

# Interim Financial Results for FY2012

Appendix

**November 21, 2012**  
**THE CHIBA BANK, LTD.**

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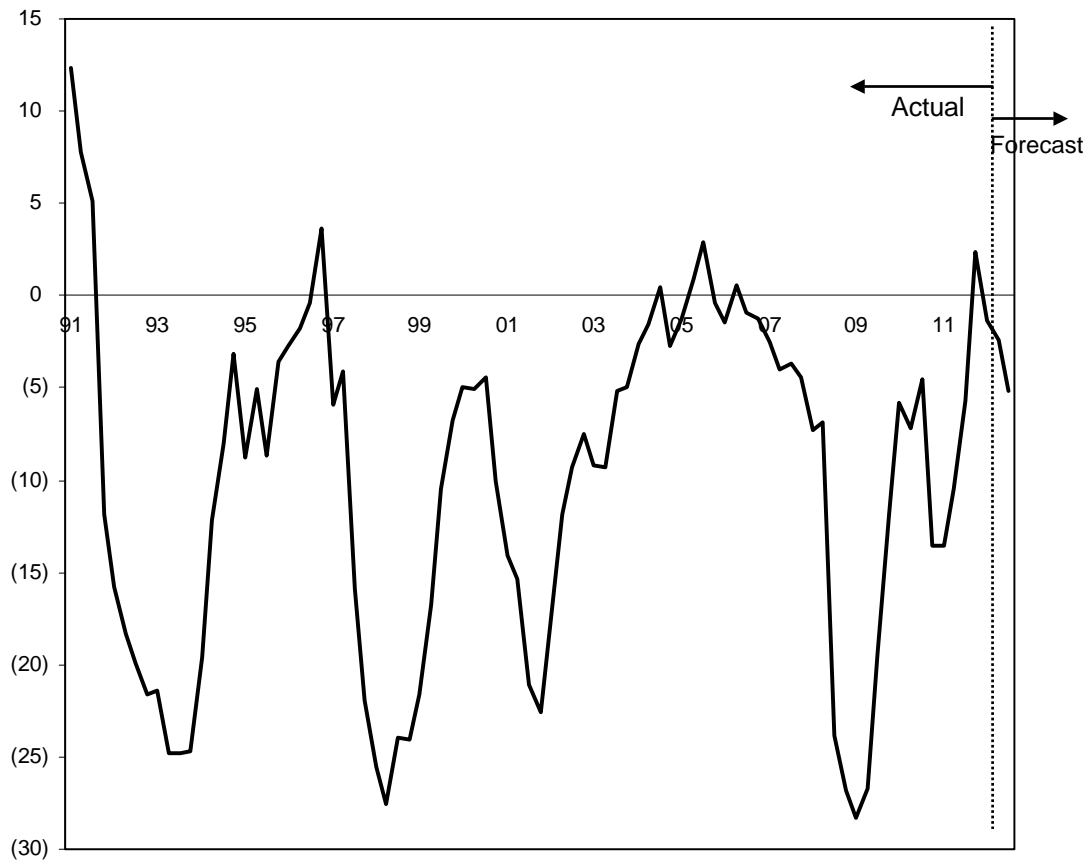
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▶ >> Regional Economy

>>> 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") x1/2

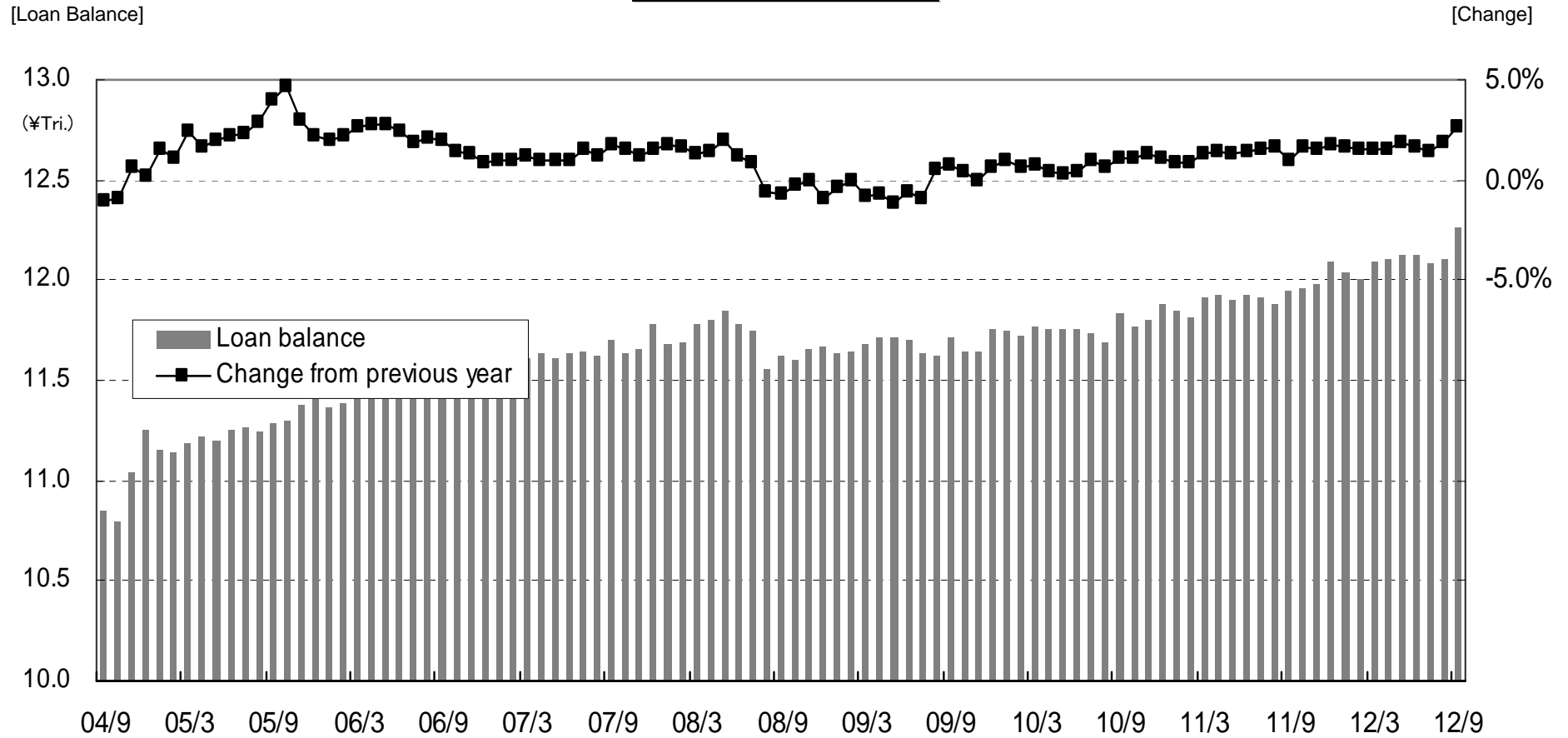
Trend of BSI of Sales (By Industry)

	FY11		FY12		Forecast
	Actual				
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	
Food	△ 1.7	0.0	△ 5.4	3.9	0.0
Petroleum & Chemicals	△ 13.2	0.0	△ 3.6	△ 6.3	6.3
Plastics	△ 25.0	△ 28.6	△ 33.4	△ 33.4	△ 25.0
Glass	△ 9.1	5.0	△ 5.0	0.0	0.0
Steel & Non-ferrous Metals	0.0	△ 12.5	△ 18.2	△ 10.0	△ 15.0
Metal products	2.5	△ 10.0	△ 2.1	△ 18.2	△ 22.8
Machinery	7.2	4.2	△ 10.0	0.0	△ 10.0
Electrical machinery	△ 25.0	△ 12.5	△ 16.7	△ 14.3	△ 7.2
Transportation equipment	0.0	0.0	△ 3.0	△ 17.9	△ 17.9
Other manufacturing	△ 5.3	0.0	0.0	△ 6.3	△ 13.4
Construction	△ 9.5	2.4	4.8	2.2	6.5
Transportation	△ 8.3	△ 4.6	11.1	0.0	0.0
Wholesaling	△ 10.6	△ 4.4	△ 2.2	△ 9.1	△ 9.1
Retailing	△ 1.9	28.0	4.4	△ 2.0	△ 14.0
Hotels	△ 16.7	12.5	43.8	38.9	11.1
Services	△ 5.9	6.6	3.3	8.0	5.8

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2012)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: October 2012  
 Answers: 681 enterprises surveyed, 277 effective answers

# Economic Conditions (2) Loans

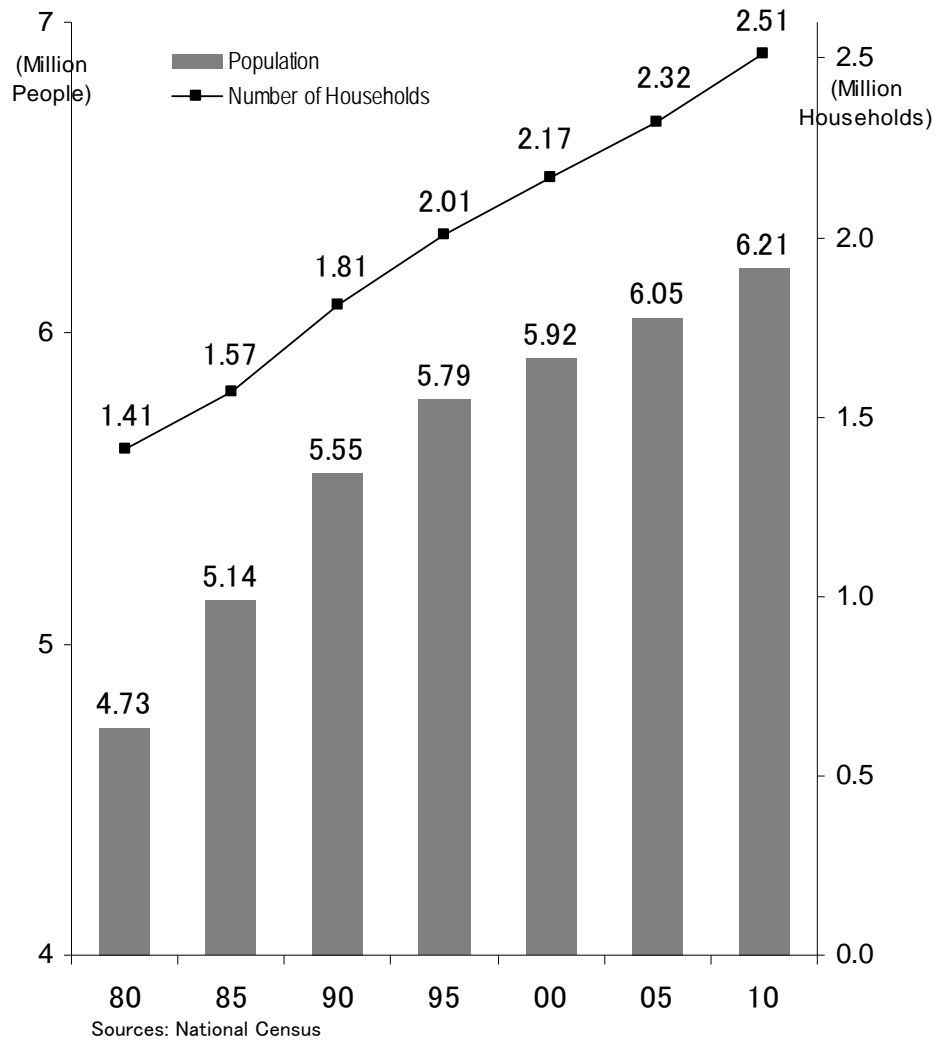
Loans in Chiba Prefecture



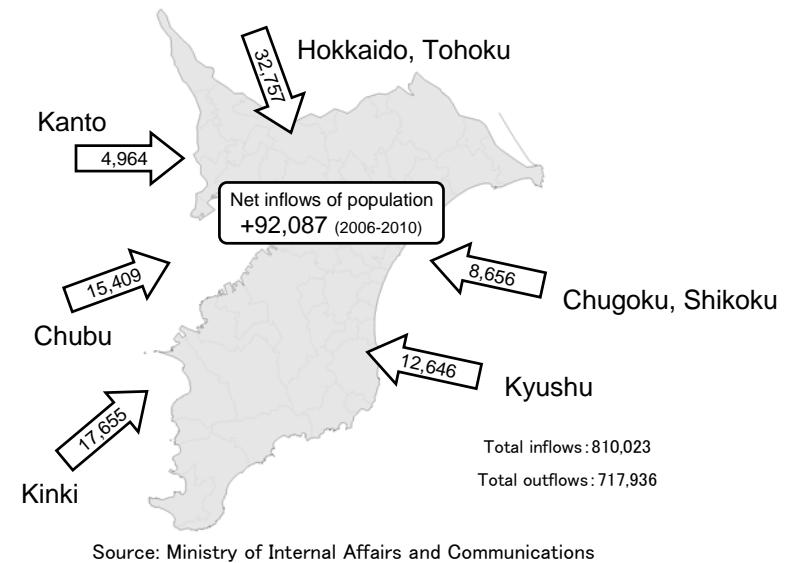
Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture  
 Note: Figures are month-end balances of total loans from banks

# Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Inflows/Outflows of Population



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

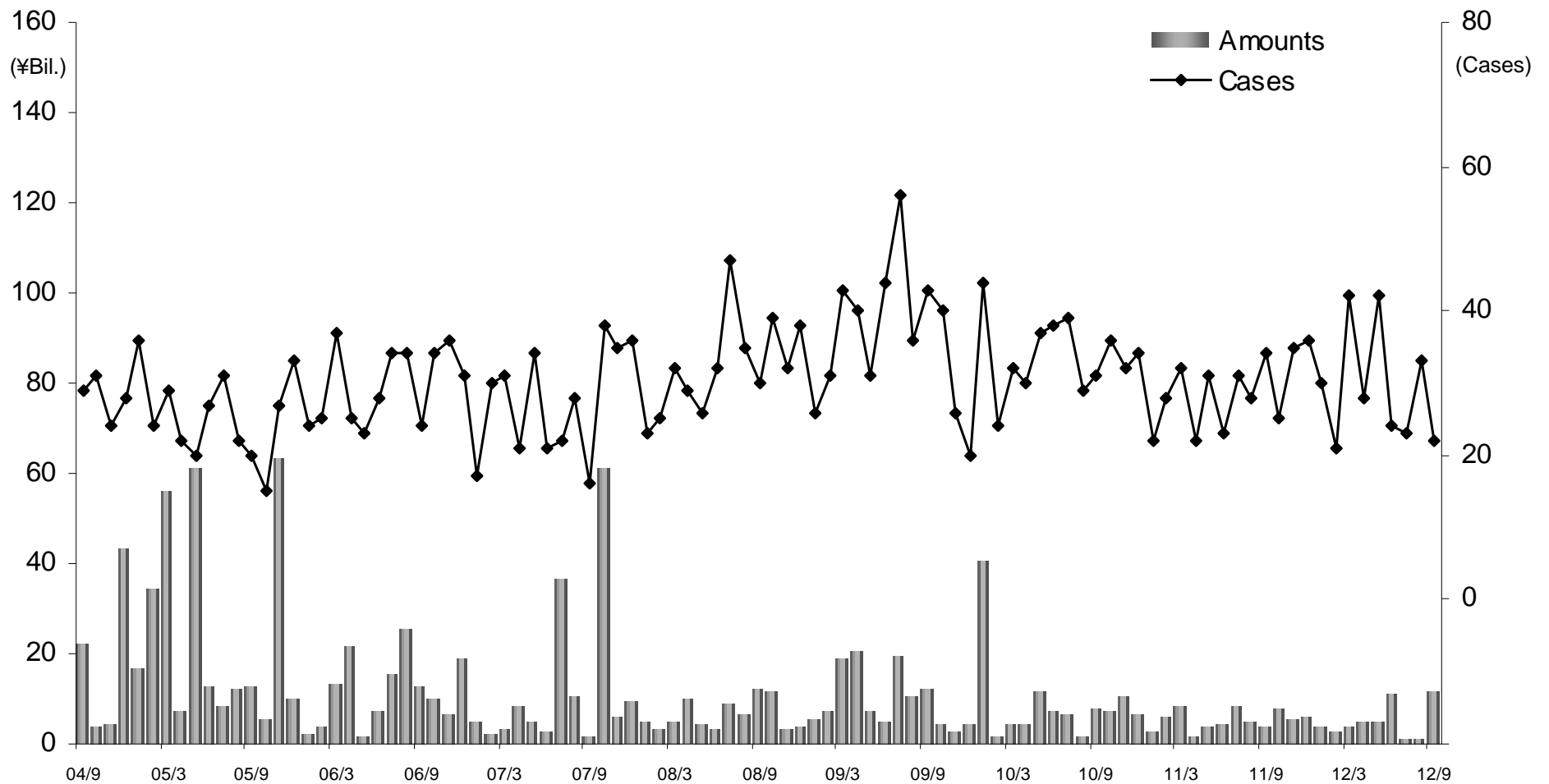
(Thousands)

Rank	Prefecture	Increase
1	Tokyo	585
2	Kanagawa	257
3	Chiba	160
4	Aichi	153
5	Saitama	140
6	Osaka	45
7	Okinawa	30
8	Shiga	29
9	Fukuoka	22
10	Hyogo	(1)

Sources: National Census

# Economic Conditions (4) Corporate Bankruptcies

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

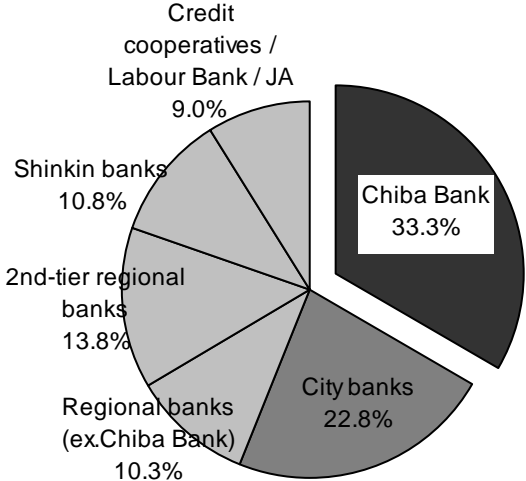


Source: Made by Chiba Bank with data from Shoko Research

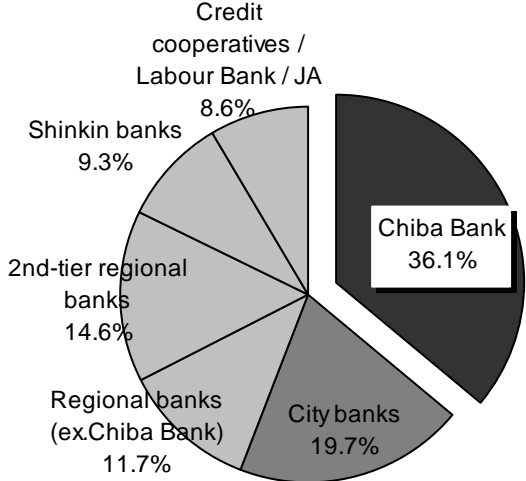
# Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

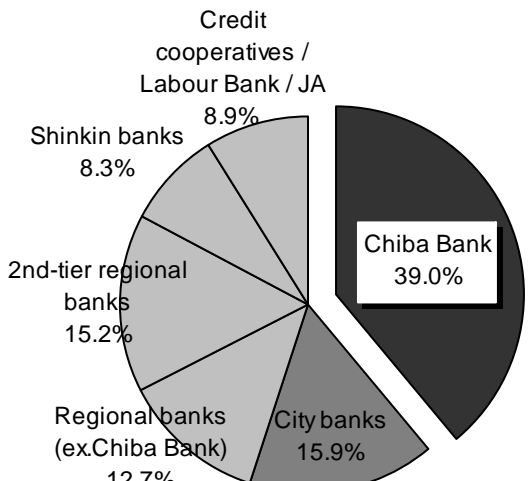
## Loans



01/3 ¥14.5 trillion

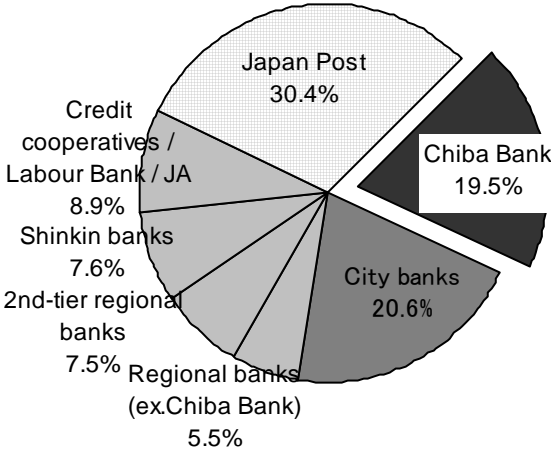


06/3 ¥13.8 trillion

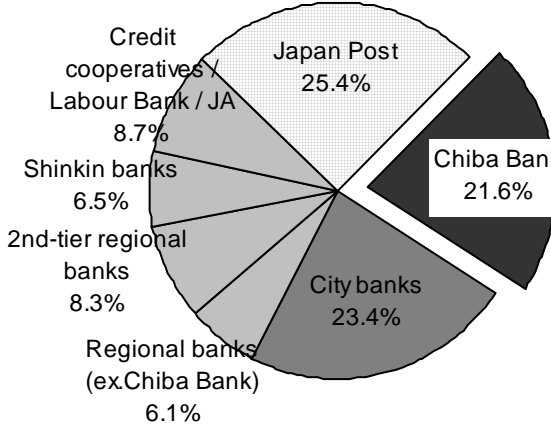


11/3 ¥14.2 trillion

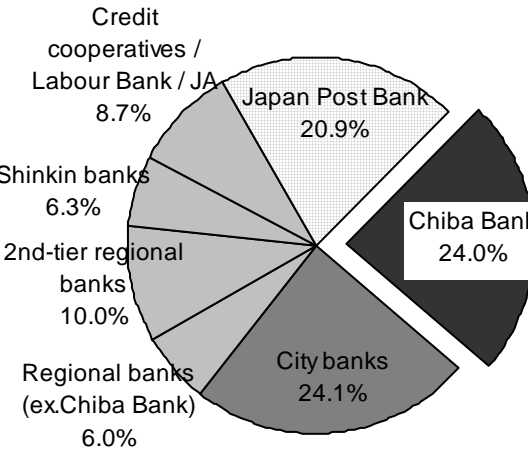
## Deposits



01/3 ¥33.7 trillion



06/3 ¥34.9 trillion



11/3 ¥37.0 trillion



# Economic Indicators for Chiba Prefecture (1)

	Population	Industrial Production Index			Electric Power Consumption		Customer Price Index	New Car Registrations	Building Construction			
	Total	Production	Shipment	Producers' Inventory Ratio	Total				2010=100	Total	Floor Area	New Housing starts
					Large users						Thousand m <sup>2</sup>	Total
As of Oct 1	2005=100			Million KWH		2010=100	Total	Thousand m <sup>2</sup>	Total			
2007	6,108,809	104.8	105.8	109.4	38,151	12,643	100.8	139,271	8,210	58,147		
2008	6,147,347	102.6	104.8	129.4	39,056	13,109	102.0	135,000	7,552	62,745		
2009	6,183,743	85.4	89.5	163.2	36,490	11,237	100.7	126,789	5,303	42,526		
2010	* 6,216,289	96.1	98.4	140.9	39,078	12,413	100.0	133,425	5,976	45,085		
2011	6,211,820	91.2	92.2	160.2	35,911	11,676	99.6	111,509	5,693	41,142		
2011/09	6,212,621	86.7	90.6	177.5	3,189	985	99.8	12,240	528	3,943		
2011/10	6,211,820	89.3	90.1	171.5	2,765	990	99.6	10,006	511	3,330		
2011/11	6,210,707	87.9	88.0	165.4	2,779	982	99.4	10,231	483	3,730		
2011/12	6,209,303	83.9	87.8	179.1	2,901	936	99.3	9,085	395	3,000		
2012/01	6,206,334	86.4	87.7	169.6	3,446	940	99.1	11,699	445	3,472		
2012/02	6,203,768	90.1	90.1	163.8	3,299	930	99.0	14,255	461	3,717		
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	-	-	-	3,282	1,010	99.3	9,942	495	3,846		
2012/09	6,196,164	-	-	-	-	-	-	12,662	-	-		
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			

