

The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)
 Representative: Hidetoshi Sakuma, President
 For Inquiry: Kazuyoshi Fukushima, General Manager – Risk Management Division

Capital Ratio as of December 31, 2012

(BIS Guidelines)

1. Consolidated

(¥ Billion)

	As of Dec. 31, 2012		As of Sep. 30, 2012
	(a)	(a-b)	(b)
Capital Ratio	14.37%	(0.02%)	14.40%
Tier1 Capital Ratio	12.95%	(0.05%)	13.00%
Total Capital	712.9	11.5	701.4
Total Tier1 Capital	642.4	9.0	633.4
Risk-Weighted Assets	4,958.4	88.9	4,869.5
Required Capital	396.6	7.1	389.5

2. Non-Consolidated

(¥ Billion)

	As of Dec. 31, 2012		As of Sep. 30, 2012
	(a)	(a-b)	(b)
Capital Ratio	13.83%	(0.03%)	13.86%
Tier1 Capital Ratio	12.44%	(0.06%)	12.51%
Total Capital	665.9	10.0	655.9
Total Tier1 Capital	599.0	7.3	591.6
Risk-Weighted Assets	4,814.1	85.0	4,729.1
Required Capital	385.1	6.8	378.3

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