

The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2008, ending March 31, 2009

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <http://www.chibabank.co.jp/>
 Representative: Tadashi Takeyama, President
 For Inquiry: Tadashi Abe, Director and General Manager-Corporate Planning Division
 Filing date of Financial Statements: November 28, 2008 (scheduled)
 Payment date of cash dividend: December 10, 2008
 Trading Accounts: Established

1. Financial Highlights (for the first half, from April 1, 2008 to September 30, 2008)

(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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2008	132,008	(2.9)	12,189	(72.0)	7,640	(72.6)
Ended September 30, 2007	136,000	7.1	43,619	18.2	27,911	8.9

	Net Income per Share 1株当たり 中間純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 中間純利益
First half	¥	¥
Ended September 30, 2008	8.54	—
Ended September 30, 2007	31.22	—

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Net Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産	Consolidated capital ratio (BIS guidelines) 連結自己資本比率 (国際統一基準)
	¥Million	¥Million	%	¥	%
First half Ended September 30, 2008	10,043,489	564,271	5.4	617.27	11.31
Fiscal year Ended March 31, 2008	9,835,939	580,168	5.7	634.94	12.20

(Reference) Capital assets First half ended September 30, 2008; ¥551,734 million Fiscal Year 2007; ¥567,552 million

Note: "Net assets to total assets" represents ("Net assets"-"Minority interests") "Total assets" at fiscal year end.

Note: The "Consolidated capital ratio (BIS guidelines)" is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

2. Cash Dividends for Shareholders

	Cash Dividends per Share 1株当たり配当金				
	(Record Date) (基準日)	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
	¥	¥	¥	¥	¥
Fiscal year Ended March 31, 2008	—	5.50	—	5.50	11.00
Ending March 31, 2009	—	6.50	—	—	—
Fiscal year Ending March 31, 2009 (Projection)	—	—	—	6.50	13.00

Note: Revisions of dividends projections during the Second quarter: None

3. Consolidated Earnings Projections for Fiscal year 2008, ending March 31, 2009

(%: 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	%	¥
Fiscal year Ending March 31, 2009	270,000	0.4	30,000	(62.1)	19,000	(58.6)	21.25

Note: Revisions of earning projections during the Second quarter: None

4. Others

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): None
- (2) Changes in accounting principles, procedures and presentation in preparation of interim consolidated financial statements (to be described in the changes of fundamental and important matters for the preparation of interim consolidated financial statements):
 Changes in accordance with changes in accounting principle: Applied
 Other: None

Note: For more details, please refer to article No.4 "Others" of "Qualitative Information and Financial Statements" on page 4.

(3) Number of Issued Shares (Common Stock)

Number of issued shares (including treasury stock):

September 30, 2008 895,521,087 shares March 31, 2008 895,521,087 shares

Number of treasury stock

September 30, 2008 1,698,676 shares March 31, 2008 1,656,833 shares

Average number of issued shares (for the first half of fiscal years)

September 30, 2008 893,836,579 shares September 30, 2007 893,968,673 shares

(Summary of non-consolidated financial highlights)**1. Financial Highlights (for the first half, from April 1, 2008 to September 30, 2008)****(1) Non-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 中間純利益	
	¥Million	%	¥Million	%	¥Million	%
First half Ended September 30, 2008	117,793	(1.7)	11,108	(71.0)	7,346	(73.0)
Ended September 30, 2007	119,855	9.2	38,406	20.6	27,270	10.9

	Net Income per Share 1株当たり 中間純利益
First half Ended September 30, 2008	¥ 8.21
Ended September 30, 2007	30.50

(2) Non-consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Net Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資 産	Non-consolidated capital ratio (BIS guidelines) 単体自己資本比率 (国際統一基準)
	¥Million	¥Million	%	¥	%
First half Ended September 30, 2008	9,977,214	533,181	5.3	596.51	10.74
Fiscal year Ended March 31, 2008	9,766,545	549,111	5.6	614.31	11.72

(Reference) Capital assets

First half ended September 30, 2008; ¥533,181 million

Fiscal Year 2007; ¥549,111 million

Note: "Net assets to total assets" represents "Net assets"/"Total assets" at fiscal year end.

Note: The "Non-consolidated capital ratio (BIS guidelines)" is calculated using the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital assets (Financial Services Agency Ordinance No.19 of 2006), which is based upon Article 14.2 of the Banking Law of Japan.

2. Non-consolidated Earnings Projections for Fiscal year 2008, ending March 31, 2009

(%: 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	%	¥
Fiscal year Ending March 31, 2009	240,000	1.0	28,000	(60.0)	18,000	(59.7)	20.13

Explanation for proper use of projections and other notes

1. Chiba Bank falls under the category of "Specified Business Corporation" under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies and accordingly, prepares its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2008.

2. The above projections are based on information which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors.

Qualitative Information and Financial Statements

1. Qualitative Information related to the Operating Results

In the six months ended September 30, 2008, the Japanese economy stagnated under the impact of rising raw material prices and decelerating exports. Business earnings declined and uncertainty over the future of the economy resulted in a deterioration in capital investment. Because of stagnating worker incomes and the rising cost of food, personal consumption was kept at a low level. Under such a scenario, domestic corporate costs and consumer prices continued to rise.

In the financial sector, the unsecured overnight call rate in the short-term money market remained around the 0.50% level throughout the six months ended September 30, 2008. The distribution yield on long-term government bonds was pushed up through the 1.8% level in the first half of the period, but fell back to the 1.4% range in the second half. The Nikkei average rose to over ¥14,000 in May; however, it subsequently declined until it reached the ¥11,000 level on September 30, 2008, which was its lowest level for three years. The world financial crisis, occurring under the impact of the failure of a financial institution in the U.S. in September, was a factor in the Nikkei average's fall.

Under such an economic environment, financial results for the first half of fiscal year 2008 ending March 31, 2009 were as follows.

Ordinary income decreased by ¥3,992 million from the corresponding period of the previous fiscal year, to ¥132,008 million. Interest on loans and discounts increased as the volume of Loans and bills discounted grew; however, Fees and commissions income and Gains (losses) related to stocks decreased. Despite rationalization measures affecting all aspects of our operations, Ordinary expenses increased ¥27,438 million from the corresponding period of the previous fiscal year, to ¥119,819 million. The figure reflects an increase in Disposal of non-performing loans as a result of deteriorating business earnings due to the stagnation of the economy, together with losses on sales and impairment of foreign bonds, arising out of the failure of European and the U.S. financial institutions due to the sub-prime mortgage crisis.

As a result, Ordinary profit decreased by ¥31,430 million from the corresponding period of the previous fiscal year, to ¥12,189 million and Net income decreased by ¥20,270 million to ¥7,640 million. Net income per share amounted to ¥8.54.

An analysis of segment results shows that Ordinary income from banking operations decreased by ¥2,641 million from the corresponding period of the previous fiscal year, to ¥121,267 million, and that Ordinary profit decreased by ¥30,368 million to ¥11,787 million. Ordinary income from the leasing business decreased by ¥240 million from the corresponding period of the previous fiscal year, to ¥9,703 million, and Ordinary profit decreased by ¥230 million to ¥601 million. Ordinary income from other business decreased by ¥1,062 million from the corresponding period of the previous fiscal year, to ¥1,803 million, while Ordinary profit decreased by ¥790 million to ¥21 million (deficit).

2. Qualitative Information related to the Financial Condition

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

The balance of Deposits as of September 30, 2008 was ¥8,439.5 billion, an increase of ¥63.4 billion from the position as of March 31, 2008. 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 in our region. As a result, the balance of Loans and bills discounted as of September 30, 2008 increased by ¥220.0 billion from the position as of March 31, 2008, to ¥6,844.7 billion. The amount of Trading assets increased ¥31.4 billion from the corresponding period of the previous fiscal year-end, to ¥316.4 billion and Securities held increased by ¥12.4 billion from the previous year-end, to ¥2,057.4 billion. On this basis, Total assets as of September 30, 2008 increased by ¥207.5 billion from the previous year-end, to ¥10,043.4 billion. The Capital ratio, as determined according to BIS-guidelines, declined by 0.89% from the previous fiscal year-end to 11.31%.

3. Qualitative Information related to the Earnings Projections

There are no changes to our earnings projections for the fiscal year ending March 31, 2009 released on October 3, 2008.

4. Others

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): Not applicable
- (2) Changes in accounting principles, procedures and presentation in preparation of interim consolidated financial statements.

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

“Practical Solution on Unification of Accounting Policies Applied to Foreign Subsidiaries for Consolidated Financial Statements”

As “Practical Solution on Unification of Accounting Policies Applied to Foreign Subsidiaries for Consolidated Financial Statements” (ASBJ Practical Issues Task Force No.18, May 17, 2006) was adopted from the fiscal year beginning on or after April 1, 2008, the Bank has started to adopt this practical solution from the first half of fiscal year 2008, ending March 31, 2009. This adoption did not affect the consolidated financial statements for the first half of fiscal year 2008, ending March 31, 2009.

“Accounting Standard for Lease Transactions”

Finance leases that do not involve transfer of ownership to the lessee had been accounted for using the same method as for operating leases. However, “Accounting Standard for Lease Transactions” (ASBJ Statement No.13, issued on March 30, 2007) and “Implementation Guidance for Accounting Standard for Lease Transactions” (ASBJ Guidance No.16) became effective from the fiscal year beginning on or after April 1, 2008. Accordingly, the Bank has applied them from the first half of this fiscal year. The adoption of the new standard did not have a material impact.

For lessor side, the Bank accounts for Finance leases that do not involve transfer of ownership to the lessee as Lease investment assets in “Other assets”. Finance lease transactions that do not involve transfer of ownership to the lessee, which commenced before April 1, 2008, are accounted for as if contracted at the beginning of the fiscal year, and valued after deducting accumulated depreciation as of the previous fiscal year end.

