

# The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)  
 URL: <http://www.chibabank.co.jp/>  
 Representative: Hidetoshi Sakuma, President  
 For Inquiry: Shigeyuki Tanaka, General Manager, Risk Management Division

## Capital Ratio as of December 31, 2014

(BIS Guidelines)

### 1. Consolidated

(¥ Billion)

	As of Dec. 31, 2014		As of Sep. 30, 2014 (b)
	(a)	(a-b)	
Total Capital Ratio	14.04%	0.12%	13.92%
Tier 1 Capital Ratio	12.47%	(0.04%)	12.51%
Common Equity Tier 1 Capital Ratio	12.47%	(0.04%)	12.51%
Total Capital	804.1	28.6	775.5
Tier 1 Capital	714.0	17.1	696.8
Common Equity Tier 1 Capital	714.0	17.1	696.8
Total Risk-Weighted Assets	5,723.8	155.8	5,567.9
Total Required Capital	457.9	12.4	445.4

### 2. Non-Consolidated

(¥ Billion)

	As of Dec. 31, 2014		As of Sep. 30, 2014 (b)
	(a)	(a-b)	
Total Capital Ratio	13.51%	0.10%	13.41%
Tier 1 Capital Ratio	12.03%	(0.06%)	12.10%
Common Equity Tier 1 Capital Ratio	12.03%	(0.06%)	12.10%
Total Capital	742.2	26.9	715.3
Tier 1 Capital	660.8	15.5	645.3
Common Equity Tier 1 Capital	660.8	15.5	645.3
Total Risk-Weighted Assets	5,492.1	159.5	5,332.6
Total Required Capital	439.3	12.7	426.6

Note: Total Required Capital is calculated by multiplying Total 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