

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, 2015

(BIS Guidelines)

Consolidated

(¥ Billion)

	As of Jun. 30, 2015		As of Mar. 31, 2015 (b)
	(a)	(a-b)	
Total Capital Ratio	14.75%	0.08%	14.66%
Tier 1 Capital Ratio	13.24%	0.07%	13.17%
Common Equity Tier 1 Capital Ratio	13.24%	0.07%	13.17%
Total Capital	848.2	24.0	824.1
Tier 1 Capital	761.1	21.1	740.0
Common Equity Tier 1 Capital	761.1	21.1	740.0
Total Risk-Weighted Assets	5,747.3	129.1	5,618.1
Total Required Capital	459.7	10.3	494.4

Non-Consolidated

(¥ Billion)

	As of Jun. 30, 2015		As of Mar. 31, 2015 (b)
	(a)	(a-b)	
Total Capital Ratio	14.00%	0.15%	13.84%
Tier 1 Capital Ratio	12.58%	0.14%	12.44%
Common Equity Tier 1 Capital Ratio	12.58%	0.14%	12.44%
Total Capital	783.8	24.2	759.6
Tier 1 Capital	704.5	21.8	682.7
Common Equity Tier 1 Capital	704.5	21.8	682.7
Total Risk-Weighted Assets	5,597.6	111.1	5,486.4
Total Required Capital	447.8	8.8	438.9

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