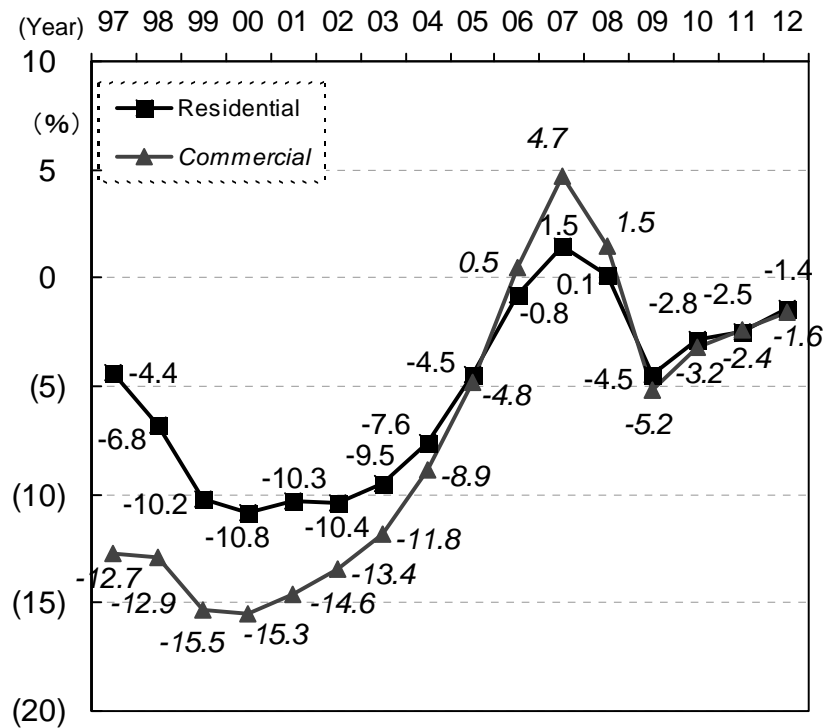
\*Source of Population as of 2010: National Census

## 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
	2010=100											
2007	1,716,473	4,750,864	329	153,140	73,197	69,028	0.94	96.3	114.4	107.3	106.7	
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	0.45	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	
2011/09	127,711	414,916	34	3,785	99,281	54,476	0.55	100.6	101.4	84.6	81.9	
2011/10	127,376	405,549	25	7,978	99,527	56,675	0.56	101.1	101.6	87.3	83.5	
2011/11	87,439	441,225	35	5,571	95,426	57,329	0.57	101.4	101.5	88.4	88.2	
2011/12	92,838	441,682	36	5,943	87,561	53,735	0.57	101.9	101.4	182.9	191.3	
2012/01	84,661	451,361	30	4,164	86,287	57,012	0.61	101.6	99.1	84.3	81.7	
2012/02	97,196	417,688	21	2,999	89,605	60,567	0.59	100.9	98.4	83.3	82.4	
2012/03	107,031	459,539	42	4,063	94,210	62,096	0.60	100.5	98.3	87.8	85.2	
2012/04	90,928	491,419	28	5,079	99,859	59,750	0.63	102.0	99.2	85.4	83.4	
2012/05	96,860	473,492	42	5,181	100,876	59,215	0.65	102.5	98.7	85.3	89.9	
2012/06	109,195	382,722	24	11,243	98,210	59,117	0.68	102.5	98.3	150.8	148.7	
2012/07	83,411	395,724	23	1,634	94,969	60,535	0.72	102.0	96.8	106.5	116.0	
2012/08	82,889	437,441	33	1,782	92,546	60,414	0.69	-	-	-	-	
2012/09	-	-	22	11,723	-	-	-	-	-	-	-	
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 July 1 of each year

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

	City	Category	Area	11.1.1 ~ 11.4.1	11.4.1 ~ 11.7.1	11.7.1 ~ 11.10.1	11.10.1 ~ 12.1.1	12.1.1 ~ 12.4.1	12.4.1 ~ 12.7.1
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	4
C	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	5	5	5	5	5	5
D	Urayasu city	Residential	Shin-Urayasu	-	-	5	5	5	5
E	Ichikawa city	Commercial	Around Motoyawata Sta.	5	5	4	4	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

<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 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
<b>Chiba</b>	<b>6.21 million (Ranked 6<sup>th</sup> nationwide)</b>	<b>41 thousand (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥17 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥24.3 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥12.2 trillion (Ranked 7<sup>th</sup> nationwide)</b>
No. 1 nationwide	Tokyo 13.15 million	Tokyo 133 thousand	Tokyo ¥50 trillion	Tokyo ¥176.6 trillion	Tokyo ¥170.8 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 71 thousand	Kanagawa ¥27 trillion	Osaka ¥56.2 trillion	Osaka ¥37.0 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 59 thousand	Osaka ¥25 trillion	Kanagawa ¥35.3 trillion	Kanagawa ¥17.9 trillion

Sources:

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

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

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

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

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» Regional Economy

▶ » » **Management Indices**

# Summary of Income and Expenses

(¥ Bil.)

	FY05		FY06		FY07		FY08		FY09		FY10		FY11		FY12
	1H		1H		1H		1H		1H		1H		1H		1H
Gross business income	75.0	150.5	77.8	155.1	79.5	163.1	73.0	142.1	82.3	162.1	81.2	159.2	78.1	153.3	77.2
Net interest income	61.8	126.2	65.8	132.4	68.8	139.5	73.4	146.6	72.8	143.3	69.5	137.6	67.9	134.5	66.2
Net fees and commissions income	9.3	19.6	10.4	21.4	10.0	18.4	9.0	15.3	6.7	14.1	7.3	14.1	7.0	14.5	7.2
Trading income	1.0	1.9	0.9	2.3	1.5	3.3	1.6	4.7	1.6	3.0	0.7	1.1	0.6	1.4	0.5
Profit from other business transactions	2.8	2.6	0.6	(1.1)	(0.8)	1.8	(11.1)	(24.6)	1.0	1.6	3.5	6.3	2.5	2.7	3.1
Gains (losses) related to bonds	1.8	0.7	(2.1)	(6.0)	(2.1)	(0.9)	(12.8)	(28.4)	(0.5)	(0.9)	2.4	3.9	1.7	0.9	2.3
Expenses	37.6	75.3	39.1	77.9	39.5	79.2	40.4	79.9	39.7	80.3	40.0	80.7	39.9	81.2	41.2
Core net business income	35.5	74.4	40.8	83.2	42.1	84.8	45.4	90.7	43.0	82.8	38.8	74.5	36.5	71.0	33.6
Ordinary profit	36.0	68.8	31.8	71.3	38.4	70.0	11.1	6.5	22.0	53.4	33.6	59.7	35.7	61.7	33.6
Net income	23.4	46.7	24.5	50.1	27.2	44.6	7.3	11.3	16.3	36.2	22.6	38.1	23.0	36.0	20.7
Net credit costs	(2.5)	(2.1)	0.8	2.0	(3.5)	3.6	19.3	37.2	16.8	19.4	3.9	10.3	(5.7)	2.2	0.7
Consolidated net income	24.8	48.9	25.6	52.5	27.9	45.9	7.6	12.3	16.6	37.5	23.3	40.6	23.4	40.7	22.0

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

# Management Indicators

	FY05		FY06		FY07		FY08		FY09		FY10		FY11		FY12
	1H		1H		1H		1H		1H		1H		1H		1H
ROA <sup>*1</sup>	0.53%	0.51%	0.50%	0.51%	0.56%	0.46%	0.14%	0.11%	0.32%	0.35%	0.44%	0.37%	0.43%	0.34%	0.38%
ROE <sup>*2</sup>	10.64%	9.00%	9.18%	8.81%	9.52%	8.13%	2.74%	2.23%	5.88%	6.33%	7.68%	6.47%	7.63%	5.71%	6.47%
OHR <sup>*3</sup>	51.13%	49.95%	49.80%	48.82%	48.32%	47.97%	47.41%	47.07%	48.14%	49.34%	50.84%	52.15%	52.29%	53.48%	55.16%

	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Non-consolidated capital ratio <sup>*4</sup>	10.42%	10.83%	10.57%	11.20%	11.22%	11.72%	10.74%	11.12%	12.02%	12.14%	12.83%	12.76%	13.51%	13.63%	13.86%
Tier1 capital ratio <sup>*4</sup>	7.40%	8.05%	8.17%	9.29%	9.58%	10.26%	9.82%	9.62%	10.61%	10.78%	11.47%	11.46%	12.22%	12.33%	12.51%
Consolidated capital ratio <sup>*4</sup>	10.75%	11.19%	10.95%	11.63%	11.66%	12.20%	11.31%	11.70%	12.71%	12.80%	13.55%	13.37%	14.13%	14.35%	14.40%
Tier1 capital ratio <sup>*4</sup>	7.71%	8.36%	8.51%	9.68%	10.00%	10.72%	10.35%	10.17%	11.25%	11.39%	12.14%	12.05%	12.81%	12.99%	13.00%

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

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

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

\*4 Based on Basel II from March 2007

# Interest Yields

## Domestic Operations

	FY05		FY06		FY07		FY08		FY09		FY10		FY11		FY12
	1H		1H		1H		1H		1H		1H		1H		1H
Average yield on interest-bearing assets	1.62%	1.60%	1.59%	1.65%	1.82%	1.83%	1.87%	1.85%	1.74%	1.70%	1.60%	1.56%	1.49%	1.45%	1.37%
Average yield on loans and bills discounted	1.90%	1.88%	1.85%	1.92%	2.13%	2.17%	2.16%	2.14%	1.97%	1.94%	1.81%	1.79%	1.68%	1.66%	1.57%
Average yield on securities	0.69%	0.76%	0.96%	0.94%	0.95%	0.91%	1.16%	0.99%	1.05%	0.98%	0.99%	0.91%	0.95%	0.84%	0.83%
Average yield on interest-bearing liabilities	0.95%	0.93%	0.96%	1.00%	1.14%	1.15%	1.16%	1.11%	1.00%	1.00%	0.97%	0.95%	0.89%	0.90%	0.88%
Average yield on deposits and NCD	0.01%	0.01%	0.05%	0.09%	0.22%	0.23%	0.26%	0.23%	0.15%	0.14%	0.10%	0.08%	0.06%	0.05%	0.04%
Expense ratio	0.94%	0.94%	0.95%	0.95%	0.93%	0.93%	0.91%	0.91%	0.88%	0.89%	0.86%	0.87%	0.82%	0.84%	0.84%
Average interest rate spread	0.67%	0.67%	0.63%	0.65%	0.68%	0.68%	0.71%	0.74%	0.74%	0.70%	0.63%	0.61%	0.60%	0.55%	0.49%
Difference between average yield on loans and deposits	1.89%	1.87%	1.80%	1.83%	1.91%	1.94%	1.90%	1.91%	1.82%	1.80%	1.71%	1.71%	1.62%	1.61%	1.53%

