

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, 2008

(BIS Guidelines)

1. Consolidated

		(¥ Billion)	(Reference)	(¥ Billion)
		As of Dec. 31, 2008 (a)	As of Dec. 31, 2007 (b)	As of Sep. 30, 2008
Capital Ratio		10.45%	11.58%	11.31%
	Tier Ratio	9.42%	10.06%	10.35%
Capital		582.0	616.6	586.4
	Tier	524.4	535.9	536.7
Risk Assets		5,566.1	5,324.4	5,182.1
Required Capital		445.2	425.9	414.5

2. Non-Consolidated

		(¥ Billion)	(Reference)	(¥ Billion)
		As of Dec. 31, 2008 (a)	As of Dec. 31, 2007 (b)	As of Sep. 30, 2008
Capital Ratio		9.96%	11.05%	10.74%
	Tier Ratio	8.96%	9.57%	9.82%
Capital		542.3	583.5	547.3
	Tier	487.5	505.6	500.3
Risk Assets		5,440.3	5,279.8	5,092.7
Required Capital		435.2	422.3	407.4

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 started to adopt the "Exceptional notification of Capital Ratio" (FSA notification No.79, 2008) in calculating the Capital Ratio from this third quarter-end. This change resulted in a ¥3.2 billion increase in Capital.