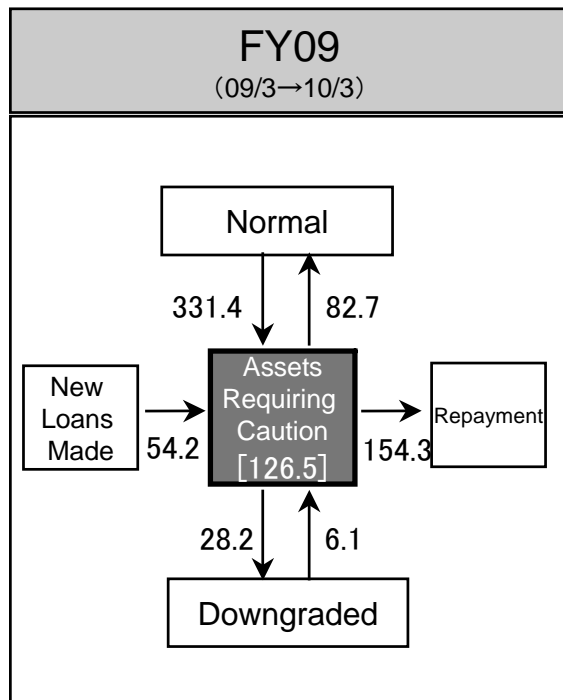
(¥Bil.)

	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
Disclosed Claims under the Financial Reconstruction Law	252.3	226.4	215.6	202.3	185.9	186.6	193.0	152.2	158.0	143.1	140.5	145.8	145.7
Bankrupt and Substantially Bankrupt Claims	26.8	25.3	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4
Doubtful Claims	111.7	90.3	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3
Substandard Claims	113.7	110.6	105.2	98.1	87.4	91.8	97.6	55.0	59.1	53.5	55.0	58.4	56.9
Normal Claims	5,663.3	6,060.5	6,292.5	6,352.4	6,524.0	6,640.9	6,858.6	7,005.8	7,137.2	7,137.0	7,217.3	7,349.0	7,481.1
Total	5,915.7	6,286.9	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9	7,494.9	7,626.9
Proportion to total claims	4.26%	3.60%	3.31%	3.08%	2.77%	2.73%	2.73%	2.12%	2.16%	1.96%	1.91%	1.94%	1.91%

# Factors for Fluctuations in Assets Requiring Caution

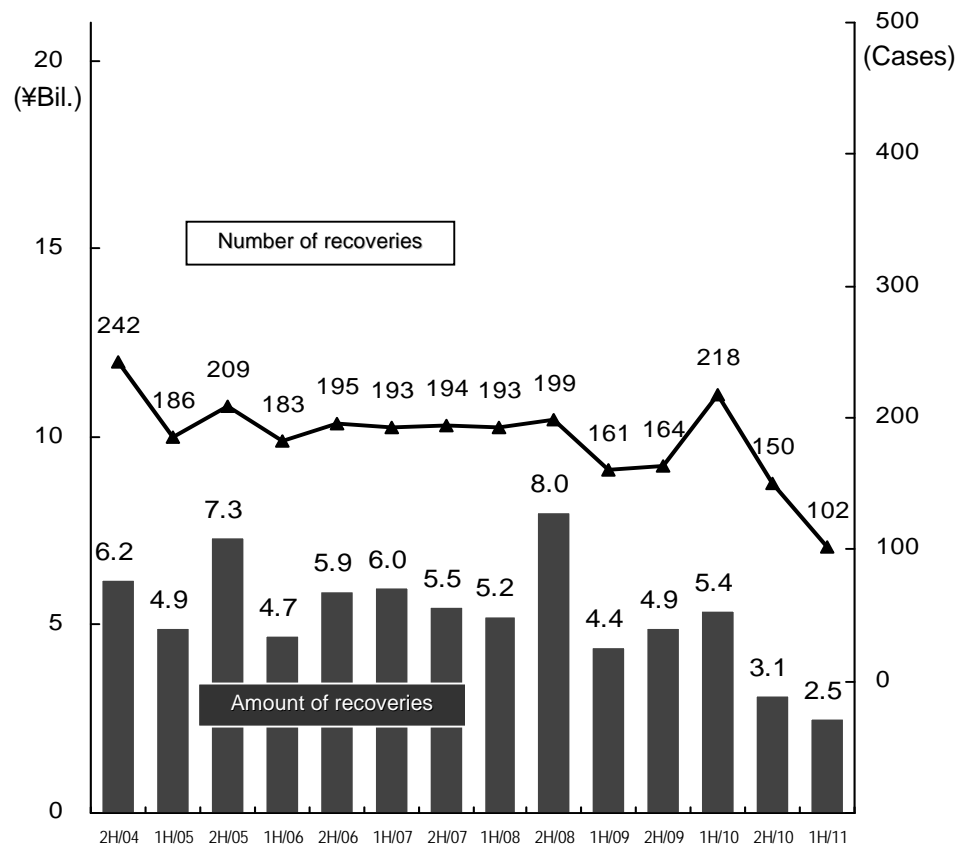
Analysis of yearly net change of Assets Requiring Caution  
(including Substandard loans)

