# The Chiba Bank, Ltd.

Consolidated Financial Information for the First Quarter of Fiscal Year 2005, ending March 31, 2006 *(Unaudited)* 

Stock Exchange Listing: Tokyo (code: 8331) URL: http://www.chibabank.co.jp/ President: Tadashi Takeyama

## 1. Basis for preparing financial information for the First Quarter of Fiscal Year 2005

(1)A simplified accounting method is applied.

(2)There is a change in accounting method.

Effective from this first quarter of fiscal year 2005, the Bank applies "Accounting Standards for Impairment of Fixed Assets" and "Implementation Guidance for Accounting Standard for Impairment of Fixed Asset."

(3)There is no change in the scope of consolidation and application of the equity method.

## 2. Financial Highlights (for the first quarter, from April 1, 2005 to June 30, 2005)

Since the first quarter of fiscal year 2004 was the first quarter to be disclosed, percentage figures representing changes from the same quarter of the previous fiscal year are not denoted.

(1)Consolidated Operating R	1	•	Amounts less than one million yen are rounded down.				
	Ordinary Inco 経常収益		Ordinary Pr 経常利益		Net Incon 四半期(当期)	-	
First quarter	¥Million	%	¥Million	%	¥Million	%	
Ended June 30, 2005	54,952	4.7	19,210	5.6	11,772	(2.1)	
Ended June 30, 2004	52,490	-	18,191	-	12,024	-	
(Reference) Fiscal Year 2004	211,918	4.0	61,731	40.8	36,395	31.9	

	Net Income per Share 1株当たり 四半期(当期)純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期(当期)純利益
First quarter	¥	¥
Ended June 30, 2005	13.99	-
Ended June 30, 2004	14.30	-
(Reference) Fiscal Year 2004	43.20	-

Note: Percentage figures in Ordinary income, Ordinary profit and Net income represent changes in the respective figures from the same quarter of the previous fiscal year.

#### (2)Consolidated Financial Condition

	Total Assets 総資産	Stockholders' Equity 株主資本	Stockholders' Equity to Total Assets 株主資本比率	Stockholders' Equity per Share 1株当たり株主資本
First quarter	YMillion	¥Million	/////////////////////////////////////	1休当たり休工員本 ¥
Thist quarter	TWINION	TWIIIIOII	70	1
Ended June 30, 2005	9,028,148	428,585	4.7	509.36
Ended June 30, 2004	8,531,968	394,636	4.6	469.21
(Reference) Fiscal Year 2004	8,707,929	418,138	4.8	496.88

## 3. Consolidated Earnings Projections for Fiscal year 2005, ending March 31, 2006

There are no revisions to the previously announced earning projections for fiscal year 2005, for either interim or annual (announced on May 23, 2005).

# **Consolidated Balance Sheets**

(¥Million)

