

The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)

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

President: Tadashi Takeyama

Capital Ratio as of June 30, 2008

(BIS Guidelines)

1. Consolidated

	(¥ Billion)	(Reference)		(¥ Billion)
	As of June 30, 2008 (a)	As of June 30, 2007 (b)	(a-b)	As of March 31, 2008
Capital Ratio	11.83%	11.85%	(0.02%)	12.20%
Tier Ratio	10.46%	9.95%	0.50%	10.72%
Capital	627.9	620.0	7.8	617.7
Tier	555.4	520.5	34.9	542.6
Risk Assets	5,307.8	5,228.2	79.6	5,060.2
Required Capital	424.6	418.2	6.3	404.8

2. Non-Consolidated

	(¥ Billion)	(Reference)		(¥ Billion)
	As of June 30, 2008 (a)	As of June 30, 2007 (b)	(a-b)	As of March 31, 2008
Capital Ratio	11.36%	11.42%	(0.06%)	11.72%
Tier Ratio	10.03%	9.55%	0.47%	10.26%
Capital	588.1	587.1	1.0	579.7
Tier	519.3	491.0	28.2	507.8
Risk Assets	5,176.5	5,137.6	38.9	4,946.3
Required Capital	414.1	411.0	3.1	395.7

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