(¥Bil.)



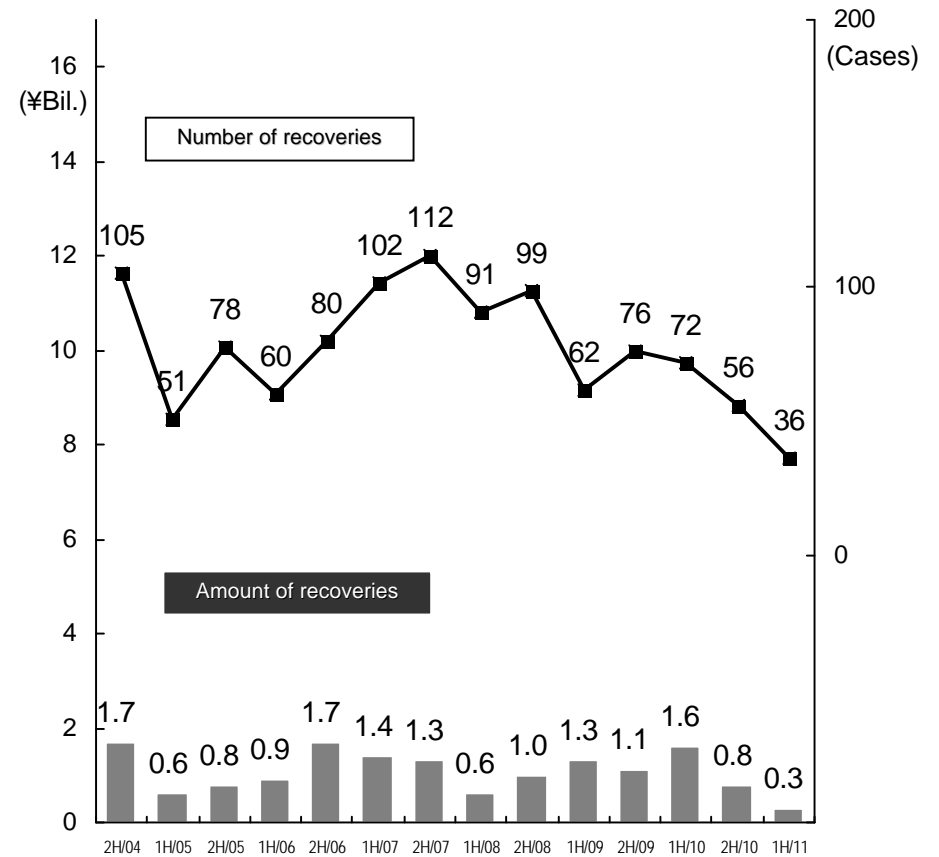
# Disposal of Collateral

## 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
Cases	6,145	10,929	15,576	20,556	25,727	30,984	35,628
Revised	4,518	8,649	13,458	17,705	22,679	27,516	32,147
Refused	11	28	50	72	106	128	258
Under evaluation	1,285	1,622	1,191	1,584	1,427	1,581	1,263
Withdrawn	331	630	877	1,195	1,515	1,759	1,960
Amount (¥Mil.)	166,499	305,107	437,529	579,852	727,827	875,726	1,021,922
Revised	124,369	247,029	381,450	506,275	645,493	782,281	921,609
Refused	196	304	2,194	3,054	3,662	4,481	7,443
Under evaluation	33,989	44,288	34,490	40,964	40,696	42,827	40,521
Withdrawn	7,943	13,485	19,394	29,558	37,974	46,136	52,348

