

# The Chiba Bank, Ltd.

Financial Results for the Second Quarter of Fiscal Year 2011, ending March 31, 2012

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	http://www.chibabank.co.jp/
Representative:	Hidetoshi Sakuma, President
For Inquiry:	Tomoyuki Ikeda, General Manager-Corporate Planning Division
Filing date of Financial Statements:	November 25, 2011 (scheduled)
Payment date of cash dividends:	December 9, 2011 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Conference:	Scheduled

(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

## 1. Financial Highlights (for the first half, from April 1, 2011 to September 30, 2011)

(1) Consolidated Operating Results (%: Changes from the corresponding period of the 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, 2011	118,127	3.6	37,498	2.4	23,470	0.6
Ended September 30, 2010	113,982	(3.8)	36,595	58.9	23,321	40.1

Note: Comprehensive income First half ended September 30, 2011; ¥23,050 million (13.0%) First half ended September 30, 2010; ¥20,391 million (-%)

	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, 2011	26.80	26.78
Ended September 30, 2010	26.09	26.09

(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	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, 2011	10,454,728	638,274	5.9	14.13
Fiscal year Ended March 31, 2011	10,552,989	625,990	5.8	13.37

(Reference) Capital assets First half ended September 30, 2011; ¥624,238 million Fiscal Year 2010; ¥612,149 million

Note 1: "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares"-"Minority interests")/"Total assets" at (interim) fiscal year end.

2: 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 Paid for Shareholders

(Record Date) (基準日)	Annual Cash Dividends 年間配当金				
	First Quarter-end 第1四半期末	Second Quarter-end 第2四半期末	Third Quarter-end 第3四半期末	Fiscal Year-end 期末	Total 合計
	¥	¥	¥	¥	¥
Fiscal year Ended March 31, 2011	—	5.50	—	5.50	11.00
Ending March 31, 2012	—	5.50	—	—	—
Fiscal year Ending March 31, 2012 (Projection)	—	—	—	5.50	11.00

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

## 3. Consolidated Earnings Projections for Fiscal Year 2011, ending March 31, 2012

(%: Changes from the corresponding period of the 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, 2012	227,000	1.4	68,500	4.8	45,000	10.8	51.25

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, accounting estimates and restatement:  
 Changes in accordance with changes in accounting principle: None  
 Other changes in accounting principle: None  
 Changes in accounting estimates: None  
 Restatement: None
- (3) Number of issued shares (Common Stock)  
 Number of issued shares (including treasury stock):  
 September 30, 2011 895,521,087 shares      March 31, 2011 895,521,087 shares  
 Number of treasury stock  
 September 30, 2011 23,820,250 shares      March 31, 2011 11,859,902 shares  
 Average number of issued shares (for the first half of the fiscal years)  
 September 30, 2011 875,680,657 shares      September 30, 2010 893,725,032 shares

**(Summary of non-consolidated financial highlights)****1. Financial Highlights (for the first half, from April 1, 2011 to September 30, 2011)**

(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, 2011	108,020	6.9	35,746	6.1	23,001	1.7
Ended September 30, 2010	100,990	(3.4)	33,668	52.7	22,606	38.0

	Net Income per Share 1株当たり 中間純利益
First half Ended September 30, 2011	¥ 26.26
Ended September 30, 2010	25.29

(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	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, 2011	10,391,990	600,914	5.7	13.51
Fiscal year Ended March 31, 2011	10,490,582	589,190	5.6	12.76

(Reference) Capital assets First half ended September 30, 2011; ¥600,759 million Fiscal Year 2010; ¥589,081 million

Note 1: "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares")/ "Total assets" at (interim) fiscal year end.

2: 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 2011, ending March 31, 2012**

(%: 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, 2012	202,000	2.3	65,000	8.7	40,000	4.9	45.55

**Statement relating to the status of the interim audit procedures**

This interim report is not subject to the interim audit procedures, which are based on the Financial Instruments and Exchange Law. The interim audit procedures are not finished at the time of release of this interim consolidated financial statements.

**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, 2011.

2. For information related to the projections, please refer to "Qualitative Information related to the Earnings Projections" on page 4.

## Table of contents

<b>1. Qualitative Information related to the Interim Financial Results .....</b>	<b>4</b>
(1) Qualitative Information related to the Consolidated Operating Results .....	4
(2) Qualitative Information related to the Financial Condition.....	4
(3) Qualitative Information related to the Earnings Projections.....	4
<b>2. Others .....</b>	<b>4</b>
(1) Material changes in consolidated subsidiaries during the period.....	4
(2) Changes in accounting principles and estimates, and restatement .....	4
<b>3. Consolidated Interim Financial Information.....</b>	<b>5</b>
(1) Consolidated Interim Balance Sheets.....	5
(2) Consolidated Interim Statements of Income, and Consolidated Interim Statement of Comprehensive Income	7
(3) Consolidated Interim Statements of Changes in Net Assets .....	9
(4) Note for the Assumption of Going Concern.....	12
(5) Subsequent Event .....	12
<b>4. Non-consolidated Interim Financial Information .....</b>	<b>13</b>
(1) Non-consolidated Interim Balance Sheets .....	13
(2) Non-consolidated Interim Statements of Income .....	15
(3) Non-consolidated Interim Statements of Changes in Net Assets .....	16

(Appendix) Supplementary Information for the First Half of Fiscal Year 2011 (ending March 31, 2012)

## 1. Qualitative Information related to the Interim Financial Results

### (1) Qualitative Information related to the Consolidated Operating Results

Operating results for the first half of FY 2011 were as follows.

Ordinary income increased by ¥4,144 million from the corresponding period of the previous fiscal year, to ¥118,127 million, mainly reflecting an increase in Other income such as Reversal of allowance for loan losses, etc.

Ordinary expenses increased by ¥3,242 million from the corresponding period of the previous fiscal year, to ¥80,629 million due to an increase in Other expenses such as Write-offs of stocks.

As a result, Ordinary profit increased by ¥902 million to ¥37,498 million and Net income increased by ¥148 million to ¥23,470 million from the corresponding period of the previous fiscal year. Net income per share was ¥26.80.

### (2) Qualitative Information related to the Financial Condition

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

The balance of Deposits as of September 30, 2011 was ¥9,063.2 billion, a decrease of ¥40.4 billion from the position as of March 31, 2011 because of a decline in public deposits against an increase in personal deposits. 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, 2011 increased by ¥147.0 billion from the position as of March 31, 2011, to ¥7,493.1 billion. The balance of Securities as of September 30, 2011 decreased by ¥54.5 billion from the position as of March 31, 2011, to ¥1,865.5 billion.

As a result, Total assets as of September 30, 2011 decreased by ¥98.2 billion from the previous fiscal year end, to ¥10,454.7 billion.

### (3) Qualitative Information related to the Earnings Projections

Earnings projections for the fiscal year ending March 31, 2012, released on May 13, 2011, have been revised on the basis of the interim operating financial results and taking into account the effect on consolidated earnings projections of the share exchange between Chiba Bank and Chibagin Securities. The revised projections are as follows:

	Consolidated			Non-consolidated		
	Previous projections	Revised projections	Difference	Previous projections	Revised projections	Difference
	¥billion	¥billion	¥billion	¥billion	¥billion	¥billion
Ordinary income	217.0	227.0	10.0	192.0	202.0	10.0
Ordinary profit	65.5	68.5	3.0	62.0	65.0	3.0
Net income	41.5	45.0	3.5	40.0	40.0	-

\*The above projections are based on information which is presently available, and assumptions coming from judgments, assessments, and the recognition of facts at this moment. Actual results may differ from these projections as a result of various factors in the future (domestic and international economies, changes in the situation of interest rates and stock market, etc.).

## 2. Others

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

Not applicable

### (2) Changes in accounting principles and estimates, and restatement

Not applicable

### (3) Additional information

From the beginning of the first half of this fiscal year, the "Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Statement No. 24, December 4, 2009) and the "Guidance on Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Guidance No. 24, December 4, 2009) were adopted to make changes in accounting principles and corrections of errors.

'Reversal of allowance for loan losses' and 'Recoveries of written-off claims' for the interim period of fiscal year 2011 are included in 'Other ordinary income' based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14). However, it is not adopted in the financial results for the interim period of fiscal year 2010.

## 3. Consolidated Interim Financial Information

## (1) Consolidated Interim Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2011 (Summary)	As of Sep. 30, 2011
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	569,455	356,402
Call loans and bills bought	コールローン及び買入手形	54,700	69,771
Receivables under resale agreements	買現先勘定	9,996	29,993
Monetary claims bought	買入金銭債権	37,137	33,879
Trading assets	特定取引資産	284,635	279,926
Money held in trust	金銭の信託	28,929	28,894
Securities	有価証券	1,920,113	1,865,519
Loans and bills discounted	貸出金	7,346,143	7,493,147
Foreign exchange	外国為替	3,034	2,427
Other assets	その他資産	100,099	100,595
Tangible fixed assets	有形固定資産	96,469	96,358
Intangible fixed assets	無形固定資産	9,751	10,092
Deferred tax assets	繰延税金資産	49,839	45,208
Customers' liabilities for acceptances and guarantees	支払承諾見返	101,429	89,621
Allowance for loan losses	貸倒引当金	(58,747)	(47,110)
Total assets	資産の部合計	10,552,989	10,454,728
Liabilities			
(負債の部)			
Deposits	預金	9,103,649	9,063,241
Negotiable certificates of deposit	譲渡性預金	171,586	225,992
Call money and bills sold	コールマネー及び売渡手形	23,797	18,319
Payables under repurchase agreements	売現先勘定	14,998	-
Payables under securities lending transactions	債券貸借取引受入担保金	50,776	48,064
Trading liabilities	特定取引負債	26,674	32,516
Borrowed money	借入金	256,709	173,290
Foreign exchange	外国為替	480	415
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	100,237	89,127
Provision for retirement benefits	退職給付引当金	19,238	19,375
Provision for directors' retirement benefits	役員退職慰労引当金	229	201
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	950	689
Provision for point card certificates	ポイント引当金	1,065	421
Reserves under the special laws	特別法上の引当金	18	17
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,158	15,158
Acceptances and guarantees	支払承諾	101,429	89,621
Total liabilities	負債の部合計	9,926,998	9,816,453

(¥ Million)

