

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2009, ended March 31, 2010 (Summary)

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
 Date of General Meeting of Shareholders: June 29, 2010 (scheduled)
 Filing date of Financial Statements: June 30, 2010 (scheduled)
 Payment date of cash dividend: June 30, 2010 (scheduled)
 Trading Accounts: Established

1. Financial Highlights (from April 1, 2009 to March 31, 2010)

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

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2010	234,355	(8.8)	56,870	505.0	37,579	203.2
Ended March 31, 2009	257,019	(4.4)	9,399	(88.1)	12,392	(73.0)

Fiscal year	Net Income per Share	Net Income per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2010	42.04	-	6.7	0.5	24.2
Ended March 31, 2009	13.86	-	2.2	0.0	3.6

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2009: ¥152 million Fiscal year 2008: ¥236 million

(2) Consolidated Financial Condition

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share	Consolidated capital ratio (BIS guidelines)
	¥Million	¥Million	%	¥	%
Ended March 31, 2010	10,261,464	605,598	5.7	662.90	12.80
Ended March 31, 2009	10,062,926	537,671	5.2	587.51	11.70

(Reference) Capital assets Fiscal Year 2009: ¥592,462 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.

(3) Consolidated Cash Flows

Fiscal year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2010	92,741	(31,629)	(15,150)	320,024
Ended March 31, 2009	122,293	27,409	(10,004)	274,083

2. Cash Dividends for Shareholders

(Record Date)	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net assets
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
Fiscal year	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2009	-	6.50	-	4.50	11.00	9,832	79.3	1.7
Ended March 31, 2010	-	5.50	-	5.50	11.00	9,831	26.1	1.7
Ending March 31, 2011 (Projection)	-	5.50	-	5.50	11.00		23.6	

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

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

Six months	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥Million	%	
Ending September 30, 2010	116,000	(2.1)	33,000	43.3	20,500	23.2	22.93
Fiscal year							
Ending March 31, 2011	232,000	(1.0)	66,000	16.0	41,500	10.4	46.43

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 consolidated financial statements:
Changes in accordance with changes in accounting principle: Applied
Other: None
- (3) Number of Issued Shares (Common Stock)
Number of issued shares (including treasury stock):
March 31, 2010 895,521,087 shares March 31, 2009 895,521,087 shares
Number of treasury stock
March 31, 2010 1,777,991 shares March 31, 2009 1,703,663 shares

(Reference) Summary of non-consolidated financial highlights**1. Financial Highlights (from April 1, 2008 to March 31, 2009)****(1) Non-consolidated Operating Results**

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

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2010	206,662	(9.6)	53,469	713.8	36,220	219.8
Ended March 31, 2009	228,754	(3.7)	6,569	(90.6)	11,324	(74.6)

Fiscal year	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Ended March 31, 2010	40.52	
Ended March 31, 2009	12.66	

(2) Non-consolidated Financial Condition

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share	Non-consolidated capital ratio (BIS guidelines)
	¥Million	¥Million	%	¥	%
Ended March 31, 2010	10,194,020	571,782	5.6	639.76	12.14
Ended March 31, 2009	9,996,889	505,990	5.0	566.10	11.12

(Reference) Capital assets

Fiscal Year 2009: ¥571,782 million

Fiscal Year 2008: ¥505,990 million

Note: "Capital 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)

Six months Ending September 30, 2010	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share ¥
	¥Million	%	¥Million	%	¥Million	%	
	102,000	(2.4)	32,000	45.2	20,000	22.1	22.37
Fiscal year Ending March 31, 2011	204,000	(1.2)	63,000	17.8	40,000	10.4	44.75

Explanation for proper use of projections and other notes

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

I. Consolidated Financial Information

(i) Consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2009	As of Mar. 31, 2010
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	330,336	370,500
Call loans and bills bought	コールローン及び買入手形	37,000	69,500
Receivables under securities borrowing transactions	債券貸借取引支払保証金	10,350	6,270
Monetary claims bought	買入金銭債権	56,308	47,492
Trading assets	特定取引資産	392,404	310,517
Money held in trust	金銭の信託	28,618	28,959
Securities	有価証券	1,893,075	1,977,849
Loans and bills discounted	貸出金	6,955,624	7,130,386
Foreign exchange	外国為替	2,750	2,811
Other assets	その他資産	109,960	127,609
Tangible fixed assets	有形固定資産	96,746	95,328
Buildings, net	建物	23,338	22,895
Land	土地	65,712	65,551
Construction in progress	建設仮勘定	397	751
Other tangible fixed assets	その他の有形固定資産	7,297	6,130
Intangible fixed assets	無形固定資産	8,312	9,098
Software	ソフトウェア	5,954	6,420
Other intangible fixed assets	その他無形固定資産	2,357	2,678
Deferred tax assets	繰延税金資産	89,159	53,239
Customers' liabilities for acceptances and guarantees	支払承諾見返	113,279	90,305
Allowance for loan losses	貸倒引当金	(60,999)	(58,404)
Total assets	資産の部合計	10,062,926	10,261,464
Liabilities			
(負債の部)			
Deposits	預金	8,501,320	8,774,789
Negotiable certificates of deposit	譲渡性預金	153,668	191,226
Call money and bills sold	コールマネー及び売渡手形	53,050	41,062
Payables under repurchase agreements	売現先勘定	198,051	146,580
Payables under securities lending transactions	債券貸借取引受入担保金	67,291	110,905
Trading liabilities	特定取引負債	18,720	22,591
Borrowed money	借入金	248,189	106,025
Foreign exchange	外国為替	436	214
Bonds payable	社債	40,000	40,000
Other liabilities	その他負債	93,845	94,257
Provision for directors' bonuses	役員賞与引当金	40	56
Provision for retirement benefits	退職給付引当金	18,982	19,282
Provision for directors' retirement benefits	役員退職慰労引当金	1,374	1,180
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	962	957
Provision for point card certificates	ポイント引当金	623	1,119
Reserves under the special laws	特別法上の引当金	35	27
Deferred tax liabilities	繰延税金負債	57	38
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,323	15,245
Acceptances and guarantees	支払承諾	113,279	90,305
Total liabilities	負債の部合計	9,525,255	9,655,866

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2009	As of Mar. 31, 2010
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	123,387	123,383
Retained earnings	利 益 剰 余 金	285,233	313,990
Treasury stock	自 己 株 式	(1,219)	(1,257)
Total shareholders' equity	株 主 資 本 合 計	552,469	581,185
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(33,279)	5,754
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,837)	(2,139)
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,777	7,662
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	(27,340)	11,277
Minority interests	少 数 株 主 持 分	12,541	13,135
Total net assets	純 資 産 の 部 合 計	537,671	605,598
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,062,926	10,261,464

(ii) Consolidated Statements of Income

		(¥ Million)	
Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010
Ordinary income	経常収益	257,019	234,355
Interest income	資金運用収益	181,312	162,456
Interest on loans and discounts	貸出金利息	149,619	139,104
Interest and dividends on securities	有価証券利息配当金	28,699	22,045
Interest on call loans and bills bought	コールローン利息及び買入手形利息	204	179
Interest on receivables under resale agreements	買現先利息	-	12
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	98	30
Interest on deposits with banks	預け金利息	1,822	437
Other interest income	その他の受入利息	868	647
Trust fees	信託報酬	5	1
Fees and commissions	役務取引等収益	39,650	39,644
Trading income	特定取引収益	5,106	3,519
Other ordinary income	その他業務収益	5,712	5,006
Other income	その他経常収益	25,232	23,728
Ordinary expenses	経常費用	247,620	177,484
Interest expenses	資金調達費用	33,896	18,456
Interest on deposits	預金利息	23,506	12,722
Interest on negotiable certificates of deposit	譲渡性預金利息	661	373
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	2,252	234
Interest on payables under repurchase agreements	売現先利息	614	230
Interest on payables under securities lending transactions	債券貸借取引支払利息	2,315	296
Interest on borrowings and rediscounts	借入金利息	1,686	1,136
Interest on bonds	社債利息	655	761
Other interest expenses	その他の支払利息	2,204	2,702
Fees and commissions payments	役務取引等費用	14,298	14,759
Other ordinary expenses	その他業務費用	30,380	3,315
General and administrative expenses	営業経費	87,046	87,982
Other expenses	その他経常費用	81,998	52,970
Provision of allowance for loan losses	貸倒引当金繰入額	14,024	6,055
Other	その他の経常費用	67,973	46,914
Ordinary profit	経常利益	9,399	56,870
Extraordinary income	特別利益	5,839	7,088
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	5,435	7,038
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	497	603
Loss on disposal of noncurrent assets	固定資産処分損	497	199
Impairment loss	減損損失	-	403
Income before income taxes and minority interests	税金等調整前当期純利益	14,741	63,356
Income taxes-current	法人税、住民税及び事業税	13,681	15,667
Income taxes-deferred	法人税等調整額	(11,729)	9,442
Total income taxes	法人税等合計	1,951	25,110
Minority interests in income	少数株主利益	396	666
Net income	当期純利益	12,392	37,579