### Housing loan borrowers

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

※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
Capital ratio	11.72%	10.74%	11.12%	12.02%	12.14%	12.83%	12.76%	13.51%
Tier 1 capital ratio	10.26%	9.82%	9.62%	10.61%	10.78%	11.47%	11.46%	12.22%
Capital (¥Bil.)	579.7	547.3	565.2	599.6	611.8	614.8	619.9	619.9
Tier 1	507.8	500.3	488.9	529.7	543.1	549.6	557.1	560.9
Risk 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
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
Market risk	64.6	70.6	86.6	88.0	94.1	96.3	85.2	80.1
Operational risk	291.6	300.4	305.8	307.7	306.9	304.7	300.1	293.7

## Consolidated

	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9
Capital ratio	12.20%	11.31%	11.70%	12.71%	12.80%	13.55%	13.37%	14.13%
Tier 1 capital ratio	10.72%	10.35%	10.17%	11.25%	11.39%	12.14%	12.05%	12.81%
Capital (¥Bil.)	617.7	586.4	604.4	641.3	653.8	658.9	665.2	667.3
Tier 1	542.6	536.7	525.2	567.9	581.9	590.3	599.4	604.9
Risk 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
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
Market risk	64.8	70.8	86.7	88.1	94.3	96.4	85.6	80.2
Operational risk	315.6	323.7	327.5	329.0	327.9	325.0	320.5	314.3

# 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

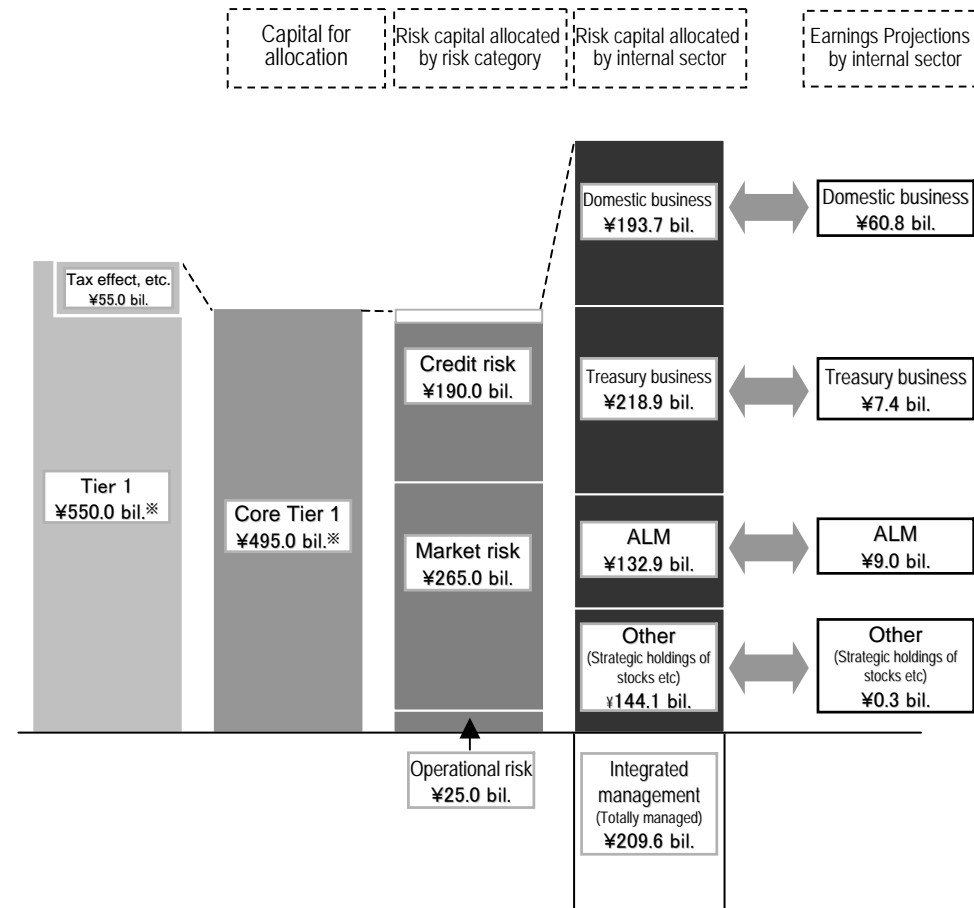
### Outlier Standard (11/9)

