

## Support for Growth Businesses

The Chiba Bank provides the greatest possible support for businesses that contribute to regional growth. Besides support for financing, we also work with our customers to help them solve any type of management issue.

The Growth Business Support Office in the Corporate Business Division has staff specializing in various growth areas, including Medical/Nursing, Agriculture, Tourism, the Environment, Social Infrastructure (PFI\*) and International Business. These specialists work closely with our branches to support customers through business matching and the use of public assistance measures.

### Medical/Nursing

- Support for financing
- Management support through collaboration with companies in the medical/nursing care industry
- Holding seminars on medical management

### Agriculture

- Support for sixth sector industrialization that aims for the diversification of operations encompassing processing and sales
- Holding business matching meetings or events focused on support for cultivating domestic and overseas sales channels
- Support for the establishment of agricultural corporations and entry into the agriculture business from other business fields

In May 2013, the Chiba Bank, together with 11 financial institutions headquartered in Chiba Prefecture, established a government-private sector joint fund to support the development of the agriculture, forestry and fisheries industries into growth industries.

In December 2013, this fund made an investment in a project which the Chiba Bank has supported, based on an initial agreement to invest in three projects in Japan (including this one) determined by the Agriculture, Forestry and Fisheries Fund Corporation for Innovation, Value-Chain and Expansion Japan (A-FIVE).

### Tourism

- Support the promotion of medical tourism that connects foreign tourists with medical institutions within Chiba Prefecture
- Cooperation in holding events for promoting community vitalization and convening business matching events
- Holding business improvement seminars targeting Japanese-style inns and hotels

### Environment

- Offer 'Financing Based on Environmental Ratings', whereby the environmental initiatives of companies are evaluated using our unique assessment system and then discounted interest rates are provided in accordance with the ratings
- Offer 'Chibagin Eco Power', a financing system for electric power producers that use renewable energy such as solar lighting
- Hold seminars on energy conservation and provide an Energy-Conservation Diagnosis service

### Social Infrastructure (PFI\*)

- Hold workshops and seminars to provide information on PFIs for local governments within and outside Chiba Prefecture
- Provide funds utilizing financing methods such as project finance for private businesses executing tendered PFIs

\*PFI: Private Finance Initiative

### International Business

- Support trade transactions by establishing import L/Cs (letters of credit) and providing import usance, export bills and checks
- Provide support for setting up overseas operations by means such as furnishing the latest overseas information and holding business conferences aimed at cultivating overseas sales routes

The Chiba Bank has a total of five overseas bases, of which three are in Asia (Hong Kong, Shanghai and Singapore), one in the United States (New York) and one in Europe (London). We also work with foreign banks, local governments and other organizations to help our customers adapt to economic globalization through trade, overseas expansion and other means.



#### Banking Alliance Partners

- Bank of Communications
- Bangkok Bank
- Standard Chartered Bank
- CIMB NIAGA
- State Bank of India
- Metropolitan Bank and Trust Company
- Bank of East Asia
- CTBC Financial Holding
- Joint Stock Commercial Bank for Investment and Development of Vietnam
- CIMB Bank Berhad / CIMB Investment Bank Berhad

## Cooperation with Other Regional Banks

### ● Network for Regional Revitalization

In January 2014, the Chiba Bank and eight other regional banks concluded an “Agreement concerning Community Regeneration and Vitalization Network”. The other participating banks include The Hokkaido Bank, Ltd., The 77 Bank, Ltd., The Hachijuni Bank, Ltd., The Shizuoka Bank, Ltd., The Bank of Kyoto, Ltd., The Hiroshima Bank, Ltd., The Iyo Bank, Ltd. and The Bank of Fukuoka, Ltd. These regional banks, all of which have different management bases and business areas, will collaborate and utilize their respective networks and information in such areas as M&A, business succession and business matching to create together new value that will revitalize their regional economies.

### ● Emergency Backup in the Event of Disaster

In April 2014, the banks participating in the TSUBASA Project\* concluded an “Agreement for Mutual Collaboration in Times of Disaster”. Under the agreement, the participants will mutually cooperate by providing supplies and support for responding to customers and dispatching staff should a disaster occur in any of the banks’ respective business areas.

\* The TSUBASA Project is a scheme for cooperating on mainframe systems and exchanging human resources and information with the participation of six banks (The Chiba Bank, Ltd., The Toho Bank, Ltd., The Daishi Bank, Ltd., The Hokkoku Bank, Ltd., The Chugoku Bank, Ltd. and The Iyo Bank, Ltd.).

## Initiatives for Enhancing ABL (Asset-Based Lending)

The Chiba Bank is implementing the following initiatives to enhance ABL, which is financing that uses customers’ accounts receivable, product inventories, machinery and other receivables and movable assets as collateral. In recognition of our efforts in this area, in March 2014 the Chiba Bank was commended for “Initiatives concerning Region-Based Relationship Banking” by the Kanto Local Finance Bureau of the Ministry of Finance.

- Established an operational manual that prescribes general outlines of systems and business procedures for the promotion of ABL
- Introduced a Movable Asset Assessment System through which the results of asset assessments calculated by Chiba Bank staff based on actual audits and meetings with business managers are confirmed and validated by partner external organizations and then returned in the form of assessment rates for collateral