(iii) Consolidated Statements of Changes in Net Assets

(¥ Million)

Item	科目 (Japanese)	FY 2008	FY 2009
		Ended Mar. 31, 2009	Ended Mar. 31, 2010
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 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 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 期 変 動 額		
Disposal of treasury stock	自 己 株 式 の 処 分	(16)	(4)
Total changes of items during the period	当 期 変 動 額 合 計	(16)	(4)
Balance at the end of current period	当 期 末 残 高	123,387	123,383
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 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(10,726)	(8,937)
Net income	当 期 純 利 益	12,392	37,579
Disposal of treasury stock	自 己 株 式 の 処 分	(16)	-
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 期 変 動 額 合 計	1,650	28,757
Balance at the end of current period	当 期 末 残 高	285,233	313,990
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 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(150)	(55)
Disposal of treasury stock	自 己 株 式 の 処 分	147	17
Total changes of items during the period	当 期 変 動 額 合 計	(2)	(37)
Balance at the end of current period	当 期 末 残 高	(1,219)	(1,257)
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 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(10,726)	(8,937)
Net income	当 期 純 利 益	12,392	37,579
Purchase of treasury stock	自 己 株 式 の 取 得	(150)	(55)
Disposal of treasury stock	自 己 株 式 の 処 分	114	13
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 期 変 動 額 合 計	1,630	28,715
Balance at the end of current period	当 期 末 残 高	552,469	581,185

		(¥ Million)	
Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(41,913)	39,034
Total changes of items during the period	当 期 変 動 額 合 計	(41,913)	39,034
Balance at the end of current period	当 期 末 残 高	(33,279)	5,754
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(2,138)	(301)
Total changes of items during the period	当 期 変 動 額 合 計	(2,138)	(301)
Balance at the end of current period	当 期 末 残 高	(1,837)	(2,139)
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	-	(115)
Total changes of items during the period	当 期 変 動 額 合 計	-	(115)
Balance at the end of current period	当 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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(1)	0
Total changes of items during the period	当 期 変 動 額 合 計	(1)	0
Balance at the end of current period	当 期 末 残 高	(0)	-
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(44,053)	38,617
Total changes of items during the period	当 期 変 動 額 合 計	(44,053)	38,617
Balance at the end of current period	当 期 末 残 高	(27,340)	11,277
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 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(74)	593
Total changes of items during the period	当 期 変 動 額 合 計	(74)	593
Balance at the end of current period	当 期 末 残 高	12,541	13,135

(¥ Million)

Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010
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 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(10,726)	(8,937)
Net income	当 期 純 利 益	12,392	37,579
Purchase of treasury stock	自 己 株 式 の 取 得	(150)	(55)
Disposal of treasury stock	自 己 株 式 の 処 分	114	13
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 期 変 動 額 (純 額)	(44,128)	39,211
Total changes of items during the period	当 期 変 動 額 合 計	(42,497)	67,926
Balance at the end of current period	当 期 末 残 高	537,671	605,598

(iv) Consolidated Cashflow Statements

		(¥ Million)	
Item	科目 (Japanese)	FY 2008 Ended Mar.31, 2009	FY 2009 Ended Mar.31, 2010
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interest	税金等調整前当期純利益	14,741	63,356
Depreciation and amortization	減価償却費	6,779	6,554
Impairment loss	減損損失	-	403
Equity in (earnings) losses of affiliates	持分法による投資損益(は益)	(236)	(152)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減()	7,215	(2,594)
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(は減少)	(23)	16
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減額(は減少)	547	300
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(は減少)	(274)	(194)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減()	(33)	(5)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(は減少)	16	495
Gain on fund management	資金運用収益	(181,312)	(162,456)
Financing expenses	資金調達費用	33,896	18,456
Loss (gain) related to securities	有価証券関係損益()	43,012	2,058
Loss (gain) on money held in trust	金銭の信託の運用損益(は運用益)	122	(48)
Foreign exchange losses (gains)	為替差損益(は益)	148	20
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(は益)	273	157
Net decrease (increase) in trading assets	特定取引資産の純増()減	(107,374)	81,886
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	2,102	3,871
Net decrease (increase) in loans and bills discounted	貸出金の純増()減	(330,937)	(174,762)
Net increase (decrease) in deposit	預金の純増減()	125,229	273,469
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減()	25,664	37,557
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減()	165,543	(136,164)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増()減	236,167	5,776
Net decrease (increase) in call loans	コールローン等の純増()減	(17,393)	(23,683)
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増()減	11,731	4,079
Net increase (decrease) in call money	コールマネー等の純増減()	(31,273)	(63,458)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減()	(13,813)	43,613
Net decrease (increase) in foreign exchange-assets	外国為替(資産)の純増()減	943	(60)
Net increase (decrease) in foreign exchange-liabilities	外国為替(負債)の純増減()	(79)	(222)
Proceeds from fund management	資金運用による収入	182,062	165,855
Payments for finance	資金調達による支出	(33,501)	(19,587)
Other, net	その他	9,176	(23,471)
Subtotal	小計	149,118	101,064
Income taxes paid	法人税等の支払額	(26,825)	(8,323)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	122,293	92,741

(¥ Million)

Item	科目 (Japanese)	FY 2008 Ended Mar.31, 2009	FY 2009 Ended Mar.31, 2010
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(576,498)	(728,504)
Proceeds from sales of securities	有価証券の売却による収入	170,880	221,127
Proceeds from redemption of securities	有価証券の償還による収入	444,167	484,772
Increase in money held in trust	金銭の信託の増加による支出	(2,795)	(19,241)
Decrease in money held in trust	金銭の信託の減少による収入	2,377	18,466
Purchase of tangible fixed assets	有形固定資産の取得による支出	(7,616)	(6,841)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(3,370)	(4,295)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	263	2,826
Proceeds from sales of intangible fixed assets	無形固定資産の売却による収入	1	61
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	27,409	(31,629)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー		
Increase in subordinated borrowings	劣後特約付借入れによる収入	18,000	15,000
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	(16,000)	(21,000)
Issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	-
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(11,000)	-
Cash dividends paid	配当金の支払額	(10,726)	(8,937)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(242)	(171)
Purchase of treasury stock	自己株式の取得による支出	(150)	(55)
Proceeds from sales of treasury stock	自己株式の売却による収入	114	13
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(10,004)	(15,150)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	(148)	(20)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(は減少)	139,550	45,940
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	134,533	274,083
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	274,083	320,024

II. Non-consolidated Financial Information

(i) Non-consolidated Balance Sheets

(¥ Million)			
Item	科目 (Japanese)	As of Mar. 31, 2009	As of Mar. 31, 2010
Assets:			
(資産の部)			
Cash and due from banks	現金預け金	329,727	369,978
Cash	現金	90,654	87,486
Due from banks	預け金	239,072	282,491
Call loans	コールローン	30,000	65,000
Receivables under securities borrowing transactions	債券貸借取引支払保証金	10,350	6,270
Monetary claims bought	買入金銭債権	46,751	37,967
Trading assets	特定取引資産	392,183	310,106
Trading account securities	商品有価証券	27,175	16,056
Derivatives of trading securities	商品有価証券派生商品	0	10
Securities related to trading transactions	特定取引有価証券	507	-
Trading-related financial derivatives	特定金融派生商品	13,440	21,452
Other trading assets	その他の特定取引資産	351,058	272,586
Money held in trust	金銭の信託	25,367	26,059
Securities	有価証券	1,893,347	1,977,634
Government bonds	国債	622,807	865,888
Local government bonds	地方債	237,368	287,899
Corporate bonds	社債	463,046	307,458
Stocks	株式	145,998	154,081
Other securities	その他の証券	424,126	362,306
Loans and bills discounted	貸出金	6,991,343	7,158,314
Bills discounted	割引手形	26,726	21,544
Loans on bills	手形貸付	210,624	193,076
Loans on deeds	証書貸付	6,025,029	6,315,461
Overdrafts	当座貸越	728,962	628,231
Foreign exchange	外国為替	2,750	2,811
Due from foreign banks (our accounts)	外国他店預け	1,675	1,911
Foreign bills bought	買入外国為替	694	451
Foreign bills receivable	取立外国為替	380	447
Other assets	その他資産	60,522	81,015
Domestic exchange settlement account, debit	未決済為替貸	932	980
Prepaid expenses	前払費用	205	119
Accrued income	未収収益	13,923	12,428
Initial margins of futures markets	先物取引差入証拠金	25	113
Derivatives other than for trading-assets	金融派生商品	19,083	14,589
Other	その他の資産	26,352	52,783
Tangible fixed assets	有形固定資産	90,841	88,779
Buildings, net	建物	21,823	20,513
Land	土地	62,695	62,533
Construction in progress	建設仮勘定	265	751
Other tangible fixed assets	その他の有形固定資産	6,057	4,981
Intangible fixed assets	無形固定資産	8,131	8,916
Software	ソフトウェア	5,813	6,266
Other intangible fixed assets	その他の無形固定資産	2,317	2,650
Deferred tax assets	繰延税金資産	82,716	45,838
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,838	62,004
Allowance for loan losses	貸倒引当金	(49,982)	(46,676)
Total assets	資産の部合計	9,996,889	10,194,020