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

Interest rate risks in banking business	①	¥9.1 bil
Tier I + Tier II	②	¥644.3 bil.
Outlier ratio	①/②	1.4%

\*Interest rate shock: 99 percentile

## Risk capital allocation for second half of FY11



\*Amount forecasted at allocation.

# Financial Information of Chibagin Securities

## 1.Profits and Losses

	(¥Mil.)	FY04		FY05		FY06		FY07		FY08		FY09		FY10		FY11
		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)
Operating revenue		2,152	4,238	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
Commissions received		1,791	3,565	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
Stocks		1,528	3,023	1,660	4,735	1,395	3,016	1,372	2,382	918	1,678	1,027	1,762	666	1,471	498
Bonds		36	58	14	45	19	32	12	24	6	10	7	15	26	34	15
Beneficiary certificates		217	467	361	822	462	1,163	827	1,345	418	698	424	979	575	1,191	699
Net gain on trading		252	472	268	630	170	540	320	525	168	311	235	470	267	476	231
Stocks		229	384	207	520	135	467	292	480	135	199	88	149	4	25	30
Bonds		17	79	57	100	33	68	25	39	33	107	144	315	260	444	199
Financial revenue		108	199	109	251	158	291	180	315	108	216	81	161	80	143	62
Financial expenses (-)		24	47	33	66	38	69	38	59	22	60	27	44	9	26	10
Net operating revenue		2,127	4,191	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
Expenses (-)		1,948	3,803	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
Related to trading (-)		305	611	295	665	355	706	337	669	311	628	311	605	311	599	281
Personal expenses (-)		1,105	2,116	1,129	2,461	1,133	2,330	1,175	2,238	996	1,882	896	1,742	893	1,785	901
Operating profit		179	387	416	2,127	138	847	630	538	(183)	(579)	108	131	(3)	52	(100)
Ordinary profit		219	442	452	2,180	206	955	700	629	(110)	(493)	141	175	28	56	(46)
Net income		335	549	648	2,371	485	1,528	523	446	54	(450)	225	252	(13)	28	(55)

