

# Our Operating Area



# Wider Chiba 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.

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.

**Population**  
Chiba Prefecture 6 million  
+  
Neighboring Area 6 million

**12**  
million

**Number of Households**  
Chiba Prefecture 2.5 million  
+  
Neighboring Area 2.5 million

**5**  
million

**Personal Deposit Customers**

**4.3**  
million

**Corporate Loan Customers**

more than

**40**  
thousand

## Narita International Airport

Narita International Airport, Japan's biggest international air hub, is located in Chiba Prefecture. Serving as a key Asian terminal, ranking fifth in cargo volume in the world and 13th largest in passenger numbers, Narita International Airport makes an important contribution to the regional economy as an essential facility for business activities, logistics and tourism.

In fiscal 2014, annual arrival and departure slots will be increased from the present level of 270,000 to 300,000. Also, a new terminal for low-cost carriers (LCCs) will be completed and is expected to produce even greater economic benefits.

### Annual arrival and departure slots increased at Narita International Airport



(Source) MLIT: Increase of annual arrival and departure slots at Tokyo Metropolitan Airports (Narita and Haneda)

## A National Strategic Special Zone

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 in May 2014. 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. Additionally, Narita's economic sphere is expected to further expand as an airport city that attracts people and materials from around the world.

## Transportation Access

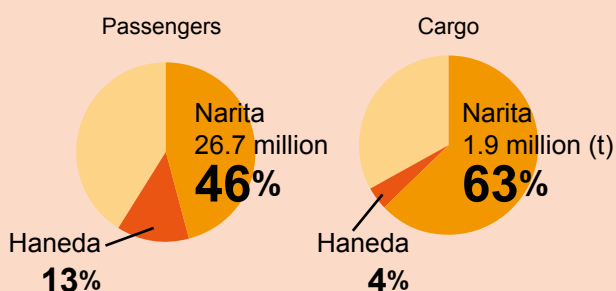
Transportation access in the Wider Chiba Area has improved even more with the construction of the Tsukuba Express (2005) and Narita Sky Access Line (2010), as well as ongoing improvement and maintenance of the Ken-O Expressway.

The Ken-O Expressway has an important role in transportation as the largest outer beltway of the three beltways of the Tokyo metropolitan area. Currently, the construction of the last section in Chiba Prefecture is going forward, aiming for an early opening with the coming of the Tokyo Olympics. After the entire expressway is opened, Narita International Airport will connect directly to Haneda Airport via the Tokyo Bay Aqua-Line and this is expected to stimulate the economy by promoting the establishment of new business facilities and coastal development as well as the construction of logistics bases and industrial complexes in the region.

Moreover, access between Narita and Haneda airports will be further improved with the construction of a Shin-Tokyo station and a planned Toshin-Chokketsu Line, providing a fast rail link connecting both airports. These improvements are expected to strengthen international competitiveness in both the business and tourism fields and enhance the convenience of the region.

### Number of passengers and cargo volume at Narita International Airport and Haneda Airport

Share of international service in Japan



(Source) MLIT: Airport Traffic Statistics (2012)

## Business Opportunities for the Chiba Bank

Given such active infrastructure development, the utilization of Private Finance Initiative (PFI) and other private funds is expected. The Chiba Bank is determined to respond to such expectations by proactively providing our know-how while meeting growing demand for funds. Besides this, we anticipate an increase in capital demand in the medical/nursing field as well as an inflow of individual financial assets from other regions through inheritances, etc., and therefore, it is assumed that the comparative advantage of this region will become more predominant.