

Financial Results for FY2012

Appendix

May 22, 2013
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

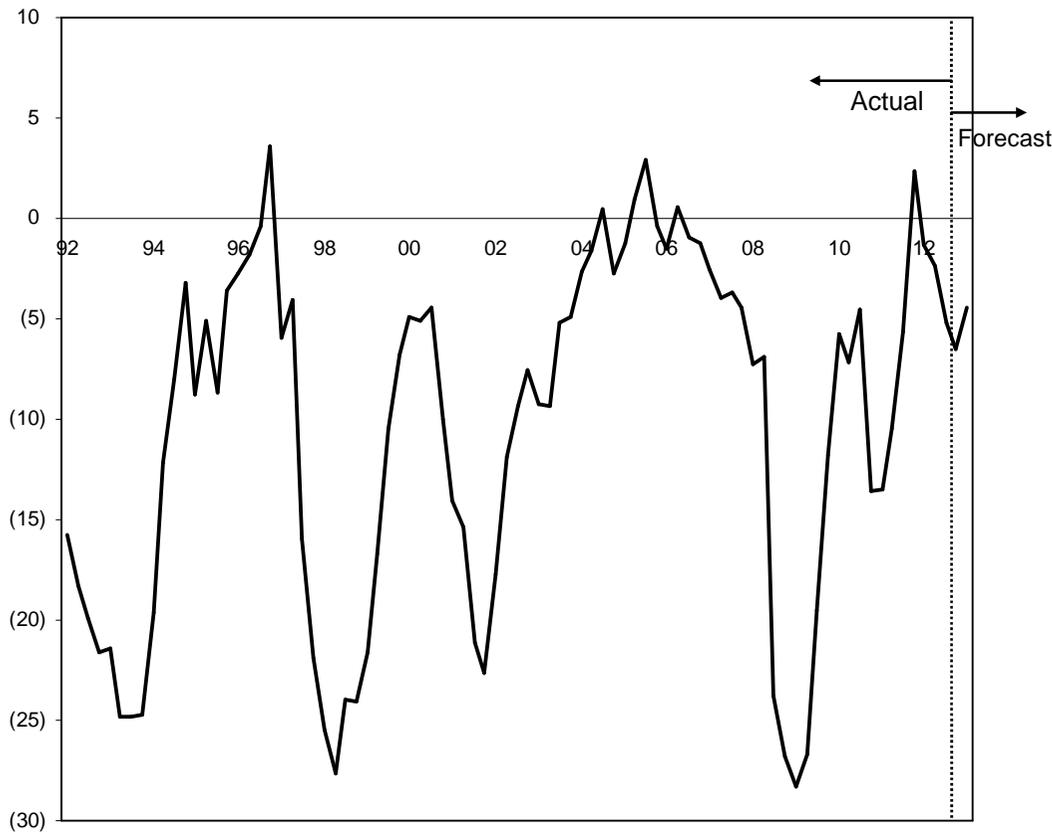
Summary of Income and Expenses	
/Management Indicators	13
Interest Yields	14
Working Assets and Liabilities	15
Domestic Loans - Balance	16
Domestic Loans - Proportion	17
Loan Breakdown by Industry	18
Profit Structure of Loans	19
Domestic Deposits - Balance	20
Domestic Deposits - Proportion	21
Expansion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

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

Trend of BSI of Sales (By Industry)

	2012			2013	
	Actual			Forecast	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	Δ 5.4	3.9	Δ 11.6	Δ 10.7	0.0
Petroleum & Chemicals	Δ 3.6	Δ 6.3	6.7	Δ 6.7	7.2
Plastics	Δ 33.4	Δ 33.4	0.0	Δ 30.0	Δ 20.0
Glass	Δ 5.0	0.0	0.0	6.3	Δ 12.5
Steel & Non-ferrous Metals	Δ 18.2	Δ 10.0	Δ 7.2	Δ 11.1	Δ 5.6
Metal products	Δ 2.1	Δ 18.2	Δ 19.6	Δ 22.5	Δ 17.5
Machinery	Δ 10.0	0.0	Δ 10.8	Δ 3.6	Δ 14.3
Electrical machinery	Δ 16.7	Δ 14.3	Δ 8.3	Δ 30.0	Δ 10.0
Transportation equipment	Δ 3.0	Δ 17.9	Δ 29.2	Δ 30.0	Δ 27.8
Other manufacturing	0.0	Δ 6.3	4.6	Δ 12.5	Δ 4.6
Construction	4.8	2.2	13.7	12.5	0.0
Transportation	11.1	0.0	Δ 20.0	Δ 11.1	5.6
Wholesaling	Δ 2.2	Δ 9.1	Δ 4.4	Δ 6.3	Δ 4.2
Retailing	4.4	Δ 2.0	3.7	Δ 6.7	Δ 5.4
Hotels	43.8	38.9	Δ 11.1	5.6	5.6
Services	3.3	8.0	Δ 3.5	5.4	2.7

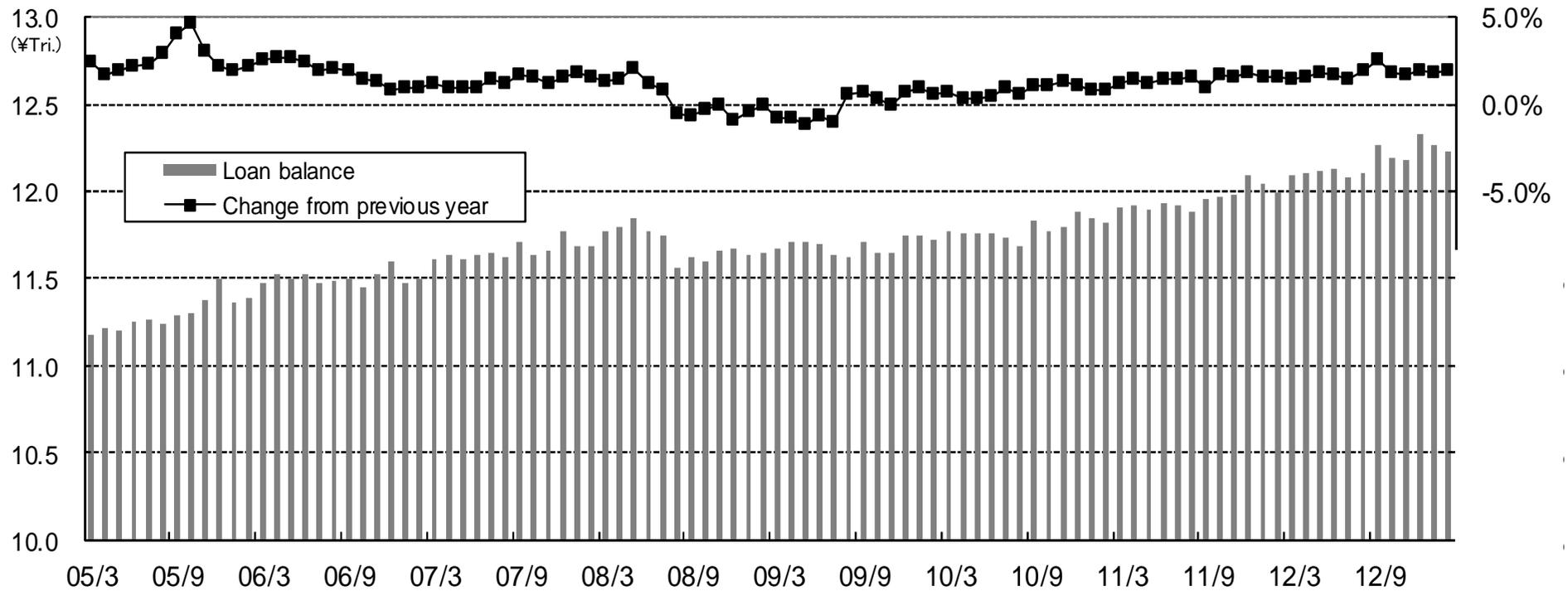
Source: Chiba Economy Center "BSI survey in Chiba (January to March 2013)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: April 2013
 Answers: 673 enterprises surveyed, 258 effective answers

Economic Conditions (2) Loans

Loans in Chiba Prefecture

[Loan Balance]

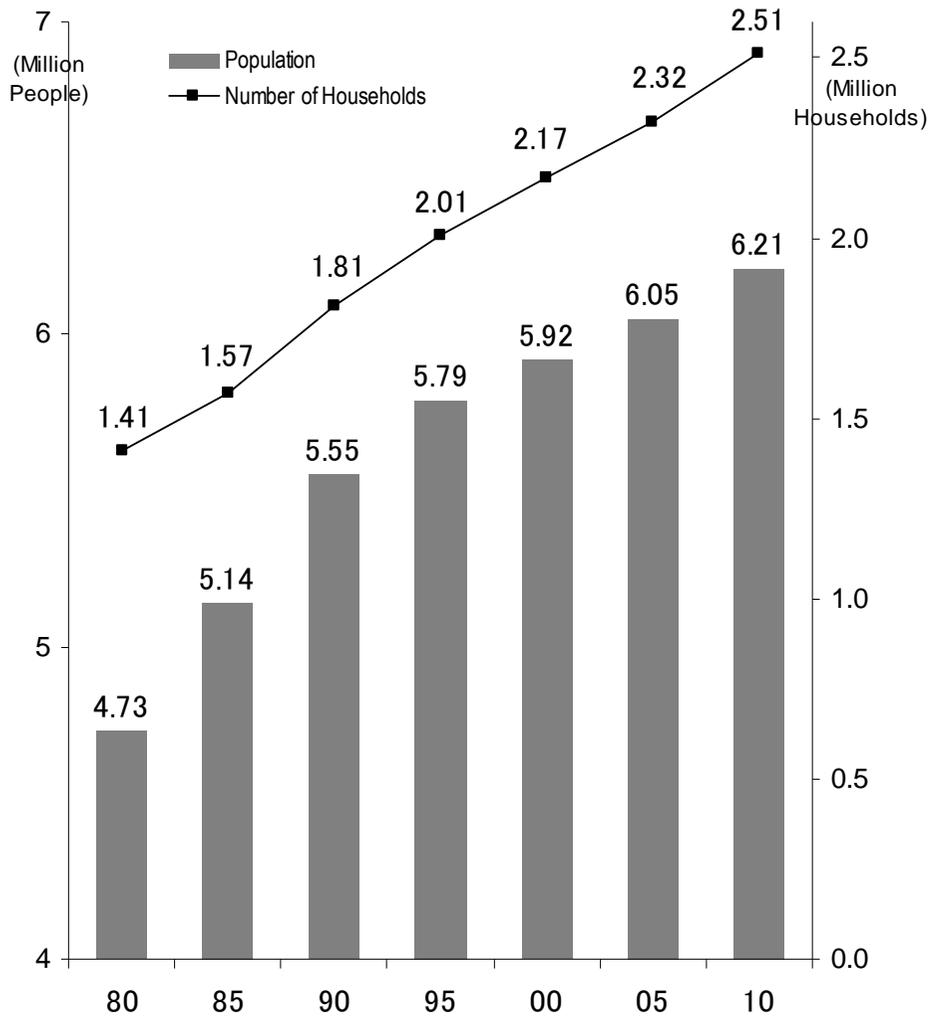
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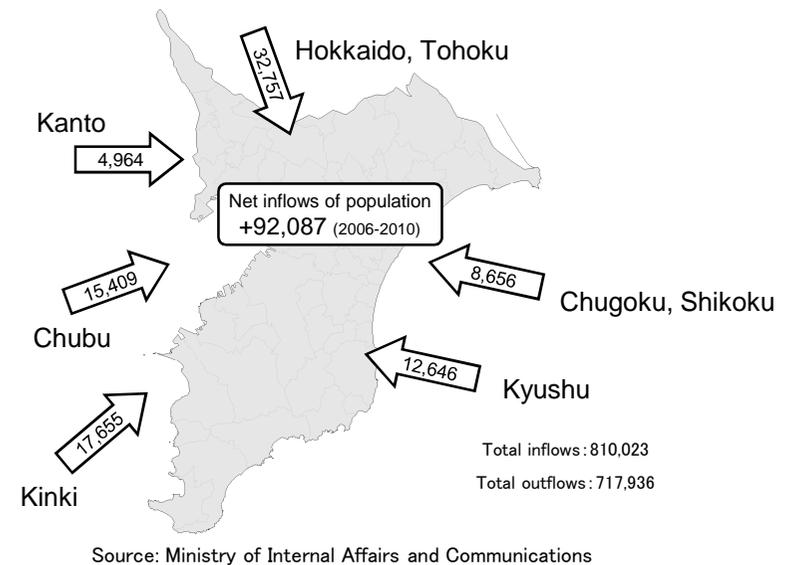
Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture
 Note: Figures are month-end balances of total loans from banks

