

About the Chiba Bank



The Chiba Bank is a regional bank with its main operating base in Chiba Prefecture. Since its establishment in 1943, the Chiba Bank has continued to grow in step with the region by actively responding to financial needs generated by the development of Chiba Prefecture. As of March 31, 2016, total assets on a non-consolidated basis was ¥13.26 trillion, ranking the Bank second among Japan's regional banks.

The Chiba Bank has an expansive network of branches in Chiba Prefecture and neighboring areas. We have 160 branches in Chiba Prefecture, 13 in Tokyo, three in Saitama Prefecture, and one in Osaka Prefecture, in addition to overseas branches in New York, Hong Kong and London and representative offices in Shanghai, Singapore and Bangkok.

Our share of loans in Chiba Prefecture is approximately 40%, and our share of deposits is approximately 25%, both of which exceed all other financial institutions—we have a very powerful customer base in the region.

Total Assets

Non-consolidated (As of March 31, 2016)

¥ **13.2** trillion

2nd among
Japanese Regional
Banks

Profit Attributable to Owners of Parent (FY2015)

¥ **55.4** billion

Total Capital Ratio

Consolidated (As of March 31, 2016)

13.79 %

Credit Ratings (As of March 31, 2016)

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