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2009	As of Mar. 31, 2010
Liabilities:	(負債の部)		
Deposits	預 金	8,529,344	8,805,261
Current deposits	当 座 預 金	178,057	176,413
Ordinary deposits	普 通 預 金	4,495,195	4,749,513
Saving deposits	貯 蓄 預 金	258,420	248,637
Deposits at notice	通 知 預 金	7,313	6,698
Time deposits	定 期 預 金	3,402,263	3,471,022
Other deposits	そ の 他 の 預 金	188,093	152,976
Negotiable certificates of deposit	譲 渡 性 預 金	153,668	191,226
Call money	コ ー ル マ ネ ー	53,050	41,062
Payables under repurchase agreements	売 現 先 勘 定	198,051	146,580
Payables under securities lending transactions	債券貸借取引受入担保金	67,291	110,905
Trading liabilities	特 定 取 引 負 債	18,720	22,591
Trading securities sold for short sales	売 付 商 品 債 券	6,262	1,694
Derivatives of trading securities	商品有価証券派生商品	-	30
Trading-related financial derivatives	特 定 金 融 派 生 商 品	12,457	20,866
Borrowed money	借 用 金	247,479	105,100
Borrowings from other banks	借 入 金	247,479	105,100
Foreign exchange	外 国 為 替	436	214
Foreign bills sold	売 渡 外 国 為 替	396	196
Foreign bills payable	未 払 外 国 為 替	40	18
Bonds payable	社 債	40,000	40,000
Other liabilities	そ の 他 負 債	63,641	60,350
Domestic exchange settlement account, credit	未 決 済 為 替 借	289	22
Income taxes payable	未 払 法 人 税 等	973	7,507
Accrued expenses	未 払 費 用	14,850	14,688
Unearned revenue	前 受 収 益	3,088	2,836
Variation margins of futures markets	先 物 取 引 差 金 勘 定	3	1
Derivatives other than for trading-assets	金 融 派 生 商 品	18,605	19,196
Other	そ の 他 の 負 債	25,830	16,096
Provision for directors' bonuses	役 員 賞 与 引 当 金	40	50
Provision for retirement benefits	退 職 給 付 引 当 金	18,550	18,820
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	1,148	1,009
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	962	957
Provision for point card certificates	ポ イ ン ト 引 当 金	349	857
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	15,323	15,245
Acceptances and guarantees	支 払 承 諾	82,838	62,004
Total liabilities	負 債 の 部 合 計	9,490,899	9,622,237

(¥ Million)				
Item	科目 (Japanese)	As of Mar. 31, 2009	As of Mar. 31, 2010	
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	267,399	294,792	
Legal retained earnings	利 益 準 備 金	50,930	50,930	
Other retained earnings	そ の 他 利 益 剰 余 金	216,468	243,862	
General reserve	別 途 積 立 金	202,971	202,971	
Retained earnings brought forward	繰 越 利 益 剰 余 金	13,497	40,891	
Treasury stock	自 己 株 式	(1,219)	(1,257)	
Total shareholders' equity	株 主 資 本 合 計	533,382	560,738	
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(33,331)	5,520	
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(1,837)	(2,139)	
Revaluation reserve for land	土 地 再 評 価 差 額 金	7,777	7,662	
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	(27,392)	11,043	
Total net assets	純 資 産 の 部 合 計	505,990	571,782	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	9,996,889	10,194,020	

(ii) Non-consolidated Statements of Income

				(¥ Million)	
Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010		
Ordinary income	経常収益	228,754	206,662		
Interest income	資金運用収益	180,517	161,734		
Interest on loans and discounts	貸出金利息	148,557	138,163		
Interest and dividends on securities	有価証券利息配当金	29,165	22,430		
Interest on call loans	コールローン利息	160	169		
Interest on receivables under resale agreements	買現先利息	-	12		
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	98	30		
Interest on deposits with banks	預け金利息	1,821	437		
Other interest income	その他の受入利息	714	491		
Trust fees	信託報酬	5	1		
Fees and commissions	役務取引等収益	31,883	31,371		
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,764	7,727		
Other fees and commissions	その他の役務収益	24,119	23,644		
Trading income	特定取引収益	4,799	3,053		
Gains on trading account securities transactions	商品有価証券収益	445	436		
Income from securities and derivatives related to trading transactions	特定取引有価証券収益	21	10		
Income from trading-related financial derivatives transactions	特定金融派生商品収益	1,072	1,336		
Other trading income	その他の特定取引収益	3,260	1,270		
Other ordinary income	その他業務収益	5,708	5,000		
Gains on foreign exchange transactions	外国為替売買益	2,916	2,466		
Gains on sales of bonds	国債等債券売却益	1,942	2,154		
Income from derivatives other than for trading or hedging	金融派生商品収益	845	379		
Other	その他の業務収益	2	0		
Other income	その他経常収益	5,840	5,500		
Gain on sales of stocks and other securities	株式等売却益	283	1,918		
Gain on money held in trust	金銭の信託運用益	516	259		
Other	その他の経常収益	5,040	3,322		
Ordinary expenses	経常費用	222,185	153,192		
Interest expenses	資金調達費用	33,919	18,468		
Interest on deposits	預金利息	23,604	12,792		
Interest on negotiable certificates of deposit	譲渡性預金利息	661	373		
Interest on call money	コールマネー利息	2,252	234		
Interest on payables under repurchase agreements	売現先利息	614	230		
Interest on payables under securities lending transactions	債券貸借取引支払利息	2,315	296		
Interest on borrowings and rediscounts	借入金利息	1,726	1,130		
Interest on bonds	社債利息	613	761		
Interest on interest swaps	金利スワップ支払利息	2,046	2,529		
Other interest expenses	その他の支払利息	85	118		
Fees and commissions payments	役務取引等費用	16,500	17,237		
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,565	1,507		
Other fees and commissions	その他の役務費用	14,934	15,729		
Other ordinary expenses	その他業務費用	30,380	3,315		
Loss on sales of bonds	国債等債券売却損	9,826	616		
Loss on redemption of bonds	国債等債券償還損	1,676	1,443		
Loss on devaluation of bonds	国債等債券償却	18,877	1,069		
Other	その他の業務費用	-	186		
General and administrative expenses	営業経費	81,706	82,918		

(¥ Million)

Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010
Other expenses	その他経常費用	59,678	31,253
Provision of allowance for loan losses	貸倒引当金繰入額	9,976	1,450
Written-off of loans	貸倒金償却	32,087	22,288
Losses on sales of stocks and other securities	株式等売却損	123	2,770
Losses on devaluation of stocks and other securities	株式等償却	14,745	322
Loss on money held in trust	金銭の信託運用損	654	216
Other	その他の経常費用	2,090	4,205
Ordinary profit	経常利益	6,569	53,469
Extraordinary income	特別利益	5,388	7,038
Gain on disposal of noncurrent assets	固定資産処分益	-	41
Recoveries of written-off claims	償却債権取立益	5,388	6,997
Extraordinary loss	特別損失	408	564
Loss on disposal of noncurrent assets	固定資産処分損	408	188
Impairment loss	減損損失	-	376
Income before income taxes	税引前当期純利益	11,550	59,944
Income taxes-current	法人税、住民税及び事業税	11,652	13,120
Income taxes-deferred	法人税等調整額	(11,427)	10,603
Total income taxes	法人税等合計	225	23,724
Net income	当期純利益	11,324	36,220

(iii) Non-consolidated Statements of Changes in Net Assets

				(¥ Million)	
Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010		
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 期 変 動 額				
Total changes of items during the period	当 期 変 動 額 合 計	-	-		
Balance at the end of current period	当 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 期 変 動 額				
Total changes of items during the period	当 期 変 動 額 合 計	-	-		
Balance at the end of current period	当 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 期 変 動 額				
Disposal of treasury stock	自 己 株 式 の 処 分	(16)	-		
Total changes of items during the period	当 期 変 動 額 合 計	(16)	-		
Balance at the end of current period	当 期 末 残 高	-	-		
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 期 変 動 額				
Disposal of treasury stock	自 己 株 式 の 処 分	(16)	-		
Total changes of items during the period	当 期 変 動 額 合 計	(16)	-		
Balance at the end of current period	当 期 末 残 高	122,134	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 期 変 動 額				
Total changes of items during the period	当 期 変 動 額 合 計	-	-		
Balance at the end of current period	当 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 期 変 動 額				
Dividends from surplus	剩 余 金 の 配 当	(10,726)	(8,937)		
Net income	当 期 純 利 益	11,324	36,220		
Disposal of treasury stock	自 己 株 式 の 処 分	(16)	(4)		
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 期 変 動 額 合 計	581	27,393		
Balance at the end of current period	当 期 末 残 高	216,468	243,862		
Total retained earnings	利 益 剩 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 期 変 動 額				
Dividends from surplus	剩 余 金 の 配 当	(10,726)	(8,937)		
Net income	当 期 純 利 益	11,324	36,220		
Disposal of treasury stock	自 己 株 式 の 処 分	(16)	(4)		
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 期 変 動 額 合 計	581	27,393		
Balance at the end of current period	当 期 末 残 高	267,399	294,792		