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)

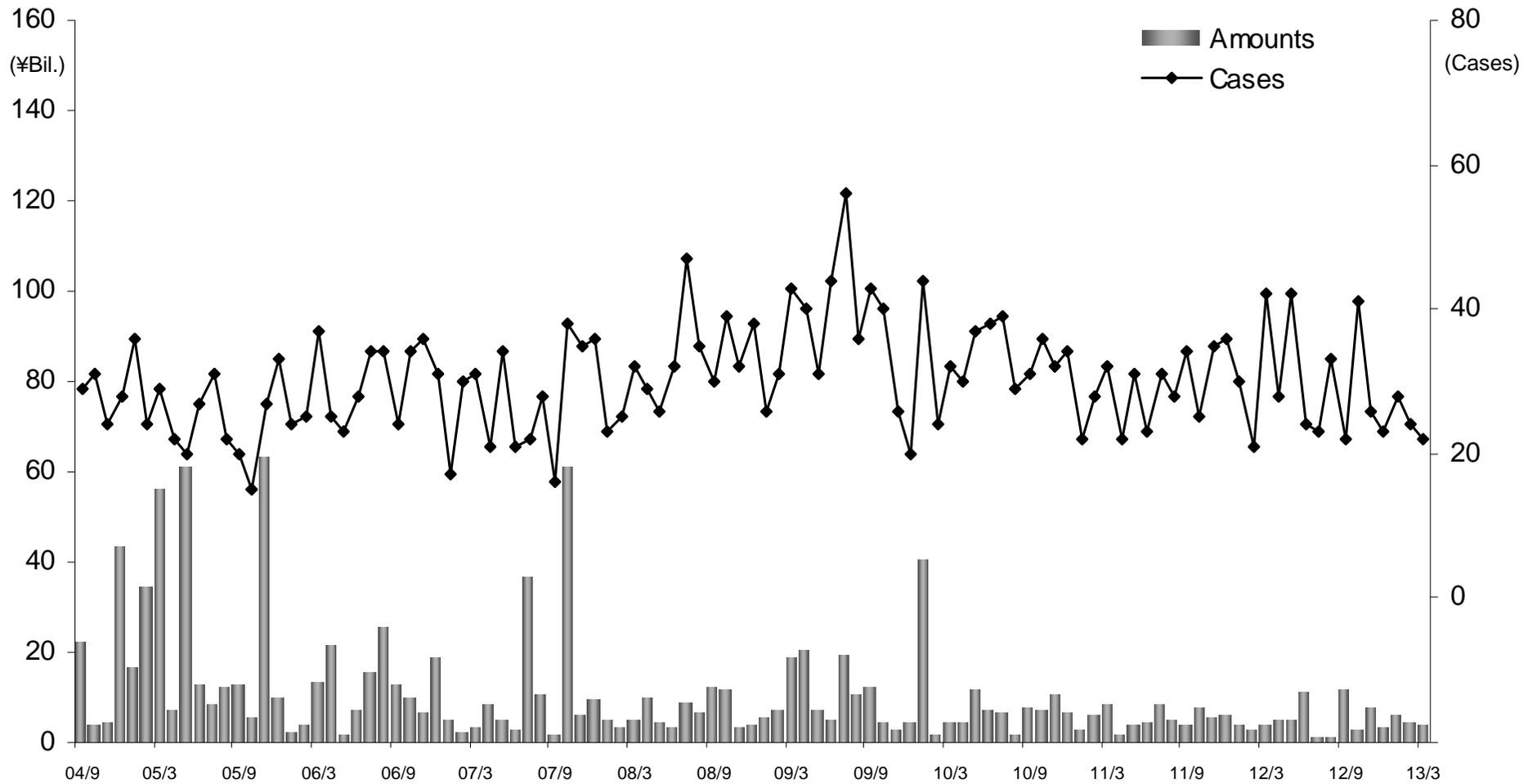
(Thousands)

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)

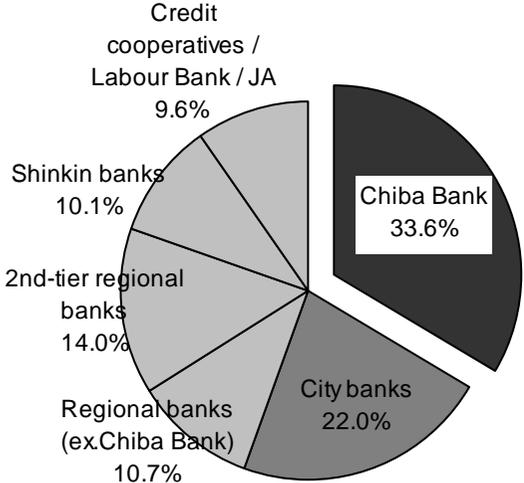


Source: Made by Chiba Bank with data from Tokyo Shoko Research

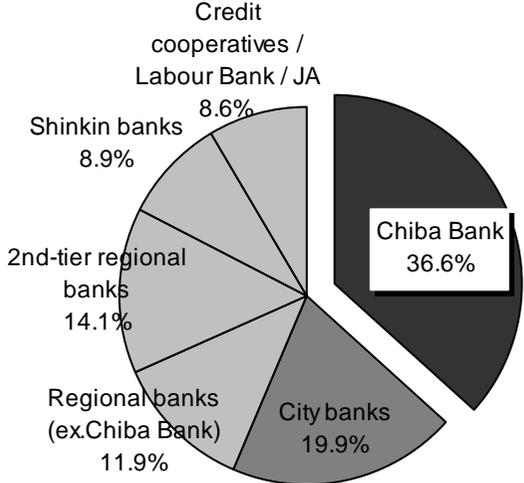
Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

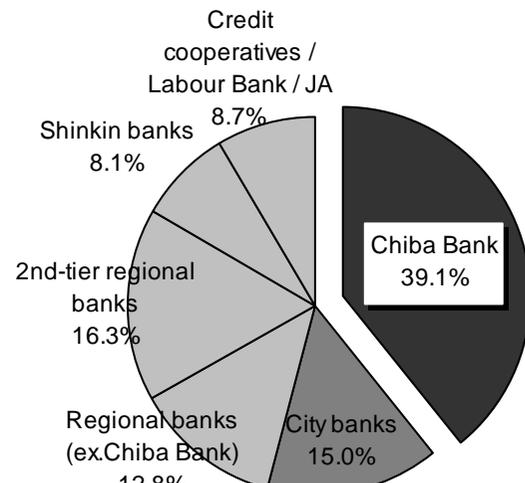
Loans



02/3 ¥14.0 trillion

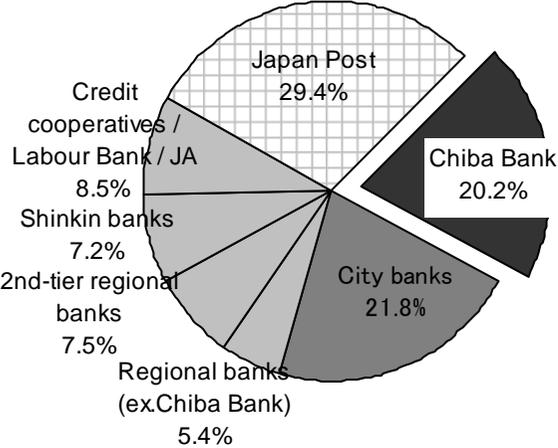


07/3 ¥13.9 trillion

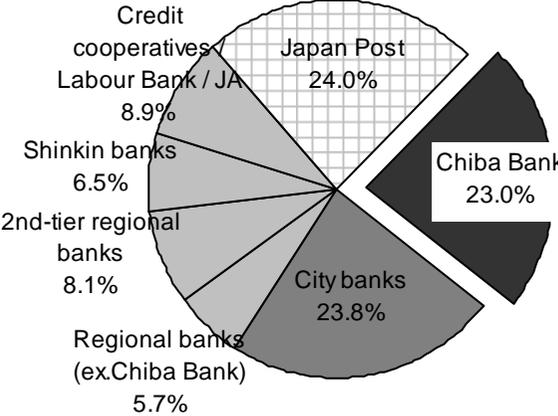


12/3 ¥14.5 trillion

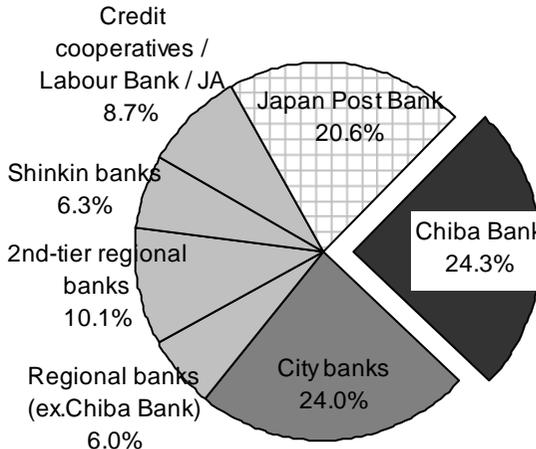
Deposits



02/3 ¥34.2 trillion



07/3 ¥34.9 trillion



12/3 ¥37.9 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
	As of Oct 1	2005=100			Large users Million KWH				2010=100	Total
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	91.2	92.2	160.2	35,911	11,676	99.6	111,509	5,693	41,142
2012	6,195,576	86.9	88.7	162.5	36,389	11,581	99.3	145,888	6,339	46,013
2012/03	6,200,820	91.5	92.7	172.3	3,172	918	99.4	19,503	425	3,057
2012/04	6,195,643	91.2	93.7	157.7	2,937	980	99.7	9,202	691	4,660
2012/05	6,199,790	88.8	90.5	135.6	2,813	950	99.5	10,427	515	3,023
2012/06	6,199,274	87.5	88.8	148.4	2,702	982	99.2	13,519	586	4,192
2012/07	6,197,944	85.5	86.6	170.5	2,824	967	99.1	14,461	380	3,138
2012/08	6,197,079	82.5	84.0	160.3	3,282	1,010	99.3	9,942	495	3,846
2012/09	6,196,164	82.1	82.0	183.2	3,316	1,039	99.4	12,662	533	4,113
2012/10	6,195,576	82.1	88.1	167.1	2,832	979	99.5	9,857	642	4,019
2012/11	6,197,503	83.7	84.4	162.3	2,740	951	99.1	10,692	532	4,804
2012/12	6,196,762	85.6	89.1	163.4	3,025	936	99.1	9,669	632	3,972
2013/01	6,193,352	83.3	88.8	146.2	3,283	897	98.7	11,245	652	3,736
2013/02	6,191,228	-	-	-	3,245	879	98.7	13,153	473	3,059
2013/03	6,188,931	-	-	-	-	-	-	18,051	-	-
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	