## 2.Sales amount of stocks (excluding future trading)

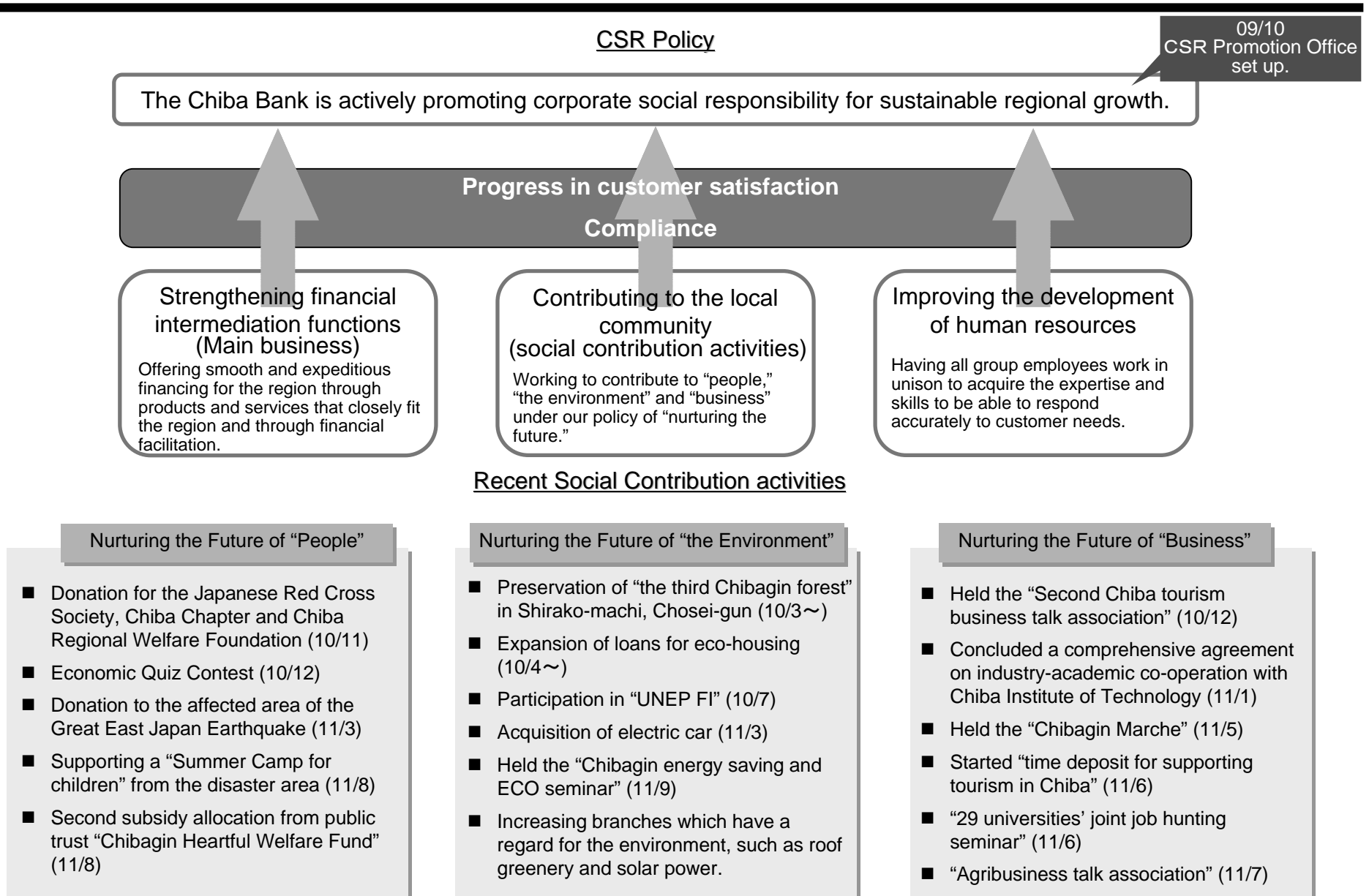
	(¥Mil.)	FY04		FY05		FY06		FY07		FY08		FY09		FY10		FY11
		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)
(Principal trading)		1,015,317	1,832,497	767,236	2,510,770	1,809,595	3,944,418	1,790,368	3,260,467	1,210,242	1,711,152	577,325	918,810	151,433	257,048	83,992
(Agency transaction)		190,110	383,971	212,927	599,031	188,228	432,018	196,401	340,768	128,566	227,427	128,820	224,145	85,192	194,677	63,880
Total		1,205,428	2,216,468	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

