

## 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, 2014

(BIS Guidelines)

#### Consolidated

(¥ Billion)

	As of Jun. 30, 2014		As of Mar 31, 2014 (b)
	(a)	(a-b)	
Total Capital Ratio	13.68%	(0.01%)	13.69%
Tier 1 Capital Ratio	12.75%	(0.10%)	12.85%
Common Equity Tier 1 Capital Ratio	12.75%	(0.10%)	12.85%
Total Capital	749.7	24.9	724.8
Tier 1 Capital	698.7	18.3	680.4
Common Equity Tier 1 Capital	698.7	18.3	680.4
Total Risk-Weighted Assets	5,479.7	187.4	5,292.3
Total Required Capital	438.3	14.9	423.3

#### Non-Consolidated

(¥ Billion)

	As of Jun. 30, 2014		As of Mar. 31, 2014 (b)
	(a)	(a-b)	
Total Capital Ratio	13.17%	0.12%	13.04%
Tier 1 Capital Ratio	12.36%	0.00%	12.35%
Common Equity Tier 1 Capital Ratio	12.36%	0.00%	12.35%
Total Capital	691.0	22.6	668.4
Tier 1 Capital	648.7	15.6	633.0
Common Equity Tier 1 Capital	648.7	15.6	633.0
Total Risk-Weighted Assets	5,246.3	123.2	5,123.0
Total Required Capital	419.7	9.8	409.8

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