This change resulted in a ¥41,284 million increase in Lease investment assets in “Other assets”, a ¥39,569 million decrease in “Tangible fixed assets” and a ¥1,714 million decrease in “Intangible fixed assets”.

5. Consolidated Financial Information

(1) Consolidated Interim Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Sep. 30, 2008	As of Mar. 31, 2008 (Summary)
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	367,958	426,953
Call loans and bills bought	コールローン及び買入手形	16,078	10,480
Receivables under securities borrowing transactions	債券貸借取引支払保証金	13,520	22,081
Monetary claims bought	買入金銭債権	60,019	65,434
Trading assets	特定取引資産	316,429	285,029
Money held in trust	金銭の信託	28,826	29,511
Securities	有価証券	2,057,443	2,045,011
Loans and bills discounted	貸出金	6,844,783	6,624,687
Foreign exchanges	外国為替	3,228	3,693
Other assets	その他資産	112,315	70,819
Tangible fixed assets	有形固定資産	95,946	136,066
Intangible fixed assets	無形固定資産	7,809	9,583
Deferred tax assets	繰延税金資産	67,207	48,319
Customers' liabilities for acceptances and guarantees	支払承諾見返	112,174	112,049
Allowance for loan losses	貸倒引当金	(60,254)	(53,784)
Total assets	資産の部合計	10,043,489	9,835,939
Liabilities			
(負債の部)			
Deposits	預金	8,439,502	8,376,091
Negotiable certificates of deposit	譲渡性預金	120,527	128,003
Call money and bills sold	コールマネー及び売渡手形	267,153	184,973
Payables under repurchase agreements	売現先勘定	99,824	97,401
Payables under securities lending transactions	債券貸借取引受入担保金	146,739	81,105
Trading liabilities	特定取引負債	14,682	16,617
Borrowed money	借入金	99,362	80,646
Foreign exchanges	外国為替	753	516
Bonds payable	社債	41,000	41,000
Other liabilities	その他負債	100,588	100,030
Provision for directors' bonuses	役員賞与引当金	-	63
Provision for retirement benefits	退職給付引当金	18,700	18,435
Provision for directors' retirement benefits	役員退職慰労引当金	1,293	1,649
Reserve for reimbursement of deposits	睡眠預金払戻引当金	790	996
Provision for point card certificates	ポイント引当金	762	607
Reserves under the special laws	特別法上の引当金	35	215
Deferred tax liabilities	繰延税金負債	1	42
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,323	15,323
Acceptances and guarantees	支払承諾	112,174	112,049
Total liabilities	負債の部合計	9,479,217	9,255,770

				(¥ Million)	
Item	科目 (Japanese)	As of Sep. 30, 2008	As of Mar. 31, 2008 (Summary)		
Net assets	(純資産の部)				
Capital stock	資 本 金	145,069	145,069		
Capital surplus	資 本 剰 余 金	123,399	123,404		
Retained earnings	利 益 剰 余 金	286,307	283,583		
Treasury stock	自 己 株 式	(1,243)	(1,217)		
Total shareholders' equity	株 主 資 本 合 計	553,532	550,839		
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(10,531)	8,634		
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	961	300		
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,777	7,777		
Foreign currency translation adjustment	為 替 換 算 調 整 勘 定	(5)	1		
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	(1,798)	16,713		
Minority interests	少 数 株 主 持 分	12,537	12,616		
Total net assets	純 資 産 の 部 合 計	564,271	580,168		
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,043,489	9,835,939		

(2) Consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Ordinary income	経 常 収 益	136,000	132,008
Interest income	資 金 運 用 収 益	93,395	93,020
Interest on loans and discounts	(うち貸出金利息)	70,607	74,218
Interest and dividends on securities	(うち有価証券利息配当金)	21,227	16,749
Trust fees	信 託 報 酬	6	3
Fees and commissions	役 務 取 引 等 収 益	22,749	21,337
Trading income	特 定 取 引 収 益	1,872	1,856
Other ordinary income	そ の 他 業 務 収 益	1,901	2,270
Other income	そ の 他 経 常 収 益	16,075	13,520
Ordinary expenses	経 常 費 用	92,381	119,819
Interest expenses	資 金 調 達 費 用	23,692	19,397
Interest on deposits	(うち預金利息)	15,902	13,936
Fees and commissions payments	役 務 取 引 等 費 用	6,907	7,181
Trading expenses	特 定 取 引 費 用	27	-
Other ordinary expenses	そ の 他 業 務 費 用	2,701	13,426
General and administrative expenses	営 業 経 費	43,138	44,106
Other expenses	そ の 他 経 常 費 用	15,913	35,707
Ordinary profit	経 常 利 益	43,619	12,189
Extraordinary income	特 別 利 益	6,859	2,581
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	-	223
Recoveries of written-off claims	償 却 債 権 取 立 益	-	2,176
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	-	180
Extraordinary loss	特 別 損 失	2,549	309
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	-	309
Income before income taxes and minority interests	税 金 等 調 整 前 中 間 純 利 益	47,930	14,460
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	17,286	12,074
Income taxes-deferred	法 人 税 等 調 整 額	2,295	(5,545)
Total income taxes	法 人 税 等 合 計	-	6,529
Minority interests in income	少 数 株 主 利 益	436	289
Net income	中 間 純 利 益	27,911	7,640

(3) Consolidated Interim Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the end of previous period	前 期 末 残 高	145,069	145,069
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	145,069
Capital surplus	資 本 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	123,399	123,404
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	1	(4)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	1	(4)
Balance at the end of current period	当 中 間 期 末 残 高	123,401	123,399
Retained earnings	利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	247,412	283,583
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,917)	(4,916)
Net income	中 間 純 利 益	27,911	7,640
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	20	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	23,014	2,724
Balance at the end of current period	当 中 間 期 末 残 高	270,426	286,307
Treasury stock	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(1,026)	(1,217)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(153)	(97)
Disposal of treasury stock	自 己 株 式 の 処 分	5	70
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(148)	(26)
Balance at the end of current period	当 中 間 期 末 残 高	(1,174)	(1,243)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	514,854	550,839
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,917)	(4,916)
Net income	中 間 純 利 益	27,911	7,640
Purchase of treasury stock	自 己 株 式 の 取 得	(153)	(97)
Disposal of treasury stock	自 己 株 式 の 処 分	6	66
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	20	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	22,867	2,693
Balance at the end of current period	当 中 間 期 末 残 高	537,722	553,532

		(¥ Million)	
Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Valuation and translation adjustments	評価・換算差額等		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the end of previous period	前 期 末 残 高	61,807	8,634
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(20,364)	(19,165)
Total changes of items during the period	当中間期変動額合計	(20,364)	(19,165)
Balance at the end of current period	当 中 間 期 末 残 高	41,442	(10,531)
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the end of previous period	前 期 末 残 高	1,900	300
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	158	661
Total changes of items during the period	当中間期変動額合計	158	661
Balance at the end of current period	当 中 間 期 末 残 高	2,059	961
Revaluation reserve for land	土地再評価差額金		
Balance at the end of previous period	前 期 末 残 高	7,839	7,777
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(58)	
Total changes of items during the period	当中間期変動額合計	(58)	
Balance at the end of current period	当 中 間 期 末 残 高	7,781	7,777
Foreign currency translation adjustment	為替換算調整勘定		
Balance at the end of previous period	前 期 末 残 高	3	1
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(1)	(7)
Total changes of items during the period	当中間期変動額合計	(1)	(7)
Balance at the end of current period	当 中 間 期 末 残 高	2	(5)
Total valuation and translation adjustments	評価・換算差額等合計		
Balance at the end of previous period	前 期 末 残 高	71,551	16,713
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(20,266)	(18,511)
Total changes of items during the period	当中間期変動額合計	(20,266)	(18,511)
Balance at the end of current period	当 中 間 期 末 残 高	51,284	(1,798)
Minority interests	少数株主持分		
Balance at the end of previous period	前 期 末 残 高	12,416	12,616
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	25	(78)
Total changes of items during the period	当中間期変動額合計	25	(78)
Balance at the end of current period	当 中 間 期 末 残 高	12,442	12,537

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	598,822	580,168
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,917)	(4,916)
Net income	中 間 純 利 益	27,911	7,640
Purchase of treasury stock	自 己 株 式 の 取 得	(153)	(97)
Disposal of treasury stock	自 己 株 式 の 処 分	6	66
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	20	
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	(20,240)	(18,590)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,627	(15,897)
Balance at the end of current period	当 中 間 期 末 残 高	601,449	564,271

(4) Note for the Assumption of Going Concern

Not applicable.

(5) Segment Information**1. Business Segment Information**

For the first half of FY 2007 ending March 31, 2008 (from April 1, 2007 to September 30, 2007)

(¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		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	(1)外部顧客に対する経常収益	123,391	9,757	2,852	136,000	-	136,000
(2) Inter-segment	(2)セグメント間の内部経常収益	517	187	13	718	(718)	-
Total	計	123,908	9,944	2,866	136,719	(718)	136,000
Ordinary Expenses	経常費用	81,752	9,112	2,097	92,963	(582)	92,381
Ordinary Profit/Losses	経常利益	42,155	831	768	43,756	(136)	43,619

For the first half of FY 2008 ending March 31, 2009 (from April 1, 2008 to September 30, 2008)

(¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		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	(1)外部顧客に対する経常収益	120,699	9,526	1,782	132,008	-	132,008
(2) Inter-segment	(2)セグメント間の内部経常収益	567	177	21	766	(766)	-
Total	計	121,267	9,703	1,803	132,774	(766)	132,008
Ordinary Expenses	経常費用	109,479	9,102	1,825	120,407	(587)	119,819
Ordinary Profit/Losses	経常利益	11,787	601	(21)	12,367	(178)	12,189

Notes:

1. Ordinary Income and Ordinary Profit/Losses correspond to the sales and operating profits of companies in other industries.
2. "Other Business" includes securities 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 of consolidated ordinary income. Thus, ordinary income from overseas operations is omitted.

