

The Chiba Bank, Ltd.

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

Capital Ratio as of December 31, 2017

(BIS Guidelines)

Consolidated

(¥ Billion)

	As of Dec. 31, 2017		As of Sep. 30, 2017 (b)
	(a)	(a - b)	
Total Capital Ratio	13.45%	0.08%	13.36%
Tier 1 Capital Ratio	12.51%	0.07%	12.43%
Common Equity Tier 1 Capital Ratio	12.51%	0.07%	12.43%
Total Capital	957.5	36.7	920.8
Tier 1 Capital	891.0	33.8	857.2
Common Equity Tier 1 Capital	891.0	33.8	857.2
Total Risk-Weighted Assets	7,119.1	227.0	6,892.0
Total Required Capital	569.5	18.1	551.3

Non-Consolidated

(¥ Billion)

	As of Dec. 31, 2017		As of Sep. 30, 2017 (b)
	(a)	(a - b)	
Total Capital Ratio	12.87%	0.07%	12.80%
Tier 1 Capital Ratio	11.94%	0.05%	11.88%
Common Equity Tier 1 Capital Ratio	11.94%	0.05%	11.88%
Total Capital	883.0	34.2	848.8
Tier 1 Capital	819.2	31.2	787.9
Common Equity Tier 1 Capital	819.2	31.2	787.9
Total Risk-Weighted Assets	6,858.2	228.7	6,629.4
Total Required Capital	548.6	18.2	530.3

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