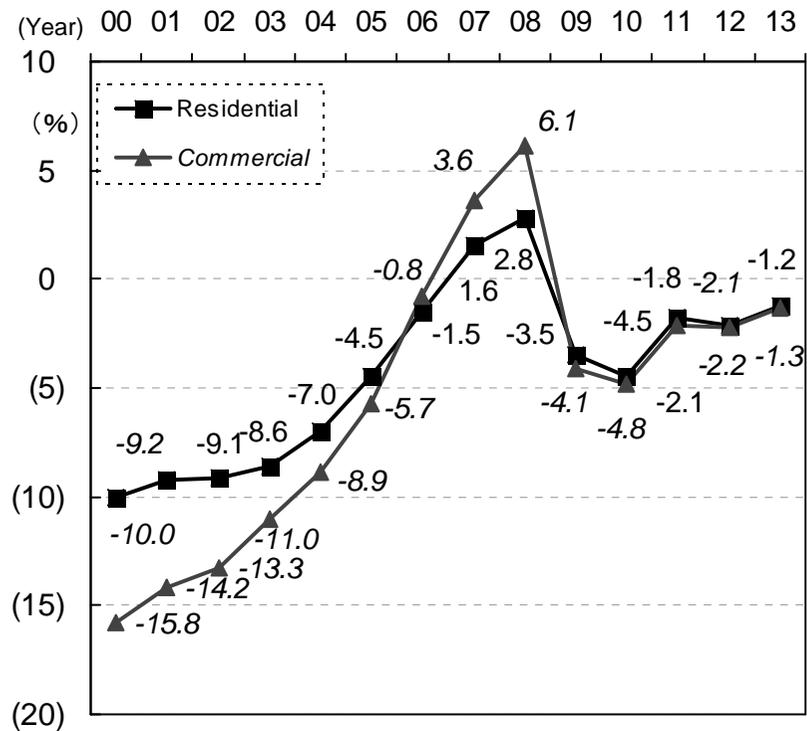
*Source of Population as of 2010: National Census

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										
	2010=100										
2008	2,023,363	6,237,267	388	78,715	73,345	58,681	0.80	99.6	111.3	107.2	106.2
2009	1,052,240	3,248,620	436	118,539	97,619	44,453	0.46	99.9	98.5	103.8	99.5
2010	1,363,904	4,150,261	406	111,683	101,866	45,285	0.44	100.0	100.0	100.0	100.0
2011	1,286,071	4,945,382	347	64,276	99,411	52,264	0.53	100.7	101.5	101.7	102.6
2012	1,096,016	5,260,006	355	61,698	92,901	60,818	0.65	101.9	98.1	99.7	101.8
2012/03	107,125	460,115	42	4,063	94,210	62,096	0.61	100.5	98.3	87.8	85.2
2012/04	90,920	491,206	28	5,079	99,859	59,750	0.63	102.0	99.2	85.4	83.4
2012/05	96,259	473,449	42	5,181	100,876	59,215	0.65	102.5	98.7	85.3	89.9
2012/06	109,195	382,568	24	11,243	98,210	59,117	0.67	102.5	98.3	150.8	148.7
2012/07	83,462	395,819	23	1,634	94,969	60,535	0.69	102.0	96.8	106.5	116.0
2012/08	82,624	437,694	33	1,782	92,546	60,414	0.68	102.2	97.6	81.9	82.2
2012/09	80,800	443,017	22	11,723	91,413	60,611	0.66	101.7	97.5	82.0	83.7
2012/10	86,305	413,005	41	2,576	93,700	65,172	0.68	101.4	97.2	83.6	83.7
2012/11	90,274	441,540	26	8,055	90,408	64,622	0.68	102.2	97.5	87.0	93.3
2012/12	87,054	451,205	23	3,199	82,724	60,700	0.69	103.1	98.9	178.1	191.1
2013/01	92,630	476,091	28	6,051	82,202	59,747	0.67	101.4	97.1	83.5	83.0
2013/02	102,334	512,246	24	4,587	84,669	61,864	0.66	-	-	-	-
2013/03	-	-	22	3,691	-	-	-	-	-	-	-
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)



Data from Chiba Prefecture
As of January 1 of each year

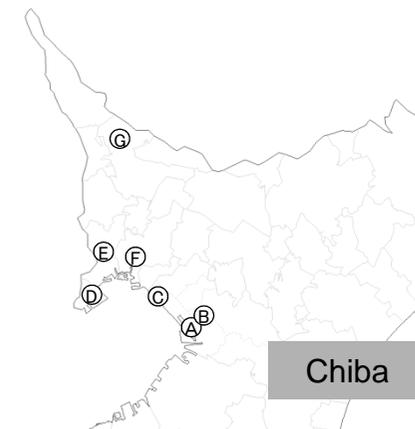
Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	11.7.1 ~ 11.10.1	11.10.1 ~ 12.1.1	12.1.1 ~ 12.4.1	12.4.1 ~ 12.7.1	12.7.1 ~ 12.10.1	12.10.1 ~ 13.1.1
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	4	4	4
C	Mihama-ku, Chiba city	Commercial	Kaih-in-makuhari	5	5	5	5	5	5
D	Urayasu city	Residential	Shin-Urayasu	5	5	5	5	5	5
E	Ichikawa city	Commercial	Around Motoyawata Sta.	4	4	4	3	4	3
F	Funabashi city	Commercial	Around Funabashi Sta.	4	4	4	4	4	4
G	Kashiwa city	Residential	Kashiwanoha	5	5	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)	44 thousand (Ranked 6th nationwide)	¥17 trillion (Ranked 6th nationwide)	¥24.8 trillion (Ranked 6th nationwide)	¥12.3 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.15 million	Tokyo 141 thousand	Tokyo ¥50 trillion	Tokyo ¥186.8 trillion	Tokyo ¥175.6 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 69 thousand	Kanagawa ¥27 trillion	Osaka ¥58.1 trillion	Osaka ¥37.2 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 60 thousand	Osaka ¥25 trillion	Kanagawa ¥36.3 trillion	Kanagawa ¥18.0 trillion

Sources:

Population: Statistics Bureau "Population Census" (October 2010)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY 2012)

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

Balance of Deposits and Loans: The Bank of Japan (As of March, 2013)

» Regional Economy

▶ » » Management Indices

Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	FY06		FY07		FY08		FY09		FY10		FY11		FY12	
	1H		1H		1H		1H		1H		1H		1H	
Gross business income	77.8	155.1	79.5	163.1	73.0	142.1	82.3	162.1	81.2	159.2	78.1	153.3	77.2	152.4
Net interest income	65.8	132.4	68.8	139.5	73.4	146.6	72.8	143.3	69.5	137.6	67.9	134.5	66.2	130.1
Net fees and commissions income	10.4	21.4	10.0	18.4	9.0	15.3	6.7	14.1	7.3	14.1	7.0	14.5	7.2	15.4
Trading income	0.9	2.3	1.5	3.3	1.6	4.7	1.6	3.0	0.7	1.1	0.6	1.4	0.5	1.3
Profit from other business transactions	0.6	(1.1)	(0.8)	1.8	(11.1)	(24.6)	1.0	1.6	3.5	6.3	2.5	2.7	3.1	5.4
Gains (losses) related to bonds	(2.1)	(6.0)	(2.1)	(0.9)	(12.8)	(28.4)	(0.5)	(0.9)	2.4	3.9	1.7	0.9	2.3	3.8
Expenses	39.1	77.9	39.5	79.2	40.4	79.9	39.7	80.3	40.0	80.7	39.9	81.2	41.2	81.8
Core net business income	40.8	83.2	42.1	84.8	45.4	90.7	43.0	82.8	38.8	74.5	36.5	71.0	33.6	66.7
Ordinary profit	31.8	71.3	38.4	70.0	11.1	6.5	22.0	53.4	33.6	59.7	35.7	61.7	33.6	66.4
Net income	24.5	50.1	27.2	44.6	7.3	11.3	16.3	36.2	22.6	38.1	23.0	36.0	20.7	41.2
Net credit costs	0.8	2.0	(3.5)	3.6	19.3	37.2	16.8	19.4	3.9	10.3	(5.7)	2.2	0.7	8.9
Consolidated net income	25.6	52.5	27.9	45.9	7.6	12.3	16.6	37.5	23.3	40.6	23.4	40.7	22.0	44.1
ROA ^{※1}	0.50%	0.51%	0.56%	0.46%	0.14%	0.11%	0.32%	0.35%	0.44%	0.37%	0.43%	0.34%	0.38%	0.37%
ROE ^{※2}	9.18%	8.81%	9.52%	8.13%	2.74%	2.23%	5.88%	6.33%	7.68%	6.47%	7.63%	5.71%	6.47%	5.98%
OHR ^{※3}	49.80%	48.82%	48.32%	47.97%	47.41%	47.07%	48.14%	49.34%	50.84%	52.15%	52.29%	53.48%	55.16%	55.14%

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

*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

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

Interest Yields

Domestic Operations

	FY06		FY07		FY08		FY09		FY10		FY11		FY12	
	1H		1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%	1.74%	1.70%	1.60%	1.56%	1.49%	1.45%	1.37%	1.34%
Average yield on loans and bills discounted	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%	1.97%	1.94%	1.81%	1.79%	1.68%	1.66%	1.57%	1.55%
Average yield on securities	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%	1.05%	0.98%	0.99%	0.91%	0.95%	0.84%	0.83%	0.73%
Average yield on interest-bearing liabilities	0.96%	1.00%	1.14%	1.15%	1.16%	1.11%	1.00%	1.00%	0.97%	0.95%	0.89%	0.90%	0.88%	0.87%
Average yield on deposits and NCD	0.05%	0.09%	0.22%	0.23%	0.26%	0.23%	0.15%	0.14%	0.10%	0.08%	0.06%	0.05%	0.04%	0.04%
Expense ratio	0.95%	0.95%	0.93%	0.93%	0.91%	0.91%	0.88%	0.89%	0.86%	0.87%	0.82%	0.84%	0.84%	0.83%
Average interest rate spread	0.63%	0.65%	0.68%	0.68%	0.71%	0.74%	0.74%	0.70%	0.63%	0.61%	0.60%	0.55%	0.49%	0.47%
Difference between average yield on loans and deposits	1.80%	1.83%	1.91%	1.94%	1.90%	1.91%	1.82%	1.80%	1.71%	1.71%	1.62%	1.61%	1.53%	1.51%

Contract Rate by Borrowers' Category

	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Large enterprises	0.91%	1.17%	1.28%	1.29%	1.25%	1.19%	0.99%	0.90%	0.83%	0.78%	0.75%	0.74%	0.68%	0.64%
Mid-sized enterprises	1.46%	1.61%	1.67%	1.67%	1.65%	1.45%	1.35%	1.30%	1.21%	1.16%	1.12%	1.12%	1.09%	1.17%
Small and medium-sized enterprises	2.24%	2.30%	2.39%	2.36%	2.35%	2.14%	2.08%	2.03%	1.97%	1.90%	1.86%	1.81%	1.76%	1.70%
Consumer loans	2.24%	2.35%	2.49%	2.54%	2.58%	2.55%	2.33%	2.22%	2.12%	2.03%	1.96%	1.87%	1.80%	1.73%
Housing loans	2.06%	2.18%	2.32%	2.37%	2.41%	2.38%	2.17%	2.06%	1.97%	1.88%	1.81%	1.73%	1.66%	1.59%
Others	7.02%	7.37%	7.61%	7.82%	7.93%	8.05%	7.87%	7.81%	7.63%	7.66%	7.72%	7.63%	7.55%	7.32%
Public sector	1.05%	1.26%	1.38%	1.35%	1.38%	1.70%	1.31%	1.30%	1.14%	1.16%	1.00%	1.09%	0.86%	0.95%

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

Working Assets and Liabilities

Overall

	Average balance (¥Bil.)						Interest yield					
	FY10		FY11		FY12		FY10		FY11		FY12	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	9,419.8	9,522.5	9,721.8	9,838.9	10,170.7	10,284.3	1.63%	1.59%	1.51%	1.48%	1.40%	1.37%
Loans and bills discounted	7,222.8	7,281.7	7,481.1	7,569.1	7,756.7	7,842.6	1.80%	1.78%	1.67%	1.65%	1.56%	1.54%
Securities	1,949.2	1,957.0	1,873.0	1,919.3	2,073.3	2,110.0	1.13%	1.06%	1.08%	0.99%	0.97%	0.91%
Interest-bearing liabilities	9,362.6	9,487.9	9,704.3	9,805.1	10,089.0	10,166.2	0.15%	0.14%	0.12%	0.11%	0.10%	0.11%
Deposits	8,820.6	8,821.6	9,186.9	9,159.5	9,323.9	9,357.5	0.10%	0.09%	0.06%	0.06%	0.05%	0.05%
Borrowed money	139.5	246.1	189.6	235.5	244.3	288.1	0.64%	0.41%	0.50%	0.43%	0.41%	0.35%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	FY10		FY11		FY12		FY10		FY11		FY12	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	9,188.0	9,289.6	9,470.3	9,563.3	9,862.9	9,926.4	1.60%	1.56%	1.49%	1.45%	1.74%	1.34%
Loans and bills discounted	7,142.7	7,196.7	7,384.2	7,458.6	7,620.1	7,687.0	1.81%	1.79%	1.68%	1.66%	1.97%	1.55%
Securities	1,661.8	1,672.0	1,642.9	1,679.9	1,830.4	1,846.3	0.99%	0.91%	0.95%	0.84%	1.05%	0.73%
Interest-bearing liabilities	9,107.4	9,228.9	9,449.0	9,530.8	9,781.5	9,814.6	0.12%	0.11%	0.08%	0.08%	0.17%	0.07%
Deposits	8,624.3	8,634.4	9,018.9	8,988.0	9,155.0	9,171.4	0.09%	0.08%	0.06%	0.05%	0.15%	0.04%
Borrowed money	139.5	246.1	189.6	231.7	244.0	287.3	0.64%	0.41%	0.50%	0.42%	0.48%	0.35%

Domestic Loans – Balance

(¥ Bil.)

