

The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)

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

President: Hidetoshi Sakuma

Capital Ratio as of December 31, 2009

(BIS Guidelines)

1. Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of Dec. 31, 2009 (a)	As of Dec. 31, 2008 (b)	As of Sep. 30, 2009
Capital Ratio	12.72%	10.45%	12.71%
Tier Ratio	11.25%	9.42%	11.25%
Capital	648.2	582.0	641.3
Tier	573.2	524.4	567.9
Risk Assets	5,094.7	5,566.1	5,045.0
Required Capital	407.5	445.2	403.6

2. Non-Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of Dec. 31, 2009 (a)	As of Dec. 31, 2008 (b)	As of Sep. 30, 2009
Capital Ratio	12.02%	9.96%	12.02%
Tier Ratio	10.60%	8.96%	10.61%
Capital	605.6	542.3	599.6
Tier	534.3	487.5	529.7
Risk Assets	5,036.1	5,440.3	4,988.2
Required Capital	402.8	435.2	399.0

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 December 31, 2008. This change resulted in a ¥4.8 billion decrease in Capital.