

# 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, 2010

(BIS Guidelines)

### 1. Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of Dec. 31, 2010 (a)	As of Dec. 31, 2009 (b)	As of Sep. 30, 2010 (a-b)
Capital Ratio	13.53%	12.72%	0.81%
Tier Ratio	12.17%	11.25%	0.92%
Capital	668.4	648.2	20.1
Tier	601.3	573.2	28.0
Risk Assets	4,938.4	5,094.7	(156.2)
Required Capital	395.0	407.5	(12.5)

### 2. Non-Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of Dec. 31, 2010 (a)	As of Dec. 31, 2009 (b)	As of Sep. 30, 2010 (a-b)
Capital Ratio	12.80%	12.02%	0.78%
Tier Ratio	11.49%	10.60%	0.88%
Capital	623.2	605.6	17.6
Tier	559.3	534.3	25.0
Risk Assets	4,866.9	5,036.1	(169.2)
Required Capital	389.3	402.8	(13.5)

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 ¥4.2 billion decrease in Consolidated Capital and a ¥4.3 billion decrease in Non-Consolidated Capital.