		(¥ Million)	
Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010
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 期 変 動 額		
Purchase of treasury stock	自 己 株 式 の 取 得	(150)	(55)
Disposal of treasury stock	自 己 株 式 の 処 分	147	17
Total changes of items during the period	当 期 変 動 額 合 計	(2)	(37)
Balance at the end of current period	当 期 末 残 高	(1,219)	(1,257)
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 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(10,726)	(8,937)
Net income	当 期 純 利 益	11,324	36,220
Purchase of treasury stock	自 己 株 式 の 取 得	(150)	(55)
Disposal of treasury stock	自 己 株 式 の 処 分	114	13
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 期 変 動 額 合 計	562	27,355
Balance at the end of current period	当 期 末 残 高	533,382	560,738
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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(41,545)	38,852
Total changes of items during the period	当 期 変 動 額 合 計	(41,545)	38,852
Balance at the end of current period	当 期 末 残 高	(33,331)	5,520
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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(2,138)	(301)
Total changes of items during the period	当 期 変 動 額 合 計	(2,138)	(301)
Balance at the end of current period	当 期 末 残 高	(1,837)	(2,139)
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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	-	(115)
Total changes of items during the period	当 期 変 動 額 合 計	-	(115)
Balance at the end of current period	当 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 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(43,683)	38,436
Total changes of items during the period	当 期 変 動 額 合 計	(43,683)	38,436
Balance at the end of current period	当 期 末 残 高	(27,392)	11,043

				(¥ Million)	
Item	科目 (Japanese)	FY 2008 Ended Mar. 31, 2009	FY 2009 Ended Mar. 31, 2010		
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 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当	(10,726)	(8,937)		
Net income	当 期 純 利 益	11,324	36,220		
Purchase of treasury stock	自 己 株 式 の 取 得	(150)	(55)		
Disposal of treasury stock	自 己 株 式 の 処 分	114	13		
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 期 変 動 額 (純 額)	(43,683)	38,436		
Total changes of items during the period	当 期 変 動 額 合 計	(43,121)	65,791		
Balance at the end of current period	当 期 末 残 高	505,990	571,782		

() Note for the Assumption of Going Concern
Not applicable.

SUPPLEMENTARY INFORMATION
For Fiscal Year 2009
(Ended March 31, 2010)

THE CHIBA BANK, LTD.

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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 ¥19.5 billion compared with the previous fiscal year, to 81.8 billion. Ordinary profit increased by ¥46.9 billion to ¥53.4 billion and Net income increased by ¥24.8 billion to ¥36.2 billion respectively from the previous fiscal year. These are mainly due to an improvement of ¥40.8 billion in Losses related to securities compared with the previous fiscal year, and an improvement of ¥17.7 billion in Net credit costs compared with the previous fiscal year.
- The consolidated capital ratio (BIS guidelines) was 12.80%, an increase of 1.09%, and the non-consolidated capital ratio was 12.14%, an increase of 1.02% compared with the previous fiscal year end.
- Compared with the end of the previous fiscal year, the balance of loans increased by ¥166.9 billion to ¥7,158.3 billion, and the balance of deposits increased by ¥275.9 billion to ¥8,805.2 billion.

(1) Summary of income

(¥ Billion)					
	(Japanese)	FY2009 ended			FY2008 ended
		Mar. 31, 2010 (a)	(a-b)	(a-b)/b	Mar. 31, 2009 (b)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	81.8	19.5	31.4%	62.2
Gains (losses) related to bonds (i)	うち債券関係損益	(0.9)	27.4		(28.4)
Net transfer to general allowance for loan losses (ii)	一般貸倒引当金額 純繰入額	0.6	(6.8)		7.5
Net business income	業 務 純 益	81.1	26.4	48.2%	54.7
Non-recurrent income and losses	臨 時 損 益	(27.7)	20.4		(48.1)
Disposal of non-performing loans (iii)	うち不良債権処理額	25.7	(9.3)		35.0
Gains (losses) related to stocks, etc. (iv)	うち株式等関係損益	(1.1)	13.4		(14.5)
Ordinary profit	経 常 利 益	53.4	46.9	713.8%	6.5
Recoveries of written-off claims (v)	償却債権取立益	6.9	1.6		5.3
Net income	当 期 純 利 益	36.2	24.8	219.8%	11.3
Gains (losses) related to securities (i) + (iv)	有価証券関係損益	(2.1)	40.8		(43.0)
Credit costs (ii) + (iii)	信 用 コ ス ト	26.4	(16.1)		42.5
Net credit costs (ii) + (iii) - (v)	実 質 信 用 コ ス ト	19.4	(17.7)		37.2

(2) Capital ratio (BIS guidelines)

	(Japanese)	As of Mar. 31, 2010			As of Mar. 31, 2009
		(a)	(a-b)	(a-b)/b	(b)
Consolidated capital ratio	連 結 自 己 資 本 比 率	12.80%	1.09%		11.70%
Tier I Ratio	T i e r 比 率	11.39%	1.22%		10.17%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	12.14%	1.02%		11.12%
Tier I Ratio	T i e r 比 率	10.78%	1.16%		9.62%

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

(¥ Billion)					
	(Japanese)	As of Mar. 31,			As of Mar. 31,
		2010 (a)	(a-b)	(a-b)/b	2009 (b)
Loans and bills discounted	貸 出 金	71,583	1,669	2.3%	69,913
Deposits	預 金	88,052	2,759	3.2%	85,293

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general allowance for loan losses) increased by ¥19.5 billion compared with the previous fiscal year, to ¥81.8 billion reflecting an increase in gross business profits of ¥20.0 billion and a ¥0.4 billion reduction in expenses.
- Although net interest income and net fees and commissions income decreased, gross business profits increased by ¥20.0 billion to ¥162.1 billion mainly due to an increase in Profit from other business transactions reflecting an improvement in losses related to bonds.
- Whereas non-personnel expenses decreased, personnel expenses rose due to an expansion in the number of employees. As a result, expenses grew by ¥0.4 billion compared with the previous fiscal year to ¥80.3 billion.

(¥ Billion)

	(Japanese)	FY 2009 ended			FY 2008 ended
		Mar. 31, 2010	(a-b)	(a-b)/b	Mar. 31, 2009
		(a)			(b)
Gross business profits	業務粗利益	162.1	20.0	14.0%	142.1
Net interest income	資金利益	143.3	(3.3)		146.6
Net fees and commissions income	役務取引等利益	14.1	(1.2)		15.3
Fees and commissions income of investment trusts	うち投信取扱手数料	3.9	(0.0)		4.0
Fees and commissions income of insurance	うち保険取扱手数料	4.4	0.2		4.2
Net trading income	特定取引利益	3.0	(1.7)		4.7
Profit from other business transactions	その他業務利益	1.6	26.3		(24.6)
Gains (losses) related to bonds	うち債券関係損益	(0.9)	27.4		(28.4)
Expenses	経費	80.3	0.4	0.5%	79.9
Personnel expenses	うち人件費	40.3	1.5		38.7
Non-personnel expenses	うち物件費	35.9	(0.9)		36.9
Core net business income	コア業務純益	82.8	(7.8)	(8.6%)	90.7
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	81.8	19.5	31.4	62.2
Net transfer to general allowance for loan losses	一般貸倒引当金純繰入額	0.6	(6.8)		7.5
Net business income	業務純益	81.1	26.4	48.2%	54.7

(Reference) (参考)

Number of Branches	店舗数	175	-		175
Sub-branches	うち出張所	19	-		19
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	4,217	136		4,081

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 Net income

- Ordinary profit increased by ¥46.9 billion from the previous fiscal year, to ¥53.4 billion due to an increase in Net business income (before transfer to general allowance for loan losses), a decrease in Credit costs and an improvement in Losses related to stocks, etc.

Also, Recoveries of written-off claims, recorded under Extraordinary income, increased by ¥1.6 billion.

- As a result, Net income increased by ¥24.8 billion from the previous fiscal year, to ¥36.2 billion.

	(Japanese)	FY 2009 ended Mar. 31, 2010		FY 2008 ended Mar. 31, 2009	
		(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)	81.8	19.5	31.4%	62.2
Net transfer to general allowance for loan losses (i)	一般貸倒引当金 純繰入額	0.6	(6.8)		7.5
Net business income	業 務 純 益	81.1	26.4	48.2%	54.7
Non-recurrent income and losses	臨 時 損 益	(27.7)	20.4		(48.1)
Disposal of non-performing loans (ii)	うち不良債権処理額	25.7	(9.3)		35.0
Gains (losses) related to stocks, etc.	うち株式等関係損益	(1.1)	13.4		(14.5)
Write-offs of stocks	うち株式等償却	0.3	(14.4)		14.7
Ordinary profit	経 常 利 益	53.4	46.9	713.8%	6.5
Extraordinary income (loss)	特 別 損 益	6.4	1.4		4.9
Recoveries of written-off claims (iii)	うち償却債権取立益	6.9	1.6		5.3
Net income	当 期 純 利 益	36.2	24.8	219.8	11.3

Gains (losses) related to securities	有価証券関係損益	(2.1)	40.8		(43.0)
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Credit Costs (i) + (ii)	信 用 コ ス ト	26.4	(16.1)		42.5
Net Credit Costs (i) + (ii) - (iii)	実 質 信 用 コ ス ト	19.4	(17.7)		37.2

3. Management Indices

- The Overhead ratio (OHR), a ratio of expenses to profits, was 49.34%. By enhancing profitability while managing to control expenses, management efficiency has been kept at a high level.

