

# The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)

URL: <http://www.chibabank.co.jp/>

President: Tadashi Takeyama

## Capital Ratio as of December 31, 2007

(BIS Guidelines)

### 1. Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of December 31, 2007 (a)	As of September 30, 2007 (b)	(a-b)
Capital Ratio	11.58%	11.66%	(0.07%)
Tier Ratio	10.06%	10.00%	0.06%
Capital	616.6	612.4	4.2
Tier	535.9	525.2	10.7
Risk Assets	5,324.4	5,252.0	72.4
Required Capital	425.9	420.1	5.7

### 2. Non-Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of December 31, 2007 (a)	As of September 30, 2007 (b)	(a-b)
Capital Ratio	11.05%	11.22%	(0.17%)
Tier Ratio	9.57%	9.58%	(0.01%)
Capital	583.5	580.3	3.1
Tier	505.6	495.6	9.9
Risk Assets	5,279.8	5,170.0	109.7
Required Capital	422.3	413.6	8.7

Note: Required Capital is calculated by multiplying Risk Assets by 8%.

The following approaches are adopted to calculate the Risk Assets.

Credit Risk: Foundation Internal Ratings-Based approach

Operational Risk: Standardized approach