Item $(lapanese only)$ 30, 2005 (a)         30, 2004 (b)         (a-b)         31, 2           Assets: $(\underline{\heartsuit} a \oplus a)$ $(\underline{\square} a)$ $($	of Mar. 005 (c) 94,332 21,981 2,578 18,667 14,816 30,635 10,389 44,581 2,237 10,752 03,788
Assets:         (資産の部)         (           Cash and due from banks         児 金 預 け 金         531,348         302,264         229,084         4           Call loans and bills bought $\neg - \nu \neg - \nu \neg \nabla \nabla \mathcal{C} \mathcal{C} \mathbb{R} \mathbb{R}^{+}$ 25,885         293,781         (267,896)         2           Receivables under securities borrowing transactions         債券貸借取引支払保証金         3,638         3,044         594           Commercial paper and other debt purchased         Ţ \ \ \alpha \ \alph	94,332 21,981 2,578 18,667 14,816 30,635 10,389 44,581 2,237 10,752
Cash and due from banks $\mathcal{R}$	21,981 2,578 18,667 14,816 30,635 10,389 44,581 2,237 10,752
Call loans and bills bought $\neg -\nu \cup \neg - \vee \mathcal{D} \mathcal{C} \mathcal{C} \mathcal{C} \mathcal{C} \mathcal{F} \mathcal{F}$ 25,885         293,781         (267,896)         2           Receivables under securities borrowing transactions         債券貸借取引支払保証金         3,638         3,044         594           Commercial paper and other debt purchased         買人金銭債権         権         25,237         1,793         23,534         3           Trading assets         特定取引賣產         478,498         291,603         186,894         3           Money held in trust         金銭         の信託         30,326         30,685         (358)         3           Loans and bills discounted         貸         出         5,855,289         5,707,496         147,792         5,84           Foreign exchanges         小         国         為         碁         2,403         2,131         272           Other assets         その         他賞         座         102,802         106,611         (4,369)         10           Customers' liabilities for acceptances and guarantees         支         私承諾見         9,7338         97,038         300         9           Catal assets          資産         の         部         12,291         10,5770         15,540         (7           Cust	21,981 2,578 18,667 14,816 30,635 10,389 44,581 2,237 10,752
Receivables under securities borrowing transactions         債券貸借取引支払保証金         3,638         3,044         594           Commercial paper and other debt purchased         買入金銭債権         25,327         1,793         23,534         3           Trading assets         特定取引賣產         478,498         291,603         186,894         3           Money held in trust         金銭のの信託         30,326         30,685         (358)         3           Securities         有価<	2,578 18,667 14,816 30,635 10,389 44,581 2,237 10,752
Commercial paper and other debt purchased         買入金銭債権         25,327         1,793         23,534         1           Trading assets         特定取引資産         478,498         291,603         186,894         3           Money held in trust         金銭の         信託         30,326         30,685         (358)         3           Securities         有価<	18,667 14,816 30,635 10,389 44,581 2,237 10,752
Trading assets       特定取引資産       478,498       291,603       186,894       3         Money held in trust       金銭の信託       30,326       30,685       (358)       3         Securities       有価証券       1,812,299       1,618,898       193,400       1,7         Loans and bills discounted       貸出金       5,855,289       5,707,496       147,792       5,86         Foreign exchanges       外国為替       2,403       2,131       272         Other assets       その他資産       102,302       106,671       (4,369)       10         Deferred tax assets       緑延税金資産       50,831       72,932       (22,101)       9         Customers' liabilities for acceptances and guarantees       支払承諾見返       97,338       97,038       300       9         Customers' liabilities for acceptances and guarantees       支払承諾見返       9,229       (105,770)       15,540       (9         Customers' liabilities for acceptances and guarantees       支払承諾       支援位の部       9       9,28,148       8,531,968       496,179       8,70         Liabilities:       (       (       (       (       9       9       28,840       7,5'         Registible certificates of deposit       該後佐       現       132,945	14,816 30,635 10,389 44,581 2,237 10,752
Money held in trust       金 銭 の 信 託       30,326       30,685       (358)       33,330         Securities       有 価 証 券       1,812,299       1,618,898       193,400       1,77         Loans and bills discounted       貸 出 金       5,855,289       5,707,496       147,792       5,85         Foreign exchanges       外 国 為 替       2,403       2,131       272         Other assets $\mathcal{C}$ の 他 資 産       102,389       109,398       (6,509)       11         Premises and equipment       動 産 不 動 産       102,302       106,671       (4,369)       10         Deferred tax assets       (2,101)       5       (2,101)       5       (2,101)       5         Customers' liabilities for acceptances and guarantees       支 払 承 諾 見 返       97,338       300.68       6       (4,369)       10         Customers' liabilities       (11,57,70)       15,540       (48,170)       10       (11,57,70)       15,540       (48,170)       10         Call assets       (11,61,552)       7,486,679       328,840       7,57       (14,81,70)       10         Call money and bills sold $\neg -\nu \sim r \land \sim U < r \sim - U < $	30,635 10,389 44,581 2,237 10,752
Securities       有       価       証       券       1,812,299       1,618,898       193,400       1,7.7         Loans and bills discounted       貸       出       金       5,855,289       5,707,496       147,792       5,84         Foreign exchanges       外       国       為       替       2,403       2,131       272         Other assets       そ       の       他       資       産       102,889       109,398       (6,509)       11         Deferred tax assets       繰       延       税       金       資       産       50,831       72,932       (22,101)       9         Reserve for possible loan losses       貸       倒       引       当 $\alpha$ (90,229)       (105,770)       15,540       (9         Total assets       (貸       個       引 $\alpha$ (90,229)       (105,770)       15,540       (9         Peposits       万 $\alpha$ 7,815,520       7,486,679       328,840       7,57         Negotiable certificates of deposit       譲       渡       性       預 $\alpha$ 132,945       181,115       (48,170)       10         Call money and bills sold $\neg -\nu \neg x \neg \Delta U \odot č_{ij} = \pi$ $\beta$	10,389 44,581 2,237 10,752
Loans and bills discounted       貸       出       金       5,855,289       5,707,496       147,792       5,857         Foreign exchanges       外       国       為       替       2,403       2,131       272         Other assets $\mathcal{C}$ $\mathcal{O}$ 他       資       產       102,889       109,398       (6,509)       11         Premises and equipment       動       產 $\mathcal{T}$ 動       產       50,831       72,932       (22,101)       2         Customers' liabilities for acceptances and guarantees       支       払       承       諾 $\mathcal{D}$ 97,338       97,038       300       9         Reserve for possible loan losses       貸       倒       引       当 $2$ (90,229)       (105,770)       15,540       (9         Total assets $\mathcal{O}$ $\mathbb{R}$ <td>44,581 2,237 10,752</td>	44,581 2,237 10,752
Foreign exchanges       外       国       為       持       2,403       2,131       272         Other assets       そ       の       他       資       産       102,889       109,398       (6,509)       11         Premises and equipment       動 $\vec{x}$ 不       動 $\vec{x}$ 102,302       106,671       (4,369)       10         Deferred tax assets       線       延       税       金       資 $\vec{x}$ 50,831       72,932       (22,101)       2         Customers' liabilities for acceptances and guarantees       支       払 $\vec{x}$ 詰 $\vec{y}$ 97,338       97,038       300       9         Customers' liabilities for acceptances and guarantees $\vec{y}$ $\vec{x}$ $\vec{x}$ $\vec{x}$ $\vec{x}$ $\vec{y}$ 97,338       97,038       300       9         Customers' liabilities $\vec{g}$ $\vec{w}$ $\vec{x}$ $\vec{x}$ $\vec{x}$ $\vec{x}$ $\vec{y}$ $\vec{y}$ $\vec{y}$ $\vec{x}$ $\vec{x}$ $\vec{y}$ $\vec{y}$ $\vec{y}$ $\vec{x}$ $\vec{x}$ $\vec{x}$ $\vec{y}$ $\vec{x}$ $\vec{x}$ $\vec{y}$ $\vec{y}$ $\vec{x}$ $\vec{x}$ <td< td=""><td>2,237 10,752</td></td<>	2,237 10,752
Other assets       その他資産       102,889       109,398       (6,509)       1         Premises and equipment       動産不動産       102,302       106,671       (4,369)       10         Deferred tax assets       線延税金資産       50,831       72,932       (22,101)       9         Customers' liabilities for acceptances and guarances       支払承諾見返       97,338       97,038       300       9         Reserve for possible loan losses       貸債の部       当金       (90,229)       (105,770)       15,540       (9         Total assets       (負債の部)       (1       (105,770)       15,540       (9       9       9,028,148       8,531,968       496,179       8,70         Liabilities:       ((2)債の部)       (2)       (105,770)       15,540       (9       101,3770)       15,540       (9         Deposits       項金の部       合計       9,028,148       8,531,968       496,179       8,74         Call money and bills sold $\neg \neg \vee \neg \wedge \neg \nabla \nabla \nabla \nabla \overline{x} \overline{x} \overline{x} \overline{x}$ 132,945       181,115       (48,170)       10         Call money and bills sold $\neg \neg \vee \neg \wedge \neg \nabla \nabla \overline{x} \overline{x} \overline{x} \overline{x} \overline{x}$ 2       9,704       58,318       9         Payables under securities lending transactions       長寮貸借取引会人報       定取引会人 </td <td>10,752</td>	10,752
Premises and equipment       動產不動產       102,302       106,671       (4,369)       102         Deferred tax assets       繰延税金資產       50,831       72,932       (22,101)       9         Customers' liabilities for acceptances and guarantees       支払承諾見返       97,338       97,038       300       9         Reserve for possible loan losses       貸倒引当金       (90,229)       (105,770)       15,540       (9         Total assets       資產の部合計       9,028,148       8,531,968       496,179       8,70         Liabilities:       (負債の部)       2       7,815,520       7,486,679       328,840       7,57         Negotiable certificates of deposit       譲渡 性預金       132,945       181,115       (48,170)       10         Call money and bills sold $\neg -\nu \neg \neg \neg - \nabla \nabla - \nabla U \neg \Xi$ 渡手形       68,022       9,704       58,318       9         Payables under repurchase agreements       売現先勘定       39,899       11,099       28,799       3         Trading liabilities       時定取引負債       7,093       6,663       429       9         Borrowed money       倍       用金       64,619       76,174       (11,555)       56         Bonds       社       債       39,500       -       3	
Deferred tax assets繰 延 税 金 資 産 $50,831$ $72,932$ $(22,101)$ $(22,101)$ Customers' liabilities for acceptances and guarantees支 払 承 諾 見 返 $97,338$ $97,038$ $300$ $97,038$ Reserve for possible loan losses資 座 の 部 合 計 $90,229$ $(105,770)$ $15,540$ $(90,229)$ Total assets資 座 の 部 合 計 $90,229$ $(105,770)$ $15,540$ $(90,229)$ Liabilities:(負債の部) $(90,229)$ $(105,770)$ $15,540$ $(90,229)$ Deposits預 $2$ $7,815,520$ $7,486,679$ $328,840$ $7,57$ Negotiable certificates of deposit譲 渡 性 預 金 $132,945$ $181,115$ $(48,170)$ $100$ Call money and bills sold $\neg -\nu \neg \neg \neg - \nabla \nabla \neg \neg \neg \nabla \otimes \neg \otimes \otimes 9$ $11,099$ $28,799$ $328,840$ Payables under repurchase agreements売 現 先 勘 定 $39,899$ $11,099$ $28,799$ $328,799$ Payables under securities lending transactions債券貸借取引受入担保金 $168,785$ $116,904$ $51,880$ $117$ Trading liabilities特 定 取 引 負 債 $7,930$ $6,663$ $429$ $9,704$ $54,580$ $88,799$ Borrowed money倍用 金 $64,619$ $76,174$ $(11,555)$ $88,799$ $328,840$ $7,570$ Foreign exchanges $\wedge$ 国 $A$ $450$ $556$ $(105)$ Bonds $\pounds$ $\xi$ $0$ $4$ $450$ $556$ $(105)$ Bonds $\xi$ $\emptyset$ $4$ $4$ $6$ $39,500$ $ 3$ Cother	03,788
Customers' liabilities for acceptances and guarantees       支払承諾見返       97,338       97,038       300       97,038         Reserve for possible loan losses       資産の部合計       9,028,148       8,531,968       496,179       8,70         Liabilities:       (負債の部)       (白債の部)       (105,770)       15,540       (9         Deposits       預金の部合計       9,028,148       8,531,968       496,179       8,70         Negotiable certificates of deposit       預金の部の合計       7,815,520       7,486,679       328,840       7,57         Negotiable certificates of deposit       譲渡 渡 性預金       132,945       181,115       (48,170)       10         Call money and bills sold $\neg -\nu \neg \neg - \nabla \neg - \nabla \nabla \neg \overline{z}$ 渡手形       68,022       9,704       58,318       2         Payables under securities lending transactions       債券貸借取引受入担保金       168,785       116,904       51,880       17         Trading liabilities       特定取引負債       7,093       6,663       429       6         Borrowed money       借用       金       64,619       76,174       (11,555)       6         Bonds       社       債       39,500       -       -       -       -       -       -       -       -       -       -       -<	
Reserve for possible loan losses貸 倒 引 当 金(90,229)(105,770)15,540(9Total assets資 産 の 部 合 計9,028,1488,531,968496,1798,70Liabilities:(負債の部)Deposits預 金7,815,5207,486,679328,8407,57Negotiable certificates of deposit譲 渡 性 預 金132,945181,115(48,170)10Call money and bills sold $\neg -\nu \neg x \neg Q \vec{v} \neg \vec{k} $ 68,0229,70458,31852Payables under repurchase agreements売 現 先 勘 定39,89911,09928,79953Payables under securities lending transactions債券貸借取引受入担保金168,785116,90451,880117Trading liabilities特 定 取 引 負 債7,0936,66342964,61976,174(11,555)64Borrowed money借用 $\oplus$ 64,61976,174(11,555)64Bonds社債39,500-556(105)556Bonds社債39,500-5454Reserve for employees' retirement benefits退 職 給 付 引 当 $\oplus$ 14210438Deferred tax liabilities線 延 税 $\oplus$ 負 債186186(00)Deferred tax liabilities on land revaluation再評価に係る繰延税 $\oplus$ 負 債186186(00)Deferred tax liabilities on land revaluation再評価に係る繰延税 $\oplus$ 負 債9,3078,693613Consolidation difference連 結 調 整 勘 定-3(3)	54,819
Total assets資産の部合計9,028,1488,531,968496,1798,70Liabilities:(負債の部)( $($	92,200
Liabilities:(負債の部)7.46,679328,8407.57Deposits預 $\pounds$ 7,815,5207,486,679328,8407.57Negotiable certificates of deposit譲渡性預 $\pounds$ 132,945181,115(48,170)10Call money and bills sold $\neg - \nu \neg x \neg - \mathcal{Q} \vec{U} \neg \vec{E}$ 渡手形68,0229,70458,3185Payables under repurchase agreements売現先勘 $\varpi$ 39,89911,09928,7995Payables under securities lending transactions債券貸借取引受入担保金168,785116,90451,88017Trading liabilities特定取引 $\pounds$ 6,663429Borrowed money倍用 $\pounds$ 64,61976,174(11,555)5Foreign exchanges外国為替450556(105)Bonds社債39,500-55(2018)5Other liabilitiesその他負126,98772,40754,5805Reserve for employees' retirement benefits退職<	93,852
Deposits預 $a$ 7,815,5207,486,679328,8407,57Negotiable certificates of deposit譲渡性預132,945181,115(48,170)10Call money and bills sold $\neg \neg \nu \neg \bar{\tau} \neg \mathcal{D} \mathcal{V} \neg \bar{\tau} \neg \mathcal{D} \mathcal{V} \neg \bar{\tau} \bar{\tau} \mathcal{D} \mathcal{D} \neg \bar{\tau} \bar{\tau} \mathcal{D} \mathcal{D} \neg \bar{\tau} \bar{\tau} \mathcal{D} \mathcal{D} \bar{\tau} \bar{\tau} \mathcal{D} \mathcal{D} \neg \bar{\tau} \bar{\tau} \bar{\tau} \bar{\tau} \bar{\tau} \bar{\tau} \bar{\tau} \bar{\tau}$	07,929
Negotiable certificates of deposit譲渡性預金132,945181,115(48,170)10Call money and bills sold $\neg - \nu \neg \neg \neg \nabla \nabla \overline{c}$ 渡手形68,0229,70458,3185Payables under repurchase agreements売現先勘定39,89911,09928,7995Payables under securities lending transactions債券貸借取引受入担保金168,785116,90451,8801Trading liabilities特定取引負債7,0936,6634296Borrowed money借用金64,61976,174(11,555)8Foreign exchanges外国為替450556(105)5Bonds社債39,500-5Other liabilitiesその他負債126,98772,40754,5808Reserve for employees' retirement benefits退職給付引当金20,94622,965(2,018)2Deferred tax liabilities on land revaluation再評価に係る繰延税金負債186186(00)Deferred tax liabilities on land revaluation連結調整勘定-3(3)	
Call money and bills sold $\neg - \nu \neg \hat{\bar{x}} - \mathcal{B} \mathcal{O} \ddot{\bar{x}} \ddot{\bar{x}} = \mathcal{B}$ 68,0229,70458,3185Payables under repurchase agreements売 現 先 勘 定39,89911,09928,7993Payables under securities lending transactions債券貸借取引受入担保金168,785116,90451,88017Trading liabilities特 定 取 引 負 債7,0936,6634296Borrowed money倍用 金64,61976,174(11,555)8Foreign exchanges外 国 為 替450556(105)5Bonds社債39,500-33Other liabilitiesそ の 他 負 債126,98772,40754,5808Reserve for employees' retirement benefits退 職 給 付 引 当 金20,94622,965(2,018)3Deferred tax liabilities編 延 税 金 負 債186100438Deferred tax liabilities on land revaluation再評価に係る繰延税金負債9,3078,693613Consolidation difference連 結 調 整 勘 定-3(3)3	73,571
Payables under repurchase agreements売現先勘定 $39,899$ $11,099$ $28,799$ $28,799$ $39,2899$ Payables under securities lending transactions債券貸借取引受入担保金 $168,785$ $116,904$ $51,880$ $117,880$ Trading liabilities特定取引負債 $7,093$ $6,663$ $429$ Borrowed money借用金 $64,619$ $76,174$ $(11,555)$ $88,785$ Foreign exchanges外国為替 $450$ $556$ $(105)$ Bonds社<債	03,799
Payables under securities lending transactions債券貸借取引受入担保金168,785116,90451,88017Trading liabilities特定取引負債7,0936,663429Borrowed money借用金64,61976,174(11,555)8Foreign exchanges外国為替450556(105)Bonds社債39,500-3Other liabilitiesその他負債126,98772,40754,5808Reserve for employees' retirement benefits退職給付引当金20,94622,965(2,018)3Deferred tax liabilities繰延税金負債186(0)38142Deferred tax liabilities on land revaluation再評価に係る繰延税金負債9,3078,693613Consolidation difference連結調整勘定-3(3)	56,308
Trading liabilities特定取引負債7,0936,663429Borrowed money借用金64,61976,174(11,555)8Foreign exchanges外国為替450556(105)Bonds社<債	34,499
Borrowed money借用金 $64,619$ $76,174$ $(11,555)$ 8Foreign exchanges外国為碁450556 $(105)$ 5Bonds社債 $39,500$ $39,500$ -3Other liabilitiesその他負債 $126,987$ $72,407$ $54,580$ 8Reserve for employees' retirement benefits退職給付引当金 $20,946$ $22,965$ $(2,018)$ 2Reserves under special laws特別法上の引当金 $142$ $104$ $38$ Deferred tax liabilities繰延税金負債 $186$ $186$ $(0)$ Deferred tax liabilities on land revaluation再評価に係る繰延税金負債 $9,307$ $8,693$ $613$ Consolidation difference連結調整勘定-3 $(3)$ $(3)$	71,600
Foreign exchanges外 国 為 替450556(105)Bonds社債39,50039,500-3Other liabilitiesそ の 他 負 債126,98772,40754,5808Reserve for employees' retirement benefits退職給付引当金20,94622,965(2,018)2Reserves under special laws特別法上の引当金14210438Deferred tax liabilities繰延税金負債186186(0)Deferred tax liabilities on land revaluation再評価に係る繰延税金負債9,3078,693613Consolidation difference連 結 調 整 勘 定-3(3)	6,341
Bonds社債 $39,500$ $39,500$ -2Other liabilitiesその他負債 $126,987$ $72,407$ $54,580$ 8Reserve for employees' retirement benefits退職給付引当金 $20,946$ $22,965$ $(2,018)$ 2Reserves under special laws特別法上の引当金 $142$ $104$ $38$ Deferred tax liabilities繰延税金負債 $186$ $(0)$ Deferred tax liabilities on land revaluation再評価に係る繰延税金負債 $9,307$ $8,693$ $613$ Consolidation difference連結調整勘定-3 $(3)$	84,866
Other liabilitiesその他負債126,98772,40754,5808Reserve for employees' retirement benefits退職給付引当金20,94622,965(2,018)22Reserves under special laws特別法上の引当金14210438Deferred tax liabilities繰延税金負債186(0)Deferred tax liabilities on land revaluation再評価に係る繰延税金負債9,3078,693613Consolidation difference連結調整勘定-3(3)	302
Reserve for employees' retirement benefits Reserves under special laws退職給付引当金20,94622,965(2,018)2Deferred tax liabilities特別法上の引当金14210438Deferred tax liabilities on land revaluation再評価に係る繰延税金負債186(0)Deferred tax liabilities on land revaluation車結調整勘定-3(3)	39,500
Reserves under special laws特別法上の引当金14210438Deferred tax liabilities繰延税金負債186(0)Deferred tax liabilities on land revaluation再評価に係る繰延税金負債9,3078,693613Consolidation difference連結調整勘定-3(3)	88,067
Deferred tax liabilities繰 延 税 金 負 債186(0)Deferred tax liabilities on land revaluation再評価に係る繰延税金負債9,3078,693613Consolidation difference連 結 調 整 勘 定-3(3)	21,162
Deferred tax liabilities on land revaluation再評価に係る繰延税金負債9,3078,693613Consolidation difference連結調整勘定-3(3)	142
Consolidation difference連結調整勘定-3(3)	194
	9,409
	-
Acceptances and guarantees支 払 承 諾 97,33897,038300	92,200
Total liabilities負債の部合計8,591,7468,129,797461,9488,28	81,968
Minority interests: (少数株主持分)	
Minority interests in consolidated subsidiaries 少数株主持分 7,816 7,534 282	7,822
Stockholders' equity: (資本の部)	
	21,019
	98,250
	58,107
	13,939
	28,607
Foreign currency translation adjustments為 替 換 算 調 整 勘 定97(10)108	41
	41
Total lighilities minority interests and 自信 小粉株主持分及7%	(1,827)
Total hability indicities and $\chi_{\beta}$ $\chi_{\beta}$ $\chi_{\beta}$ $\eta_{\beta}$	(1,827) 18,138

Amounts less than one million have been rounded down.

# **Consolidated Statements of Income**

Consolidated Statements of Income (¥Million)								
Item	科日 (Japanese only)	For the three months ended June 30, 2005 (a)	For the three months ended June 30, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005 (Summary)			
Ordinary income	経 常 収 益	54,952	52,490	2,462	211,918			
Interest income	資金運用収益	35,781	34,120	1,660	138,124			
Interest on loans and discounts	(うち貸出金利息)	28,711	29,039	(328)	117,386			
Interest and dividends on securities	(うち有価証券利息配当金)	6,616	4,924	1,691	19,861			
Fee and commission income	役務取引等収益	9,590	9,589	1	38,384			
Trading income	特定取引収益	447	631	(183)	2,919			
Other operating income	その他業務収益	2,291	687	1,604	5,040			
Other ordinary income	その他経常収益	6,842	7,462	(620)	27,450			
Ordinary expenses	経 常 費 用	35,742	34,299	1,443	150,187			
Interest expenses	資金調 達費 用	3,993	2,476	1,516	11,633			
Interest on deposits	(うち預金利息)	1,682	753	929	4,175			
Fee and commission expenses	役務取引等費用	2,924	2,784	140	11,468			
Other operating expenses	その他業務費用	611	-	611	432			
General and administrative expenses	営 業 経 費	21,202	19,991	1,211	78,626			
Other ordinary expenses	その他経常費用	7,010	9,046	(2,036)	48,026			
Ordinary profit	経 常 利 益	19,210	18,191	1,019	61,731			
Extraordinary gains	特 別 利 益	1,619	1,678	(59)	6,460			
Extraordinary losses	特 別 損 失	830	68	761	1,222			
Income before income taxes and minority interests	税 金 等 調 整 前 四半期(当期)純利益		19,801	198	66,970			
Income taxes-current	法人税、住民税及び事業税		1,469	3,823	5,992			
Income taxes-deferred	法人税等調整額	2,828	5,893	(3,064)	24,050			
Minority interests in net income	少数株主利益	106	414	(308)	531			
Net income	四半期(当期)純利益	11,772	12,024	(252)	36,395			

Amounts less than one million have been rounded down.

