

Interim Financial Results for FY2013

Appendix

November 20, 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

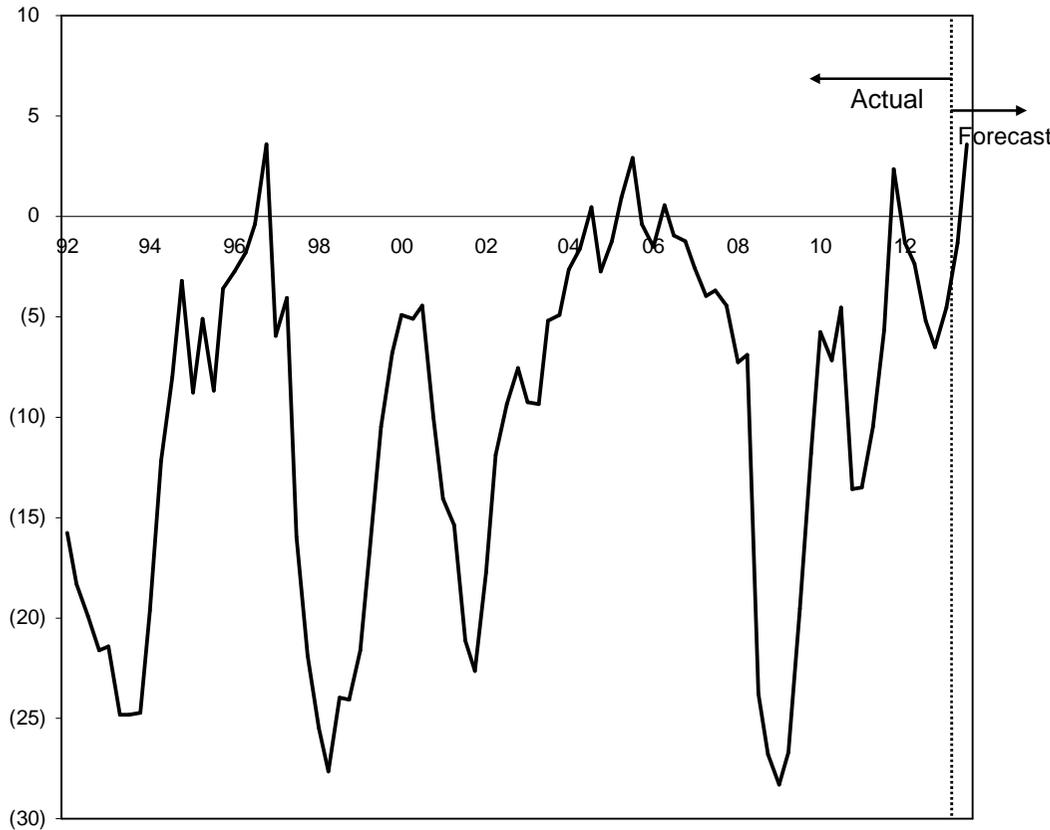
Summary of Income and Expenses	
/Management Indicators	13
Interest Yields	14
Working Assets and Liabilities	15
Domestic Loans - Balance	16
Domestic Loans - Proportion	17
Loan Breakdown by Industry	18
Profit Structure of Loans	19
Domestic Deposits - Balance	20
Domestic Deposits - Proportion	21
Expansion 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
Capital Ratio	27
Risk Capital Allocation	28
Financial Information of Chibagin Securities	29
CSR activities	30
Branch Network	31
Composition of Shareholders	32
Changes in Composition of Shareholders	33
Recent News	34

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

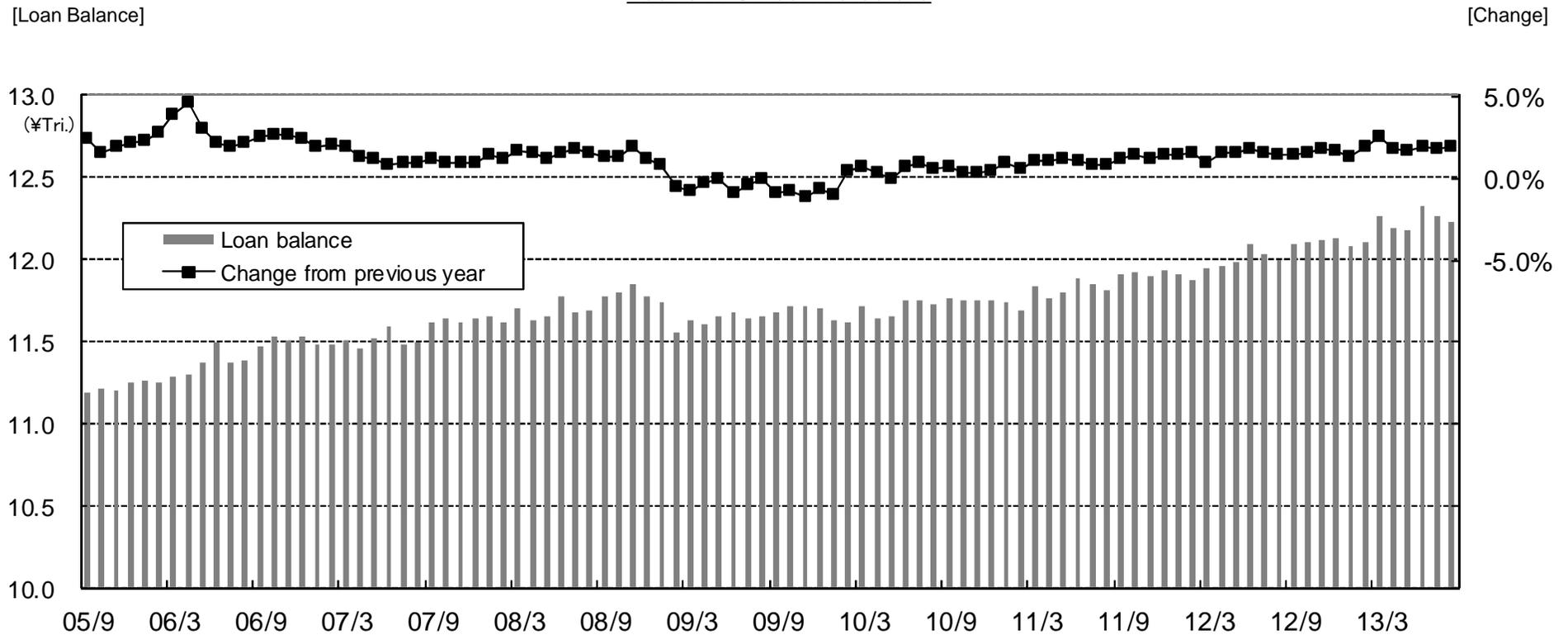
Trend of BSI of Sales (By Industry)

	2012	2013			Forecast
	Actual				
	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	
Food	Δ 11.6	Δ 10.7	0.0	Δ 3.7	0.0
Petroleum & Chemicals	6.7	Δ 6.7	Δ 10.0	Δ 2.8	0.0
Plastics	0.0	Δ 30.0	Δ 14.3	10.0	20.0
Glass	0.0	6.3	0.0	0.0	10.0
Steel & Non-ferrous Metals	Δ 7.2	Δ 11.1	16.7	Δ 5.0	0.0
Metal products	Δ 19.6	Δ 22.5	Δ 11.4	Δ 4.2	14.6
Machinery	Δ 10.8	Δ 3.6	Δ 19.2	Δ 10.8	15.4
Electrical machinery	Δ 8.3	Δ 30.0	0.0	8.3	Δ 8.3
Transportation equipment	Δ 29.2	Δ 30.0	Δ 11.6	9.1	Δ 5.6
Other manufacturing	4.6	Δ 12.5	12.5	Δ 10.8	3.9
Construction	13.7	12.5	0.0	8.4	10.9
Transportation	Δ 20.0	Δ 11.1	8.4	0.0	0.0
Wholesaling	Δ 4.4	Δ 6.3	Δ 5.6	Δ 4.2	Δ 2.1
Retailing	3.7	Δ 6.7	Δ 14.5	0.0	5.6
Hotels	Δ 11.1	5.6	Δ 11.1	16.7	5.6
Services	Δ 3.5	5.4	1.2	Δ 5.1	Δ 4.0

Source: Chiba Economy Center "BSI survey in Chiba (July to September 2013)"
 Surveyees: Enterprises with a head office and/or an office in Chiba
 As at: September 2013
 Answers: 663 enterprises surveyed, 274 effective answers