6. Non-consolidated Financial Information

(1) Non-consolidated Interim Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Sep. 30, 2008	As of Mar. 31, 2008 (Summary)
Assets:			
	(資産の部)		
Cash and due from banks	現金預け金	367,559	425,889
Call loans	コールローン	10,578	7,980
Receivables under securities borrowing transactions	債券貸借取引支払保証金	13,520	22,081
Monetary claims bought	買入金銭債権	50,678	55,577
Trading assets	特定取引資産	316,180	284,647
Money held in trust	金銭の信託	26,215	26,058
Securities	有価証券	2,057,346	2,044,463
Loans and bills discounted	貸出金	6,878,200	6,656,245
Foreign exchanges	外国為替	3,228	3,693
Other assets	その他資産	63,220	62,679
Tangible fixed assets	有形固定資産	90,049	90,270
Intangible fixed assets	無形固定資産	7,609	7,466
Deferred tax assets	繰延税金資産	60,897	42,576
Customers' liabilities for acceptances and guarantees	支払承諾見返	81,665	80,539
Allowance for loan losses	貸倒引当金	(49,737)	(43,625)
Total assets	資産の部合計	9,977,214	9,766,545
Liabilities:			
	(負債の部)		
Deposits	預金	8,465,323	8,401,098
Negotiable certificates of deposit	譲渡性預金	120,527	128,003
Call money	コールマネー	267,153	184,973
Payables under repurchase agreements	売現先勘定	99,824	97,401
Payables under securities lending transactions	債券貸借取引受入担保金	146,739	81,105
Trading liabilities	特定取引負債	14,682	16,617
Borrowed money	借入金	99,694	80,901
Foreign exchanges	外国為替	753	516
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	71,704	70,191
Income taxes payable	未払法人税等	10,833	13,654
Other	その他の負債	60,871	-
Provision for directors' bonuses	役員賞与引当金	-	40
Provision for retirement benefits	退職給付引当金	18,289	18,034
Provision for directors' retirement benefits	役員退職慰労引当金	1,091	1,360
Reserve for reimbursement of deposits	睡眠預金払戻引当金	790	996
Provision for point card certificates	ポイント引当金	469	330
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,323	15,323
Acceptances and guarantees	支払承諾	81,665	80,539
Total liabilities	負債の部合計	9,444,033	9,217,433

(¥ Million)				
Item	科目 (Japanese)	As of Sep. 30, 2008	As of Mar. 31, 2008 (Summary)	
Net assets:	(純資産の部)			
Capital stock	資 本 金	145,069	145,069	
Capital surplus	資 本 剰 余 金	122,146	122,151	
Legal capital surplus	資 本 準 備 金	122,134	122,134	
Other capital surplus	そ の 他 資 本 剰 余 金	12	16	
Retained earnings	利 益 剰 余 金	269,247	266,817	
Legal retained earnings	利 益 準 備 金	50,930	50,930	
Other retained earnings	そ の 他 利 益 剰 余 金	218,316	215,887	
General reserve	別 途 積 立 金	202,971	169,971	
Retained earnings brought forward	繰 越 利 益 剰 余 金	15,345	45,916	
Treasury stock	自 己 株 式	(1,243)	(1,217)	
Total shareholders' equity	株 主 資 本 合 計	535,218	532,820	
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(10,776)	8,214	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	961	300	
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,777	7,777	
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	(2,037)	16,291	
Total net assets	純 資 産 の 部 合 計	533,181	549,111	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	9,977,214	9,766,545	

(2) Non-consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Ordinary income	経 常 収 益	119,855	117,793
Interest income	資 金 運 用 収 益	92,501	92,845
Interest on loans and discounts	(うち貸出金利息)	69,855	73,647
Interest and dividends on securities	(うち有価証券利息配当金)	21,252	17,240
Trust fees	信 託 報 酬	6	3
Fees and commissions	役 務 取 引 等 収 益	17,836	17,274
Trading income	特 定 取 引 収 益	1,554	1,687
Other ordinary income	そ の 他 業 務 収 益	1,898	2,270
Other income	そ の 他 経 常 収 益	6,058	3,711
Ordinary expenses	経 常 費 用	81,448	106,685
Interest expenses	資 金 調 達 費 用	23,680	19,415
Interest on deposits	(うち預金利息)	15,930	13,986
Fees and commissions payments	役 務 取 引 等 費 用	7,824	8,233
Trading expenses	特 定 取 引 費 用	27	-
Other ordinary expenses	そ の 他 業 務 費 用	2,701	13,426
General and administrative expenses	営 業 経 費	40,245	41,329
Other expenses	そ の 他 経 常 費 用	6,968	24,280
Ordinary profit	経 常 利 益	38,406	11,108
Extraordinary income	特 別 利 益	9,199	2,156
Extraordinary loss	特 別 損 失	2,328	222
Income before income taxes	税 引 前 中 間 純 利 益	45,277	13,041
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	15,901	10,830
Income taxes-deferred	法 人 税 等 調 整 額	2,105	(5,135)
Total income taxes	法 人 税 等 合 計	-	5,695
Net income	中 間 純 利 益	27,270	7,346

(3) Non-consolidated Interim Statements of Changes in Net Assets

		(¥ Million)	
Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the end of previous period	前 期 末 残 高	145,069	145,069
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	145,069	145,069
Capital surplus	資 本 剩 余 金		
Legal capital surplus	資 本 準 備 金		
Balance at the end of previous period	前 期 末 残 高	122,134	122,134
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	122,134	122,134
Other capital surplus	そ の 他 資 本 剩 余 金		
Balance at the end of previous period	前 期 末 残 高	12	16
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	1	(4)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	1	(4)
Balance at the end of current period	当 中 間 期 末 残 高	13	12
Total capital surplus	資 本 剩 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	122,146	122,151
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	1	(4)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	1	(4)
Balance at the end of current period	当 中 間 期 末 残 高	122,148	122,146
Retained earnings	利 益 剩 余 金		
Legal retained earnings	利 益 準 備 金		
Balance at the end of previous period	前 期 末 残 高	50,930	50,930
Changes of items during the period	当 中 間 期 変 動 額		
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	-
Balance at the end of current period	当 中 間 期 末 残 高	50,930	50,930
Other retained earnings	そ の 他 利 益 剩 余 金		
Balance at the end of previous period	前 期 末 残 高	181,018	215,887
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,917)	(4,916)
Net income	中 間 純 利 益	27,270	7,346
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	20	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	22,373	2,429
Balance at the end of current period	当 中 間 期 末 残 高	203,391	218,316

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Total retained earnings	利益剰余金合計		
Balance at the end of previous period	前期末残高	231,948	266,817
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(4,917)	(4,916)
Net income	中間純利益	27,270	7,346
Reversal of revaluation reserve for land	土地再評価差額金の取崩	20	
Total changes of items during the period	当中間期変動額合計	22,373	2,429
Balance at the end of current period	当中間期末残高	254,321	269,247
Treasury stock	自己株式		
Balance at the end of previous period	前期末残高	(1,026)	(1,217)
Changes of items during the period	当中間期変動額		
Purchase of treasury stock	自己株式の取得	(153)	(97)
Disposal of treasury stock	自己株式の処分	5	70
Total changes of items during the period	当中間期変動額合計	(148)	(26)
Balance at the end of current period	当中間期末残高	(1,174)	(1,243)
Total shareholders' equity	株主資本合計		
Balance at the end of previous period	前期末残高	498,137	532,820
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(4,917)	(4,916)
Net income	中間純利益	27,270	7,346
Purchase of treasury stock	自己株式の取得	(153)	(97)
Disposal of treasury stock	自己株式の処分	6	66
Reversal of revaluation reserve for land	土地再評価差額金の取崩	20	
Total changes of items during the period	当中間期変動額合計	22,226	2,398
Balance at the end of current period	当中間期末残高	520,364	535,218
Valuation and translation adjustments	評価・換算差額等		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the end of previous period	前期末残高	60,989	8,214
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(19,995)	(18,990)
Total changes of items during the period	当中間期変動額合計	(19,995)	(18,990)
Balance at the end of current period	当中間期末残高	40,994	(10,776)
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the end of previous period	前期末残高	1,900	300
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	158	661
Total changes of items during the period	当中間期変動額合計	158	661
Balance at the end of current period	当中間期末残高	2,059	961

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2007	For the six months ended Sep. 30, 2008
Revaluation reserve for land	土地再評価差額金		
Balance at the end of previous period	前期末残高	7,839	7,777
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(58)	-
Total changes of items during the period	当中間期変動額合計	(58)	-
Balance at the end of current period	当中間期末残高	7,781	7,777
Total valuation and translation adjustments	評価・換算差額等合計		
Balance at the end of previous period	前期末残高	70,730	16,291
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(19,895)	(18,329)
Total changes of items during the period	当中間期変動額合計	(19,895)	(18,329)
Balance at the end of current period	当中間期末残高	50,834	(2,037)
Total net assets	純資産合計		
Balance at the end of previous period	前期末残高	568,868	549,111
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(4,917)	(4,916)
Net income	中間純利益	27,270	7,346
Purchase of treasury stock	自己株式の取得	(153)	(97)
Disposal of treasury stock	自己株式の処分	6	66
Reversal of revaluation reserve for land	土地再評価差額金の取崩	20	-
Net changes of items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(19,895)	(18,329)
Total changes of items during the period	当中間期変動額合計	2,330	(15,930)
Balance at the end of current period	当中間期末残高	571,198	533,181

(4) Note for the Assumption of Going Concern

Not applicable.