# **Consolidated Statements of Retained Earnings**

(¥Million)

		For the three	For the three		(ŦMillion)
Item	科目 (Japanese only)	months ended June 30, 2005 (a)	months ended June 30, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005
Capital surplus:	(資本剰余金の部)				
Capital surplus balance at beginning of period	資本剰余金期首残高	98,250	98,178	71	98,178
Increase in capital surplus	資本剰余金増加高	14	0	14	71
Gain (Loss) on sales of treasury stock	自己株式処分差益	14	0	14	71
Decrease in capital surplus	資本剰余金減少高	-	-	-	-
Capital surplus at term-end	資本 剰 余 金 四半期末 (期末) 残高	98,264	98,178	85	98,250
Retained earnings:	(利益剰余金の部)				
Retained earnings balance at beginning of period	利益剩余金期首残高	158,107	127,850	30,256	127,850
Increase in retained earnings	利益剰余金増加高	11,923	12,024	(101)	36,395
Net income	四半期(当期)純利益	11,772	12,024	(252)	36,395
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に 伴 う 剰 余 金 増 加 高	150	-	150	-
Decrease in retained earnings	利益剰余金減少高	2,985	2,977	7	6,138
Cash dividends paid	配 当 金	2,940	2,937	2	5,038
Bonuses to Directors	役 員 賞 与	45	40	5	40
Decrease in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に 伴 う 剰 余 金 減 少 高	-	-	-	1,060
Retained earnings at term-end	利 益 剰 余 金 四半期末(期末)残高	167,044	136,897	30,147	158,107

Amounts less than one million have been rounded down.

## Accounting Policies for Consolidated Financial Statements for the First Quarter of FY 2005

Chiba Bank partly adopts the simplified accounting method to prepare its consolidated financial statements for the first quarter of fiscal year 2005, ending March 31, 2006. Details are below. Please note the quarterly consolidated financial information have not been audited by our independent auditor, Ernst & Young ShinNihon.

当行は、中間(連結)財務諸表等の作成基準をベースとしつつ、以下の通り一部「簡便な手続き」を採用して四半期財務・業績の概況を作成して おります。なお、四半期財務・業績の概況に関する計数は、監査法人による監査を受けておりません。

The amount of Reserves for Possible Loan Losses is calculated by applying the past loan loss ratio determined at the end of previous fiscal year, to the outstanding balance of each debtor category based on our self-assessment as of June 30, 2005. [簡便な手続きの内容]

貸倒引当金につきましては 6 月末時点の自己査定に基づく債務者区分残高に、前連結会計年度末に算定した貸倒実績率等を適用して計上して おります。

Effective from this first quarter of FY 2005, the Bank applies "Accounting Standards for Impairment of Fixed Assets" issued by the Business Accounting Council on August 9, 2002 and "Implementation Guidance for Accounting Standard for Impairment of Fixed Asset" issued by the Accounting Standards Board of Japan, on October 31, 2003. The adoption had an impact of decrease on income before income taxes and minority interests by ¥803 million.

「会計処理の方法の変更」

当第1四半期から、固定資産の減損に係る会計基準(「固定資産の減損に係る会計基準設定に関する意見書」(企業会計審議会平成14年8月9日)及び「固定資産の減損に係る会計基準の運用指針」(企業会計基準適用指針第6号平成15年10月31日)を適用しております。これにより税金等調整前四半期純利益は803百万円減少しております。

## **Segment Information**

## 1. Business Segment Information

For the first quarter of FY 2005 ending March 31, 2006 (from April 1, 2005 to June 30, 2005) (#Million)

		Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
	(Japanese only)	銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経 常 収	益					
(1) Outside Customers	<ul><li>(1)外部顧客に対</li><li>る経常収益</li></ul>	र् <i>4</i> 9,371	4,580	1,000	54,952	-	54,952
(2) Inter-segment	(2) セグメント間 内部経常収益	<i>O</i> 212	76	9	298	(298)	-
Total	計	49,584	4,657	1,010	55,251	(298)	54,952
Ordinary Expenses	経 常 費	用 30,748	4,265	941	35,954	(212)	35,742
Ordinary Profit/Loss	経 常 利	益 18,836	391	68	19,296	(85)	19,210

Notes:

 As the Bank started credit card issuing business from April 2005, credit card business, which used to be included in "Other Business", has been changed to be included in "Banking Business" from this first quarter of fiscal year 2005. Consequently, Ordinary income and Ordinary Profit of "Other Business" decreased ¥1,643 million and ¥576 million respectively. As well, Ordinary income and Ordinary Profit of "Banking Business" increased ¥1,458 million and ¥575 million respectively.

2. Ordinary income and ordinary profit/loss are presented as counterparts of sales and operating profit of companies in other industries.

3. "Other" includes securities business.