## 3.The amount of underwriting, offering and secondary distribution

	(Mil. Stocks/¥Mil.)	FY04		FY05		FY06		FY07		FY08		FY09		FY10		FY11
		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)		(1H)
Underwriting	Number of stocks	0.161	0.486	0.000	3.561	0.239	0.431	-	0.001	-	-	-	-	-	-	-
	Amount of stocks	1,541	2,822	707	4,509	274	736	-	313	-	-	-	-	-	-	-
	Face amount of bonds	1,627	2,943	1,389	2,738	536	1,272	505	2,430	625	1,655	750	1,480	1,450	2,330	2,450
	CP and foreign trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
The amount of offering and secondary	Number of stocks	0.164	0.492	0.001	3.565	0.241	0.433	0.025	0.027	0.000	0.000	-	0.000	-	0.000	-
	Amount of stocks	1,594	2,892	718	4,552	319	785	235	549	0	0	-	0	-	0	-
	Face amount of bonds	4,427	9,529	4,045	11,218	3,033	5,350	2,194	3,203	503	3,390	3,032	5,491	5,224	8,797	3,857
	Face amount of beneficiary certificates	60,070	115,102	68,975	171,360	68,794	155,053	83,442	141,846	50,878	105,452	61,587	112,728	53,619	113,527	62,251
	CP and foreign trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



# CSR activities



# Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Offices in Chiba Prefecture

Name of Bank	11/9
<b>Chiba Bank</b>	<b>157</b>
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

	11/9	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)

	10/9		11/3		11/9	
		(Proportion)		(Proportion)		(割合)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	432,479	48.57%	418,777	47.01%	416,191	46.73%
Trust banks	211,513	23.76%	201,121	22.58%	199,603	22.42%
Securities companies	16,133	1.81%	18,858	2.12%	15,184	1.70%
Other companies	129,689	14.56%	128,834	14.46%	129,435	14.53%
Foreign investors	189,289	21.25%	191,130	21.46%	187,178	21.01%
Individuals and others	121,183	13.61%	121,309	13.62%	118,995	13.36%
Treasury Stock, etc.	1,807	0.20%	11,860	1.33%	23,821	2.67%
Total	890,589	100.00%	890,777	100.00%	890,813	100.00%

## Principal Shareholders

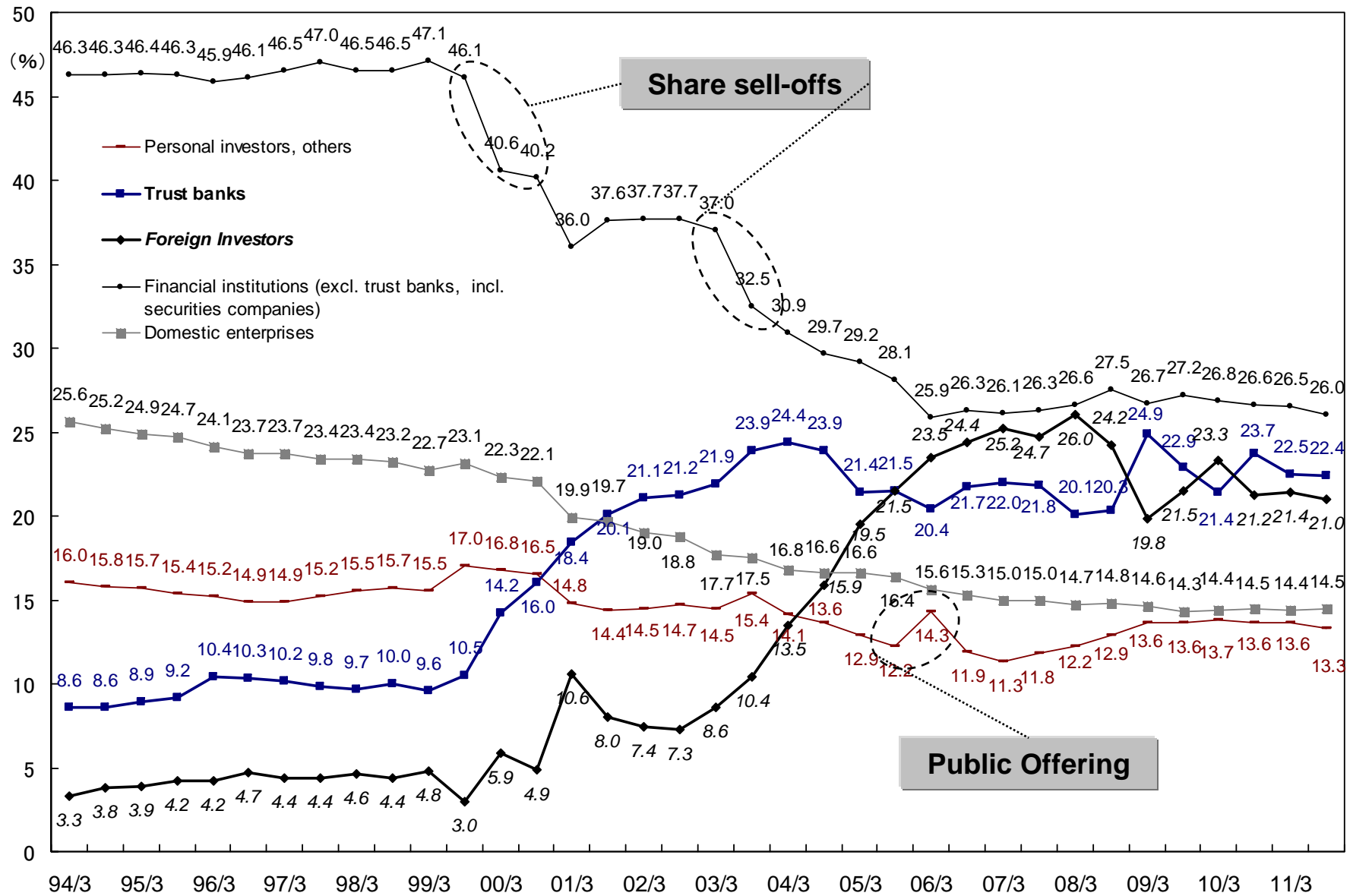
Number of Units (1 unit = 1000 shares)

