

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, 2013

(BIS Guidelines)

1. Consolidated

(¥ Billion)

	As of Dec. 31, 2013		As of Sep. 30, 2013 (b)
	(a)	(a-b)	
Total Capital Ratio	14.04%	(0.22%)	14.27%
Tier 1 Capital Ratio	12.77%	(0.25%)	13.03%
Common Equity Tier 1 Capital Ratio	12.77%	(0.25%)	13.03%
Total Capital	739.2	5.4	733.7
Tier 1 Capital	672.6	2.6	670.0
Common Equity Tier 1 Capital	672.6	2.6	670.0
Total Risk-Weighted Assets	5,263.4	121.3	5,142.1
Total Required Capital	421.0	9.7	411.3

2. Non-Consolidated

(¥ Billion)

	As of Dec. 31, 2013		As of Sep. 30, 2013 (b)
	(a)	(a-b)	
Total Capital Ratio	13.37%	(0.35%)	13.72%
Tier 1 Capital Ratio	12.28%	(0.35%)	12.64%
Common Equity Tier 1 Capital Ratio	12.28%	(0.35%)	12.64%
Total Capital	680.1	3.1	676.9
Tier 1 Capital	624.9	1.1	623.8
Common Equity Tier 1 Capital	624.9	1.1	623.8
Total Risk-Weighted Assets	5,085.7	153.0	4,932.7
Total Required Capital	406.8	12.2	394.6

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