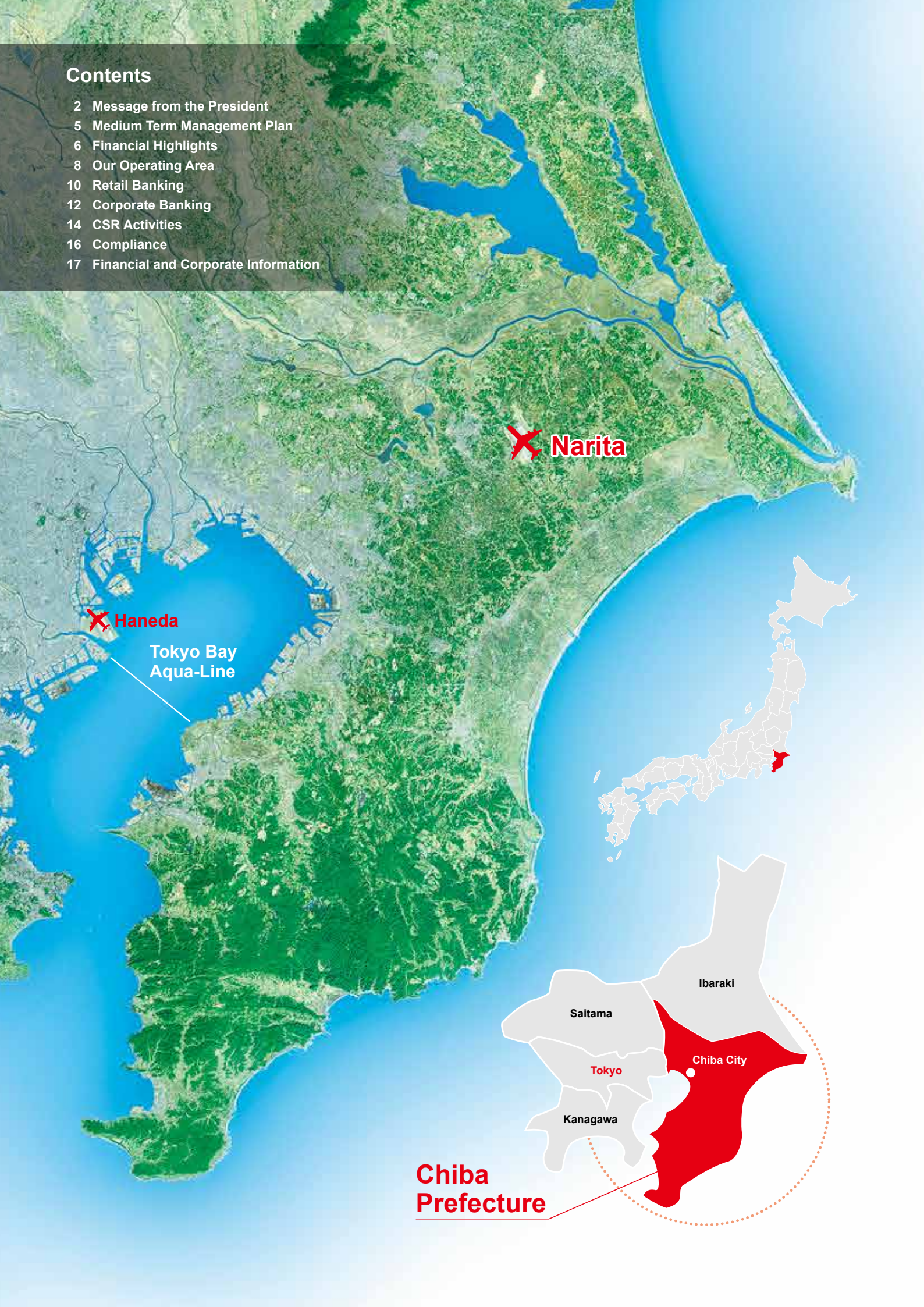


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 **Narita**

 **Haneda**

Tokyo Bay
Aqua-Line

**Chiba
Prefecture**

Saitama
Ibaraki
Tokyo
Kanagawa
Chiba City

The Chiba Bank

The Chiba Bank, a regional bank with its main operating base in Chiba Prefecture, celebrated the 70th anniversary of its founding on March 31, 2013.

Growing in step with the region by actively responding to financial needs generated by the development of Chiba Prefecture, the Chiba Bank has become Japan's second-largest regional bank with deposits of ¥10,541.2 billion and loans outstanding of ¥8,083.0 billion.

The Chiba Bank has also maintained a high standard of soundness with a consolidated total capital ratio of 13.69% and a non-consolidated ratio of 13.04%.

Deposits including NCD
(Non-consolidated)

¥10.5
trillion

2nd among Japanese
Regional Banks

Loans
(Non-consolidated)

¥8.0
trillion

2nd among Japanese
Regional Banks

Net Income
(Non-consolidated)

¥43.2
billion

2nd among Japanese
Regional Banks

Total Capital Ratio
(Consolidated)

13.69%

(Non-consolidated)

13.04%

| Credit Ratings | Long-term | Short-term |
|-----------------------------------|------------|------------|
| Standard & Poor's | A | A-1 |
| Moody's | A1 | P-1 |
| Rating and Investment Information | AA- | - |

As of March 2014

Chiba Prefecture

Located close to Tokyo, Chiba Prefecture's population and GDP rank sixth in the nation.

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.

Beginning with Narita International Airport, a connected transportation network provides comprehensive access to destinations in the Tokyo metropolitan area, supporting peoples' daily lives and companies' business activities in the region.

With these benefits, Chiba Prefecture has even greater potential for future growth and development.

Population

6.21
million

6th among
Japanese prefectures

Gross Prefectural Product

¥18.8
trillion

6th among
Japanese Prefectures

Balance of Deposits

¥25.6
trillion

6th among
Japanese Prefectures

Balance of Loans

¥12.6
trillion

7th among
Japanese Prefectures

Sources: National Census (October 2010); Economic and Social Research Institute, Cabinet Office (FY 2010); Bank of Japan (As of March 2014)