

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, 2007

(BIS Guidelines)

1. Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of June 30, 2007 (a)	As of March 31, 2007 (b)	(a-b)
Capital Ratio	11.85%	11.63%	0.22%
Tier Ratio	9.95%	9.68%	0.27%
Capital	620.0	604.1	15.8
Tier	520.5	503.1	17.3
Risk Assets	5,228.2	5,195.0	33.1
Required Capital	418.2	415.6	2.6

2. Non-Consolidated

	(¥ Billion)	(Reference)	(¥ Billion)
	As of June 30, 2007 (a)	As of March 31, 2007 (b)	(a-b)
Capital Ratio	11.42%	11.20%	0.22%
Tier Ratio	9.55%	9.29%	0.26%
Capital	587.1	572.3	14.7
Tier	491.0	474.7	16.3
Risk Assets	5,137.6	5,107.6	29.9
Required Capital	411.0	408.6	2.3

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