Item	科目 (Japanese)	As of Mar, 31,2011 (Summary)	As of Sep. 30, 2011
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,380	123,377
Retained earnings	利 益 剰 余 金	344,884	363,494
Treasury stock	自 己 株 式	(6,358)	(12,158)
Total shareholders' equity	株 主 資 本 合 計	606,975	619,782
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(1,115)	(1,320)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,259)	(1,772)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,548	7,548
Total accumulated other comprehensive income	その他の包括利益累計額合計	5,174	4,455
Subscription rights to shares	新 株 予 約 権	108	155
Minority interests	少 数 株 主 持 分	13,732	13,880
Total net assets	純 資 産 の 部 合 計	625,990	638,274
Total liabilities and net assets	負債及び純資産の部合計	10,552,989	10,454,728

(2) Consolidated Interim Statements of Income, and Consolidated Interim Statement of Comprehensive Income  
(Consolidated Interim Statements of Income)

(¥ Million)			
Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Ordinary income	経常収益	113,982	118,127
Interest income	資金運用収益	77,197	73,914
Interest on loans and discounts	(うち貸出金利息)	65,882	63,310
Interest and dividends on securities	(うち有価証券利息配当金)	10,745	9,762
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	20,288	20,046
Trading income	特定取引収益	999	848
Other ordinary income	その他業務収益	3,912	3,635
Other income	その他経常収益	11,583	19,681
Ordinary expenses	経常費用	77,386	80,629
Interest expenses	資金調達費用	7,486	6,011
Interest on deposits	(うち預金利息)	4,631	3,177
Fees and commissions payments	役務取引等費用	7,592	7,795
Other ordinary expenses	その他業務費用	318	1,055
General and administrative expenses	営業経費	43,661	43,502
Other expenses	その他経常費用	18,328	22,263
Ordinary profit	経常利益	36,595	37,498
Extraordinary income	特別利益	3,292	7
Gain on disposal of noncurrent assets	固定資産処分益	1	7
Recoveries of written-off claims	償却債権取立益	3,281	-
Transfer from reserve for financial products transaction liabilities	金融商品取引責任準備金 取崩額	9	0
Extraordinary loss	特別損失	608	303
Loss on disposal of noncurrent assets	固定資産処分損	211	302
Impairment loss	減損損失	153	0
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準 の適用に伴う影響額	243	-
Income before income taxes and minority interests	税金等調整前中間純利益	39,279	37,202
Income taxes-current	法人税、住民税 及び事業税	10,395	8,352
Income taxes-deferred	法人税等調整額	5,178	5,051
Total income taxes	法人税等合計	15,573	13,403
Income before minority interests	少数株主損益調整前 中間純利益	23,706	23,799
Minority interests in income	少数株主利益	384	328
Net income	中間純利益	23,321	23,470

## (Consolidated Interim Statements of Comprehensive Income)

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Income before minority interests	少数株主損益調整前 中間純利益	23,706	23,799
Other comprehensive income	その他の包括利益	(3,315)	(748)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(2,904)	(222)
Deferred gains or losses on hedges	繰延ヘッジ損益	(395)	(513)
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する 持分相当額	(15)	(12)
Comprehensive income	中間包括利益	20,391	23,050
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	20,147	22,752
Comprehensive income attributable to minority interests	少数株主に係る中間包括利益	243	298



## (3) Consolidated Interim Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the start of current period	当 期 首 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		
Balance at the start of current period	当 期 首 残 高	123,383	123,380
Changes of items during the period	当 中 間 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	(2)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(2)	(2)
Balance at the end of current period	当 中 間 期 末 残 高	123,380	123,377
Retained earnings	利 益 剩 余 金		
Balance at the start of current period	当 期 首 残 高	313,990	344,884
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,915)	(4,860)
Net income	中 間 純 利 益	23,321	23,470
Total changes of items during the period	当 中 間 期 変 動 額 合 計	18,406	18,610
Balance at the end of current period	当 中 間 期 末 残 高	332,396	363,494
Treasury stock	自 己 株 式		
Balance at the start of current period	当 期 首 残 高	(1,257)	(6,358)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(23)	(5,833)
Disposal of treasury stock	自 己 株 式 の 処 分	10	33
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(12)	(5,800)
Balance at the end of current period	当 中 間 期 末 残 高	(1,269)	(12,158)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the start of current period	当 期 首 残 高	581,185	606,975
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剩 余 金 の 配 当	(4,915)	(4,860)
Net income	中 間 純 利 益	23,321	23,470
Purchase of treasury stock	自 己 株 式 の 取 得	(23)	(5,833)
Disposal of treasury stock	自 己 株 式 の 処 分	8	30
Total changes of items during the period	当 中 間 期 変 動 額 合 計	18,390	12,807
Balance at the end of current period	当 中 間 期 末 残 高	599,576	619,782

		(¥ Million)	
Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Accumulated other comprehensive income	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the start of current period	当 期 首 残 高	5,754	(1,115)
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)	(2,778)	(204)
Total changes of items during the period	当中間期変動額合計	(2,778)	(204)
Balance at the end of current period	当 中 間 期 末 残 高	2,975	(1,320)
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the start of current period	当 期 首 残 高	(2,139)	(1,259)
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)	(395)	(513)
Total changes of items during the period	当中間期変動額合計	(395)	(513)
Balance at the end of current period	当 中 間 期 末 残 高	(2,534)	(1,772)
Revaluation reserve for land	土地再評価差額金		
Balance at the start of current period	当 期 首 残 高	7,662	7,548
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	7,662	7,548
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the start of current period	当 期 首 残 高	11,277	5,174
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)	(3,174)	(718)
Total changes of items during the period	当中間期変動額合計	(3,174)	(718)
Balance at the end of current period	当 中 間 期 末 残 高	8,102	4,455
Subscription rights to shares	新株予約権		
Balance at the start of current period	当 期 首 残 高	-	108
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)	36	46
Total changes of items during the period	当中間期変動額合計	36	46
Balance at the end of current period	当 中 間 期 末 残 高	36	155
Minority interests	少数株主持分		
Balance at the start of current period	当 期 首 残 高	13,135	13,732
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)	56	148
Total changes of items during the period	当中間期変動額合計	56	148
Balance at the end of current period	当 中 間 期 末 残 高	13,191	13,880

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Total net assets	純 資 産 合 計		
Balance at the start of current period	当 期 首 残 高	605,598	625,990
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,915)	(4,860)
Net income	中 間 純 利 益	23,321	23,470
Purchase of treasury stock	自 己 株 式 の 取 得	(23)	(5,833)
Disposal of treasury stock	自 己 株 式 の 処 分	8	30
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 )	(3,081)	(523)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	15,308	12,283
Balance at the end of current period	当 中 間 期 末 残 高	620,907	638,274

**(4) Note for the Assumption of Going Concern**

Not applicable.

**(5) Subsequent Event**

The Chiba Bank and Chibagin Securities Co., Ltd. (Chibagin Securities), one of the consolidated subsidiaries of the Chiba Bank, implemented a share exchange, which became effective October 1, 2011, in order to make Chibagin Securities into a wholly-owned subsidiary. The share exchange is a business combination under common control. A summary of the share exchange is as follows:

Summary of the share exchange

- |  |   |
|--|---|
| (a) Name and business of the subsidiary          | Name: Chibagin Securities Co., Ltd.<br>Business: Securities business  |
| (b) Date of the combination                      | October 1, 2011   |
| (c) Legal form of the combination                | A share exchange making Chiba Bank a wholly-owning parent company and Chibagin Securities a wholly-owned subsidiary of Chiba Bank.  |
| (d) Name of the subsidiary after the combination | No change.  |
| (e) Other  | The combination is aimed at enabling the group to address in a timely and appropriate manner the greater sophistication of financial products and diversifying financial needs of customers, and ensuring prompt decision-making processes. |

Summary of the accounting treatment implemented

The combination was implemented as a business combination under common control, based on the "Accounting Standard for Business Combinations" (ASBJ Statement No.21, December 26, 2008) and "Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures" (ASBJ Guidance No. 10, December 26, 2008).

Additional acquisition of subsidiary's stocks

- |  |                |
|--|----------------|
| (a) Acquisition cost   | ¥4,999 million |
| (Breakdown) Treasury stock   | ¥4,950 million |
| Actual cost of the acquisition   | ¥49 million    |
| (b) Share exchange ratio, calculation method and the number of allotted shares based on the type of stocks |                |
| (i) Share exchange ratio   |                |

The Chiba Bank (Common stock)	Chibagin Securities (Common stock)
0.5	1

(ii) Calculation method

In order to ensure the fairness and appropriateness of the share exchange ratio, Chiba Bank and Chibagin Securities requested Nomura Securities Co., Ltd. ("Nomura Securities") and Frontier Management Inc. respectively as third-party valuation institutions to calculate the share exchange ratio.

Chiba Bank and Chibagin Securities negotiated and consulted carefully referring to those calculations and concluded that the share exchange ratio above was fair and appropriate to implement the share exchange.

(iii) Number of allotted shares

8,625 thousand shares

(c) Amount and cause of negative goodwill incurred

(i) Amount of negative goodwill incurred

¥3,408 million (Provisional)

(ii) Cause

Difference between the amounts corresponding to Chiba Bank's equity position in Chibagin Securities and the acquisition cost.