	(Japanese)	FY 2009 ended Mar. 31, 2010 (a)		FY 2008 ended Mar. 31, 2009 (b)	
		(a)	(a-b)	(a-b)/b	(b)
Overhead ratio (OHR) *1	O H R	49.34%	2.27%		47.07%
Return on average total assets (ROA) *2	R O A	0.35%	0.24%		0.11%
Return on equity (ROE) *3	R O E	6.72%	4.57%		2.14%

*1 OHR = $\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc} + \text{Net transfer to general allowance for loan losses} + \text{Expenses}}$ (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 = $\frac{\text{Net income for the current fiscal year}}{\text{Average total assets}}$

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

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

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

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥166.9 billion from the previous fiscal year-end, to ¥7,158.3 billion. Corporate loans decreased by ¥28.2 billion from the previous fiscal year-end, mostly relating to loans to major companies. However, housing loans increased by ¥177.3 billion, compared with the previous fiscal year-end. New housing loans were a record high of ¥378.8 billion.
- The balance of Deposits increased by ¥275.9 billion from the previous fiscal year-end, to ¥8,805.2 billion mainly due to an increase in personal deposits.
- The balance of investment trusts increased by ¥92.2 billion from the previous fiscal year-end, to ¥505.7 billion, reflecting a recovery in the stock market. Also, Insurance premiums of personal annuities, etc. increased steadily by ¥40.6 billion from the previous fiscal year-end, to ¥123.7 billion.

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

		(¥ Billion)		
	(Japanese)	As of Mar. 31, 2010 (a)	(a-b)	As of Mar. 31, 2009 (b)
Loans and bills discounted	貸 出 金	7,158.3	166.9	6,991.3
Domestic	国 内 向 け 貸 出	7,115.8	170.4	6,945.3
Corporate loans	事 業 者 向 け 貸 出	4,285.3	(28.2)	4,313.6
Consumer Loans	消 費 者 ロ ー ン	2,550.5	173.5	2,377.0
Housing Loans	う ち 住 宅 ロ ー ン	2,444.9	177.3	2,267.5
Public sectors	公 共 向 け 貸 出	279.9	25.2	254.6
Loans in Chiba	う ち 県 内 向 け 貸 出	5,457.8	76.6	5,381.1
Small and medium sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	5,585.0 [78.48%]	184.1 [0.72%]	5,400.9 [77.76%]
Overseas	海 外 向 け 貸 出	42.4	(3.5)	45.9
Deposits	預 金	8,805.2	275.9	8,529.3
Domestic	国 内	8,663.4	257.7	8,405.7
In Chiba Prefecture	う ち 県 内	8,402.5	288.7	8,113.7
Personal Deposits	う ち 個 人	6,762.2	168.1	6,594.0
Overseas branches, etc	海 外 店 等	141.8	18.2	123.6

(Reference) (参考)

New housing loans 住宅ローン実行額

		(¥Billion)		
	(Japanese)	FY 2009 ended Mar. 31, 2010 (a)	(a-b)	FY2008 ended Mar. 31, 2009 (b)
New housing loans	住 宅 ロ ー ン 実 行 額	378.8	34.4	344.4

Investment trusts and Personal annuities 投資信託等

		(¥ Billion)		
	(Japanese)	As of Mar. 31, 2010 (a)	(a-b)	As of Mar. 31, 2009 (b)
Balance of investment trusts	投 資 信 託 残 高	505.7	92.2	413.5
Personal investors	う ち 個 人	496.2	91.1	405.1
Stock funds	う ち 株 式 投 資 信 託	497.4	93.4	403.9

		(¥Billion)		
	(Japanese)	FY 2009 ended Mar. 31, 2010 (a)	(a-b)	FY2008 ended Mar. 31, 2009 (b)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	123.7	40.6	83.1
Variable annuities	う ち 変 額 保 険	50.7	(25.9)	76.6

(2) Securities (term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2010		As of Mar. 31, 2009 (b)
		(a)	(a-b)	
Securities	有 価 証 券	1,968.6	19.0	1,949.5
Government bonds	国 債	865.1	233.2	631.9
Stocks	株 式	141.3	(13.1)	154.4
Corporate bonds and others	社 債 他	691.1	(143.1)	834.2
Foreign currency securities	外 貨 建 有 価 証 券	271.0	(57.8)	328.8
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.7 years	0.3 year	3.4 years

Notes:

- The above figures are acquisition costs excluding gains (losses) on valuation.
評価損益を除いた取得原価で表示しております。
- Financing/treasury bills 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 decreased by ¥9.1 billion from the previous fiscal year-end, to ¥143.1 billion. The non-performing loan ratio was 1.96%, a decrease of 0.16% from the previous fiscal year-end.
- The coverage ratio, including allowances, was 72.8% for total disclosed claims, 75.9% for doubtful claims, and 54.7% for substandard claims. Thus, the coverage ratio was at a high level.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2010		As of Mar. 31, 2009 (b)
		(a)	(a-b)	
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	28,943	(7,038)	35,981
Doubtful Claims	危 険 債 権	60,641	(577)	61,218
Substandard Claims	要 管 理 債 権	53,557	(1,510)	55,067
Total	合 計	143,141	(9,125)	152,267
Normal Claims	正 常 債 権	7,137,004	131,133	7,005,870
Total Claims*	総 与 信 残 高	7,280,145	122,008	7,158,137
Non-performing loan ratio	不 良 債 権 比 率	1.96%	(0.16%)	2.12%
Coverage ratio	保 全 率	72.8%	(2.2%)	75.1%

* 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. Private offerings of bonds with Chiba Bank's guarantee as of Mar. 31, 2010, are recorded at market value.

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。22年3月末の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 (b)	Allowance for loan losses (c)	Allowance Ratio ^{*2} c/(a-b)	Coverage ratio (b+c)/a
		(a) 債権額	担保・保証	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	28,943	25,899	3,043	100.0%	100.0%
Doubtful Claims	危 険 債 権	60,641	37,412	8,664	37.3%	75.9%
Substandard Claims	要 管 理 債 権	53,557	^{*1} 21,706	7,597	23.8%	54.7%
Total	合 計	143,141	85,018	19,306	33.2%	72.8%

*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 2010, ending March 31, 2011, etc.

<Non-consolidated>

(¥ Billion)

	(Japanese)	For FY 2010, ending Mar. 31, 2011	For the six months
			ending Sep. 30, 2010
Ordinary income	経 常 収 益	204.0	102.0
Net business income (before transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	83.0	42.0
Ordinary profit	経 常 利 益	63.0	32.0
Net income	当 期 純 利 益	40.0	20.0

<Dividend>

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

7. Summary of Consolidated Financial Information

< Results >

(¥ Billion)

	(Japanese)	FY 2009 ended			FY 2008 ended Mar. 31, 2009 (b)
		Mar. 31, 2010 (a)	(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	234.3	(22.6)	(8.8%)	257.0
Ordinary profit	経 常 利 益	56.8	47.4	505.0%	9.3
Net income	当 期 純 利 益	37.5	25.1	203.2%	12.3

Consolidated Earnings Projections for Fiscal Year 2010, ending March 31, 2011

< Projections >

(¥ Billion)

	(Japanese)	For FY 2010, ending Mar. 31, 2011	For the six months
			ending Sep. 30, 2010
Ordinary income	経 常 収 益	232.0	116.0
Ordinary profit	経 常 利 益	66.0	33.0
Net income	当 期 純 利 益	41.5	20.5

II. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese)	FY 2009 ended		FY 2008 ended
		Mar. 31, 2010 (a)	(a-b)	Mar. 31, 2009 (b)
Gross business profits	業 務 粗 利 益	162,184	20,001	142,182
Domestic gross business profits	国 内 業 務 粗 利 益	156,302	196	156,105
Net interest income	資 金 利 益	139,622	(2,585)	142,208
Net fees and commissions income	役 務 取 引 等 利 益	13,946	(1,180)	15,127
Net trading income	特 定 取 引 利 益	2,987	(1,647)	4,635
Profit from other business transactions	そ の 他 業 務 利 益	(253)	5,610	(5,864)
International gross business profits	国 際 業 務 粗 利 益	5,881	19,804	(13,923)
Net interest income	資 金 利 益	3,686	(771)	4,458
Net fees and commissions income	役 務 取 引 等 利 益	189	(72)	262
Net trading income	特 定 取 引 利 益	66	(98)	164
Profit from other business transactions	そ の 他 業 務 利 益	1,939	20,747	(18,807)
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	80,327	410	79,916
Personnel expenses	人 件 費	40,326	1,542	38,783
Non-personnel expenses	物 件 費	35,932	(998)	36,930
Taxes	税 金	4,068	(134)	4,202
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	81,856	19,591	62,265
Net transfer to (from) general allowance for loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	683	(6,817)	7,500
Core net business income	コ ア 業 務 純 益	82,830	(7,872)	90,703
Net business income	業 務 純 益	81,173	26,408	54,765
Non-recurrent income and losses	臨 時 損 益	(27,703)	20,492	(48,195)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	25,745	(9,345)	35,090
Written-off of loans	貸 出 金 償 却	22,288	(9,799)	32,087
Net transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	767	(1,708)	2,476
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	1,733	1,406	327
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	955	756	199
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	(1,174)	13,411	(14,585)
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(784)	(2,264)	1,480
Ordinary profit	経 常 利 益	53,469	46,900	6,569
Extraordinary income (losses)	特 別 損 益	6,474	1,493	4,980
Recoveries of written-off claims (iii)	う ち 償 却 債 権 取 立 益	6,997	1,609	5,388
Income before income taxes	税 引 前 当 期 純 利 益	59,944	48,394	11,550
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	13,120	1,467	11,652
Income taxes-deferred	法 人 税 等 調 整 額	10,603	22,030	(11,427)
Total income taxes	法 人 税 等 合 計	23,724	23,498	225
Net income	当 期 純 利 益	36,220	24,895	11,324
Credit Costs (i) + (ii)	信 用 コ ス ト	26,428	(16,162)	42,590
Net Credit Costs (i) + (ii) - (iii)	実 質 信 用 コ ス ト	19,430	(17,771)	37,202

Consolidated

[Consolidated statement of income]

(¥ Million)

	(Japanese)	FY 2009 ended	FY 2008 ended	
		Mar. 31, 2010 (a)	(a-b)	Mar. 31, 2009 (b)
Consolidated gross profits	連結粗利益	174,095	20,884	153,211
Net interest income	資金利益	143,999	(3,416)	147,415
Net fees and commissions income	役務取引等利益	24,885	(471)	25,357
Net trading income	特定取引利益	3,519	(1,587)	5,106
Profit from other business transactions	その他業務利益	1,690	26,359	(24,668)
General and administrative expenses	営業経費	87,982	936	87,046
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	31,927	(15,830)	47,758
Written-off of loans	貸出金償却	22,998	(9,854)	32,853
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	4,703	(1,416)	6,119
Net transfer to general allowance for loan losses	一般貸倒引当金繰入額	1,352	(6,552)	7,905
Losses on sales of non-performing loans	延滞債権等売却損	1,917	1,237	680
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	955	756	199
Gains (losses) related to stocks, etc.	株式等関係損益	(1,085)	13,489	(14,574)
Equity in earnings of affiliates	持分法による投資損益	152	(84)	236
Others	その他	3,618	(1,712)	5,330
Ordinary profit	経常利益	56,870	47,471	9,399
Extraordinary income (losses)	特別損益	6,485	1,143	5,341
Recoveries of written-off claims (ii)	うち償却債権取立益	7,038	1,603	5,435
Income before income tax and minority interests	税金等調整前当期純利益	63,356	48,614	14,741
Income taxes-current	法人税、住民税及び事業税	15,667	1,985	13,681
Income taxes-deferred	法人税等調整額	9,442	21,172	(11,729)
Total income taxes	法人税等合計	25,110	23,158	1,951
Minority interest in income	少数株主利益	666	269	396
Net income	当期純利益	37,579	25,187	12,392

Credit Costs	信用コスト	31,927	(15,830)	47,758
Net Credit Costs (i) - (ii)	実質信用コスト	24,889	(17,433)	42,322

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)	92,722	20,869	71,852
Consolidated net business income	連結業務純益	91,369	27,422	63,947

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)	FY 2009 ended	FY 2008 ended	
		Mar. 31, 2010 (a)	(a-b)	Mar. 31, 2009 (b)
(1) Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	81,856	19,591	62,265
Per head (in thousands of yen)	職員一人当たり(千円)	20,077	4,234	15,843
(2) Net business income	業 務 純 益	81,173	26,408	54,765
Per head (in thousands of yen)	職員一人当たり(千円)	19,910	5,974	13,935

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)	FY 2009 ended	FY 2008 ended	
		Mar. 31, 2010 (a)	(a-b)	Mar. 31, 2009 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.70%	(0.15%)	1.85%
(1) Average yield on loans and bills discounted (B)	貸出金利回	1.94%	(0.20%)	2.14%
(a) Average yield on securities	有価証券利回	0.98%	(0.00%)	0.99%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	1.00%	(0.11%)	1.11%
(a) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.14%	(0.08%)	0.23%
(b) Expense ratio	経費率	0.89%	(0.01%)	0.91%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.70%	(0.04%)	0.74%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.80%	(0.11%)	1.91%

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	FY 2009 ended	FY 2008 ended	
		Mar. 31, 2010 (a)	(a-b)	Mar. 31, 2009 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(973)	27,464	(28,437)
Gains on sales	売却益	2,154	211	1,942
Gains on redemptions	償還益	-	-	-
Losses on sales	売却損	616	(9,210)	9,826
Losses on redemptions	償還損	1,443	(233)	1,676
Write-offs	償却	1,069	(17,808)	18,877
Gains (losses) related to stocks, etc.	株式等関係損益	(1,174)	13,411	(14,585)
Gains on sales	売却益	1,918	1,634	283
Losses on sales	売却損	2,770	2,646	123
Write-offs	償却	322	(14,422)	14,745

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	12.80%	0.09%	1.09%	12.71%	11.70%
Tier I ratio	うちTier比率	11.39%	0.13%	1.22%	11.25%	10.17%
(2) Tier I	T i e r	581.9	13.9	56.7	567.9	525.2
(3) Tier II	T i e r	84.9	(0.1)	(6.0)	85.1	91.0
(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	0.6	0.6	0.6	-	-
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.3	-	(0.0)	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	(6.0)	73.0	79.0
(4) Deduction	控除項目	13.0	1.3	1.2	11.7	11.7
(5) Capital (2)+(3)-(4)	自己資本	653.8	12.4	49.3	641.3	604.4
(6) Risk assets	リスクアセット	5,106.1	61.0	(56.1)	5,045.0	5,162.3

Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
		[Preliminary figures]	(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	12.14%	0.12%	1.02%	12.02%	11.12%
Tier I ratio	うちTier比率	10.78%	0.16%	1.16%	10.61%	9.62%
(2) Tier I	T i e r	543.1	13.4	54.2	529.7	488.9
(3) Tier II	T i e r	84.0	0.3	(5.6)	83.7	89.7
(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	0.3	0.3	0.3	-	-
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された土地再評価差額	10.3	-	(0.0)	10.3	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	73.0	-	(6.0)	73.0	79.0
(4) Deduction	控除項目	15.4	1.5	1.9	13.8	13.4
(5) Capital (2)+(3)-(4)	自己資本	611.8	12.2	46.6	599.6	565.2
(6) Risk assets	リスクアセット	5,038.8	50.5	(43.9)	4,988.2	5,082.7

*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）

6. Return on Equity - Non-consolidated

	(Japanese)	FY 2009 ended Mar. 31, 2010 (a)			For the six months ended Sep. 30 2009 (b)	For FY 2008 ended Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	15.06%	1.02%	4.68%	14.03%	10.38%
Net income basis (Annual)	当期純利益ベース(年率)	6.72%	0.56%	4.57%	6.15%	2.14%

Note: ROE is a ratio indicating the 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)	FY 2009 ended Mar. 31, 2010 (a)			For the six months ended Sep. 30 2009 (b)	For FY 2008 ended Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未 残)	8,805.2	161.6	275.9	8,643.5	8,529.3
Domestic	う ち 国 内	8,663.4	143.9	257.7	8,519.4	8,405.7
In Chiba Prefecture	う ち 県 内	8,402.5	177.2	288.7	8,225.3	8,113.7
Personal deposits	う ち 個 人	6,762.2	68.3	168.1	6,693.8	6,594.0
Public sectors	う ち 公 共	446.9	96.9	142.3	350.0	304.6
Deposits (Average balance)	預金 (平 残)	8,664.9	1.4	199.2	8,663.5	8,465.7
Domestic	う ち 国 内	8,534.0	(5.4)	220.6	8,539.4	8,313.3
In Chiba Prefecture	う ち 県 内	8,261.2	(23.3)	192.2	8,284.5	8,068.9
Loans and bills discounted (Term-end balance)	貸 出 金 (未 残)	7,158.3	6.0	166.9	7,152.2	6,991.3
Domestic	う ち 国 内	7,115.8	7.0	170.4	7,108.7	6,945.3
In Chiba Prefecture	う ち 県 内	5,457.8	23.4	76.6	5,434.4	5,381.1
Loans and bills discounted (average balance)	貸 出 金 (平 残)	7,155.1	42.7	224.7	7,112.3	6,930.4
Domestic	う ち 国 内	7,111.0	42.0	217.8	7,068.9	6,893.1
In Chiba Prefecture	う ち 県 内	5,438.4	18.7	146.1	5,419.6	5,292.2

