

The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)

President: Hidetoshi Sakuma

For Inquiry: Junya Wakabayashi, Executive Officer and General Manager, Risk Management Division

Capital Ratio as of June 30, 2017

(BIS Guidelines)

Consolidated

(¥ Billion)

	As of Jun. 30, 2017		As of Mar. 31, 2017 (b)
	(a)	(a-b)	
Total Capital Ratio	13.60%	0.00%	13.59%
Tier 1 Capital Ratio	12.67%	0.01%	12.65%
Common Equity Tier 1 Capital Ratio	12.67%	0.01%	12.65%
Total Capital	914.7	24.7	890.0
Tier 1 Capital	852.0	23.5	828.4
Common Equity Tier 1 Capital	852.0	23.5	828.4
Total Risk-Weighted Assets	6,724.7	177.0	6,547.6
Total Required Capital	537.9	14.1	523.8

Non-Consolidated

(¥ Billion)

	As of Jun. 30, 2017		As of Mar. 31, 2017 (b)
	(a)	(a-b)	
Total Capital Ratio	13.03%	0.00%	13.03%
Tier 1 Capital Ratio	12.10%	0.00%	12.09%
Common Equity Tier 1 Capital Ratio	12.10%	0.00%	12.09%
Total Capital	846.1	25.8	820.3
Tier 1 Capital	785.8	24.4	761.4
Common Equity Tier 1 Capital	785.8	24.4	761.4
Total Risk-Weighted Assets	6,490.1	197.1	6,292.9
Total Required Capital	519.2	15.7	503.4

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