Economic Conditions (2) Loans

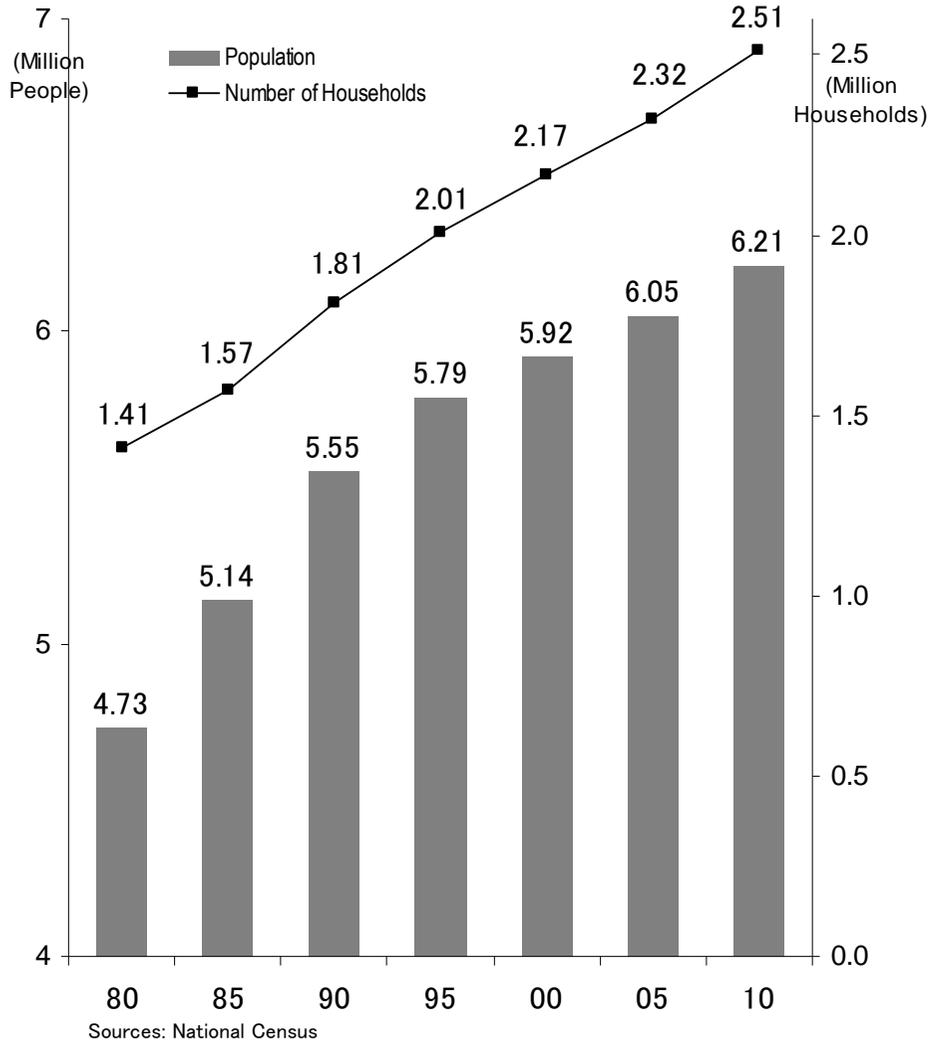
Loans in Chiba Prefecture



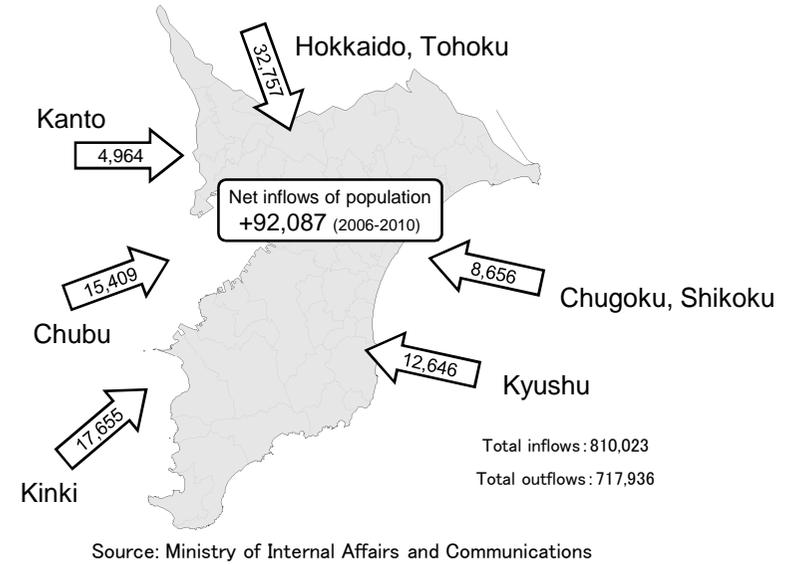
Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labour Dept. of Chiba Prefecture
 Note: Figures are month-end balances of total loans from banks

Economic Conditions (3) Population Increase

Population & Number of Households in Chiba Prefecture



Inflows/Outflows of Population



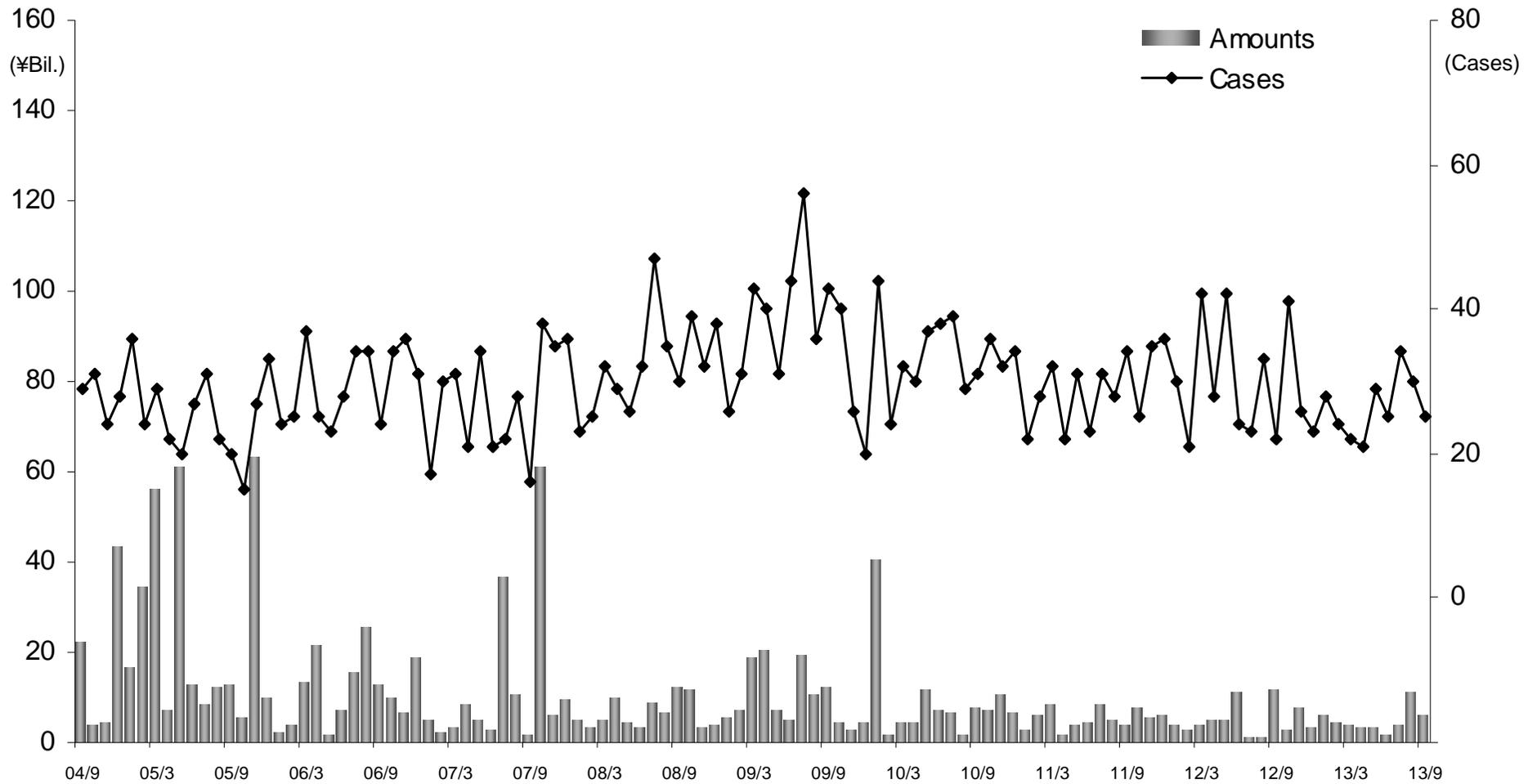
Top 10 Prefectures by Population Growth (From Oct. 05 to Oct. 10)

	Prefecture	Increase (Thousands)
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)

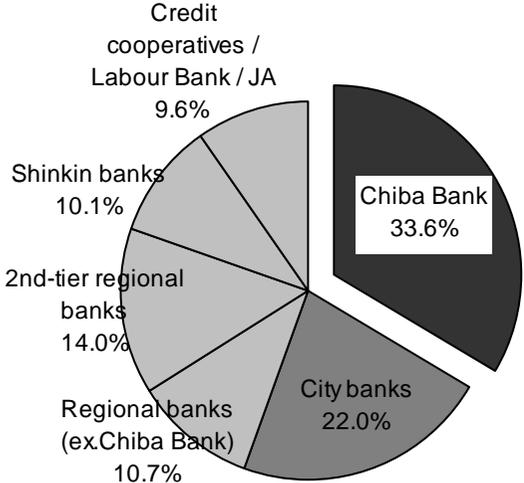


Source: Made by Chiba Bank with data from Tokyo Shoko Research

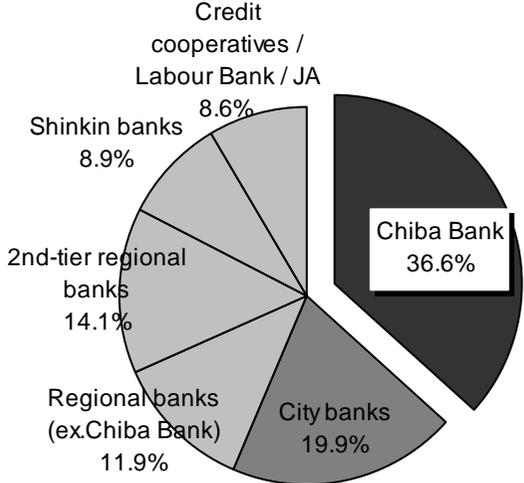
Business Share of Financial Institutions within Chiba Prefecture