	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Domestic loans	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	7,726.1	7,811.3
Large enterprises	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	1,163.2	1,194.2
Mid-sized enterprises	167.9	164.7	174.9	180.9	183.3	184.4	183.9	174.9	176.0	169.5	168.9	157.2	167.6	140.4
Small and med-sized enterprises, etc.	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	6,038.5	6,162.9
Small and med-sized enterprises*	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	3,238.7	3,289.9
Comsumer loans	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	2,799.7	2,873.0
Housing loans	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	2,709.1	2,782.2
Public sector	636.0	496.7	495.7	419.5	400.1	254.6	309.4	279.9	289.0	281.5	310.4	287.8	356.7	313.7

*Including sole proprietors

	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Domestic loans	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	7,726.1	7,811.3
Chiba Prefecture	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	5,781.2	5,806.5
Others	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	1,944.8	2,004.8

Domestic Loans - Proportion

	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Large enterprises	10.7%	10.8%	11.6%	12.5%	14.7%	15.9%	15.9%	15.1%	15.0%	15.1%	15.1%	14.4%	15.1%	15.3%
Mid-sized enterprises	2.7%	2.6%	2.7%	2.7%	2.7%	2.6%	2.6%	2.5%	2.5%	2.3%	2.3%	2.1%	2.2%	1.8%
Small and med-sized enterprises, etc.	76.6%	78.8%	78.1%	78.5%	76.7%	77.8%	77.1%	78.5%	78.5%	78.7%	78.5%	79.7%	78.1%	78.9%
Small and med-sized enterprises*	44.3%	45.2%	44.8%	44.7%	43.2%	43.6%	42.6%	42.7%	42.4%	42.6%	42.6%	43.0%	41.9%	42.1%
Comsumer loans	32.3%	33.6%	33.3%	33.8%	33.5%	34.2%	34.5%	35.8%	36.1%	36.1%	35.9%	36.7%	36.2%	36.8%
Housing loans	30.4%	31.7%	31.5%	32.0%	31.8%	32.6%	33.0%	34.4%	34.7%	34.8%	34.6%	35.4%	35.1%	35.6%
Public sector	10.0%	7.8%	7.6%	6.3%	5.9%	3.7%	4.4%	3.9%	4.0%	3.9%	4.1%	3.8%	4.6%	4.0%

*Including sole proprietors

	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	79.1%	80.0%	79.6%	78.8%	76.8%	77.5%	76.4%	76.7%	76.6%	75.9%	75.5%	75.6%	74.8%	74.3%
Others	20.9%	20.0%	20.4%	21.2%	23.2%	22.5%	23.6%	23.3%	23.4%	24.1%	24.5%	24.4%	25.2%	25.7%

Loan Breakdown by Industry

Domestic Operations

(¥ Bil.)

	10/9		11/3		11/9		12/3		12/9		13/3	
		Proportion										
Manufacturing	688.4	9.57%	700.7	9.57%	703.6	9.43%	679.2	9.05%	685.3	8.87%	693.6	8.88%
Agriculture and Forestry	7.9	0.11%	7.9	0.11%	7.8	0.11%	8.2	0.11%	8.2	0.11%	8.8	0.11%
Fishery	1.1	0.01%	0.9	0.01%	0.8	0.01%	0.8	0.01%	0.9	0.01%	1.2	0.02%
Mining, quarrying and gravel	16.9	0.24%	15.9	0.22%	15.3	0.21%	13.7	0.18%	13.9	0.18%	15.1	0.19%
Construction	299.8	4.17%	296.2	4.05%	293.6	3.93%	288.5	3.85%	286.2	3.71%	286.1	3.66%
Electricity, Gas, Heat Supply and Water	20.5	0.29%	18.9	0.26%	20.1	0.27%	21.6	0.29%	21.1	0.27%	21.5	0.28%
Information and Communications	42.6	0.59%	44.1	0.60%	46.4	0.62%	52.9	0.71%	54.6	0.71%	50.4	0.65%
Transport and postal service	196.8	2.74%	215.9	2.95%	223.3	2.99%	222.1	2.96%	234.0	3.03%	235.1	3.01%
Wholesale and retail trade	662.1	9.21%	692.8	9.46%	701.3	9.40%	702.5	9.36%	717.5	9.29%	681.9	8.73%
Finance and Insurance	327.7	4.56%	334.8	4.57%	331.1	4.44%	308.9	4.12%	326.0	4.22%	371.5	4.76%
Real Estate and leasing	1,646.6	22.89%	1,676.7	22.90%	1,719.3	23.04%	1,758.0	23.42%	1,803.7	23.35%	1,835.6	23.50%
Real Estate	1,488.9	20.70%	1,512.9	20.66%	1,541.8	20.66%	1,582.4	21.08%	1,612.4	20.87%	1,650.1	21.13%
Real estate rental and management	1,254.7	17.44%	1,290.5	17.62%	1,321.2	17.71%	1,363.3	18.16%	1,389.0	17.98%	1,434.3	18.36%
Real estate trading, etc.	234.1	3.26%	222.3	3.04%	220.6	2.95%	219.0	2.92%	223.3	2.89%	215.8	2.77%
Leasing	157.6	2.19%	163.8	2.24%	177.4	2.38%	175.5	2.34%	191.3	2.48%	185.5	2.37%
Medical, welfare and other services	456.1	6.34%	456.4	6.24%	468.3	6.28%	465.4	6.20%	483.8	6.26%	482.1	6.17%
Government, local public sector	214.4	2.98%	202.2	2.76%	241.5	3.24%	220.2	2.93%	279.1	3.61%	243.4	3.12%
Others (mainly consumer loans)	2,611.3	36.30%	2,657.1	36.30%	2,688.4	36.03%	2,762.4	36.81%	2,811.1	36.38%	2,884.3	36.92%
Total	7,192.9	100.00%	7,321.1	100.00%	7,461.5	100.00%	7,505.1	100.00%	7,726.1	100.00%	7,811.3	100.00%

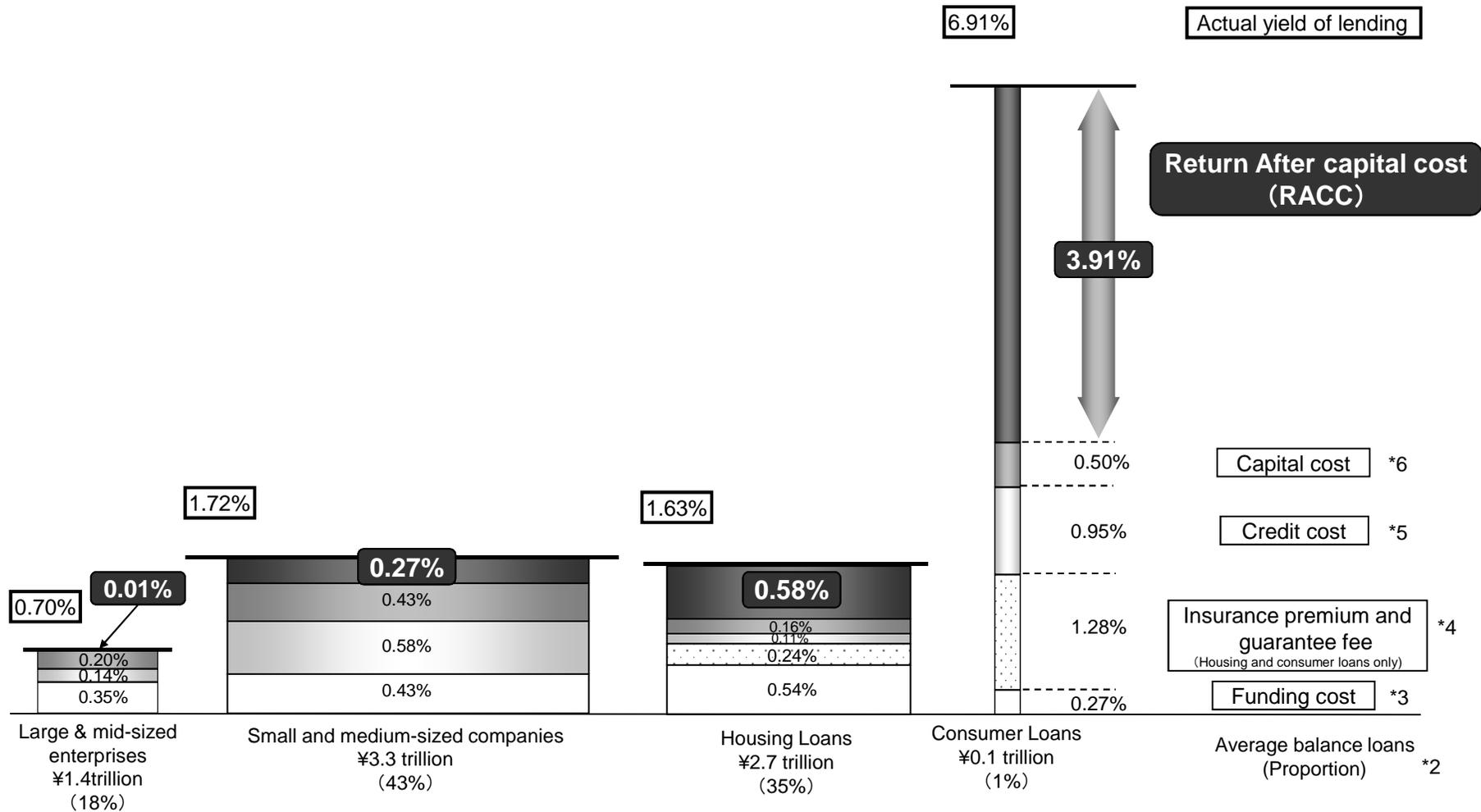
Details of Loans to the Real Estate Industry

(¥ Bil.)