## Contract Rate by Borrowers' Category

	05/9	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Large enterprises	0.80%	0.72%	0.91%	1.17%	1.28%	1.29%	1.25%	1.19%	0.99%	0.90%	0.83%	0.78%	0.75%	0.74%	0.68%
Mid-sized enterprises	1.36%	1.33%	1.46%	1.61%	1.67%	1.67%	1.65%	1.45%	1.35%	1.30%	1.21%	1.16%	1.12%	1.12%	1.09%
Small and medium-sized enterprises	2.18%	2.11%	2.24%	2.30%	2.39%	2.36%	2.35%	2.14%	2.08%	2.03%	1.97%	1.90%	1.86%	1.81%	1.76%
Consumer loans	2.22%	2.17%	2.24%	2.35%	2.49%	2.54%	2.58%	2.55%	2.33%	2.22%	2.12%	2.03%	1.96%	1.87%	1.80%
Housing loans	2.04%	1.99%	2.06%	2.18%	2.32%	2.37%	2.41%	2.38%	2.17%	2.06%	1.97%	1.88%	1.81%	1.73%	1.66%
Others	6.60%	6.79%	7.02%	7.37%	7.61%	7.82%	7.93%	8.05%	7.87%	7.81%	7.63%	7.66%	7.72%	7.63%	7.55%
Public sector	0.96%	0.82%	1.05%	1.26%	1.38%	1.35%	1.38%	1.70%	1.31%	1.30%	1.14%	1.16%	1.00%	1.09%	0.86%

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



# Working Assets and Liabilities

## Overall

	Average balance (¥Bil.)							Interest yield						
	FY09		FY10		FY11		FY12	FY09		FY10		FY11		FY12
	1H		1H		1H		1H	1H		1H		1H		1H
Interest-bearing assets	9,345.9	9,386.0	9,419.8	9,522.5	9,721.8	9,838.9	10,170.7	1.76%	1.72%	1.63%	1.59%	1.51%	1.48%	1.40%
Loans and bills discounted	7,112.3	7,155.1	7,222.8	7,281.7	7,481.1	7,569.1	7,756.7	1.96%	1.93%	1.80%	1.78%	1.67%	1.65%	1.56%
Securities	1,954.0	1,962.3	1,949.2	1,957.0	1,873.0	1,919.3	2,073.3	1.19%	1.14%	1.13%	1.06%	1.08%	0.99%	0.97%
Interest-bearing liabilities	9,484.5	9,486.0	9,362.6	9,487.9	9,704.3	9,805.1	10,089.0	0.20%	0.19%	0.15%	0.14%	0.12%	0.11%	0.10%
Deposits	8,663.5	8,664.9	8,820.6	8,821.6	9,186.9	9,159.5	9,323.9	0.16%	0.14%	0.10%	0.09%	0.06%	0.06%	0.05%
Borrowed money	251.1	232.7	139.5	246.1	189.6	235.5	244.3	0.49%	0.48%	0.64%	0.41%	0.50%	0.43%	0.41%

## Domestic Operations

	Average balance (¥Bil.)							Interest yield						
	FY09		FY10		FY11		FY12	FY09		FY10		FY11		FY12
	1H		1H		1H		1H	1H		1H		1H		1H
Interest-bearing assets	9,051.7	9,090.4	9,188.0	9,289.6	9,470.3	9,563.3	9,862.9	1.74%	1.70%	1.60%	1.56%	1.49%	1.45%	1.37%
Loans and bills discounted	7,032.2	7,072.4	7,142.7	7,196.7	7,384.2	7,458.6	7,620.1	1.97%	1.94%	1.81%	1.79%	1.68%	1.66%	1.57%
Securities	1,608.7	1,627.5	1,661.8	1,672.0	1,642.9	1,679.9	1,830.4	1.05%	0.98%	0.99%	0.91%	0.95%	0.84%	0.83%
Interest-bearing liabilities	9,189.9	9,190.8	9,107.4	9,228.9	9,449.0	9,530.8	9,781.5	0.17%	0.16%	0.12%	0.11%	0.08%	0.08%	0.07%
Deposits	8,471.0	8,462.7	8,624.3	8,634.4	9,018.9	8,988.0	9,155.0	0.15%	0.13%	0.09%	0.08%	0.06%	0.05%	0.04%
Borrowed money	234.2	220.9	139.5	246.1	189.6	231.7	244.0	0.48%	0.48%	0.64%	0.41%	0.50%	0.42%	0.41%

## Domestic Loans – Balance

(¥ Bil.)

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Domestic loans	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9	7,321.1	7,461.5	7,505.1	7,726.1
Large enterprises	592.0	681.9	690.0	760.8	827.6	1,006.9	1,105.3	1,134.0	1,075.9	1,082.2	1,107.0	1,127.4	1,082.7	1,163.2
Mid-sized enterprises	161.8	167.9	164.7	174.9	180.9	183.3	184.4	183.9	174.9	176.0	169.5	168.9	157.2	167.6
Small and med-sized enterprises, etc.	4,776.4	4,861.1	5,025.6	5,100.2	5,201.8	5,241.7	5,400.9	5,481.3	5,585.0	5,645.5	5,762.9	5,854.6	5,977.2	6,038.5
Small and med-sized enterprises*	2,759.2	2,812.2	2,885.5	2,922.8	2,964.3	2,955.4	3,023.8	3,026.0	3,034.4	3,048.6	3,119.3	3,179.1	3,226.6	3,238.7
Consumer loans	2,017.1	2,048.8	2,140.0	2,177.4	2,237.5	2,286.2	2,377.0	2,455.2	2,550.5	2,596.9	2,643.5	2,675.5	2,750.6	2,799.7
Housing loans	1,892.7	1,927.0	2,022.1	2,060.6	2,124.0	2,174.6	2,267.5	2,347.7	2,444.9	2,494.9	2,545.6	2,580.8	2,658.6	2,709.1
Public sector	617.5	636.0	496.7	495.7	419.5	400.1	254.6	309.4	279.9	289.0	281.5	310.4	287.8	356.7

\*Including sole proprietors

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Domestic loans	6,147.8	6,347.0	6,377.1	6,531.7	6,629.9	6,832.1	6,945.3	7,108.7	7,115.8	7,192.9	7,321.1	7,461.5	7,505.1	7,726.1
Chiba Prefecture	4,934.3	5,022.8	5,101.7	5,196.2	5,222.3	5,248.7	5,381.1	5,434.4	5,457.8	5,507.8	5,554.0	5,630.1	5,672.9	5,781.2
Others	1,213.4	1,324.2	1,275.3	1,335.4	1,407.6	1,583.4	1,564.1	1,674.3	1,657.9	1,685.0	1,767.1	1,831.4	1,832.1	1,944.8

## Domestic Loans - Proportion

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Large enterprises	9.6%	10.7%	10.8%	11.6%	12.5%	14.7%	15.9%	15.9%	15.1%	15.0%	15.1%	15.1%	14.4%	15.1%
Mid-sized enterprises	2.6%	2.7%	2.6%	2.7%	2.7%	2.7%	2.6%	2.6%	2.5%	2.5%	2.3%	2.3%	2.1%	2.2%
Small and med-sized enterprises, etc.	77.7%	76.6%	78.8%	78.1%	78.5%	76.7%	77.8%	77.1%	78.5%	78.5%	78.7%	78.5%	79.7%	78.1%
Small and med-sized enterprises*	44.9%	44.3%	45.2%	44.8%	44.7%	43.2%	43.6%	42.6%	42.7%	42.4%	42.6%	42.6%	43.0%	41.9%
Comsumer loans	32.8%	32.3%	33.6%	33.3%	33.8%	33.5%	34.2%	34.5%	35.8%	36.1%	36.1%	35.9%	36.7%	36.2%
Housing loans	30.8%	30.4%	31.7%	31.5%	32.0%	31.8%	32.6%	33.0%	34.4%	34.7%	34.8%	34.6%	35.4%	35.1%
Public sector	10.1%	10.0%	7.8%	7.6%	6.3%	5.9%	3.7%	4.4%	3.9%	4.0%	3.9%	4.1%	3.8%	4.6%

\*Including sole proprietors

	06/3	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	80.3%	79.1%	80.0%	79.6%	78.8%	76.8%	77.5%	76.4%	76.7%	76.6%	75.9%	75.5%	75.6%	74.8%
Others	19.7%	20.9%	20.0%	20.4%	21.2%	23.2%	22.5%	23.6%	23.3%	23.4%	24.1%	24.5%	24.4%	25.2%

# Loan Breakdown by Industry

## Domestic Operations

(¥Bil.)