SUPPLEMENTARY INFORMATION
for the First Half of
Fiscal Year 2008
(ending March 31, 2009)

THE CHIBA BANK, LTD.

Financial Results For the First Half of Fiscal Year 2008 Ending March 31, 2009

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I. Financial Highlights

1. Summary

- Core net business income, which reflects a bank's fundamental profitability, increased by ¥3.2 billion compared with the corresponding period of the previous fiscal year and reached ¥45.4 billion. Net business income (before transfer to general allowance for loan losses) decreased by ¥7.3 billion from the corresponding period of the previous fiscal year, to ¥32.6 billion due to a ¥10.6 billion decrease in Gains (losses) related to bonds.
- Ordinary profit decreased by ¥27.2 billion compared with the corresponding period of the previous fiscal year to ¥11.1 billion, and Net income decreased by ¥19.9 billion compared with the corresponding period of the previous fiscal year to ¥7.3 billion.
- The consolidated capital ratio (BIS guidelines) was 11.31%, and the non-consolidated capital ratio (BIS guidelines) was 10.74%. The consolidated Tier I ratio was 10.35%, and the non-consolidated Tier I ratio was 9.82%.
- The balance of Disclosed claims under the Financial Reconstruction Law was ¥193.0 billion and the non-performing loan ratio recorded 2.73%.

(1) Summary of income

		(¥ Billion)				
	(Japanese)	For the six months ended Sep. 30, 2008 (a)	Figures disclosed on Oct. 3, 2008	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2007 (b)
Ordinary income	経常収益	117.7	120.0	(2.0)	(1.7%)	119.8
Core net business income	コア業務純益	45.4	45.0	3.2	7.8%	42.1
Gains (losses) related to bonds	債券関係損益	(12.8)		(10.6)		(2.1)
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	32.6	32.0	(7.3)	(18.4%)	40.0
Net transfer to general allowance for loan losses (i)	一般貸倒引当金額 純繰入	7.5		7.5		-
Net business income	業務純益	25.0		(14.9)	(37.4%)	40.0
Non-recurrent income and losses	臨時損益	(13.9)		(12.3)		(1.5)
Disposal of non-performing loans (ii)	うち不良債権処理額	13.9		8.2		5.6
Ordinary profit	経常利益	11.1	9.0	(27.2)	(71.0%)	38.4
Extraordinary income (loss)	特別損益	1.9		(4.9)		6.8
Reversal of allowance for loan losses (iii)	うち貸倒引当金戻入益	-		(6.4)		6.4
Collection of written-off claims (iv)	うち償却債権取立益	2.1		(0.5)		2.7
Net income	中間純利益	7.3	6.0	(19.9)	(73.0%)	27.2
Credit Costs (i) + (ii) (iii)	信用コスト	21.5		22.3		(0.7)
Net Credit costs (i)+(ii)-(iii)-(iv)	実質信用コスト	19.3	21.0	22.8		(3.5)

Note: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds
(注) コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

(2) Capital ratio (BIS guidelines)

	(Japanese)	As of Sep. 30, 2008 (a)	(a-b)	(a-c)	As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
Consolidated capital ratio	連結自己資本比率	11.31%	(0.89%)	(0.34%)	12.20%	11.66%
Tier I ratio	T i e r 比率	10.35%	(0.36%)	0.35%	10.72%	10.00%
Non-consolidated capital ratio	単体自己資本比率	10.74%	(0.97%)	(0.47%)	11.72%	11.22%
Tier I ratio	T i e r 比率	9.82%	(0.44%)	0.23%	10.26%	9.58%

(3) Disclosed claims under the Financial Reconstruction Law

		(¥ Billion)				
	(Japanese)	As of Sep. 30, 2008 (a)	(a-b)	(a-c)	As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
Total	合計額	193.0	6.3	7.0	186.6	185.9
Non-performing loan ratio	不良債権比率	2.73%	0.00%	(0.03%)	2.73%	2.77%

2. Income and Expenses

(1) Net business income

- Core net business income increased by ¥3.2 billion compared with the corresponding period of the previous fiscal year, to ¥45.4 billion mainly due to an increase in Net interest income of ¥4.6 billion as a result of growth in the balance of loans.
- Losses related to bonds increased by ¥10.6 billion from the corresponding period of the previous fiscal year, as Losses on sales of foreign bonds and Write-offs of foreign bonds were recorded. As a result, Net business income (before transfer to general allowance for loan losses) decreased by ¥7.3 billion from the corresponding period of the previous fiscal year, to ¥32.6 billion.
- Expenses increased by ¥0.8 billion due to an rise in Personnel expenses reflecting an increase in the number of employees.

(¥ Billion)

	(Japanese)	For the six			For the six
		months ended	(a-b)	(a-b)/b	months ended
		Sep. 30, 2008 (a)			Sep. 30, 2007 (b)
Gross business profits	業 務 粗 利 益	73.0	(6.5)	(8.2%)	79.5
(excluding Gains (losses) related to bonds)(i)	(除く債券関係損益)	[85.9]	[4.1]		[81.7]
Net interest income	資 金 利 益	73.4	4.6		68.8
Net fees and commissions income	役 務 取 引 等 利 益	9.0	(0.9)		10.0
Net fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.5	(1.7)		4.3
Net fees and commissions income of personal annuities, etc.	う ち 保 険 取 扱 手 数 料	2.5	0.7		1.7
Trading income	特 定 取 引 利 益	1.6	0.1		1.5
Profit from other business transactions	そ の 他 業 務 利 益	(11.1)	(10.3)		(0.8)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(12.8)	(10.6)		(2.1)
Losses on sales of foreign bonds	う ち 外 国 債 券 売 却 損	8.3	8.2		0.1
Write-offs of foreign bonds	う ち 外 国 債 券 償 却	4.4	3.4		0.9
Expenses (ii)	経 費	40.4	0.8	2.1%	39.5
Personnel expenses	人 件 費	19.8	0.9		18.9
Non-personnel expenses	物 件 費	18.3	(0.0)		18.4
Taxes	税 金	2.1	(0.0)		2.2
Core net business income (i) – (ii)	コ ア 業 務 純 益	45.4	3.2	7.8%	42.1
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	32.6	(7.3)	(18.4%)	40.0
Net transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	7.5	7.5		-
Net business income	業 務 純 益	25.0	(14.9)	(37.4%)	40.0

(Reference) (参考)

Number of Branches	店 舗 数	174	3		171
Sub-branches	う ち 出 張 所	21	-		21
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	4	-		4
Number of employees	従 業 員 数	4,146	130		4,016

Note:1."Sub-branches" includes Corporate banking offices. 出張所には、法人営業所を含めております。

2."Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees. 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profit and Interim net income

- Ordinary profit decreased by ¥27.2 billion from the corresponding period of the previous fiscal year, to ¥11.1 billion, mainly due to a decrease in Net business income (before transfer to general allowance for loan losses), an increase in Credit costs and a fall in Gains (losses) related to stocks, etc..
- Thus, the Bank recorded ¥7.3 billion of Net income which was a decrease of ¥19.9 billion from the corresponding period of the previous fiscal year.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2008 (a)		For the six months ended Sep. 30, 2007 (b)	
		(a-b)	(a-b)/b	(a-b)	(a-b)/b
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	32.6	(7.3)	(18.4%)	40.0
Net transfer to general allowance for loan losses (i)	一般貸倒引当金純繰入額	7.5	7.5		-
Net business income	業務純益	25.0	(14.9)	(37.4%)	40.0
Disposal of non-performing loans (ii)	不良債権処理額	13.9	8.2		5.6
Gains (losses) related to stocks, etc.	株式等関係損益	(1.2)	(2.9)		1.6
Write-offs of stocks, etc.	うち株式等償却	1.4	1.3		0.1
Ordinary profit	経常利益	11.1	(27.2)	(71.0%)	38.4
Extraordinary income (loss)	特別損益	1.9	(4.9)		6.8
Reversal of allowance for loan losses (iii)	うち貸倒引当金戻入益	-	(6.4)		6.4
Collection of written-off claims	うち償却債権取立益	2.1	(0.5)		2.7
Net income	中間純利益	7.3	(19.9)	(73.0%)	27.2
Credit Costs (i) + (ii) - (iii)	信用コスト	21.5	22.3		(0.7)
Net Credit Costs (i) + (ii) - (iii) - (iv)	実質信用コスト	19.3	22.8		(3.5)

3. Management Indices

- The Overhead ratio (OHR), an indicator of management efficiency, was 47.41%. The Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.14%.
- The Return on equity (ROE) was 2.70%.

	(Japanese)	For the six months ended Sep. 30, 2008 (a)		FY 2007 ended Mar. 31, 2008 (b)		For the six months ended Sep. 30, 2007 (c)	
		(a-b)	(a-c)	(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	47.41%	(0.56%)	(0.91%)	47.97%	48.32%	
Return on average total assets (ROA) *2	R O A	0.14%	(0.31%)	(0.42%)	0.46%	0.56%	
Return on equity (ROE) *3	R O E	2.70%	(5.28%)	(6.83%)	7.99%	9.54%	

*1 OHR = $\frac{\text{Expenses}}{\text{Net business income} - \text{Gain (Loss) related to bonds, etc.} + \text{Net transfer to general allowance for loan losses} + \text{Expenses}}$ (The lower figure indicates better efficiency.)