## 4. Non-consolidated Interim Financial Information

## (1) Non-consolidated Interim Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2011 (Summary)	As of Sep. 30, 2011
<b>Assets:</b>			
(資産の部)			
Cash and due from banks	現金預け金	569,198	355,749
Call loans	コールローン	50,000	65,771
Receivables under resale agreements	買現先勘定	9,996	29,993
Monetary claims bought	買入金銭債権	28,459	24,597
Trading assets	特定取引資産	284,217	279,614
Money held in trust	金銭の信託	25,729	25,594
Securities	有価証券	1,920,351	1,865,923
Loans and bills discounted	貸出金	7,371,452	7,518,710
Foreign exchange	外国為替	3,034	2,427
Other assets	その他資産	57,553	56,700
Tangible fixed assets	有形固定資産	91,028	91,041
Intangible fixed assets	無形固定資産	9,586	9,937
Deferred tax assets	繰延税金資産	42,049	36,999
Customers' liabilities for acceptances and guarantees	支払承諾見返	75,415	64,747
Allowance for loan losses	貸倒引当金	(47,493)	(35,817)
Total assets	資産の部合計	10,490,582	10,391,990
<b>Liabilities:</b>			
(負債の部)			
Deposits	預金	9,138,396	9,098,477
Negotiable certificates of deposit	譲渡性預金	171,586	225,992
Call money	コールマネー	23,797	18,319
Payables under repurchase agreements	売現先勘定	14,998	-
Payables under securities lending transactions	債券貸借取引受入担保金	50,776	48,064
Trading liabilities	特定取引負債	26,668	32,516
Borrowed money	借入金	255,810	172,460
Foreign exchange	外国為替	480	415
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	67,797	55,199
Income taxes payable	未払法人税等	12,013	7,141
Asset retirement obligations	資産除去債務	227	227
Other	その他の負債	55,556	47,829
Provision for retirement benefits	退職給付引当金	18,747	18,867
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	950	689
Provision for point card certificates	ポイント引当金	808	169
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,158	15,158
Acceptances and guarantees	支払承諾	75,415	64,747
Total liabilities	負債の部合計	9,901,391	9,791,076

(¥ Million)

Item	科目 (Japanese)	As of Mar, 31, 2011 (Summary)	As of Sep. 30, 2011
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	323,197	341,336
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	272,267	290,405
General reserve	別 途 積 立 金	230,971	260,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	41,296	29,434
Treasury stock	自 己 株 式	(6,358)	(12,158)
Total shareholders' equity	株 主 資 本 合 計	584,042	596,380
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(1,250)	(1,397)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,259)	(1,772)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,548	7,548
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	5,039	4,378
Subscription rights to shares	新 株 予 約 権	108	155
Total net assets	純 資 産 の 部 合 計	589,190	600,914
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,490,582	10,391,990

## (2) Non-consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Ordinary income	経 常 収 益	100,990	108,020
Interest income	資 金 運 用 収 益	76,998	73,944
Interest on loans and discounts	( うち貸出金利息 )	65,453	62,965
Interest and dividends on securities	( うち有価証券利息配当金 )	11,061	10,206
Trust fees	信 託 報 酬	0	0
Fees and commissions	役 務 取 引 等 収 益	16,209	16,010
Trading income	特 定 取 引 収 益	734	618
Other ordinary income	そ の 他 業 務 収 益	3,910	3,634
Other income	そ の 他 経 常 収 益	3,137	13,812
Ordinary expenses	経 常 費 用	67,322	72,274
Interest expenses	資 金 調 達 費 用	7,488	6,004
Interest on deposits	( うち預金利息 )	4,650	3,185
Fees and commissions payments	役 務 取 引 等 費 用	8,819	8,975
Other ordinary expenses	そ の 他 業 務 費 用	318	1,055
General and administrative expenses	営 業 経 費	41,063	40,943
Other expenses	そ の 他 経 常 費 用	9,632	15,295
Ordinary profit	経 常 利 益	33,668	35,746
Extraordinary income	特 別 利 益	4,079	7
Extraordinary loss	特 別 損 失	583	275
Income before income taxes	税 引 前 中 間 純 利 益	37,165	35,478
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	8,932	7,077
Income taxes-deferred	法 人 税 等 調 整 額	5,626	5,399
Total income taxes	法 人 税 等 合 計	14,558	12,477
Net income	中 間 純 利 益	22,606	23,001

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

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Shareholders' equity	株 主 資 本		
Capital stock	資 本 金		
Balance at the start of current period	当 期 首 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		
Legal capital surplus	資 本 準 備 金		
Balance at the start of current period	当 期 首 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
Total capital surplus	資 本 剰 余 金 合 計		
Balance at the start of current period	当 期 首 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
Retained earnings	利 益 剰 余 金		
Legal retained earnings	利 益 準 備 金		
Balance at the start of current period	当 期 首 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 剰 余 金		
Balance at the start of current period	当 期 首 残 高	243,862	272,267
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,915)	(4,860)
Net income	中 間 純 利 益	22,606	23,001
Deposal of treasury stock	自 己 株 式 の 処 分	(2)	(2)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	17,688	18,138
Balance at the end of current period	当 中 間 期 末 残 高	261,550	290,405
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the start of current period	当 期 首 残 高	294,792	323,197
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,915)	(4,860)
Net income	中 間 純 利 益	22,606	23,001
Disposal of treasury stock	自 己 株 式 の 処 分	(2)	(2)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	17,688	18,138
Balance at the end of current period	当 中 間 期 末 残 高	312,480	341,336



(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Treasury stock	自 己 株 式		
Balance at the start of current period	当 期 首 残 高	(1,257)	(6,358)
Changes of items during the period	当 中 間 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(23)	(5,833)
Disposal of treasury stock	自 己 株 式 の 処 分	10	33
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(12)	(5,800)
Balance at the end of current period	当 中 間 期 末 残 高	(1,269)	(12,158)
Total shareholders' equity	株 主 資 本 合 計		
Balance at the start of current period	当 期 首 残 高	560,738	584,042
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,915)	(4,860)
Net income	中 間 純 利 益	22,606	23,001
Purchase of treasury stock	自 己 株 式 の 取 得	(23)	(5,833)
Disposal of treasury stock	自 己 株 式 の 処 分	8	30
Total changes of items during the period	当 中 間 期 変 動 額 合 計	17,675	12,337
Balance at the end of current period	当 中 間 期 末 残 高	578,414	596,380
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 start of current period	当 期 首 残 高	5,520	(1,250)
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 )	(2,538)	(147)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(2,538)	(147)
Balance at the end of current period	当 中 間 期 末 残 高	2,982	(1,397)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益		
Balance at the start of current period	当 期 首 残 高	(2,139)	(1,259)
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 )	(395)	(513)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(395)	(513)
Balance at the end of current period	当 中 間 期 末 残 高	(2,534)	(1,772)
Revaluation reserve for land	土 地 再 評 価 差 額 金		
Balance at the start of current period	当 期 首 残 高	7,662	7,548
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	7,662	7,548
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the start of current period	当 期 首 残 高	11,043	5,039
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 )	(2,934)	(660)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(2,934)	(660)
Balance at the end of current period	当 中 間 期 末 残 高	8,109	4,378

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2010	For the six months ended Sep. 30, 2011
Subscription rights to shares	新株予約権		
Balance at the start of current period	当 期 首 残 高	-	108
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)	36	46
Total changes of items during the period	当 中 間 期 変 動 額 合 計	36	46
Balance at the end of current period	当 中 間 期 末 残 高	36	155
Total net assets	純 資 産 合 計		
Balance at the start of current period	当 期 首 残 高	571,782	589,190
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,915)	(4,860)
Net income	中 間 純 利 益	22,606	23,001
Purchase of treasury stock	自 己 株 式 の 取 得	(23)	(5,833)
Disposal of treasury stock	自 己 株 式 の 処 分	8	30
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)	(2,897)	(614)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	14,777	11,723
Balance at the end of current period	当 中 間 期 末 残 高	586,560	600,914

**SUPPLEMENTARY INFORMATION**  
**for the First Half of**  
**Fiscal Year 2011**  
**(ending March 31, 2012)**

**THE CHIBA BANK, LTD.**

## Supplementary Information for the First Half of Fiscal Year 2011 ending March 31, 2012

## Table of contents

<b>I.</b>	<b>Financial Highlights .....</b>	<b>1</b>
1.	<b>Summary .....</b>	<b>1</b>
	(1) Summary of income .....	1
	(2) Capital ratio (BIS guidelines) .....	1
	(3) Loans and Deposits .....	2
2.	<b>Income and Expenses .....</b>	<b>3</b>
	(1) Net business income .....	3
	(2) Ordinary profit and Interim net income .....	4
3.	<b>Management Indices .....</b>	<b>4</b>
4.	<b>Investment and Borrowing.....</b>	<b>5</b>
	(1) Loans and deposits .....	5
	(2) Securities (Term-end balance) .....	6
5.	<b>Assets.....</b>	<b>6</b>
6.	<b>Earnings Projections for Fiscal Year 2011, ending March 31, 2012 .....</b>	<b>7</b>
7.	<b>Summary of Consolidated Financial Results and Projections .....</b>	<b>7</b>
<b>II.</b>	<b>Financial Data .....</b>	<b>8</b>
1.	<b>Income and Expenses .....</b>	<b>8</b>
2.	<b>Net Business Income - Non-consolidated .....</b>	<b>10</b>
3.	<b>Interest Rate Spread (Domestic Business) - Non-consolidated .....</b>	<b>10</b>
4.	<b>Gains and Losses on Securities - Non-consolidated .....</b>	<b>10</b>
5.	<b>Capital Ratio (BIS Guidelines) .....</b>	<b>11</b>
6.	<b>Return on Equity - Non-consolidated.....</b>	<b>11</b>
7.	<b>Outstanding Balance of Deposits and Loans.....</b>	<b>12</b>
	(1) Outstanding balance - Non-consolidated .....	12
	(2) Breakdown of domestic loans and bills discounted (term-end balance) and ratio of loans to Small and medium-sized companies - Non-consolidated.....	12
	(3) Consumer loans - Non-consolidated .....	12
8.	<b>Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs) .....</b>	<b>13</b>
9.	<b>Allowance and Coverage Ratio against Risk-Monitored Loans.....</b>	<b>14</b>
10.	<b>Disclosed Claims under the Financial Reconstruction Law .....</b>	<b>15</b>
11.	<b>Status of Coverage on Disclosed Claims under the Financial Reconstruction Law .....</b>	<b>15</b>
12.	<b>Allowance for Loan Losses.....</b>	<b>16</b>
	(1) Charge-off/Allowance criteria .....	16
	(2) Breakdown of allowance for loan losses .....	16
13.	<b>Loan Breakdown by Industry (After partial direct write-offs) - Non-consolidated.....</b>	<b>17</b>
	(1) Loan breakdown by industry .....	17
	(2) Breakdown of risk-monitored loans by industry .....	17
14.	<b>Loan Breakdown by Domicile of Borrower.....</b>	<b>18</b>
	(1) Balance of loans to specific foreign countries - Non-consolidated .....	18
	(2) Balance of loans to Asian countries - Non-consolidated.....	18
	(3) Balance of loans to Latin American countries and Russia - Non-consolidated.....	18
15.	<b>Gains and Losses on Valuation of Securities.....</b>	<b>19</b>
	(1) Basis of securities valuation.....	19
	(2) Gains and losses on valuation .....	19
16.	<b>Earnings Projections.....</b>	<b>20</b>

## I. Financial Highlights

### 1. Summary

- Ordinary profit for the interim financial period increased by ¥2.0 billion to ¥35.7 billion, and Net income increased by ¥0.3 billion to ¥23.0 billion from the corresponding period of the previous fiscal year. Accordingly, profits have grown for three successive interim fiscal terms.
- The consolidated capital ratio (BIS guidelines) was up by 0.75% to 14.13% and the non-consolidated capital ratio was 13.51%, increases of 0.75% from the previous fiscal year-end. These continue to remain at a high level.
- The balance of Loans and bills discounted increased by ¥147.2 billion from the previous fiscal year-end, to ¥7,518.7 billion, whilst Deposits decreased by ¥39.9 billion to ¥9,098.4 billion. The average balance of Loans and bills discounted increased by ¥258.3 billion and Deposits increased by ¥366.3 billion from the corresponding period of the previous fiscal year.

