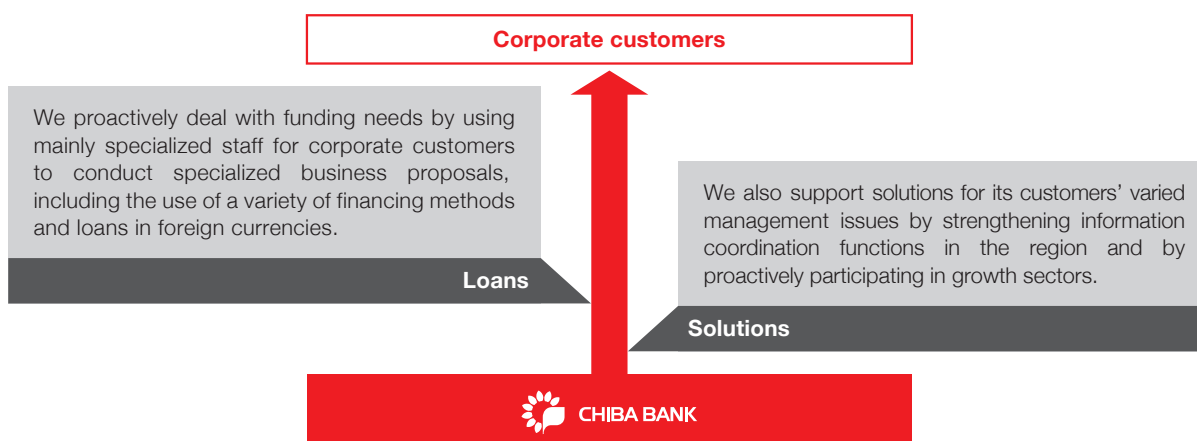


Corporate Banking

According to an investigation by the Teikoku Databank, approximately 20,000 companies use the Chiba Bank as their main bank, which is more than any other regional bank. The Chiba Bank also has a strong client base with about 40% of the share of loans in Chiba Prefecture.

Services and our value creation

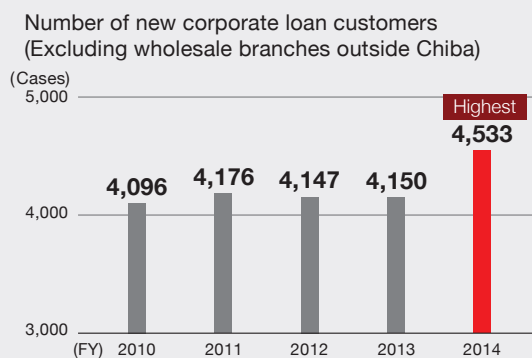
Reinforcing Lending through General Transactions in the Solutions Business



Our Achievement of FY2014

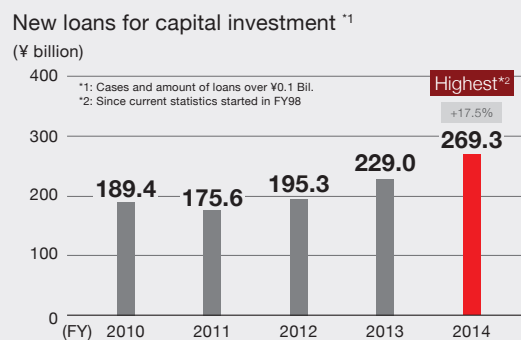
▶ New Corporate Customers

In fiscal 2014, there were 4,533 new borrowers, which greatly exceeded results from previous years.



▶ Loans for Capital Investment

There was a year on year increase of 17.5% in the amount of new loans for capital investment in fiscal 2014, which is a record high. There is increasing demand for funding throughout Chiba Prefecture, including capital investment, and the balance of domestic corporate loans increased by 4.8% over the previous year.



Specialized Staff for Corporate Banking

Since July 2014, specialized staffs for corporate customers have been deployed at each branch, which has enhanced the solutions business for small and medium-sized enterprises. We are strengthening customer relationships and carrying out specialized consulting proposals with these staff members at the center.

SME loans comprise approximately 70% of corporate loans provided by the Chiba Bank, and we are committed to further increasing the customer base and increasing the balance of loans. We aim to expand our dealings by clearly ascertaining the business details and growth potential of customers in various life stages and by making proactive proposals.

Diverse Financing Methods

The Chiba Bank proactively adopts new financing methods. For example, we are increasing ABL balances that use customers' accounts receivable, product inventories, machinery and other receivables and movable assets as collateral. With regard to ABL initiatives, which have the purpose of supplying funding, acquiring commissions by formulating schemes, and acquiring an understanding of the business situation by means of periodic monitoring, the Chiba Bank was commended by the Kanto Local Finance Bureau of Japan's Ministry of Finance in March 2014 for "Initiatives concerning Region-Based Relationship Banking."

We also received an award for the utilization of intellectual properties from the Japan Patent Attorneys Association for the "Chibagin Intellectual Property Loan," which we started in May 2014.

Loans in Foreign Currencies

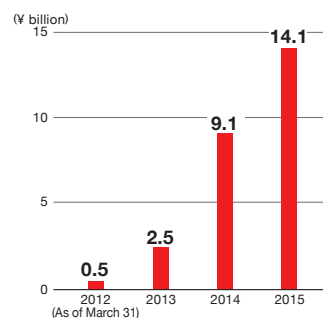
There is a greater need to supply funding in foreign currencies due to the expansion of customer's businesses and progression into overseas markets. The Chiba Bank is using its extensive overseas network to strengthen initiatives by providing loans for Japanese and non-Japanese enterprises, and project finance such as highly profitable overseas infrastructure and aircraft financing after carrying out the relevant risk analysis.

Information Coordination and Support for Growth Businesses

The Regional Business Information Division, which was established in April 2014, is strengthening the information-based business by attracting companies to Chiba Prefecture and by promoting regional development. We are increasing our ability to acquire information by cooperating with companies, local governments, and research institutions in order to promote effective land use and business matching.

The Growth Business Support Office in the Corporate Business Division has staff specializing in various growth areas, including Medical/Nursing, Agriculture, Tourism, the Environment, Private Finance Initiatives, and International Business. These specialists work closely with our branches to support the growth of customer businesses.

Balance of asset-backed loans



Agri-business Talk Association