*1 OHR = $\frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金純繰入額} + \text{経費}}$ (低いほど効率性が高い)

*2 ROA = $\frac{\text{Net income for the current fiscal (interim) year}}{\text{Average total assets}}$

*2 ROA = $\frac{\text{当期(中間)純利益}}{\text{総資産平残}}$

*3 ROE = $\frac{\text{Net income for the current fiscal (interim) year}}{\text{(Total net assets at beginning of fiscal year} + \text{Total net assets at end of (interim) fiscal year)} / 2}$

*3 ROE = $\frac{\text{当期(中間)純利益}}{\text{(期首純資産の部合計} + \text{期末純資産の部合計)} \div 2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Corporate loans of ¥172.7 billion and in Housing loans of ¥50.5 billion. The total balance of loans and bills discounted increased by ¥221.9 billion to ¥6,878.2 billion from the previous fiscal year-end.
- The balance of Deposits increased by ¥64.2 billion from the previous fiscal year-end, with deposits from personal customers increasing by ¥121.5 billion from the previous fiscal year-end, whilst deposits from the public sector decreased.
- The balance of investment trusts decreased by ¥19.8 billion from the previous fiscal year-end, to ¥534.6 billion, reflecting a fall of value arising out of the stagnation in the stock market. Insurance premiums of personal annuities, etc. increased by ¥12.0 billion from the corresponding period of the previous fiscal year, to ¥51.7 billion.
- The balance of Securities (before gains or losses on valuation) increased ¥45.4 billion from the previous fiscal year-end, mainly due to an increase in the balance of government bonds.

(1) Deposits and loans (term-end balance)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)		As of Sep. 30, 2007 (c)
			(a-b)	(a-c)			
Loans and bills discounted	貸 出 金	6,878.2	221.9	320.5	6,656.2	6,557.6	
Domestic	国 内 向 け 貸 出	6,832.1	202.1	300.3	6,629.9	6,531.7	
Corporate loans	事 業 者 向 け 貸 出	4,145.7	172.7	287.0	3,972.9	3,858.6	
Consumer loans	消 費 者 ロ ー ン	2,286.2	48.7	108.8	2,237.5	2,177.4	
Housing loans	う ち 住 宅 ロ ー ン	2,174.6	50.5	113.9	2,124.0	2,060.6	
Public sectors	公 共 向 け 貸 出	400.1	(19.3)	(95.5)	419.5	495.7	
Small and medium-sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	5,241.7 [76.72%]	39.8 [(1.73%)]	141.4 [(1.36%)]	5,201.8 [78.46%]	5,100.2 [78.08%]	
Overseas	海 外 向 け 貸 出	46.0	19.7	20.1	26.2	25.8	
Deposits	預 金	8,465.3	64.2	154.2	8,401.0	8,311.0	
In Chiba Prefecture	う ち 県 内	8,054.3	92.9	209.9	7,961.3	7,844.4	
Personal deposits	う ち 個 人	6,489.4	121.5	264.4	6,367.8	6,224.9	
Public sectors	う ち 公 共	292.4	(49.5)	(16.4)	342.0	308.8	

(Reference) (参考)

Investment trusts and Personal annuities 投資信託等

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)		As of Sep. 30, 2007 (c)
			(a-b)	(a-c)			
Balance of investment trusts	投 資 信 託 残 高	534.6	(19.8)	(90.4)	554.5	625.0	
Personal investors	う ち 個 人	524.2	(20.0)	(90.8)	544.2	615.0	
Stock funds	う ち 株 式 投 資 信 託	521.0	(19.3)	(88.9)	540.4	610.0	

	(Japanese)	For the six months ended Sep. 30, 2008 (a)			For the six months ended Mar. 31, 2008 (b)		For the six months ended Sep. 30, 2007 (c)
			(a-b)	(a-c)			
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	51.7	16.4	12.0	35.2	39.6	
Variable annuities	う ち 変 額 保 険	47.9	15.7	9.9	32.2	38.0	
Personal annuities (Fees and commissions)	個 人 年 金 保 険 等 (手 数 料)	2.5	0.9	0.7	1.6	1.7	
Variable annuities	う ち 変 額 保 険	2.4	0.9	0.7	1.5	1.7	

(2) Securities (term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	2,077.3	45.4	(115.2)	2,031.8	2,192.6
Government bonds	国 債	526.8	58.1	(22.2)	468.6	549.0
Stocks	株 式	163.1	16.6	17.1	146.5	146.0
Corporate bonds and others	社 債 他	968.0	(7.9)	(18.0)	975.9	986.0
Foreign currency securities	外 貨 建 有 価 証 券	419.3	(21.3)	(92.1)	440.6	511.5
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	2.6 years	(0.0 years)	(0.1 years)	2.6 years	2.7 years

Notes:

- The above figures do not include gains (losses) on valuation based on the market-value accounting method.
時価評価による評価損益を除いて表示しております。
- Short-term government bonds are excluded from the calculation of the average duration to maturity of yen bonds.
平均残存期間は、短期国債を除いて表示しております。
- Losses on valuation of securities as of September 30, 2008, were ¥20.0 billion. Market value is determined referring to actual market prices. ASBJ Practical Issue Task Force No.25 has not been applied. Also, ¥20.0 billion losses on valuation include ¥15.6 billion losses on floating rate government bonds.
20年9月末の有価証券の評価損益は200億円となりました。なお、時価は市場価格等に基づいて算出しており企業会計基準委員会「実務対応報告第25号」を適用した時価の見直しは実施しておりません。また、評価損益200億円のうち、変動利付国債に係る評価損益は156億円となっています。

5. Assets

- Disclosed claims under the Financial Reconstruction Law increased by ¥6.3 billion from the previous fiscal year-end, to ¥193.0 billion. The coverage ratio, including allowances, was 71.1% for total disclosed claims, 77.6% for doubtful claims, and 56.6% for substandard claims. Thus the ratio remained at a high level.
- The non-performing loan ratio remained 2.73%, at almost the same level as at the previous fiscal year-end.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	35,332	5,971	8,262	29,360	27,069
Doubtful Claims	危 険 債 権	60,057	(5,410)	(11,439)	65,467	71,496
Substandard Claims	要 管 理 債 権	97,636	5,817	10,232	91,819	87,404
Total	合 計	193,026	6,378	7,055	186,647	185,970
Normal Claims	正 常 債 権	6,858,620	217,707	334,534	6,640,912	6,524,085
Total Claims*	総 与 信 残 高	7,051,646	224,085	341,589	6,827,560	6,710,056
Non-performing loan ratio	不 良 債 権 比 率	2.73%	0.00%	(0.03%)	2.73%	2.77%
Coverage ratio	保 全 率	71.1%	(0.3%)	(0.2%)	71.4%	71.4%

* Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities.

総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾見返、有価証券中の当行保証付私募社債

(Reference) Breakdown of coverage (as of September 30, 2008)

(参考) 保全内訳 (20年9月末)

(¥ Million)

	(Japanese)	Claim Amount	Collateral/ Guarantees	Allowance for Loan Losses	Allowance Ratio *2	Coverage Ratio
		(a)	(b)	(c)	c/(a-b)	(b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	35,332	31,334	3,998	100.0%	100.0%
Doubtful Claims	危 険 債 権	60,057	35,448	11,187	45.4%	77.6%
Substandard Claims	要 管 理 債 権	97,636	*1 40,991	14,332	25.3%	56.6%
Total	合 計	193,026	107,774	29,518	34.6%	71.1%

*1: Approximate data 概算数値。

*2: Allowance ratio: Ratio of allowance for loan losses to unsecured/non-guaranteed loans.

引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

6. Earnings Projections for Fiscal Year 2008, ending March 31, 2009, etc.

- ¥4.1 billion growth is expected in Core net business income to ¥89.0 billion mainly due to an increase in Net interest income.
- To reduce risks related to foreign bonds, ¥7.0 billion of Losses on sales of foreign bonds are foreseen. In addition, ¥2.0 billion of Write-offs of domestic bonds, and ¥0.5 billion of Write-offs of stocks, etc. are also foreseen. Totally ¥9.5 billion of Losses related to securities are foreseen for the second half of Fiscal year 2008, ending March 31, 2009.
- Disposals of non-performing loans for the second half of Fiscal year 2008, ending March 31, 2009 are expected to be almost the same as those for the six months ended September 30, 2008. As a result, ¥35.5 billion of Net credit costs are foreseen for the Fiscal year 2008 ending March 31, 2009.
- Thus, Ordinary profit will decrease by ¥42.0 billion from the previous fiscal year, to ¥28.0 billion and Net income will decrease by ¥26.6 billion from the previous fiscal year, to ¥18.0 billion.

< Non-consolidated >

(¥ Billion)

	(Japanese)	For FY 2008			For FY 2007
		ending Mar. 31, 2009 (a)	(a-b)		ended Mar. 31, 2008 (b)
Core net business income	コア業務純益	89.0	4.1		84.8
Gains (losses) related to bonds	債券関係損益	(21.0)	(20.0)		(0.9)
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	68.0	(15.9)		83.9
Write-offs of stocks, etc.	株式等償却	2.0	(2.4)		4.4
Ordinary profit	経常利益	28.0	(42.0)		70.0
Net income	当期純利益	18.0	(26.6)		44.6
Credit Costs	信用コスト	39.5	30.7		8.7
Net Credit Costs (including collection of written-off claims)	実質信用コスト (含償却債権取立益)	35.5	31.8		3.6

*1: ¥9.0 billion of losses on sales and write-offs (foreign bonds ¥7.0 billion, domestic bonds ¥2.0 billion) are foreseen for the second half of Fiscal year 2008, ending Mar. 31, 2009.

*2: ¥0.5 billion of write-offs of stocks, etc. are foreseen for the second half of Fiscal year 2008, ending Mar. 31, 2009.

