

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, 2012

(BIS Guidelines)

1. Consolidated

(¥ Billion)

	As of Jun. 30, 2012		As of Mar 31, 2012 (b)
	(a)	(a-b)	
Capital Ratio	14.37%	0.02%	14.35%
Tier1 Capital Ratio	12.98%	(0.00%)	12.99%
Total Capital	695.5	8.7	686.8
Total Tier1 Capital	628.5	6.8	621.6
Risk-Weighted Assets	4,839.2	53.8	4,785.3
Required Capital	387.1	4.3	382.8

2. Non-Consolidated

(¥ Billion)

	As of Jun. 30, 2012		As of Mar. 31, 2012 (b)
	(a)	(a-b)	
Capital Ratio	13.72%	0.09%	13.63%
Tier1 Capital Ratio	12.39%	0.06%	12.33%
Total Capital	651.3	7.3	643.9
Total Tier1 Capital	588.1	5.4	582.7
Risk-Weighted Assets	4,744.8	20.9	4,723.9
Required Capital	379.5	1.6	377.9

Note: Required Capital is calculated by multiplying Risk-Weighted Assets by 8%.

The following approaches are adopted to calculate the Risk-Weighted Assets.

Credit Risk: Foundation Internal Ratings-Based Approach

Operational Risk: Standardized Approach