

# The Chiba Bank, Ltd.

Stock Exchange Listing: Tokyo (code: 8331)

URL: <http://www.chibabank.co.jp/>

President: Hidetoshi Sakuma

## Capital Ratio as of June 30, 2013

(BIS Guidelines)

### 1. Consolidated

(¥ Billion)

	As of Jun. 30, 2013		As of Mar 31, 2013 (b)
	(a)	(a-b)	
Total Capital Ratio	14.00%	(0.04%)	14.05%
Tier 1 Capital Ratio	12.98%	0.08%	12.90%
Common Equity Tier 1 Capital Ratio	12.98%	0.08%	12.90%
Total Capital	714.7	12.2	702.4
Tier 1 Capital	662.8	17.5	645.2
Common Equity Tier 1 Capital	662.8	17.5	645.2
Total Risk-Weighted Assets	5,102.5	102.7	4,999.8
Total Required Capital	408.2	8.2	399.9

### 2. Non-Consolidated

(¥ Billion)

	As of Jun. 30, 2013		As of Mar. 31, 2013 (b)
	(a)	(a-b)	
Total Capital Ratio	13.35%	0.14%	13.21%
Tier 1 Capital Ratio	12.51%	0.26%	12.24%
Common Equity Tier 1 Capital Ratio	12.51%	0.26%	12.24%
Total Capital	659.2	9.5	649.6
Tier 1 Capital	617.8	15.5	602.3
Common Equity Tier 1 Capital	617.8	15.5	602.3
Total Risk-Weighted Assets	4,936.4	18.4	4,917.9
Total Required Capital	394.9	1.4	393.4

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