Source: KINYU JOURNAL

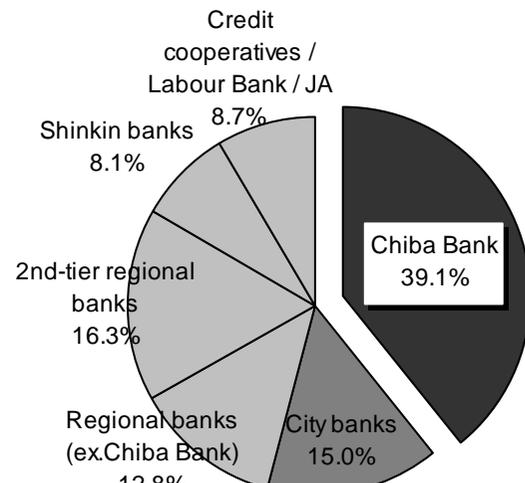
Loans



02/3 ¥14.0 trillion

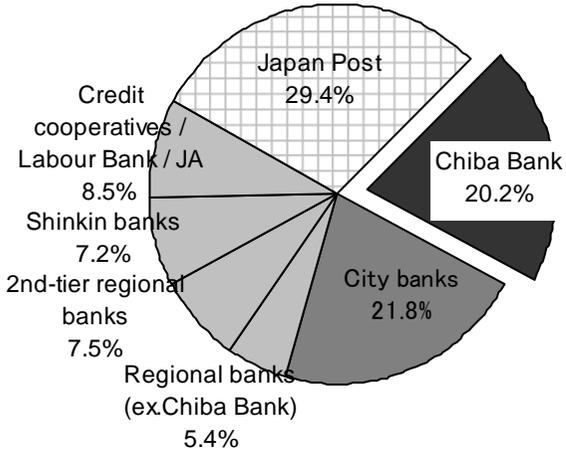


07/3 ¥13.9 trillion

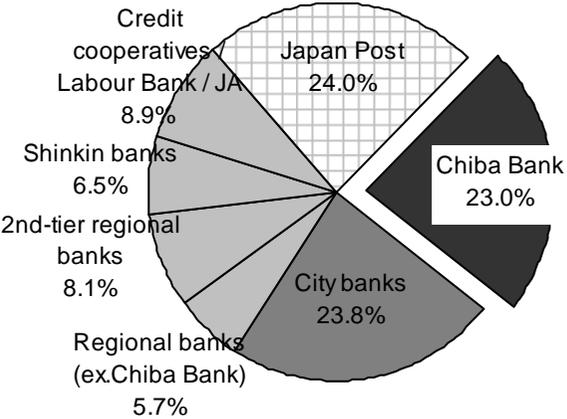


12/3 ¥14.5 trillion

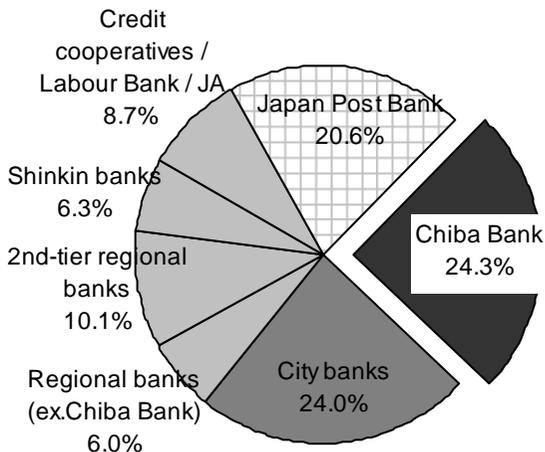
Deposits



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
					Large users					
As of Oct 1	2005=100			Million KWH		2010=100	Total	Thousand m ²	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
2012/10	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	88.1	93.4	148.3	3,245	879	98.7	13,153	473	3,059
2013/03	6,188,931	89.1	91.5	149.2	2,947	918	99.2	18,051	399	2,245
2013/04	6,184,553	89.4	89.3	166.6	2,828	968	99.4	9,440	1,067	4,474
2013/05	6,191,930	86.9	88.6	146.7	2,748	968	99.5	9,825	540	3,588
2013/06	6,192,785	87.4	89.8	160.5	2,667	981	99.6	12,445	626	4,984
2013/07	6,191,938	87.3	90.9	155.6	2,939	999	99.7	13,597	526	4,467
2013/08	6,193,361	-	-	-	3,322	996	100.1	10,630	642	4,410
2013/09	6,192,351	-	-	-	-	-	-	14,480	-	-
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		

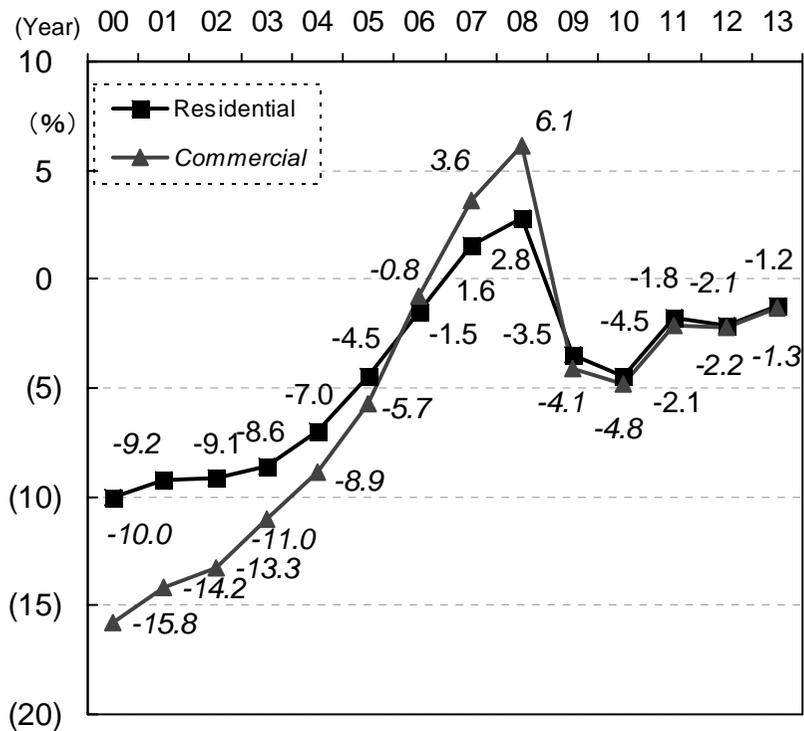
*Source of Population as of 2010: National Census

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	1,052,241	3,248,620	436	118,539	97,619	44,453	0.46	99.9	98.5	103.8	99.5
2010	1,363,904	4,150,262	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
2012/09	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	512,252	24	4,587	84,669	61,864	0.66	100.5	95.9	82.2	81.6
2013/03	131,922	529,859	22	3,691	88,573	62,374	0.66	99.3	95.6	88.0	81.7
2013/04	120,973	481,602	21	3,534	94,052	59,535	0.66	100.3	96.1	87.2	80.4
2013/05	103,543	443,462	29	3,129	94,092	59,393	0.70	100.8	95.2	83.0	80.7
2013/06	105,654	455,897	25	1,444	90,747	58,796	0.73	100.3	95.3	144.9	136.6
2013/07	129,292	519,558	34	3,761	87,645	61,241	0.75	101.1	94.6	110.9	115.7
2013/08	120,345	500,913	30	11,009	84,326	59,931	0.74	-	-	-	-
2013/09	-	-	25	5,895	-	-	-	-	-	-	-
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

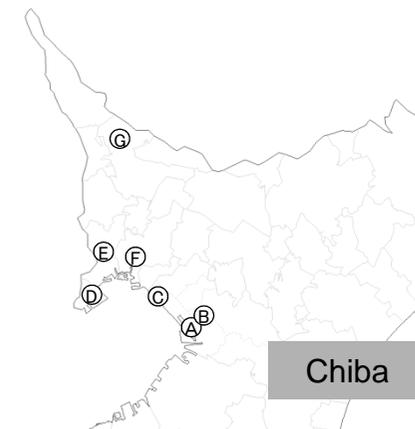
Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	12.1.1 ~ 12.4.1	12.4.1 ~ 12.7.1	12.7.1 ~ 12.10.1	12.10.1 ~ 13.1.1	13.1.1 ~ 13.4.1	13.4.1 ~ 13.7.1
A	Chuo-ku, Chiba city	Residential	Chiba Minato	5	5	5	5	5	5
B	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	5	4	4	4	5	5
C	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	5	5	5	5	5	4
D	Urayasu city	Residential	Shin-Urayasu	5	5	5	5	5	5
E	Ichikawa city	Commercial	Around Motoyawata Sta.	4	3	4	3	3	3
F	Funabashi city	Commercial	Around Funabashi Sta.	4	4	4	4	3	3
G	Kashiwa city	Residential	Kashiwanoha	5	5	5	5	5	4

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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)	¥16 trillion (Ranked 6th nationwide)	¥25.1 trillion (Ranked 6th nationwide)	¥12.4 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.15 million	Tokyo 141 thousand	Tokyo ¥56 trillion	Tokyo ¥190.9 trillion	Tokyo ¥177.8 trillion
No. 2 nationwide	Kanagawa 9.04 million	Kanagawa 69 thousand	Kanagawa ¥26 trillion	Osaka ¥57.3 trillion	Osaka ¥36.9 trillion
No. 3 nationwide	Osaka 8.86 million	Osaka 60 thousand	Osaka ¥25 trillion	Kanagawa ¥36.2 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 2010)

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

» Regional Economy

▶ » » Management Indices

Summary of Income and Expenses / Management Indicators

(¥ Bil.)