#### (1) Summary of income

		(¥ Billion)			
	(Japanese)	For the six months ended Sep. 30, 2011			For the six months ended Sep. 30, 2010
		(a)	(a-b)	(a-b)/b	(b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	38.2	(2.9)	(7.1%)	41.2
Core net business income	コ ア 業 務 純 益	36.5	(2.2)	(5.8%)	38.8
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額 (i)	-	-		-
Net business income	業 務 純 益	38.2	(2.9)	(7.1%)	41.2
Non-recurrent income and losses	臨 時 損 益	(2.5)	5.0		(7.5)
Disposal of non-performing loans (-)(ii)	う ち 不 良 債 権 処 理 額	(5.7)	(13.7)		7.9
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	8.9	8.9		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.6	1.6		-
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	(9.5)	(8.6)		(0.8)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>35.7</b>	<b>2.0</b>	<b>6.1%</b>	<b>33.6</b>
Extraordinary income (loss)	特 別 損 益	(0.2)	(3.7)		3.4
Reversal of allowance for loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	-	(0.8)		0.8
Recoveries of written-off claims (iv)	う ち 償 却 債 権 取 立 益	-	(3.2)		3.2
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>23.0</b>	<b>0.3</b>	<b>1.7%</b>	<b>22.6</b>
Net credit costs (-)(i)+(ii)-(iii)-(iv))	与 信 関 係 費 用	(5.7)	(9.6)		3.9

Note 1: Core net business income = Net business income (before transfer to general allowance for loan losses) - Gains (losses) related to bonds  
 2: 'Reversal of allowance for loan losses' and 'Recoveries of written-off claims' of the interim period of fiscal year 2011 are included in 'Disposal of non-performing loans' of 'Non-recurrent income and losses' based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14).

注 1: コア業務純益 = 業務純益 (一般貸引繰入前) - 債券関係損益

2: 「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第14号)に基づき、当中間期の「貸倒引当金戻入益」及び「償却債権取立益」は「臨時損益」中の「不良債権処理額」に含めて計上しております。  
 また、これに伴い、当中間期から、従来の「実質信用コスト」を「与信関係費用」として表示しております。

#### (2) Capital ratio (BIS guidelines)

	(Japanese)	As of Sep. 30, 2011			As of Mar. 31, 2011	As of Sep. 30, 2010
		(a)	(a-b)	(a-c)	(b)	(c)
<b>Consolidated capital ratio</b>	<b>連結自己資本比率</b>	<b>14.13%</b>	<b>0.75%</b>	<b>0.57%</b>	<b>13.37%</b>	<b>13.55%</b>
Tier 1 capital ratio	T i e r 比 率	12.81%	0.75%	0.66%	12.05%	12.14%
<b>Non-consolidated capital ratio</b>	<b>単体自己資本比率</b>	<b>13.51%</b>	<b>0.75%</b>	<b>0.67%</b>	<b>12.76%</b>	<b>12.83%</b>
Tier 1 capital ratio	T i e r 比 率	12.22%	0.75%	0.75%	11.46%	11.47%

## (3) Loans and Deposits

(¥ Billion)

	<i>(Japanese)</i>	For the six months ended Sep. 30, 2011			FY 2010 ended Mar. 31, 2011	For the six months ended Sep. 30, 2010
		(a)	(a-b)	(a-c)	(b)	(c)
Loans and bills discounted (Term-end balance)	貸出金 (末残)	7,518.7	147.2	284.7	7,371.4	7,233.9
Deposits (Term-end balance)	預金 (末残)	9,098.4	(39.9)	332.8	9,138.3	8,765.6
Personal deposits	うち個人預金	7,107.9	108.6	261.4	6,999.2	6,846.5
Loans and bills discounted (Average balance)	貸出金 (平残)	7,481.1	199.3	258.3	7,281.7	7,222.8
Deposits (Average balance)	預金 (平残)	9,186.9	365.2	366.3	8,821.6	8,820.6

## 2. Income and Expenses

### (1) Net business income

- Net business income (before transfer to general allowance for loan losses) decreased by ¥2.9 billion compared with the corresponding period of the previous fiscal year, to ¥38.2 billion. Core net business income, which excludes Gains (losses) related to bonds, decreased by ¥2.2 billion from the corresponding period of the previous fiscal year, to ¥36.5 billion.
- Gross business profits decreased by ¥3.0 billion from the corresponding period of the previous year, to ¥78.1 billion. Although Net interest income decreased as a result of lower yields on loans and bills discounted etc., the term-end balance and average balance of Loans and bills discounted increased favorably.
- Whilst we moved ahead with opening new branches, we also pursued cost efficiencies. As a result, Expenses were ¥39.9 billion and remained at the same level as the previous interim fiscal term.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2011			For the six months ended Sep. 30, 2010
		(a)	(a-b)	(a-b)/b	(b)
<b>Gross business profits</b>	<b>業 務 粗 利 益</b>	<b>78.1</b>	<b>(3.0)</b>	<b>(3.7%)</b>	<b>81.2</b>
Net interest income	資 金 利 益	67.9	(1.5)		69.5
Net fees and commissions income	役 務 取 引 等 利 益	7.0	(0.3)		7.3
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.5	0.1		2.3
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	2.4	(0.1)		2.6
Trading income	特 定 取 引 利 益	0.6	(0.1)		0.7
Profit from other business transactions	そ の 他 業 務 利 益	2.5	(1.0)		3.5
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1.7	(0.6)		2.4
<b>Expenses (-)</b>	<b>経 費</b>	<b>39.9</b>	<b>(0.0)</b>	<b>(0.2%)</b>	<b>40.0</b>
Personnel expenses (-)	う ち 人 件 費	20.7	(0.0)		20.8
Non-personnel expenses (-)	う ち 物 件 費	17.0	(0.1)		17.2
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>36.5</b>	<b>(2.2)</b>	<b>(5.8%)</b>	<b>38.8</b>
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 (一 般 貸 引 繰 入 前)</b>	<b>38.2</b>	<b>(2.9)</b>	<b>(7.1%)</b>	<b>41.2</b>
Net transfer to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-		-
<b>Net business income</b>	<b>業 務 純 益</b>	<b>38.2</b>	<b>(2.9)</b>	<b>(7.1%)</b>	<b>41.2</b>

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

### (Reference) (参考)

	(Japanese)	As of Sep. 30, 2011			As of Mar. 31, 2011
		(a)	(a-b)		(b)
Number of Branches	店 舗 数	177	2		175
Branches	支 店	160	3		157
Sub-branches	出 張 所	17	(1)		18
Money exchange counters and Overseas representative offices	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	5	-		5
Number of employees	従 業 員 数	4,381	85		4,296

Note 1: "Sub-branches" includes Corporate banking offices.

2: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注 1: 出張所には、法人営業所を含めております。

2: 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**

- Net credit costs improved to a reversal of ¥5.7 billion, reflecting a reversal of the allowance for loan losses, by strengthening the support for turning round and restructuring customers' businesses. Although Write-offs of stocks, etc. was ¥9.1 billion, reflecting a stagnation in the stock market, Ordinary profit increased by ¥2.0 billion compared with the corresponding period of the previous fiscal year, to ¥35.7 billion.
- Thus, Net income increased by ¥0.3 billion from the corresponding period of the previous fiscal year, to ¥23.0 billion.

	(Japanese)	For the six months ended Sep. 30, 2011			For the six months ended Sep. 30, 2010 (b)
		(a)	(a-b)	(a-b)/b	
<b>Net business income (before transfer to general allowance for loan losses)</b>	業 務 純 益 (一般貸引繰入前)	<b>38.2</b>	<b>(2.9)</b>	<b>(7.1%)</b>	<b>41.2</b>
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-		-
Net business income	業 務 純 益	38.2	(2.9)	(7.1%)	41.2
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	(5.7)	(13.7)		7.9
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	8.9	8.9		-
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.6	1.6		-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(9.5)	(8.6)		(0.8)
Write-offs of stocks, etc. (-)	う ち 株 式 等 償 却	9.1	8.1		0.9
<b>Ordinary profit</b>	経 常 利 益	<b>35.7</b>	<b>2.0</b>	<b>6.1%</b>	<b>33.6</b>
Extraordinary income (loss)	特 別 損 益	(0.2)	(3.7)		3.4
Reversal of allowance for loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	-	(0.8)		0.8
Recoveries of written-off claims (iv)	う ち 償 却 債 権 取 立 益	-	(3.2)		3.2
<b>Net income</b>	中 間 純 利 益	<b>23.0</b>	<b>0.3</b>	<b>1.7%</b>	<b>22.6</b>
<b>Net credit costs (-) (i)+(ii)-(-iii)-(iv))</b>	与 信 関 係 費 用	<b>(5.7)</b>	<b>(9.6)</b>		<b>3.9</b>

Note: 'Reversal of allowance for loan losses' and 'Recoveries of written-off claims' of the interim period of fiscal year 2011 are included in 'Disposal of non-performing loans' of 'Non-recurrent income and losses' based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14).

注: 「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第14号)に基づき、当中間期の「貸倒引当金戻入益」及び「償却債権取立益」は「臨時損益」中の「不良債権処理額」に含めて計上しております。また、これに伴い、当中間期から、従来の「実質信用コスト」を「与信関係費用」として表示しております。

**3. Management Indices**

- The Overhead ratio (OHR), which indicates management efficiency, was 52.29%. The Return on average total assets (ROA), which is an indicator of profitability, was 0.43%.
- The Return on equity (ROE) was 7.70%.

