

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, 2011

(BIS Guidelines)

1. Consolidated

(¥ Billion)

	As of Dec. 31, 2011		As of Sep. 30, 2011 (b)
	(a)	(a-b)	
Capital Ratio	13.90%	(0.22%)	14.13%
Tier1 Capital Ratio	12.60%	(0.20%)	12.81%
Total Capital	671.5	4.1	667.3
Total Tier1 Capital	608.8	3.9	604.9
Risk-Weighted Assets	4,829.0	107.8	4,721.2
Required Capital	386.3	8.6	377.6

2. Non-Consolidated

(¥ Billion)

	As of Dec. 31, 2011		As of Sep. 30, 2011 (b)
	(a)	(a-b)	
Capital Ratio	13.39%	(0.11%)	13.51%
Tier1 Capital Ratio	12.13%	(0.08%)	12.22%
Total Capital	628.6	8.7	619.9
Total Tier1 Capital	569.5	8.5	560.9
Risk-Weighted Assets	4,691.7	104.2	4,587.4
Required Capital	375.3	8.3	366.9

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 ¥8.4 billion decrease in both Consolidated Capital and Non-Consolidated Capital.