	FY06		FY07		FY08		FY09		FY10		FY11		FY12		FY13
	1H		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	76.5
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	64.9
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	8.9
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	0.6
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	2.0
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	1.2
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	41.2
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	34.1
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	40.0
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	25.3
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	(0.4)
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	26.6
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%	0.44%
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%	7.03%
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%	54.88%

*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)

Appendix-13

Interest Yields

Domestic Operations

	FY06		FY07		FY08		FY09		FY10		FY11		FY12		FY13
	1H		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%	1.28%
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%	1.45%
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%	0.92%
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%	0.83%
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%	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%	0.79%
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%	0.45%
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%	1.41%

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	13/9
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%	0.58%
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%	1.11%
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%	1.62%
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%	1.68%
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%	1.54%
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%	7.00%
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%	0.83%

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

Working Assets and Liabilities

Overall

	Average balance (¥Bil.)							Interest yield						
	FY10		FY11		FY12		FY13	FY10		FY11		FY12		FY13
	1H		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	10,648.0	1.63%	1.59%	1.51%	1.48%	1.40%	1.37%	1.31%
Loans and bills discounted	7,222.8	7,281.7	7,481.1	7,569.1	7,756.7	7,842.6	8,026.4	1.80%	1.78%	1.67%	1.65%	1.56%	1.54%	1.44%
Securities	1,949.2	1,957.0	1,873.0	1,919.3	2,073.3	2,110.0	2,058.4	1.13%	1.06%	1.08%	0.99%	0.97%	0.91%	1.10%
Interest-bearing liabilities	9,362.6	9,487.9	9,704.3	9,805.1	10,089.0	10,166.2	10,510.0	0.15%	0.14%	0.12%	0.11%	0.10%	0.11%	0.10%
Deposits	8,820.6	8,821.6	9,186.9	9,159.5	9,323.9	9,357.5	9,742.5	0.10%	0.09%	0.06%	0.06%	0.05%	0.05%	0.04%
Borrowed money	139.5	246.1	189.6	235.5	244.3	288.1	228.5	0.64%	0.41%	0.50%	0.43%	0.41%	0.35%	0.21%

Domestic Operations

	Average balance (¥Bil.)							Interest yield						
	FY10		FY11		FY12		FY13	FY10		FY11		FY12		FY13
	1H		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	10,214.9	1.60%	1.56%	1.49%	1.45%	1.37%	1.34%	1.28%
Loans and bills discounted	7,142.7	7,196.7	7,384.2	7,458.6	7,620.1	7,687.0	7,844.8	1.81%	1.79%	1.68%	1.66%	1.57%	1.55%	1.45%
Securities	1,661.8	1,672.0	1,642.9	1,679.9	1,830.4	1,846.3	1,762.9	0.99%	0.91%	0.95%	0.84%	0.83%	0.73%	0.92%
Interest-bearing liabilities	9,107.4	9,228.9	9,449.0	9,530.8	9,781.5	9,814.6	10,075.9	0.12%	0.11%	0.08%	0.08%	0.07%	0.07%	0.06%
Deposits	8,624.3	8,634.4	9,018.9	8,988.0	9,155.0	9,171.4	9,532.5	0.09%	0.08%	0.06%	0.05%	0.04%	0.04%	0.04%
Borrowed money	139.5	246.1	189.6	231.7	244.0	287.3	222.4	0.64%	0.41%	0.50%	0.42%	0.41%	0.35%	0.20%

Domestic Loans – Balance

(¥ 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	13/9
Domestic loans	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	7,931.5
Large enterprises	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	1,220.0
Mid-sized enterprises	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	144.6
Small and med-sized enterprises, etc.	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	6,233.0
Small and med-sized enterprises*	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	3,327.7
Comsumer loans	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	2,905.2
Housing loans	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	2,812.3
Public sector	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	333.7

*Including sole proprietors

	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	13/9
Domestic loans	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	7,931.5
Chiba Prefecture	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	5,847.6
Others	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	2,083.9

Domestic Loans - Proportion

	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	13/9
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	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%	15.4%
Mid-sized enterprises	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%	1.8%
Small and med-sized enterprises, etc.	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%	78.6%
Small and med-sized enterprises*	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%	42.0%
Comsumer loans	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%	36.6%
Housing loans	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%	35.5%
Public sector	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%	4.2%

*Including sole proprietors

	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	13/9
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	80.0%	79.6%	78.8%	76.8%	77.5%	76.4%	76.7%	76.6%	75.9%	75.5%	75.6%	74.8%	74.3%	73.7%
Others	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%	26.3%

Loan Breakdown by Industry

Domestic Operations

(¥ Bil.)

	11/3		11/9		12/3		12/9		13/3		13/9	
		Proportion										
Manufacturing	700.7	9.57%	703.6	9.43%	679.2	9.05%	685.3	8.87%	693.6	8.88%	722.4	9.11%
Agriculture and Forestry	7.9	0.11%	7.8	0.11%	8.2	0.11%	8.2	0.11%	8.8	0.11%	8.6	0.11%
Fishery	0.9	0.01%	0.8	0.01%	0.8	0.01%	0.9	0.01%	1.2	0.02%	0.7	0.01%
Mining, quarrying and gravel	15.9	0.22%	15.3	0.21%	13.7	0.18%	13.9	0.18%	15.1	0.19%	14.3	0.18%
Construction	296.2	4.05%	293.6	3.93%	288.5	3.85%	286.2	3.71%	286.1	3.66%	287.4	3.62%
Electricity, Gas, Heat Supply and Water	18.9	0.26%	20.1	0.27%	21.6	0.29%	21.1	0.27%	21.5	0.28%	21.8	0.28%
Information and Communications	44.1	0.60%	46.4	0.62%	52.9	0.71%	54.6	0.71%	50.4	0.65%	43.4	0.55%
Transport and postal service	215.9	2.95%	223.3	2.99%	222.1	2.96%	234.0	3.03%	235.1	3.01%	222.9	2.81%
Wholesale and retail trade	692.8	9.46%	701.3	9.40%	702.5	9.36%	717.5	9.29%	681.9	8.73%	666.4	8.40%
Finance and Insurance	334.8	4.57%	331.1	4.44%	308.9	4.12%	326.0	4.22%	371.5	4.76%	414.3	5.22%
Real Estate and leasing	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%	1,859.3	23.44%
Real Estate	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%	1,673.3	21.10%
Real estate rental and management	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%	1,453.2	18.32%
Real estate trading, etc.	222.3	3.04%	220.6	2.95%	219.0	2.92%	223.3	2.89%	215.8	2.77%	220.1	2.78%
Leasing	163.8	2.24%	177.4	2.38%	175.5	2.34%	191.3	2.48%	185.5	2.37%	185.9	2.34%
Medical, welfare and other services	456.4	6.24%	468.3	6.28%	465.4	6.20%	483.8	6.26%	482.1	6.17%	480.8	6.06%
Government, local public sector	202.2	2.76%	241.5	3.24%	220.2	2.93%	279.1	3.61%	243.4	3.12%	271.8	3.43%
Others (mainly consumer loans)	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%	2,916.8	36.78%
Total	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%	7,931.5	100.00%

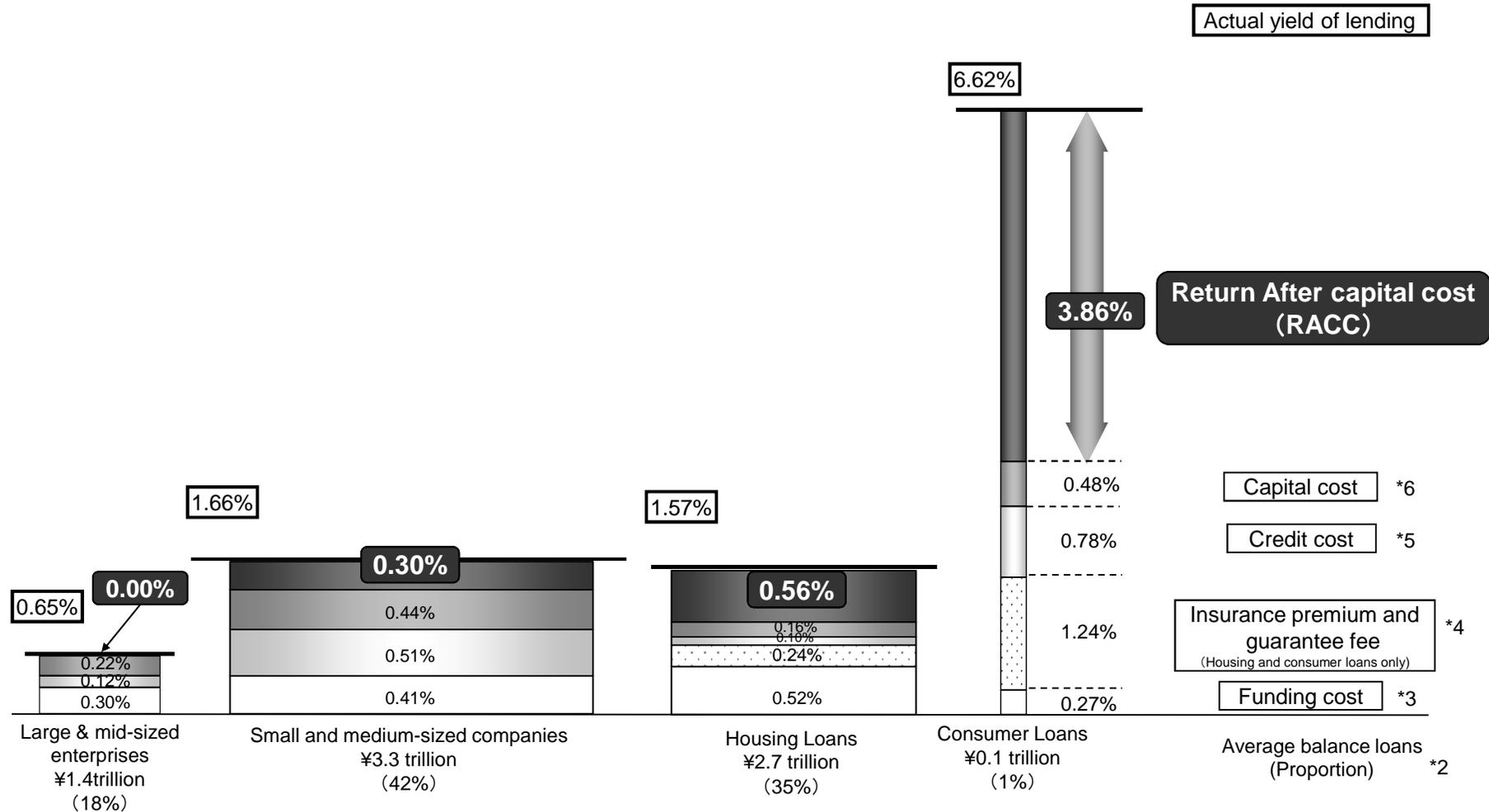
Details of Loans to the Real Estate Industry