(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 Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国 内 貸 出 金	7,115.8	7.0	170.4	7,108.7	6,945.3
[Excluding loans to public sectors]	(除 公 共 向 け 貸 出)	6,835.9	36.6	145.2	6,799.3	6,690.6
Major companies	大 企 業	1,075.9	(58.0)	(29.3)	1,134.0	1,105.3
Midsize companies	中 堅 企 業	174.9	(8.9)	(9.5)	183.9	184.4
Small and medium-sized companies (B)	中 小 企 業 等	5,585.0	103.7	184.1	5,481.3	5,400.9
Small and medium-sized companies	う ち 中 小 企 業	3,034.4	8.3	10.6	3,026.0	3,023.8
Consumer loans	う ち 消 費 者 ロ ー ン	2,550.5	95.3	173.5	2,455.2	2,377.0
Public sectors	公 共	279.9	(29.5)	25.2	309.4	254.6
Small and medium-sized companies loans ratio(B/A)	中 小 企 業 等 貸 出 比 率	78.48%	1.38%	0.72%	77.10%	77.76%

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 Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消 費 者 ロ ー ン 残 高	2,550.5	95.3	173.5	2,455.2	2,377.0
Housing loans	住 宅 ロ ー ン 残 高	2,444.9	97.2	177.3	2,347.7	2,267.5
Other consumer loans	そ の 他 の ロ ー ン 残 高	105.6	(1.9)	(3.8)	107.5	109.4

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

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	8,505	(928)	(355)	9,433	8,860
Delinquent Loans	延滞債権額	80,617	(8,300)	(6,387)	88,918	87,005
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,561	(1,435)	(59.2)	4,997	4,154
Restructured Loans	貸出条件緩和債権額	49,995	(4,108)	(917)	54,104	50,912
Total Risk-Monitored Loans	リスク管理債権合計	142,680	(14,772)	(8,253)	157,453	150,933

Total loan balance(Term-end balance)	貸出金残高(未残)	7,158,314	6,071	166,971	7,152,242	6,991,343
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Loans to Bankrupt Borrowers	破綻先債権額	0.11%	(0.01%)	(0.00%)	0.13%	0.12%
Delinquent Loans	延滞債権額	1.12%	(0.11%)	(0.11%)	1.24%	1.24%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	(0.02%)	(0.00%)	0.06%	0.05%
Restructured Loans	貸出条件緩和債権額	0.69%	(0.05%)	(0.02%)	0.75%	0.72%
Total percentage of loan balance	貸出金残高比合計	1.99%	(0.20%)	(0.16%)	2.20%	2.15%

Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2010(a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	8,134	(880)	(409)	9,015	8,543
Delinquent Loans	延滞債権額	82,173	(8,120)	(6,666)	90,294	88,840
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,561	(1,435)	(592)	4,997	4,154
Restructured Loans	貸出条件緩和債権額	50,055	(4,114)	(927)	54,170	50,983
Total Risk-Monitored Loans	リスク管理債権合計	143,926	(14,551)	(8,596)	158,477	152,522

Total loan balance (Term-end balance)	貸出金残高(未残)	7,130,386	5,931	174,762	7,124,455	6,955,624
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Loans to Bankrupt Borrowers	破綻先債権額	0.11%	(0.01%)	(0.00%)	0.12%	0.12%
Delinquent Loans	延滞債権額	1.15%	(0.11%)	(0.12%)	1.26%	1.27%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	(0.02%)	(0.00%)	0.07%	0.05%
Restructured Loans	貸出条件緩和債権額	0.07%	(0.05%)	(0.03%)	0.76%	0.73%
Total percentage of loan balance	貸出金残高比合計	2.01%	(0.20%)	(0.17%)	2.22%	2.19%

9. Allowance and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	142,680	(14,772)	(8,253)	157,453	150,933
Collateral/guarantees (B)	担保・保証等	84,562	(5,235)	(5,551)	89,798	90,113
Allowance for loan losses (C)	貸倒引当金	19,301	(3,290)	(3,787)	22,591	23,088
Allowance ratio (C)/(A)	引当率	13.5%	(0.8%)	(1.7%)	14.3%	15.2%
Coverage ratio (B+C)/(A)	保全率	72.7%	1.4%	(2.2%)	71.3%	75.0%
As a percentage of total loans	貸出金残高比	1.99%	(0.20%)	(0.16%)	2.20%	2.15%

Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	143,926	(14,551)	(8,596)	158,477	152,522
Collateral/guarantees (B)	担保・保証等	84,402	(5,024)	(5,864)	89,427	90,266
Allowance for loan losses (C)	貸倒引当金	20,224	(3,313)	(3,821)	23,538	24,046
Allowance ratio (C)/(A)	引当率	14.0%	(0.8%)	(1.7%)	14.8%	15.7%
Coverage ratio (B+C)/(A)	保全率	72.6%	1.4%	(2.2%)	71.2%	74.9%
As a percentage of total loans	貸出金残高比	2.01%	(0.20%)	(0.17%)	2.22%	2.19%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (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	28,943	(4,371)	(7,038)	33,315	35,981
Doubtful Claims	危険債権	60,641	(4,967)	(577)	65,608	61,218
Substandard Claims	要管理債権	53,557	(5,543)	(1,510)	59,101	55,067
Total	合計	143,141	(14,883)	(9,125)	158,024	152,267

Normal Claims	正常債権	7,137,004	(288)	131,133	7,137,293	7,005,870
Total Claims*	総与信残高	7,280,145	(15,171)	122,008	7,295,317	7,158,137
Non-performing loan ratio	不良債権比率	1.96%	(0.19%)	(0.16%)	2.16%	2.12%

*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. Private offerings of bonds with Chiba Bank's guarantee as of Mar. 31, 2010, are recorded at market value.

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。22年3月末の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 Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	104,324	(8,576)	(10,128)	112,901	114,452
Allowance for loan losses	貸 倒 引 当 金	19,306	(3,435)	(4,220)	22,741	23,526
Value covered by collateral and guarantees	担 保 ・ 保 証 等	85,018	(5,141)	(5,907)	90,159	90,925
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	143,141	(14,883)	(9,125)	158,024	152,267
Coverage ratio (A)/(B)	保 全 率	72.8%	1.4%	(2.2%)	71.4%	75.1%

(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 Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	8,593	(947)	(1,018)	9,541	9,611
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	20,349	(3,424)	(6,020)	23,773	26,369
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	60,641	(4,967)	(577)	65,608	61,218
Assets Requiring Caution (D)	要 注 意 先 債 権	1,284,011	43,203	126,566	1,240,807	1,157,444
Substandard Assets	要 管 理 先 債 権	67,791	(10,893)	(829)	78,685	68,621
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	53,557	(5,543)	(1,510)	59,101	55,067
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	1,216,219	54,097	127,396	1,162,121	1,088,822
Normal Assets (E)	正 常 先 債 権	5,906,550	(49,036)	3,056	5,955,587	5,903,493
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	7,280,145	(15,171)	122,008	7,295,317	7,158,137

* 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. Private offerings of bonds with Chiba Bank's guarantee as of Mar. 31, 2010, are recorded at market value.

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。22年3月末の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 ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上

(b) Specific Allowance 個別貸倒引当金計上基準

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

(2) Breakdown of allowance for loan losses

Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep.	As of Mar.
		31, 2010 (a)	(a-b)	(a-c)	30, 2009 (b)	31, 2009 (c)
Allowance for loan losses	貸倒引当金	46.6	(7.9)	(3.3)	54.6	49.9
General allowance	一般貸倒引当金	34.3	(4.5)	0.6	38.8	33.6
Specific allowance	個別貸倒引当金	12.3	(3.4)	(3.9)	15.7	16.3
Allowance for specific foreign borrowers/countries	特定海外債権引当金	-	-	-	-	-

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

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep. 30,	As of Mar.
		31, 2010 (a)	(a-b)	(a-c)	2009 (b)	31, 2009 (c)
Normal Assets	正常先債権	5,671.2	(70.2)	(85.5)	5,741.4	5,756.7
Assets Requiring Caution	要注意先債権	1,275.6	34.8	118.1	1,240.8	1,157.4
Substandard Assets	要管理先債権	67.5	(11.1)	(1.0)	78.6	68.6
Other Assets Requiring Caution	その他要注意先債権	1,208.0	45.9	119.2	1,162.1	1,088.8

Consolidated

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep. 30,	As of Mar.
		31, 2010 (a)	(a-b)	(a-c)	2009 (b)	31, 2009 (c)
Allowance for loan losses	貸倒引当金	58.4	(7.7)	(2.5)	66.1	60.9
General allowance	一般貸倒引当金	40.9	(4.0)	1.3	45.0	39.5
Specific allowance	個別貸倒引当金	17.4	(3.6)	(3.9)	21.1	21.4
Allowance for specific foreign borrowers/countries	特定海外債権引当金	-	-	-	-	-

