

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, 2010

(BIS Guidelines)

1. Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of Jun. 30, 2010 (a)	As of Jun. 30, 2009 (b)	As of Mar. 31, 2010 (a-b)
Capital Ratio	12.95%	12.16%	0.78%
Tier Ratio	11.56%	10.77%	0.79%
Capital	660.3	634.3	25.9
Tier	589.1	561.4	27.7
Risk Assets	5,096.0	5,212.6	(116.6)
Required Capital	407.6	417.0	(9.3)

2. Non-Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of Jun. 30, 2010 (a)	As of Jun. 30, 2009 (b)	As of Mar. 31, 2010 (a-b)
Capital Ratio	12.28%	11.56%	0.72%
Tier Ratio	10.93%	10.20%	0.72%
Capital	616.8	593.3	23.4
Tier	548.9	523.8	25.0
Risk Assets	5,021.3	5,131.5	(110.1)
Required Capital	401.7	410.5	(8.8)

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 ¥7.6 billion decrease in Consolidated Capital and a ¥7.7 billion decrease in Non-Consolidated Capital.