	5. Other includes securities outsitess.									
For the first quarter of	of FY	2004	endec	l Mar	ch 31, 2003	5 (from Apri	1 1, 2004 to J	lune 30, 200	4)	(¥Million)
		Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated			
	(	(Japanese only)			銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経	常	収	益						
(1) Outside Customers	<ul><li>(1)外部顧客に対す</li><li>る経常収益</li></ul>		45,093	4,352	3,043	52,490	-	52,490		
(2) Inter-segment	(2) セグメント間の 内部経常収益		338	67	16	422	(422)	-		
Total	計		45,431	4,420	3,060	52,912	(422)	52,490		
Ordinary Expenses	経	常	費	用	28,398	4,069	2,175	34,643	(344)	34,299
Ordinary Profit/Loss	経	常	利	益	17,033	350	885	18,269	(78)	18,191
NT 4										

Notes:

1. Ordinary income and ordinary profit/loss are presented as counterparts of sales and operating profit of companies in other industries.

2. "Other" includes securities and credit card business.

#### 2. Geographic Segment Information

The domestic share of ordinary income exceeds 90 percent. Thus, segment information by geographic area is omitted.

3. Ordinary income from overseas operations

The share of ordinary income from overseas operations is under 10 percent. Thus, ordinary income from overseas operation is omitted.

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# **SUPPLEMENTARY INFORMATION**

For Consolidated Financial Information for the First quarter of fiscal year 2005, ending March 31, 2006 (Unaudited)

#### (¥ Billion) For the three Interim FY For the three months ended months ended (Reference) 2005 (a - b) (Japanese only) June 30, 2005 June 30, 2004 FY 2004 (Announced (a) (b) Projection) Gross business profit 業 務 粗 利 益 37.5 36.3 1.1 147.8 資 Net interest income 金 利 益 31.1 30.9 0.2 123.7 役務取引等利益 4.3 4.2 0.0 17.0 Fee and commission income Trading income 特定取引利益 0.3 0.4 2.4 (0.1)Profit from other business transactions その他業務利益 1.6 0.6 0.9 4.5 経費(除く臨時処理分 0.3 73.7 Expenses (excluding non-recurrent expenses) 18.9 18.5 業 務 純 益 Net business income (before transfer to 18.5 37.0 17.7 0.7 74.0 general reserve for possible loan losses) ·般貸引繰入前) 般貸倒引当金 Net transfer to general reserve for possible (1.7)繰 loan losses 純 入 額 (1)業 務 純 益 Net business income 18.5 17.7 0.7 75.8 時 (1.5) (1.9) Non-recurrent income and losses 臨 損 益 0.4 (18.0)Disposal of non-performing loans うち不良債権処理額 (2)2.5 4.0 (1.5)23.6 **Ordinary profit** 経 常 利 益 16.9 32.0 15.8 1.1 57.8 Extraordinary gains (losses) 特 別 損 益 2.02.0 0.0 5.5 うち貸倒引当金取崩額 Transfer from reserve for possible loan losses (3) 2.01.0 1.0 \_ Collection of written-off claims うち償却債権取立益 0.8 1.0 5.3 (4)(0.2)Impairement losses of fixed assets う ち減損損失 (0.8)-(0.8)-四半期 (中間 ٠ 20.0 11.4 11.0 0.3 34.3 Net income 当 期) 純利益 Credit costs (1)+(2)-(3)信 用 コ ス ŀ 0.4 3.0 (2.5)21.8 Credit costs including Collection of written-実質信用コスト (0.3)1.9 (2.3)16.5 off claims (1)+(2)-(3)-(4)

#### 1. Summary of Income (Non-consolidated)

Note: For first quarters of fiscal years 2005 and 2004, as the total transfer from reserve for possible loan losses are surplus, transfer from reserve for possible loan losses was recorded in Extraordinary gains.

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

				(¥ Billion)
	(Japanese only)	As of June 30, 2005 (a)	As of Mar. 31, 2005 (b)	(a-b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及び これらに準ずる債権	186	31.3	(2.6)
Doubtful Claims	危険債権	119.6	122.5	(2.9)
Substandard Claims	要 管 理 債 権	116.7	122.1	(5.3)
Total	合 計	265.0	276.0	(11.0)
Proportion to the total claims	総与信に占める割合	4.4%	4.5%	(0.1%)

Note: Figures as of June 30, 2005 are based on the assets classification under the Financial Reconstruction Law. Figures as of June 30, 2005 are calculated by self-assessment results made by business execution based on the self-assessment standards.

*Borrower Classification Matrix	
Under the Financial Reconstruction Law	Under Self-Assessment
Bankrupt and Substantially Bankrupt Claims	Claims of Bankrupt Debtors and Effectively Bankrupt Debtors
Doubtful Claims	Claims of Potentially Bankrupt Debtors
Substandard Claims	Claims of Debtors in Requiring Caution Category such as loans past due three months or more or restructured loans

#### The Chiba Bank, Ltd.

## 3. Capital Ratio (BIS guidelines)

	(Reference)		
	(Japanese only)	As of Sep. 30, 2005 (estimate)	As of Mar. 31, 2005
Consolidated Capital Ratio (BIS guideline)	連結自己資本比率	Somewhere around 10.0~10.5%	11.16%
Consolidated Tier I Ratio	連結Tier I 比率	Somewhere around 7.5~7.9%	7.49%

Note: Above estimated figures may be different from the views presented here owing to changes in the operating environment and other factors.

## 4. Gains (Losses) on Valuation of Other Securities (Non-consolidated)

								(¥Billion)
					As of June 30, 2005			
(Japanese only)		Market	Gains	(losses) on val	luation			
			value		Gains	Losses		
Ot	her Securities	その他有価証券		1,780.6	49.6	57.2	7.5	
	Stocks	株		式	177.0	43.0	46.4	3.4
	Bonds	債		券	1,101.1	6.4	6.9	0.4
	Others	そ	の	他	502.5	0.0	3.8	3.7

(Reference)			(¥Billion)		
	As of Mar. 31, 2005				
Market	Gains (losses) on valuation				
value		Gains	Losses		
1,680.4	46.8	55.5	8.7		
178.1	44.6	47.4	2.7		
1,071.7	5.3	5.8	0.5		
430.5	(3.1)	2.2	5.4		

Notes:

1. Gains/losses are the difference between balance sheet amounts and book value (after applying the amortized cost method and after write-offs), as of the end of each period.