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 Mar. 31, 2010		As of Sep. 30, 2009		As of Mar. 31, 2009	
		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)	7,115.8	100.00%	7,108.7	100.00%	-	-
Manufacturing	製造業	701.7	9.86%	727.4	10.23%	-	-
Agriculture and forestry	農業, 林業	7.9	0.11%	6.5	0.09%	-	-
Fishery	漁業	1.2	0.02%	1.2	0.02%	-	-
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	15.4	0.22%	15.7	0.22%	-	-
Construction	建設業	314.1	4.41%	324.0	4.56%	-	-
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	20.2	0.28%	22.2	0.31%	-	-
Information and communications	情報通信業	39.8	0.56%	42.2	0.60%	-	-
Transport and postal service	運輸業, 郵便業	206.1	2.90%	206.2	2.90%	-	-
Wholesale and retail trade	卸売業, 小売業	655.9	9.22%	675.4	9.50%	-	-
Finance and insurance	金融業, 保険業	331.7	4.66%	338.0	4.75%	-	-
Real estate and leasing	不動産業, 物品賃貸業	1,618.2	22.74%	1,610.8	22.66%	-	-
Real estate	不動産業	1,456.6	20.47%	1,441.2	20.27%	-	-
Real estate rental and management	不動産賃貸業・管理業	1,216.4	17.10%	1,180.8	16.61%	-	-
Real estate trading, etc.	不動産取引業等	240.1	3.37%	260.4	3.66%	-	-
Leasing	物品賃貸業	161.6	2.27%	169.5	2.39%	-	-
Medical, welfare and other services	医療, 福祉その他サービス業	446.7	6.28%	451.9	6.36%	-	-
Government, local public sector	国・地方公共団体	191.3	2.69%	213.8	3.01%	-	-
Others (mainly consumer loans)	その他(個人)	2,564.9	36.05%	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 in November 2007.

(¥ Billion)

	(Japanese)	As of Mar. 31, 2010		As of Sep. 30, 2009		As of Mar. 31, 2009	
		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	100.00%
Manufacturing	製造業	-	-	-	-	716.0	10.31%
Agriculture	農業	-	-	-	-	6.5	0.09%
Forestry	林業	-	-	-	-	0.0	0.00%
Fishery	漁業	-	-	-	-	1.2	0.02%
Mining	鉱業	-	-	-	-	17.3	0.25%
Construction	建設業	-	-	-	-	338.3	4.87%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	16.0	0.23%
Information and communications	情報通信業	-	-	-	-	37.3	0.54%
Transport	運輸業	-	-	-	-	208.4	3.00%
Wholesale and retail trade	卸売・小売業	-	-	-	-	660.6	9.51%
Finance and insurance	金融・保険業	-	-	-	-	339.7	4.89%
Real estate	不動産業	-	-	-	-	1,442.6	20.77%
Real estate rental and management	不動産賃貸業・管理業	-	-	-	-	1,142.4	16.45%
Real estate trading, etc.	不動産取引業等	-	-	-	-	300.1	4.32%
Various services	各種サービス業	-	-	-	-	620.4	8.94%
Government, local public sector	国・地方公共団体	-	-	-	-	146.4	2.11%
Others (mainly consumer loans)	その他(個人)	-	-	-	-	2,394.0	34.47%

(2) Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2010		As of Sep. 30, 2009		As of Mar. 31, 2009	
		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)	142.6	100.00%	157.4	100.00%	-	-
Manufacturing	製造業	8.7	6.14%	8.6	5.49%	-	-
Agriculture and forestry	農業, 林業	0.6	0.42%	0.4	0.27%	-	-
Fishery	漁業	0.0	0.02%	0.0	0.02%	-	-
Mining, quarrying and gravel	鉱業, 採石業, 砂利採取業	-	-	0.0	0.02%	-	-
Construction	建設業	7.0	4.92%	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	0.2	0.18%	0.6	0.43%	-	-
Transport and postal service	運輸業, 郵便業	12.6	8.85%	17.0	10.84%	-	-
Wholesale and retail trade	卸売業, 小売業	16.4	11.54%	19.0	12.13%	-	-
Finance and insurance	金融業, 保険業	0.5	0.37%	0.2	0.18%	-	-
Real estate and leasing	不動産業, 物品賃貸業	49.7	34.88%	56.6	36.01%	-	-
Real estate	不動産業	49.4	34.68%	56.3	35.77%	-	-
Real estate rental and management	不動産賃貸業・管理業	42.4	29.78%	46.5	29.58%	-	-
Real estate trading, etc.	不動産取引業等	6.9	4.90%	9.7	6.19%	-	-
Leasing	物品賃貸業	0.2	0.20%	0.3	0.24%	-	-
Medical, welfare and other services	医療, 福祉その他サービス業	17.0	11.92%	17.8	11.35%	-	-
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	29.6	20.76%	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 in November 2007.

(¥ Billion)

	(Japanese)	As of Mar. 31, 2010		As of Sep. 30, 2009		As of Mar. 31, 2009	
		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%
Manufacturing	製造業	-	-	-	-	5.3	3.53%
Agriculture	農業	-	-	-	-	0.4	0.29%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	-	-	-	-	0.0	0.03%
Mining	鉱業	-	-	-	-	0.2	0.14%
Construction	建設業	-	-	-	-	7.7	5.14%
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	-	-	-	-	0.1	0.08%
Transport	運輸業	-	-	-	-	13.3	8.86%
Wholesale and retail trade	卸売・小売業	-	-	-	-	20.2	13.41%
Finance and insurance	金融・保険業	-	-	-	-	0.1	0.08%
Real estate	不動産業	-	-	-	-	56.3	37.36%
Real estate rental and management	不動産賃貸・管理業	-	-	-	-	46.6	30.90%
Real estate trading, etc.	不動産取引業等	-	-	-	-	9.7	6.46%
Various services	各種サービス業	-	-	-	-	18.6	12.35%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	-	-	-	-	28.2	18.73%

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 Mar. 31, 2010 (a)			As of Sep. 30, 2009 (b)	As of Mar. 31, 2009 (c)
			(a-b)	(a-c)		
Hong Kong	香港	1.9	(0.2)	(1.7)	2.2	3.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.8	0.0	(0.3)	1.8	2.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	0.9	(0.6)	(0.9)	1.5	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.2	(0.0)	(0.0)	0.2	0.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.3	0.0	(0.0)	1.3	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.6	(0.1)	(0.0)	0.7	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	(0.0)	(0.1)	0.6	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	7.5	(1.0)	(3.3)	8.6	10.8
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 Mar. 31, 2010 (a)					As of Sep. 30, 2009 (b)			As of Mar. 31, 2009 (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)	0.0	0.2	0.0	0.2	(0.1)	0.0	0.2	(0.3)	0.0	0.3
Other securities	その他有価証券	8.9	3.2	65.2	44.8	35.8	5.7	49.8	44.0	(56.2)	23.5	79.8
Stocks	株 式	12.7	(4.4)	21.2	27.9	15.1	17.1	32.7	15.5	(8.4)	15.0	23.5
Bonds	債 券	7.9	1.0	16.1	14.6	6.6	6.8	14.8	7.9	(8.2)	7.0	15.3
Others	そ の 他	(11.7)	6.5	27.8	2.2	13.9	(18.2)	2.3	20.5	(39.5)	1.4	40.9
Foreign Bonds	うち外国債券	(0.4)	3.4	15.7	2.1	2.6	(3.8)	2.1	6.0	(16.2)	1.3	17.6
Total	合 計	8.8	3.2	65.4	44.8	36.0	5.6	49.9	44.3	(56.6)	23.6	80.2

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.
- ASBJ "Practical Issue Task Force No.25" has not been applied for the valuation of floating rate government bonds.

Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2010 (a)					As of Sep. 30, 2009 (b)			As of Mar. 31, 2009 (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)	0.0	0.2	0.0	0.2	(0.1)	0.0	0.2	(0.3)	0.0	0.3
Other securities	その他有価証券	9.5	3.0	65.6	45.6	36.0	6.4	50.7	44.3	(56.1)	24.0	80.1
Stocks	株 式	13.3	(4.5)	21.6	28.8	15.4	17.8	33.6	15.7	(8.3)	15.5	23.9
Bonds	債 券	7.9	1.0	16.1	14.6	6.6	6.8	14.8	7.9	(8.2)	7.0	15.3
Others	そ の 他	(11.7)	6.5	27.8	2.2	13.9	(18.2)	2.3	20.5	(39.5)	1.4	40.9
Foreign Bonds	うち外国債券	(0.4)	3.4	15.7	2.1	2.6	(3.8)	2.1	6.0	(16.2)	1.3	17.6
Total	合 計	9.4	3.1	65.9	45.7	36.3	6.2	50.8	4.5	(56.4)	24.1	80.5

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 balance sheet amount.
- 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
	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