

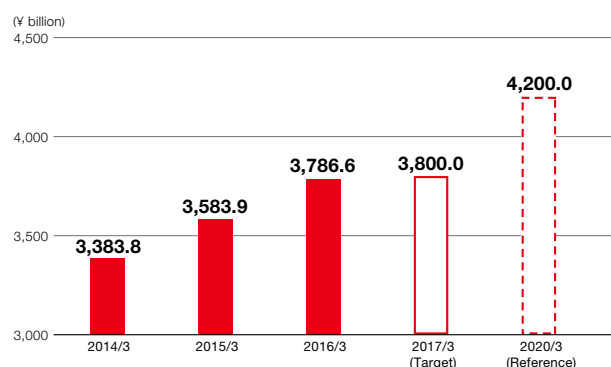
# Corporate Banking

The Chiba Bank takes full advantage of its close proximity with local customers, born of an extensive regional branch network, to gather detailed information and conduct banking activities that seamlessly cover its operating areas.

According to an annual survey of main banks by the Teikoku Databank, more than 20,000 companies use Chiba Bank as their main bank—more than any other regional bank for the seventh consecutive year since the survey began.

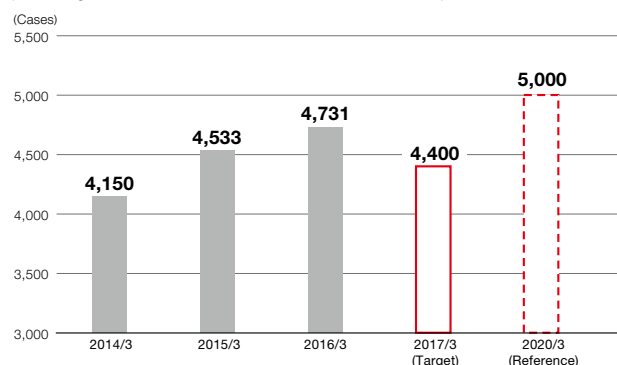
## Results and Projections

### Balance of SME loans



### Number of new corporate loan customers

(Excluding customers of wholesale branches outside Chiba)



## Loans to Small-and Medium-Sized Enterprises (SMEs)

Our balance of SME loans increased steadily over the course of the year, and we had acquired a record number of new corporate loan customers in the fiscal year ended March 31, 2016.

To underpin the growth of SMEs buttressing the local economy, we are actively engaged in providing support for their main business. Activities proposing solutions to customers have also resulted in the arrangement of syndicated loans and other financing, as well as business matchmaking, to drive banking revenues and profits from corporate solutions higher.

## Loans for Regional Revitalization

In August 2015, the Chiba Bank established the Regional Revitalization / Regional Vitalization Committee chaired by the Bank's president. With both the Regional Revitalization Subcommittee and Evaluation of Customers' Business Potential Subcommittee driving specific measures, this committee has accelerated the Bank's regional revitalization initiatives. Under the committee, the Bank operates a loan program providing the financial support for contributing to employment and population gains in the region.