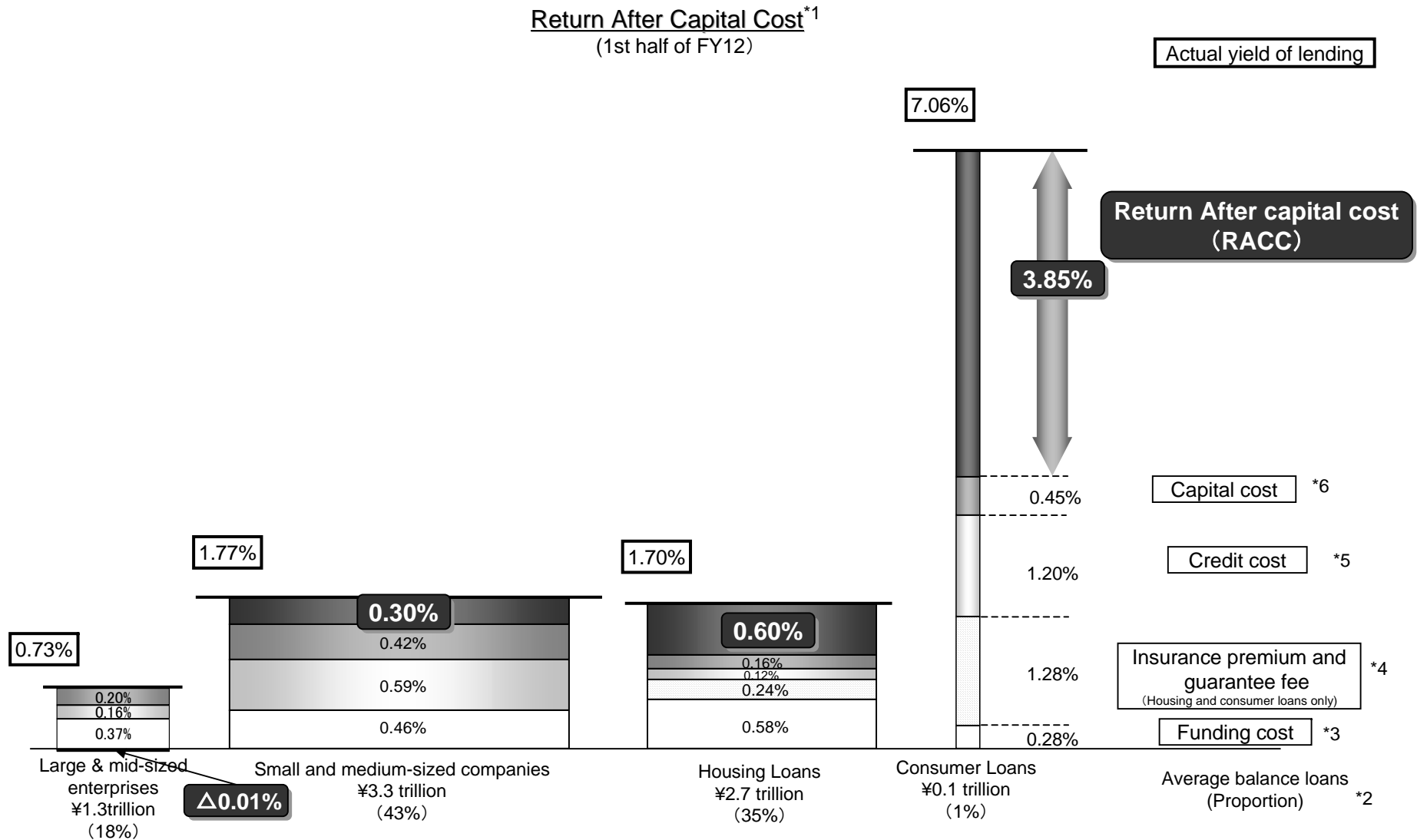
	10/3		10/9		11/3		11/9		12/3		12/9	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	701.7	9.86%	688.4	9.57%	700.7	9.57%	703.6	9.43%	679.2	9.05%	685.3	8.87%
Agriculture and Forestry	7.9	0.11%	7.9	0.11%	7.9	0.11%	7.8	0.11%	8.2	0.11%	8.2	0.11%
Fishery	1.2	0.02%	1.1	0.01%	0.9	0.01%	0.8	0.01%	0.8	0.01%	0.9	0.01%
Mining, quarrying and gravel	15.4	0.22%	16.9	0.24%	15.9	0.22%	15.3	0.21%	13.7	0.18%	13.9	0.18%
Construction	314.1	4.41%	299.8	4.17%	296.2	4.05%	293.6	3.93%	288.5	3.85%	286.2	3.71%
Electricity, Gas, Heat Supply and Water	20.2	0.28%	20.5	0.29%	18.9	0.26%	20.1	0.27%	21.6	0.29%	21.1	0.27%
Information and Communications	39.8	0.56%	42.6	0.59%	44.1	0.60%	46.4	0.62%	52.9	0.71%	54.6	0.71%
Transport and postal service	206.1	2.90%	196.8	2.74%	215.9	2.95%	223.3	2.99%	222.1	2.96%	234.0	3.03%
Wholesale and retail trade	655.9	9.22%	662.1	9.21%	692.8	9.46%	701.3	9.40%	702.5	9.36%	717.5	9.29%
Finance and Insurance	331.7	4.66%	327.7	4.56%	334.8	4.57%	331.1	4.44%	308.9	4.12%	326.0	4.22%
Real Estate and leasing	1,618.2	22.74%	1,646.6	22.89%	1,676.7	22.90%	1,719.3	23.04%	1,758.0	23.42%	1,803.7	23.35%
Real Estate	1,456.6	20.47%	1,488.9	20.70%	1,512.9	20.66%	1,541.8	20.66%	1,582.4	21.08%	1,612.4	20.87%
Real estate rental and management	1,216.4	17.10%	1,254.7	17.44%	1,290.5	17.62%	1,321.2	17.71%	1,363.3	18.16%	1,389.0	17.98%
Real estate trading, etc.	240.1	3.37%	234.1	3.26%	222.3	3.04%	220.6	2.95%	219.0	2.92%	223.3	2.89%
Leasing	161.6	2.27%	157.6	2.19%	163.8	2.24%	177.4	2.38%	175.5	2.34%	191.3	2.48%
Medical, welfare and other services	446.7	6.28%	456.1	6.34%	456.4	6.24%	468.3	6.28%	465.4	6.20%	483.8	6.26%
Government, local public sector	191.3	2.69%	214.4	2.98%	202.2	2.76%	241.5	3.24%	220.2	2.93%	279.1	3.61%
Others (mainly consumer loans)	2,564.9	36.05%	2,611.3	36.30%	2,657.1	36.30%	2,688.4	36.03%	2,762.4	36.81%	2,811.1	36.38%
Total	7,115.8	100.00%	7,192.9	100.00%	7,321.1	100.00%	7,461.5	100.00%	7,505.1	100.00%	7,726.1	100.00%

## Details of Loans to the Real Estate Industry

(¥Bil.)

	10/3		10/9		11/3		11/9		12/3		12/9	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Real Estate Rental and Management	1,216.4	83.51%	1,254.7	84.27%	1,290.5	85.30%	1,321.2	85.69%	1,363.3	86.16%	1,389.0	86.14%
Apartment and condominium rentals	891.9	61.23%	927.3	62.28%	982.7	64.96%	1,017.5	65.99%	1,070.7	67.67%	1,099.7	68.20%
Office and Commercial rentals	244.1	16.76%	205.8	13.83%	203.0	13.42%	211.3	13.71%	212.4	13.43%	212.4	13.17%
Land rental and Real estate management, etc.	80.3	5.52%	121.5	8.16%	104.7	6.92%	92.3	5.99%	80.1	5.06%	76.9	4.77%
Real Estate Trading, etc.	240.1	16.49%	234.1	15.73%	222.3	14.70%	220.6	14.31%	219.0	13.84%	223.3	13.86%
Home construction and development	128.3	8.81%	133.4	8.96%	131.3	8.68%	140.4	9.11%	135.4	8.56%	137.4	8.53%
Real estate brokerage and Land trading, etc.	41.0	2.82%	39.6	2.67%	41.0	2.71%	39.2	2.55%	42.0	2.66%	43.2	2.68%
Public corporations	70.7	4.86%	61.0	4.10%	50.0	3.31%	40.9	2.65%	41.5	2.62%	42.6	2.65%
Total	1,456.6	100.00%	1,488.9	100.00%	1,512.9	100.00%	1,541.8	100.00%	1,582.4	100.00%	1,612.4	100.00%

# Profit Structure of Loans



\*1. Before deducting operating costs

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

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

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

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

\*6. Capital cost: Unexpected loss as of 12/9 (UL:Basel II 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
(¥ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
National & local government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(¥ Bil.)													
	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/09
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
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
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

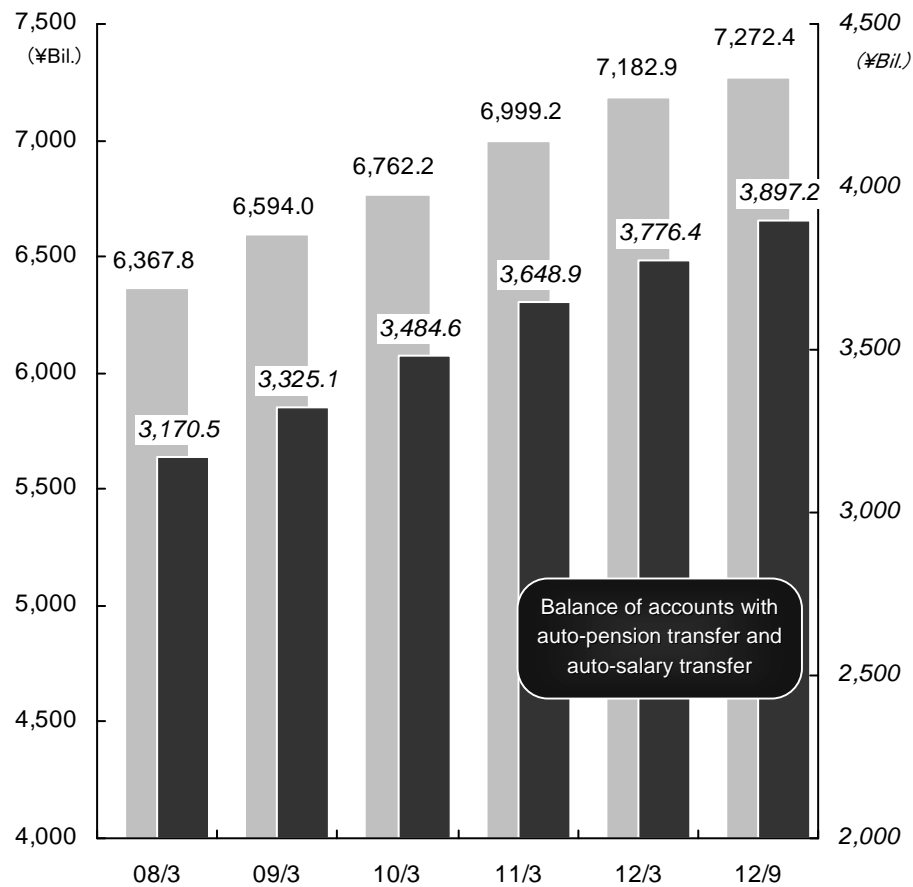
# Domestic Deposits - Proportion

	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
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	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%
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%
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%
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%
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%
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%
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%
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%
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	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%
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%
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%
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%
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%
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	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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
National & local government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

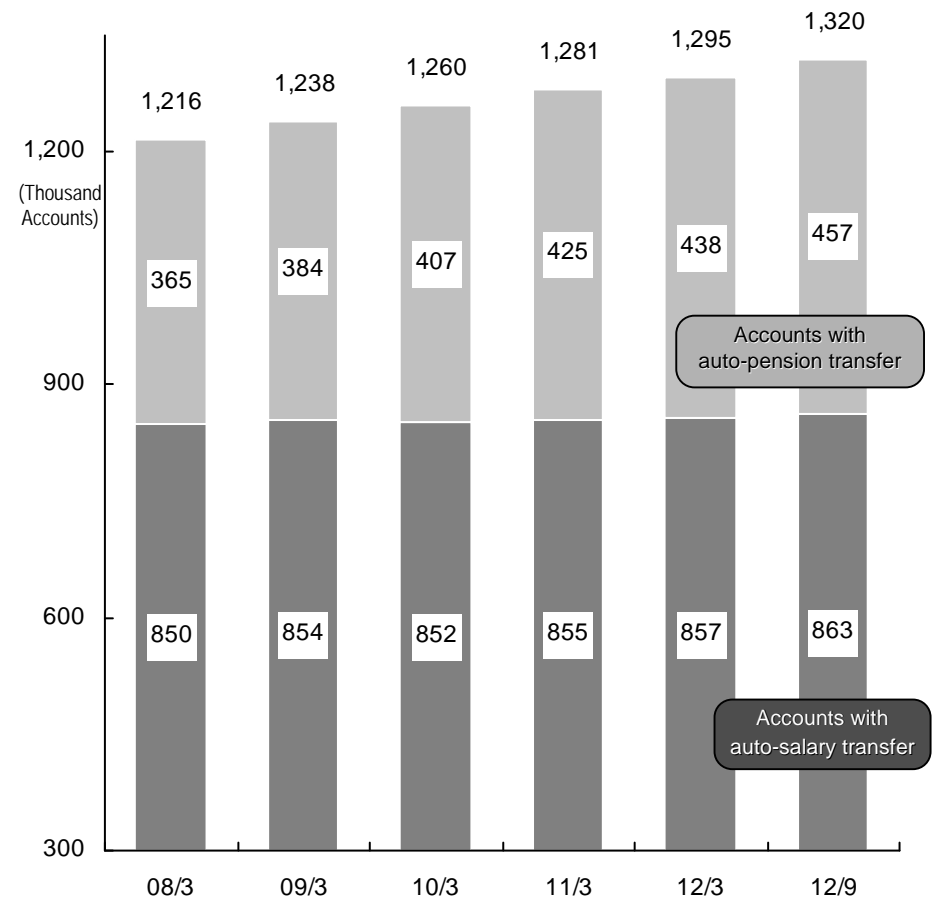
	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.5%	97.1%	97.1%	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%
Others	3.5%	2.9%	2.9%	3.2%	2.9%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

# Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer





# Financial Products

(¥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
Investment trusts	510.2	576.1	625.0	554.5	534.6	413.5	480.8	505.7	468.4	461.9	399.6	389.6	348.8
Bond funds	19.8	15.5	15.0	14.0	13.5	9.5	9.1	8.3	7.9	7.4	7.2	6.6	6.3
Stock funds	490.4	560.5	610.0	540.4	521.0	403.9	471.6	497.4	460.4	454.5	392.3	383.0	342.4
Personal Investors	501.7	566.4	615.0	544.2	524.2	405.1	471.7	496.2	460.2	454.2	392.2	382.5	340.5
Bond funds	17.8	13.6	13.2	12.4	12.0	8.1	7.7	7.1	6.7	6.3	6.0	5.5	5.3
Stock funds	483.8	552.7	601.8	531.8	512.2	396.9	463.9	489.0	453.4	447.9	386.1	376.9	335.1

(¥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
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
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
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

(¥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
Personal annuities*	343.4	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
Variable	151.1	177.9	215.9	248.1	296.1	324.8	362.0	375.6	389.6	392.8	395.8	399.1	403.4
Fixed	190.9	191.5	192.1	193.3	195.3	196.9	205.6	219.8	223.5	231.7	240.3	327.7	391.9
Whole Life Insurance	1.3	2.2	3.2	5.1	6.8	8.0	10.9	58.1	116.6	162.1	219.7	254.8	286.6

\*Accumulation from October 2002.

(¥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
Public bonds	213.5	188.1	202.8	204.9	224.5	218.1	227.0	225.3	232.6	221.9	226.5	216.0	220.5
Personal	173.9	160.9	171.3	177.1	188.4	193.4	198.9	202.4	200.9	196.6	193.6	187.4	174.6

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

## Self-Assessment Results (Non-consolidated)

(¥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
Assets Requiring Caution or worse	1,117.0	1,094.6	1,136.8	1,131.5	1,222.2	1,254.6	1,339.7	1,373.5	1,392.7	1,396.0	1,453.2	1,470.9	1,476.3
Assets Requiring Caution	1,006.6	990.5	1,038.2	1,036.6	1,126.8	1,157.4	1,240.8	1,284.0	1,307.2	1,308.6	1,364.4	1,369.0	1,366.6
Other Assets Requiring Caution	882.5	873.8	933.7	922.0	1,004.9	1,088.8	1,162.1	1,216.2	1,240.1	1,239.3	1,296.1	1,297.2	1,289.8
Substandard Assets	124.0	116.6	104.4	114.6	121.8	68.6	78.6	67.7	67.0	69.2	68.3	71.7	76.8
Potentially Bankrupt Assets	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2
Bankrupt and Effectively Bankrupt Assets	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4
Normal Assets*	5,391.1	5,460.1	5,573.2	5,696.0	5,829.4	5,903.4	5,955.5	5,906.5	5,965.2	6,098.9	6,173.6	6,229.5	6,442.9
Total	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9	7,494.9	7,626.9	7,700.5	7,919.2

\*Including loans with no debtor classification.

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

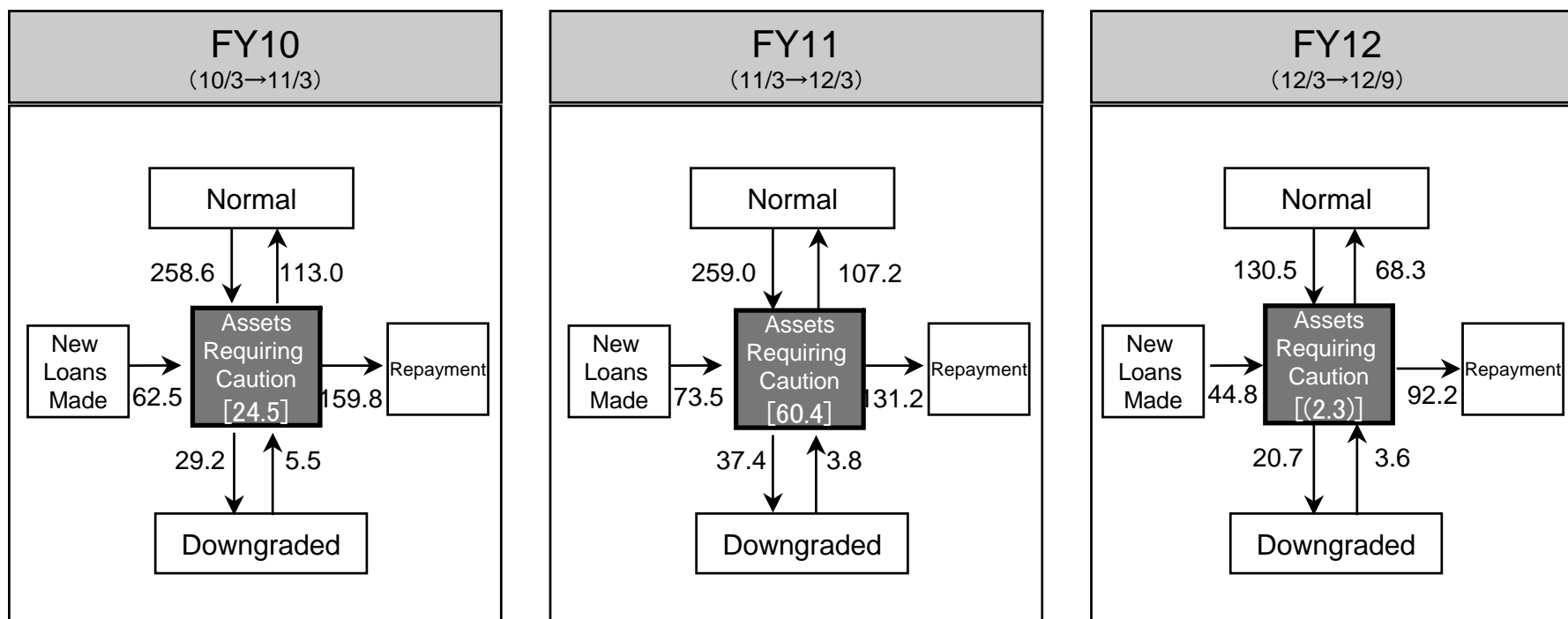
(¥Bil.)

	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
Disclosed Claims under the Financial Reconstruction Law	215.6	202.3	185.9	186.6	193.0	152.2	158.0	143.1	140.5	145.8	145.7	160.1	171.3
Bankrupt and Substantially Bankrupt Claims	28.0	27.0	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4
Doubtful Claims	82.3	77.1	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2
Substandard Claims	105.2	98.1	87.4	91.8	97.6	55.0	59.1	53.5	55.0	58.4	56.9	58.2	61.7
Normal Claims	6,292.5	6,352.4	6,524.0	6,640.9	6,858.6	7,005.8	7,137.2	7,137.0	7,217.3	7,349.0	7,481.1	7,540.3	7,747.8
Total	6,508.1	6,554.8	6,710.0	6,827.5	7,051.6	7,158.1	7,295.3	7,280.1	7,357.9	7,494.9	7,626.9	7,700.5	7,919.2
Proportion to total claims	3.31%	3.08%	2.77%	2.73%	2.73%	2.12%	2.16%	1.96%	1.91%	1.94%	1.91%	2.08%	2.16%

# Factors for Fluctuations in Assets Requiring Caution

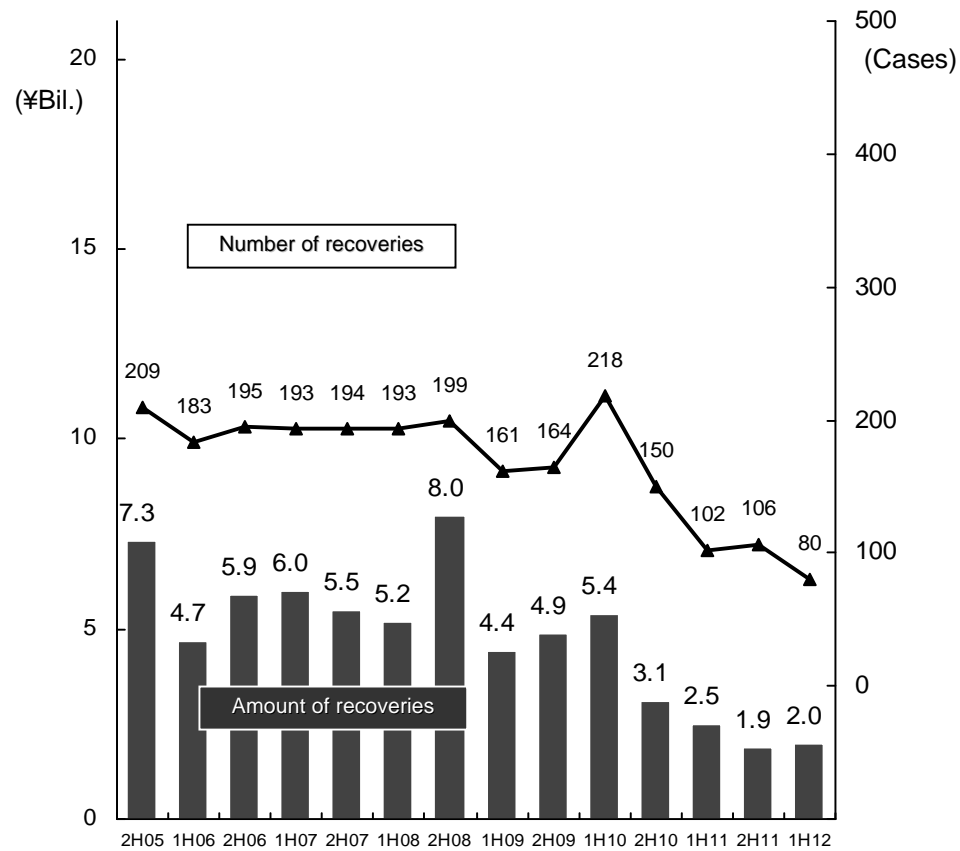
Analysis of yearly net change of Assets Requiring Caution  
(including Substandard loans)

(¥Bil.)