	(Japanese)	For the six months ended Sep. 30, 2011			FY 2010 ended Mar. 31, 2011 (b)	For the six months ended Sep. 30, 2010 (c)
		(a)	(a-b)	(a-c)		
Overhead ratio (OHR) *1	<b>OHR</b>	<b>52.29%</b>	0.14%	1.45%	52.15%	50.84%
Return on average total assets (ROA) *2	<b>ROA</b>	<b>0.43%</b>	0.06%	(0.00%)	0.37%	0.44%
Return on equity (ROE) *3	<b>ROE</b>	<b>7.70%</b>	1.14%	(0.07%)	6.56%	7.78%

\*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 Loans and bills discounted of ¥147.2 billion from the previous fiscal year-end to ¥7,518.7 billion. Corporate loans increased by ¥79.5 billion and Housing loans increased by ¥35.1 billion.
- The balance of deposits decreased by ¥39.9 billion from the previous fiscal year-end, to ¥9,098.4 billion due to a decrease in public deposits, while the balance of personal deposits increased steadily.
- The balance of investment trusts decreased by ¥62.3 billion from the previous fiscal year-end, to ¥399.6 billion, reflecting a fall in unit prices arising out of a stagnation in stock markets. Insurance premiums for personal annuities increased steadily by ¥12.2 billion compared with the second half of the previous fiscal year, to ¥69.0 billion.

##### (1) Loans and deposits

					(¥ Billion)	
	(Japanese)	For the six months ended Sep. 30, 2011 (a)	(a-b)	(a-c)	FY 2010 ended Mar. 31, 2011 (b)	For the six months ended Sep. 30, 2010 (c)
<b>Loans and bills discounted (Term-end balance)</b>	<b>貸出金 (未残)</b>	<b>7,518.7</b>	<b>147.2</b>	<b>284.7</b>	<b>7,371.4</b>	<b>7,233.9</b>
Domestic	国内向け貸出	7,461.5	140.3	268.6	7,321.1	7,192.9
<b>Corporate loans</b>	<b>事業者向け貸出</b>	<b>4,475.5</b>	<b>79.5</b>	<b>168.6</b>	<b>4,396.0</b>	<b>4,306.9</b>
Consumer loans	消費者ローン	2,675.5	31.9	78.5	2,643.5	2,596.9
<b>Housing loans</b>	<b>うち住宅ローン</b>	<b>2,580.8</b>	<b>35.1</b>	<b>85.8</b>	<b>2,545.6</b>	<b>2,494.9</b>
Public sectors	公共向け貸出	310.4	28.8	21.3	281.5	289.0
Small and medium-sized companies [Ratio]	うち中小企業等貸出 (中小企業等貸出比率)	5,854.6 [78.46%]	91.7 [(0.25%)]	209.1 [(0.02%)]	5,762.9 [78.71%]	5,645.5 [78.48%]
Overseas	海外向け貸出	57.1	6.8	16.1	50.2	41.0
<b>Deposits (Term-end balance)</b>	<b>預金 (未残)</b>	<b>9,098.4</b>	<b>(39.9)</b>	<b>332.8</b>	<b>9,138.3</b>	<b>8,765.6</b>
Domestic	国内	9,016.2	(7.4)	356.0	9,023.7	8,660.1
Personal deposits	うち個人	7,107.9	108.6	261.4	6,999.2	6,846.5
Public deposits	うち公共	348.7	(184.8)	38.6	533.6	310.0
Overseas branch offices, etc	海外店等	82.2	(32.4)	(23.2)	114.6	105.4
<b>Loans and bills discounted (Average balance)</b>	<b>貸出金 (平残)</b>	<b>7,481.1</b>	<b>199.3</b>	<b>258.3</b>	<b>7,281.7</b>	<b>7,222.8</b>
<b>Deposits (Average balance)</b>	<b>預金 (平残)</b>	<b>9,186.9</b>	<b>365.2</b>	<b>366.3</b>	<b>8,821.6</b>	<b>8,820.6</b>

#### (Reference) (参考)

##### New housing loans 住宅ローン実行額

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2011 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2011 (b)	For the six months ended Sep. 30, 2010 (c)
New housing loans	住宅ローン実行額	143.5	(14.5)	(11.7)	158.0	155.3

##### Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	As of Sep. 30, 2011 (a)	(a-b)	(a-c)	As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
<b>Balance of investment trusts</b>	<b>投資信託残高</b>	<b>399.6</b>	<b>(62.3)</b>	<b>(68.8)</b>	<b>461.9</b>	<b>468.4</b>
Personal investors	うち個人	392.2	(61.9)	(67.9)	454.2	460.2
Stock funds	うち株式投資信託	392.3	(62.1)	(68.0)	454.5	460.4

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2011 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2011 (b)	For the six months ended Sep. 30, 2010 (c)
<b>Personal annuities (Insurance premiums)</b>	<b>個人年金保険等 (取扱保険料)</b>	<b>69.0</b>	<b>12.2</b>	<b>(7.2)</b>	<b>56.8</b>	<b>76.3</b>

## (2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2011			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
		(a)	(a-b)	(a-c)		
Securities	有 価 証 券	1,868.3	(54.2)	(62.3)	1,922.6	1,930.7
Government bonds	国 債	898.7	32.5	54.8	866.2	843.9
Stocks	株 式	128.3	(8.8)	(11.5)	137.2	139.9
Corporate bonds and others	社 債 他	638.5	(34.9)	(66.7)	673.5	705.3
Foreign currency securities	外 貨 建 有 価 証 券	202.6	(43.0)	(38.8)	245.6	241.4
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.4 years	(0.3 years)	(0.4 years)	3.8 years	3.9 years

Note 1: The above figures are acquisition costs excluding gains (losses) on valuation.

2: Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.

注1: 評価損益を除いた取得原価で表示しております。

2: 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 decreased to ¥145.7 billion from the previous fiscal year-end. The coverage ratio, including allowances, was 71.0% for total disclosed claims, 75.0% for doubtful claims, and 55.9% for substandard claims. Thus the ratio remained at a high level.
- The non-performing loan ratio decreased by 0.03% from the previous fiscal year-end, to 1.91%.

## Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2011			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
		(a)	(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	20,470	1,179	(2,457)	19,291	22,927
Doubtful Claims	危 険 債 権	68,344	199	5,774	68,144	62,570
Substandard Claims	要 管 理 債 権	56,930	(1,519)	1,865	58,449	55,065
<b>Total</b>	<b>合 計</b>	<b>145,745</b>	<b>(140)</b>	<b>5,182</b>	<b>145,886</b>	<b>140,563</b>
Normal Claims	正 常 債 権	7,481,163	132,074	263,776	7,349,088	7,217,387
Total Claims Outstandings	総 与 信 残 高	7,626,909	131,934	268,958	7,494,975	7,357,951
<b>Non-performing loan ratio</b>	<b>不 良 債 権 比 率</b>	<b>1.91%</b>	<b>(0.03%)</b>	<b>0.00%</b>	<b>1.94%</b>	<b>1.91%</b>
Coverage ratio	保 全 率	71.0%	0.3%	(0.9%)	70.6%	72.0%

Note: Total Claims outstandings 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. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 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、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

## (Reference) Breakdown of coverage

(参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount	Collateral/ Guarantees	Allowance for loan losses	Allowance ratio <sup>*2</sup>	Coverage ratio
		(a) 債権額	(b) 担保・保証等	(c) 貸倒引当金	c/(a-b) 引当率	(b+c)/a 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	20,470	18,749	1,721	100.0%	<b>100.0%</b>
Doubtful Claims	危 険 債 権	68,344	42,663	8,604	33.5%	<b>75.0%</b>
Substandard Claims	要 管 理 債 権	56,930	<sup>*1</sup> 23,090	8,756	25.8%	<b>55.9%</b>
<b>Total</b>	<b>合 計</b>	<b>145,745</b>	<b>84,502</b>	<b>19,082</b>	<b>31.1%</b>	<b>71.0%</b>

\*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 2011, ending March 31, 2012

## &lt; Non-consolidated &gt;

(¥ Billion)

	(Japanese)	For FY 2011 ending Mar. 31, 2012
Ordinary income	経 常 収 益	202.0
Core net business income	コ ア 業 務 純 益	70.0
Ordinary profit	経 常 利 益	65.0
Net income	当 期 純 利 益	40.0

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

## &lt; Cash Dividends Paid &gt;

	(Japanese)	Annual cash dividends per share	
		Interim	
Cash dividends 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 ¥0.9 billion compared with the corresponding period of the previous fiscal year to ¥37.4 billion (¥1.7 billion higher than non-consolidated), and Consolidated net income increased by ¥0.1 billion to ¥23.4 billion (¥0.4 billion higher than non-consolidated).

