

The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2009, ending March 31, 2010

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: November 26, 2009 (scheduled)
 Payment date of cash dividend: December 10, 2009 (scheduled)
 Trading Accounts: Established

1. Financial Highlights (for the first half, from April 1, 2009 to September 30, 2009)

(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, 2009	118,546	(10.1)	23,017	88.8	16,636	117.7
Ended September 30, 2008	132,008	(2.9)	12,189	(72.0)	7,640	(72.6)

	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, 2009	18.61	—
Ended September 30, 2008	8.54	—

(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	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, 2009	10,321,103	587,553	5.5	643.04	12.71
Fiscal year Ended March 31, 2009	10,062,926	537,671	5.2	587.51	11.70

(Reference) Capital assets First half ended September 30, 2009; ¥574,742 million Fiscal Year 2008; ¥525,129 million

Note: "Capital 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				
	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
(Record Date) (基準日)	¥	¥	¥	¥	¥
Fiscal year Ended March 31, 2009	—	6.50	—	4.50	11.00
Ending March 31, 2010	—	5.50	—	—	—
Fiscal year Ending March 31, 2010 (Projection)	—	—	—	5.50	11.00

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

3. Consolidated Earnings Projections for Fiscal Year 2009, ending March 31, 2010

(%: 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, 2010	240,000	(6.6)	51,000	442.5	33,000	166.2	36.92

Note: Revisions of earning projections during the Second quarter: Applied

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, 2009 895,521,087 shares March 31, 2009 895,521,087 shares

Number of treasury stock

September 30, 2009 1,745,674 shares March 31, 2009 1,703,663 shares

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

September 30, 2009 893,791,863 shares September 30, 2008 893,836,579 shares

(Summary of non-consolidated financial highlights)**1. Financial Highlights (for the first half, from April 1, 2009 to September 30, 2009)****(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, 2009	104,585	(11.2)	22,035	98.3	16,371	122.8
Ended September 30, 2008	117,793	(1.7)	11,108	(71.0)	7,346	(73.0)

	Net Income per Share 1株当たり 中間純利益
First half Ended September 30, 2009	¥18.31
Ended September 30, 2008	¥8.21

(2) Non-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	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, 2009	10,253,347	555,126	5.4	621.10	12.02
Fiscal year Ended March 31, 2009	9,996,889	505,990	5.0	566.10	11.12

(Reference) Capital assets

First half ended September 30, 2009; ¥555,126 million

Fiscal Year 2008; ¥505,990 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 2009, ending March 31, 2010

(%: 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, 2010	210,000	(8.1)	48,000	630.6	32,000	182.5	35.80

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; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2009.

2. For information related to the projections, please refer to No.3 "Qualitative Information related to the Earnings Projections" of "Qualitative Information and Financial Statements" on page 4.

Qualitative Information and Financial Statements

1. Qualitative Information related to the Operating Results

The Japanese economy in the first half of financial year 2009 showed signs of recovery, reflecting on increase in exports, production and public investment. On the other hand, though personal consumption hit the bottom through the fiscal stimulus by the government, plant investment decreased reflecting poor profitability and uncertainty over the future. Employment and incomes also remained challenging. Under such a situation, domestic corporate costs and consumer prices continued to fall when compared with the previous year.

Looking at the financial situation, the unsecured overnight call rate in the short-term money market remained at around the 0.10% level throughout the six months. In the first half of the period, the distribution yield on long-term government bonds was pushed up through the 1.5% level due to concerns over a deterioration in supply and demand because of financial actions, but fell back to the 1.3% range in the latter half of the period. The Nikkei average started at the ¥8,000 level, but rose to the ¥10,000 level in anticipation of an economic recovery.

Under such an economic environment, financial results for the first half of fiscal year 2009 ending March 31, 2010 were as follows.

Ordinary income decreased by ¥13,461 million from the corresponding period of the previous fiscal year, to ¥118,546 million due to a decrease in Interest income, including Interest and dividends on securities, and Fees and commissions. Ordinary expenses decreased by ¥24,289 million to ¥95,529 million due to a recovery of Gains (Losses) related to securities and a decrease in interest expenses, including Interest on deposits.

As a result, Ordinary profit increased by ¥10,827 million from the corresponding period of the previous fiscal year, to ¥23,017 million and Net income increased by ¥8,995 million to ¥16,636 million. Net income per share amounted to ¥18.61.

An analysis of segment results shows that Ordinary income from banking operations decreased by ¥13,136 million from the corresponding period of the previous fiscal year, to ¥108,130 million, and that Ordinary profit increased by ¥10,739 million to ¥22,527 million. Ordinary income from leasing business decreased by ¥479 million from the corresponding period of the previous fiscal year, to ¥9,224 million, and Ordinary profit decreased by ¥193 million to ¥407 million. Ordinary income from other business increased by ¥108 million from the corresponding period of the previous fiscal year, to ¥1,912 million, while Ordinary profit increased by ¥256 million to ¥234 million.

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, 2009 was ¥8,614.2 billion, an increase of ¥112.9 billion from the position as of March 31, 2009. 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, 2009 increased by ¥168.8 billion from the position as of March 31, 2009, to ¥7,124.4 billion. The amount of Trading assets increased ¥65.0 billion from the previous fiscal year-end, to ¥457.4 billion and Securities held increased by ¥62.9 billion from the previous year-end, to ¥1,956.0 billion.

On this basis, Total assets as of September 30, 2009 increased by ¥258.1 billion from the previous year-end, to ¥10,321.1 billion. The Capital ratio, as determined according to BIS-guidelines, rose by 1.00% from the previous fiscal year-end to 12.71%.

3. Qualitative Information related to the Earnings Projections

Earnings projections for the fiscal year ending March 31, 2010 originally released on May 15, 2009 are revised as follows.

(¥ Billion)

	Consolidated Earnings Projections 連結業績予想			Non-consolidated Earnings Projections 個別業績予想		
	Original projection announced on May 5 前回公表業績予想	New projection 今回公表業績予想	Change 増減	Original projection announced on May 5 前回公表業績予想	New projection 今回公表業績予想	Change 増減
Ordinary income 経常収益	240.0	240.0	—	210.0	210.0	—
Ordinary profit 経常利益	49.0	51.0	2.0	46.0	48.0	2.0
Net income 当期純利益	31.0	33.0	2.0	30.0	32.0	2.0

The earnings projections have been revised mainly due to an improvement of Gains related to securities reflecting the recovery of the market environment.

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

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

“Implementation guidance related to the scope of consolidation”

As the “Implementation Guidance on determining the scope of subsidiaries and affiliates in Consolidated Financial Statements” (ASBJ Implementation Guidance for Accounting Standard No.22, May 13, 2008) became applicable for fiscal years beginning on or after October 1, 2008, the Bank started to adopt this guidance from the first half of fiscal year 2009, ending March 31, 2010. This adoption did not affect the consolidated financial statements for the period.

“Partial changes in calculation of the market value of other securities”

As the valuation of domestic stocks and investment trusts with market value included in other securities was changed with effect from the third quarter of the previous fiscal year, from the market value at the term-end to the average market price during the last month of the period, the calculation method of this interim fiscal year is different from that of last interim fiscal year.

If this change had been applied in the last interim fiscal year, a ¥12,152 million increase in “Securities”, a ¥5,184 million decrease in “Deferred tax assets” and a ¥6,953 million increase in “Valuation difference on available-for-sale securities” would have been recorded. Also, Losses related to securities (Write-offs) would have decreased by ¥296 million, and Ordinary profit and Income before income taxes and minority interests would have increased by ¥296 million respectively.