(¥ Bil.)

	11/3		11/9		12/3		12/9		13/3		13/9	
		Proportion										
Real Estate Rental and Management	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%	1,453.2	86.84%
Apartment and condominium rentals	982.7	64.96%	1,017.5	65.99%	1,070.7	67.67%	1,099.7	68.20%	1,148.6	69.61%	1,168.3	69.82%
Office and Commercial rentals	203.0	13.42%	211.3	13.71%	212.4	13.43%	212.4	13.17%	220.5	13.37%	225.2	13.46%
Land rental and Real estate management, etc	104.7	6.92%	92.3	5.99%	80.1	5.06%	76.9	4.77%	65.0	3.94%	59.5	3.56%
Real Estate Trading, etc	222.3	14.70%	220.6	14.31%	219.0	13.84%	223.3	13.86%	215.8	13.08%	220.1	13.16%
Home construction and development	131.3	8.68%	140.4	9.11%	135.4	8.56%	137.4	8.53%	134.9	8.18%	145.1	8.67%
Real estate brokerage and Land trading, etc	41.0	2.71%	39.2	2.55%	42.0	2.66%	43.2	2.68%	44.5	2.70%	42.9	2.57%
Public corporations	50.0	3.31%	40.9	2.65%	41.5	2.62%	42.6	2.65%	36.3	2.20%	32.0	1.92%
Total	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%	1,673.3	100.00%

Profit Structure of Loans

Return After Capital Cost*¹
(1st half of FY13)



*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 13/9 (UL:Basel III base) × 5.1%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

(¥ 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	13/9
Domestic deposits	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	9,627.5
Personal	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	7,536.5
Corporate (incl. quasi-sovereign)	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	1,663.4
National & local government	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	389.3
Financial institutions (incl. BOJ)	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	38.3
Liquid deposits	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	6,144.7
Current	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	187.2
Savings	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	5,610.0
Personal	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	4,505.0
Current	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	2.4
Savings	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	4,259.9
Corporate (incl. quasi-sovereign)	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	1,270.3
Current	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	179.5
Savings	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	1,015.1
National & local government	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	336.4
Current	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	0.4
Savings	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	326.8
Financial institutions (incl. BOJ)	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	32.9
Current	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	4.8
Savings	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	8.0
Time deposits	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	3,416.4
Personal	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	2,979.1
Corporate (incl. quasi-sovereign)	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	379.0
National & local government	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	52.9
Financial institutions (incl. BOJ)	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	5.3
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	66.2
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	52.2
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	13.9
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.)

	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	13/9
Domestic deposits	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	9,627.5
Chiba Prefecture	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	9,292.0
Others	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	335.5

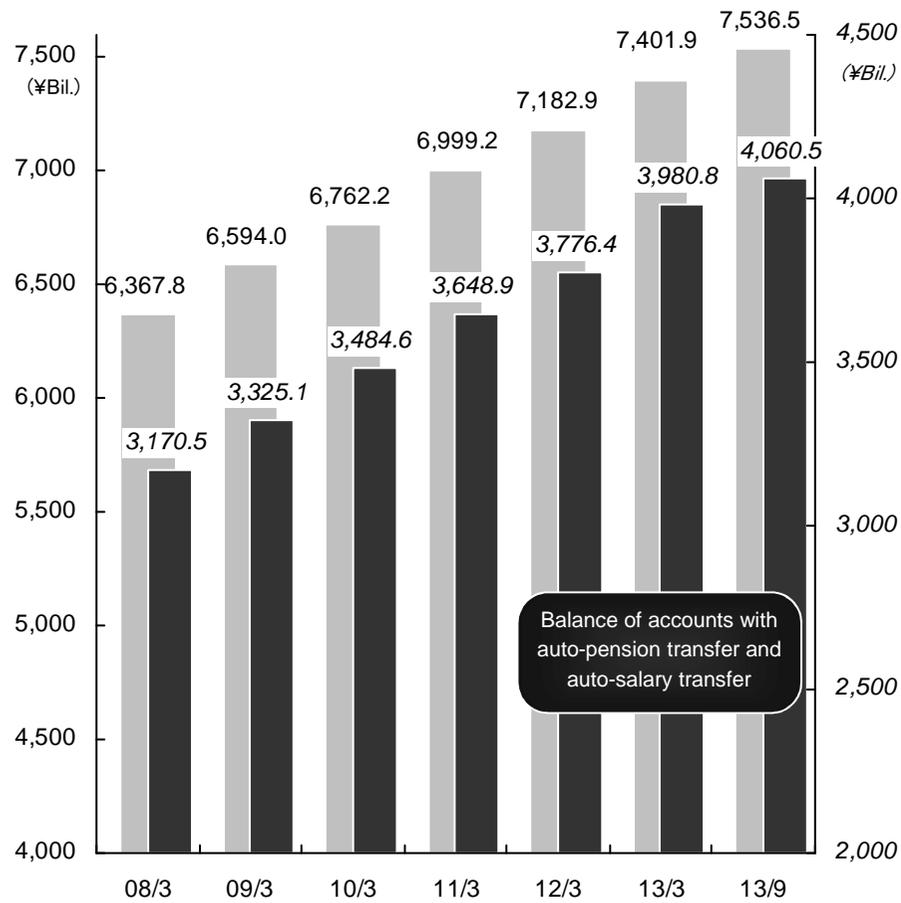
Domestic Deposits - Proportion

	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	13/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	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%	78.3%
Corporate (incl. quasi-sovereign)	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%	17.3%
National & local government	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%	4.0%
Financial institutions (incl. BOJ)	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%	0.4%
Liquid deposits	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%	63.8%
Current	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%	1.9%
Savings	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%	58.3%
Personal	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%	46.8%
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	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%	44.2%
Corporate (incl. quasi-sovereign)	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%	13.2%
Current	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%	1.9%
Savings	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%	10.5%
National & local government	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%	3.5%
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	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%	3.4%
Financial institutions (incl. BOJ)	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%	0.3%
Current	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%	0.1%
Savings	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%	0.1%
Time deposits	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%	35.5%
Personal	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%	30.9%
Corporate (incl. quasi-sovereign)	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%	3.9%
National & local government	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%	0.6%
Financial institutions (incl. BOJ)	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%	0.1%
Foreign-currency deposits	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%	0.7%
Personal	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%	0.5%
Corporate (incl. quasi-sovereign)	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%	0.2%
National & local government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%