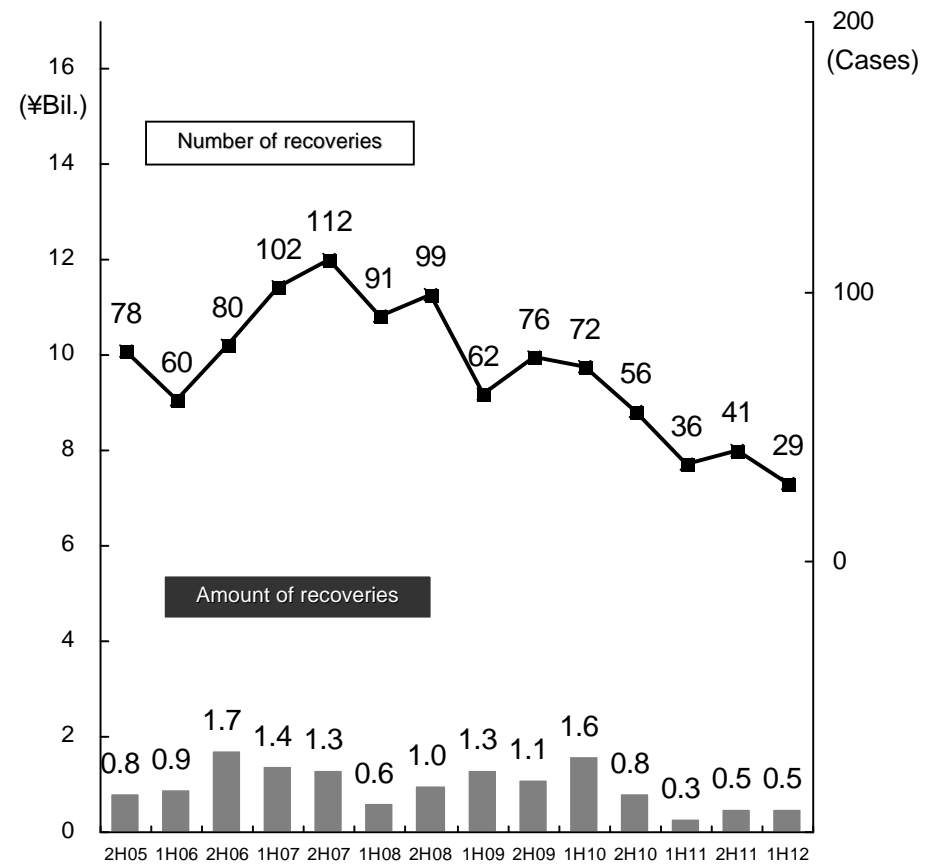
# Disposal of Collateral

## 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
Cases	6,145	10,929	15,576	20,556	25,727	30,984	35,628	40,683	45,599	50,699	55,704
Revised	4,518	8,649	13,458	17,705	22,679	27,516	32,147	36,816	41,667	46,224	51,090
Refused	11	28	50	72	106	128	258	295	316	331	367
Under evaluation	1,285	1,622	1,191	1,584	1,427	1,581	1,263	1,375	1,240	1,529	1,418
Withdrawn	331	630	877	1,195	1,515	1,759	1,960	2,197	2,376	2,615	2,829
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
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
Refused	196	304	2,194	3,054	3,662	4,481	7,443	9,089	9,526	9,907	10,755
Under evaluation	33,989	44,288	34,490	40,964	40,696	42,827	40,521	40,507	35,581	40,188	38,782
Withdrawn	7,943	13,485	19,394	29,558	37,974	46,136	52,348	59,570	63,653	70,040	77,096

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

※Figures after the decimal point are omitted

# Capital Ratio

## Non-Consolidated

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Capital ratio	10.74%	11.12%	12.02%	12.14%	12.83%	12.76%	13.51%	13.63%	13.86%
Tier 1 capital ratio	9.82%	9.62%	10.61%	10.78%	11.47%	11.46%	12.22%	12.33%	12.51%
Capital (¥Bil.)	547.3	565.2	599.6	611.8	614.8	619.9	619.9	643.9	655.9
Tier 1	500.3	488.9	529.7	543.1	549.6	557.1	560.9	582.7	591.6
Risk weighted assets (¥Bil.)	5,092.7	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	4,721.7	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	70.6	86.6	88.0	94.1	96.3	85.2	80.1	78.8	88.3
Operational risk	300.4	305.8	307.7	306.9	304.7	300.1	293.7	289.2	284.4

## Consolidated

	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9
Capital ratio	11.31%	11.70%	12.71%	12.80%	13.55%	13.37%	14.13%	14.35%	14.40%
Tier 1 capital ratio	10.35%	10.17%	11.25%	11.39%	12.14%	12.05%	12.81%	12.99%	13.00%
Capital (¥Bil.)	586.4	604.4	641.3	653.8	658.9	665.2	667.3	686.8	701.4
Tier 1	536.7	525.2	567.9	581.9	590.3	599.4	604.9	621.6	633.4
Risk weighted assets (¥Bil.)	5,182.1	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	4,787.5	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	70.8	86.7	88.1	94.3	96.4	85.6	80.2	78.9	89.3
Operational risk	323.7	327.5	329.0	327.9	325.0	320.5	314.3	310.0	305.2

# Risk Capital Allocation

## Risk Capital Allocation

Capital for allocation	Capped with "Core Capital" (Tier1 excluding tax effect, etc.)
Integrated risk capital	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes in unrealized gains + gain/loss on sales
Operational risk	The standardized approach on Basel II

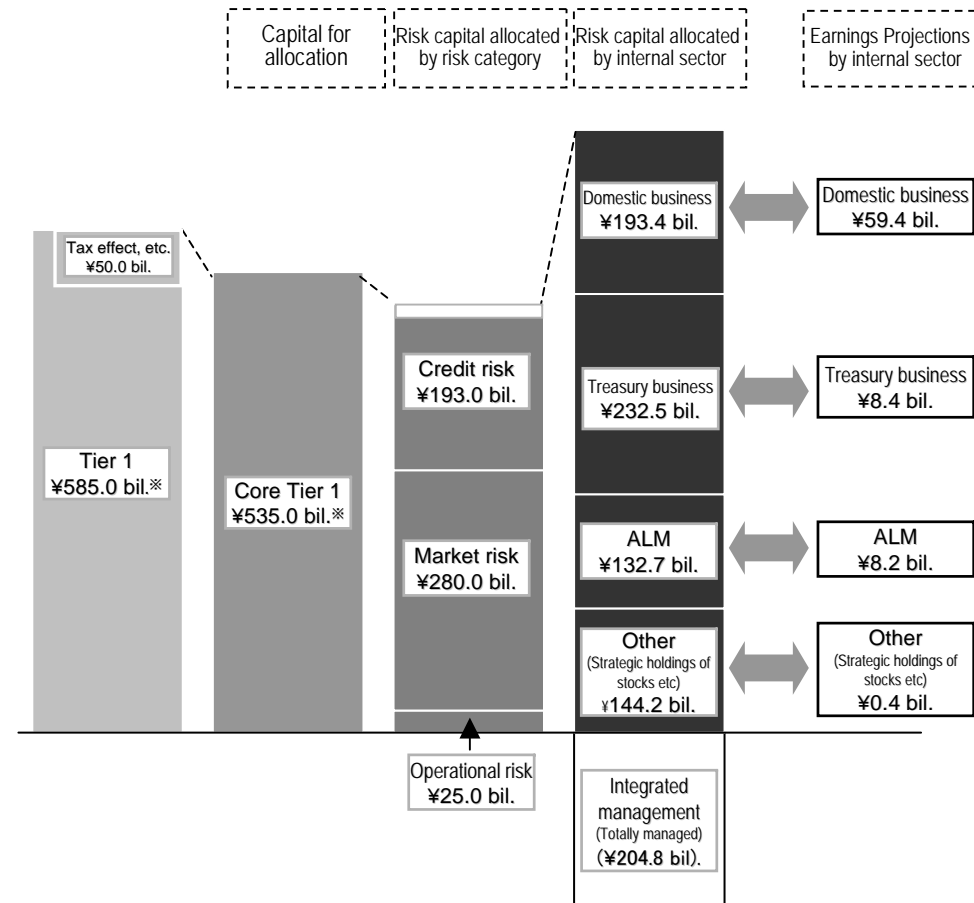
### Outlier Standard (12/9)

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

Interest rate risks in banking business	①	10.5 bil
Tier 1 + Tier 2	②	682.3 bil.
Outlier ratio	①/②	1.5%

\*Interest rate shock : 99 percentile

## Risk capital allocation for the second half of FY12



\*Amount forecasted at allocation.

# Financial Information of Chibagin Securities

## 1. Profits and Losses

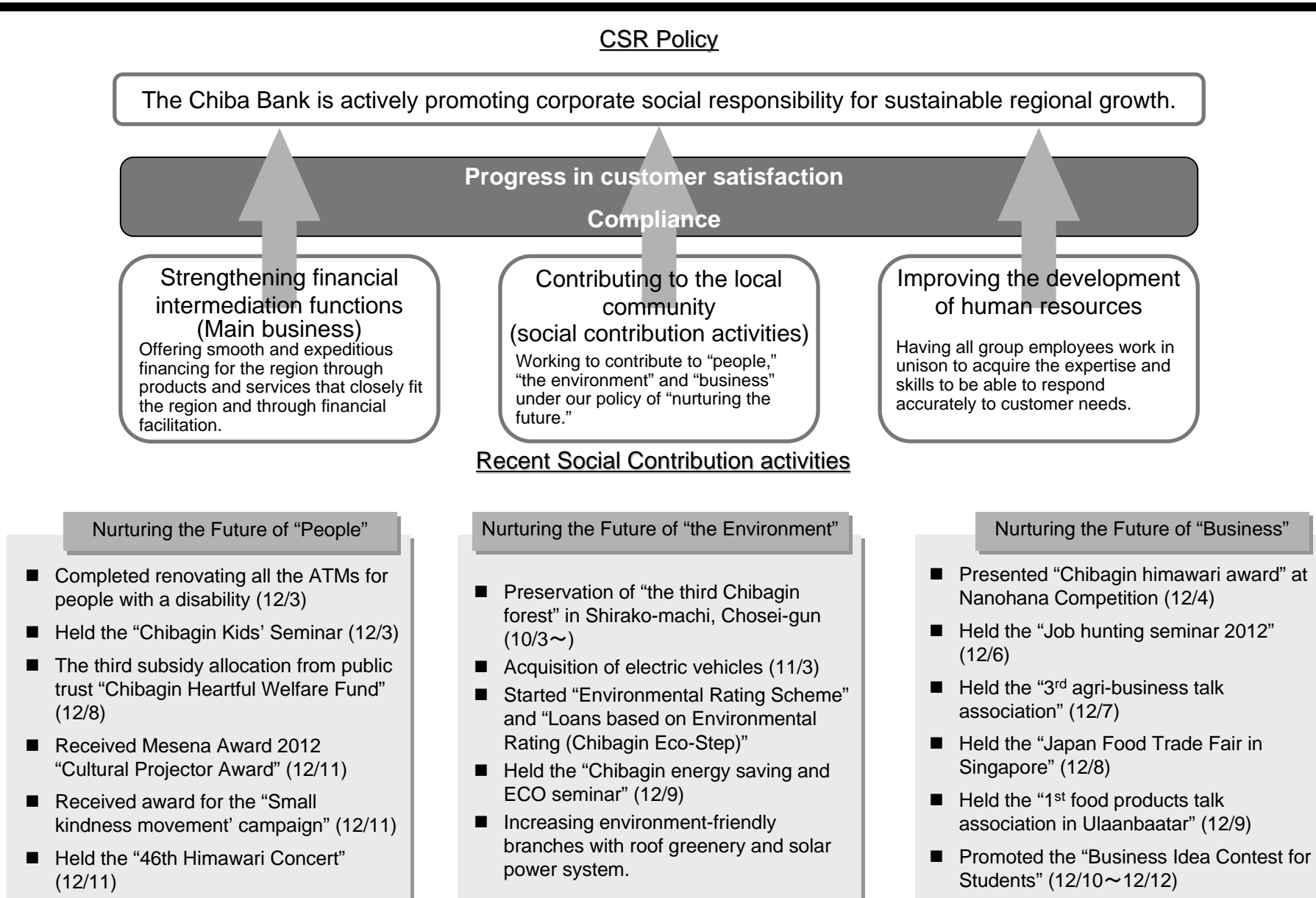
	(¥Mil.)	FY05		FY06		FY07		FY08		FY09		FY10		FY11		FY12
		1H		1H		1H		1H		1H		1H		1H		1H
Operating revenue		2,427	6,514	2,220	5,069	2,724	4,615	1,636	2,950	1,783	3,406	1,623	3,333	1,515	2,974	1,578
Commissions received		2,050	5,632	1,891	4,236	2,222	3,775	1,359	2,422	1,467	2,775	1,275	2,713	1,221	2,308	988
Stocks		1,660	4,735	1,395	3,016	1,372	2,382	918	1,678	1,027	1,762	666	1,471	498	1,039	454
Bonds		14	45	19	32	12	24	6	10	7	15	26	34	15	20	3
Beneficiary certificates		361	822	462	1,163	827	1,345	418	698	424	979	575	1,191	699	1,231	522
Net gain on trading		268	630	170	540	320	525	168	311	235	470	267	476	231	545	530
Stocks		207	520	135	467	292	480	135	199	88	149	4	25	30	88	55
Bonds		57	100	33	68	25	39	33	107	144	315	260	444	199	452	472
Financial revenue		109	251	158	291	180	315	108	216	81	161	80	143	62	120	60
Financial expenses (-)		33	66	38	69	38	59	22	60	27	44	9	26	10	21	19
Net operating revenue		2,394	6,448	2,182	5,000	2,685	4,556	1,613	2,889	1,756	3,362	1,613	3,307	1,505	2,952	1,558
Expenses (-)		1,978	4,321	2,043	4,152	2,054	4,018	1,796	3,468	1,647	3,230	1,616	3,254	1,605	3,176	1,585
Related to trading (-)		295	665	355	706	337	669	311	628	311	605	311	599	281	571	324
Personal expenses (-)		1,129	2,461	1,133	2,330	1,175	2,238	996	1,882	896	1,742	893	1,785	901	1,772	860
Operating profit		416	2,127	138	847	630	538	(183)	(579)	108	131	(3)	52	(100)	(224)	(26)
Ordinary profit		452	2,180	206	955	700	629	(110)	(493)	141	175	28	56	(46)	(155)	8
Net income		648	2,371	485	1,528	523	446	54	(450)	225	252	(13)	28	(55)	(346)	334

