

# The Chiba Bank, Ltd.

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

## Capital Ratio as of December 31, 2015

(BIS Guidelines)

### 1. Consolidated

(¥ Billion)

	As of Dec. 31, 2015		As of Sep. 30, 2015 (b)
	(a)	(a-b)	
Total Capital Ratio	13.96%	0.06%	13.89%
Tier 1 Capital Ratio	12.60%	0.01%	12.59%
Common Equity Tier 1 Capital Ratio	12.60%	0.01%	12.59%
Total Capital	854.0	18.4	835.5
Tier 1 Capital	771.3	13.9	757.4
Common Equity Tier 1 Capital	771.3	13.9	757.4
Total Risk-Weighted Assets	6,117.4	102.8	6,014.5
Total Required Capital	489.3	8.2	481.1

### 2. Non-Consolidated

(¥ Billion)

	As of Dec. 31, 2015		As of Sep. 30, 2015 (b)
	(a)	(a-b)	
Total Capital Ratio	13.23%	0.04%	13.19%
Tier 1 Capital Ratio	11.97%	(0.01%)	11.98%
Common Equity Tier 1 Capital Ratio	11.97%	(0.01%)	11.98%
Total Capital	787.2	16.9	770.2
Tier 1 Capital	711.9	12.5	699.4
Common Equity Tier 1 Capital	711.9	12.5	699.4
Total Risk-Weighted Assets	5,947.2	110.4	5,836.8
Total Required Capital	475.7	8.8	466.9

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