

# The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)

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

President: Hidetoshi Sakuma

## Capital Ratio as of June 30, 2011

(BIS Guidelines)

### 1. Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)	
	As of Jun. 30, 2011 (a)	As of Jun. 30, 2010 (b)	(a-b)	As of Mar. 31, 2011
Capital Ratio	13.67%	12.95%	0.72%	13.37%
Tier Ratio	12.34%	11.56%	0.78%	12.05%
Capital	667.1	660.3	6.8	665.2
Tier	602.3	589.1	13.2	599.4
Risk Assets	4,877.9	5,096.0	(218.0)	4,972.4
Required Capital	390.2	407.6	(17.4)	397.7

### 2. Non-Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)	
	As of Jun. 30, 2011 (a)	As of Jun. 30, 2010 (b)	(a-b)	As of Mar. 31, 2011
Capital Ratio	12.90%	12.28%	0.62%	12.76%
Tier Ratio	11.63%	10.93%	0.69%	11.46%
Capital	620.3	616.8	3.5	619.9
Tier	559.0	548.9	10.1	557.1
Risk Assets	4,807.0	5,021.3	(214.3)	4,858.3
Required Capital	384.5	401.7	(17.1)	388.6

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 ¥6.2 billion decrease in both Consolidated Capital and Non-Consolidated Capital.