5. Consolidated Financial Information

(1) Consolidated Interim Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Sep. 30, 2009	As of Mar. 31, 2009 (Summary)
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	320,273	330,336
Call loans and bills bought	コールローン及び買入手形	29,631	37,000
Receivables under resale agreements	買現先勘定	29,992	-
Receivables under securities borrowing transactions	債券貸借取引支払保証金	9,861	10,350
Monetary claims bought	買入金銭債権	51,552	56,308
Trading assets	特定取引資産	457,420	392,404
Money held in trust	金銭の信託	29,660	28,618
Securities	有価証券	1,956,059	1,893,075
Loans and bills discounted	貸出金	7,124,455	6,955,624
Foreign exchanges	外国為替	3,703	2,750
Other assets	その他資産	108,397	109,960
Tangible fixed assets	有形固定資産	96,042	96,746
Intangible fixed assets	無形固定資産	8,771	8,312
Deferred tax assets	繰延税金資産	60,169	89,159
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,267	113,279
Allowance for loan losses	貸倒引当金	(66,156)	(60,999)
Total assets	資産の部合計	10,321,103	10,062,926
Liabilities			
(負債の部)			
Deposits	預金	8,614,251	8,501,320
Negotiable certificates of deposit	譲渡性預金	125,786	153,668
Call money and bills sold	コールマネー及び売渡手形	73,350	53,050
Payables under repurchase agreements	売現先勘定	218,954	198,051
Payables under securities lending transactions	債券貸借取引受入担保金	147,555	67,291
Trading liabilities	特定取引負債	20,896	18,720
Borrowed money	借入金	231,504	248,189
Foreign exchanges	外国為替	277	436
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	122,719	93,845
Provision for directors' bonuses	役員賞与引当金	-	40
Provision for retirement benefits	退職給付引当金	19,146	18,982
Provision for directors' retirement benefits	役員退職慰労引当金	1,116	1,374
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	730	962
Provision for point card certificates	ポイント引当金	697	623
Reserves under the special laws	特別法上の引当金	27	35
Deferred tax liabilities	繰延税金負債	23	57
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,245	15,323
Acceptances and guarantees	支払承諾	101,267	113,279
Total liabilities	負債の部合計	9,733,549	9,525,255

(¥ Million)				
Item	科目 (Japanese)	As of Sep. 30, 2009	As of Mar. 31, 2009 (Summary)	
Net assets	(純資産の部)			
Capital stock	資 本 金	145,069	145,069	
Capital surplus	資 本 剰 余 金	123,385	123,387	
Retained earnings	利 益 剰 余 金	297,962	285,233	
Treasury stock	自 己 株 式	(1,241)	(1,219)	
Total shareholders' equity	株 主 資 本 合 計	565,175	552,469	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,888	(33,279)	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,984)	(1,837)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,662	7,777	
Foreign currency translation adjustment	為 替 換 算 調 整 勘 定	-	(0)	
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	9,566	(27,340)	
Minority interests	少 数 株 主 持 分	12,811	12,541	
Total net assets	純 資 産 の 部 合 計	587,553	537,671	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,321,103	10,062,926	

(2) Consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
Ordinary income	経 常 収 益	132,008	118,546
Interest income	資 金 運 用 収 益	93,020	82,702
Interest on loans and discounts	(うち貸出金利息)	74,218	70,720
Interest and dividends on securities	(うち有価証券利息配当金)	16,749	11,260
Trust fees	信 託 報 酬	3	0
Fees and commissions	役 務 取 引 等 収 益	21,337	19,570
Trading income	特 定 取 引 収 益	1,856	1,897
Other ordinary income	そ の 他 業 務 収 益	2,270	2,344
Other income	そ の 他 経 常 収 益	13,520	12,031
Ordinary expenses	経 常 費 用	119,819	95,529
Interest expenses	資 金 調 達 費 用	19,397	9,731
Interest on deposits	(うち預金利息)	13,936	7,115
Fees and commissions payments	役 務 取 引 等 費 用	7,181	7,385
Other ordinary expenses	そ の 他 業 務 費 用	13,426	1,314
General and administrative expenses	営 業 経 費	44,106	43,650
Other expenses	そ の 他 経 常 費 用	35,707	33,447
Ordinary profit	経 常 利 益	12,189	23,017
Extraordinary income	特 別 利 益	2,581	4,433
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	223	42
Recoveries of written-off claims	償 却 債 権 取 立 益	2,176	4,383
Transfer from reserve for financial products transaction liabilities	金 融 商 品 取 引 責 任 準 備 金 取 崩 額	180	7
Extraordinary loss	特 別 損 失	309	80
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	309	80
Income before income taxes and minority interests	税 金 等 調 整 前 中 間 純 利 益	14,460	27,369
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	12,074	6,758
Income taxes-deferred	法 人 税 等 調 整 額	(5,545)	3,658
Total income taxes	法 人 税 等 合 計	6,529	10,416
Minority interests in income	少 数 株 主 利 益	289	317
Net income	中 間 純 利 益	7,640	16,636

(3) Consolidated Interim Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
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	123,404	123,387
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(4)	(1)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(4)	(1)
Balance at the end of current period	当 中 間 期 末 残 高	123,399	123,385
Retained earnings	利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	283,583	285,233
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,916)	(4,022)
Net income	中 間 純 利 益	7,640	16,636
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	115
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,724	12,729
Balance at the end of current period	当 中 間 期 末 残 高	286,307	297,962
Treasury stock	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(1,217)	(1,219)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(97)	(29)
Disposal of treasury stock	自 己 株 式 の 処 分	70	7
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(26)	(21)
Balance at the end of current period	当 中 間 期 末 残 高	(1,243)	(1,241)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	550,839	552,469
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,916)	(4,022)
Net income	中 間 純 利 益	7,640	16,636
Purchase of treasury stock	自 己 株 式 の 取 得	(97)	(29)
Disposal of treasury stock	自 己 株 式 の 処 分	66	5
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	115
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,693	12,705
Balance at the end of current period	当 中 間 期 末 残 高	553,532	565,175

		(¥ Million)	
Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
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	8,634	(33,279)
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)	(19,165)	37,168
Total changes of items during the period	当中間期変動額合計	(19,165)	37,168
Balance at the end of current period	当 中 間 期 末 残 高	(10,531)	3,888
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	300	(1,837)
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)	661	(146)
Total changes of items during the period	当中間期変動額合計	661	(146)
Balance at the end of current period	当 中 間 期 末 残 高	961	(1,984)
Revaluation reserve for land	土地再評価差額金		
Balance at the end of previous period	前 期 末 残 高	7,777	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)	-	(115)
Total changes of items during the period	当中間期変動額合計	-	(115)
Balance at the end of current period	当 中 間 期 末 残 高	7,777	7,662
Foreign currency translation adjustment	為替換算調整勘定		
Balance at the end of previous period	前 期 末 残 高	1	(0)
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)	(7)	0
Total changes of items during the period	当中間期変動額合計	(7)	0
Balance at the end of current period	当 中 間 期 末 残 高	(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	16,713	(27,340)
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)	(18,511)	36,906
Total changes of items during the period	当中間期変動額合計	(18,511)	36,906
Balance at the end of current period	当 中 間 期 末 残 高	(1,798)	9,566
Minority interests	少数株主持分		
Balance at the end of previous period	前 期 末 残 高	12,616	12,541
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)	(78)	269
Total changes of items during the period	当中間期変動額合計	(78)	269
Balance at the end of current period	当 中 間 期 末 残 高	12,537	12,811

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	580,168	537,671
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,916)	(4,022)
Net income	中 間 純 利 益	7,640	16,636
Purchase of treasury stock	自 己 株 式 の 取 得	(97)	(29)
Disposal of treasury stock	自 己 株 式 の 処 分	66	5
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	115
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)	(18,590)	37,176
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(15,897)	49,882
Balance at the end of current period	当 中 間 期 末 残 高	564,271	587,553

(4) Note for the Assumption of Going Concern

Not applicable.

(5) Segment Information**Business Segment Information**

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

For the first half of FY 2009 ending March 31, 2010 (from April 1, 2009 to September 30, 2009)

(¥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	107,583	9,056	1,906	118,546	-	118,546
(2) Inter-segment	(2)セグメント間の内部経常収益	547	167	6	720	(720)	-
Total	計	108,130	9,224	1,912	119,267	(720)	118,546
Ordinary Expenses	経常費用	85,603	8,816	1,678	96,097	(567)	95,529
Ordinary Profit/Losses	経常利益	22,527	407	234	23,170	(153)	23,017

Notes:

1. Ordinary Income and Ordinary Profit/Losses correspond to the sales and operating profits of companies in other industries.
2. Segments are based on the business of consolidated companies. "Other Business" includes securities business.