## &lt; Results &gt;

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2011 (a)			For the six months ended Sep. 30, 2010 (b)
			(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	118.1	4.1	3.6%	113.9
Ordinary profit	経 常 利 益	37.4	0.9	2.4%	36.5
Net income	中 間 純 利 益	23.4	0.1	0.6%	23.3

## &lt; Projections &gt;

(¥ Billion)

	(Japanese)	Projections for FY 2011 ending Mar. 31, 2012
Ordinary income	経 常 収 益	227.0
Ordinary profit	経 常 利 益	68.5
Net income	当 期 純 利 益	45.0

## II. Financial Data

## 1. Income and Expenses

## Non-consolidated

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2011 (a)		For the six months ended Sep. 30, 2010 (b)
			(a-b)	
Gross business profits	業 務 粗 利 益	78,184	(3,059)	81,243
Domestic gross business profits	国 内 業 務 粗 利 益	75,761	(2,757)	78,518
Net interest income	資 金 利 益	66,565	(1,513)	68,079
Net fees and commissions income	役 務 取 引 等 利 益	6,881	(387)	7,268
Net trading income	特 定 取 引 利 益	580	(89)	670
Profit from other business transactions	そ の 他 業 務 利 益	1,733	(766)	2,500
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	1,581	(783)	2,364
International gross business profits	国 際 業 務 粗 利 益	2,422	(302)	2,725
Net interest income	資 金 利 益	1,385	(62)	1,447
Net fees and commissions income	役 務 取 引 等 利 益	154	32	122
Net trading income	特 定 取 引 利 益	37	(26)	63
Profit from other business transactions	そ の 他 業 務 利 益	845	(246)	1,091
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	131	85	45
Expenses (excluding non-recurrent expenses) (-)	経 費 ( 除 く 臨 時 処 理 分 )	39,918	(95)	40,013
Personnel expenses (-)	人 件 費	20,732	(71)	20,804
Non-personnel expenses (-)	物 件 費	17,056	(148)	17,204
Taxes (-)	税 金	2,128	124	2,004
<b>Net business income (before transfer to general allowance for loan losses)</b>	<b>業 務 純 益 ( 一 般 貸 倒 引 当 金 繰 入 前 )</b>	<b>38,266</b>	<b>(2,964)</b>	<b>41,230</b>
Net transfer to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	[ (9,306)]	[ (7,251)]	[ (2,054)]
Core net business income	コ ア 業 務 純 益	36,554	(2,266)	38,820
<b>Net business income</b>	<b>業 務 純 益</b>	<b>38,266</b>	<b>(2,964)</b>	<b>41,230</b>
Non-recurrent income and losses	臨 時 損 益	(2,520)	5,041	(7,561)
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額	(5,767)	(13,764)	7,996
Charge-off amount of loans (-)	貸 出 金 償 却	4,571	(2,708)	7,280
Net transfer to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額	[ 321]	[ (919)]	[ 1,241]
Losses on sales of non-performing loans (-)	延 滞 債 権 売 却 損	(163)	(222)	59
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	411	(245)	657
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	8,984	8,984	-
Recoveries of written-off claims	償 却 債 権 取 立 益	1,602	1,602	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(9,521)	(8,689)	(831)
Non-recurrent income and losses	そ の 他 臨 時 損 益	1,233	(32)	1,266
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>35,746</b>	<b>2,077</b>	<b>33,668</b>
Extraordinary income (losses)	特 別 損 益	(267)	(3,764)	3,496
Reversal of allowance for loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	-	(813)	813
Recoveries of written-off claims (iv)	う ち 償 却 債 権 取 立 益	-	(3,266)	3,266
Income before income taxes	税 引 前 中 間 純 利 益	35,478	(1,686)	37,165
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税	7,077	(1,854)	8,932
Income taxes-deferred (-)	法 人 税 等 調 整 額	5,399	(227)	5,626
Total income taxes (-)	法 人 税 等 合 計	12,477	(2,081)	14,558
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>23,001</b>	<b>394</b>	<b>22,606</b>

<b>Net credit costs (-)</b>	<b>(i)+(ii)-(-)(iii)-(iv)</b>	<b>与 信 関 係 費 用</b>	<b>(5,767)</b>	<b>(9,684)</b>	<b>3,917</b>
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Note: 'Reversal of allowance for loan losses' and 'Recoveries of written-off claims' of the interim period of fiscal year 2011 are included in 'Disposal of non-performing loans' of 'Non-recurrent income and losses' based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14).

注: 「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第14号)に基づき、当中間期の「貸倒引当金戻入益」及び「償却債権取立益」は「臨時損益」中の「不良債権処理額」に含めて計上しております。

また、これに伴い、当中間期から、従来の「実質信用コスト」を「与信関係費用」として表示しております。

## Consolidated

[Consolidated interim statement of income]

(¥ Million)

	(Japanese)	For the six months ended		For the six months ended Sep. 30, 2010 (b)
		Sep. 30, 2011 (a)	(a-b)	
Consolidated gross profits	連結粗利益	83,583	(3,417)	87,001
Net interest income	資金利益	67,902	(1,807)	69,710
Net fees and commissions income	役務取引等利益	12,251	(445)	12,697
Net trading income	特定取引利益	848	(150)	999
Profit from other business transactions	その他業務利益	2,580	(1,014)	3,594
General and administrative expenses (-)	営業経費	43,502	(158)	43,661
Loan charge-off and reserve expenses (-)	(i) 貸倒償却引当費用	(3,466)	(12,852)	9,385
Charge-off amount of loans (-)	貸出金償却	4,818	(2,757)	7,576
Net transfer to specific allowance for loan losses (-)	個別貸倒引当金繰入額	[ 2,544]	(2,912)	2,912
Net transfer to (from) general allowance for loan losses (-)	一般貸倒引当金繰入額	[ (9,457)]	1,819	(1,819)
Losses on sales of non-performing loans (-)	延滞債権等売却損	(165)	(224)	59
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	411	(245)	657
Reversal of allowance for loan losses	貸倒引当金戻入益	6,913	6,913	-
Recoveries of written-off claims	償却債権取立益	1,618	1,618	-
Gains (losses) related to stocks, etc.	株式等関係損益	(9,521)	(8,719)	(801)
Gains (losses) on investments based on equity method	持分法による投資損益	49	7	42
Others	その他	3,422	21	3,400
<b>Ordinary profit</b>	<b>経常利益</b>	<b>37,498</b>	<b>902</b>	<b>36,595</b>
Extraordinary income (losses)	特別損益	(295)	(2,979)	2,684
Recoveries of written-off claims	(ii) うち償却債権取立益	-	(3,281)	3,281
Income before income tax and minority interests	税金等調整前中間純利益	37,202	(2,077)	39,279
Income taxes-current (-)	法人税、住民税及び事業税	8,352	(2,042)	10,395
Income taxes-deferred (-)	法人税等調整額	5,051	(127)	5,178
Total income taxes (-)	法人税等合計	13,403	(2,169)	15,573
Income before minority interests	少数株主損益調整前 中間純利益	23,799	92	23,706
Minority interest in net income (-)	少数株主利益	328	(56)	384
<b>Net income</b>	<b>中間純利益</b>	<b>23,470</b>	<b>148</b>	<b>23,321</b>

<b>Net credit costs (-)</b>	<b>(i)-(ii) 与信関係費用</b>	<b>(3,466)</b>	<b>(9,571)</b>	<b>6,104</b>
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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)	42,951	(3,225)	46,176
Consolidated net business income	連結業務純益	42,951	(5,045)	47,996

Note 1: 'Reversal of allowance for loan losses' and 'Recoveries of written-off claims' of the interim period of fiscal year 2011 are included in 'Loan charge-off and reserve expenses' based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14).

2: 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)

3: 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1: 「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第14号)に基づき、当中間連結会計期間の「貸倒引当金戻入益」及び「償却債権取立益」は「貸倒償却引当費用」に含めて計上しております。

また、これに伴い、当中間連結会計期間から、従来の「実質信用コスト」を「与信関係費用」として表示しております。

2: 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)

3: 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	-	9
Number of affiliated companies applicable to the equity method	持分法適用会社数	4	-	4

## 2. Net Business Income - Non-consolidated

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2011 (a)	(a-b)	For the six months ended Sep. 30, 2010 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	38,266	(2,964)	41,230
Per head (in thousands of yen)	職員一人当たり(千円)	9,150	(718)	9,868
(2) Net business income	業 務 純 益	38,266	(2,964)	41,230
Per head (in thousands of yen)	職員一人当たり(千円)	9,150	(718)	9,868

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、臨時雇員および嘱託を除く)の平残。

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

	(Japanese)	For the six months ended Sep. 30, 2011 (a)	(a-b)	For the six months ended Sep. 30, 2010 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.49%	(0.11%)	1.60%
(a) Average yield on loans and bills discounted (B)	貸出金利回	1.68%	(0.12%)	1.81%
(b) Average yield on securities	有価証券利回	0.95%	(0.04%)	0.99%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.89%	(0.07%)	0.97%
(a) Average yield on deposits and negotiable certificates of deposit(D)	預金等利回	0.06%	(0.03%)	0.10%
(b) Expense ratio	経費率	0.82%	(0.03%)	0.86%
(3) Average interest rate spread (A)-(C)	総資金利鞘	0.60%	(0.03%)	0.63%
Difference between average yield on loans and deposits (B)-(D)	預貸金利差	1.62%	(0.09%)	1.71%

## 4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	For the six months ended Sep. 30, 2011 (a)	(a-b)	For the six months ended Sep. 30, 2010 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	1,712	(697)	2,410
Gains on sales	売却益	2,767	39	2,728
Gains on redemption	償還益	-	-	-
Losses on sales (-)	売却損	174	102	72
Losses on redemption (-)	償還損	804	662	142
Write-offs (-)	償却	76	(27)	103
Gains (losses) related to stocks, etc.	株式等関係損益	(9,521)	(8,689)	(831)
Gains on sales	売却益	84	(81)	165
Losses on sales (-)	売却損	471	471	-
Write-offs (-)	償却	9,133	8,136	997

## 5. Capital Ratio (BIS Guidelines)

Consolidated		(¥ Billion)				
	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2011	(a-b)	(a-c)	31, 2011	30, 2010
		(a)			(b)	(c)
(1) Capital ratio	自己資本比率	14.13%	0.75%	0.57%	13.37%	13.55%
Tier 1 capital ratio	うちTier 比率	12.81%	0.75%	0.66%	12.05%	12.14%
(2) Tier 1 capital	T i e r	604.9	5.4	14.5	599.4	590.3
(3) Tier 2 capital	T i e r	83.8	(0.2)	(0.4)	84.1	84.2
(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	10.2	-	(0.0)	10.2	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	-	73.0	73.0
(4) Deductions from capital	控除項目	21.3	3.1	5.7	18.2	15.6
(5) Total capital (2)+(3)-(4)	自己資本	667.3	2.0	8.3	665.2	658.9
(6) Total risk-weighted assets	リスクアセット	4,721.2	(251.2)	(139.0)	4,972.4	4,860.3

## Non-consolidated (¥ Billion)

	(Japanese)	As of Sep.			As of Mar.	As of Sep.
		30, 2011	(a-b)	(a-c)	31, 2011	30, 2010
		(a)			(b)	(c)
(1) Capital ratio	自己資本比率	13.51%	0.75%	0.67%	12.76%	12.83%
Tier 1 capital ratio	うちTier 比率	12.22%	0.75%	0.75%	11.46%	11.47%
(2) Tier 1 capital	T i e r	560.9	3.7	11.3	557.1	549.6
(3) Tier 2 capital	T i e r	83.4	(0.2)	(0.3)	83.6	83.7
(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	-	-	-	-	-
(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	10.2	-	(0.0)	10.2	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	-	73.0	73.0
(4) Deductions from capital	控除項目	24.4	3.5	6.0	20.9	18.4
(5) Total capital (2)+(3)-(4)	自己資本	619.9	(0.0)	5.0	619.9	614.8
(6) Total risk-weighted assets	リスクアセット	4,587.4	(270.8)	(203.6)	4,858.3	4,791.0