### Achievements in FY 2015

#### Wider Chiba Regional Vitalization Fund

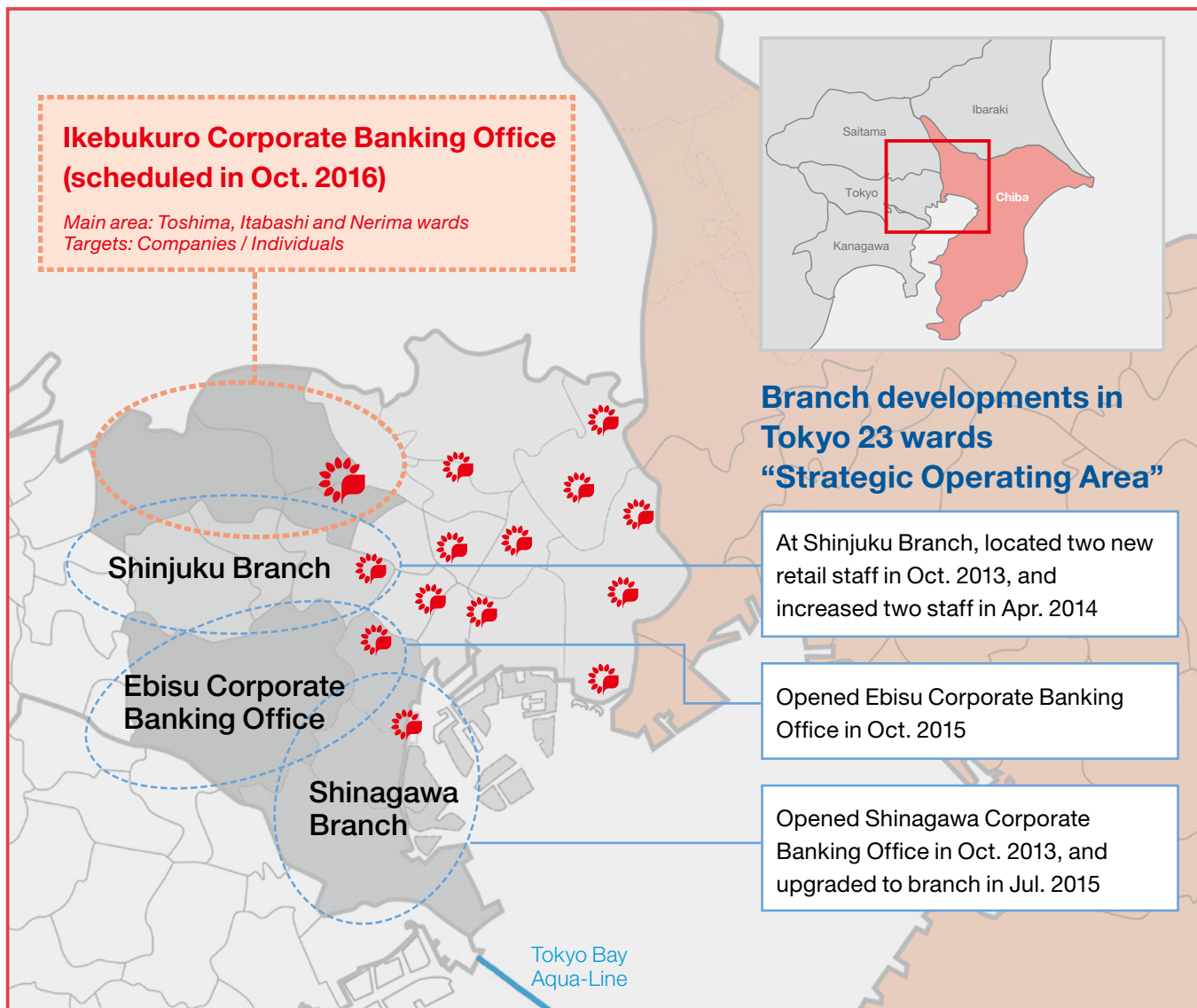
Investment projects:  
Dance and music camp facilities, lodging facilities for inbound travelers from abroad



#### Chibagin Regional Revitalization Loan Program

Use of funds:  
Purchase of agricultural land, construction of agricultural facilities / Construction of facilities supporting employment of people with disabilities

## Strategic Operating Area



The Chiba Bank’s banking style has gained acceptance as well in areas outside of Chiba Prefecture. In fact, our balance of SME loans from branches outside Chiba Prefecture has roughly quadrupled in the past 10 years.

We are stepping up our banking activities in particular in the 23 wards of Tokyo, which have been positioned as the strategic operating area. Business sites newly developed in Shinjuku, Shinagawa and Ebisu in recent years have seen their balance of loans grow steadily, and we are planning to open Ikebukuro Corporate Banking Office in October 2016. Looking ahead, we will provide financial services to an even greater number of customers.

### Balance of loans for retail branches outside Chiba prefecture\*

\*Excluding wholesale branches outside Chiba prefecture (Tokyo Head Office, Shinjuku Branch and Osaka Branch)