Geographic Segment Information

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

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, 2009	As of Mar. 31, 2009 (Summary)
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	320,043	329,727
Call loans	コールローン	25,631	30,000
Receivables under resale agreements	買現先勘定	29,992	-
Receivables under securities borrowing transactions	債券貸借取引支払保証金	9,861	10,350
Monetary claims bought	買入金銭債権	42,123	46,751
Trading assets	特定取引資産	457,163	392,183
Money held in trust	金銭の信託	26,110	25,367
Securities	有価証券	1,955,767	1,893,347
Loans and bills discounted	貸出金	7,152,242	6,991,343
Foreign exchanges	外国為替	3,703	2,750
Other assets	その他資産	61,742	60,522
Tangible fixed assets	有形固定資産	89,834	90,841
Intangible fixed assets	無形固定資産	8,571	8,131
Deferred tax assets	繰延税金資産	53,178	82,716
Customers' liabilities for acceptances and guarantees	支払承諾見返	72,027	82,838
Allowance for loan losses	貸倒引当金	(54,647)	(49,982)
Total assets	資産の部合計	10,253,347	9,996,889
Liabilities:			
(負債の部)			
Deposits	預金	8,643,592	8,529,344
Negotiable certificates of deposit	譲渡性預金	125,786	153,668
Call money	コールマネー	73,350	53,050
Payables under repurchase agreements	売現先勘定	218,954	198,051
Payables under securities lending transactions	債券貸借取引受入担保金	147,555	67,291
Trading liabilities	特定取引負債	20,896	18,720
Borrowed money	借入金	230,472	247,479
Foreign exchanges	外国為替	277	436
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	89,241	63,641
Income taxes payable	未払法人税等	5,662	973
Other	その他の負債	83,578	
Provision for directors' bonuses	役員賞与引当金	-	40
Provision for retirement benefits	退職給付引当金	18,702	18,550
Provision for directors' retirement benefits	役員退職慰労引当金	964	1,148
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	730	962
Provision for point card certificates	ポイント引当金	424	349
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,245	15,323
Acceptances and guarantees	支払承諾	72,027	82,838
Total liabilities	負債の部合計	9,698,221	9,490,899

(¥ Million)				
Item	科目 (Japanese)	As of Sep. 30, 2009	As of Mar. 31, 2009 (Summary)	
Net assets:	(純資産の部)			
Capital stock	資 本 金	145,069	145,069	
Capital surplus	資 本 剰 余 金	122,134	122,134	
Legal capital surplus	資 本 準 備 金	122,134	122,134	
Retained earnings	利 益 剰 余 金	279,862	267,399	
Legal retained earnings	利 益 準 備 金	50,930	50,930	
Other retained earnings	そ の 他 利 益 剰 余 金	228,932	216,468	
General reserve	別 途 積 立 金	202,971	202,971	
Retained earnings brought forward	繰 越 利 益 剰 余 金	25,961	13,497	
Treasury stock	自 己 株 式	(1,241)	(1,219)	
Total shareholders' equity	株 主 資 本 合 計	545,824	533,382	
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	3,625	(33,331)	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,984)	(1,837)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,662	7,777	
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	9,302	(27,392)	
Total net assets	純 資 産 の 部 合 計	555,126	505,990	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,253,347	9,996,889	

(2) Non-consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
Ordinary income	経 常 収 益	117,793	104,585
Interest income	資 金 運 用 収 益	92,845	82,543
Interest on loans and discounts	(うち貸出金利息)	73,647	70,235
Interest and dividends on securities	(うち有価証券利息配当金)	17,240	11,668
Trust fees	信 託 報 酬	3	0
Fees and commissions	役 務 取 引 等 収 益	17,274	15,367
Trading income	特 定 取 引 収 益	1,687	1,664
Other ordinary income	そ の 他 業 務 収 益	2,270	2,341
Other income	そ の 他 経 常 収 益	3,711	2,668
Ordinary expenses	経 常 費 用	106,685	82,549
Interest expenses	資 金 調 達 費 用	19,415	9,734
Interest on deposits	(うち預金利息)	13,986	7,154
Fees and commissions payments	役 務 取 引 等 費 用	8,233	8,572
Other ordinary expenses	そ の 他 業 務 費 用	13,426	1,314
General and administrative expenses	営 業 経 費	41,329	41,079
Other expenses	そ の 他 経 常 費 用	24,280	21,848
Ordinary profit	経 常 利 益	11,108	22,035
Extraordinary income	特 別 利 益	2,156	4,401
Extraordinary loss	特 別 損 失	222	69
Income before income taxes	税 引 前 中 間 純 利 益	13,041	26,367
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,830	5,531
Income taxes-deferred	法 人 税 等 調 整 額	(5,135)	4,463
Total income taxes	法 人 税 等 合 計	5,695	9,995
Net income	中 間 純 利 益	7,346	16,371

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

		(¥ Million)	
Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
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	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	(4)	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(4)	-
Balance at the end of current period	当 中 間 期 末 残 高	12	-
Total capital surplus	資 本 剩 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	122,151	122,134
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(4)	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(4)	-
Balance at the end of current period	当 中 間 期 末 残 高	122,146	122,134
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	215,887	216,468
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,916)	(4,022)
Net income	中 間 純 利 益	7,346	16,371
Deposal of treasury stock	自 己 株 式 の 処 分	-	(1)
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩	-	115
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,429	12,463
Balance at the end of current period	当 中 間 期 末 残 高	218,316	228,932

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
Total retained earnings	利益剰余金合計		
Balance at the end of previous period	前期末残高	266,817	267,399
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(4,916)	(4,022)
Net income	中間純利益	7,346	16,371
Disposal of treasury stock	自己株式の処分	-	(1)
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	115
Total changes of items during the period	当中間期変動額合計	2,429	12,463
Balance at the end of current period	当中間期末残高	269,247	279,862
Treasury stock	自己株式		
Balance at the end of previous period	前期末残高	(1,217)	(1,219)
Changes of items during the period	当中間期変動額		
Purchase of treasury stock	自己株式の取得	(97)	(29)
Disposal of treasury stock	自己株式の処分	70	7
Total changes of items during the period	当中間期変動額合計	(26)	(21)
Balance at the end of current period	当中間期末残高	(1,243)	(1,241)
Total shareholders' equity	株主資本合計		
Balance at the end of previous period	前期末残高	532,820	533,382
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(4,916)	(4,022)
Net income	中間純利益	7,346	16,371
Purchase of treasury stock	自己株式の取得	(97)	(29)
Disposal of treasury stock	自己株式の処分	66	5
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	115
Total changes of items during the period	当中間期変動額合計	2,398	12,441
Balance at the end of current period	当中間期末残高	535,218	545,824
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	8,214	(33,331)
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)	(18,990)	36,956
Total changes of items during the period	当中間期変動額合計	(18,990)	36,956
Balance at the end of current period	当中間期末残高	(10,776)	3,625
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	300	(1,837)
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)	661	(146)
Total changes of items during the period	当中間期変動額合計	661	(146)
Balance at the end of current period	当中間期末残高	961	(1,984)

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2008	For the six months ended Sep. 30, 2009
Revaluation reserve for land	土地再評価差額金		
Balance at the end of previous period	前期末残高	7,777	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)	-	(115)
Total changes of items during the period	当中間期変動額合計	-	(115)
Balance at the end of current period	当中間期末残高	7,777	7,662
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	16,291	(27,392)
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)	(18,329)	36,695
Total changes of items during the period	当中間期変動額合計	(18,329)	36,695
Balance at the end of current period	当中間期末残高	(2,037)	9,302
Total net assets	純資産合計		
Balance at the end of previous period	前期末残高	549,111	505,990
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(4,916)	(4,022)
Net income	中間純利益	7,346	16,371
Purchase of treasury stock	自己株式の取得	(97)	(29)
Disposal of treasury stock	自己株式の処分	66	5
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	115
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)	(18,329)	36,695
Total changes of items during the period	当中間期変動額合計	(15,930)	49,136
Balance at the end of current period	当中間期末残高	533,181	555,126

(4) Note for the Assumption of Going Concern

Not applicable.

SUPPLEMENTARY INFORMATION
for the First Half of
Fiscal Year 2009
(ending March 31, 2010)

THE CHIBA BANK, LTD.