	10/9		11/3		11/9		12/3		12/9		13/3	
		Proportion										
Real Estate Rental and Management	1,254.7	84.27%	1,290.5	85.30%	1,321.2	85.69%	1,363.3	86.16%	1,389.0	86.14%	1,434.3	86.92%
Apartment and condominium rentals	927.3	62.28%	982.7	64.96%	1,017.5	65.99%	1,070.7	67.67%	1,099.7	68.20%	1,148.6	69.61%
Office and Commercial rentals	205.8	13.83%	203.0	13.42%	211.3	13.71%	212.4	13.43%	212.4	13.17%	220.5	13.37%
Land rental and Real estate management, etc	121.5	8.16%	104.7	6.92%	92.3	5.99%	80.1	5.06%	76.9	4.77%	65.0	3.94%
Real Estate Trading, etc	234.1	15.73%	222.3	14.70%	220.6	14.31%	219.0	13.84%	223.3	13.86%	215.8	13.08%
Home construction and development	133.4	8.96%	131.3	8.68%	140.4	9.11%	135.4	8.56%	137.4	8.53%	134.9	8.18%
Real estate brokerage and Land trading, etc	39.6	2.67%	41.0	2.71%	39.2	2.55%	42.0	2.66%	43.2	2.68%	44.5	2.70%
Public corporations	61.0	4.10%	50.0	3.31%	40.9	2.65%	41.5	2.62%	42.6	2.65%	36.3	2.20%
Total	1,488.9	100.00%	1,512.9	100.00%	1,541.8	100.00%	1,582.4	100.00%	1,612.4	100.00%	1,650.1	100.00%

Profit Structure of Loans

Return After Capital Cost*1 (2nd half of FY12)



*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 13/3 (UL:BaselIII base) × 5.1%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
(¥ Bil.)														
Domestic deposits	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	9,216.1	9,537.2
Personal	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	7,272.4	7,401.9
Corporate (incl. quasi-sovereign)	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	1,577.7	1,573.9
National & local government	311.4	441.9	308.8	342.0	292.4	304.6	350.0	446.9	310.0	533.6	348.7	531.3	331.7	515.8
Financial institutions (incl. BOJ)	84.3	59.5	36.7	44.9	36.7	77.8	28.1	42.1	30.4	42.8	34.4	47.4	34.2	45.5
Liquid deposits	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	5,772.5	6,108.8
Current	192.6	204.5	184.5	175.9	169.4	177.8	162.9	176.2	168.3	175.1	165.6	191.3	198.4	194.0
Savings	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	5,272.1	5,584.2
Personal	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	4,253.6	4,384.0
Current	3.1	3.4	3.2	3.1	3.1	2.9	2.7	2.9	3.0	2.4	2.3	2.6	2.5	2.5
Savings	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	4,009.7	4,140.3
Corporate (incl. quasi-sovereign)	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	1,193.0	1,188.6
Current	181.2	193.1	173.4	165.7	159.2	169.0	153.7	166.8	160.0	166.5	158.5	183.4	189.2	186.6
Savings	934.8	983.0	908.7	868.4	853.2	834.1	874.1	835.4	901.2	866.5	932.4	918.8	966.0	979.0
National & local government	271.1	415.9	259.4	314.2	237.8	282.5	271.7	420.3	281.5	512.3	322.3	518.5	296.7	495.9
Current	0.5	0.5	0.6	0.4	0.4	0.7	1.3	1.5	1.1	1.4	0.5	0.4	0.5	0.5
Savings	259.2	402.9	247.9	301.7	229.3	269.7	258.6	404.2	266.9	497.3	309.5	500.4	287.1	457.1
Financial institutions (incl. BOJ)	80.1	55.2	32.3	40.8	32.4	75.2	25.3	39.3	27.3	39.4	29.7	42.3	29.0	40.2
Current	7.6	7.5	7.0	6.5	6.5	5.0	4.9	4.9	4.1	4.7	4.2	4.8	6.1	4.2
Savings	8.6	10.9	12.7	8.1	8.1	8.5	7.6	7.3	9.8	10.1	7.8	7.6	9.2	7.6
Time deposits	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	3,374.4	3,356.3
Personal	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	2,962.2	2,959.0
Corporate (incl. quasi-sovereign)	311.7	321.8	365.5	367.1	376.2	365.0	354.5	352.5	348.4	356.2	367.6	376.1	372.0	372.1
National & local government	40.3	26.0	49.4	27.7	54.6	22.1	78.3	26.6	28.5	21.2	26.4	12.8	35.0	19.8
Financial institutions (incl. BOJ)	4.2	4.3	4.3	4.1	4.2	2.5	2.8	2.8	3.1	3.4	4.7	5.0	5.1	5.2
Foreign-currency deposits	57.5	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1	69.1	71.9
Personal	49.2	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2	56.5	58.8
Corporate (incl. quasi-sovereign)	8.3	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8	12.5	13.0
National & local government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(¥ Bil.)														
	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Domestic deposits	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	9,216.1	9,537.2
Chiba Prefecture	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	8,912.6	9,218.7
Others	271.6	234.8	232.6	261.2	239.4	291.9	294.1	260.8	254.2	267.8	278.1	294.7	303.5	318.5

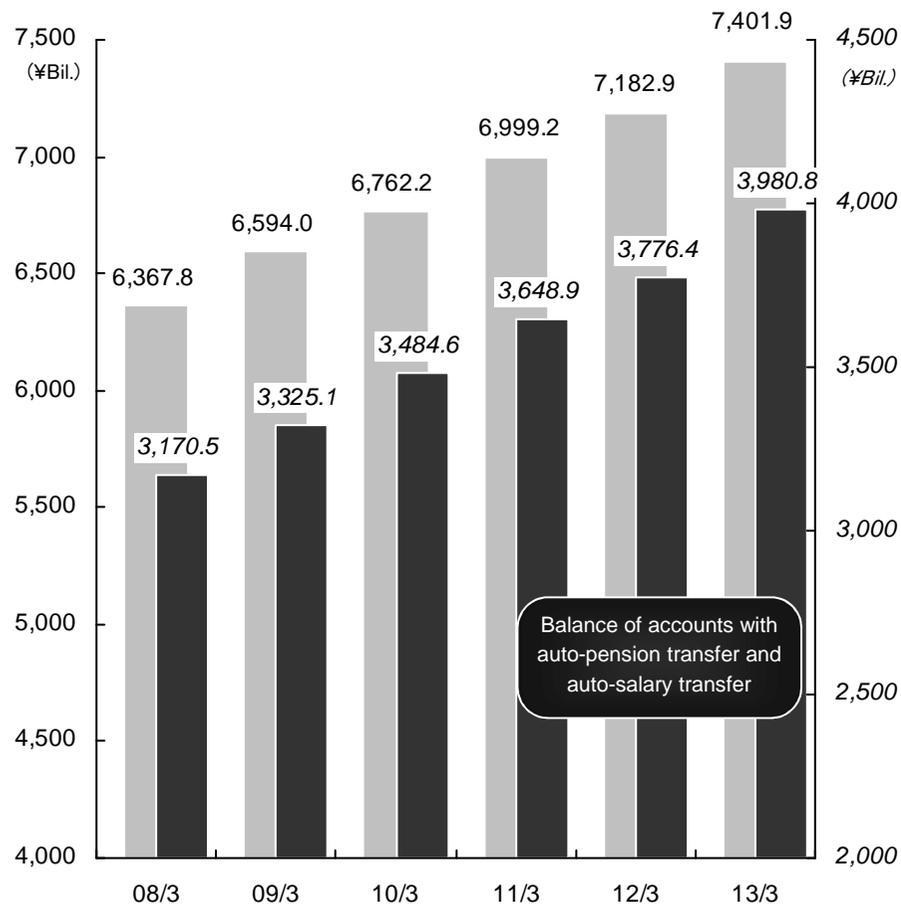
Domestic Deposits - Proportion

	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	76.1%	75.0%	77.1%	77.4%	78.3%	78.5%	78.6%	78.0%	79.1%	77.6%	78.8%	77.5%	78.9%	77.6%
Corporate (incl. quasi-sovereign)	18.8%	18.9%	18.6%	17.9%	17.8%	17.0%	17.0%	16.3%	17.0%	16.0%	16.9%	16.3%	17.1%	16.5%
National & local government	4.0%	5.4%	3.8%	4.2%	3.5%	3.6%	4.1%	5.2%	3.6%	5.9%	3.9%	5.7%	3.6%	5.4%
Financial institutions (incl. BOJ)	1.1%	0.7%	0.5%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.5%	0.4%	0.5%	0.4%	0.5%
Liquid deposits	63.2%	63.9%	61.5%	61.2%	59.7%	60.1%	59.3%	60.8%	60.3%	61.9%	61.5%	63.2%	62.6%	64.1%
Current	2.5%	2.5%	2.3%	2.1%	2.0%	2.1%	1.9%	2.0%	1.9%	1.9%	1.8%	2.1%	2.2%	2.0%
Savings	55.6%	56.8%	54.8%	54.6%	53.2%	53.5%	53.5%	54.8%	54.7%	56.3%	56.0%	57.7%	57.2%	58.6%
Personal	44.0%	43.3%	43.9%	43.7%	43.3%	43.4%	43.1%	43.3%	43.9%	43.8%	44.9%	45.0%	46.2%	46.0%
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%	0.0%
Savings	40.2%	39.7%	40.4%	40.3%	40.1%	40.2%	40.1%	40.4%	41.1%	41.0%	42.1%	42.3%	43.5%	43.4%
Corporate (incl. quasi-sovereign)	14.7%	14.8%	14.0%	13.2%	13.1%	12.5%	12.7%	12.1%	12.8%	12.0%	12.7%	12.1%	12.9%	12.5%
Current	2.3%	2.4%	2.1%	2.0%	1.9%	2.0%	1.8%	1.9%	1.8%	1.8%	1.8%	2.0%	2.1%	2.0%
Savings	12.0%	12.1%	11.3%	10.6%	10.3%	9.9%	10.3%	9.6%	10.4%	9.6%	10.3%	9.9%	10.5%	10.3%
National & local government	3.5%	5.1%	3.2%	3.8%	2.9%	3.3%	3.2%	4.9%	3.3%	5.7%	3.6%	5.6%	3.2%	5.2%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	3.3%	4.9%	3.1%	3.7%	2.8%	3.2%	3.0%	4.7%	3.1%	5.5%	3.4%	5.4%	3.1%	4.8%
Financial institutions (incl. BOJ)	1.0%	0.7%	0.4%	0.5%	0.4%	0.9%	0.3%	0.5%	0.3%	0.4%	0.3%	0.5%	0.3%	0.4%
Current	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%
Savings	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Time deposits	36.0%	35.5%	37.9%	38.1%	39.6%	39.1%	39.9%	38.4%	38.8%	37.3%	37.7%	36.0%	36.6%	35.2%
Personal	31.5%	31.1%	32.7%	33.3%	34.4%	34.4%	34.8%	34.0%	34.4%	33.1%	33.3%	31.8%	32.1%	31.0%
Corporate (incl. quasi-sovereign)	4.0%	4.0%	4.5%	4.5%	4.5%	4.4%	4.2%	4.1%	4.0%	3.9%	4.1%	4.1%	4.0%	3.9%
National & local government	0.5%	0.3%	0.6%	0.3%	0.7%	0.3%	0.9%	0.3%	0.3%	0.3%	0.3%	0.1%	0.4%	0.2%
Financial institutions (incl. BOJ)	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
Foreign-currency deposits	0.8%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%
Personal	0.7%	0.5%	0.5%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%
National & local government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

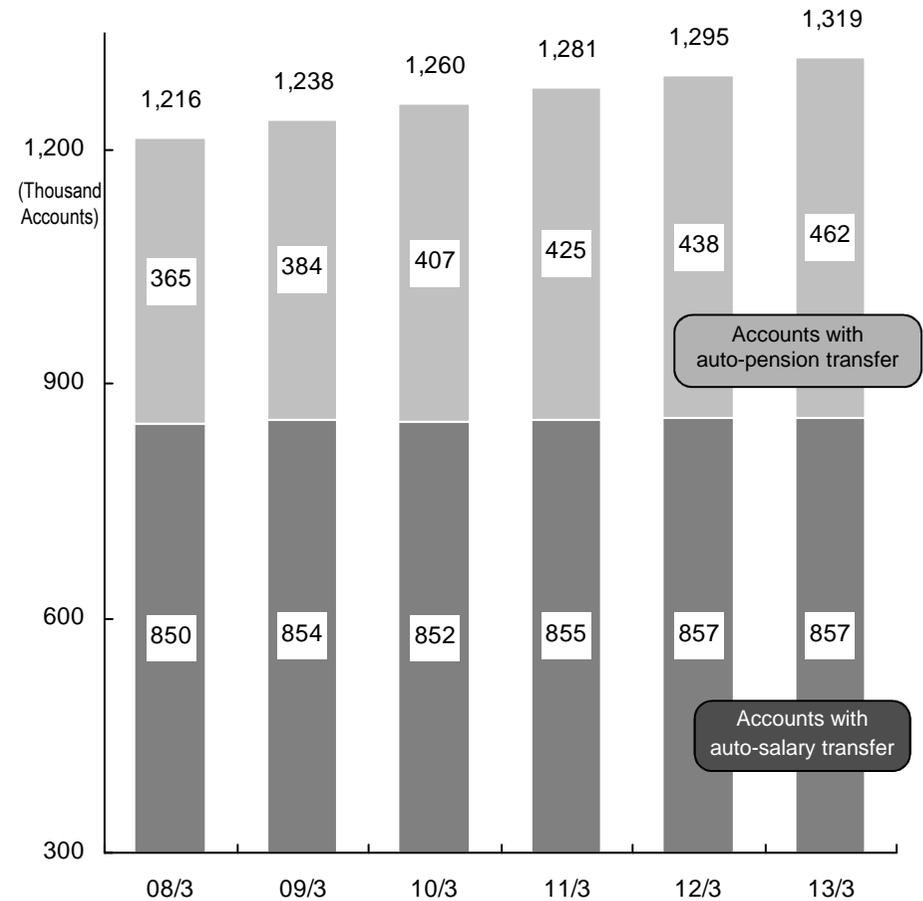
	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.5%	97.1%	97.1%	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%
Others	3.5%	2.9%	2.9%	3.2%	2.9%	3.5%	3.5%	3.0%	2.9%	3.0%	3.1%	3.2%	3.3%	3.3%

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

(¥ Bil.)