Note: 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)

注: 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 2010	For the six
		months ended	(a-b)	(a-c)	ended Mar.	months ended
		Sep. 30, 2011			31, 2011	Sep. 30, 2010
		(a)			(b)	(c)
Net business income basis (Annual)	業務純益ベース(年率)	12.82%	(0.77%)	(1.37%)	13.59%	14.19%
Net income basis (Annual)	当期純利益ベース(年率)	7.70%	1.14%	(0.07%)	6.56%	7.78%

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, 2011 (a)			For FY 2010 ended Mar. 31, 2011 (b)	For the six months ended Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 ( 未 残 )	9,098.4	(39.9)	332.8	9,138.3	8,765.6
Domestic	う ち 国 内	9,016.2	(7.4)	356.0	9,023.7	8,660.1
In Chiba Prefecture	う ち 県 内	8,738.1	(17.7)	332.2	8,755.8	8,405.8
Personal deposits	う ち 個 人	7,107.9	108.6	261.4	6,999.2	6,846.5
Public sector	う ち 公 共	348.7	(184.8)	38.6	533.6	310.0
Deposits (Average balance)	預金 ( 平 残 )	9,186.9	365.2	366.3	8,821.6	8,820.6
Domestic	う ち 国 内	9,096.8	385.6	396.7	8,711.1	8,700.1
In Chiba Prefecture	う ち 県 内	8,822.0	375.8	387.6	8,446.2	8,434.3
Loans and bills discounted (Term-end balance)	貸出金 ( 未 残 )	7,518.7	147.2	284.7	7,371.4	7,233.9
Domestic	う ち 国 内	7,461.5	140.3	268.6	7,321.1	7,192.9
In Chiba Prefecture	う ち 県 内	5,630.1	76.0	122.2	5,554.0	5,507.8
Loans and bills discounted (average balance)	貸出金 ( 平 残 )	7,481.1	199.3	258.3	7,281.7	7,222.8
Domestic	う ち 国 内	7,429.8	189.8	245.1	7,240.0	7,184.7
In Chiba Prefecture	う ち 県 内	5,573.5	79.2	96.4	5,494.3	5,477.1

### (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, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	7,461.5	140.3	268.6	7,321.1	7,192.9
[Excluding loans to public sector]	(除公共向け貸出)	[7,151.0]	[111.4]	[247.2]	[7,039.5]	[6,903.8]
Large companies	大 企 業	1,127.4	20.4	45.1	1,107.0	1,082.2
Midsize companies	中 堅 企 業	168.9	(0.6)	(7.0)	169.5	176.0
Small and medium-sized companies, etc. (B)	中 小 企 業 等	5,854.6	91.7	209.1	5,762.9	5,645.5
Small and medium-sized companies	う ち 中 小 企 業	3,179.1	59.7	130.5	3,119.3	3,048.6
Consumer loans	う ち 消 費 者 ロ ー ン	2,675.5	31.9	78.5	2,643.5	2,596.9
Public sector	公 共	310.4	28.8	21.3	281.5	289.0
Small and medium-sized companies loans ratio (B/A)	中小企業等貸出比率	78.46%	(0.25%)	(0.02%)	78.71%	78.48%

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, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,675.5	31.9	78.5	2,643.5	2,596.9
Housing loans	住宅ローン残高	2,580.8	35.1	85.8	2,545.6	2,494.9
Other consumer loans	その他のローン残高	94.7	(3.2)	(7.2)	97.9	101.9



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

## Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,249	42	(1,357)	3,206	4,606
Delinquent Loans	延滞債権額	85,287	1,435	4,870	83,851	80,416
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,439	1,259	1,810	4,180	3,628
Restructured Loans	貸出条件緩和債権額	51,491	(2,778)	54	54,269	51,436
Total Risk-Monitored Loans	リスク管理債権合計	145,467	(40)	5,378	145,507	140,089

Total loan balance (Term-end balance)	貸出金残高(未残)	7,518,710	147,257	284,713	7,371,452	7,233,996
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Loans to Bankrupt Borrowers	破綻先債権額	0.04%	(0.00%)	(0.02%)	0.04%	0.06%
Delinquent Loans	延滞債権額	1.13%	(0.00%)	0.02%	1.13%	1.11%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.07%	0.01%	0.02%	0.05%	0.05%
Restructured Loans	貸出条件緩和債権額	0.68%	(0.05%)	(0.02%)	0.73%	0.71%
Total percentage of loan balance	貸出金残高比合計	1.93%	(0.03%)	(0.00%)	1.97%	1.93%

## Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	2,921	(135)	(1,451)	3,057	4,373
Delinquent Loans	延滞債権額	85,431	930	4,458	84,501	80,973
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,439	1,259	1,810	4,180	3,628
Restructured Loans	貸出条件緩和債権額	51,541	(2,783)	47	54,325	51,494
Total Risk-Monitored Loans	リスク管理債権合計	145,335	(729)	4,865	146,064	140,469

Total loan balance (Term-end balance)	貸出金残高(未残)	7,493,147	147,003	282,676	7,346,143	7,210,471
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Loans to Bankrupt Borrowers	破綻先債権額	0.03%	(0.00%)	(0.02%)	0.04%	0.06%
Delinquent Loans	延滞債権額	1.14%	(0.01%)	0.01%	1.15%	1.12%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.07%	0.01%	0.02%	0.05%	0.05%
Restructured Loans	貸出条件緩和債権額	0.68%	(0.05%)	(0.02%)	0.73%	0.71%
Total percentage of loan balance	貸出金残高比合計	1.93%	(0.04%)	(0.00%)	1.98%	1.94%

## 9. Allowance and Coverage Ratio against Risk-Monitored Loans

## Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	145,467	(40)	5,378	145,507	140,089
Collateral and guarantees (B)	担保・保証等	84,272	3,284	2,426	80,988	81,846
Allowance for loan losses (C)	貸倒引当金	19,066	(2,768)	125	21,835	18,941
Allowance ratio (C)/(A)	引当率	13.1%	(1.8%)	(0.4%)	15.0%	13.5%
Coverage ratio (B+C)/(A)	保全率	71.0%	0.3%	(0.9%)	70.6%	71.9%
As a percentage of total loans	貸出金残高比	1.93%	(0.03%)	(0.00%)	1.97%	1.93%

## Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	145,335	(729)	4,865	146,064	140,469
Collateral and guarantees (B)	担保・保証等	83,212	2,628	1,966	80,583	81,245
Allowance for loan losses (C)	貸倒引当金	19,675	(2,819)	98	22,494	19,576
Allowance ratio (C)/(A)	引当率	13.5%	(1.8%)	(0.3%)	15.4%	13.9%
Coverage ratio (B+C)/(A)	保全率	70.7%	0.2%	(0.9%)	70.5%	71.7%
As a percentage of total loans	貸出金残高比	1.93%	(0.04%)	(0.00%)	1.98%	1.94%

## 10. Disclosed Claims under the Financial Reconstruction Law

## Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (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	20,470	1,179	(2,457)	19,291	22,927
Doubtful Claims	危険債権	68,344	199	5,774	68,144	62,570
Substandard Claims	要管理債権	56,930	(1,519)	1,865	58,449	55,065
Total	合計	145,745	(140)	5,182	145,886	140,563

Normal Claims	正常債権	7,481,163	132,074	263,776	7,349,088	7,217,387
Total Claims Outstandings*	総与信残高	7,626,909	131,934	268,958	7,494,975	7,357,951
Non-performing loan ratio	不良債権比率	1.91%	(0.03%)	0.00%	1.94%	1.91%

Note: Total Claims Outstandings 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. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 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、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

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

## Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Total coverage (A)	保全額	103,585	464	2,323	103,120	101,262
Allowance for loan losses	貸倒引当金	19,082	(2,871)	140	21,953	18,942
Value covered by collateral and guarantees	担保・保証等	84,502	3,336	2,183	81,166	82,319
Total disclosed claims under the Financial Reconstruction Law (B)	金融再生法開示債権合計	145,745	(140)	5,182	145,886	140,563

Coverage ratio (A)/(B)	保全率	71.0%	0.3%	(0.9%)	70.6%	72.0%
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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, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	3,294	48	(1,380)	3,245	4,674
Effectively Bankrupt Assets (B)	実質破綻先債権	17,176	1,130	(1,076)	16,045	18,253
Potentially Bankrupt Assets (C)	破綻懸念先債権	68,344	199	5,774	68,144	62,570
Assets Requiring Caution (D)	要注意先債権	1,364,469	55,859	57,223	1,308,609	1,307,245
Substandard Assets	要管理先債権	68,312	(973)	1,259	69,285	67,053
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	56,930	(1,519)	1,865	58,449	55,065
Other Assets Requiring Caution	その他要注意先債権	1,296,156	56,833	55,964	1,239,323	1,240,192
Normal Assets (E)	正常先債権	6,173,625	74,695	208,417	6,098,929	5,965,207
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	7,626,909	131,934	268,958	7,494,975	7,357,951

Note: Total Assets 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. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 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、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

## 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 ratio 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.

なお、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係る将来の負担金に対する引当は、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, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	35.8	(11.6)	(7.9)	47.4	43.7
General allowance	一般貸倒引当金	24.5	(9.3)	(7.7)	33.8	32.2
Specific allowance	個別貸倒引当金	11.2	(2.3)	(0.2)	13.5	11.4
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, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	5,898.3	38.0	185.8	5,860.3	5,712.4
Assets Requiring Caution	要注意先債権	1,361.1	57.6	60.2	1,303.4	1,300.8
Substandard Assets	要管理先債権	68.3	(0.9)	1.2	69.2	67.0
Other Assets Requiring Caution	その他要注意先債権	1,292.8	58.6	58.9	1,234.2	1,233.8

## Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
Allowance for loan losses	貸倒引当金	47.1	(11.6)	(8.2)	58.7	55.3
General allowance	一般貸倒引当金	31.0	(9.4)	(8.0)	40.5	39.0
Specific allowance	個別貸倒引当金	16.0	(2.1)	(0.2)	18.2	16.2
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