Supplementary Information for the First Half of Fiscal Year 2009 ending March 31, 2010

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I. Financial Highlights

1. Summary

- Net business income (before transfer to general allowance for loan losses), which reflects a bank's fundamental profitability, increased by ¥9.9 billion compared with the corresponding period of the previous fiscal year and reached ¥42.5 billion, Ordinary profit increased by ¥10.9 billion to ¥22.0 billion, and Net income increased by ¥9.0 billion to ¥16.3 billion. These figures are above the original projections reflecting an increase in Loans and Deposits, a ¥14.2 billion decrease in Losses related to securities and a ¥2.5 billion decrease in Net credit costs from the corresponding period of the previous fiscal year.
- The consolidated capital ratio (BIS guidelines) was 12.71% and the non-consolidated capital ratio was 12.02%, an increase of 1.00% and 0.90% respectively from the previous fiscal year. These continue to remain at high level.
- The balance of Loans and bills discounted increased by ¥160.8 billion from the previous fiscal year-end, to ¥7,152.2 billion and Deposits increased by ¥114.2 billion to ¥8,643.5 billion

(1) Summary of income

		(¥ Billion)				
	(Japanese)	For the six months ended Sep. 30, 2009 (a)	Figures disclosed on May 15, 2009	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2008 (b)
Core net business income	コア業務純益	43.0	42.5	(2.4)	(5.3%)	45.4
Gains (losses) related to bonds (i)	債券関係損益	(0.5)		12.3		(12.8)
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	42.5	40.0	9.9	30.4%	32.6
Net transfer to general allowance for loan losses (ii)	一般貸倒引当金額純繰入	5.2		(2.3)		7.5
Net business income	業務純益	37.3		12.2	49.1%	25.0
Non-recurrent income and losses	臨時損益	(15.2)		(1.3)		(13.9)
Disposal of non-performing loans (iii)	うち不良債権処理額	15.9		2.0		13.9
Gains (losses) related to stocks, etc. (iv)	うち株式等関係損益	0.6		1.8		(1.2)
Ordinary profit	経常利益	22.0	20.0	10.9	98.3%	11.1
Extraordinary income (loss)	特別損益	4.3		2.3		1.9
Recoveries of written-off claims (v)	うち償却債権取立益	4.3		2.2		2.1
Net income	中間純利益	16.3	14.0	9.0	122.8%	7.3
Gains (losses) related to securities (i)+(iv)	有価証券関係損益	0.0		14.2		(14.1)
Credit Costs (ii)+(iii)	信用コスト	21.1		(0.3)		21.5
Net Credit Costs (ii)+(iii)-(v)	実質信用コスト	16.8		(2.5)		19.3

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, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Consolidated capital ratio	連結自己資本比率	12.71%	1.00%	1.39%	11.70%	11.31%
Tier I ratio	T i e r 比率	11.25%	1.08%	0.89%	10.17%	10.35%
Non-consolidated capital ratio	単体自己資本比率	12.02%	0.90%	1.27%	11.12%	10.74%
Tier I ratio	T i e r 比率	10.61%	0.99%	0.79%	9.62%	9.82%

(3) Loans and Deposits

		(¥ Billion)				
	(Japanese)	As of Sep. 30, 2009 (a)	(a-b)	(a-c)	As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
Loans and bills discounted	貸出金	7,152.2	160.8	274.0	6,991.3	6,878.2
Deposits	預金	8,643.5	114.2	178.2	8,529.3	8,465.3

2. Income and Expenses

(1) Net business income

■ Net business income (before transfer to general allowance for loan losses) increased by ¥9.9 billion compared with the corresponding period of the previous fiscal year, to ¥42.5 billion. The details are a ¥9.2 billion increase in Gross business profit and a ¥0.6 billion decrease in Expenses.

■ Although Net interest income and Net fees and commissions income decreased, Gross business profits increased by ¥9.2 billion to ¥82.3 billion from the corresponding period of the previous year due to an increase of ¥12.1 billion in Profit from other business transactions thanks to an improvement in gains (losses) related to bonds.

Net interest income slightly decreased mainly due to a decrease in interest and dividends on securities, while income from Loans and bills discounted moved ahead firmly based on higher loan volumes.

■ Expenses decreased by ¥0.6 billion mainly due to efforts to streamline Non-personnel expenses.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2009 (a)		For the six months ended Sep. 30, 2008 (b)	
			(a-b)	(a-b)/b	
Gross business profits	業 務 粗 利 益	82.3	9.2	12.6%	73.0
Net interest income	資 金 利 益	72.8	(0.6)		73.4
Net fees and commissions income	役 務 取 引 等 利 益	6.7	(2.2)		9.0
Net fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	1.8	(0.7)		2.5
Net fees and commissions income of personal annuities	う ち 個 人 年 金 保 険 取 扱 手 数 料	1.7	(0.8)		2.5
Trading income	特 定 取 引 利 益	1.6	(0.0)		1.6
Profit from other business transactions	そ の 他 業 務 利 益	1.0	12.1		(11.1)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(0.5)	12.3		(12.8)
Expenses	経 費	39.7	(0.6)	(1.6%)	40.4
Personnel expenses	人 件 費	19.9	0.0		19.8
Non-personnel expenses	物 件 費	17.8	(0.5)		18.3
Core net business income	コ ア 業 務 純 益	43.0	(2.4)	(5.3%)	45.4
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 繰 入 前)	42.5	9.9	30.4%	32.6
Net transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	5.2	(2.3)		7.5
Net business income	業 務 純 益	37.3	12.2	49.1%	25.0

(Reference) (参考)

Number of Outlets	店 舗 数	175	1		174
Branches	う ち 支 店	156	3		153
Sub-branches	う ち 出 張 所	19	(2)		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	4,296	150		4,146

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、臨時従業員及び嘱託を含んでおりません。

(2) Ordinary profit and Interim net income

- Ordinary profit increased by ¥10.9 billion from the corresponding period of the previous fiscal year, to ¥22.0 billion, mainly due to an increase in Net business income (before transfer to general allowance for loan losses) and improvement in Losses related to stocks, etc. Net credit costs (the sum total of Credit costs and Recoveries of written-off claims) decreased by ¥2.5 billion to ¥16.8 billion.
- Thus, Net income increased by ¥9.0 billion from the corresponding period of the previous fiscal year, to ¥16.3 billion.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2009 (a)		For the six months ended Sep. 30, 2008 (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)	42.5	9.9	30.4%	32.6
Net transfer to general allowance for loan losses (i)	一般貸倒引当金純繰入額	5.2	(2.3)		7.5
Net business income	業務純益	37.3	12.2	49.1%	25.0
Disposal of non-performing loans (ii)	不良債権処理額	15.9	2.0		13.9
Gains (losses) related to stocks, etc.	株式等関係損益	0.6	1.8		(1.2)
Write-offs of stocks, etc.	うち株式等償却	0.0	(1.4)		1.4
Ordinary profit	経常利益	22.0	10.9	98.3%	11.1
Extraordinary income (loss)	特別損益	4.3	2.3		1.9
Recoveries of written-off claims (iii)	うち償却債権取立益	4.3	2.2		2.1
Net income	中間純利益	16.3	9.0	122.8%	7.3
Credit costs (i) + (ii)	信用コスト	21.1	(0.3)		21.5
Net credit costs (i) + (ii) - (iii)	実質信用コスト	16.8	(2.5)		19.3

3. Management Indices

- The Overhead ratio (OHR), the ratio of expenses to income, was 48.14%. Management efficiency continued to be maintained at a high level due to efforts to strengthen profits and control costs.

	(Japanese)	For the six months ended Sep. 30, 2009 (a)		FY 2008 ended Mar. 31, 2009 (b)	For the six months ended Sep. 30, 2008 (c)	
			(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	48.14%	1.07%	0.73%	47.07%	47.41%
Return on average total assets (ROA) *2	R O A	0.32%	0.20%	0.17%	0.11%	0.14%
Return on equity (ROE) *3	R O E	6.15%	4.00%	3.44%	2.14%	2.70%

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

(The lower figure indicates better efficiency.)

*1OHR= $\frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金純繰入額} + \text{経費}}$

(低いほど効率性が高い)

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

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

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

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

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Corporate loans of ¥30.4 billion and in Housing loans of ¥80.1 billion. The total balance of loans and bills discounted increased by ¥160.8 billion to ¥7,152.2 billion from the previous fiscal year-end.
- The balance of Deposits increased by ¥114.2 billion from the previous fiscal year-end, to ¥8,643.5 billion, mainly because of growth in deposits from personal customers.
- The balance of investment trusts increased by ¥67.2 billion from the previous fiscal year-end, to ¥480.8 billion, reflecting signs of stabilization in the market. The amount of Personal annuities (Insurance premiums) increased strongly by ¥17.3 billion to ¥48.8 billion.

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

					(¥ Billion)	
	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Loans and bills discounted	貸 出 金	7,152.2	160.8	274.0	6,991.3	6,878.2
Domestic	国 内 向 け 貸 出	7,108.7	163.4	276.6	6,945.3	6,832.1
Corporate loans	事 業 者 向 け 貸 出	4,344.0	30.4	198.3	4,313.6	4,145.7
Consumer loans	消 費 者 ロ ー ン	2,455.2	78.1	168.9	2,377.0	2,286.2
Housing loans	う ち 住 宅 ロ ー ン	2,347.7	80.1	173.0	2,267.5	2,174.6
Public sector	公 共 向 け 貸 出	309.4	54.7	(90.6)	254.6	400.1
Small and medium-sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	5,481.3 [77.10%]	80.4 [(0.65%)]	239.6 [0.38%]	5,400.9 [77.76%]	5,241.7 [76.72%]
Overseas	海 外 向 け 貸 出	43.4	(2.5)	(2.5)	45.9	46.0
Deposits	預 金	8,643.5	114.2	178.2	8,529.3	8,465.3
Domestic	国 内	8,519.4	113.7	225.6	8,405.7	8,293.8
In Chiba Prefecture	う ち 県 内	8,225.3	111.5	170.9	8,113.7	8,054.3
Personal deposits	う ち 個 人	6,693.8	99.8	204.4	6,594.0	6,489.4
Overseas branches, etc.	海 外 店 等	124.1	0.5	(47.3)	123.6	171.5

(Reference) (参考)

New housing loans 住宅ローン実行額 (¥ Billion)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
New housing loans	住 宅 ロ ー ン 実 行 額	182.1	(9.1)	28.9	191.2	153.1

Investment trusts and Personal annuities 投資信託等 (¥ Billion)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Balance of investment trusts	投 資 信 託 残 高	480.8	67.2	(53.8)	413.5	534.6
Personal investors	う ち 個 人	471.7	66.6	(52.5)	405.1	524.2
Stock funds	う ち 株 式 投 資 信 託	471.6	67.7	(49.3)	403.9	521.0

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2009 (a)			For the six months ended Mar. 31, 2009 (b)	For the six months ended Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	48.8	17.3	(2.9)	31.4	51.7
Variable annuities	う ち 変 額 保 険	37.1	8.4	(10.8)	28.6	47.9

(2) Securities (term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	1,949.9	0.3	(127.4)	1,949.5	2,077.3
Government bonds	国 債	812.8	180.9	285.9	631.9	526.8
Stocks	株 式	155.4	0.9	(7.6)	154.4	163.1
Corporate bonds and others	社 債 他	700.1	(134.1)	(267.9)	834.2	968.0
Foreign currency securities	外 貨 建 有 価 証 券	281.5	(47.3)	(137.8)	328.8	419.3
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.6 years	0.2 years	0.9 years	3.4 years	2.6 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。

5. Assets

- Disclosed claims under the Financial Reconstruction Law increased by ¥5.7 billion from the previous fiscal year-end, to ¥158.0 billion. The coverage ratio, including allowances, was 71.4% for total disclosed claims, 73.0% for doubtful claims, and 53.5% for substandard claims. Thus the ratio remained at a high level.
- The non-performing loan ratio remained at 2.16%, almost the same level as at the previous fiscal year-end.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (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	33,315	(2,666)	(2,017)	35,981	35,332
Doubtful Claims	危 険 債 権	65,608	4,389	5,551	61,218	60,057
Substandard Claims	要 管 理 債 権	59,101	4,033	(38,535)	55,067	97,636
Total	合 計	158,024	5,757	(35,001)	152,267	193,026
Normal Claims	正 常 債 権	7,137,293	131,422	278,673	7,005,870	6,858,620
Total Claims*	総 与 信 残 高	7,295,317	137,180	243,671	7,158,137	7,051,646
Non-performing loan ratio	不 良 債 権 比 率	2.16%	0.03%	(0.57%)	2.12%	2.73%
Coverage ratio	保 全 率	71.4%	(3.7%)	0.3%	75.1%	71.1%

* 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, 2009)

(参考) 保全内訳 (21年9月末)

(¥ Million)

	(Japanese)	Claim Amount	Collateral and 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	33,315	29,906	3,408	100.0%	100.0%
Doubtful Claims	危 険 債 権	65,608	37,137	10,813	37.9%	73.0%
Substandard Claims	要 管 理 債 権	59,101	*1 23,115	8,519	23.6%	53.5%
Total	合 計	158,024	90,159	22,741	33.5%	71.4%

*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 2009, ending March 31, 2010

(¥ Billion)

	(Japanese)	For FY 2009 ending Mar. 31, 2010 (a)
Ordinary income	経 常 収 益	210.0
Core net business income	コ ア 業 務 純 益	85.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	83.0
Ordinary profit	経 常 利 益	48.0
Net income	当 期 純 利 益	32.0

< Dividend >

	(Japanese)	Annual dividends per share	
		Interim	
Dividend per share	1 株 当 た り 配 当 金	¥5.50	¥11.00

7. Summary of Consolidated Financial Results and Projections

- Consolidated ordinary profit increased by ¥10.8 billion compared with the corresponding period of the previous fiscal year to ¥23.0 billion (¥0.9 billion higher than non-consolidated), and Consolidated net income increased by ¥8.9 billion to ¥16.6 billion (¥0.2 billion higher than non-consolidated).

< Results >

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2009 (a)			For the six months ended Sep. 30, 2008 (b)
			(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	118.5	(13.4)	(10.1%)	132.0
Ordinary profit	経 常 利 益	23.0	10.8	88.8%	12.1
Net income	中 間 純 利 益	16.6	8.9	117.7%	7.6

< Projections >

(¥ Billion)

	(Japanese)	Projections for FY 2009 ending Mar. 31, 2010 (a)
Ordinary income	経 常 収 益	240.0
Ordinary profit	経 常 利 益	51.0
Net income	当 期 純 利 益	33.0

II. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese)	For the six months		For the six months ended Sep. 30, 2008 (b)
		ended Sep. 30, 2009 (a)	(a-b)	
Gross business profits	業 務 粗 利 益	82,318	9,273	73,044
Domestic gross business profits	国 内 業 務 粗 利 益	78,647	(2,880)	81,528
Net interest income	資 金 利 益	70,899	68	70,831
Net fees and commissions income	役 務 取 引 等 利 益	6,687	(2,213)	8,901
Net trading income	特 定 取 引 利 益	1,616	(37)	1,654
Profit from other business transactions	そ の 他 業 務 利 益	(557)	(698)	141
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(771)	(592)	(179)
International gross business profits	国 際 業 務 粗 利 益	3,671	12,154	(8,483)
Net interest income	資 金 利 益	1,931	(705)	2,637
Net fees and commissions income	役 務 取 引 等 利 益	107	(35)	142
Net trading income	特 定 取 引 利 益	47	14	33
Profit from other business transactions	そ の 他 業 務 利 益	1,584	12,880	(11,296)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	242	12,940	(12,698)
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	39,786	(655)	40,441
Personnel expenses	人 件 費	19,908	16	19,892
Non-personnel expenses	物 件 費	17,815	(565)	18,380
Taxes	税 金	2,062	(106)	2,168
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	42,532	9,928	32,603
Net transfer to (from) general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	5,202	(2,369)	7,571
Core net business income	コ ア 業 務 純 益	43,061	(2,419)	45,481
Net business income	業 務 純 益	37,329	12,298	25,031
Non-recurrent income and losses	臨 時 損 益	(15,293)	(1,370)	(13,923)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	15,979	2,025	13,954
Charge-off amount of loans	貸 出 金 償 却	11,963	(1,139)	13,103
Net transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	2,824	1,953	871
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	733	760	(26)
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	458	451	6
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	605	1,882	(1,277)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	80	(1,227)	1,308
Ordinary profit	経 常 利 益	22,035	10,927	11,108
Extraordinary income (losses)	特 別 損 益	4,331	2,397	1,933
Recoveries of written-off claims (iii)	う ち 償 却 債 権 取 立 益	4,360	2,203	2,156
Income before income taxes	税 引 前 中 間 純 利 益	26,367	13,325	13,041
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,531	(5,299)	10,830
Income taxes-deferred	法 人 税 等 調 整 額	4,463	9,598	(5,135)
Total income taxes	法 人 税 等 合 計	9,995	4,299	5,695
Net income	中 間 純 利 益	16,371	9,025	7,346
Credit costs	(i) + (ii) 信 用 コ ス ト	21,182	(343)	21,526
Net credit costs	(i) + (ii) - (iii) 実 質 信 用 コ ス ト	16,821	(2,547)	19,369

Consolidated

[Consolidated interim statement of income]

(¥ Million)

	(Japanese)	For the six months ended		For the six months ended Sep. 30, 2008 (b)
		Sep. 30, 2009 (a)	(a-b)	
Consolidated gross profits	連結粗利益	88,083	9,600	78,482
Net interest income	資金利益	72,971	(651)	73,623
Net fees and commissions income	役務取引等利益	12,185	(1,973)	14,159
Net trading income	特定取引利益	1,897	40	1,856
Profit from other business transactions	その他業務利益	1,029	12,185	(11,156)
General and administrative expenses	営業経費	43,650	(456)	44,106
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	24,449	288	24,161
Charge-off amount of loans	貸出金償却	12,276	(1,168)	13,445
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	5,552	2,823	2,728
Net transfer to (from) general allowance for loan losses	一般貸倒引当金繰入額	5,444	(2,562)	8,007
Losses on sales of non-performing loans	延滞債権等売却損	717	744	(26)
Transfer to allowance for specific foreign borrowers/ countries	特定海外債権引当勘繰入額	-	-	-
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	458	451	6
Gains (losses) related to stocks, etc.	株式等関係損益	605	1,883	(1,278)
Gains (losses) on investments based on equity method	持分法による投資損益	93	2	91
Others	その他	2,334	(826)	3,161
Ordinary profit	経常利益	23,017	10,827	12,189
Extraordinary income (losses)	特別損益	4,352	2,081	2,271
Recoveries of written-off claims (ii)	うち償却債権取立益	4,383	2,206	2,176
Income before income tax and minority interests	税金等調整前中間純利益	27,369	12,909	14,460
Income taxes-current	法人税、住民税及び事業税	6,758	(5,316)	12,074
Income taxes-deferred	法人税等調整額	3,658	9,203	(5,545)
Total income taxes	法人税等合計	10,416	3,886	6,529
Minority interest in net income	少数株主利益	317	27	289
Net income	中間純利益	16,636	8,995	7,640

Credit costs (i)	信用コスト	24,449	288	24,161
Net credit costs (i) - (ii)	実質信用コスト	20,066	(1,917)	21,984

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)	47,892	10,666	37,226
Consolidated net business income	連結業務純益	42,447	13,228	29,219

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	9	(1)	10
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 Chiba Capital Funding (Cayman) Ltd.

(注) Chiba Capital Funding (Cayman) Ltd.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 ended Sep. 30, 2009		For the six months ended Sep. 30, 2008
		(a)	(a-b)	(b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	42,532	9,928	32,603
Per head (in thousands of yen)	職員一人当たり(千円)	10,358	2,131	8,226
(2) Net business income	業 務 純 益	37,329	12,298	25,031
Per head (in thousands of yen)	職員一人当たり(千円)	9,091	2,775	6,316

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、実動人員(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 ended Sep. 30, 2009		For the six months ended Sep. 30, 2008
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets	(A) 資金運用利回	1.74%	(0.13%)	1.87%
(a) Average yield on loans and bills discounted	(B) 貸出金利回	1.97%	(0.18%)	2.16%
(b) Average yield on securities	有価証券利回	1.05%	(0.11%)	1.16%
(2) Average yield on interest bearing liabilities	(C) 資金調達原価	1.00%	(0.15%)	1.16%
(a) Average yield on deposits and negotiable certificates of deposit	(D) 預金等利回	0.15%	(0.10%)	0.26%
(b) Expense ratio	経費率	0.88%	(0.03%)	0.91%
(3) Average interest rate spread	(A) - (C) 総資金利鞘	0.74%	0.03%	0.71%
Difference between average yield on loans and deposits	(B) - (D) 預貸金利差	1.82%	(0.08%)	1.90%

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2009		For the six months ended Sep. 30, 2008
		(a)	(a-b)	(b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(529)	12,348	(12,878)
Gains on sales	売却益	784	236	548
Gains on redemption	償還益	-	-	-
Losses on sales	売却損	182	(8,225)	8,408
Losses on redemption	償還損	131	131	-
Write-offs	償却	1,000	(4,017)	5,017
Gains (losses) related to stocks, etc.	株式等関係損益	605	1,882	(1,277)
Gains on sales	売却益	672	419	253
Losses on sales	売却損	42	3	38
Write-offs	償却	24	(1,466)	1,491

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2009 (a)	(a-b)	(a-c)	31, 2009 (b)	30, 2008 (c)
(1) Capital ratio	自己資本比率	12.71%	1.00%	1.39%	11.70%	11.31%
Tier I ratio	うちTier比率	11.25%	1.08%	0.89%	10.17%	10.35%
(2) Tier I	Tier	567.9	42.7	31.1	525.2	536.7
(3) Tier II	Tier	85.1	(5.9)	11.7	91.0	73.3
(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	-	-	-	-	-
(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)	(0.0)	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	(6.0)	11.0	79.0	62.0
(4) Deduction	控除項目	11.7	(0.0)	(11.9)	11.7	23.6
(5) Capital (2)+(3)-(4)	自己資本	641.3	36.9	54.9	604.4	586.4
(6) Risk assets	リスクアセット	5,045.0	(117.2)	(137.0)	5,162.3	5,182.1

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2009 (a)	(a-b)	(a-c)	31, 2009 (b)	30, 2008 (c)
(1) Capital ratio	自己資本比率	12.02%	0.90%	1.27%	11.12%	10.74%
Tier I ratio	うちTier比率	10.61%	0.99%	0.79%	9.62%	9.82%
(2) Tier I	Tier	529.7	40.7	29.3	488.9	500.3
(3) Tier II	Tier	83.7	(5.9)	11.1	89.7	72.6
(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	-	-	-	-	-
(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)	(0.0)	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	(6.0)	11.0	79.0	62.0
(4) Deduction	控除項目	13.8	0.3	(11.7)	13.4	25.5
(5) Capital (2)+(3)-(4)	自己資本	599.6	34.4	52.2	565.2	547.3
(6) Risk assets	リスクアセット	4,988.2	(94.5)	(104.5)	5,082.7	5,092.7

*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）

*From the end of March 2009, the capital ratio is calculated using “the special case of the standard by which banks are to determine whether or not conditions are appropriate for enhancing capital to reflect assets which the bank holds, based upon Article 14.2 of the Banking Law of Japan” (Financial Services Agency Ordinance No.79 of 2008).

21年3月末以後の算定にあたっては、「銀行法第14条の2の規定に基づき、銀行がその保有する資産等に照らし自己資本の充実の状況が適当であるかどうかを判断するための基準の特例」（平成20年金融庁告示第79号）を適用しております。

6. Return on Equity - Non-consolidated

	(Japanese)	For the six			For FY 2008	For the six
		months ended	(a-b)	(a-c)	ended Mar.	months ended
		Sep. 30, 2009			31, 2009	Sep. 30, 2008
		(a)			(b)	(c)
Net business income basis (Annual)	業務純益ベース(年率)	14.03%	3.65%	4.80%	10.38%	9.22%
Net income basis (Annual)	当期純利益ベース(年率)	6.15%	4.00%	3.44%	2.14%	2.70%

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, 2009 (a)			For FY 2008 ended Mar. 31, 2009 (b)	For the six months ended Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未 残)	8,643.5	114.2	178.2	8,529.3	8,465.3
Domestic	う ち 国 内	8,519.4	113.7	225.6	8,405.7	8,293.8
In Chiba Prefecture	う ち 県 内	8,225.3	111.5	170.9	8,113.7	8,054.3
Personal deposits	う ち 個 人	6,693.8	99.8	204.4	6,594.0	6,489.4
Public sector	う ち 公 共	350.0	45.4	57.6	304.6	292.4
Deposits (Average balance)	預金 (平 残)	8,663.5	197.8	157.8	8,465.7	8,505.7
Domestic	う ち 国 内	8,539.4	226.0	218.0	8,313.3	8,321.4
In Chiba Prefecture	う ち 県 内	8,284.5	215.5	206.4	8,068.9	8,078.0
Loans and bills discounted (Term-end balance)	貸出金 (未 残)	7,152.2	160.8	274.0	6,991.3	6,878.2
Domestic	う ち 国 内	7,108.7	163.4	276.6	6,945.3	6,832.1
In Chiba Prefecture	う ち 県 内	5,434.4	53.2	185.6	5,381.1	5,248.7
Loans and bills discounted (average balance)	貸出金 (平 残)	7,112.3	181.9	338.2	6,930.4	6,774.1
Domestic	う ち 国 内	7,068.9	175.7	325.5	6,893.1	6,743.3
In Chiba Prefecture	う ち 県 内	5,419.6	127.3	174.6	5,292.2	5,245.0

(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, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	7,108.7	163.4	276.6	6,945.3	6,832.1
[Excluding loans to public sector]	(除公共向け貸出)	[6,799.3]	[108.6]	[367.3]	[6,690.6]	[6,432.0]
Major companies	大 企 業	1,134.0	28.7	127.1	1,105.3	1,006.9
Midsize companies	中 堅 企 業	183.9	(0.5)	0.5	184.4	183.3
Small and medium-sized companies, etc. (B)	中 小 企 業 等	5,481.3	80.4	239.6	5,400.9	5,241.7
Small and medium-sized companies	う ち 中 小 企 業	3,026.0	2.2	70.6	3,023.8	2,955.4
Consumer loans	う ち 消 費 者 ロ ー ン	2,455.2	78.1	168.9	2,377.0	2,286.2
Public sector	公 共	309.4	54.7	(90.6)	254.6	400.1
Small and medium-sized companies loans ratio (B/A)	中小企業等貸出比率	77.10%	(0.65%)	0.38%	77.76%	76.72%

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, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,455.2	78.1	168.9	2,377.0	2,286.2
Housing loans	住宅ローン残高	2,347.7	80.1	173.0	2,267.5	2,174.6
Other consumer loans	その他のローン残高	107.5	(1.9)	(4.1)	109.4	111.6

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

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	9,433	572	1,411	8,860	8,022
Delinquent Loans	延滞債権額	88,918	1,913	2,962	87,005	85,955
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,997	842	(320)	4,154	5,318
Restructured Loans	貸出条件緩和債権額	54,104	3,191	(38,214)	50,912	92,318
Total Risk-Monitored Loans	リスク管理債権合計	157,453	6,519	(34,161)	150,933	191,614

Total loan balance (Term-end balance)	貸出金残高(未残)	7,152,242	160,899	274,042	6,991,343	6,878,200
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Loans to Bankrupt Borrowers	破綻先債権額	0.13%	0.00%	0.01%	0.12%	0.11%
Delinquent Loans	延滞債権額	1.24%	(0.00%)	(0.00%)	1.24%	1.24%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.06%	0.01%	(0.00%)	0.05%	0.07%
Restructured Loans	貸出条件緩和債権額	0.75%	0.02%	(0.58%)	0.72%	1.34%
Total percentage of loan balance	貸出金残高比合計	2.20%	0.04%	(0.58%)	2.15%	2.78%

Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	9,015	471	1,282	8,543	7,733
Delinquent Loans	延滞債権額	90,294	1,453	2,550	88,840	87,743
Loans past due 3 months or more	3ヵ月以上延滞債権額	4,997	842	(320)	4,154	5,318
Restructured Loans	貸出条件緩和債権額	54,170	3,187	(38,253)	50,983	92,424
Total Risk-Monitored Loans	リスク管理債権合計	158,477	5,954	(34,741)	152,522	193,218

Total loan balance (Term-end balance)	貸出金残高(未残)	7,124,455	168,830	279,672	6,955,624	6,844,783
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Loans to Bankrupt Borrowers	破綻先債権額	0.12%	0.00%	0.01%	0.12%	0.11%
Delinquent Loans	延滞債権額	1.26%	(0.00%)	(0.01%)	1.27%	1.28%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.07%	0.01%	(0.00%)	0.05%	0.07%
Restructured Loans	貸出条件緩和債権額	0.76%	0.02%	(0.58%)	0.73%	1.35%
Total percentage of loan balance	貸出金残高比合計	2.22%	0.03%	(0.59%)	2.19%	2.82%

9. Allowance and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	157,453	6,519	(34,161)	150,933	191,614
Collateral and guarantees (B)	担保・保証等	89,798	(315)	(17,232)	90,113	107,030
Allowance for loan losses (C)	貸倒引当金	22,591	(496)	(6,359)	23,088	28,950
Allowance ratio (C)/(A)	引当率	14.3%	(0.9%)	(0.7%)	15.2%	15.1%
Coverage ratio (B+C)/(A)	保全率	71.3%	(3.6%)	0.4%	75.0%	70.9%
As a percentage of total loans	貸出金残高比	2.20%	0.04%	(0.58%)	2.15%	2.78%

Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	158,477	5,954	(34,741)	152,522	193,218
Collateral and guarantees (B)	担保・保証等	89,427	(839)	(17,825)	90,266	107,253
Allowance for loan losses (C)	貸倒引当金	23,538	(507)	(6,340)	24,046	29,878
Allowance ratio (C)/(A)	引当率	14.8%	(0.9%)	(0.6%)	15.7%	15.4%
Coverage ratio (B+C)/(A)	保全率	71.2%	(3.6%)	0.3%	74.9%	70.9%
As a percentage of total loans	貸出金残高比	2.22%	0.03%	(0.59%)	2.19%	2.82%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (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	33,315	(2,666)	(2,017)	35,981	35,332
Doubtful Claims	危険債権	65,608	4,389	5,551	61,218	60,057
Substandard Claims	要管理債権	59,101	4,033	(38,535)	55,067	97,636
Total	合計	158,024	5,757	(35,001)	152,267	193,026

Normal Claims	正常債権	7,137,293	131,422	278,673	7,005,870	6,858,620
Total Claims*	総与信残高	7,295,317	137,180	243,671	7,158,137	7,051,646
Non-performing loan ratio	不良債権比率	2.16%	0.03%	(0.57%)	2.12%	2.73%

* 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, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	112,901	(1,551)	(24,391)	114,452	137,292
Allowance for loan losses	貸倒引当金	22,741	(784)	(6,776)	23,526	29,518
Value covered by collateral and guarantees	担保・保証等	90,159	(766)	(17,614)	90,925	107,774
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	158,024	5,757	(35,001)	152,267	193,026

Coverage ratio (A)/(B)	保全率	71.4%	(3.7%)	0.3%	75.1%	71.1%
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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, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	9,541	(70)	945	9,611	8,593
Effectively Bankrupt Assets (B)	実質破綻先債権	23,773	(2,596)	(2,965)	26,369	26,738
Potentially Bankrupt Assets (C)	破綻懸念先債権	65,608	4,389	5,551	61,218	60,057
Assets Requiring Caution (D)	要注意先債権	1,240,807	83,363	113,982	1,157,444	1,126,824
Substandard Assets	要管理先債権	78,685	10,063	(43,152)	68,621	121,837
Substandard Claims (Loans only)	うち要管理債権(貸出金のみ)	59,101	4,033	(38,535)	55,067	97,636
Other Assets Requiring Caution	その他要注意先債権	1,162,121	73,299	157,134	1,088,822	1,004,987
Normal Assets (E)	正常先債権	5,955,587	52,093	126,155	5,903,493	5,829,431
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	7,295,317	137,180	243,671	7,158,137	7,051,646

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%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations fell into General allowance or Specific allowance, depending on the Classification under Self-Assessment.

信用保証協会の保証付き融資についての責任共有制度にかかる将来の負担金に対する引当では、自己査定における区分に応じて、一般貸倒引当金及び個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	54.6	4.6	4.9	49.9	49.7
General allowance	一般貸倒引当金	38.8	5.2	5.1	33.6	33.7
Specific allowance	個別貸倒引当金	15.7	(0.5)	(0.2)	16.3	15.9
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. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	5,741.4	(15.3)	206.2	5,756.7	5,535.2
Assets Requiring Caution	要注意先債権	1,240.8	83.3	113.9	1,157.4	1,126.8
Substandard Assets	要管理先債権	78.6	10.0	(43.1)	68.6	121.8
Other Assets Requiring Caution	その他要注意先債権	1,162.1	73.2	157.1	1,088.8	1,004.9

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	66.1	5.1	5.9	60.9	60.2
General allowance	一般貸倒引当金	45.0	5.4	5.3	39.5	39.6
Specific allowance	個別貸倒引当金	21.1	(0.2)	0.5	21.4	20.5
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, 2009		As of Mar. 31, 2009		As of Sep. 30, 2008	
		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)	7,108.7	100.00%	-	-	-	-
Manufacturing	製造業	727.4	10.23%	-	-	-	-
Agriculture and forestry	農業, 林業	6.5	0.09%	-	-	-	-
Fishery	漁業	1.2	0.02%	-	-	-	-
Mining, quarrying and graveling	鉱業, 採石業, 砂利採取業	15.7	0.22%	-	-	-	-
Construction	建設業	324.0	4.56%	-	-	-	-
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	22.2	0.31%	-	-	-	-
Information and communications	情報通信業	42.2	0.60%	-	-	-	-
Transport and postal service	運輸業, 郵便業	206.2	2.90%	-	-	-	-
Wholesale and retail trade	卸売業, 小売業	675.4	9.50%	-	-	-	-
Finance and insurance	金融業, 保険業	338.0	4.75%	-	-	-	-
Real estate and leasing	不動産業, 物品賃貸業	1,610.8	22.66%	-	-	-	-
Real estate	不動産業	1,441.2	20.27%	-	-	-	-
Real estate rental and management	不動産賃貸業・管理業	1,180.8	16.61%	-	-	-	-
Real estate trading, etc	不動産取引業等	260.4	3.66%	-	-	-	-
Leasing	物品賃貸業	169.5	2.39%	-	-	-	-
Medical, welfare and other services	医療, 福祉その他サービス業	451.9	6.36%	-	-	-	-
Government, local public sector	国・地方公共団体	213.8	3.01%	-	-	-	-
Others (mainly consumer loans)	その他(個人)	2,473.0	34.79%	-	-	-	-

*From the end of September 2009, some of the industry classifications are shown in a different way due to the revision of the Japan Standard Industrial Classification.

(¥ Billion)

	(Japanese)	As of Sep. 30, 2009		As of Mar. 31, 2009		As of Sep. 30, 2008	
		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)	-	-	6,945.3	100.0%	6,832.1	100.00%
Manufacturing	製造業	-	-	716.0	10.31%	579.5	8.48%
Agriculture	農業	-	-	6.5	0.09%	6.9	0.10%
Forestry	林業	-	-	0.0	0.00%	0.0	0.00%
Fishery	漁業	-	-	1.2	0.02%	1.2	0.02%
Mining	鉱業	-	-	17.3	0.25%	16.1	0.24%
Construction	建設業	-	-	338.3	4.87%	320.2	4.69%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	16.0	0.23%	36.4	0.53%
Information and communications	情報通信業	-	-	37.3	0.54%	38.8	0.57%
Transport	運輸業	-	-	208.4	3.00%	188.1	2.75%
Wholesale and retail trade	卸売・小売業	-	-	660.6	9.51%	636.4	9.32%
Finance and insurance	金融・保険業	-	-	339.7	4.89%	343.2	5.02%
Real estate	不動産業	-	-	1,442.6	20.77%	1,463.2	21.42%
Real estate rental and management	不動産賃貸業・管理業	-	-	1,142.4	16.45%	1,111.0	16.26%
Real estate trading, etc	不動産取引業等	-	-	300.1	4.32%	352.1	5.16%
Various services	各種サービス業	-	-	620.4	8.94%	604.8	8.85%
Government, local public sector	国・地方公共団体	-	-	146.4	2.11%	293.8	4.30%
Others (mainly consumer loans)	その他(個人)	-	-	2,394.0	34.47%	2,302.8	33.71%

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2009		As of Mar. 31, 2009		As of Sep. 30, 2008	
		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)	157.4	100.00%	-	-	-	-
Manufacturing	製造業	8.6	5.49%	-	-	-	-
Agriculture and forestry	農業, 林業	0.4	0.27%	-	-	-	-
Fishery	漁業	0.0	0.02%	-	-	-	-
Mining, quarrying, and graveling	鉱業, 採石業, 砂利採取業	0.0	0.02%	-	-	-	-
Construction	建設業	7.4	4.73%	-	-	-	-
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	-	-	-	-
Information and communications	情報通信業	0.6	0.43%	-	-	-	-
Transport and postal services	運輸業, 郵便業	17.0	10.84%	-	-	-	-
Wholesale and retail trade	卸売業, 小売業	19.0	12.13%	-	-	-	-
Finance and insurance	金融業, 保険業	0.2	0.18%	-	-	-	-
Real estate and leasing	不動産業, 物品賃貸業	56.6	36.01%	-	-	-	-
Real estate	不動産業	56.3	35.77%	-	-	-	-
Real estate rental and management	不動産賃貸業・管理業	46.5	29.58%	-	-	-	-
Real estate trading, etc	不動産取引業等	9.7	6.19%	-	-	-	-
Leasing	物品賃貸業	0.3	0.24%	-	-	-	-
Medical, welfare and other services	医療, 福祉その他サービス業	17.8	11.35%	-	-	-	-
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	29.1	18.53%	-	-	-	-

*From the end of September 2009, some of the industry classifications are shown in a different way due to the revision of the Japan Standard Industrial Classification.

(¥ Billion)

	(Japanese)	As of Sep. 30, 2009		As of Mar. 31, 2009		As of Sep. 30, 2008	
		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)	-	-	150.9	100.00%	191.6	100.00%
Manufacturing	製造業	-	-	5.3	3.53%	8.7	4.55%
Agriculture	農業	-	-	0.4	0.29%	0.5	0.28%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	-	-	0.0	0.03%	0.0	0.02%
Mining	鉱業	-	-	0.2	0.14%	0.2	0.12%
Construction	建設業	-	-	7.7	5.14%	11.6	6.10%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	-	-	0.1	0.08%	0.6	0.32%
Transport	運輸業	-	-	13.3	8.86%	13.8	7.23%
Wholesale and retail trade	卸売・小売業	-	-	20.2	13.41%	24.5	12.83%
Finance and insurance	金融・保険業	-	-	0.1	0.08%	0.3	0.17%
Real estate	不動産業	-	-	56.3	37.36%	72.1	37.65%
Real estate rental and management	不動産賃貸業・管理業	-	-	46.6	30.90%	62.9	32.84%
Real estate trading, etc.	不動産取引業等	-	-	9.7	6.46%	9.2	4.81%
Various services	各種サービス業	-	-	18.6	12.35%	26.6	13.91%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	-	-	28.2	18.73%	32.2	16.82%

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, 2009 (a)			As of Mar. 31, 2009 (b)	As of Sep. 30, 2008 (c)
			(a-b)	(a-c)		
China	中国	-	-	(0.0)	-	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	2.2	(1.4)	(2.7)	3.7	5.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.8	(0.3)	(0.5)	2.2	2.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	1.5	(0.2)	(2.2)	1.8	3.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.2	(0.0)	(0.1)	0.2	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	-	-	(0.4)	-	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.3	(0.1)	(0.6)	1.4	1.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.7	0.1	0.7	0.6	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.6	(0.0)	(0.2)	0.6	0.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	8.6	(2.2)	(6.3)	10.8	15.0
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, 2009 (a)					As of Mar. 31, 2009 (b)			As of Sep. 30, 2008 (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	0.2	(0.3)	0.0	0.3	(0.1)	0.0	0.1
Other securities	その他有価証券	5.7	62.0	25.8	49.8	44.0	(56.2)	23.5	79.8	(20.0)	45.1	65.1
Stocks	株 式	17.1	25.6	(16.0)	32.7	15.5	(8.4)	15.0	23.5	33.1	41.4	8.2
Bonds	債 券	6.8	15.1	22.1	14.8	7.9	(8.2)	7.0	15.3	(15.2)	2.9	18.2
Others	そ の 他	(18.2)	21.2	19.7	2.3	20.5	(39.5)	1.4	40.9	(37.9)	0.7	38.7
Foreign Bonds	うち外国債券	(3.8)	12.3	15.8	2.1	6.0	(16.2)	1.3	17.6	(19.7)	0.7	20.4
Total	合 計	5.6	62.2	25.7	49.9	44.3	(56.6)	23.6	80.2	(20.1)	45.1	65.3

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.
- The valuation of domestic stocks and investment trusts with market value included in other securities was changed, with effect from the third quarter of previous fiscal year, from the market value at the term-end to the average market price during the last month of the period.
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of floating rate government bonds.

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2009 (a)					As of Mar. 31, 2009 (b)			As of Sep. 30, 2008 (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	0.2	(0.3)	0.0	0.3	(0.1)	0.0	0.1
Other securities	その他有価証券	6.4	62.5	25.9	50.7	44.3	(56.1)	24.0	80.1	(19.4)	45.9	65.4
Stocks	株 式	17.8	26.1	(15.9)	33.6	15.7	(8.3)	15.5	23.9	33.7	42.2	8.4
Bonds	債 券	6.8	15.1	22.1	14.8	7.9	(8.2)	7.0	15.3	(15.2)	2.9	18.2
Others	そ の 他	(18.2)	21.2	19.7	2.3	20.5	(39.5)	1.4	40.9	(37.9)	0.7	38.7
Foreign Bonds	うち外国債券	(3.8)	12.3	15.8	2.1	6.0	(16.2)	1.3	17.6	(19.7)	0.7	20.4
Total	合 計	6.2	62.7	25.8	50.8	44.5	(56.4)	24.1	80.5	(19.5)	45.9	65.5

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.
- The valuation of domestic stocks and investment trusts with market value included in other securities was changed, with effect from the third quarter of previous fiscal year, from the market value at the term-end to the average market price during the last month of the period.
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of 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