1. 下期に売却損及び償却 90 億円 (外国債券 70 億円、国内債券 20 億円) を見込む。

2. 下期に株式等償却 5 億円を見込む。

< Dividend >

	(Japanese)	Annual dividends per share	
		Interim	
Dividend per share	1 株当たり配当金	¥6.50	¥13.00

< Summary of Consolidated Financial Results >

Consolidated ordinary profit decreased by ¥31.4 billion compared with the corresponding period of the previous fiscal year to ¥12.1 billion (¥1.0 billion higher than non-consolidated), and Consolidated net income decreased by ¥20.2 billion compared with the corresponding period of the previous fiscal year to ¥7.6 billion (¥0.2 billion higher than non-consolidated).

(¥ Billion)

	(Japanese)	For the six			For the six
		months ended Sep. 30, 2008 (a)	(a-b)	(a-b)/b	months ended Sep. 30, 2007 (b)
Ordinary profit	経常利益	12.1	(31.4)	(72.0%)	43.6
Net income	中間純利益	7.6	(20.2)	(72.6%)	27.9

(¥ Billion)

	(Japanese)	Projections for FY			For FY 2007
		2008 ending Mar. 31, 2009 (a)	(a-b)		ended Mar. 31, 2008 (b)
Ordinary profit	経常利益	30.0	(49.1)		79.1
Net income	当期純利益	19.0	(26.9)		45.9

II. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2008 (a)		For the six months ended Sep. 30, 2007 (b)
			(a-b)	
Gross business profits	業 務 粗 利 益	73,044	(6,550)	79,595
Domestic gross business profits	国 内 業 務 粗 利 益	81,528	3,987	77,540
Net interest income	資 金 利 益	70,831	3,481	67,349
Net fees and commissions income	役 務 取 引 等 利 益	8,901	(980)	9,882
Net trading income	特 定 取 引 利 益	1,654	257	1,396
Profit from other business transactions	そ の 他 業 務 利 益	141	1,228	(1,087)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(179)	973	(1,152)
International gross business profits	国 際 業 務 粗 利 益	(8,483)	(10,538)	2,055
Net interest income	資 金 利 益	2,637	1,132	1,504
Net fees and commissions income	役 務 取 引 等 利 益	142	7	135
Net trading income	特 定 取 引 利 益	33	(96)	130
Profit from other business transactions	そ の 他 業 務 利 益	(11,296)	(11,581)	284
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(12,698)	(11,669)	(1,029)
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	40,441	847	39,594
Personnel expenses	人 件 費	19,892	953	18,938
Non-personnel expenses	物 件 費	18,380	(50)	18,431
Taxes	税 金	2,168	(56)	2,224
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	32,603	(7,398)	40,001
Net transfer to (from) general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	7,571	7,571	--- [(4,926)]
Core net business income	コ ア 業 務 純 益	45,481	3,298	42,183
Net business income	業 務 純 益	25,031	(14,969)	40,001
Non-recurrent income and losses	臨 時 損 益	(13,923)	(12,328)	(1,595)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	13,954	8,261	5,692
Charge-off amount of loans	貸 出 金 償 却	13,103	7,183	5,919
Net transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	871	871	--- [(1,556)]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	(26)	200	(226)
Transfer to allowance for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 勘 定 繰 入 額	-	-	--- [-]
Cost borne under joint responsibility system of credit guarantee corporations	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金	6	6	-
Gains (losses) related to stocks	株 式 等 関 係 損 益	(1,277)	(2,925)	1,647
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	1,308	(1,141)	2,449
Ordinary profit	経 常 利 益	11,108	(27,298)	38,406
Extraordinary income (losses)	特 別 損 益	1,933	(4,937)	6,870
Reversal of allowance for loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	-	(6,482)	→ 6,482
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	2,156	(560)	2,716
Net transfer to provision for directors' retirement benefits	う ち 役 員 退 職 慰 労 引 当 金 繰 入 額	-	(1,303)	1,303
Net transfer to reserve for reimbursement of deposits	う ち 睡 眠 預 金 払 戻 引 当 金 繰 入 額	-	(755)	755
Income before income taxes	税 引 前 中 間 純 利 益	13,041	(32,235)	45,277
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,830	(5,070)	15,901
Income taxes-deferred	法 人 税 等 調 整 額	(5,135)	(7,240)	2,105
Net income	中 間 純 利 益	7,346	(19,924)	27,270
Credit Costs (i) + (ii) - (iii)	信 用 コ ス ト	21,526	22,316	(790)
Net Credit Costs (i) + (ii) - (iii) - (iv)	実 質 信 用 コ ス ト	19,369	22,876	(3,507)

Consolidated

[Consolidated interim statement of income]

(¥ Million)

	(Japanese)	For the six months ended		For the six months ended Sep. 30, 2007 (b)
		Sep. 30, 2008 (a)	(a-b)	
Consolidated gross profits	連結粗利益	78,482	(8,113)	86,596
Net interest income	資金利益	73,623	3,919	69,703
Net fees and commissions income	役務取引等利益	14,159	(1,689)	15,848
Net trading income	特定取引利益	1,856	12	1,844
Profit from other business transactions	その他業務利益	(11,156)	(10,355)	(800)
General and administrative expenses	営業経費	44,106	968	43,138
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	24,161	18,321	5,839
Charge-off amount of loans	貸出金償却	13,445	7,379	6,066
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	2,728	2,728	— [735]
Net transfer to (from) general allowance for loan losses	一般貸倒引当金繰入額	8,007	8,007	— [(4,849)]
Losses on sales of non-performing loans	延滞債権等売却損	(26)	200	(226)
Transfer to allowance for specific foreign borrowers/countries	特定海外債権引当金繰入額	-	-	— [-]
Cost borne under joint responsibility system of credit guarantee corporations	信用保証協会責任共有制度負担金	6	6	-
Gains (losses) related to stocks	株式等関係損益	(1,278)	(2,924)	1,645
Gains (losses) on investments based on equity method	持分法による投資損益	91	22	68
Others	その他	3,161	(1,126)	4,287
Ordinary profit	経常利益	12,189	(31,430)	43,619
Extraordinary income (losses)	特別損益	2,271	(2,039)	4,310
Reversal of allowance for loan losses (ii)	うち貸倒引当金戻入益	-	(4,113)	→ 4,113
Collection of written-off claims (iii)	うち償却債権取立益	2,176	(570)	2,746
Net transfer to provision for directors' retirement benefits	うち役員退職慰労引当金繰入額	-	(1,493)	1,493
Net transfer to reserve for reimbursement of deposits	うち睡眠預金払戻引当金繰入額	-	(755)	755
Income before income tax and minority interests	税金等調整前中間純利益	14,460	(33,470)	47,930
Income taxes-current	法人税、住民税及び事業税	12,074	(5,211)	17,286
Income taxes-deferred	法人税等調整額	(5,545)	(7,840)	2,295
Minority interest in net income	少数株主利益	289	(146)	436
Net income	中間純利益	7,640	(20,270)	27,911
Credit Costs(i) - (ii)	信用コスト	24,161	22,434	1,726
Net Credit Costs(i) - (ii) - (iii)	実質信用コスト	21,984	23,004	(1,020)
Consolidated net business income (before transfer to general allowance for loan losses)	連結業務純益 (一般貸引繰入前)	37,226	(8,812)	46,038
Consolidated net business income	連結業務純益	29,219	(16,819)	46,038

Note1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(注1) 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profit - subsidiaries' general and administrative expenses and Net transfer to (from) general allowance for loan losses - internal transactions

(注2) 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費・一般貸倒引当金繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連結子会社数	10	(1)	11
Number of affiliated companies applicable to the equity method	持分法適用会社数	4	-	4

Note: The number of consolidated subsidiaries has decreased by 1 due to the liquidation of Chibagin Business Service Co., Ltd.

(注) ちばぎんビジネスサービス(株)の清算により、連結子会社数は1社減少しております。

2. Net Business Income - Non-consolidated

(¥ Million)

	(Japanese)	For the six months			For the six months
		ended Sep. 30, 2008 (a)	(a-b)	ended Sep. 30, 2007 (b)	
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	32,603	(7,398)		40,001
Per head (in thousands of yen)	職員一人当たり(千円)	8,226	(2,391)		10,618
(2) Net business income	業 務 純 益	25,031	(14,969)		40,001
Per head (in thousands of yen)	職員一人当たり(千円)	6,316	(4,302)		10,618

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

(注) 職員数は、実働人員(出向人員、臨時雇用および嘱託を除く)の平残。

3. Interest Rate Spread (Domestic Business) - Non-consolidated

	(Japanese)	For the six months			For the six months
		ended Sep. 30, 2008 (a)	(a-b)	ended Sep. 30, 2007 (b)	
(1) Average yield on interest earning assets	(A) 資金運用利回	1.87%	0.05%		1.82%
(a) Average yield on loans and bills discounted	(B) 貸出金利回	2.16%	0.02%		2.13%
(b) Average yield on securities	有価証券利回	1.16%	0.21%		0.95%
(2) Average yield on interest bearing liabilities	(C) 資金調達原価	1.16%	0.01%		1.14%
(a) Average yield on deposits and negotiable certificates of deposit(D)	預金等利回	0.26%	0.03%		0.22%
(b) Expense ratio	経費率	0.91%	(0.01%)		0.93%
(3) Average interest rate spread	(A) - (C) 総資金利鞘	0.71%	0.03%		0.68%
Difference between average yield on loans and deposits	(B) - (D) 預貸金利差	1.90%	(0.01%)		1.91%

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	For the six months			For the six months
		ended Sep. 30, 2008 (a)	(a-b)	ended Sep. 30, 2007 (b)	
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(12,878)	(10,696)		(2,181)
Gains on sales	売却益	548	178		369
Losses on sales	売却損	8,408	6,838		1,570
Write-offs	償却	5,017	4,036		981

