

Our Operating Area

The Chiba Bank has established a solid operating base in Chiba Prefecture and the surrounding region consisting of eastern Tokyo, eastern Saitama Prefecture and southern Ibaraki Prefecture.

Chiba Prefecture's population and GDP rank sixth in Japan. Blessed with geographical advantages and a warm climate, besides thriving agricultural and fishing industries, it has a well-balanced industrial structure, among which is one of Japan's biggest industrial areas along the coast of Tokyo Bay. The prefecture is home to Narita International Airport, and has a connected transportation network that provides comprehensive access to destinations in the Tokyo metropolitan area, supporting people's daily lives and companies' business

activities in the region.

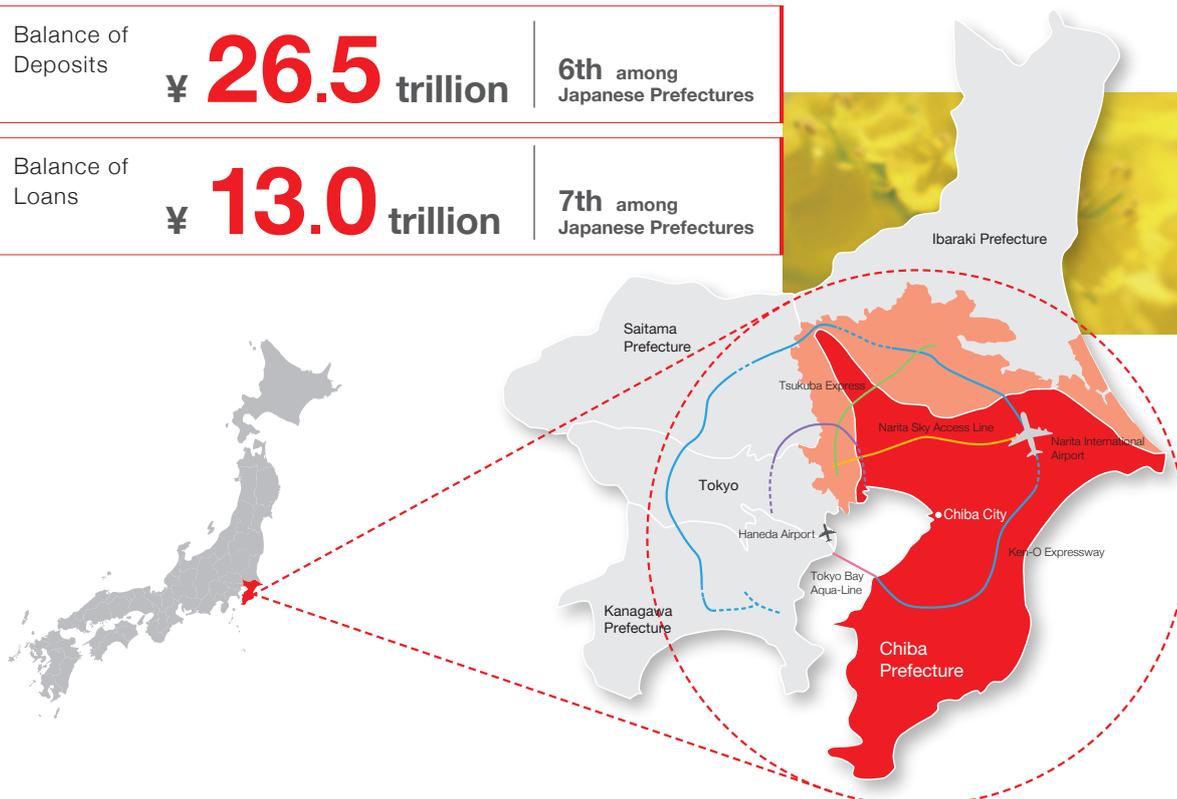
With a total population of 12 million, the "Wider Chiba Area" is a characteristic bedroom community for commuters to central Tokyo. Along with urban development giving rise to a burgeoning demand for housing, a number of new commercial facilities including a large shopping mall have opened in this area and are expected to attract customers from both within and beyond Chiba Prefecture. Moreover, in conjunction with the decision to hold the Tokyo Olympic and Paralympic Games in 2020, infrastructure and other development projects are expected, further sustaining the high growth potential of the region.

Chiba Prefecture

Population	¥ 6.2 million	6th among Japanese Prefectures
Number of Households	¥ 2.5 million	6th among Japanese Prefectures
Gross Prefectural Product	¥ 19.1 trillion	6th among Japanese Prefectures
Balance of Deposits	¥ 26.5 trillion	6th among Japanese Prefectures
Balance of Loans	¥ 13.0 trillion	7th among Japanese Prefectures



Source: NARITA INTERNATIONAL AIRPORT CORPORATION



◀ Growth Potential of Chiba Pref.

Japan's Largest Population Inflow

Following the Great East Japan Earthquake Disaster, Chiba Prefecture's population decreased briefly, but that trend has reversed, with the population increasing since April 2014. Over the fiscal years ended March 31, 2013 and 2014, Chiba Prefecture had Japan's largest population inflow increase, based on the number of people moving in minus the number of people moving out. By region, five cities in Chiba Prefecture are ranked among the top 20 cities in Japan regarding largest population inflow, driven by railways such as the Tsukuba Express in northwestern Chiba Prefecture.

A National Strategic Special Zone

Narita International Airport, Japan's biggest international airport, is located in Chiba Prefecture. In April 2015, a new terminal (Narita International Airport Terminal 3) was opened for low-cost carriers (LCCs). The airport is adding more LCC routes to attract not only international passengers but domestic passengers as well.

In June, a nearly 10-kilometer stretch of the Ken-O Expressway was opened, directly connecting the Ken-O Expressway and Higashi-Kanto Expressway to further improve access to Narita International Airport.

In the city of Narita, community development utilizing the airport is proceeding with the aim of realizing the International Medical Care Academic City Plan, having been designated a National Strategic Special Zone. There are hopes this scheme will spur the nurturing of human resources and the concentration of various medical institutions besides medical universities and hospitals to respond to rising healthcare needs accompanying the aging society as well as providing enhanced medical care services to foreign citizens.



Increase of Inbound Visitors

The number of foreign tourists in Japan is increasing due to government policies aimed at increasing tourism, such as easing tourist visa requirements, and the depreciation of the Japanese yen. Furthermore, the ratio of visitors to Chiba Prefecture is rising year on year. The number of visitors both from within Japan and overseas, and the related consumption, are expected to further increase as the Tokyo Olympic and Paralympic Games in 2020 draw closer.

Advance of Large Commercial Facilities, Factories and Distribution Centers

In fiscal 2014, Chiba Prefecture ranked second in Japan in terms of newly reported areas of large commercial facilities, based on the Large-scale Retail Stores Location Law. Also, the number of factories starting up has returned to pre-Lehman shock levels. The start-up of distribution facilities has also increased by 50% year on year, stimulating the local economy in such ways as increasing employment.



Source: MITSUBISHI
ESTATE・SIMON
Co., Ltd.