

The Chiba Bank, Ltd.

Financial Results for the First Quarter of Fiscal Year 2010, ending March 31, 2011

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Toshikazu Okubo, Executive Officer and General Manager-Corporate Planning Division
 Filing date of Financial Statements: August 13, 2010 (scheduled)
 Supplementary Materials: Attached
 IR Conference: Not scheduled
 Payment day of cash dividend: -
 Trading Accounts: Established

1. Financial Highlights (for the first quarter, from April 1, 2010 to June 30, 2010)

(1) Consolidated Operating Results (%: Changes from corresponding period of previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter Ended Jun.30, 2010	58,340	(5.1)	16,979	45.5	11,267	39.1
Ended Jun.30, 2009	61,529	(8.3)	11,667	(23.6)	8,095	(19.4)

	Net Income per Share 1株当たり 四半期純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期純利益
	¥	¥
First quarter Ended Jun.30, 2010	12.60	—
Ended Jun.30, 2009	9.05	—

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
	¥Million	¥Million	%	¥
First quarter Ended Jun.30, 2010	10,272,387	611,090	5.8	669.09
Fiscal Year 2009	10,261,464	605,598	5.7	662.90

(Reference) Capital assets First quarter ended Jun.30, 2010; ¥597,987million Fiscal Year 2009; ¥592,462million
 Note: "Capital assets to total assets" represents ("Net assets"- "Minority interests")/ "Total assets" at fiscal term end.

2. Cash Dividends for Shareholders

(Record Date) (基準日)	Annual dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Annual 年間
	¥	¥	¥	¥	¥
Fiscal year 2009	—	5.50	—	5.50	11.00
Fiscal year 2010	—	—	—	—	—
Fiscal year 2010 (Projection)	—	5.50	—	5.50	11.00

Note: Revisions of dividend projections during the first quarter: None

3. Consolidated Earnings Projections for Fiscal year 2010, ending March 31, 2011

(%: Changes from corresponding period of previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥Million	%	¥
Six months Ending September 30, 2010	116,000	(2.1)	33,000	43.3	20,500	23.2	22.93
Fiscal year Ending March 31, 2011	232,000	(1.0)	66,000	16.0	41,500	10.4	46.43

Note: Revisions of earnings projections during the first quarter: None

4. Others (For more details, please refer to article No. 2 “Others” on page 4.)

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Adoption of simplified accounting methods and specified accounting methods for the preparation of quarterly consolidated financial statements: Applied
- (3) Changes in accounting principles, procedures and presentation in the preparation of the quarterly consolidated financial statements :

Changes in accordance with changes in accounting principle: Applied

Other: None

Note: Changes in accounting principles, procedures and presentation are described in the “Changes of fundamental and important matters for the preparation of quarterly consolidated financial statements”

(4) Number of Issued Shares (Common Stock)

Number of issued shares (including treasury stock):

June 30, 2010	895,521,087 shares	March 31, 2010	895,521,087 shares
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Number of treasury stock

June 30, 2010	1,790,397 shares	March 31, 2010	1,777,991 shares
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Average number of issued shares

For the three months ended June 30, 2010	893,733,514 shares
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For the three months ended June 30, 2009	893,802,668 shares
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Statement relating to the status of the quarterly review procedures

This quarterly report is not subject to the quarterly review procedures, which are based on the Financial Instruments and Exchange Law. However, the review procedures for quarterly consolidated accounts finish at the point of the announcement of the quarterly financial results.

Explanation for the proper use of projections and other notes

For information related to the projections, please refer to “Qualitative Information” (3) Qualitative Information related to the Consolidated Earnings Projections’ on page 4.

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1. Qualitative Information

(1) Qualitative Information related to the Consolidated Results of Operations

Financial results for the first quarter of fiscal year 2010 ending March 31, 2011 were as follows.

Ordinary income decreased by ¥3,188 million from the corresponding period of the previous fiscal year, to ¥58,340 million, reflecting a decrease in Interest income, including Interest on loans and discounts.

Ordinary expenses decreased by ¥851 million from the corresponding period of the previous fiscal year, to ¥41,361 million, reflecting a decrease in Disposal of non-performing loans and a decrease in Interest expenses, including Interest on deposits.

As a result, Ordinary profit increased by ¥5,312 million from the corresponding period of the previous fiscal year, to ¥16,979 million and Net income increased by 3,171 million to ¥11,267 million. Net income per share amounted to ¥12.60.

(2) Qualitative Information related to the Consolidated Financial Conditions

Figures for the Bank's major accounts were as follows.

The balance of Deposits as of June 30, 2010 was ¥8,864.0 billion, an increase of ¥89.2 billion from the position as of March 31, 2010. This growth reflects our continuing efforts to provide a full range of financial products and services, as well as a campaign to encourage customers to make the Chiba Bank their main banking institution for salary and pension payments and other household needs.

We continued to respond positively to the financing needs of corporate and individual customers. As a result, the balance of Loans and bills discounted as of June 30, 2010 increased by ¥57.7 billion from the position as of March 31, 2010, to ¥7,188.0 billion. The amount of Securities held decreased by ¥31.5 billion from the previous year-end, to ¥1,946.2 billion. On this basis, Total assets as of June 30, 2010 increased by ¥10.9 billion from the previous year-end, to ¥10,272.3 billion.

(3) Qualitative Information related to the Consolidated Earnings Projections

There are no changes to our earnings projections for the fiscal year 2010 ending March 31, 2011 released on May 14, 2010.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors (domestic and international economics, changes in the market situation of interest rates and stocks, etc.).

2. Others

(1) Material changes in consolidated subsidiaries during the period:

Not applicable

(2) Adoption of simplified accounting method and specified accounting methods for the preparation of quarterly consolidated financial statements

Simplified accounting method

	For the first quarter of fiscal year 2010, ending March 31, 2011 (From April 1, 2010 to June 30, 2010)
1. Depreciation of Tangible Fixed Assets	The depreciation expense for Tangible fixed assets that are depreciated under the declining balance method is computed by proportionally allocating the estimated depreciation for the fiscal year.
2. Allowance for Loan Losses	Except for claims on "bankrupt debtors" and "effectively bankrupt debtors", and claims on "potentially bankrupt debtors" for which allowances are provided in specific amounts, allowances for loan losses are provided based on the loan loss ratio applied as at March 31, 2010.
3. Taxes	Income taxes are calculated based on the same method as the year-end accounts. However, only material adjustment items and tax-deducted items are applied.
4. Collectability of Deferred Tax Assets	The collectability of deferred tax assets is determined based on the earnings projections and tax planning used in the fiscal year ended March 31, 2010, as temporary differences were not considered to have changed drastically from March 31, 2010.
5. Elimination of inter-company claims and obligations, and transactions between consolidated companies	Claims and obligations between consolidated companies are eliminated without adjusting for differences between the claims and the obligations, to the extent it is regarded as reasonable. Differences in transactions between consolidated companies are eliminated by a measure deemed reasonable.

Accounting methods used specifically for quarterly consolidated financial statements: Not applicable

(3) Changes in accounting principles, procedures and presentation in the preparation of the quarterly consolidated financial statements

Changes of fundamental and important matters for the preparation of quarterly consolidated financial statements

	For the first quarter of fiscal year 2010, ending March 31, 2011 (From April 1, 2010 to June 30, 2010)
1.Changes Related to Accounting Standards	<p>(1) Adoption of “Accounting Standard for Equity Method of Accounting for Investments” and “Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method”</p> <p>From the first quarter of fiscal year 2010, the “Accounting Standard for Equity Method of Accounting for Investments” (ASBJ Statement No.16, March 10, 2008) and “Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method” (ASBJ PITF No.24, March 10, 2008) were adopted. This adoption did not affect the consolidated financial statement for the period.</p> <p>(2) Adoption of accounting standard for asset retirement obligations</p> <p>From the first quarter of fiscal year 2010, the “Accounting Standard for Asset Retirement Obligations” (ASBJ Statement No.18, March 31, 2008) and “Guidance on Accounting Standard for Asset Retirement Obligations” (ASBJ Guidance No.21, March 31, 2008) were adopted. The effect of this adoption was not material.</p>
2.Changes Related to presentation	<p>(Quarterly Consolidated Financial Statements)</p> <p>“Income before minority interests” is newly presented from the first quarter of fiscal year 2010, in accordance with the Cabinet Office ordinance related to the revision of rules for financial statements (Cabinet Office ordinance No.5, March 24 2009), which is based on the “Accounting Standard for Consolidated Financial Statements” (ASBJ Statement No.22, December 26, 2008).</p>