Gains (losses) related to stocks, etc.	株式等関係損益	(1,277)	(2,925)		1,647
Gains on sales	売却益	253	(1,519)		1,772
Losses on sales	売却損	38	22		16
Write-offs	償却	1,491	1,383		108

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2008 (a)	(a-b)	(a-c)	31, 2008 (b)	30, 2007 (c)
(1) Capital ratio	自己資本比率	11.31%	(0.89%)	(0.34%)	12.20%	11.66%
Tier I ratio	うちTier比率	10.35%	(0.36%)	0.35%	10.72%	10.00%
(2) Tier I	T i e r	536.7	(5.8)	11.5	542.6	525.2
(3) Tier II	T i e r	73.3	(21.8)	(37.4)	95.2	110.8
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	-	(6.2)	(31.3)	6.2	31.3
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.3	-	(0.0)	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	62.0	(16.0)	(1.0)	78.0	63.0
(4) Deduction	控除項目	23.6	3.5	(0.0)	20.0	23.6
(5) Capital (2)+(3)-(4)	自己資本	586.4	(31.3)	(25.9)	617.7	612.4
(6) Risk assets	リスクアセット	5,182.1	121.8	(69.8)	5,060.2	5,252.0

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2008 (a)	(a-b)	(a-c)	31, 2008 (b)	30, 2007 (c)
(1) Capital ratio	自己資本比率	10.74%	(0.97%)	(0.47%)	11.72%	11.22%
Tier I ratio	うちTier比率	9.82%	(0.44%)	0.23%	10.26%	9.58%
(2) Tier I	T i e r	500.3	(7.5)	4.6	507.8	495.6
(3) Tier II	T i e r	72.6	(21.6)	(33.1)	94.2	105.7
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された有価証券含み益	-	(5.7)	(30.7)	5.7	30.7
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.3	-	(0.0)	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	62.0	(16.0)	(1.0)	78.0	63.0
(4) Deduction	控除項目	25.5	3.2	4.5	22.3	21.0
(5) Capital (2)+(3)-(4)	自己資本	547.3	(32.3)	(33.0)	579.7	580.3
(6) Risk assets	リスクアセット	5,092.7	146.4	(77.2)	4,946.3	5,170.0

*The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

6. Return on Equity - Non-consolidated

	(Japanese)	For the six			For FY 2007	For the six
		months ended	(a-b)	(a-c)	ended Mar.	months ended
		Sep. 30, 2008			31, 2008 (b)	Sep. 30, 2007
		(a)				(c)
Net business income basis (Annual)	業務純益ベース(年率)	9.22%	(5.78%)	(4.77%)	15.01%	13.99%
Net income basis (Annual)	当期純利益ベース(年率)	2.70%	(5.28%)	(6.83%)	7.99%	9.54%

Note: ROE is an index indicating profitability of stockholders' equity.

(注) ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance - Non-consolidated

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2008 (a)			For FY 2007 ended Mar. 31, 2008 (b)	For the six months ended Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未 残)	8,465.3	64.2	154.2	8,401.0	8,311.0
Domestic	う ち 国 内	8,293.8	71.1	216.6	8,222.6	8,077.1
In Chiba Prefecture	う ち 県 内	8,054.3	92.9	209.9	7,961.3	7,844.4
Personal deposits	う ち 個 人	6,489.4	121.5	264.4	6,367.8	6,224.9
Public sectors	う ち 公 共	292.4	(49.5)	(16.4)	342.0	308.8
Deposits (Average balance)	預金 (平 残)	8,505.7	211.6	197.9	8,294.0	8,307.7
Domestic	う ち 国 内	8,321.4	238.0	251.6	8,083.4	8,069.7
In Chiba Prefecture	う ち 県 内	8,078.0	229.2	238.0	7,848.8	7,840.0
Loans and bills discounted (Term-end balance)	貸出金 (未 残)	6,878.2	221.9	320.5	6,656.2	6,557.6
Domestic	う ち 国 内	6,832.1	202.1	300.3	6,629.9	6,531.7
In Chiba Prefecture	う ち 県 内	5,248.7	26.4	52.4	5,222.3	5,196.2
Loans and bills discounted (average balance)	貸出金 (平 残)	6,774.1	231.0	306.5	6,543.0	6,467.5
Domestic	う ち 国 内	6,743.3	225.5	304.9	6,517.8	6,438.4
In Chiba Prefecture	う ち 県 内	5,245.0	80.4	113.0	5,164.6	5,132.0

(2) Breakdown of domestic loans and bills discounted (term-end balance) and ratio of loans to Small and medium-sized companies - Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	6,832.1	202.1	300.3	6,629.9	6,531.7
[Excluding loans to public sectors]	(除公共向け貸出)	[6,432.0]	[221.5]	[395.9]	[6,210.4]	[6,036.0]
Major companies	大 企 業	1,006.9	179.3	246.0	827.6	760.8
Midsize companies	中 堅 企 業	183.3	2.3	8.4	180.9	174.9
Small and medium-sized companies (B)	中 小 企 業 等	5,241.7	39.8	141.4	5,201.8	5,100.2
Small and medium-sized companies	う ち 中 小 企 業	2,955.4	(8.9)	32.5	2,964.3	2,922.8
Consumer loans	う ち 消 費 者 ロ ー ン	2,286.2	48.7	108.8	2,237.5	2,177.4
Public sectors	公 共	400.1	(19.3)	(95.5)	419.5	495.7
Small and medium-sized companies loans ratio (B/A)	中小企業等貸出比率	76.72%	(1.73%)	(1.36%)	78.46%	78.08%

Note: In Small and medium-sized companies, loans to individual business owners are included.

(注) 中小企業には個人事業主も含む。

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,286.2	48.7	108.8	2,237.5	2,177.4
Housing loans	住宅ローン残高	2,174.6	50.5	113.9	2,124.0	2,060.6
Other consumer loans	その他のローン残高	111.6	(1.8)	(5.1)	113.4	116.7

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)	As of Sep. 30, 2008 (a)		As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	8,022	4,459	5,191	3,562	2,830
Delinquent Loans	延滞債権額	85,955	(4,503)	(8,963)	90,459	94,919
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,318	2,147	2,200	3,170	3,118
Restructured Loans	貸出条件緩和債権額	92,318	3,669	8,032	88,649	84,286
Total Risk-Monitored Loans	リスク管理債権合計	191,614	5,773	6,460	185,841	185,154

Total loan balance (Term-end balance)	貸出金残高(未残)	6,878,200	221,955	320,541	6,656,245	6,557,658
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Loans to Bankrupt Borrowers	破綻先債権額	0.11%	0.06%	0.07%	0.05%	0.04%
Delinquent Loans	延滞債権額	1.24%	(0.10%)	(0.19%)	1.35%	1.44%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.07%	0.02%	0.02%	0.04%	0.04%
Restructured Loans	貸出条件緩和債権額	1.34%	0.01%	0.05%	1.33%	1.28%
Total percentage of loan balance	貸出金残高比合計	2.78%	(0.00%)	(0.03%)	2.79%	2.82%

Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)	As of Sep. 30, 2008 (a)		As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	7,733	4,407	4,885	3,325	2,847
Delinquent Loans	延滞債権額	87,743	(4,687)	(9,661)	92,430	97,404
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,318	2,147	2,200	3,170	3,118
Restructured Loans	貸出条件緩和債権額	92,424	3,689	8,043	88,735	84,380
Total Risk-Monitored Loans	リスク管理債権合計	193,218	5,556	5,467	187,662	187,751

Total loan balance (Term-end balance)	貸出金残高(未残)	6,844,783	220,095	314,441	6,624,687	6,530,341
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Loans to Bankrupt Borrowers	破綻先債権額	0.11%	0.06%	0.06%	0.05%	0.04%
Delinquent Loans	延滞債権額	1.28%	(0.11%)	(0.20%)	1.39%	1.49%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.07%	0.02%	0.02%	0.04%	0.04%
Restructured Loans	貸出条件緩和債権額	1.35%	0.01%	0.05%	1.33%	1.29%
Total percentage of loan balance	貸出金残高比合計	2.82%	(0.00%)	(0.05%)	2.83%	2.87%

9. Allowance and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	191,614	5,773	6,460	185,841	185,154
Collateral/guarantees (B)	担保・保証等	107,030	4,577	7,446	102,453	99,584
Allowance for loan losses (C)	貸倒引当金	28,950	(1,295)	(3,584)	30,246	32,535
Allowance ratio (C)/(A)	引当率	15.1%	(1.1%)	(2.4%)	16.2%	17.5%
Coverage ratio (B+C)/(A)	保全率	70.9%	(0.4%)	(0.3%)	71.4%	71.3%
As a percentage of total loans	貸出金残高比	2.78%	(0.00%)	(0.03%)	2.79%	2.82%

Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	193,218	5,556	5,467	187,662	187,751
Collateral/guarantees (B)	担保・保証等	107,253	4,466	(6,570)	102,786	100,682
Allowance for loan losses (C)	貸倒引当金	29,878	(1,366)	(3,721)	31,244	33,600
Allowance ratio (C)/(A)	引当率	15.4%	(1.1%)	(2.4%)	16.6%	17.8%
Coverage ratio (B+C)/(A)	保全率	70.9%	(0.4%)	(0.5%)	71.4%	71.5%
As a percentage of total loans	貸出金残高比	2.82%	(0.00%)	(0.05%)	2.83%	2.87%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	35,332	5,971	8,262	29,360	27,069
Doubtful Claims	危険債権	60,057	(5,410)	(11,439)	65,467	71,496
Substandard Claims	要管理債権	97,636	5,817	10,232	91,819	87,404
Total	合計	193,026	6,378	7,055	186,647	185,970

Normal Claims	正常債権	6,858,620	217,707	334,534	6,640,912	6,524,085
Total Claims*	総与信残高	7,051,646	224,085	341,589	6,827,560	6,710,056
Non-performing loan ratio	不良債権比率	2.73%	0.00%	(0.03%)	2.73%	2.77%

* Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities.