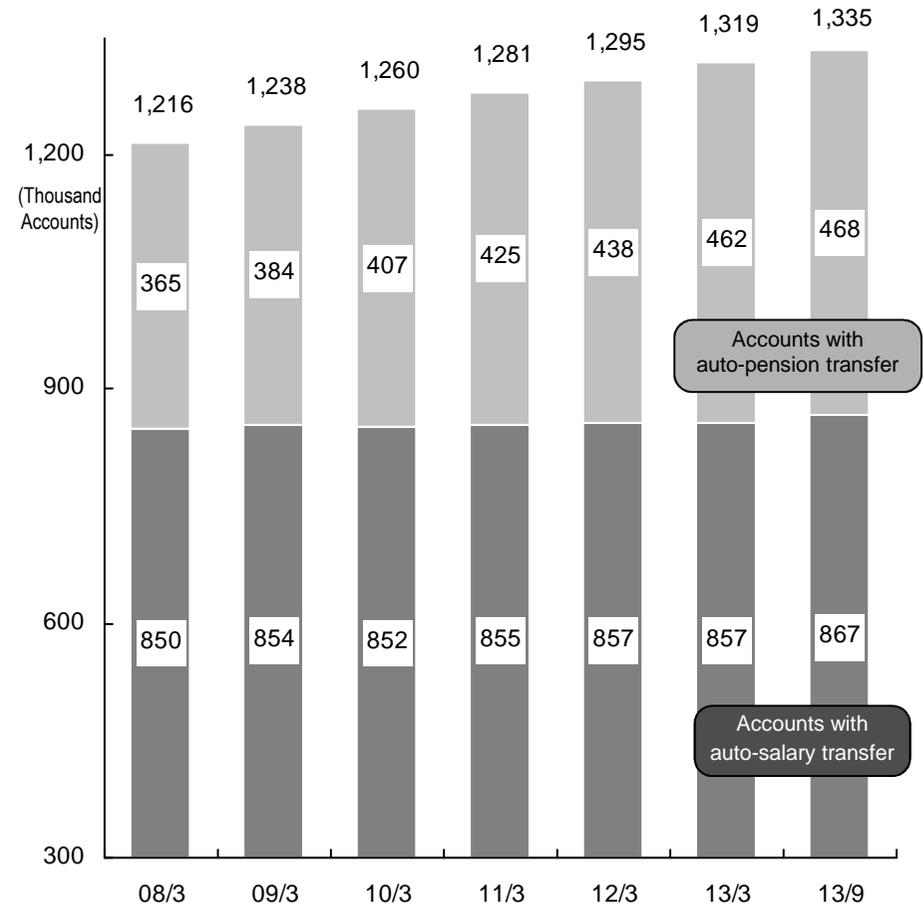
	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	97.1%	97.1%	96.8%	97.1%	96.5%	96.5%	97.0%	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%	96.5%
Others	2.9%	2.9%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

Expansion of Personal Deposits

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



Financial Products

(¥ Bil.)

	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9
Investment trusts	625.0	554.5	534.6	413.5	480.8	505.7	468.4	461.9	399.6	389.6	348.8	365.0	348.3
Bond funds	15.0	14.0	13.5	9.5	9.1	8.3	7.9	7.4	7.2	6.6	6.3	6.0	5.8
Stock funds	610.0	540.4	521.0	403.9	471.6	497.4	460.4	454.5	392.3	383.0	342.4	358.9	342.4
Personal Investors	615.0	544.2	524.2	405.1	471.7	496.2	460.2	454.2	392.2	382.5	340.5	356.5	340.9
Bond funds	13.2	12.4	12.0	8.1	7.7	7.1	6.7	6.3	6.0	5.5	5.3	5.0	4.8
Stock funds	601.8	531.8	512.2	396.9	463.9	489.0	453.4	447.9	386.1	376.9	335.1	351.4	336.0

(¥ Bil.)

	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9
Foreign-currency deposits	46.5	53.7	53.1	63.4	65.6	68.5	74.1	73.1	74.1	73.1	69.1	71.9	66.2
Personal	38.0	43.9	44.7	54.1	56.1	58.8	62.3	62.2	61.4	60.2	56.5	58.8	52.2
Corporate (incl. quasi-sovereign)	8.5	9.8	8.3	9.3	9.4	9.7	11.8	10.8	12.7	12.8	12.5	13.0	13.9

(¥ Bil.)

	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9
Personal annuities*	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	1,217.1
Variable	215.9	248.1	296.1	324.8	362.0	375.6	389.6	392.8	395.8	399.1	403.4	411.0	420.7
Fixed	192.1	193.3	195.3	196.9	205.6	219.8	223.5	231.7	240.3	327.7	391.9	433.3	459.3
Whole Life Insurance	3.2	5.1	6.8	8.0	10.9	58.1	116.6	162.1	219.7	254.8	286.6	309.5	337.0

*Accumulation from October 2002.

(¥ Bil.)

	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9
Public bonds	202.8	204.9	224.5	218.1	227.0	225.3	232.6	221.9	226.5	216.0	220.5	203.7	205.1
Personal	171.3	177.1	188.4	193.4	198.9	202.4	200.9	196.6	193.6	187.4	174.6	168.6	159.3

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9
Assets Requiring Caution or worse	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	1,508.7
Assets Requiring Caution	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	1,393.5
Other Assets Requiring Caution	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	1,319.4
Substandard Assets	104.4	114.6	121.8	68.6	78.6	67.7	67.0	69.2	68.3	71.7	76.8	80.7	74.1
Potentially Bankrupt Assets	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9	94.8
Bankrupt and Effectively Bankrupt Assets	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1	18.0
Normal Assets*	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	6,626.1
Total	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	8,134.8

*Including loans with no debtor classification.

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

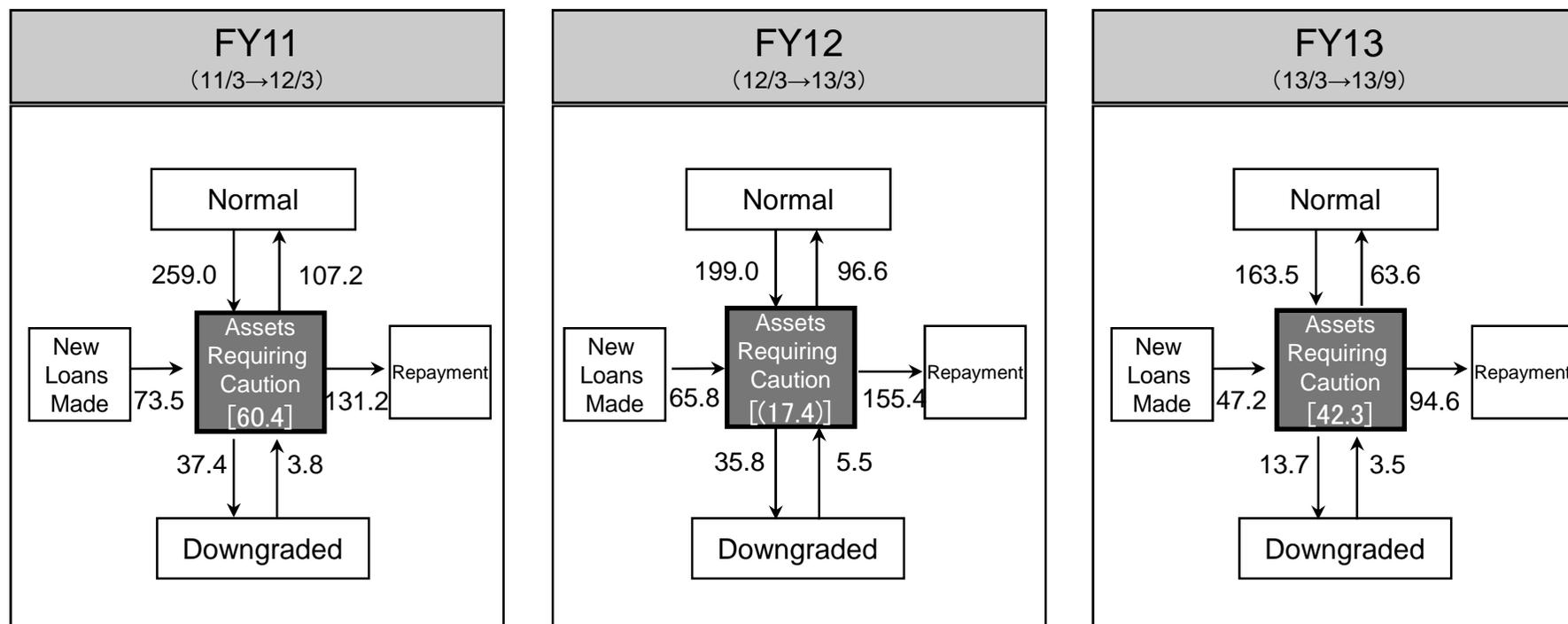
(¥ Bil.)

	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	13/3	13/9
Disclosed Claims under the Financial Reconstruction Law	185.9	186.6	193.0	152.2	158.0	143.1	140.5	145.8	145.7	160.1	171.3	183.4	174.4
Bankrupt and Substantially Bankrupt Claims	27.0	29.3	35.3	35.9	33.3	28.9	22.9	19.2	20.4	23.5	22.4	20.1	20.3
Doubtful Claims	71.4	65.4	60.0	61.2	65.6	60.6	62.5	68.1	68.3	78.3	87.2	96.9	94.8
Substandard Claims	87.4	91.8	97.6	55.0	59.1	53.5	55.0	58.4	56.9	58.2	61.7	66.3	59.2
Normal Claims	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	7,960.3
Total	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	8,134.8
Proportion to total claims	2.77%	2.73%	2.73%	2.12%	2.16%	1.96%	1.91%	1.94%	1.91%	2.08%	2.16%	2.28%	2.14%

Factors for Fluctuations in Assets Requiring Caution

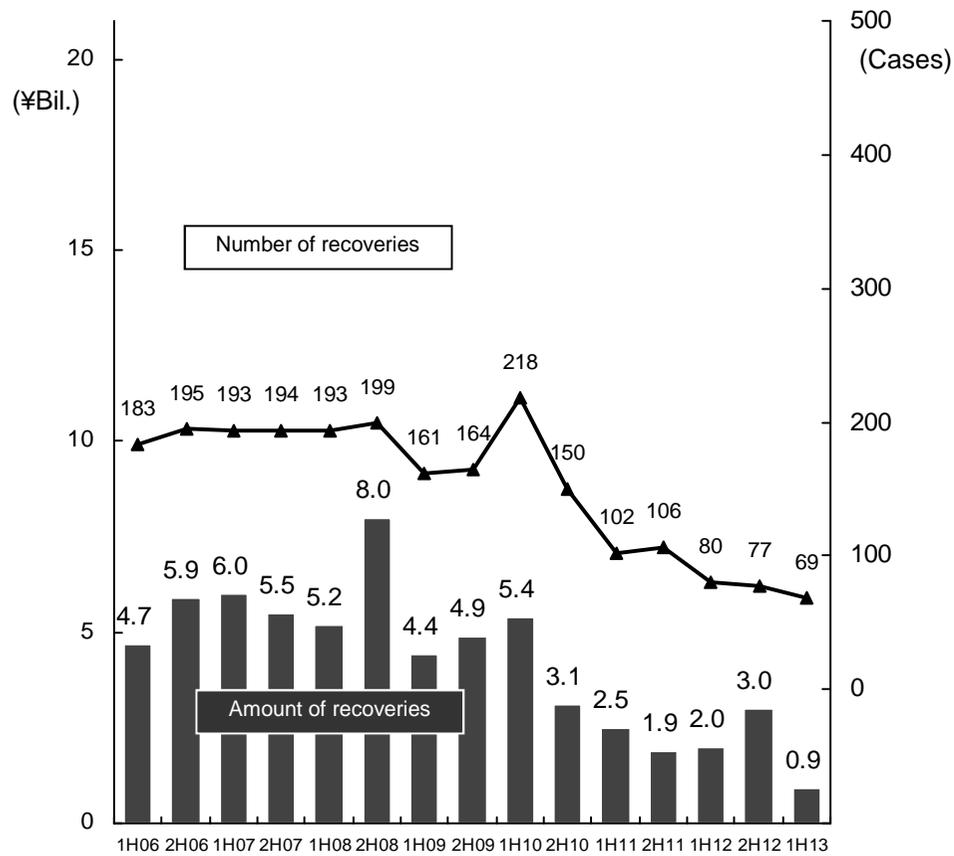
Analysis of yearly net change of Assets Requiring Caution
(including Substandard loans)

(¥ Bil.)



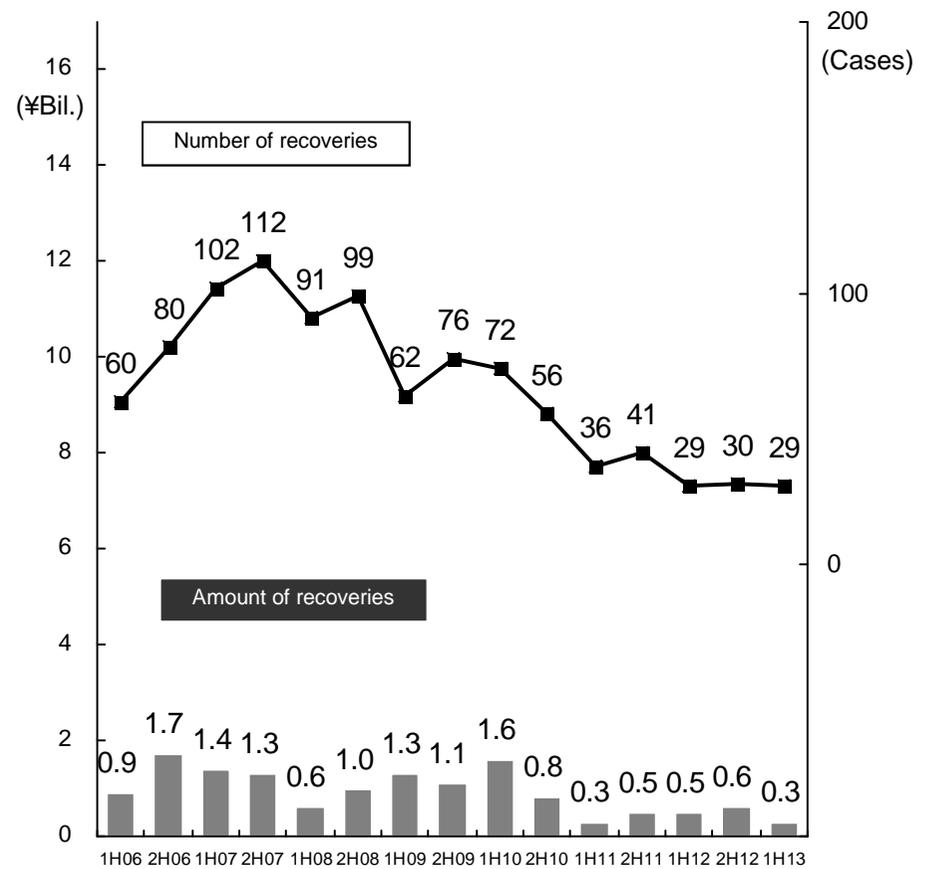
Disposal of Collateral

Recoveries through Sales



Recoveries through Auctions

(Included in the left-hand chart)



Capital Ratio

Basel II

Non-Consolidated

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

Consolidated

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

Basel III

Non-Consolidated

	13/3	13/9
Total capital ratio	13.21%	13.72%
Tier1 capital ratio	12.24%	12.64%
Common equity Tier1 ratio	12.24%	12.64%
Total capital (¥Bil.)	649.6	676.9
Tier1 capital	602.3	623.8
Common equity Tier1 capital	602.3	623.8
Risk Weighted assets (¥Bil.)	4,917.9	4,932.7
Credit risk	4,571.8	4,531.4
Market risk	66.0	63.0
Operational risk	279.9	278.1

Consolidated

	13/3	13/9
Total capital ratio	14.05%	14.27%
Tier1 capital ratio	12.90%	13.03%
Common equity Tier1 ratio	12.90%	13.03%
Total capital (¥Bil.)	702.4	733.7
Tier1 capital	645.2	670.0
Common equity Tier1 capital	645.2	670.0
Risk weighted assets (¥Bil.)	4,999.8	5,142.1
Credit risk	4,616.4	4,577.1
Market risk	66.6	63.6
Operational risk	301.2	299.7

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

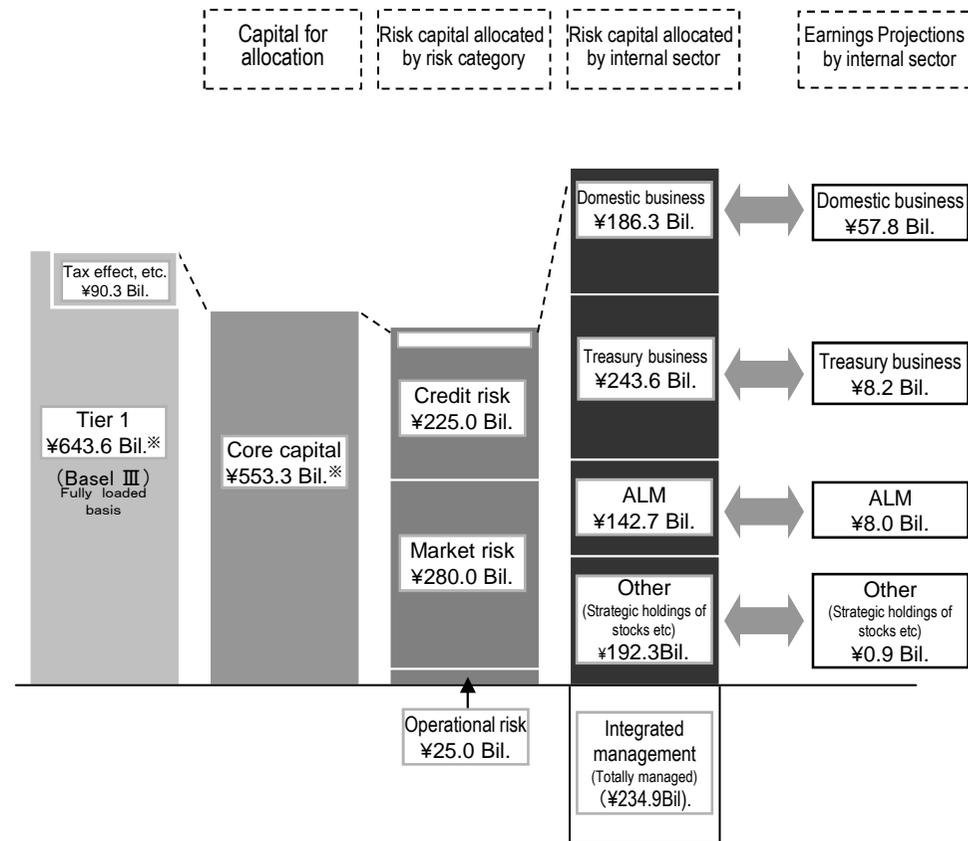
Outlier Standard (13/3)

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

Interest rate risks in banking business	①	19.0 bil
Tier 1 + Tier 2	②	676.9 bil.
Outlier ratio	①/②	2.8%

*Interest rate shock: 99 percentile

Risk capital allocation for the second half of FY13



*Amount forecasted at allocation.

Financial Information of Chibagin Securities

1. Profits and Losses

	FY06		FY07		FY08		FY09		FY10		FY11		FY12		FY13	
	(¥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	3,146
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	2,448
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	1,427
Bonds		19	32	12	24	6	10	7	15	26	34	15	20	3	7	3
Beneficiary certificates		462	1,163	827	1,345	418	698	424	979	575	1,191	699	1,231	522	1,466	1,010
Net gain on trading		170	540	320	525	168	311	235	470	267	476	231	545	530	1,070	618
Stocks		135	467	292	480	135	199	88	149	4	25	30	88	55	123	117
Bonds		33	68	25	39	33	107	144	315	260	444	199	452	472	941	502
Financial revenue		158	291	180	315	108	216	81	161	80	143	62	120	60	116	78
Financial expenses (-)		38	69	38	59	22	60	27	44	9	26	10	21	19	32	3
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	3,142
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	1,977
Related to trading (-)		355	706	337	669	311	628	311	605	311	599	281	571	324	698	417
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	1,074
Operating profit		138	847	630	538	(183)	(579)	108	131	(3)	52	(100)	(224)	(26)	610	1,164
Ordinary profit		206	955	700	629	(110)	(493)	141	175	28	56	(46)	(155)	8	639	1,204
Net income		485	1,528	523	446	54	(450)	225	252	(13)	28	(55)	(346)	334	826	714

2. Sales amount of stocks (excluding futures trading)

	FY06		FY07		FY08		FY09		FY10		FY11		FY12		FY13	
	(¥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	93,508
(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	187,108
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	280,616

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”

- 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~)
- Donated a “Mobile Blood Bank”(13/3)
- Opened the “Chiba Bank Financial Library”(13/4)
- Held the “2nd Himawari Vaudeville”(13/9)
- Held the “48th Himawari Concert” (13/4)

Nurturing the Future of “the Environment”

- Presentation of the “4th Chibagin Forest” in Hasunuma, Sanmu-shi (13/2~)
- 1st business premises to be registered under the Chiba Prefecture Energy-Ecology Business Declaration Scheme(13/4)
- Held the “3rd Chibagin Energy Saving and ECO Seminar” (13/7)
- 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 “Japan Food Trade Fair in Singapore 2012” (12/8)
- Started the “Chibagin Subsidy Scheme for Technology Research and Development” (13/4)
- Held the “2nd Chibagin Business Matching Talk Association in Ulaanbaatar” (13/9)
- Held the “4th Chibagin Agri-business Talk Association” (13/9)
- Held the “Chibagin Business Idea Contest for Students” (13/10~13/11)

Branch Network

Chiba Bank's Branch Network (Domestic)



Number of Outlets in Chiba Prefecture

Name of Bank	13/9
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

	13/9	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)

	12/9		13/3		13/9	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	395,451	45.42%	379,433	43.57%	375,966	43.16%
Trust banks	179,312	20.59%	165,675	19.02%	166,142	19.08%
Securities companies	18,613	2.14%	19,470	2.24%	19,508	2.24%
Other companies	137,468	15.79%	135,260	15.53%	133,569	15.34%
Foreign investors	191,218	21.94%	202,099	23.20%	212,358	24.38%
Individuals and others	122,533	14.07%	119,076	13.67%	114,095	13.10%
Treasury Stock, etc.	5,534	0.64%	15,554	1.79%	15,469	1.78%
Total	870,826	100.00%	870,901	100.00%	870,974	100.00%

Principal Shareholders

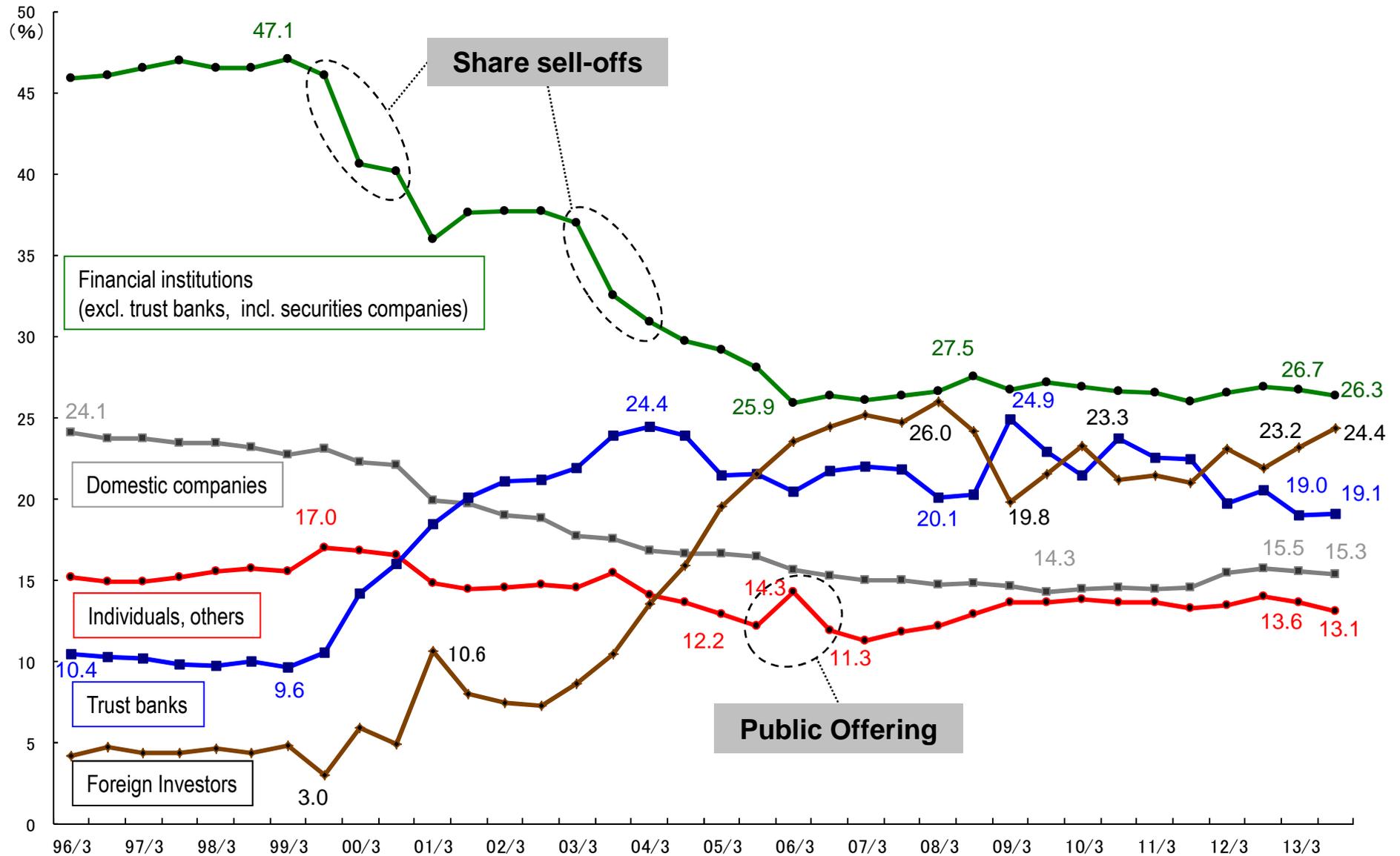
Number of Units (1 unit = 1000 shares)

	12/9		13/3		13/9			
	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)	56,051	6.40%	Japan Trustee Services Bank, Ltd. (Trust Account)	47,314	5.40%	Japan Trustee Services Bank, Ltd. (Trust Account)	44,575	5.09%
Japan Master Trust Bank of Japan, Ltd. (Trust Account)	39,306	4.48%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	38,876	4.44%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%	Japan Master Trust Bank of Japan, Ltd. (Trust Account)	35,303	4.03%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	35,414	4.04%
NIPPONKOA Insurance Company, Limited	29,998	3.42%	NIPPONKOA Insurance Company, Limited	29,998	3.42%	NIPPONKOA Insurance Company, Limited	29,998	3.42%
Nippon Life Insurance Company	29,270	3.34%	Nippon Life Insurance Company	29,270	3.34%	Nippon Life Insurance Company	28,070	3.20%
The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	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	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
Meiji Yasuda Life Insurance Company	15,891	1.81%	Meiji Yasuda Life Insurance Company	15,891	1.81%	Meiji Yasuda Life Insurance Company	15,891	1.81%
NORTHERN TRUST CO. (AVFC) SUB A/C AMERICAN CLIENTS	12,738	1.45%	Chiba Bank Employees' Shareholding Association	12,795	1.46%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	14,017	1.60%
Chiba Bank Employees' Shareholding Association	12,670	1.44%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	12,581	1.43%	NORTHERN TRUST CO. (AVFC) SUB A/C AMERICAN CLIENTS	13,215	1.50%

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

Appendix-32

Changes in Composition of Shareholders



Recent News

2012	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 Frame System
	Nov.8	Held the “Bangkok Seminar”
	Nov.21	Held the “Chibagin Business Matching with Royal Home Center Co., Ltd”
2013	Dec.17	“Osaka Branch” moved to new building
	Jan.21	“Togane Branch” moved to new building
	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.22	Launched “Map Information System”
	May.20	Formed an ATM partnership with Toho Bank
	May.27	Started “Chibagin trust account for education expenses gifts”
	Jun.14	Started accepting applications to open Japanese ISA (NISA) accounts
	Jun.24	Integrated Amatsu Branch with Kamogawa Branch
	Jul.1	Started “Support Regional Sport Team (I LOVE CHIBA) Campaign” on credit card business
	Jul.8	Launched Security Application exclusive for Smartphones
	Jul.18	Formed an agreement on supporting companies’ overseas business with IBJ Leasing
	Jul.23	Formed a business alliance with Metropolitan Bank
	Jul.29	“Motoyawata Branch” moved to new building
Sep.10	Held “Chiba & Ehime Prefectures Food and Tourism Fair” to commemorate starting service on LCC Narita ⇔ Matsuyama route	
Sep.20	Held “Malaysia Halal Seminar”	
Oct.1	Started “Dental Loan” & “Beauty Loan”	
Oct.7	Opened “Shinagawa Corporate Banking Office”	
Oct.22	Launched New ATM “Ake-S”	

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

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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.