2. Other securities include negotiable CDs in Cash and due from banks. Held-to-Maturity Bonds include Beneficiary claims on loans in Commercial paper and other debt purchased

3. Unrealized gains (losses) of Held-to-Maturity Bonds are shown below.

5. Onicalized gains		aturny Donus	are shown be	10 W.	(¥Billion)	(Refere
		As of June 30, 2005				
	(Japanese only)	Book	Unrea	lized gains (le	osses)	Boo
		value		Gains	Losses	valu
Held-to-Maturity Bonds	満 期 保 有 日 的 の 債 券	14.1	0.0	0.0	0.0	18

(Reference)			(¥Billion)	
As of Mar. 31, 2005				
Book	Unrea	alized gains (le	osses)	
value		Gains	Losses	
18.1	0.0	0.0	0.0	

4. There are no stocks of subsidiaries and affiliates with market values.

# 5. Derivative Transactions (Non-consolidated)

(1) Interest rate derivatives

	(-)					(¥Billion)
			(Japanese only)	As of June 30, 2005		
		区分	種 類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Li	sted	取				
	Futures	引	金利先物	0.2	0.0	0.0
	Options	所	金利オプション	-	-	-
0	TC					
	Swaps	店頭	金利スワッフ。	789.1	1.0	1.0
	Others	央	その他	316.0	(0.0)	(0.0)
	Total		合計			0.9

(Reference)		(¥Billion)
As	of Mar. 31, 200	5
Notional principal or contract amount	Market Value	Valuation Gain (Loss)
0.7	0.0	0.0
-	-	-
730.0	1.1	1.1
317.9	(0.1)	(0.1)
		1.0

Note: Derivatives which qualify for hedge accounting are not included in the above table.

## (2) Currency derivatives

	(_) =			_		(¥Billion)	
		(Ja	apanese only)	As	As of June 30, 2005		
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	
Li	sted	取					
	Futures	引所	通貨先物	-	-	-	
0	TC						
	Currency Swaps	rt:	通貨スワップ	384.2	0.4	0.4	
	Forward Foreign Exchange	店頭	為替予約	8.7	(0.0)	(0.0)	
	Currency Options		通貨オプション	121.0	(0.3)	0.2	
	Total		合計			0.7	

(Reference)		(¥Billion)
As	of Mar. 31, 200	15
Notional principal or contract amount	Market Value	Valuation Gain (Loss)
-	-	-
383.3	0.4	0.4
8.5	(0.0)	(0.0)
85.0	(0.2)	0.2
		0.6

Note: Derivatives which qualify for hedge accounting are not included in the above table.

# (3) Equity derivatives

				(¥Billion)
	(Japanese only)	(Japanese only) As of June 30, 2005		
	区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所	0.2	(0.0)	(0.0)
OTC	店頭	-	-	-
Total	合計			(0.0)

(Reference)	s of Mar. 31, 200	(¥Billion)
Notional principal or contract amount	Market Value	Valuation Gain (Loss)
-	-	-
-	-	-
		-

Note: Derivatives which qualify for hedge accounting are not included in the above table.

#### (4) Bond derivatives

()		_		(¥Billion)		
	(Japanese only)	l	As of June 30, 2005			
	区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)		
Listed	取引所	61.6	(0.1)	(0.1)		
OTC	店頭	20.0	(0.0)	(0.0)		
Total	合計			(0.1)		

(Reference)		(¥Billion)
А	s of Mar. 31, 200	5
Notional principal or contract amount	Market Value	Valuation Gain (Loss)
3.5	(0.0)	(0.0)
-	-	-
		(0.0)

Note: Derivatives which qualify for hedge accounting are not included in the above table.

(5) Commodity derivatives

There are no corresponding items.

#### (6) Credit derivatives

There are no corresponding items.

#### 6. Deposits and loans (Term-end balance) (Non-consolidated)

#### (1) Loans

	(¥Billion)				(Reference)	(¥Billion)
	(Japanese only)		As of June 30, 2005 (a)		As of Mar. 31, 2005 (b)	(a-b)
Loans and bills discounted	貸	出金	5,890.8		5,881.4	9.3
Housing Loans		うち住宅ローン	1,771.0		1,744.8	26.2
Small and medium-sized companies loans	中	小企業等向け貸出金	4,511.3		4,478.5	32.7
Small and medium-sized companies loans ratio	(	中小企業等貸出比率)	76.77%		76.35%	0.42%

Note: Small and medium-sized companies loans ratio = Small and medium-sized companies loans / domestic loans and bills discounted (2) Deposits

			(¥Billion)
		(Japanese only)	As of June 30, 2005 (a)
Deposits	預	金	7,834.9
Personal Deposits		うち個人預金	5,816.1

(Reference)	(¥Billion)		
As of Mar. 31, 2005 (b)	(a-b)		
7,594.0	240.9		
5,642.5	173.5		

(Reference) (¥Billion)			(Reference)	(¥Billion
	(Japanese only)	As of June 30, 2005 (a)	As of Mar. 31, 2005 (b)	(a-b)
Balance of investment trusts (Personal investors)	投資信託残高(個人)	376.8	353.4	23.3
Personal annuities (Insurance premiums)	個人年金保険 (取扱保険料)	259.4	240.0	19.4

For personal annuities, figures are totals from Oct. 2002.

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible. 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.