	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Investment trusts	576.1	625.0	554.5	534.6	413.5	480.8	505.7	468.4	461.9	399.6	389.6	348.8	365.0
Bond funds	15.5	15.0	14.0	13.5	9.5	9.1	8.3	7.9	7.4	7.2	6.6	6.3	6.0
Stock funds	560.5	610.0	540.4	521.0	403.9	471.6	497.4	460.4	454.5	392.3	383.0	342.4	358.9
Personal Investors	566.4	615.0	544.2	524.2	405.1	471.7	496.2	460.2	454.2	392.2	382.5	340.5	356.5
Bond funds	13.6	13.2	12.4	12.0	8.1	7.7	7.1	6.7	6.3	6.0	5.5	5.3	5.0
Stock funds	552.7	601.8	531.8	512.2	396.9	463.9	489.0	453.4	447.9	386.1	376.9	335.1	351.4

(¥ Bil.)

	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Foreign-currency deposits	48.0	46.5	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1	69.1	71.9
Personal	40.3	38.0	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2	56.5	58.8
Corporate (incl. quasi-sovereign)	7.6	8.5	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8	12.5	13.0

(¥ Bil.)

	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Personal annuities*	371.7	411.3	446.6	498.3	529.8	578.6	653.6	729.9	786.7	855.8	981.7	1,082.1	1,153.8
Variable	177.9	215.9	248.1	296.1	324.8	362.0	375.6	389.6	392.8	395.8	399.1	403.4	411.0
Fixed	191.5	192.1	193.3	195.3	196.9	205.6	219.8	223.5	231.7	240.3	327.7	391.9	433.3
Whole Life Insurance	2.2	3.2	5.1	6.8	8.0	10.9	58.1	116.6	162.1	219.7	254.8	286.6	309.5

*Accumulation from October 2002.

(¥ Bil.)

	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Public bonds	188.1	202.8	204.9	224.5	218.1	227.0	225.3	232.6	221.9	226.5	216.0	220.5	203.7
Personal	160.9	171.3	177.1	188.4	193.4	198.9	202.4	200.9	196.6	193.6	187.4	174.6	168.6

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Assets Requiring Caution or worse	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	1,476.3	1,468.7
Assets Requiring Caution	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	1,366.6	1,351.6
Other Assets Requiring Caution	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	1,289.8	1,270.8
Substandard Assets	116.6	104.4	114.6	121.8	68.6	78.6	67.7	67.0	69.2	68.3	71.7	76.8	80.7
Potentially Bankrupt Assets	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9
Bankrupt and Effectively Bankrupt Assets	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1
Normal Assets*	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	6,442.9	6,554.8
Total	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	7,919.2	8,023.6

*Including loans with no debtor classification.

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

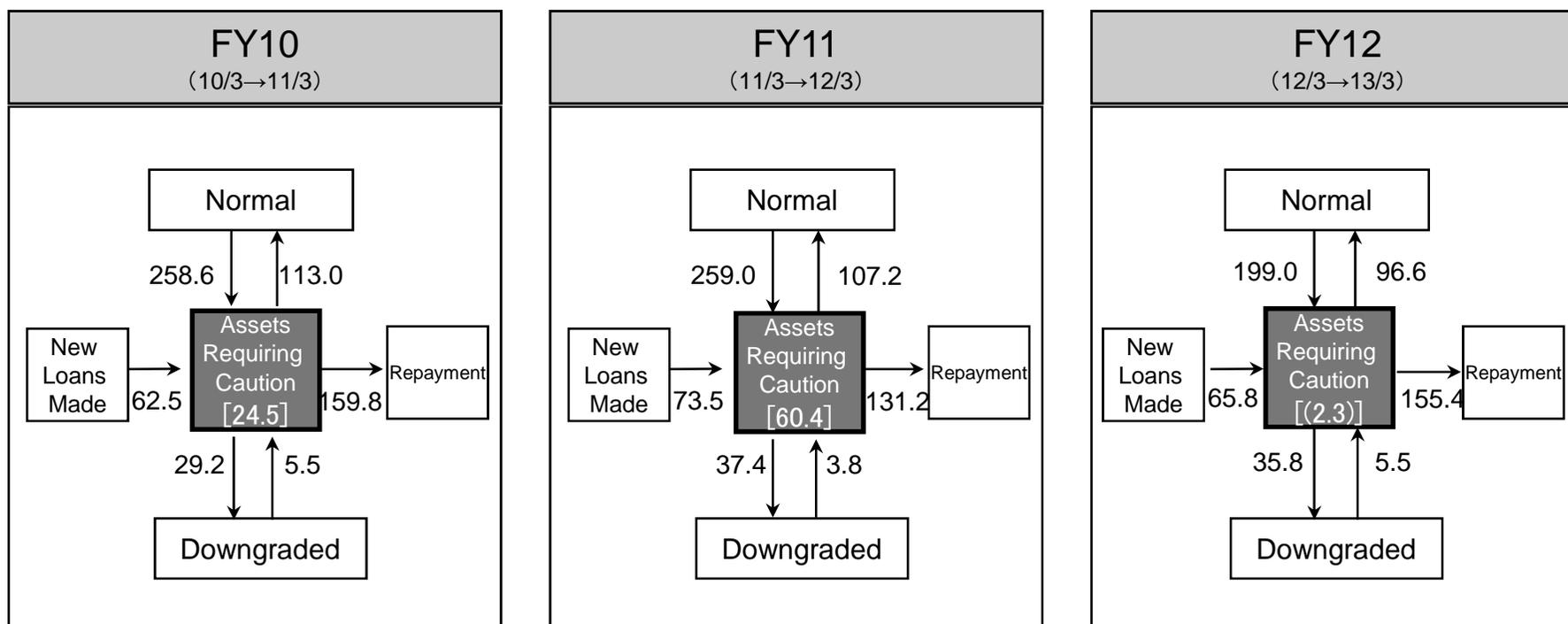
(¥ Bil.)

	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3
Disclosed Claims under the Financial Reconstruction Law	202.3	185.9	186.6	193.0	152.2	158.0	143.1	140.5	145.8	145.7	160.1	171.3	183.4
Bankrupt and Substantially Bankrupt Claims	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1
Doubtful Claims	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9
Substandard Claims	98.1	87.4	91.8	97.6	55.0	59.1	53.5	55.0	58.4	56.9	58.2	61.7	66.3
Normal Claims	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	7,747.8	7,840.1
Total	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	7,919.2	8,023.6
Proportion to total claims	3.08%	2.77%	2.73%	2.73%	2.12%	2.16%	1.96%	1.91%	1.94%	1.91%	2.08%	2.16%	2.28%

Factors for Fluctuations in Assets Requiring Caution

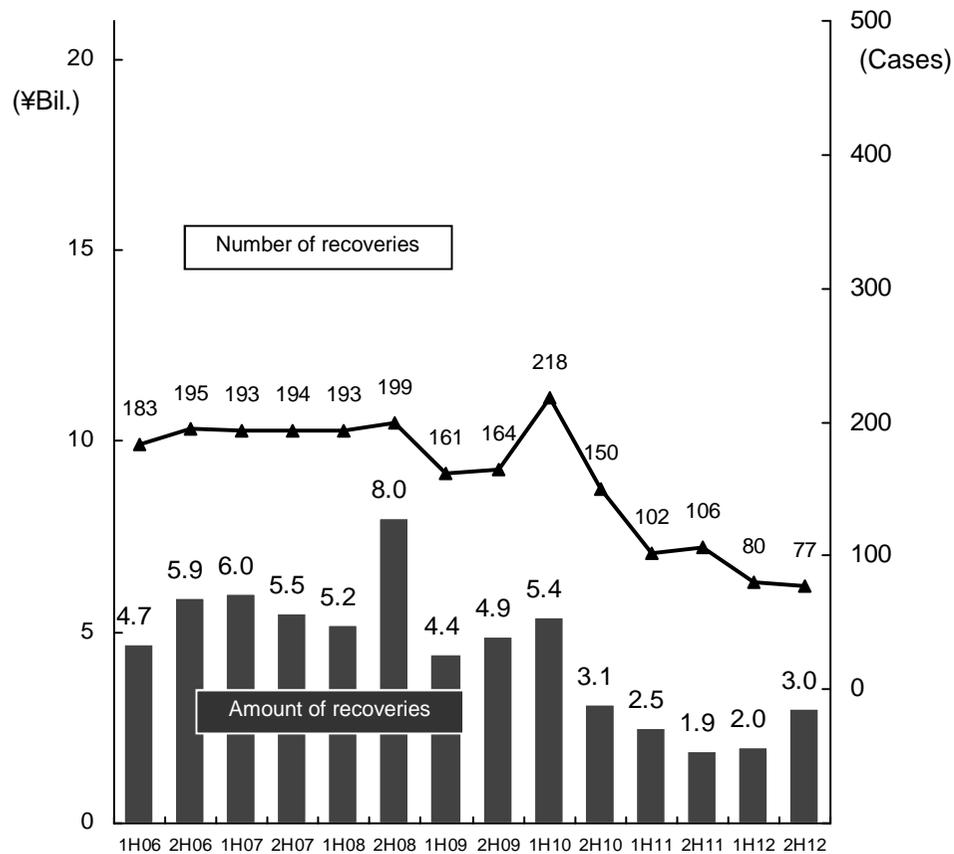
Analysis of yearly net change of Assets Requiring Caution
(including Substandard loans)

(¥ Bil.)