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

	(¥Mil.)	FY05		FY06		FY07		FY08		FY09		FY10		FY11		FY12
		1H		1H		1H		1H		1H		1H		1H		1H
(Principal trading)		767,236	2,510,770	1,809,595	3,944,418	1,790,368	3,260,467	1,210,242	1,711,152	577,325	918,810	151,433	257,048	83,992	162,014	49,133
(Agency transactions)		212,927	599,031	188,228	432,018	196,401	340,768	128,566	227,427	128,820	224,145	85,192	194,677	63,880	139,885	55,993
Total		980,164	3,109,802	1,997,823	4,376,436	1,986,770	3,601,236	1,338,808	1,938,579	706,146	1,142,956	236,626	451,726	147,872	301,900	105,126



# CSR activities



# Branch Network

## Chiba Bank's Branch Network (Domestic)



## Number of Outlets in Chiba Prefecture

Name of Bank	12/9
<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
Resona Bank	12

## Total number of Chiba Bank outlets

	12/9	Change from 05/3
<b>Outlets</b>	<b>177</b>	<b>+15</b>
<b>Domestic</b>	<b>174</b>	<b>+15</b>
<b>Chiba Pref.</b>	<b>157</b>	<b>+7</b>
<b>Others</b>	<b>17</b>	<b>+8</b>
<b>Overseas</b>	<b>3</b>	<b>0</b>
Money exchange counters	3	+1
Representative offices	2	+1

# Composition of Shareholders

## Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	11/9		12/3		12/9	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	416,191	46.73%	393,656	44.20%	395,451	45.42%
Trust banks	199,603	22.42%	175,569	19.71%	179,312	20.59%
Securities companies	15,184	1.70%	18,277	2.05%	18,613	2.14%
Other companies	129,435	14.53%	137,227	15.41%	137,468	15.79%
Foreign investors	187,178	21.01%	205,809	23.10%	191,218	21.94%
Individuals and others	118,995	13.36%	120,072	13.48%	122,533	14.07%
Treasury Stock, etc.	23,821	2.67%	15,721	1.76%	5,534	0.64%
<b>Total</b>	<b>890,813</b>	<b>100.00%</b>	<b>890,771</b>	<b>100.00%</b>	<b>870,826</b>	<b>100.00%</b>

## Principal Shareholders

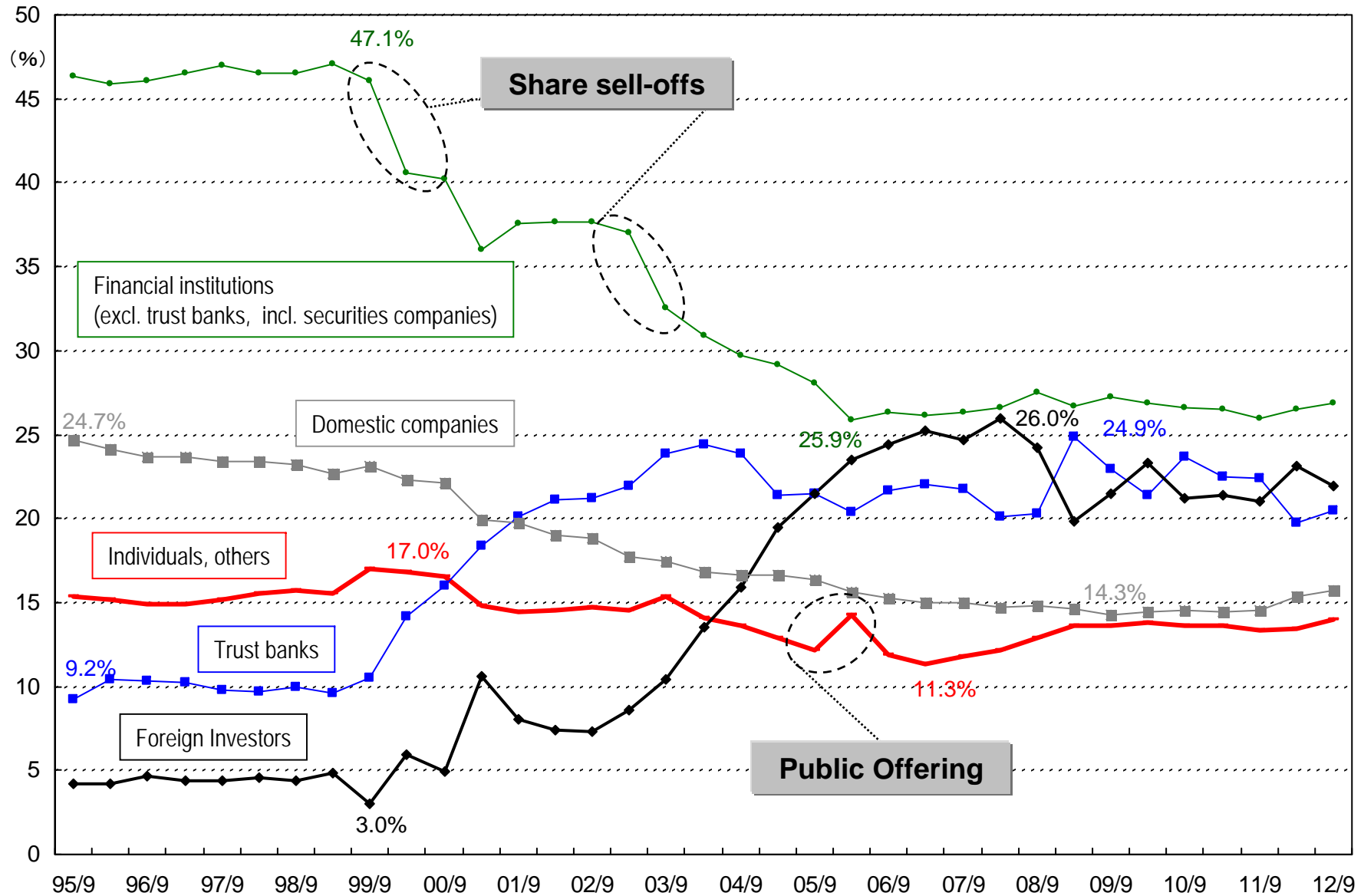
Number of Units (1 unit = 1000 shares)

	11/9		12/3		12/9			
	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)	66,745	7.45%	Japan Trustee Services Bank, Ltd. (Trust Account)	55,535	6.20%	Japan Trustee Services Bank, Ltd. (Trust Account)	56,051	6.40%
Japan Master Trust Bank of Japan, Ltd. (Trust Account)	49,631	5.54%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	38,408	4.28%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	39,306	4.48%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,326	3.94%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	3.95%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%
NIPPONKOA Insurance Company, Limited	29,905	3.33%	NIPPONKOA Insurance Company, Limited	29,998	3.34%	NIPPONKOA Insurance Company, Limited	29,998	3.42%
Nippon Life Insurance Company	29,177	3.25%	Nippon Life Insurance Company	29,270	3.26%	Nippon Life Insurance Company	29,270	3.34%
The Dai-ichi Life Insurance Company, Limited	25,678	2.86%	The Dai-ichi Life Insurance Company, Limited	26,230	2.92%	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	1.99%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
Meiji Yasuda Life Insurance Company	15,579	1.73%	Meiji Yasuda Life Insurance Company	15,891	1.77%	Meiji Yasuda Life Insurance Company	15,891	1.81%
Chiba Bank Employees' Shareholding Association	12,167	1.35%	Chiba Bank Employees' Shareholding Association	12,505	1.39%	NORTHERN TRUST CO. (AVFC) SUB A/C AMERICAN CLIENTS	12,738	1.45%
The Keiyo Bank, Ltd.	10,046	1.12%	The Keiyo Bank, Ltd.	10,187	1.13%	Chiba Bank Employees' Shareholding Association	12,670	1.44%

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

Appendix-34

# Changes in Composition of Shareholders



## Recent News

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- 2011
  - Oct. 3 Established "Support team for female staff"
  - Oct. 24 Renewal of "Chibagin Consulting Plaza, Chiba"
  - Nov. 7 "Kisarazu Higashi Branch" moved to new building
  - Nov. 30 Formed an "Agreement on co-operation related to development of the regional economy" with Chiba City
  - Dec. 19 "Inzai Makinohara Branch" moved to new building
- 2012
  - Jan. 10 Formed an international business alliance with NIPPON EXPRESS CO., LTD. , Tokyo Branch
  - Jan. 31 Formed an agreement on supporting companies' overseas business with NIPPONKOA Insurance Company, Limited
  - Feb. 20 "Yotsukaido Minami Branch" moved to new building
  - Feb. 23-24 Held the "Chibagin Business Matching with DAIWA HOUSE INDUSTRY CO., LTD."
  - Feb. 24 Held the "Shanghai Business Community Seminar 2012 (General Meeting)"
  - Feb. 27 "Kisarazu Branch" moved to new building
  - Mar. 8 Held the "3<sup>rd</sup> Overseas Business Seminar"
  - Apr. 2 Started "Environmental Rating Scheme" and "Loans based on Environmental Rating (Chibagin Eco-Step)"
  - Apr. 25 Formed a business alliance with CIMB NIAGA Bank
  - May. 24 Held the "Business Exchange Conference for Japanese-companies in Hong Kong and Southern part of China"
  - 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<sup>rd</sup> 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 Principal Cities in China"
  - Sep. 7~9 Held the "The 1<sup>st</sup> 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" with credit card
  - 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"

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