	10/9		11/3		11/9			
	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)	73,346	8.19%	Japan Trustee Services Bank, Ltd. (Trust Account)	68,110	7.60%	Japan Trustee Services Bank, Ltd. (Trust Account)	66,745	7.45%
Japan Master Trust Bank of Japan, Ltd. (Trust Account)	49,989	5.58%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	47,967	5.35%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	49,631	5.54%
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.	35,326	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 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	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%
Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,579	1.73%
Chiba Bank Employees' Shareholding Association	11,554	1.29%	Chiba Bank Employees' Shareholding Association	11,943	1.33%	Chiba Bank Employees' Shareholding Association	12,167	1.35%
Japan Trustee Services Bank, Ltd. (Trust Account 4)	10,969	1.22%	Japan Trustee Services Bank, Ltd. (Trust Account 4)	10,351	1.15%	The Keiyo Bank, Ltd.	10,046	1.12%

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

Appendix-34

# Changes in Composition of Shareholders



## Recent News

2010	Oct.1	Established Growth Business Support Office
	Oct.18	Yachiyo Branch moved to new building
	Oct.18	Revised card loan "Quick Power Advance"
	Nov.18	Held the "Overseas Business Management Seminar for small and medium Japanese enterprises"
	Dec.7	Held the "2 <sup>nd</sup> Chiba Tourism Business Talk Association"
2011	Jan.1	Changed the company name of "Chuo Securities" to "Chibagin Securities" and relocated its head office to Chiba City
	Jan.17	Nakayama Branch moved to new building
	Jan.21	Held the "Shanghai Business Community Seminar 2011"
	Feb.3	Held the "Medical Business Seminar" in Ichikawa (in Kashiwa on the 10 <sup>th</sup> / in Chiba on the 17 <sup>th</sup> )
	Feb.14	Kamagaya Branch moved to new building
	Feb.28	Ajiki Branch moved to new building
	Mar. 2	Acquisition of electric car
	Mar. 9	Opened Singapore representative office
	Mar. 14	Misato-chuo Branch moved to new building
	Apr.8	Announced the 11 <sup>th</sup> 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 turning the consolidated subsidiary "Chibagin Securities" into 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"
	May. 26	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 "Agribusiness talk association"	
Sep. 30	Started Web Site access for smartphones	
Oct. 3	Established "Support team for women"	
Oct. 24	Renewal of "Chibagin Consulting Plaza, Chiba"	
Nov. 7	"Kisarazu Higashi Branch" moved to new building	

---

**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.