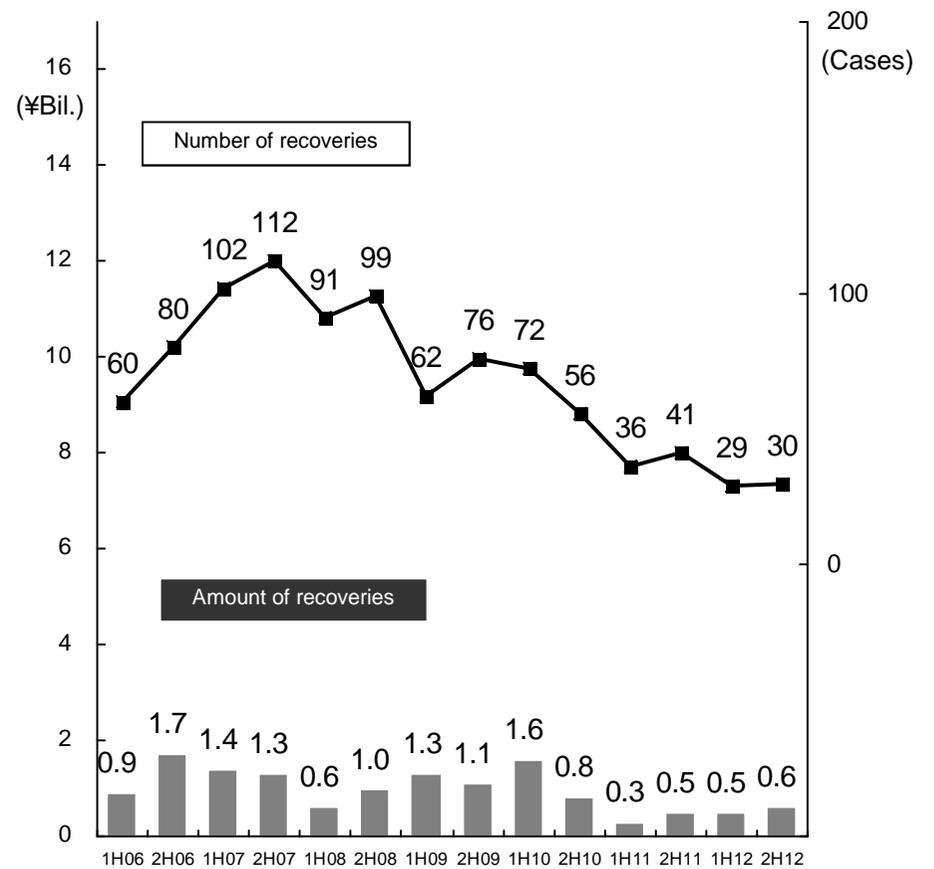
Disposal of Collateral

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	12/6	12/9	12/12	13/3
Cases	6,145	10,929	15,576	20,556	25,727	30,984	35,628	40,683	45,599	50,699	55,705	60,992	66,151
Revised	4,518	8,649	13,458	17,705	22,679	27,516	32,147	36,816	41,667	46,224	51,090	56,076	61,157
Refused	11	28	50	72	106	128	258	295	316	331	367	371	377
Under evaluation	1,285	1,622	1,191	1,584	1,427	1,581	1,263	1,375	1,240	1,529	1,418	1,503	1,390
Withdrawn	331	630	877	1,195	1,515	1,759	1,960	2,197	2,376	2,615	2,829	3,042	3,227
Amount (¥Mil.)	166,499	305,107	437,529	579,852	727,827	875,726	1,021,922	1,165,045	1,298,518	1,444,792	1,591,779	1,736,988	1,877,062
Revised	124,369	247,029	381,450	506,275	645,493	782,281	921,609	1,055,877	1,189,757	1,324,656	1,465,144	1,604,263	1,744,198
Refused	196	304	2,194	3,054	3,662	4,481	7,443	9,089	9,526	9,907	10,755	10,896	10,959
Under evaluation	33,989	44,288	34,490	40,964	40,696	42,827	40,521	40,507	35,581	40,188	38,782	39,578	36,507
Withdrawn	7,943	13,485	19,394	29,558	37,974	46,136	52,348	59,570	63,653	70,040	77,096	82,249	85,396

Housing loan borrowers

	10/3	10/6	10/9	10/12	11/3	11/6	11/9	11/12	12/3	12/6	12/9	12/12	13/3
Cases	543	1,006	1,378	1,654	1,968	2,228	2,450	2,648	2,881	3,076	3,308	3,492	3,675
Revised	353	755	1,140	1,411	1,697	1,940	2,167	2,323	2,540	2,689	2,894	3,065	3,233
Refused	1	3	12	37	43	58	67	74	81	88	97	103	108
Under evaluation	157	180	129	93	98	78	50	74	67	89	80	69	65
Withdrawn	32	68	97	113	130	152	166	177	193	210	237	255	269
Amount (¥Mil.)	8,327	14,887	20,536	24,681	29,385	33,359	36,687	39,578	43,242	45,946	49,564	52,091	54,709
Revised	5,580	11,296	17,125	20,878	25,450	28,857	32,588	34,730	38,107	40,198	43,444	45,696	48,138
Refused	40	67	195	666	749	917	1,031	1,183	1,297	1,414	1,590	1,684	1,758
Under evaluation	2,227	2,497	1,790	1,451	1,235	1,327	658	1,073	1,067	1,303	1,170	1,057	948
Withdrawn	479	1,025	1,424	1,684	1,950	2,257	2,409	2,590	2,771	3,029	3,358	3,653	3,863

※Figures after the decimal point are omitted

Capital Ratio

Basel II

Non-Consolidated

	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Capital ratio	11.12%	12.02%	12.14%	12.83%	12.76%	13.51%	13.63%	13.86%
Tier 1 capital ratio	9.62%	10.61%	10.78%	11.47%	11.46%	12.22%	12.33%	12.51%
Capital (¥Bil.)	565.2	599.6	611.8	614.8	619.9	619.9	643.9	655.9
Tier 1 capital	488.9	529.7	543.1	549.6	557.1	560.9	582.7	591.6
Risk weighted assets (¥Bil.)	5,082.7	4,988.2	5,038.8	4,791.0	4,858.3	4,587.4	4,723.9	4,729.1
Credit risk	4,690.2	4,592.4	4,637.6	4,390.0	4,473.0	4,213.4	4,355.8	4,299.1
Market risk	86.6	88.0	94.1	96.3	85.2	80.1	78.8	88.3
Operational risk	305.8	307.7	306.9	304.7	300.1	293.7	289.2	284.4

Consolidated

	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Capital ratio	11.70%	12.71%	12.80%	13.55%	13.37%	14.13%	14.35%	14.40%
Tier 1 capital ratio	10.17%	11.25%	11.39%	12.14%	12.05%	12.81%	12.99%	13.00%
Capital (¥Bil.)	604.4	641.3	653.8	658.9	665.2	667.3	686.8	701.4
Tier 1 capital	525.2	567.9	581.9	590.3	599.4	604.9	621.6	633.4
Risk weighted assets (¥Bil.)	5,162.3	5,045.0	5,106.1	4,860.3	4,972.4	4,721.2	4,785.3	4,869.5
Credit risk	4,747.9	4,627.8	4,683.9	4,438.8	4,566.3	4,264.7	4,396.2	4,333.4
Market risk	86.7	88.1	94.3	96.4	85.6	80.2	78.9	89.3
Operational risk	327.5	329.0	327.9	325.0	320.5	314.3	310.0	305.2

Basel III

Non-Consolidated

	13/3
Total capital ratio	13.21%
Tier1 capital ratio	12.24%
Common equity Tier1 ratio	12.24%
Total capital (¥Bil.)	649.6
Tier1 capital	602.3
Common equity Tier1 capital	602.3
Risk Weighted assets(¥Bil.)	4,917.9
Credit risk	4,571.8
Market risk	66.0
Operational risk	279.9

Consolidated

	13/3
Total capital ratio	14.05%
Tier1 capital ratio	12.90%
Common equity Tier1 ratio	12.90%
Total capital (¥Bil.)	702.4
Tier1 capital	645.2
Common equity Tier1 capital	645.2
Risk weighted assets(¥Bil.)	4,999.8
Credit risk	4,616.4
Market risk	66.6
Operational risk	301.2

Risk Capital Allocation

Risk Capital Allocation

Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital 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

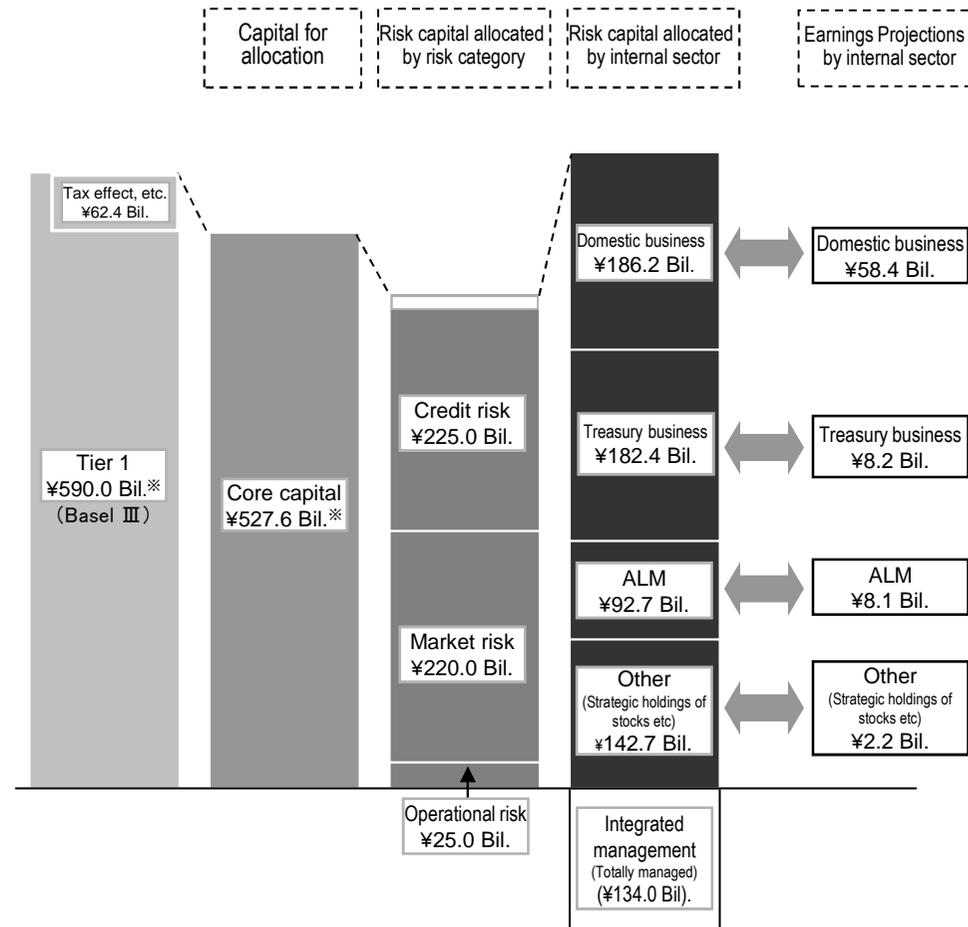
Outlier Standard (13/3)

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

Interest rate risks in banking business	①	13.0 bil
Tier 1 + Tier 2	②	649.6 bil.
Outlier ratio	①/②	2.0%

*Interest rate shock: 99 percentile

Risk capital allocation for the first half of FY13



*Amount forecasted at allocation.

Financial Information of Chibagin Securities

1. Profits and Losses

	FY06		FY07		FY08		FY09		FY10		FY11		FY12		
	(¥Mil.)	1H													
Operating revenue		2,220	5,069	2,724	4,615	1,636	2,950	1,783	3,406	1,623	3,333	1,515	2,974	1,578	4,041
Commissions received		1,891	4,236	2,222	3,775	1,359	2,422	1,467	2,775	1,275	2,713	1,221	2,308	988	2,854
Stocks		1,395	3,016	1,372	2,382	918	1,678	1,027	1,762	666	1,471	498	1,039	454	1,365
Bonds		19	32	12	24	6	10	7	15	26	34	15	20	3	7
Beneficiary certificates		462	1,163	827	1,345	418	698	424	979	575	1,191	699	1,231	522	1,466
Net gain on trading		170	540	320	525	168	311	235	470	267	476	231	545	530	1,070
Stocks		135	467	292	480	135	199	88	149	4	25	30	88	55	123
Bonds		33	68	25	39	33	107	144	315	260	444	199	452	472	941
Financial revenue		158	291	180	315	108	216	81	161	80	143	62	120	60	116
Financial expenses (-)		38	69	38	59	22	60	27	44	9	26	10	21	19	32
Net operating revenue		2,182	5,000	2,685	4,556	1,613	2,889	1,756	3,362	1,613	3,307	1,505	2,952	1,558	4,009
Expenses (-)		2,043	4,152	2,054	4,018	1,796	3,468	1,647	3,230	1,616	3,254	1,605	3,176	1,585	3,399
Related to trading (-)		355	706	337	669	311	628	311	605	311	599	281	571	324	698
Personal expenses (-)		1,133	2,330	1,175	2,238	996	1,882	896	1,742	893	1,785	901	1,772	860	1,824
Operating profit		138	847	630	538	(183)	(579)	108	131	(3)	52	(100)	(224)	(26)	610
Ordinary profit		206	955	700	629	(110)	(493)	141	175	28	56	(46)	(155)	8	639
Net income		485	1,528	523	446	54	(450)	225	252	(13)	28	(55)	(346)	334	826

2. Sales amount of stocks (excluding futures trading)

	FY06		FY07		FY08		FY09		FY10		FY11		FY12		
	(¥Mil.)	1H	1H	1H	1H	1H	1H	1H	1H	1H	1H	1H	1H	1H	
(Principal trading)		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	49,133	109,011
(Agency transactions)		188,228	432,018	196,401	340,768	128,566	227,427	128,820	224,145	85,192	194,677	63,880	139,885	55,993	180,277
Total		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	105,126	289,289

CSR activities

CSR Policy

The Chiba Bank is actively promoting corporate social responsibility for sustainable regional growth.

