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, 2016

(BIS Guidelines)

Consolidated

(¥ Billion)

	As of Jun. 30, 2016 (a)	(a-b)	As of Mar. 31, 2016 (b)
Total Capital Ratio	13.74%	(0.04%)	13.79%
Tier 1 Capital Ratio	12.74%	(0.00%)	12.74%
Common Equity Tier 1 Capital Ratio	12.74%	(0.00%)	12.74%
Total Capital	857.3	4.9	852.4
Tier 1 Capital	794.8	7.1	787.7
Common Equity Tier 1 Capital	794.8	7.1	787.7
Total Risk-Weighted Assets	6,238.4	56.5	6,181.8
Total Required Capital	499.0	4.5	494.5

Non-Consolidated

(¥ Billion)

	As of Jun. 30, 2016 (a)	(a-b)	As of Mar. 31, 2016 (b)
Total Capital Ratio	13.24%	(0.01%)	13.26%
Tier 1 Capital Ratio	12.27%	0.02%	12.25%
Common Equity Tier 1 Capital Ratio	12.27%	0.02%	12.25%
Total Capital	793.7	7.6	786.1
Tier 1 Capital	735.4	9.2	726.2
Common Equity Tier 1 Capital	735.4	9.2	726.2
Total Risk-Weighted Assets	5,991.9	64.0	5,927.8
Total Required Capital	479.3	5.1	474.2

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