総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾見返、有価証券中の当行保証付私募社債

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	137,292	3,863	4,472	133,429	132,820
Allowance for loan losses	貸倒引当金	29,518	(1,043)	(3,231)	30,561	32,749
Value covered by collateral and guarantees	担保・保証等	107,774	4,906	7,703	102,867	100,070
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	193,026	6,378	7,055	186,647	185,970

Coverage ratio (A)/(B)	保全率	71.1%	(0.3%)	(0.2%)	71.4%	71.4%
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(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	8,593	4,959	5,686	3,633	2,906
Effectively Bankrupt Assets (B)	実質破綻先債権	26,738	1,011	2,575	25,726	24,162
Potentially Bankrupt Assets (C)	破綻懸念先債権	60,057	(5,410)	(11,439)	65,467	71,496
Assets Requiring Caution (D)	要注意先債権	1,126,824	90,135	88,583	1,036,689	1,038,241
Substandard Assets	要管理先債権	121,837	7,222	17,396	114,614	104,441
Substandard Claims (Loans only)	うち要管理債権(貸出金のみ)	97,636	5,817	10,232	91,819	87,404
Other Assets Requiring Caution	その他要注意先債権	1,004,987	82,912	71,187	922,074	933,799
Normal Assets (E)	正常先債権	5,829,431	133,389	256,182	5,696,042	5,573,249
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	7,051,646	224,085	341,589	6,827,560	6,710,056

12. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

(a) General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

(2) Breakdown of allowance for loan losses

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2008 (a)	(a-b)	(a-c)	31, 2008 (b)	30, 2007 (c)
Allowance for loan losses	貸倒引当金	49.7	6.1	6.2	43.6	43.4
General allowance	一般貸倒引当金	33.7	7.5	11.1	26.1	22.5
Specific allowance	個別貸倒引当金	15.9	(1.4)	(4.9)	17.4	20.8
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2008 (a)	(a-b)	(a-c)	31, 2008 (b)	30, 2007 (c)
Normal Assets	正常先債権	5,535.2	134.7	313.5	5,400.4	5,221.6
Assets Requiring Caution	要注意先債権	1,126.8	90.1	88.5	1,036.6	1,038.2
Substandard Assets	要管理先債権	121.8	7.2	17.3	1,14.6	104.4
Other Assets Requiring Caution	その他要注意先債権	1,004.9	82.9	71.1	922.0	933.7

Consolidated

(¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2008 (a)	(a-b)	(a-c)	31, 2008 (b)	30, 2007 (c)
Allowance for loan losses	貸倒引当金	60.2	6.4	7.5	53.7	52.7
General allowance	一般貸倒引当金	39.6	8.0	12.2	31.6	27.4
Specific allowance	個別貸倒引当金	20.5	(1.5)	(4.6)	22.1	25.2
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)

(1) Loan breakdown, borrowers classified by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008		As of Mar. 31, 2008		As of Sep. 30, 2007	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	6,832.1	100.00%	6,629.9	100.00%	6,531.7	100.00%
Manufacturing	製造業	579.5	8.48%	524.2	7.91%	495.0	7.58%
Agriculture	農業	6.9	0.10%	7.3	0.11%	8.4	0.13%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.2	0.02%	1.5	0.02%	1.4	0.02%
Mining	鉱業	16.1	0.24%	11.3	0.17%	8.7	0.13%
Construction	建設業	320.2	4.69%	314.5	4.74%	313.4	4.80%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	36.4	0.53%	37.2	0.56%	28.2	0.43%
Information and communications	情報通信業	38.8	0.57%	32.0	0.48%	34.5	0.53%
Transport	運輸業	188.1	2.75%	188.7	2.85%	188.8	2.89%
Wholesale and retail trade	卸売・小売業	636.4	9.32%	615.8	9.29%	590.0	9.04%
Finance and insurance	金融・保険業	343.2	5.02%	272.9	4.12%	271.1	4.15%
Real estate	不動産業	1,463.2	21.42%	1,470.4	22.18%	1,466.2	22.45%
Various services	各種サービス業	604.8	8.85%	603.8	9.11%	578.1	8.85%
Government, local public sector	国・地方公共団体	293.8	4.30%	295.2	4.45%	351.1	5.38%
Others (mainly consumer loans)	その他(個人)	2,302.8	33.71%	2,254.5	34.01%	2,196.2	33.62%

(2) Breakdown of risk-monitored loans, borrowers classified by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008		As of Mar. 31, 2008		As of Sep. 30, 2007	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	191.6	100.00%	185.8	100.00%	184.9	100.00%
Manufacturing	製造業	8.7	4.55%	7.9	4.29%	8.7	4.72%
Agriculture	農業	0.5	0.28%	0.5	0.31%	0.7	0.40%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.0	0.02%	0.0	0.02%	0.0	0.02%
Mining	鉱業	0.2	0.12%	0.2	0.14%	0.2	0.14%
Construction	建設業	11.6	6.10%	10.7	5.80%	9.5	5.18%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	0.6	0.32%	0.3	0.19%	0.6	0.37%
Transport	運輸業	13.8	7.23%	14.1	7.61%	13.1	7.13%
Wholesale and retail trade	卸売・小売業	24.5	12.83%	24.9	13.41%	24.9	13.47%
Finance and insurance	金融・保険業	0.3	0.17%	0.3	0.18%	0.5	0.32%
Real estate	不動産業	72.1	37.65%	66.3	35.72%	63.3	34.22%
Various services	各種サービス業	26.6	13.91%	26.9	14.48%	27.9	15.13%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	32.2	16.82%	33.1	17.85%	34.9	18.90%

14. Loan Breakdown by Domicile of Borrower**(1) Balance of loans to specific foreign countries - Non-consolidated**

Not applicable

(2) Balance of loans to Asian countries - Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008 (a)			As of Mar. 31, 2008 (b)	As of Sep. 30, 2007 (c)
			(a-b)	(a-c)		
China	中国	0.0	(0.0)	(0.2)	0.1	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	5.0	1.5	(0.0)	3.5	5.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.3	0.2	(0.8)	2.1	3.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	3.7	0.4	1.0	3.3	2.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.3	(0.0)	(0.1)	0.4	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	0.4	0.4	(0.0)	-	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.9	0.0	(0.1)	1.9	2.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.8	0.2	0.4	0.5	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	15.0	2.8	0.0	12.2	14.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(3) Balance of loans to Latin American countries and Russia - Non-consolidated

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(2) Gains and losses on valuation

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008 (a)					As of Mar. 31, 2008 (b)			As of Sep. 30, 2007 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.1)	(0.1)	0.0	0.0	0.1	0.0	0.0	0.0	(0.1)	0.0	0.1
Other securities	その他有価証券	(20.0)	(32.6)	(85.7)	45.1	65.1	12.5	59.6	47.1	65.6	97.3	31.6
Stocks	株 式	33.1	(12.8)	(57.4)	41.4	8.2	46.0	52.9	6.9	90.6	94.8	4.2
Bonds	債 券	(15.2)	(6.4)	(0.7)	2.9	18.2	(8.8)	4.6	13.4	(14.4)	0.8	15.3
Others	そ の 他	(37.9)	(13.3)	(27.5)	0.7	38.7	(24.6)	2.0	26.7	(10.4)	1.6	12.0
Foreign Bonds	うち外国債券	(19.7)	(5.3)	(9.8)	0.7	20.4	(14.4)	2.0	16.4	(9.8)	0.5	10.4
Total	合 計	(20.1)	(32.7)	(85.7)	45.1	65.3	12.5	59.7	4.72	65.5	97.3	31.8

Notes:

- There are no stocks of subsidiaries and affiliates with market values.
- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- “Other securities” are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount. Market value is determined referring to actual market prices on each term-end. ASBJ “Practical Issue Task Force No.25” has not been applied. Also, Losses on valuation on bonds include ¥15.6 billion losses on floating rate government bonds.

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2008 (a)					As of Mar. 31, 2008 (b)			As of Sep. 30, 2007 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.1)	(0.1)	0.0	0.0	0.1	0.0	0.0	0.0	(0.1)	0.0	0.1
Other securities	その他有価証券	(19.4)	(33.1)	(86.3)	45.9	65.4	13.6	60.8	47.1	66.8	98.7	31.8
Stocks	株 式	33.7	(13.3)	(57.9)	42.2	8.4	47.1	54.1	6.9	91.7	96.2	4.4
Bonds	債 券	(15.2)	(6.4)	(0.7)	2.9	18.2	(8.8)	4.6	13.4	(14.4)	0.8	15.3
Others	そ の 他	(37.9)	(13.3)	(27.5)	0.7	38.7	(24.6)	2.0	26.7	(10.4)	1.6	12.0
Foreign Bonds	うち外国債券	(19.7)	(5.3)	(9.8)	0.7	20.4	(14.4)	2.0	16.4	(9.8)	0.5	10.4
Total	合 計	(19.5)	(33.2)	(86.2)	45.9	65.5	13.6	60.9	47.2	66.7	98.7	32.0

Notes:

- Negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.
- “Other securities” are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the consolidated balance sheet amount. Market value is determined referring to actual market prices on each term-end. ASBJ “Practical Issue Task Force No.25” has not been applied. Also, Losses on valuation on bonds include ¥15.6 billion losses on floating rate government bonds.

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. Also, please note that this material 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.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more 貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution	その他要注意先債権 Other Assets Requiring Caution		正常債権 Normal Claims	
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors