

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, 2016

(BIS Guidelines)

Consolidated

(¥ Billion)

	As of Dec. 31, 2016		As of Sep. 30, 2016 (b)
	(a)	(a-b)	
Total Capital Ratio	13.67%	(0.05%)	13.72%
Tier 1 Capital Ratio	12.52%	(0.05%)	12.58%
Common Equity Tier 1 Capital Ratio	12.52%	(0.05%)	12.58%
Total Capital	888.9	22.1	866.8
Tier 1 Capital	814.6	19.8	794.7
Common Equity Tier 1 Capital	814.6	19.8	794.7
Total Risk-Weighted Assets	6,502.9	187.0	6,315.9
Total Required Capital	520.2	14.9	505.2

Non-Consolidated

(¥ Billion)

	As of Dec. 31, 2016		As of Sep. 30, 2016 (b)
	(a)	(a-b)	
Total Capital Ratio	13.12%	(0.08%)	13.20%
Tier 1 Capital Ratio	12.00%	(0.08%)	12.09%
Common Equity Tier 1 Capital Ratio	12.00%	(0.08%)	12.09%
Total Capital	821.4	20.3	801.1
Tier 1 Capital	751.7	18.1	733.5
Common Equity Tier 1 Capital	751.7	18.1	733.5
Total Risk-Weighted Assets	6,260.0	193.3	6,066.6
Total Required Capital	500.8	15.4	485.3

Note1: Total Required Capital is calculated by multiplying Total Risk-Weighted Assets by 8%.

Note2: The following approaches are adopted to calculate the Risk-Weighted Assets.

Credit Risk: Foundation Internal Ratings-Based Approach

Operational Risk: Standardized Approach