3. Quarterly Consolidated Financial Statements

(1) Consolidated Quarterly Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Jun. 30, 2010	As of Mar. 31, 2010 (Summary)
Assets: (資産の部)			
Cash and due from banks	現金預け金	240,664	370,500
Call loans and bills bought	コールローン及び買入手形	102,500	69,500
Receivables under securities borrowing transactions	債券貸借取引支払保証金	3,100	6,270
Monetary claims bought	買入金銭債権	45,415	47,492
Trading assets	特定取引資産	399,745	310,517
Money held in trust	金銭の信託	28,675	28,959
Securities	有価証券	1,946,270	1,977,849
Loans and bills discounted	貸出金	7,188,092	7,130,386
Foreign exchange	外国為替	1,810	2,811
Other assets	その他資産	112,395	127,609
Tangible fixed assets	有形固定資産	95,479	95,328
Intangible fixed assets	無形固定資産	9,154	9,098
Deferred tax assets	繰延税金資産	50,529	53,239
Customers' liabilities for acceptances and guarantees	支払承諾見返	107,751	90,305
Allowance for loan losses	貸倒引当金	(59,198)	(58,404)
Total assets	資産の部合計	10,272,387	10,261,464
Liabilities: (負債の部)			
Deposits	預金	8,864,014	8,774,789
Negotiable certificates of deposit	譲渡性預金	225,353	191,226
Call money and bills sold	コールマネー及び売渡手形	76,823	41,062
Payables under repurchase agreements	売現先勘定	-	146,580
Payables under securities lending transactions	債券貸借取引受入担保金	55,677	110,905
Trading liabilities	特定取引負債	30,524	22,591
Borrowed money	借入金	114,965	106,025
Foreign exchange	外国為替	374	214
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	109,441	94,257
Provision for directors' bonuses	役員賞与引当金	-	56
Provision for retirement benefits	退職給付引当金	18,952	19,282
Provision for directors' retirement benefits	役員退職慰労引当金	196	1,180
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	836	957
Provision for point card certificates	ポイント引当金	1,117	1,119
Reserves under the special laws	特別法上の引当金	18	27
Deferred tax liabilities	繰延税金負債	3	38
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,245	15,245
Acceptances and guarantees	支払承諾	107,751	90,305
Total liabilities	負債の部合計	9,661,296	9,655,866

				(¥ Million)	
Item	科目 (Japanese)	As of Jun. 30, 2010	As of Mar. 31, 2010 (Summary)		
Net assets:	(純資産の部)				
Capital stock	資 本 金	145,069	145,069		
Capital surplus	資 本 剰 余 金	123,382	123,383		
Retained earnings	利 益 剰 余 金	320,342	313,990		
Treasury stock	自 己 株 式	(1,264)	(1,257)		
Total shareholders' equity	株 主 資 本 合 計	587,530	581,185		
Valuation difference on available-for-sale securities	その他有価証券評価差額金	5,202	5,754		
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(2,407)	(2,139)		
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,662	7,662		
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	10,457	11,277		
Minority interests	少 数 株 主 持 分	13,103	13,135		
Total net assets	純 資 産 の 部 合 計	611,090	605,598		
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,272,387	10,261,464		

(2) Consolidated Quarterly Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended Jun. 30, 2009	For the three months ended Jun. 30, 2010
Ordinary income	経 常 収 益	61,529	58,340
Interest income	資 金 運 用 収 益	42,921	39,353
Interest on loans and discounts	(うち貸出金利息)	35,735	32,973
Interest and dividends on securities	(うち有価証券利息配当金)	6,780	6,102
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	9,722	10,510
Trading income	特 定 取 引 収 益	917	442
Other ordinary income	そ の 他 業 務 収 益	987	1,082
Other income	そ の 他 経 常 収 益	6,979	6,951
Ordinary expenses	経 常 費 用	49,862	41,361
Interest expenses	資 金 調 達 費 用	4,931	3,826
Interest on deposits	(うち預金利息)	3,682	2,405
Fees and commissions payments	役 務 取 引 等 費 用	3,642	3,780
Other ordinary expenses	そ の 他 業 務 費 用	1,192	270
General and administrative expenses	営 業 経 費	21,999	21,993
Other expenses	そ の 他 経 常 費 用	18,096	11,489
Ordinary profit	経 常 利 益	11,667	16,979
Extraordinary income	特 別 利 益	1,163	2,152
Recoveries of written-off claims	償 却 債 権 取 立 益	1,163	2,142
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	-	9
Extraordinary loss	特 別 損 失	32	317
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	32	73
Loss on adjustment for changes of accounting standard for asset retirement obligations	資 産 除 去 債 務 会 計 基 準 の 適 用 に 伴 う 影 響 額		243
Income before income taxes and minority interests	税 金 等 調 整 前 益	12,797	18,815
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,371	4,060
Income taxes-deferred	法 人 税 等 調 整 額	190	3,246
Total income taxes	法 人 税 等 合 計	4,561	7,306
Income before minority interests	少 数 株 主 損 益 調 整 前 四 半 期 純 利 益		11,508
Minority interests in income	少 数 株 主 利 益	140	241
Net income	四 半 期 純 利 益	8,095	11,267

(3) Note for the Assumption of Going Concern

Not applicable.

(4) Note for Material Changes in Shareholders' Equity

Not applicable.

Supplementary Information

For Financial Results for the First Quarter of Fiscal Year 2010, ending March 31, 2011

1. Summary of Income (Non-consolidated)

[Net Business Income (before transfer to general allowance for loan losses)]

Net business income (before transfer to general allowance for loan losses) decreased by ¥1.4 billion compared with the corresponding period of the previous fiscal year, to ¥20.5 billion. Gross business profits decreased by ¥1.3 billion compared with the corresponding period of the previous fiscal year, to ¥40.7 billion reflecting a decrease in Net interest income due to a decline in return on investments, while Profit from other business transactions increased due to an improvement in Gains (losses) related to bonds.

Expenses were ¥20.1 billion and showed little difference compared with the corresponding figure of the previous fiscal year.

[Ordinary Profit and Net Income]

Ordinary profit increased by ¥4.5 billion from the corresponding period of the previous fiscal year, to ¥15.9 billion mainly due to a decrease in Credit costs. Net income increased by ¥2.8 billion from the corresponding period of the previous fiscal year, to ¥11.0 billion.

		(¥ Million)				
	(Japanese)	For the three months ended Jun. 30, 2010 (a)	For the three months ended Jun. 30, 2009 (b)	(a) - (b)	Interim FY 2010 (Announced Projection)	(Reference) FY 2009
Gross business profits	業 務 粗 利 益	40,736	42,117	(1,380)		162,184
Net interest income	資 金 利 益	35,600	38,129	(2,528)		143,309
Net fees and commissions income	役 務 取 引 等 利 益	4,007	3,386	620		14,135
Trading income	特 定 取 引 利 益	317	808	(490)		3,053
Profit from other business transactions	そ の 他 業 務 利 益	810	(206)	1,017		1,685
Gains (losses) related to bonds	う ち 国 債 等 債 券 損 益	389	(767)	1,157		(973)
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	20,156	20,088	67		80,327
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	20,580	22,028	(1,448)	42,000	81,856
Core net business income	コ ア 業 務 純 益	20,190	22,796	(2,606)		82,830
Net transfer to general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	840	1,388	(548)		683
Net business income	業 務 純 益	19,740	20,639	(899)		81,173
Non-recurrent income and losses	臨 時 損 益	(3,835)	(9,329)	5,493		(27,703)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	5,048	10,404	(5,356)		25,745
Ordinary profit	経 常 利 益	15,904	11,310	4,593	32,000	53,469
Extraordinary income (loss)	特 別 損 益	1,834	1,119	714		6,474
Recoveries of written-off claims (iii)	う ち 償 却 債 権 取 立 益	2,134	1,150	983		6,997
Net income	四 半 期 (中 間 ・ 当 期) 純 利 益	11,001	8,180	2,821	20,000	36,220
Credit costs (i) + (ii)	信 用 コ ス ト	5,889	11,793	(5,904)		26,428
Net credit costs (i) + (ii) - (iii)	実 質 信 用 コ ス ト	3,754	10,643	(6,888)		19,430