Progress in customer satisfaction

Compliance

Strengthening financial intermediation functions
(Main business)

Offering smooth and expeditious financing for the region through products and services that closely fit the region and through financial facilitation.

Contributing to the local community
(social contribution activities)

Working to contribute to “people,” “the environment” and “business” under our policy of “nurturing the future.”

Improving the development of human resources

Having all group employees work in unison to acquire the expertise and skills to be able to respond accurately to customer needs.

Recent Social Contribution activities

Nurturing the Future of “People”

- The 3rd subsidy allocation from public trust “Chibagin Heartful Welfare Fund” (12/8)
- Received Mesena Award 2012 “Cultural Film Award” (12/11)
- Received award for the “Small Kindness Movements’ Campaign” (12/11)
- Held the “Economic Quiz Contest” (12/12)
- Held the “Chiba Plaza, Kids’ Seminar” (12/12~)
- Donate the “Mobile Blood Bank”(13/3)
- Held the “47th Himawari Concert” (13/4)

Nurturing the Future of “the Environment”

- Acquisition of electric vehicles (11/3~)
- Started “Environmental Rating Scheme” and “Loans based on Environmental Rating (Chibagin Eco-Step)”(12/4)
- Held the “2nd Chibagin Energy Saving and ECO Seminar” (12/9)
- Presentation of the “4th Chibagin Forest” in Hasunuma, Sanmu-shi (13/2~)
- Increasing the number of environment-friendly branches with roof greenery and solar power system

Nurturing the Future of “Business”

- Held the “Job Hunting Seminar 2012” (12/6)
- Held the “3rd Agri-business Talk Association” (12/7)
- Held the “Japan Food Trade Fair in Singapore 2012” (12/8)
- Held the “1st Food Products Talk Association in Ulaanbaatar” (12/9)
- Held the “Business Idea Contest for Students” (12/10~12/12)
- Started the “Chibagin Subsidy Scheme for Technology Research and Development” (13/4)

Branch Network

Chiba Bank's Branch Network (Domestic)



※平成24年10月17日に、守谷支店内に「つくば支店」を新設しました。なお、平成25年度中に、つくばエクスプレス「研究学園駅」付近に店舗を新築し、移転オープンする予定です。

Number of Outlets in Chiba Prefecture

Name of Bank	13/3
Chiba Bank	157
Chiba Kogyo Bank	71
Keiyo Bank	119
Bank of Tokyo-Mitsubishi UFJ	26
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	22
Resona Bank	12

Total number of Chiba Bank outlets

	13/3	Change from 05/3
Outlets	178	+16
Domestic	175	+16
Chiba Pref.	157	+7
Others	18	+9
Overseas	3	0
Money exchange counters	3	+1
Representative offices	2	+1

Composition of Shareholders

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	12/3		12/9		13/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	393,656	44.20%	395,451	45.42%	379,433	43.57%
Trust banks	175,569	19.71%	179,312	20.59%	165,675	19.02%
Securities companies	18,277	2.05%	18,613	2.14%	19,470	2.24%
Other companies	137,227	15.41%	137,468	15.79%	135,260	15.53%
Foreign investors	205,809	23.10%	191,218	21.94%	202,099	23.20%
Individuals and others	120,072	13.48%	122,533	14.07%	119,076	13.67%
Treasury Stock, etc.	15,721	1.76%	5,534	0.64%	15,554	1.79%
Total	890,771	100.00%	870,826	100.00%	870,901	100.00%

Principal Shareholders

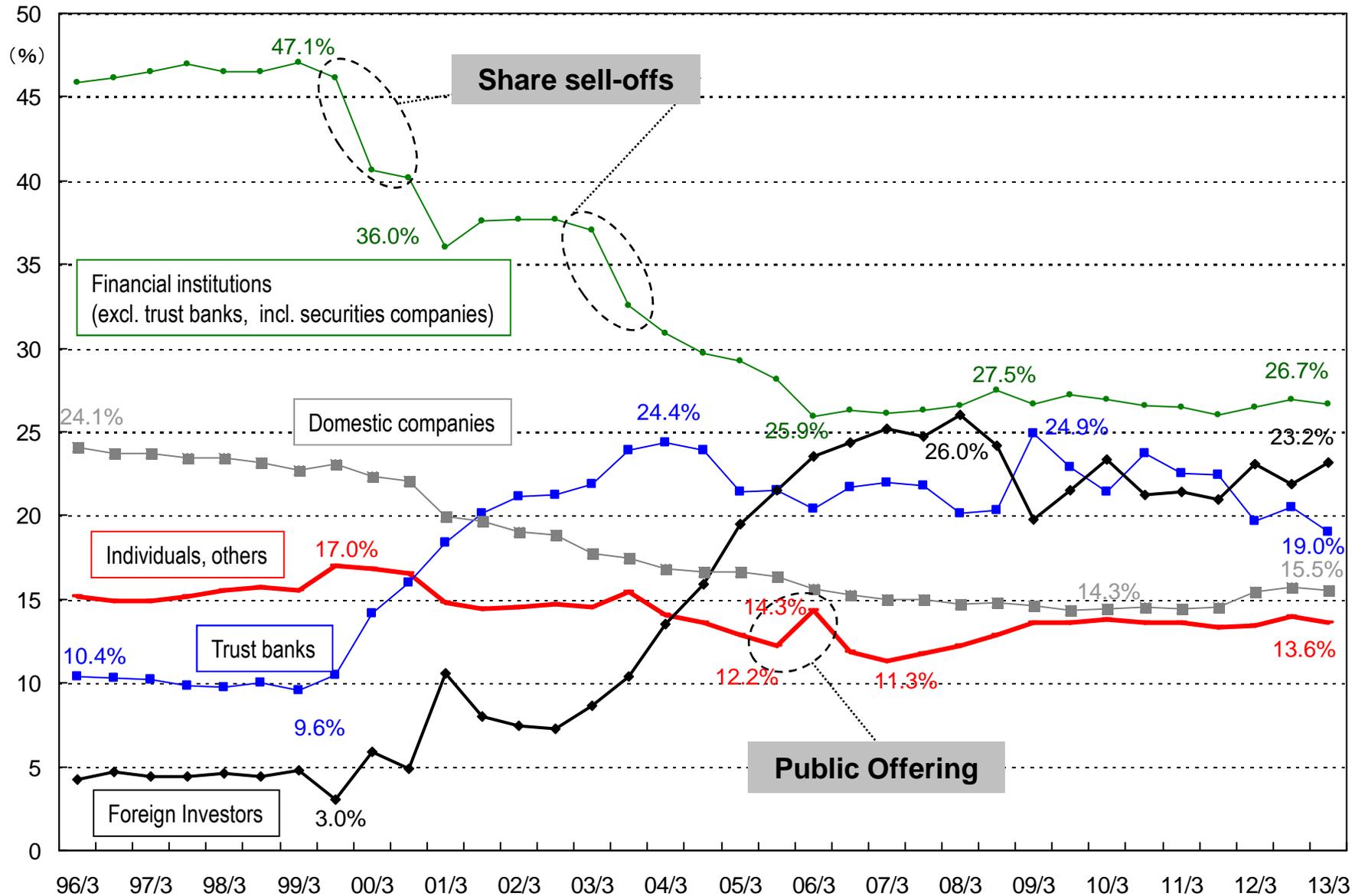
Number of Units (1 unit = 1000 shares)

	12/3		12/9		13/3			
	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)	55,535	6.20%	Japan Trustee Services Bank, Ltd. (Trust Account)	56,051	6.40%	Japan Trustee Services Bank, Ltd. (Trust Account)	47,314	5.40%
Japan Master Trust Bank of Japan, Ltd. (Trust Account)	38,408	4.28%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	39,306	4.48%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	3.95%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	35,303	4.03%
NIPPONKOA Insurance Company, Limited	29,998	3.34%	NIPPONKOA Insurance Company, Limited	29,998	3.42%	NIPPONKOA Insurance Company, Limited	29,998	3.42%
Nippon Life Insurance Company	29,270	3.26%	Nippon Life Insurance Company	29,270	3.34%	Nippon Life Insurance Company	29,270	3.34%
The Dai-ichi Life Insurance Company, Limited	26,230	2.92%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%
SUMITOMO LIFE INSURANCE COMPANY	17,842	1.99%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
Meiji Yasuda Life Insurance Company	15,891	1.77%	Meiji Yasuda Life Insurance Company	15,891	1.81%	Meiji Yasuda Life Insurance Company	15,891	1.81%
Chiba Bank Employees' Shareholding Association	12,505	1.39%	NORTHERN TRUST CO. (A/F/C) SUB A/C AMERICAN CLIENTS	12,738	1.45%	Chiba Bank Employees' Shareholding Association	12,795	1.46%
The Keiyo Bank, Ltd.	10,187	1.13%	Chiba Bank Employees' Shareholding Association	12,670	1.44%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	12,581	1.43%

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

Appendix-33

Changes in Composition of Shareholders



Recent News

2012	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”
	Jun. 15	Formed an “Agreement on Co-operation to Enhance International Business” with Chiba Prefecture
	Jul. 5	Formed an “Agreement on Business Commission” with Incorporated Administrative Agency, Nippon Export and Investment Insurance
	Jul. 10	Started “Environmental Rating Scheme II ” and “Loans based on Environmental Rating II (Chibagin Eco-Step II)”
	Jul. 17	Started using tablet PC for sales activities
	Jul. 26	Held the “3 rd Agri-business Talk Association”
	Aug. 6	Held the “Singapore Seminar”
	Aug. 22,23	Held the “Japan Food Trade Fair in Singapore 2012”
	Aug. 27,29,31	Held the “Business Seminar for the Major Cities in China”
	Sep. 7~9	Held the “1 st Food Products Talk Association in Ulaanbaatar”
	Sep. 13	Held the “Overseas Business Seminar”
	Sep. 21	Formed a “Business Matching Agreement on Overseas Security Service” with SECOM CO., LTD
	Oct. 1	Started “Regional Preference Service” on credit card business
	Oct. 1	Started “Personal Alliance Financing for Real Estate and Leasing Business (RENT)” with Chiba Prefecture Credit Guarantee Council
	Oct. 9	Held the “Indonesia Seminar”
	Oct.18	Formed a basic agreement on Main System
	Nov.8	Held the “Bangkok Seminar”
	Nov.21	Held the “Chibagin Business Matching with Royalhomecenter co., Ltd”
	Dec.17	“Osaka Branch” moved to new building
2013	Jan.21	“Togane Branch” moved to new building
	Feb.18	Started “Chibagin Densai Net Service”
	Feb.22	Formed an agreement on supporting companies’ overseas business with Japan Bank for International Cooperation
	Mar.1	Held the “Shanghai Business Community Seminar 2013”
	Mar.6	Formed a business alliance with Hong Kong Trade Development Council
	Mar.13	Formed a business alliance with State Bank of India
	Mar.18	“Kamogawa Branch” moved to new building
	Mar.31	70 th Anniversary
	Apr.1	Expanded “Regional Preference Service” on credit card business

**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.