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

## (1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2011		As of Mar. 31, 2011		As of Sep. 30, 2010	
		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)	7,461.5	100.00%	7,321.1	100.00%	7,192.9	100.00%
Manufacturing	製造業	703.6	9.43%	700.7	9.57%	688.4	9.57%
Agriculture and forestry	農業, 林業	7.8	0.11%	7.9	0.11%	7.9	0.11%
Fishery	漁業	0.8	0.01%	0.9	0.01%	1.1	0.01%
Mining, quarrying and graveling	鉱業, 採石業, 砂利採取業	15.3	0.21%	15.9	0.22%	16.9	0.24%
Construction	建設業	293.6	3.93%	296.2	4.05%	299.8	4.17%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	20.1	0.27%	18.9	0.26%	20.5	0.29%
Information and communications	情報通信業	46.4	0.62%	44.1	0.60%	42.6	0.59%
Transport and postal service	運輸業, 郵便業	223.3	2.99%	215.9	2.95%	196.8	2.74%
Wholesale and retail trade	卸売業, 小売業	701.3	9.40%	692.8	9.46%	662.1	9.21%
Finance and insurance	金融業, 保険業	331.1	4.44%	334.8	4.57%	327.7	4.56%
Real estate and leasing	不動産業, 物品賃貸業	1,719.3	23.04%	1,676.7	22.90%	1,646.6	22.89%
Real estate	不動産業	1,541.8	20.66%	1,512.9	20.66%	1,488.9	20.70%
Real estate rental and management	不動産賃貸業・管理業	1,321.2	17.71%	1,290.5	17.62%	1,254.7	17.44%
Real estate trading, etc	不動産取引業等	220.6	2.95%	222.3	3.04%	234.1	3.26%
Leasing	物品賃貸業	177.4	2.38%	163.8	2.24%	157.6	2.19%
Medical, welfare and other services	医療, 福祉その他サービス業	468.3	6.28%	456.4	6.24%	456.1	6.34%
Government, local public sector	国・地方公共団体	241.5	3.24%	202.2	2.76%	214.4	2.98%
Others (mainly consumer loans)	その他(個人)	2,688.4	36.03%	2,657.1	36.30%	2,611.3	36.30%

## (2) Breakdown of risk-monitored loans by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2011		As of Mar. 31, 2011		As of Sep. 30, 2010	
		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)	145.4	100.00%	145.5	100.00%	140.0	100.00%
Manufacturing	製造業	8.0	5.51%	7.3	5.04%	7.3	5.28%
Agriculture and forestry	農業, 林業	0.7	0.50%	0.8	0.58%	0.5	0.39%
Fishery	漁業	0.0	0.03%	0.0	0.03%	0.0	0.02%
Mining, quarrying, and graveling	鉱業, 採石業, 砂利採取業	-	-	-	-	-	-
Construction	建設業	10.4	7.20%	11.5	7.95%	9.7	6.95%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.6	0.45%	0.5	0.35%	0.1	0.13%
Transport and postal services	運輸業, 郵便業	12.1	8.34%	12.0	8.29%	12.3	8.84%
Wholesale and retail trade	卸売業, 小売業	17.8	12.28%	18.9	13.00%	15.9	11.38%
Finance and insurance	金融業, 保険業	0.4	0.33%	0.4	0.33%	0.5	0.37%
Real estate and leasing	不動産業, 物品賃貸業	48.3	33.24%	48.4	33.31%	46.9	33.49%
Real estate	不動産業	48.2	33.15%	48.3	33.21%	46.7	33.36%
Real estate rental and management	不動産賃貸業・管理業	44.9	30.92%	45.3	31.14%	42.4	30.28%
Real estate trading, etc	不動産取引業等	3.2	2.23%	3.0	2.07%	4.3	3.08%
Leasing	物品賃貸業	0.1	0.09%	0.1	0.10%	0.1	0.13%
Medical, welfare and other services	医療, 福祉その他サービス業	15.1	10.39%	14.9	10.25%	15.5	11.10%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	31.6	21.73%	30.3	20.87%	30.8	22.05%

**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, 2011 (a)			As of Mar. 31, 2011 (b)	As of Sep. 30, 2010 (c)
			(a-b)	(a-c)		
China	中国	0.9	(0.0)	0.9	1.0	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	0.8	(0.4)	(2.6)	1.3	3.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.3	(0.3)	(0.6)	0.7	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	3.0	1.3	1.7	1.6	1.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.1	(0.0)	(0.0)	0.2	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	0.3	(0.0)	0.3	0.3	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.0	(0.0)	(0.1)	1.1	1.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.3	0.3	0.3	-	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.3	0.2	(0.0)	0.1	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	7.5	0.9	(0.2)	6.6	7.7
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 (評価差額を全部純資産直入)

(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 (評価差額を全部純資産直入)

## (2) Gains and losses on valuation

## Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2011 (a)					As of Mar. 31, 2011 (b)			As of Sep. 30, 2010 (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	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.1
Other securities	その他有価証券	(2.4)	(0.1)	(7.2)	32.2	34.7	(2.3)	36.1	38.4	4.8	46.0	41.2
Stocks	株 式	0.6	(3.7)	1.6	15.5	14.9	4.3	21.3	16.9	(1.0)	19.0	20.0
Bonds	債 券	12.6	5.3	(6.6)	14.6	2.0	7.3	13.5	6.2	19.3	24.2	4.9
Others	そ の 他	(15.7)	(1.6)	(2.1)	2.0	17.7	(14.0)	1.2	15.2	(13.5)	2.7	16.2
Foreign Bonds	うち外国債券	(0.0)	1.9	(1.1)	1.9	1.9	(2.0)	1.1	3.1	1.1	2.7	1.6
Total	合 計	(2.5)	(0.1)	(7.2)	32.3	34.8	(2.3)	36.2	38.5	4.7	46.1	41.4

Notes 1: There is no stocks of subsidiaries and affiliates with market values.

2: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

3: "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

注 1: 時価のある子会社・関連会社株式は該当ありません。

2: 「有価証券」のほか、「買入金銭債権」中の信託受益権を含めております。

3: 「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)貸借対照表と取得価額との差額を計上しております。

## Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2011 (a)					As of Mar. 31, 2011 (b)			As of Sep. 30, 2010 (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	(0.0)	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	(0.0)	0.0	0.1
Other securities	その他有価証券	(2.2)	(0.2)	(7.0)	32.7	34.9	(1.9)	36.6	38.6	4.8	46.6	41.7
Stocks	株 式	0.8	(3.9)	1.8	16.0	15.1	4.7	21.8	17.1	(0.9)	19.6	20.6
Bonds	債 券	12.6	5.3	(6.6)	14.6	2.0	7.3	13.5	6.2	19.3	24.2	4.9
Others	そ の 他	(15.7)	(1.6)	(2.2)	2.0	17.7	(14.0)	1.2	15.2	(13.5)	2.7	16.2
Foreign Bonds	うち外国債券	(0.0)	1.9	(1.1)	1.9	1.9	(2.0)	1.1	3.1	1.1	2.7	1.6
Total	合 計	(2.3)	(0.2)	(7.0)	32.7	35.0	(2.0)	36.7	38.7	4.7	46.6	41.9

Note 1: Beneficiary claims on loans in Monetary claims bought are included in addition to Securities.

2: "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.

注 1: 「有価証券」のほか、「買入金銭債権」中の信託受益権を含めております。

2: 「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)連結貸借対照表と取得価額との差額を計上しております。

## 16.Earnings Projections

## Non-consolidated

(¥ Billion)

	(Japanese)	FY 2011 (Projections)		FY 2010	(Reference) Projections disclosed in May
		(a)	(a-b)	(b)	
Gross business profits	業 務 粗 利 益	155.5	(3.7)	159.2	158.0
Net interest income	資 金 利 益	135.0	(2.6)	137.6	139.0
Net fees and commissions income	役 務 取 引 等 利 益	14.5	0.3	14.1	14.0
Trading income	特 定 取 引 利 益	1.5	0.3	1.1	2.0
Profit from other business transactions	そ の 他 業 務 利 益	4.5	(1.8)	6.3	3.0
Expenses (-)	経 費	83.0	2.2	80.7	83.5
<b>Core net income</b>	<b>コ ア 業 務 純 益</b>	<b>70.0</b>	<b>(4.5)</b>	<b>74.5</b>	<b>74.5</b>
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	72.5	(5.9)	78.4	74.5
<b>Ordinary Profit</b>	<b>経 常 利 益</b>	<b>65.0</b>	<b>5.2</b>	<b>59.7</b>	<b>62.0</b>
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>40.0</b>	<b>1.8</b>	<b>38.1</b>	<b>40.0</b>

Net credit cost (-)	与 信 関 係 費 用	0.5	(9.8)	10.3	9.5
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Note 1: 'Reversal of allowance for loan losses' and 'Recoveries of written-off claims' of the projections of fiscal year 2011 are included in 'Disposal of non-performing loans' of 'Non-recurrent income and losses' based on the "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14).

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

注 1: 「金融商品会計に関する実務指針」(日本公認会計士協会会計制度委員会報告第14号)に基づき、24年3月期(見込み)の「貸倒引当金戻入益」及び「償却債権取立益」は「臨時損益」中の「不良債権処理額」に含めて計上しております。また、これに伴い、24年3月期(見込み)において、従来の「実質信用コスト」を「与信関係費用」として表示しております。

2: コア業務純益 = 業務純益(一般貸引繰入前) - 債券関係損益

## Consolidated

(¥ Billion)

	(Japanese)	FY 2011 (Projections)		FY 2010	(Reference) Projections disclosed in May
		(a)	(a-b)	(b)	
<b>Consolidated ordinary profit</b>	<b>連 結 経 常 利 益</b>	<b>68.5</b>	<b>3.1</b>	<b>65.3</b>	<b>65.5</b>
<b>Consolidated net income</b>	<b>連 結 当 期 純 利 益</b>	<b>45.0</b>	<b>4.3</b>	<b>40.6</b>	<b>41.5</b>

Cash dividends per share	1 株 当 た り 配 当 額	¥11.00	-	¥11.00	¥11.00
Dividend payout ratio	配 当 性 向	21.4%	(2.6%)	24.0%	23.2%

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
	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	貸出条件緩和債権 Restructured Loans
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