Note: Core net business income = Net business income + Net transfer to general allowance for loan losses - Gains (losses) related to bonds

2. Loans and deposits (Term-end balance) (Non-consolidated)

- The balance of Loans and bills discounted increased by ¥54.5 billion from the position as of March 31, 2010, to ¥7,212.8 billion, reflecting a positive approach towards meeting the financial needs of customers. Corporate loans increased by ¥45.1 billion and Housing loans increased by ¥17.7 billion.
- The balance of Deposits grew by ¥88.9 billion from March 31, 2010, to ¥8,894.2 billion reflecting a ¥164.3 billion increase in Personal deposits.

(¥ Billion)					
	(Japanese)	As of Jun. 30, 2010		As of Mar. 31, 2010 (b)	(Reference) As of Jun. 30, 2009
		(a)	(a) - (b)		
Loans and bills discounted	貸 出 金	7,212.8	54.5	7,158.3	7,150.8
Domestic	国内向け貸出	7,175.6	59.8	7,115.8	7,107.0
Corporate loans	事業者向け貸出	4,330.5	45.1	4,285.3	4,384.7
Consumer loans	消費者ローン	2,565.4	14.8	2,550.5	2,416.7
Housing loans	うち住宅ローン	2,462.7	17.7	2,444.9	2,308.9
Public sectors	公共向け貸出	279.7	(0.1)	279.9	305.5
Small and medium sized companies [Ratio]	うち中小企業等貸出 (中小企業等貸出比率)	5,605.7 [78.12%]	20.6 [(0.36%)]	5,585.0 [78.48%]	5,437.8 [76.51%]
Overseas	海外向け貸出	37.1	(5.2)	42.4	43.8
Deposits	預 金	8,894.2	88.9	8,805.2	8,781.7
Domestic	国内	8,776.5	113.1	8,663.4	8,647.4
Personal deposits	うち個人	6,926.5	164.3	6,762.2	6,781.6
Public deposits	うち公共	347.2	(99.7)	446.9	340.9
Overseas branches, etc.	海外店等	117.6	(24.1)	141.8	134.2

Note: Small and medium-sized companies loans ratio = Small and medium-sized companies loans / domestic loans and bills discounted

(Reference) (参考)

Balance of Investment trusts, etc 投資信託の残高等

(¥ Billion)					
	(Japanese)	As of Jun. 30, 2010		As of Mar. 31, 2010 (b)	(Reference) As of Jun. 30, 2009
		(a)	(a) - (b)		
Balance of investment trusts	投資信託残高	459.2	(46.5)	505.7	464.3
Personal investors	うち個人	450.7	(45.4)	496.2	455.0
Stock funds	うち株式投資信託	451.0	(46.3)	497.4	455.0

	(Japanese)	For the three months ended Jun. 30, 2010		For the three months ended Jun. 30, 2009 (b)	(Reference) FY 2009 ended Mar. 31, 2010
		(a)	(a) - (b)		
Personal annuities (Insurance premiums)	個人年金保険等 (取扱保険料)	51.0	28.2	22.8	123.7

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

(¥ Million)

	(Japanese)	As of Jun. 30, 2010		As of Mar. 31, 2010 (b)	(Reference) As of Jun. 30, 2009
		(a)	(a) – (b)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	26,160	(2,782)	28,943	37,056
Doubtful Claims	危険債権	61,316	674	60,641	58,599
Substandard Claims	要管理債権	53,192	(36.4)	53,557	56,631
Total	合計	140,669	(2,471)	143,141	152,288
Normal Claims	正常債権	7,211,055	74,050	7,137,004	7,162,937
Non-performing loan ratio	不良債権比率	1.91%	(0.05%)	1.96%	2.08%

