

The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)

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

President: Hidetoshi Sakuma

Capital Ratio as of June 30, 2009

(BIS Guidelines)

1. Consolidated

		(¥ Billion)	(Reference)	(¥ Billion)
		As of Jun. 30, 2009 (a)	As of Jun. 30, 2008 (b)	As of Mar. 31, 2009
Capital Ratio		12.16%	11.83%	0.33%
	Tier Ratio	10.77%	10.46%	0.30%
Capital		634.3	627.9	6.4
	Tier	561.4	555.4	6.0
Risk Assets		5,212.6	5,307.8	(95.1)
Required Capital		417.0	424.6	(7.6)

2. Non-Consolidated

		(¥ Billion)	(Reference)	(¥ Billion)
		As of Jun. 30, 2009 (a)	As of Jun. 30, 2008 (b)	As of Mar. 31, 2009
Capital Ratio		11.56%	11.36%	0.20%
	Tier Ratio	10.20%	10.03%	0.17%
Capital		593.3	588.1	5.2
	Tier	523.8	519.3	4.5
Risk Assets		5,131.5	5,176.5	(45.0)
Required Capital		410.5	414.1	(3.6)

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

Chiba Bank adopted the "Exceptional notification of Capital Ratio" (FSA notification No.79, 2008) in calculating the Capital Ratio from the end of the third quarter of fiscal year 2008. This change resulted in a ¥0.3 billion increase in Capital.