4. Risk-Monitored Loans (Consolidated / Non-consolidated)

Consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2010		As of Mar. 31, 2010 (b)	(Reference) As of Jun. 30, 2009
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	6,629	(1,505)	8,134	1,051.6
Delinquent Loans	延滞債権額	81,177	(996)	82,173	85,827
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,369	807	3,561	8,366
Restructured Loans	貸出条件緩和債権額	48,880	(1,175)	50,055	48,333
Total	合計	141,056	(2,869)	143,926	153,044
Total loan balance (Term-end balance)	貸出金残高(未残)	7,188,092	57,705	7,130,386	7,120,007
Total percentage of loan balance	貸出金残高比	1.96%	(0.05%)	2.01%	2.14%

Non-consolidated

(¥ Million)

	(Japanese)	As of Jun. 30, 2010		As of Mar. 31, 2010 (b)	(Reference) As of Jun. 30, 2009
		(a)	(a) – (b)		
Loans to Bankrupt Borrowers	破綻先債権額	7,003	(1,501)	8,505	10,665
Delinquent Loans	延滞債権額	79,981	(636)	80,617	84,218
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,369	807	3,561	8,366
Restructured Loans	貸出条件緩和債権額	48,823	(1,172)	49,995	48,264
Total	合計	140,177	(2,502)	142,680	151,515
Total loan balance (Term-end balance)	貸出金残高(未残)	7,212,821	54,506	7,158,314	7,150,859
Total percentage of loan balance	貸出金残高比	1.94%	(0.04%)	1.99%	2.11%

5. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with market value

Consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Jun. 30, 2010				As of Mar. 31, 2010				
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)				
			Gains	Losses		Gains	Losses			
Held-to-Maturity	満期保有目的	29.1	(0.1)	0.0	0.1	31.6	(0.1)	0.0	0.2	
Other Securities	その他有価証券	1,931.4	8.5	47.7	39.1	1,962.2	9.5	45.6	36.0	
	Stocks	株 式	134.7	5.0	22.8	17.7	142.6	13.3	28.8	15.4
	Bonds	債 券	1,461.3	17.2	22.7	5.4	1,461.2	7.9	14.6	6.6
	Others	そ の 他	335.3	(13.7)	2.1	15.9	358.3	(11.7)	2.2	13.9
	Foreign bonds	うち外国債券	287.0	(0.1)	2.1	2.2	308.6	(0.4)	2.1	2.6

Non-consolidated

(¥Billion)

(Reference)

(¥Billion)

	(Japanese)	As of Jun. 30, 2010				As of Mar. 31, 2010				
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)				
			Gains	Losses		Gains	Losses			
Held-to-Maturity	満期保有目的	29.1	(0.1)	0.0	0.1	31.6	(0.1)	0.0	0.2	
Other Securities	その他有価証券	1,928.7	8.3	47.1	38.8	1,959.1	8.9	44.8	35.8	
	Stocks	株 式	132.0	4.7	22.2	17.4	139.6	12.7	27.9	15.1
	Bonds	債 券	1,461.3	17.2	22.7	5.4	1,461.2	7.9	14.6	6.6
	Others	そ の 他	335.3	(13.7)	2.1	15.8	358.2	(11.7)	2.2	13.9
	Foreign bonds	うち外国債券	287.0	(0.1)	2.1	2.2	308.6	(0.4)	2.1	2.6

Notes:

- Gains/losses are the difference between book value (after applying the amortized cost method and after write-offs) and market value, as of the end of each period.
- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

(2) Gains and Losses related to Securities (Non-consolidated)

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2010 (a)	For the three months ended Jun. 30, 2009 (b)	(a)–(b)	(Reference) For FY 2009 ended Mar. 31, 2010	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	389	(767)	1,157	(973)	
	Gains on sales	売却益	660	424	235	2,154
	Gains on redemption	償還益	-	-	-	-
	Losses on sales	売却損	9	192	(182)	616
	Losses on redemption	償還損	185	-	185	1,443
	Write-offs	償却	74	999	(925)	1,069
Gains (losses) related to stocks, etc.	株式等関係損益	(386)	589	(975)	(1,174)	
	Gains on sales	売却益	1	600	(599)	1,918
	Losses on sales	売却損	-	8	(8)	2,770
	Write-offs	償却	387	2	384	322

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.